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# RENEWAL IN A WORKING-CLASS BLACK NEIGHBORHOOD

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**ABSTRACT:** *This article assesses the progress of community development corporations (CDCs) in renewing the physical and social environments of urban neighborhoods, particularly working-class black neighborhoods. Specifically, the author documents the work, outcomes, and challenges of CDCs in South Jamaica, Queens, one of New York City's oldest working-class black neighborhoods. In this instance, CDCs are attempting to reestablish the social community by rebuilding the physical community. Their vision of the social community is characterized by a greater concentration of owner-occupied housing units, attractive properties, and a growing middle class. To this end, the CDCs in South Jamaica have encouraged home ownership, incumbent upgrading, and middle-class resettlement. The work of CDCs in South Jamaica has yielded some positive results in terms of the trajectory of this working-class black neighborhood. However, there are daunting challenges ahead for the CDCs in South Jamaica, as well as those attempting renewal in other working-class black neighborhoods.*

**A** considerable proportion of urban neighborhoods today are experiencing physical decay and social distress. Initiatives to reverse this physical and social decline are increasingly common, especially among working-class black neighborhoods. These neighborhood transformation or renewal efforts are mortgaged to the three dominant tenets of contemporary urban revitalization: (1) that the physical environment of a neighborhood influences the quality of neighborhood life (U.S. Department of Housing and Urban Devel-

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opment, 1996); (2) that the social environment of a neighborhood determines the opportunity structures available to its residents (Vidal, 1995); and (3) that the future of America's cities are bound up in the trajectories of their older neighborhoods (Nathan, 1992; Winnick, 1990). These beliefs, however, are not underwritten by the notion that government should be the central actor in urban neighborhood renewal. Consequently, as the direct presence of government in urban neighborhood revitalization has diminished over the last 30 years, the responsibility for rebuilding urban neighborhoods has quietly shifted to resident organizations, primarily in the form of not-for-profit community development corporations (CDCs). Generally small in both staff size and annual budgets (Mayer, 1984; Vidal, 1992; Walker, 1993), CDCs have existed since the 1960s. However, it is only in the last 10–15 years that CDCs have become the central institutions of urban neighborhood renewal (Keyes, Schwartz, Vidal, & Bratt, 1996; Vidal, 1995).

According to Goetz (1993), CDCs are engaged in place-based neighborhood renewal activities in 95% of the 173 US cities with populations greater than 100,000. Estimates of the total number of CDCs operating in the US range from 1,500 to 3,000 (NCCED, 1995; Walker, 1993). In many instances, these place-based activities have rebuilt physical infrastructures, increased social services delivery, removed blight, and halted physical decline (Keating, Krumholz, & Star, 1996; Sullivan, 1993; Vidal, 1992). While they are not always successful at neighborhood redevelopment, there is growing evidence that when linked with committed funders and intermediaries, CDCs perform well (Medoff & Sklar, 1994). As Vidal (1995) has remarked, however, these “place-based neighborhood development efforts are promising policy instruments to the extent that they strengthen opportunity-providing institutional infrastructure and thereby improve access to opportunities for individuals and households in locations where opportunities are deficient” (p. 173).

At the present time, governments and philanthropies continue to advocate for CDCs being at the forefront of urban neighborhood transformation initiatives (Keyes et al., 1996). However, while the physical inputs of CDCs have been documented, little research has been conducted on the social changes that have followed the physical alterations instituted by CDCs (Sullivan, 1993). In light of this fact, this article assesses the progress of CDCs in changing the physical *and* social characteristics of urban neighborhoods, particularly working-class black neighborhoods. Specifically, I document the work, outcomes, and challenges of CDCs in South Jamaica, Queens, one of New York City's oldest working-class black neighborhoods. In this instance, CDCs are attempting to reinstall the social community by rebuilding the physical community. Their common vision of the social community is characterized by a greater concentration of owner-occupied housing units, attractive properties, and a growing middle class. To this end, South Jamaica's CDCs have encouraged homeownership, incumbent upgrading, and middle-class resettlement. Although the work of the CDCs in South Jamaica has yielded some positive results in terms of the trajectory of this working-class black neighborhood, daunting challenges lie before South Jamaica's CDCs.

## **COMMUNITY DEVELOPMENT & NEIGHBORHOOD RENEWAL**

Social scientists have attempted to come to the assistance of declining urban neighborhoods and their residents in two important ways. First, they have identified a host of

variables that lead to urban neighborhood decline (e.g., middle-class outmigrations, public disinvestment, abandonment of private property, and crime). Second, they have prescribed policies and programs for reversing the downward trajectories of urban neighborhoods. Together, these activities have resulted in the production of a large and expanding literature on urban decline, neighborhood revitalization, and community development. A good portion of today's community development literature has been oriented toward answering a general question: How do we revitalize declining urban neighborhoods? As a result, a phalanx of policy scholars have concerned themselves with defining, describing and detailing the enterprises that constitute contemporary community development (Keating, Krumholz, & Star, 1996; Keating, Rasey, & Krumholz, 1990; Medhoff & Sklar, 1994; Rich, 1995; Vidal, 1992).

Simultaneously, other segments of the academic community have pursued a slightly different question: Can community development alter the opportunities for "reintegrating disadvantaged communities into the fabric of urban life?" (Vidal, 1995) Efforts along this line of questioning have been directed at examining the intangibles of community development, namely, the influence of revitalization on urban social environments and the opportunity structures of urban neighborhoods (Galster, 1990; Saeger & Glunt, 1990; Stoecker, 1994; Sullivan, 1993; Taub, 1990).

There also have been those who have sought to address the meta-question of urban neighborhood redevelopment: What are revitalization and community development for? The approaches taken by scholars interested in this question have resulted in re-examinations and critiques of the theoretical underpinnings of community development (particularly the role of the CDC), the conflict between exchange values (capital) and use values (community), and the dynamics of democracy and empowerment (Goetz & Sidney, 1994; Handy, 1993; Leonard, 1994; Logan & Molotch, 1987; Rubin, 1993, 1994, forthcoming; Stoecker, 1996, 1997; Swanstrom, 1993). Each new orientation within the community development literature has added to the discourse on urban policy, especially its emphasis on economic and social inequality and the notion that the building of socially better communities can be achieved by improving the physical environment. Yet the community development literature of the 1990s owes its start to the neighborhood renewal literature of the 1970s and 1980s, which sought to understand the issues of neighborhood decline and urban revitalization.

