Making Homes Unhomely: The Politics of Displacement in a Gentrifying Neighborhood in Chicago

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Scholars have long debated the causes, processes, and effects of displacement by gentrification in global north cities and more recently around the world. Based on an ethnographic study in Chicago's Albany Park neighborhood, this article shows how limited liability corporations use discrete and accretive violence in the early stages of gentrification. We also document how tenants contest harassment and neglect by carrying out "limit-acts" to make visible everyday invisible practices of intimidation and coercion and to cope with the private forces that displace them.

INTRODUCTION

For many, *gentrification* is a localized term mired in race and class politics, but to Smith (2002) it is the "global urban strategy" for capital accumulation (p. 437). The financialization of housing is yet another way capital mitigates its periodic crises while heightening inequalities and worsening housing conditions (Fernandez and Aalbers 2016; Fields and Uffer 2016). In the United States, gentrification is central to these debates; many view it as a capitalist strategy, one that unfolds at the crossroads of federal housing policy and the private housing market. Numerous scholars dissect this dynamic that unfolds between governmental policies and private market processes (Hackworth and Smith 2001; Lees 2003a; Marcuse 1985; Wyly and Hammel 2004). For example, Sarmiento and Sims (2015) link the construction of affordable housing with furthering gentrification and displacement.

Social movement leaders, researchers, and policymakers agree that gentrification pushes up rents and prices out low-income working-class populations because they cannot afford the increased rents in neighborhoods they call home. Displacement, in particular, takes center stage (Bridge, Butler, and Lees 2012; Lees, Shin, and López-Morales 2015, 2016; Zuk et al. 2015). Neil Smith's rent-gap theory, premised on this observation, argues that the widening difference between potential rent and current rent of land drives gentrification (Smith 1987). But rising rent is not the only way people are displaced, and the

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"last-resident" departure is not the only way to understand displacement (Marcuse 1985; Sims 2016).

Gentrification studies face methodological challenges related to tracking displacement, what Slater (2006) calls a "massive undertaking" (p. 748). Slater (2006) goes on to quote Newman and Wyly: "In short, it is difficult to find people who have been displaced, particularly if those people are poor.... By definition, displaced residents have disappeared from the very places where researchers and census-takers go to look for them" (p. 748). Certainly, important insights can be gleaned from formal records and retroactive analysis of displacement, but this leaves the household circumstances leading up to displacement in the shadows. Few examine what happens before displacement and consequently miss intimate and overlapping uses of homes, the affective economy of dwelling in homes, and how such complexities are disrupted in gentrifying neighborhoods. In other words, in thinking about gentrification, we need to shift away from simple rent increases to the shadier practices that contribute to displacement even before rents increase and gentrification is fully visible.

The literature extensively details the lived experiences of those displaced or living in gentrifying neighborhoods (Atkinson 2000; Authier and Lehman-Frisch 2013; Betancur 2011; Bondi 1999; Butler and Lees 2006; Butler and Robson 2001; Cahill 2007; Desmond 2016; Drew 2012; Gotham 2005; Halnon and Cohen 2006; Perez 2002; Zukin et al. 2009). Seen through the eyes of residents, we know gentrification is more than the function of rent increase and displacement (Atkinson 2015; Davidson 2009; Drew 2012; Freeman 2011; Shaw and Hagemans 2015; Twigge-Molecey 2014). Yet, resistance strategies often emerge too late. Much of the literature documents resistance in advanced gentrification contexts rather than countering the below market discrete yet accretive violence related to displacement by gentrification (Betancur 2002; Hackworth 2002; Hackworth and Smith 2001; Lees 2012; Lees and Ferreri 2016; Lees and Ley 2008; Lees, Wyly, and Slater 2010; Naegler 2012; Newman and Wyly 2006; Pearsall 2013; Rinaldo 2002; Robinson 1995; Smith and DeFilippis 1999).[1] Practices of harassment, coercion, and intimidation coagulate below the market, collude with structural conditions, and penetrate the spaces of home in forms of violence not always mentioned in studies of displacement by gentrification (Betancur 2002). Tenants often are illegally evicted before organizers can inform them of their rights. More importantly, destabilizing of the homespace is central to motivating tenants to join resistance efforts, not necessarily to stop gentrification or displacement, but at least to slow it down and find a way to be displaced more "humanely."

