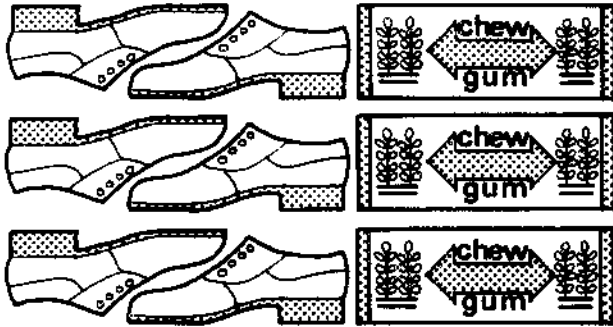


Property Research & Chapter 1: Community Action



For an investigator, the recorder's and tax assessor's offices go together like gum and shoe.¹

Introduction

At one time or another every neighborhood organization requires "facts" about local real estate. The building next door, for example, may be open, hazardous, and abandoned. A tenants' organization complains that their heat never works. A block club president mentions that there has been a rash of suspicious fires in the last month that the police refuse to investigate. A local development corporation wants to buy a deteriorated property to rehabilitate. An urban renewal designation prompts residents to ask about the ownership of property to be "renewed." On an even broader scale, a community organization may want to develop a revitalization plan or monitor real estate transactions for signs of panic peddling or speculation. Obviously, individuals and organizations ask many different types of real estate questions. Property research, in an attempt to answer them, gathers "hard" information about titles, taxes, liens, and court actions—the dry stuff that lawyers love.

The above situations are familiar to any community organizer or leader. From them we can derive a community organizing based notion of research:

The purpose of research is to facilitate

organizing and to achieve concrete victories that empower people to act in their own interests.

Research should link individual incidents of greed or wrongdoing to the structure of power and institutions that control neighborhood and city life. Identifying these "upward" connections in relation to particular issues provides handles for action.

In this respect we should emphasize the importance of Si Kahn's concern about who does the research:

We know that in many situations control of information leads to control of action. Within a people's organization the people who do the research and control that information can be tremendously influential in determining what decisions are made by the organization. It's important that the members and leaders of the organization control the ways in which research is done so that their decisions are not shaded by unbalanced information.²

These comments highlight the special demands that are put on community research for action. It is worth exploring them as well as the question of whether there is, or should be, a special research-for-action methodology. Anyone familiar with community research knows that organizers draw a hard line between community and academic research, a distinction that has added some colorful characterizations to the community organizing definition of research:

Community research and the Central Intelligence Agency have one thing in common—and it's not foundation money. It's that both require the gathering of information, not for detached academic "research," but instead for intelligence purposes...that is, the applied use of information.³

Another community researcher has introduced the notion of EEI's, essential elements of information. Culled from military intelligence manuals, this concept distinguishes between knowledge for action and university knowledge.

*Intelligence . . . is oriented toward action. It has little to do with "knowledge for the sake of knowledge." It should culminate in a successful course of action. It involves gathering broad pieces of information (EEIs) and working with them until some sort of pattern emerges; and then using this pattern tactically in struggles. . . . It would be self-defeating for a person to do "research" for people's struggle with the attitude that he or she was "studying some field of knowledge."*⁴

Yes, community organizing puts special demands on research methodology, and when these demands are not considered the resulting information may be inappropriate. For instance, one doesn't need to write a dissertation on urban political machines to understand that building inspectors harass homeowners whom speculators want to force to sell. More important, by the time the dissertation is finished, the neighborhood may have changed. What organizers need is accurate and appropriate information produced in a timely manner and in a digestible form which focuses on the facts and issues relevant to community intervention. Research must identify "handles" which people can grasp. Without action, community leadership fades and organizations fold.

The following examples demonstrate the problems that result when research is not linked to action and when community residents do not have control of the research.

Slumlords and Tenants—A student researched ten case buildings owned by suspected slumlords in South Shore. A "community development" bank sponsored the research and introduced the researcher to the slumlords. By not having a community constituency to represent, and because of the academic motivations involved, the research produced interesting insights into disinvestment, but failed to explore the housing experiences of the tenants involved. Tenants were not talked to for fear of upsetting the landlords.⁵

Neighborhood Planning—Neighborhood plans have become quite popular over the past decade. In the mid-seventies one neophyte neighborhood

planner suggested to the prestigious planning firm in charge of a project that they look at tax records to learn about neighborhood ownership and tax delinquency patterns. The questions were: Who owns the neighborhood and what financial shape is it in? This approach horrified the firm; they preferred "windshield surveys" to the "sticky" questions of ownership.⁶

Two recent neighborhood planning manuals also omit any discussion of property ownership. And these manuals were produced by community-sensitive institutions.⁷

In the following pages we explore research for action and how neighborhood organizations can produce "usable" research.