During the post-World War II decades in the US, the problem of decline was generally understood by academics and the lay public alike to be approaching alarming proportions in many urban neighborhoods. Picking up from where the urban renewal, War on Poverty, and Model Cities literature ended, scholars sought answers in the middle 1970s and early 1980s to many of the same questions the academic community asks today concerning the physical deterioration of the built environment in urban areas and the growing rates of poverty, social deviance, and inequality attendant to such deterioration (Ahlbrandt & Cunningham, 1979; Clay, 1978, 1979; Gale, 1984; Goetze, 1979; London & Palen, 1984). The pursuit of new answers to old urban problems by the neighborhood renewal scholars yielded a new orthodoxy about declining inner-city areas (London & Palen, 1984). This new conventional wisdom concerning America's cities in general and its old neighborhoods in particular was characterized by a positive outlook on the future of residential life in urban communities. These scholars asserted that the residents of inner-city neighbor-

hoods, especially when organized, could take corrective action to stem the deterioration of their physical environments, as well as social disruptions (Ahlandt & Brophy, 1975; Mayer, 1984).

The trumpeting of urban revitalization and neighborhood regeneration by scholars in the 1970s and the 1980s was backed by a diverse set of prescriptions for neighborhood decline. Examples of the policy outcomes advocated by the authors of the neighborhood renewal literature included the development of public-private partnerships, whereby residents would work with public and private institutions to revitalize neighborhoods (Albrandt & Brophy, 1975; Clay, 1979; Downs, 1981; Goetze, 1979); the creation of greater numbers of neighborhood associations as a means of both increasing community participation, especially among homeowners, and exerting social pressure to control property decline (Ahlandt & Brophy, 1975; Albrandt & Cunningham, 1979; Cox, 1982; National Commission on Neighborhoods, 1979); the chartering of more CDCs (Berndt, 1977; Mayer, 1984; Mayer & Blake, 1981; National Commission on Neighborhoods, 1979); the public subsidization of housing rehabilitations (Clay, 1979); and the promotion of increased capital lending and investments to declining areas by local financial institutions (Ahlandt & Brophy, 1975; Bratt, Byrd & Hollister, 1983; Clay, 1979). Despite the emphasis placed on these and other prescriptions, the real hope of the neighborhood renewal literature was that the victory over urban decline and negative social transformations would come from increased homeownership, incumbent upgrading, and middle-class resettlement (Ahlandt & Brophy, 1975; Ahlandt & Cunningham, 1979; Clay, 1979; Downs, 1981; Goetze, 1983).

One of the strengths of the neighborhood renewal literature was its identification of the variables that influenced the level and direction of neighborhood decline. Chief among these variables were those that often precipitated resident turnover, for example, race, income, housing composition, private institutional policies such as redlining and block-busting, and public sector (dis)investment decisions (Ahlandt & Brophy, 1975). The literature ultimately identified the loss of owner-occupied housing as the primary cause of declining neighborhoods (Ahlandt & Brophy, 1975; Ahlandt & Cunningham, 1979; Goetze, 1979). In short, the decrease in homeownership and the increase in the density of renters in the older neighborhoods of cities were deemed incompatible to neighborhood stability. Supporting this position was the presumption that homeownership provided both the foundation for and evidence of stable and secure, if not flourishing, urban neighborhoods (Ahlandt & Brophy, 1975; Goetze, 1979; U.S. Department of Housing and Urban Development, 1975).

Moreover, the literature was guided by the beliefs that, due to the vested economic and social interests of owners, homeownership naturally led to increases in the level of neighborhood residents' concern for the conditions of their neighborhood and influenced levels of private property maintenance (Ahlandt & Cunningham, 1979; Goetze, 1979). Furthermore, scholars contended that homeownership produced positive qualitative effects throughout urban neighborhoods, such as greater neighborhood activism, the preservation of housing stocks, and increased property values (Ahlandt & Brophy, 1975; Cox, 1982; Goetze, 1979, 1983). Consequently, the authors of this literature advocated for increased homeownership as a means of reversing neighborhood decline.

Incumbent upgrading was included in the mix of neighborhood renewal strategies because it was believed that increased property maintenance and rehabilitation by owners would improve the housing quality, neighborhood desirability, resident confidence, and property assessments of declining urban neighborhoods (Baldassare, 1984; Clay, 1978, 1979; London & Palen, 1984). The term “incumbent upgrading” was generally applied to working-class neighborhoods that, in the presence and absence of newcomers to the neighborhood, experienced housing renovations and rehabilitations. In the definitive text on incumbent upgrading, Clay (1979) concluded that certain urban neighborhoods were conducive to upgrading. These neighborhoods exhibited particular characteristics: they were working class or moderate income; their housing stocks were structurally sound; they were inhabited by settled families with children and long-standing tenure; they lacked high proportions of multifamily housing, like public housing; and they were located near non-residential upgrading, for example, infrastructure, commercial, or public facility improvements. Overall, scholars concluded that incumbent upgrading was found to occur “most often in moderate-income neighborhoods where the revitalization has primarily been accomplished by existing residents, joined by some new residents, who are usually of the same socioeconomic class, as part of a natural growth and turnover process. These neighborhoods generally have strong organizations and a sense of identification. There is substantial homeownership, housing of good physical quality, and some sense that the neighborhood with its present population is at least an adequate environment” (Clay, 1978, p. 3).

Homeownership and incumbent upgrading largely were viewed by the authors of the renewal literature as catalysts for neighborhood renewal. Middle-class resettlement in urban working-class neighborhoods, however, was considered the custodian of neighborhood renewal. The conventional wisdom was that as owner-occupied housing and property rehabilitations increased, working-class urban areas would become attractive to middle-class households in search of affordable but decent places of residence (Clay, 1979; London & Palen, 1984). As the middle class returned to urban areas, both neighborhoods and cities would benefit (DeGiovanni, 1984). Neighborhoods would gain by experiencing rising property values and greater levels of social, human, and financial capital. Cities would gain by experiencing rising property tax assessments and swelling tax revenues. Both would gain by the commercial revitalization that was expected to follow middle-class resettlement.

In re-reading the neighborhood renewal literature in the context of contemporary urban revitalization and community development, at least four weaknesses become apparent. First, for all of its theories, models, and case studies, the neighborhood renewal literature failed to perceive the need to integrate its physical redevelopment strategies with economic and social strategies for renewing urban neighborhoods. With the notable exception of Gale (1984), who urged consideration of the connection among revitalization, economic change, and the social settings of urban areas, the literature of the 1970s and early 1980s generally avoided discussion of the relationship of urban neighborhood decline to local and regional economies and the social infrastructure of neighborhoods. Consequently, the literature’s focus on property (ownership), place (upgrading), and people (the middle class), while important to understanding the dynamics of neighborhood decline and renewal, was in some ways misguided. This focus failed to provide either a defense against or a response to the postindustrial economic changes that were negatively impacting the social environments of urban places.