Our inquiries took us to Chicago, where gentrification proceeds along "class and race/ethnicity dynamics within an uneven playing-field" (Betancur 2011:399). According to the University of Illinois Chicago's Gentrification Index 1970–2010, Chicago neighborhoods experienced "a deepening of inequality over time" (Nathalie P. Voorhees Center 2014:2). The Index identified 9 neighborhoods as fully gentrified and 3 more as close to gentrification. This uneven playing field is the site of protests against gentrification and displacement, including the 606 Trail march and the National Renters Day of Action (Dayen 2016; Vivanco 2016). This article documents the lesser understood practices and processes of displacement by gentrification. We focus on properties purchased by limited liability corporations (LLCs) as a way to track institutional investment in multifamily buildings. We follow how these new property owners work to clear racialized bodies[2] from the Albany Park neighborhood. This vantage point provides a window into the "real-time"

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experiences of tenants in their homespaces and the resulting contestation strategies that emerge.

Besides neglecting to perform basic building repairs, LLCs manipulate the emotions of tenants along lines of gender, class, and legal status. The everyday forms of discrete violence in the homespace accrue, and, over time, clear out buildings that are gutted and quickly put back on the market with higher rents. This everyday harassment and intimidation throws Albany Park tenants into "limit-situations," which are challenges arising out of the lived realities of Chicago's housing market (Freire 2000). In response, tenants organize and confront housing injustice with "limit-acts" that break through the limit-situation. We observed such limit-acts as tracking buildings purchased by LLCs and documenting the subsequent interactions between LLC and tenants. With this information in hand, tenants formed building-based tenant unions and constructed citywide coalitions to expose the below-market displacement practices. Beyond the confines of the neighborhood, protests against banks in downtown Chicago laid bare the connections between the machinations of transnational finances and the localized injustices residents faced daily while reframing evictions as a threat to renters and undocumented immigrants.

RESISTING DISPLACEMENT IN THE HOMESPACE

Looking at gentrification and displacement from the perspective of Doreen Massey's theoretical interventions calls for a more critical engagement with the notion of *home*. Massey warns against deep economism and class reductionism in our conceptualization. She argues that "it is not only capital which molds and produces changes in our understanding of and access to space and time" (Massey 1992:8). According to Massey, ethnicity and gender are, for instance, intricately connected to whether and how we have access to home. Earlier scholars have argued that the space of home is marked by war, colonialism, slavery, and patriarchy (Bhaba 1992; Bui 2014; Hooks 1990; Kaplan 1998; Russell 2009; Vale 2013). A more recent wave of scholarship describes how political economies unmake domesticities, and how homes are unmade through lack of recognition of unwanted others, how agents of displacement such as corporate landlords and state offices are "absent present" in homespace, and how making and unmaking processes occur simultaneously (Baxter and Brickell 2014).[3]

If we accept these ideas, the consensus around widening rent differentials as the driver of gentrification, displacement, and subsequent contestation would be problematized, too. Homespace, as a site of social reproduction, is less explored in relation to the structural processes of gentrification. Developing an empirical portrait of what transpires in the homespaces of a gentrifying neighborhood can produce "better understandings of the historical relationships between such [gentrification's] enabling conditions and the concrete processes and contexts through which they take effect" (Rose 1984:48).

Few have examined the space of home itself and the ways it is porous to structures of domination and marginalization even before gentrification has visibly moved into a neighborhood.[4] Betancur highlights how gentrification is more than "the 'free' market model of supply and demand in real estate claimed by mainstream economists" (Betancur 2002:806). Though not explicit about the homespace, his examples suggest that the home is not immune from "extreme forms of manipulation of the real estate market through racism, abuse of public office, and utilization of criminal and other

'nonmarket' intimidation strategies" (Betancur 2002:806). Real estate actors of gentrification use a variety of strategies to secure their targeted properties. He describes how real estate corporations indirectly collaborate with the offices of local aldermen to influence city council decisions. Through cycles of disinvestment and urban renewal to remove "blight," the government paves the path for displacement by gentrification. In addition, minority tenants are evicted without proper notice and intimidated into leaving. Criminalization and surveillance of minority residents go hand in hand with corporate-led gentrification that displaces racialized communities. Tenants with mixed-immigration status are vulnerable to unique forms of harassment and intimidation that trigger their fear and insecurities around deportation, criminalization, and incarceration. Schemes such as arson, down zoning, and false rumors depreciate property values and force property owners to sell. Such displacement pressures thrive in collaboration with "public-sector support" and "use of public powers of social control to make life miserable for minority low-income residents" (Betancur 2002:806).