Types of Research Needed in Community Organizations

Since community organizing uses multiple strategies and tactics, researchers have to be prepared to supply the type of research needed in each situation. Close communication between the researcher and organizer is key. For the purposes of this manual, we have outlined four types of research which the researcher may be called upon to provide.

Issue-Specific Research

This type of research is used in situations where information is needed quickly to fit a specific strategy demand. People clearly identify a problem such as an abandoned building, lack of garbage pick-up, or rats. Research seeks to ferret out the "enemy" behind the problem and to indicate potential paths for action. The organizer may need the name and address of the owner of an abandoned building in order to invite him or her to a community meeting. Community groups may need to learn about housing court to understand why a burnt-out building is still standing months after a demolition order. In these cases a community meeting, usually of a block club, is being planned to confront an "enemy." Although it is unlikely that the first meeting will solve the problem, first meetings with a "little enemy" (such as an alderman) are often a chance to rehearse the issues before moving on to a more powerful opponent.

Research of this type most closely resembles the EEI formulation. Researchers use a variety of methods to obtain this knowledge: public records, interviews, gossip, and key informants. The process of organizing "shakes out" additional information which may be used to plan the next step.

Research on Rules and Regulations

Community organizing often requires the investigation of government regulations and their compliance. In developing a reinvestment strategy, for example, the researcher would want to look at the Community Reinvestment and Home Mortgage Disclosure acts' provisions which require savings and loans and banks to disclose the location of their loans and local investment plans. Other relevant regulations for organizing are: citizen participation and affirmative action guidelines; urban renewal notification rules; and the legal obligations of leases, contracts, and local ordinances.

In these cases, the knowledge gathered is legal and analytic. One compares the reality of a situation with the stated standards. How many loans actually went to low and moderate income neighborhoods? Was the heat turned on as of September 20? Ask the following questions when doing this type of research. What are the standards? What are the reporting requirements? What are the established remedies to correct non-compliance? Are these regulations adequate for the community's purpose? What are better regulations?

General Neighborhood Research

In many situations community organizations want to document community-wide problems. Perhaps the problem involves abandoned buildings, loan applications denied, or the attitudes of residents, businesses, or industries. The objective of research is to document the local social and economic patterns, but not to attempt generalization beyond the neighborhood.

This research may be used for support paragraphs in a proposal, as background information in a press release, to prove the need for more city services, or to develop long-range organizing strategies.

Traditionally, this type of research has provided the most problems for community researchers. Various community groups, however, have developed methods for gathering and collecting information about the characteristics of their areas. Attitude surveys can be administered at church or after bingo games. Free student labor can be used to conduct surveys, count abandoned buildings, or title search certain areas to determine the extent of

absentee ownership. Lastly, neighborhood groups can establish information files of title, tax, sales, and housing condition data. These "fight banks" get used quite a bit in day-to-day activities, and can also facilitate a broader neighborhood analysis.

Social Scientific Research

In contrast to the types of knowledge discussed so far, social scientific knowledge involves propositions about social reality that have been tested with rigorous research designs and data analysis. Research methods include qualitative and quantitative techniques (such as, participant observation or survey analysis), and often rely upon the use of statistics and computer programming. Community organizations that believe that social scientific knowledge is necessary to document their problem areas should consult with a community-sensitive social scientist to find out the feasibility of such research—how much it might cost, and whether there are alternative research approaches.*

Neighborhood As Context

Throughout this introduction we have emphasized the importance of "knowing your neighborhood." And all neighborhoods are different. Some low income neighborhoods, for example, have a long history of "arson for profit," while others with similar demographics show little evidence of this. Why? Investigation shows a high percentage of contract sales in one neighborhood and not in surrounding ones. Why? Neighborhoods have unique histories that are shaped by the decisions of bankers, landlords, public officials, realtors, and developers.