A second critique of the neighborhood renewal literature is that many authors turned a blind eye to the burgeoning CDC movement. Although notable research was conducted on the efforts and activities of CDCs (Berndt, 1977; Mayer & Blake, 1981; Mayer 1984), neighborhood renewal scholars tended to overlook the work of CDCs. As a result, most failed to foresee the important role that CDCs could and eventually would play in the redevelopment process of urban neighborhoods. Instead, the authors of the neighborhood renewal literature placed the responsibility for renewal squarely on the part of private individuals and, to a lesser extent, the public sector in implementing its three-part strategy. When consideration was given to the importance of nongovernmental organizations in neighborhood renewal, these entities were expected to take the form of neighborhood associations composed of homeowners and to be oriented toward the protection and promotion of exchange values over use values (Logan & Molotch, 1987).

Third, the neighborhood renewal literature failed to consider the conflict between tenants and property owners that would result from the pursuit of its neighborhood renewal strategies, particularly those that would lead to a deconcentration of rental housing from urban neighborhoods. The literature often mentioned the displacement effects associated with neighborhood revitalization (London & Palen, 1984), but it was silent concerning the incompatibility of its property ownership strategies and the protection of renters and their housing options in renewal neighborhoods.

The fourth shortcoming of the neighborhood renewal literature was its pessimism that black neighborhoods, particularly working-class ones, could not be renewed. For instance, in his study of neighborhood renewal, Clay (1979) looked at a collection of urban neighborhoods to assess their levels of revitalization. Beyond the identification of certain conditions necessary for renewal, Clay's research provided a modicum of evidence that black neighborhoods were not being bypassed by revitalization. However, the black renewal neighborhoods he identified were mostly populated by members of the burgeoning black "civil class" (i.e., middle class) and had uncommonly high rates of homeownership (Clay, 1979, pp. 81-82). In short, the black neighborhoods where renewal was occurring were not the typical places in which blacks lived. Consequently, on the question of renewal in working-class black neighborhoods, Clay concluded that they would be nearly impossible to revitalize due to a set of negative factors commonly associated with black neighborhoods: low rates of homeownership, household incomes, and neighborhood confidence, coupled with high rates of turnover, multiple-family housing units, and middle-class outmigrations. This doubt that revitalization strategies would prove productive in black neighborhoods was echoed by other scholars.

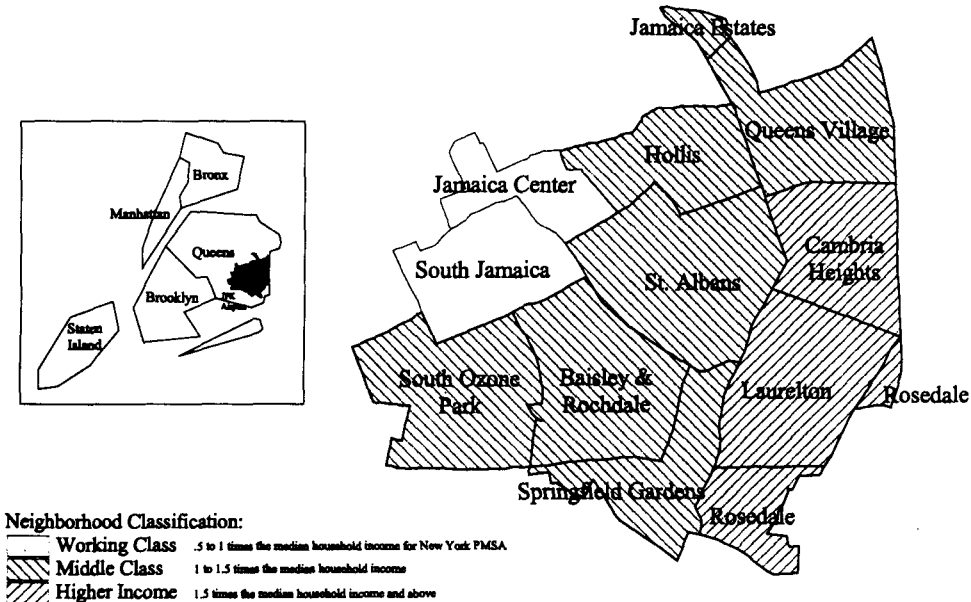
In the case of New York City, Baldassare (1984) identified three typologies of neighborhood revitalization—upper-strata revitalization, upgrading, and lower-strata revitalization—based on population, income, and housing characteristics. Upper-strata revitalization and upgrading were associated with the city's mainly white, high-income and middle-class neighborhoods, while lower-strata revitalization was associated with its mostly black, working-class, and low-income neighborhoods. Although Baldassare found that revitalization was occurring in New York City's working-class and low-income neighborhoods, his data suggested that the level of activity was low and that the positive results of renewal generally would prove unsustainable over time. As a result, Baldassare posited

that since “lower-strata revitalization . . . requires social mobility of the poor, or massive government subsidies at the local level,” it would remain a rare phenomenon (1984, p. 93).

In light of the neighborhood renewal literature’s emphasis on homeownership, incumbent upgrading, and middle-class resettlement, as well as its weaknesses (particularly its caution against renewal strategies in black neighborhoods), the remainder of this study focuses on neighborhood renewal in working-class black neighborhoods. Throughout urban America, CDCs have been founded in black neighborhoods, and a good number of them, with some modification, hold to the goal of neighborhood renewal through homeownership, incumbent upgrading, and middle-class resettlement.

### SOUTH JAMAICA

New York City is home to a great number of working-class black neighborhoods and an assortment of CDCs. It also hosts numerous nongovernmental, privately funded neighborhood transformation initiatives. Thus, New York City is ideal for those interested in identifying innovations and trends in renewing black neighborhoods in particular and urban neighborhoods in general. Scholarly and popular attention on black neighborhood renewal in New York City largely has been focused on neighborhoods in central Brooklyn and to a lesser extent on northern Manhattan and portions of the Bronx (see, e.g., Freedman, 1993; Ross, 1995). As a result, the renewal efforts in the black neighborhoods of



**FIGURE 1**  
**Neighborhoods in Southeast Queens**



southeast Queens (see Figure 1), which constitute the city's third node of black settlement, have been overlooked.

Southeast Queens, whose residents are mostly middle class and working class, is comprised of approximately 12 majority-black neighborhoods. According to Nathan, Chow, & Owens (1995), the neighborhoods in southeast Queens exemplify how some black neighborhoods in America have staved off the slum and increased opportunities for blacks to move from poverty to prosperity. They also contend that the neighborhoods in southeast Queens, which they liken to earlier white ethnic "zones of emergence," represent "the flip side of the urban underclass" and are "the hidden good news for cities" (Nathan et al., 1995, p. 14).

The primary goal of the residents of southeast Queens over the last five decades has been to sustain their neighborhoods as places of stable, prosperous black residence (Rose, 1984). As one neighborhood resident put it: "The goal is to prove that a community doesn't have to deteriorate because it is African-American..." (*New York Newsday*, 1994). Achievement of this goal has required that residents of the area be vigilant against crime, housing abandonment, poverty, and declining property values. This vigilance has led to the maintenance of a sound and attractive physical infrastructure among southeast Queens' neighborhoods and the weaving of a strong social fabric that provides their residents with a relatively safe and decent environment (Nathan et al., 1995).