The home can also be "attacked" through the physical dilapidation of the material structures in gentrifying neighborhoods. It is not uncommon for building owners to defer maintenance to maximize profits and make conditions unbearable for tenants (Our Homes, Our Rights 2011). In existing gentrification literature, such cases of abusive landlord practices are known as winkling, or rachmanism (Lees, Slater, and Wyly 2013). When objects, through dysfunction, produce repulsion or frustration, their brokenness also demotivates tenants from fighting further for their place in the neighborhood. Navaro-Yashin's (2012) articulation of "the affects generated by space and the non-human environment" can provide a way into understanding the interplay of dilapidation and gentrification (p. 161).

The home as a site for violence need not always be physical or obvious. The *uncanny*, be it through social, emotional, or symbolic violence, contributes to the destabilization of the home for those vulnerable to displacement. *Uncanny* is "the fundamental propensity of the familiar to turn on its owners, suddenly to become defamiliarized, derealized, as if in a dream" (Vidler 1992:7). In fact, the uncanny is a state that is "particularly susceptible to exploitation" (Vidler 1992:8). Strangers, police officers, immigration agents, or unknown building maintenance workers showing up at one's apartment door or entering without permission contribute to tenants feeling powerless in the very spaces where they expect to have at least some power. Once an intrusive incident occurs, it heightens the insecurity that it can happen again. The affective atmosphere of home tilts from being "at home" to feeling terror and disorientation.

The homespace extends beyond the immediate house or apartment unit. The surrounding spaces, including the next-door neighbor, important services such as laundromats and grocery stores, and the pathway to and from home, make up the homespace as well. Displacement by gentrification destroys the "elaborate and complex community fabric that is crucial for low-income, immigrant, and minority communities" (Betancur 2002:807). Dominant groups exert power over low-income residents through deep "othering" practices—whether words, looks, or symbols—that impact the way in which low-income people experience their neighborhood and consequently influence their mobility in and access to public space; they also undermine the ability to feel comfortable in one's own neighborhood (García and Rúa 2017). Deep "othering" when coupled with specific sites where "others" dwell produces "territorial stigmatization," which (re)produces marginalization and inequalities (Wacquant, Slater, and Pereira

actual dilapidation and image of it

2014). Constructing images of crime and poverty and stigmatizing low-income residents allows social cleansing to be carried out in the name of urban regeneration (Lees 2014). Such practices include everyday racism that communicates "hostile, derogatory, or negative racial slights and insults to the target person or group" (Sue et al. 2007:273). These everyday experiences of racism are explicit and subtle verbal, behavioral, and environmental practices that shape movement, access, and overall belonging in space (Harwood, Mendenhall, Lee, Riopelle, and Huntt 2018). Such relational aggressions in the guise of sociocultural changes produce an indirect form of displacement in which older residents feel disconnected from the neighborhood when routines become disrupted and constrained (Davidson and Lees 2010).

In a Toronto neighborhood, Mazer and Rankin (2011) documented "the social, emotional, and symbolic dimensions of displacement—the everyday ways in which people are dislocated from the social spaces of neighborhoods even as they continue to physically inhabit those neighborhoods" (p. 822). As the neighborhood gentrified, marginalized people experienced anxiety due to "judgment and harassment to control their use of *public* space—whether it is 'the eye' one gets while 'just sitting and reading … in the park,' or the 'disgust on [people's] faces when they walk by on the streets,' or the 'whispers'" (Mazer and Rankin 2011:829). Ironically, the identity of the othered may be accentuated as consumable culture even as they are being materially displaced (Janoschka and Sequera 2016; Betancur and Smith 2016).

Documenting daily disruptions of the homespace in a gentrifying neighborhood can enrich the way gentrification is understood, as such documentation takes "the everyday life of capitalism as a central category of analysis" and articulates an ethical critique of gentrification that starts "from the experiences of those who are at the greatest risk of displacement" (Mazer and Rankin 2011:823). Dilapidation, creation of the uncanny, and other forms of harassment chew away tenants' resolution to stay in place through everyday inconvenience that culminates in frustration, anxiety, and hopelessness. All that remains is to leave the place where the anticipatory rhythms of home cannot be established. This attack on the home produces an effect of terror and disorientation that coalesces into a lethal social force underlying displacement. The home becomes so uninhabitable that the tenant leaves "voluntarily."