Property research always occurs within specific neighborhood contexts. Researchers must be aware of how neighborhood characteristics affect real estate profits, quality of life, and organizing decisions. For instance, we may know that a certain area is not good for block club organizing, or that a high percentage of owner occupancy makes another community ripe for an insurance redlining issue. For property research, we need to know the following: how, and at what frequencies are buildings bought and sold; who the owners are; what if any, are the trends; and whether there is evidence of speculation, disinvestment, displacement, or abandonment. As someone has said about City Hall, "follow the money."

* Two works mentioned later, the Chicago Vacant Lot and Appalachian Land Ownership studies, are examples of social scientific research that benefited community organizing. Another

fine study using this approach together with title and tax data, sought to understand the location and frequency of FHA foreclosures in many Chicago neighborhoods in the early 70s.⁵

It is only through exploring the above questions that the researcher can gain a meaningful understanding of local property issues. When, for example, is a contract sale a sign of real estate maneuvering and when is it merely a case of the buyer and seller making an agreement because there is no other source of financing available? Understanding a community's real estate history is difficult but essential, particularly for the new community researcher/organizer. In an effort to aid this learning process, we have listed publications in the bibliography which discuss housing submarkets and real estate finance. Below we identify some basic questions and information sources about neighborhoods which one may wish to consider before starting specific research.

Information

- Clipping files on your area.
- Community Reinvestment Act materials.
- Number of realtors and banks.
- Number of buildings for sale and properties abandoned.
- Real estate transactions.
- Building and Demolition permits.
- Neighborhood and city housing studies.
- Neighborhood investment climate.

Sources

- Municipal libraries, newspapers.
- Financial institutions must make available.
- Phone books.
- Visual survey and newspapers.
- Real estate journals (e.g. *Building and Realty*) and Real Estate Data Index. Also realtors.
- Real estate trade magazines and legal notices.

Keeping up-to-date on housing in your neighborhood becomes second nature after a time, but start early and file materials in a systematic fashion. It's bits of information that open doors and save drudgery.

Community Control of Research

Research is involved at various stages of organizing. Although we will primarily discuss research as it relates to issue definition or development, it also plays a sometimes crucial role in determining which issues, or aspects of a problem, reach the agenda of an organization or community. To achieve real grass roots empowerment, community groups need knowledge about particular issues and the ability to translate it into strategy, tactics, and action.*

More and more, community groups are discovering that the collection of knowledge has to be closely tied to the development of an action strategy. Their work typically goes on where residents feel powerless to control some aspect of their environment—jobs, homes, streets, parks, or (inevitably) garbage cans. Often the communities are poor, minority, politically underrepresented and disproportionately burdened with the results of housing redlining, disinvestment, and speculation. As we heard from Si Kahn earlier, who controls the research also controls the organizing.⁹ Control of research will be defined differently in each organization and situation. In some situations organizations have found it effective for community leaders to do the actual research, as in the Appalachian Land Study. Steve Askin calls this "participatory statistics."¹⁰ Involving the membership of an organization in the research is often more time-consuming than having it done by staff, but this process helps members understand and feel ownership for the project. Sometimes organizations may find that leadership resources are better spent elsewhere, and staff members will do the actual research under the direction of a community board.

At other times, organizations may go to outside sources such as city-wide public interest and technical assistance groups for research help. These groups often provide competent staff resources to community groups to aid data collection. With this help, unfortunately, may also come conflict over strategy. For example, a public interest legal group in Chicago worked with a community organization to stop the demolition of 50 homes by Urban Renewal. Midway through the fight the legal group became afraid of losing and wanted to salvage the situation and compromise, establishing legal precedent for new Urban Renewal guidelines but allowing demolition to occur. For the

* In general, we assume the reader's general knowledge of basic strategies and techniques of community organizing. We refer to

other relevant organizing manuals and books in the bibliography.

community residents, the compromise meant the loss of many homes and the admission that they didn't have the power to control their own environment. In this case the community group prevailed.

As community groups work to ensure that collaborative research projects are effective, they must also be aware that research for action does not come automatically, even in community-controlled projects. The move away from "knowledge for the sake of knowledge" to the applied use of information in action strategies is one that will take the concentration of all members of community organizations, not just the researchers. Strategy sessions must continually return to questions such as: Are we losing momentum on this issue while awaiting further research that might take weeks? How will proposed research help our issue development? What exact information do we need?