Nevertheless, some parts of southeast Queens fall—physically, economically, and socially—short of the mark set by its other neighborhoods. In these instances, however, residents are laboring through CDCs in an attempt to reverse the downward trajectories of their neighborhoods. Nowhere are the efforts of CDCs more intense than in the working-class neighborhood of South Jamaica.

As Jargowsky (1995) observed, the street corners of black neighborhoods often hide their socioeconomic diversity. According to the 1990 Census of Population and Housing, median household incomes among South Jamaica's census tracts ranged from a low of \$13,000 to a high of \$42,000, with the median household income for the neighborhood at \$23,750 (1989 dollars). While female-headed households with children accounted for more than one third of the households in some of South Jamaica's constituent census tracts, they accounted for fewer than 10% in others. Unpublished unemployment figures from the U.S. Bureau of Labor Statistics show that joblessness among the neighborhood's census tracts generally ranges from a low of 3% to a high of 24%. In terms of its housing stock, windshield tours reveal that the neighborhood contains a diversity of housing units, ranging from early twentieth-century tenements to single- and two-family wood-framed houses to public housing.

However, with a majority black population (90%) in approximately 14 census tracts, South Jamaica has been described as a socioeconomically distressed neighborhood (Jacobs, 1982; White 1992). There is evidence that supports this characterization. As Table 1 shows, South Jamaica's values for a select set of socioeconomic indicators fall below those of southeast Queens' other neighborhoods, as well as those of the Borough of Queens and the New York primary metropolitan statistical area.

Like other black neighborhoods in New York City, South Jamaica once was a white ethnic neighborhood. Established as a market village and transportation center for the farming communities of Long Island, South Jamaica was originally settled by European immigrants (i.e., Germans, Jews, Italians, and Poles). Prior to the early 1920s, blacks accounted for

### Characteristics of Southeast Queens Neighborhoods, 1990

Neighborhood Classification	Neighborhood Name	Range of Median Household Income	Home Ownership (by percentage)	Husband-Wife Families (by percentage)	Unemployment (by percentage)	Families in Poverty (by percentage)	Female Headed Households w/ Children (by percentage)	Educational Attainment (B.A. High School or above) (by percentage)
Working Class	Jamaica Center	\$13,661-30,938	39	44	13	22	31	13
Working Class	South Jamaica	\$13,180-41,989	45	44	12	18	24	13
Working Class	Baisley-Rochdale	\$25,300-45,048	60	52	10	8	18	11
Working Class	Hollis	\$30,460-55,661	82	65	11	9	16	15
Working Class	Jamaica Estates	\$34,132	18	55	8	6	20	13
Working Class	Queens Village	\$35,375-57,100	76	63	8	5	12	15
Working Class	St. Albans	\$32,361-52,387	76	58	11	6	11	17
Working Class	South Ozone Park	\$26,118-50,223	69	56	12	9	14	10
Working Class	Springfield Gardens	\$41,705-50,337	73	60	10	4	13	13
Working Class	Cambria Heights	\$42,439-66,967	87	74	7	1	10	23
Working Class	Laurelton	\$41,250-63,605	81	65	7	4	12	20
Working Class	Rosedale	\$45,323-61,575	77	67	7	3	9	22
	Southeast Queens	\$37,871	61	60	10	8	20	14
	Borough of Queens	\$34,186	44	72	8	8	8	21
	New York Primary Metropolitan Statistical Area	\$31,659	41	66	8	14	14	25

Source: 1990 Census of Population and Housing: Characteristics for Census Tracts and Block Numbering Areas—New York, NY PMSA (CPH-3-245H)

fewer than 5% of the residents of South Jamaica (Rose, 1984). Between 1920 and 1940, however, considerable numbers of blacks, many who were emigres from Harlem (then the city's main node of black settlement) settled in South Jamaica. As Caro (1975, p. 510) observed, South Jamaica absorbed the "overspill from Harlem" and became, along with Brooklyn's Bedford Stuyvesant, one of the city's largest black ghettos. By 1940 blacks comprised more than 60% of the neighborhood's residents (Rose, 1984).

The transition of South Jamaica from a majority ethnic white neighborhood to a majority black neighborhood was greatly aided by the mid-twentieth century highway and housing policies of the federal government. Throughout the 1920s, "growth in the New York metropolitan region had been, to a great extent, upwards—people being piled on top of people in apartment houses," but during the 1930s and 1940s, "...the growth was outwards" (Caro, 1975, p. 899). This outward growth was facilitated by the building of public parkways and expressways, that ultimately allowed for easier suburban to central city commutes. Although most of their members would continue to work and maintain social ties in New York City, large numbers of the city's tenured families took up residence in its suburban ring. This ability to live and work in two places, spread across a relatively long distance, provided a strong incentive for ethnic white outmigration from the city and its older neighborhoods (Caro, 1975).

This incentive, however, was strengthened by the lending policies and practices of the Federal Housing Administration and the Veterans' Administration, which favored the city's suburbs for their areas of low density and their absence of multifamily units. In the case of South Jamaica, with public policy oriented toward urban residential flight (e.g., generous housing subsidies, low down-payments, and long-term loans), coupled with increasing numbers of blacks and other racial minorities settling in the neighborhood, most of its white ethnics succumbed to the lure of the bedroom communities of the city's suburbs (Caro, 1975; Rose, 1984). However, other factors beyond white outmigration led to the working-class black character of South Jamaica.

The growth of the black middle class and its subsequent residential mobility had a deleterious effect on working-class black neighborhoods (Anderson, 1990; Wilson, 1987). In particular, the exodus of middle-class black households from working-class black neighborhoods divested many of them of the "mainstream role models that help keep alive the perception that education is meaningful, that steady employment is a viable alternative to welfare, and that family stability is the norm, not the exception" (Wilson, p. 56). Moreover, black middle-class flight diminished the human and social capital of working-class black neighborhoods, which reduced the ability of their residents, along with their social, economic, and political institutions, to deal constructively with physical, social, and economic decline in their neighborhoods (Anderson, 1990).

During the 1950s and 1960s, blacks in New York City gained access to better paying employment, especially in the public sector, which fostered a growth in black household incomes. Following the pattern displayed by the middle-class of other racial and ethnic groups, black middle-income families, as well as a considerable number of working-class ones, exited from older urban neighborhoods as residential opportunities appeared in other areas. Some took up residence in the suburbs, but most moved to physically better and more affluent sections of the city, particularly those neighborhoods that were undergoing racial transition in the form of invasion-succession. In southeast Queens, the black middle

class moved eastward out of South Jamaica. Relying on savings and government-subsidized mortgages, many of South Jamaica's most affluent households settled in areas of southeast Queens that were once middle-class white but were becoming areas of settlement for upwardly mobile blacks, for example, St. Albans, Hollis, and Springfield Gardens (Rose, 1984). Although this loss of middle-class families played an influential role in the development of South Jamaica's current character, local economic changes accounted for much of the decline in the socioeconomic conditions of the neighborhood.