The affective consequences of dilapidation and the uncanny point to the importance of the home in explaining displacement and motivations for contestation even before gentrification is visible in a neighborhood. Resistance then starts in the homespace. For Douglas (1991), "home starts by bringing some space under control"; that is, to make a rented space controllable one has to repress the fact that renting implies that the object being rented is already out of one's grip (p. 289). Douglas's (1991) insight is critical in understanding the weight of the uncanny, particularly, for example, when building owners' employees invade spaces of homes: "the most subversive attack on the home is to be present physically without joining in its multiple coordinations" (p. 301). Dilapidation, be it malfunctioning appliances or bug-infested rooms, exudes a form of repulsion that in the first instance tenants want to fix. When the landlord will not repair units and tenants cannot afford to do the fixes themselves, the repulsive affect gnaws away the tenants' will to fight for repair of their homes. Dilapidation generates a spatial affect relationally, as tenants put dilapidations "into discourse, symbolize them, interpret them, politicize them, understand them, project their subjective conflicts onto them, remember them, try to forget them, historicize them, and so on" (Navaro-Yashin 2012:172).

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METHOD: WALKING CONVERSATIONS IN ALBANY PARK

Albany Park is located on Chicago's north side, bordered on the north by Foster Avenue, on the south by Montrose Avenue, on the east by the Chicago River, and on the west by Cicero Avenue; it is located at the end of the Brown elevated train line, providing easy access to downtown Chicago. Close to half the population in Albany Park are people of color, the majority of which are Latino/a from Mexico, Central America, and Ecuador, with a significant Asian population from India, Philippines, and Vietnam. In 2010, Albany Park had 47 percent foreign-born population of which 30 were not U.S. citizens (U.S. Census Bureau 2010a). A 2014 gentrification index based on socioeconomic changes between 1970 and 2010 shows that the more affluent bordering neighborhoods are to the north of Albany Park, middle-class neighborhoods surround Albany Park on the south and west, and the neighborhoods to the east are already gentrified, as they are some of the most desirable, near the lake (Nathalie P. Voorhees Center 2014). The same report categorizes Albany Park as a mildly declining neighborhood, which makes Albany Park's housing affordable for mixed-status low-income families compared to the surrounding neighborhoods. The combination of Albany Park's historic architecture (most of the housing stock was built in the 1930s), extensive park system, and proximity to downtown and gentrified neighborhoods created an ideal investment opportunity for institutional investors.

In 2014, the second author began spending time with the staff of Centro Autónomo in Albany Park to learn about the immigrant organizing taking place in one of Chicago's most diverse neighborhoods, but the study crystallized in the summer of 2015 when the first author moved to Albany Park for an internship with Centro Autónomo (Centro) and entered the neighborhood's homespaces. Centro does anti-foreclosure organizing, and it runs a bilingual adult education program, a master's program on social movements, and a study abroad program in Cuba and Mexico. The first author lived in the Springfield House, the building where Centro Autónomo started, and then became home to Centro organizers and teachers.

Between May 2015 and May 2016, the first author worked mostly onsite with Centro Autónomo, regularly conversing with the second author throughout the project. During the internship, the first author learned that the Springfield House had been sold to an LLC. Within five months, the residents of Springfield House received an eviction notice. In response, the residents decided to organize a tenant union and contest their displacement. The work of anti-displacement organizing, in this way, also became a living room conversation in the first author's life—a parallel to earlier generations of researchers, embedded in anti-displacement organizing, who have been able to overcome the difficulty of working with displaced populations (Hartman, Keating, and LeGates 1982; London Tenants Federation 2014).[5] The relational ethnographic approach revealed the day-to-day activities of the anti-displacement contestations not as the work of a bounded group but as "processes involving configurations of relations among different actors or institutions," as a field of forces bringing together tenants, homeowners, landlords, lawyers, organizers, researchers, and city authorities (Desmond 2014:547).

