

This year our Sigi Ziering column focuses on the ethics of homelessness. Each month an esteemed guest columnist wrestles with what Jewish texts and our interpretive tradition teach us about the parameters, and limits, of Jewish responsibility to those without shelter. The column is sponsored by Bruce Whizin and Marilyn Ziering in honor of Marilyn's husband, Sigi Ziering, of blessed memory. Visit [shma.com](http://shma.com) to view the series of columns with responses, as well as a series of paintings by artist Pat Berger on the homeless of Los Angeles.

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## Housing: Change & Stability

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Eight years ago I bought a rowhouse in a working-class neighborhood where the majority of residents were African American. At closing, the seller commented that the neighborhood once had been Italian and Jewish. I thought to myself, *Well, a Jew is moving back*. I bought the home because it was affordable, near public transportation, and beautiful. In the years since, more working-class Latino families and middle-class whites and African Americans, singles and families, have bought homes in my neighborhood as housing prices in nearby areas skyrocketed.

Places change over time. What has occurred in my neighborhood can be labeled gentrification. Certainly the ethnic and racial makeup of the area is more diverse than it was in 2000, and the next Census likely will show an increase in the area's median income. What we usually mean by the term *gentrification* though is displacement of longer-term residents as higher-income people move in and house prices, for sale and rent, increase. No doubt displacement of one type or another has occurred in my neighborhood but much of the change appears to have happened through the sale of previously owner-occupied homes; house-by-house, sellers have been realizing profits — one of the key ways we can build wealth is through property ownership.

While homeowners might be displaced, renters are most at risk of losing their homes through gentrification-related changes — as rents rise or units are converted to condominiums by owners seeking to maximize profit. It is easy to think about displacement as the unfortunate outcome of strong markets — unpleasant for the people directly affected but part of the way things work. Besides, what can you do? Housing is a commodity.

But such a perspective lets us off the hook too easily. Housing is both a commodity and also an anchor, a *home*, something that can come to feel as our own *even if* we rent. Housing can affect our health and our ability to hold a job. It provides a base from which we live our lives and in which we hope to be safe. Stable housing provides benefits to individuals and families and also to communities. And for both individuals and communities a lack of stability can bring its own problems.

Stability, though, is not an absolute good in itself. Distressed areas can be stable in certain regards but unhealthy. While gentrification can displace, it also can bring needed investments and services that benefit most all who live in a changing area. The issue, it seems, is balance. How can change and stability be balanced? How can we create balance in a system in which private property dominates, and most owners, understandably, hope to realize a profit? How can the benefits of gentrification be realized without displacement of people, especially those with few options? What responsibility do we (property owners, government, nonprofits, private developers) have toward people, especially renters, who seek housing stability?

Answers I don't have, but here are some thoughts.

Let us work to renew a sense of community and shared responsibility to balance the focus on private property and individual gain. Let us demand that government leadership at all levels address affordable housing needs in a sustainable way. And let us shift toward a broad vision of housing that acknowledges it as more than a means of wealth creation, and let us view residents, including renters, as more than market bystanders or collateral.

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