Throughout the 1970s, the economic base of South Jamaica deteriorated, and the neighborhood became one of most economically depressed places in New York City (Jacobs, 1982; White, 1992). Although it was an area of the city desperately in need of public and private investment, South Jamaica did not receive it (Jacobs, 1982). The outcome was that South Jamaica's residents experienced increasing levels of private and public disinvestment in and around the neighborhood. Initially, as the packing, processing, and freight industries declined in the area during the 1950s, new employment opportunities became available to the residents of South Jamaica in the emergent retail and services economy of Jamaica Center, the commercial hub of southeast Queens that is only blocks from the heart of South Jamaica. During the latter part of the 1960s, experts had predicted that Jamaica Center would become New York City's newest regional center of commerce (Regional Plan Association, 1968). According to Jacobs, the RPA saw in Jamaica Center a local transportation hub—an outer borough business area that would attract private investment and stem the middle class move to the suburbs. This prediction, however, proved false beyond measure.

Instead of witnessing a growth in private investment, business start-ups, and new jobs, Jamaica Center experienced a dramatic dislocation of jobs, along with capital and business flight. For starters, the area's three big retailers—Macys, Gertz, and Mays—closed their doors and moved their inventories out of the neighborhood that was once New York City's third-largest retail center and the nation's fourth-busiest rail center. Additionally, the area saw the closing of the *Long Island Press* in 1977, once its largest employer, and the loss of the headquarters of the Jamaica Savings Bank (Jacobs, 1982). As the rate of store closings and commercial vacancies rose in the vicinity of South Jamaica, so did property abandonment, crime, poverty, and out-migrations of middle-income black families.

## THE CDCS AND THEIR WORK

For more than a decade, starting in the 1970s South Jamaica experienced increasing physical and social decline. Ignored by the public sector and the private sector in terms of investment and services, the climate in South Jamaica was ideal for CDC growth. Generally, CDCs “arise in response to, and seek to correct, failures in the market and in the social and political infrastructure...they are by intent a deliberate response to perceived inequalities in neighborhood quality and livability” (Vidal, 1995, p. 208). In South Jamaica, a collection of CDCs were formed by residents and other stakeholders to improve the housing and employment opportunities, health and safety, and confidence of the neighborhood's residents. Of all the CDCs that formed during this period, the Southeast Queens Clergy for Community Empowerment (SQCCE) became the largest and the most influential in South Jamaica.

Patterned after the East Brooklyn Congregations (see Freedman, 1993; Ross, 1995), SQCCE is comprised of 72 black churches from southeast Queens, which provide a large portion of its nearly \$1 million budget. It got its start in the neighborhood as a church-based nonpartisan political organization during the 1980 presidential election. Proving adroit at mobilizing residents for political empowerment (Green & Wilson, 1992), SQCCE turned to socially empowering them. In 1984, following the steps taken by CDCs in other neighborhoods, SQCCE shifted its efforts in the neighborhood toward the provision of social services and housing development. As the preeminent CDC in the neighborhood today, SQCCE is credited with developing the largest concentrations of new and affordable owner-occupied housing. The efforts of SQCCE have been buttressed by the work of other CDCs, particularly the Neighborhood Housing Services of Jamaica (NHSJ) and the Urban Renewal Committee of South Jamaica (URCSJ). Though smaller financially and organizationally, NHSJ and URCSJ have been central to the redevelopment of South Jamaica since the 1980s.

NHSJ began its work in the neighborhood as a resident-based neighborhood improvement organization funded mostly by local banks and municipal grants. Beyond counseling prospective home buyers and offering home rehabilitation counseling to tenured residents, NHSJ has assisted in organizing block associations and has served as a clearinghouse for information on homes available for purchase and rehabilitation. Furthermore, the NHSJ has provided South Jamaica's homeowners with do-it-yourself home repair, renovation, and modernization workshops. However, the most important services the organization has provided in the neighborhood are affordable housing and low-cost mortgages, normally at 2%.

As for URCSJ, it was founded by homeowners in response to urban renewal. The promise of government-sponsored urban renewal in New York City included both the rebuilding of working-class and low-income areas and the provision of housing for displaced persons. However, it often destroyed viable neighborhoods and fostered gentrification (Caro, 1975). In response, URCSJ was organized to retain South Jamaica's affordability and prevent the displacement of its residents. Over the years, URCSJ has provided a lasting, voluntary neighborhood organization, which is necessary for addressing an urban community's concerns about its future (Ahlandt & Brophy, 1979; Cox, 1982). In recent years, it has added local commercial redevelopment to its community development agenda, focusing largely on upgrading commercial properties and the introduction of new businesses.

These three CDCs have participated directly in the redevelopment of South Jamaica, particularly with regard to housing. The primary role they have played in homebuilding, however, has been that of housing development sponsors, rather than housing developers. Whereas developers oversee the entire process of housing production, development sponsors work with developers to facilitate the construction and marketing of housing units (Vidal, 1992). Chief among the developers that SQCCE, NHSJ, and URCSJ have formed cooperative relationships with is the New York City Housing Partnership, a private, non-profit corporation that serves as an intermediary between private builders and the city government. The mission of the Housing Partnership is to spur development on public-owned land. It achieves this end through the acquisition of public land; the mass production of affordable housing units; the creation of innovative financing packages, which heavily rely on below-market-rate interest mortgages from the New York State Housing Finance Agency; and the supervision of CDCs in marketing homes to prospective buyers.

The work of South Jamaica's CDCs can be divided into the areas of low/moderate-income homeownership, incumbent upgrading, and middle-class housing development. What follows is a brief overview of the CDCs' efforts in each of these areas.

## LOW/MODERATE-INCOME HOMEOWNERSHIP

Rohe & Stewart (1996) found that in maintaining both financial and emotional ties to the neighborhood, homeowners are more likely than renters to care for their property, collaborate with neighbors, participate in community building, and promote the security and vitality of neighborhoods. Homeownership also contributes to a healthy social structure, one that ultimately encourages neighborhood responsibility and initiative (Rohe & Stewart). Furthermore, homeownership sustains and betters the social fabric of all types of neighborhoods (Galster, 1987). In the case of black neighborhoods, as Handy (1993, p. 44) has commented, homeownership "tends to be highly correlated with characteristics [e.g., thrift, family stability, civic engagement] that are worthy of encouragement and emulation within the black community. In effect, homeownership confers on blacks a measure of independence, security, dignity, and power, which is of crucial importance to the elevation of the social, political, and economic status" of black neighborhoods. In South Jamaica, the impetus behind the building of new owner-occupied housing during the late 1980s rested on the belief that increased homeownership would provide for a more prominent sense of community, as well as engender stronger feelings of interdependence among residents.