The Research Process

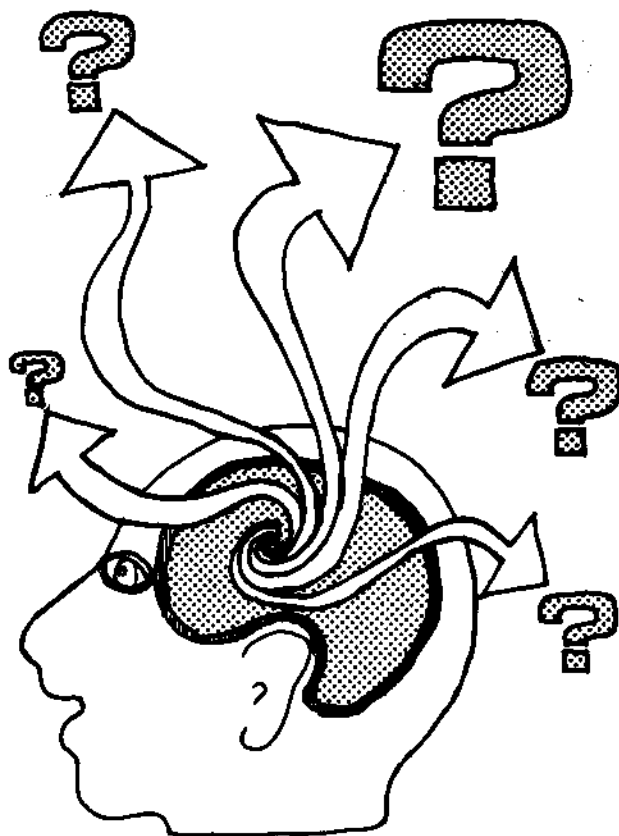
Now that the big ideas are out we have to return to the narrow and mundane world which daily confronts community researchers. In general, issues that surface demand issue-specific research and research on individual buildings probably consumes at least half the researcher's time. The level of organization that researchers tend to deal with most includes block clubs, tenant groups, and community organizations, although research for individuals (for example, prospective home buyers) often occurs. (And the local neighborhood development corporation may need a favor on occasion.) Anticipated actions from the research include decisions to buy and sell housing, to initiate more research, to confront the owners, or to deal with the courts and government agencies.

After looking in the "fight bank" to see if any information exists on the specific building under scrutiny, the researcher questions the neighbors and tenants if they are accessible, and talks with the housing organizer assigned to the area. If one is lucky, the community organization office has: a property tax printout which links addresses with tax numbers, legal description maps, the Real Estate Data Index, or building department printouts. Having this information at hand saves time.

And then down to City Hall. On the way the researcher thinks over questions and hypotheses about the particular property. How does it fit into the neighborhood housing submarket? Who was the last owner? What financial institution, if any, made the

loan on the building? Is the property tax delinquent? Is it owned by a secret land trust? Slow down! The questions come too fast. Maybe the building is an exception. Maybe there are no problems, maybe someone just wanted to move. Or perhaps it will be on the FHA property sale list, even though FHA made almost no loans in the neighborhood. Always be ready for a surprise.

After a few hours of nosing around the plat maps, title books, and court records, and after carefully transcribing all relevant information on special research forms, the researcher returns to the home base, knowing more or knowing less. Perhaps the questions were on target, or maybe they misled. Issues may need reformulation. Now to figure out what the information means and what to tell the community residents at their next meeting. One can always plead the need for more research, but people want to act. What handles does the information offer? Have laws been broken? Where does the owner live? Are property taxes up for sale? When? When is the next court date? Whose court? And why have there



Once the questions start they don't stop.

been ten continuances? The owner has buildings in other neighborhoods and sits on the real estate board. Any ideas? Why doesn't the bank that made the loan force the owner to follow proper business practices? After all, it is a trustee for the land trust. Does the fire insurance company know that the building's fire escape fell down, and that there are no smoke alarms? Once the questions start they don't stop. This is what organizing is about: each question transforms the gathered information into tactical options—scenarios that, one hopes, people can make their own. Slowly a plan for action emerges for group discussion—and action.

A Word of Warning

After a few years of research, the kinds of questions we have raised may seem more to the point, and of interest. Suddenly one may find oneself with lots of title searches, but only a dim and overcrowded understanding of how the cases fit together. Doing property research is working behind the scenes; reflected in the books is a range of human aspirations, disasters, tragedies, and trends. We hope that this manual helps researchers make sense out of the confusion: how to do the research, how to think about it, and how to make its results relevant to community action.