During the latter part of the 1980s, SQCCE became involved in improving and expanding the neighborhood's housing stock. Since then, housing development has become the organization's hallmark. To date, SQCCE has overseen the development, construction, and sale of more than 300 owner-occupied units in South Jamaica. The best examples of its work include Arlington Terrace I and II, which were completed at a total cost of \$25 million. Terrace I is comprised of 22 semi-detached, two-family, owner-occupied units. Terrace II consists of 92 units of two-family, owner-occupied housing. Unlike the former, the latter introduced row housing to the neighborhood as a means of achieving a higher density of homeownership.

For its part in fostering low/moderate-income homeownership in South Jamaica, NHSJ has sponsored the construction of nearly 200 housing units. Its flagship projects are Jamaica Manor and Lakewood Gardens. Jamaica Manor consists of one single-family home, 34 two-family homes, and 60 condominiums. Completed at a cost of \$14.2 million, Jamaica Manor has provided homeownership to families with incomes in the range of \$18,000–\$20,000. Lakewood Gardens, completed at a cost of \$4 million, consists of 14 two-family homes and 34 single-family homes.

Despite its long tenure in the neighborhood, URCSJ did not involve itself in the housing development business until the late 1980s. Focusing its efforts on building affordable two-family, in-fill housing and returning as much as possible of the neighborhood's vacant properties to the municipal tax rolls, URCSJ has built more than 50 units in the vicinity of the neighborhood's major commercial strips. The core of this housing is its \$8.6-million Vintage View Homes, which is composed of 35 two-family and two single-family homes.

Taken individually, the numbers of units built in South Jamaica by its CDCs may seem small compared with the expansive inventories of new housing built by larger CDCs in

other neighborhoods, such as East Brooklyn Congregations in Brooklyn or Banana Kelly in the South Bronx. Annually, SQCCE, NHSJ, and URCSJ each build 20–30 units of housing, which is what the average CDC produces. According to NCCED (1995), two thirds of CDCs nationwide produce under 25 units a year. Furthermore, the number of housing units produced under the watch of South Jamaica's CDCs is comparable to the production schedule of for-profit developers, of which 75% annually produce fewer than 25 units of housing (NCCED, 1995; Vidal, 1992). Taken together, the physical results of the work of South Jamaica's CDCs have been the construction of more than 1,000 new units of housing in the neighborhood, which, according to one assessment of the CDCs' record of achievement, will allow South Jamaica to absorb a 10% increase in its resident population (*New York Newsday*, 1994).

### **INCUMBENT UPGRADING**

As the age of a neighborhood's housing stock increases, so does its need for maintenance and repair. The resources available to current homeowners and landlords to promote incumbent upgrading can be either public or private. Public resources consist of homeowner subsidies and grants or funds used to maintain public owned buildings, lots, parks, or plazas. However, as the public sector has generally reduced its financial role in neighborhood renewal, upgrading has been financed increasingly by such private resources as household incomes, capital credit from local financial institutions, and grants from non-profit organizations.

According to the 1980 Census of Population and Housing, close to two fifths (38%) of South Jamaica's housing was built prior to 1960. Throughout the 1980s, however, all three CDCs encouraged the upgrading of privately owned properties by incumbent homeowners, as well as absentee landlords. This encouragement was often backed by resources for homeowners to engage in housing renovations and rehabilitations. Sometimes, these resources took the form of paint and preserve parties. Much of the time, however, these resources took the form of rehabilitation grants and low-cost improvement loans. For example, according to the staff of the NHSJ, the organization has directly disbursed or sponsored approximately \$300,000 in improvement loans throughout the neighborhood. The recipients of this funding commonly were the neighborhood's moderate-income households, namely, young married couples and the elderly. The direct funding of incumbent upgrading by the neighborhood's CDC organizations have been constrained by their limited financial resources. Consequently, NHSJ has curtailed its direct loan program by more than 50%. Nevertheless, the neighborhood's CDCs have continued to provide opportunities for increasing incumbent upgrading in South Jamaica. Each CDC has assisted homeowners in obtaining home improvement loans from the local financial institutions that back their housing development projects.

### **MIDDLE-CLASS RESETTLEMENT VIA MIDDLE-INCOME HOUSING DEVELOPMENT**

Varady (1994, p. 1345) has remarked that "there is increasing consensus among policy-makers and scholars that in order to ensure the social, economic, and political viability of

[inner-city neighborhoods] it will be necessary to address [middle-income] as well as low-income housing needs.” By offering better residential options within the neighborhood, it is expected that the construction of new middle-income housing eventually will allow urban neighborhoods to increase their share of middle-income households as well as retain greater numbers of their remaining middle-class families and the human and social capital they lend to neighborhoods.

In line with this prevailing judgment, the CDCs in South Jamaica have turned to middle-income housing development in hopes of luring middle-class families back to the neighborhood. Keen on avoiding gentrification that will displace low/moderate-income residents, the CDCs have sought to attract middle-class blacks with economic resources, stable families, and access to networks beyond the community to settle in South Jamaica among its tenured residents. Furthermore, they have relied on the development of middle-income housing to stem the further loss of those residents possessed of the greatest skills and leadership possibilities; to decrease the concentration of low-income households; to check the outmigration of financial, human, and social capital; and generally to stabilize the neighborhood. In doing so, South Jamaica’s CDCs have diversified the housing stock of the neighborhood, especially in their building of single-family housing units.

Each CDC has sponsored the development of middle-class housing in South Jamaica. Following the method that produced gains for them in terms of building owner-occupied housing, especially for low-income families, the construction of middle-income housing has been facilitated by the CDCs’ relationships with the New York City Housing Partnership. Receiving state and local subsidies on the order of \$25,000 a unit, the Housing Partnership has worked with SQCCE, NHSJ, and URCSJ to produce affordable housing for tenured and new families with incomes between \$28,000 and \$53,000. As was the case with low/moderate-income housing development, SQCCE has been at the forefront of the efforts to bring back the middle class with affordable housing. It has already built 129 units of middle-income housing, with the construction of another 300 units set to follow.

### **THE DIRECTION OF REDEVELOPMENT: A NOTE ON CONFLICT**

Since commencing with their work in South Jamaica, the SQCCE, NHSJ, and URCSJ have sought to revitalize the neighborhood. In the past, urban neighborhood revitalization normally promoted the displacement of low-income communities, the elimination of low-cost housing, and the intensification of land use for high-income and middle-income households (Logan & Molotch, 1987). Much of the contemporary revitalization of urban neighborhoods, however, has kept low-income neighborhoods intact and increased housing and land use within them for a range of income groups (Keating, Krumholz, & Star, 1996). This is not to say that revitalization in the 1990s does not favor an ideology based on property ownership and exchange values (see, e.g., Goetz & Sidney, 1994).

South Jamaica’s CDCs have pursued strategies that are more beneficial to property owners than renters, or more to the benefit of the middle-class and would-be middle-class of the neighborhood. For example, while their primary goal of increasing the density of homeownership is designed to stabilize the neighborhood, the CDCs also intend to use homeownership as an instrument for increasing overall property values in the neighbor-



hood. Research by Rohe and Stewart (1996) found that changes in homeownership rates influence changes in property values. In short, as the proportion of owner-occupied housing in a neighborhood rises, so do the values of private property. Thus, the increase of homeownership throughout South Jamaica by its CDCs will be a boon to its property owners, probably at the expense of its renters.

Nevertheless, the interests and values conflicts identified by Goetz and Sidney (1994) that normally result between low-income and middle-income groups over redevelopment strategies have been muted in South Jamaica. The lack of confrontation between low-income and middle-income groups, as well as between renters and owners, is largely attributable to three important factors. First, South Jamaica's CDCs have constructed both low-income and middle-income owner-occupied units. Furthermore, despite the increase in owner-occupied units in the neighborhood, the rate of rental housing in the neighborhood has increased rather than declined. Therefore, the work of the CDCs has been interpreted as being equitable and grounded by concern for bettering the housing opportunities for all in the neighborhood. Second, unlike many of their counterparts in other neighborhoods, the CDCs have engaged in community organizing around issues that lend them greater credibility throughout the neighborhood, such as bank and insurance industry redlining, crime, and homelessness. In particular, SQCCCE has gained a reputation for mobilizing voters during election cycles, and URCSJ is a strong advocate for black capitalism and the revitalization of the neighborhood's commercial strips. Third, the staff and board memberships of the neighborhood's CDCs are comprised largely of middle-class residents and other stakeholders. As a result, the ideology of ownership and exchange-value has been adopted by the neighborhood's low-income residents who participate in the functions of these organizations and who are disproportionately the recipients of their services.

## ASSESSING PROGRESS

Ahlbrandt and Brophy (1975) provide a set of indicators for determining the level and direction of change in urban neighborhoods over time. This list of indicators includes homeownership rates, property values, private financial investments, household incomes, poverty and public assistance rates, and population size. Overall, data for these and other socioeconomic indicators taken from the New York Department of City Planning (1994), based on the 1980 and 1990 Censuses of Population and Housing and other sources, show that the direction of neighborhood change has been positive since South Jamaica's CDCs began their work.

Whereas declining rates of homeownership may signal that a neighborhood is in decline, increasing homeownership provides a measure that a neighborhood may be improving. In the case of South Jamaica, the rate of homeownership is on the rise. In 1980, the rate of owner-occupied housing in South Jamaica was 38%. A decade later, the homeownership rate had increased to 45%. Although this rate is low compared to southeast Queens (61%), it is higher than the rate for the Borough of Queens (44%). Therefore, this statistic still marks an achievement. Furthermore, the proportion of vacant housing units in the neighborhood has declined by a full two-thirds. In 1980, vacant units accounted for 14% of the neighborhood's housing stock. By 1990, the rate was down to 5% and the number of single-family homes in the neighborhood had grown by 20%.

Property values tend to rise in relation to increases in the quality of a neighborhood. Additionally, rising property values positively affect the stability of neighborhoods. In South Jamaica, property values have risen since the 1980s. According to the census, the median value of owner-occupied, single-family housing units in South Jamaica rose from \$32,070 in 1980 to \$115,700 in 1990. Recent assessments of the neighborhood's property values reveal that the prices for housing in South Jamaica continue to rise. Specifically, housing prices have increased by more than 4% in most sections of the neighborhood, while increases on the order of 2%–4% occurred in the remaining sections (*New York Times*, 1996).

Changes in the number of loans originating for the residents of a neighborhood may reflect changes in either the creditworthiness of the applicants or the financial institution's risk perception of the neighborhood. Examinations of Home Mortgage Disclosure Act area reports (<http://www.rtk.net>) show that the number of loans made by financial institutions to South Jamaica's residents has increased. With regard to home improvement loans, between 1992 and 1995 the rate of loans made changed from 33% to 41%. In the case of home finance loans, the rate increased from 65% to 70% over this same period. Overall, the proportion of loans of all types made by financial institutions to the area remained stable at 52% from 1992 to 1995.

Other measures of the trajectory of a neighborhood are its changes in median household income, the proportion of households receiving public assistance, and the proportion of persons in poverty. In 1990, median household income in South Jamaica was \$23,750, up from \$19,411 in 1980. The rate of change in median household incomes over the decade was 22%. In terms of public assistance, the number of families in South Jamaica receiving public assistance decreased from 31% in 1980 to 23% in 1990. Overall, the rate of change during this 10-year period was a 24% decrease in the neighborhood's public assistance population. As for poverty, from 1980 to 1990 the neighborhood experienced a decline of 21% in the number of families that had incomes below the poverty level. Specifically, the poverty rate in South Jamaica declined from 26% in 1980 to 20% in 1990. Furthermore, the neighborhood saw its number of children in poverty decline from 14% in 1980 to 9% in 1990.

Other determinants of neighborhood change are such socioeconomic characteristics of a neighborhood's population as educational attainment, profession and/or occupation, and the number of female-headed households with children. In terms of employed persons, the neighborhood's number of employed residents rose by 17% between 1980 and 1990. In addition, the neighborhood's proportion of workers employed in white-collar occupations (executive, administrative, managerial, and professional specialty occupations) increased from 11% in 1980 to 15% in 1990. In specific categories, executives, administrators, and managers increased throughout the neighborhood by 101%, while professional specialists (lawyers, teachers, and social workers) increased by 39%. Furthermore, the number of college-educated persons rose throughout the neighborhood over the period of 1980 to 1990. In particular, while persons with college degrees accounted for 6% of the adult population in 1980, by 1990 they accounted for 7%. Between 1980 and 1990, the total growth in the number of college graduates residing in the neighborhood increased by 51%. The number of those who received at least some level of college education increased by 135% between

1980 and 1990. That is to say, in 1980 persons with some form of post-secondary education were 11% of the neighborhood's adult residents, while in 1990 they were 22%.

Finally, population change is an important indicator of the attractiveness and appeal of a neighborhood. A declining population may translate into a decreased demand for both owner-occupied and rental property. As demand declines, vacancies, abandonment, and population outmigrations may rise. If so, the trajectory of a neighborhood will slope downward. However, if a neighborhood experiences population stability or growth, it is considered to have an upward neighborhood trajectory. In the case of South Jamaica, the overall size of the population has very slowly begun to increase. From 1970 to 1980, the population of the neighborhood declined, but between 1980 and 1990, the neighborhood's population stabilized. At the start of the 1990s, South Jamaica showed signs, albeit small ones, of an increasing population. A one percent growth in population marks a small victory: No longer are people taking flight from South Jamaica.

The work of South Jamaica's CDCs seems to have had an effect on the social conditions of the neighborhood. Anecdotal information informs us that the neighborhood may be experiencing a social revival. According to Kathryn Wylde, president of the New York City Housing Partnership, "what had been for years the most derelict and neglected area of Queens has become a really model community" (*New York Times*, 1994). From conversations with residents, local entrepreneurs, and members of the clergy, one detects that block associations are growing in number, crime is declining, voluntarism is on the rise, and political participation, as measured in registration and voter turnout, has increased throughout the neighborhood.

### **RENEWING WORKING-CLASS BLACK NEIGHBORHOODS: FUTURE CHALLENGES**

The first challenge to neighborhood renewal in working-class black neighborhoods is tied to the future of public finance of low/moderate-income housing. Much of what has been achieved in urban areas has come from public funding (Keyes, Schwartz, Vidal, & Bratt, 1996). However, it is ironic that at a time "when communities have finally begun to find ways to plan their own future through community based and locally generated initiatives, the lack of federal support for these efforts may undo what has been achieved" (Keating, Krumholz, & Star, 1996, p. 237). In the absence of increased public subsidies, the continued construction of low/moderate-income owner-occupied housing, as well as middle-income housing development, will become increasingly difficult to support in neighborhoods like South Jamaica.

Second, increasing low/moderate-income owner-occupied housing units in working-class black neighborhoods, where more than half of housing stock is renter-occupied, poses serious questions concerning redevelopment and displacement. In particular, CDCs expect to decrease the concentration of low-income renter-occupied housing, while holding in check the out-migration of moderate-income and middle-income families. However, increasing the number of owner-occupied housing units is likely to result in displacement effects, which will negatively affect at least some of the households in working-class black neighborhoods. Specifically, some households will be priced out of these neighborhoods as rents rise due to increased market values and property tax assessments. In addition, rental

shortages will become more common as the demand for low-income rentals increases throughout the neighborhood and greater numbers of rental conversions to owner-occupied units occur. Furthermore, as the proportion of homeowners in the neighborhood grows, their middle-class property interests and ideology, as well as their quality of life interests, may come to dominate the neighborhood's political agenda and its resources. Moreover, not every household in working-class black neighborhoods is capable of owning a home, and many do not want to be homeowners. As a result, an adequate supply of affordable and attractive rental units must be maintained among working-class black neighborhoods. Therefore, while CDCs should continue in their creation of an environment that is conducive to increased homeownership, they must guard against displacement and gentrification.

Third, for incumbent upgrading and rehabilitation programs to yield greater results throughout working-class black neighborhoods, more opportunities need to be created for lower income tenured homeowners and landlords to acquire credit. The impact of incumbent upgrading on working-class black neighborhoods is largely dependent upon the ability of current and new homeowners to acquire financial capital from local lending institutions. Generally, homeowners improve their properties when there are the financial resources to do so, as well as the likelihood that financial or social profit can be gained (Goetze, 1983). For example, a recent tour of South Jamaica revealed signs of increased property investment and rehabilitation. While much of the maintenance and rehabilitation efforts in the neighborhood have been funded by private resources, it is evident from census maps overlaid with street boundaries that most of the upgrading has taken place in those sections of the neighborhood with high median household incomes.

Fourth, the most acute measure of the ability of CDCs to renew working-class black neighborhoods may prove to be whether or not middle-class blacks accept the idea of working-class black neighborhoods as superior places of residence, as valuable locations for private investment, and as good environments for children to live in. However, efforts aimed at middle-class resettlement in working-class black neighborhoods will prove futile if physical infrastructures and social conditions are not improved (Anderson, 1990; Wilson, 1987). In general, middle-class households are not willing to enter areas containing large proportions of low-income households in an environment of abandonment and decay (Downs, 1981). Of course, some of the socially negative aspects of working-class black neighborhoods—family instability, weak community networks, abandoned property, faltering social institutions, and poor neighborhood identity and morale—can be addressed directly by residents and their CDCs. A good number of the others, however, like failing schools, crime, and labor displacements, require government and private institutional intervention.

Fifth, as Balfour and Smith (1996, p. 176) acknowledge, “the realization of ownership does not necessarily fulfill the symbolic, psychic, and financial expectations traditionally associated with owning a home for all income groups.” Consequently, as CDCs ratchet up their efforts to increase homeownership rates among the low/moderate-income residents of working-class black neighborhoods, they must remember that the financial and social rewards of homeownership come with costs other than down payments and mortgages. Specifically, owners will become responsible for routine maintenance, major repairs and replacements, and property tax assessments. For those households on limited incomes, the running costs of homeownership can be expected to reduce their household incomes con-

siderably. Furthermore, as Rohe and Stewart (1996, p. 72) note, "encouraging families with highly variable or even flat income trajectories to purchase dwelling units is counter-productive. Encouraging low-income families to purchase units that they will not be able to maintain at a reasonable standard is also harmful." Consequently, CDCs must ensure that prospective home buyers are financially prepared for being homeowners for a sustained period of time. Careful candidate selection and counseling for CDC homes are essential.

Sixth, the conventional wisdom about stable neighborhoods is that the level of resident involvement indicates three things: (1) a collective desire to remain in the neighborhood, (2) a commitment to engender a greater sense of belonging and community, and (3) a willingness to work toward strengthening the social fabric of the neighborhood (Ahlbrandt & Brophy, 1975). If the newfound stability of some working-class black neighborhoods is to endure, increasing proportions of their residents, especially its low-income households, will have to participate in the agenda-setting and decision-making processes of CDCs, political actors, and private developers.

Finally, the efforts of CDCs to increase homeownership, incumbent upgrading, and middle-class resettlement will not entirely renew working-class black neighborhoods. This is especially true where local economies cannot provide for increased levels of employment and decent wages. Consequently, full renewal of working-class black neighborhoods like South Jamaica will be tied to the ability of their CDCs to foster economic and social networks beyond the boundaries of the neighborhoods in which they operate. CDCs must find ways to link residents with regional economies, particularly those clusters and sectors that are thriving.

## CONCLUSION

CDCs can be successful at altering the physical and social characteristics and conditions of working-class black neighborhoods. Increasing homeownership, encouraging incumbent upgrading, and fostering middle-class resettlement through middle-income housing development are three ways that they can do it. South Jamaica provides evidence of this. However, the future of reinstilling the social communities of working-class black neighborhoods by rebuilding their physical communities will not be easy. The level of achievement will be determined by how well CDCs and neighborhood residents deal with the economic and social challenges they will face in the future. Public policy can play a supportive role.

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