Centro staff, neighborhood residents, and interns, including the first author, coauthored writings, canvassed properties, and mapped what they argued was gentrification. Most of these collaborations involved walking and talking in small groups. In that sense, this ethnographic approach to studying organizing was akin to conducting "roving focus

groups." Researchers see walking as a way to prompt "the discovery of incidents and feelings about the landscape that interview participants did not recall or find worth mentioning during the formal interview" (Inwood and Martin 2008:379). As participants exchange and share their experiences, the conversations in roving groups allow researchers to grapple with the complexity of inhabitation as experienced and perceived by neighborhood dwellers. In the case of Centro, the roving groups' routes were products of a shared desire to track displacement in real time. The group walking created space to understand "people's connections to or discomforts in particular landscapes, and to explore the meanings of such reactions" (Inwood and Martin 2008:382–383). For example, while walking in Albany Park large trash bins would incite expressions of frustration because they indicated that apartments were being emptied, often meaning displacement of long-time residents. An exploratory study of walking as a research method also found that walking interviews are more "spatially focused" (Evans and Jones 2011:856). Walking collaborators used spatial cues—buildings, new stores, and bike stations—as starting points for enumerating local histories, stories of community attachment, and displacement.

Through long walks in the neighborhood, the first author connected to the psycho-geography of Albany Park through photography and audio recordings, and documenting afterthoughts in creative ways. In his work on Manchester, Bridger (2014) emphasizes the importance of using "everyday forms of documentation gathering in order to study everyday life, that is, cameras, diaries, and stories" (p. 82). This is also akin to Pinar's exploratory "Method of Currere, a method of self-reflective autobiographical inquiry" that pays attention to "the critical social context" (Agosto, Marn, and Ramirez 2015:109). Currere can be infused with dialogue to create "place walking," which "makes it possible to meet people along the way who gain access to the ongoing dialogues" (Agosto, Marn, and Ramirez 2015:118).

The property tracking and organizing practices described in this paper were used to organize with 56 households who said "no" to the eviction notices.[6] The rest of those displaced linger as ghosts. This awareness about the displaced is not only political or intellectual. There is a palpable physical emptiness experienced in one's body after living and engaging in the neighborhood that is experiencing displacement. The first author captures this palpability in a poem:

> After noon, you can hear construction workers hammering,
> sawing, replacing window frames, tiles, and plumbing.
> They are gut-renovating an empty apartment building.
> Not too many m/noons ago,
> there were 34 households in this building.
> All of them: evicted.
> If you are not too new to this neighborhood,
> you can hear in your memories children
> playing in the courtyard.
> These are the sounds of displacement.

Though the first author was undergoing eviction along with others in the apartment, intimate perceptions are not solely about the writer. Instead, intimate perceptions highlight the collective reality of the neighborhood.

TABLE 1. General Demographics for Albany Park, 1990–2015

	1990	**2000**	**2010**	**2015**
Population	49,501	57,655	51,542	52,079
% Foreign-born	46.6	52.2	47.4	44.8
Total housing units	17,036	17,842	17,982	18,191
Occupied housing units	15,796	17,082	16,322	16,473
% Owner occupied	33.7	33.9	38.9	38.9
Household size	3.13	3.38	3.16	3.16
Average rent	$448	$605	$863	$932
Median HH income	$27,266	$40,711	$46,198	$51,712

Sources: U.S. Census Bureau 1990, 2000, 2010a, 2010b, 2010c, 2010d, 2015a, 2015b.

MAKING GENTRIFICATION, DISPLACEMENT, AND RESISTANCE VISIBLE IN ALBANY PARK

How do we know Albany Park is gentrifying? The case of Albany Park both differs with and confirms various aspects of existing gentrification typologies (Clay 1979; Grier and Grier 1978; Hackworth and Smith 2001). In 2015, the composition of housing stock in Albany Park was 19.1 percent single family and 81.9 percent multifamily (DePaul University 2015).[7] Following the housing foreclosure crisis, the trajectory of Albany Park's demographics follows some trends in nearby gentrified neighborhoods, including decreases in foreign-born and increases in homeownership. As illustrated by Table 1, conventional quantitative markers do not capture early signs of gentrification, such as rising rents and income, as well as reduced household size. The numbers do not immediately suggest that gentrification is underway. An examination of real-time data is, however, more revealing.

Real-Time Property Transactions

Surveying 11 projects across the country, Chapple and Zuk (2016) showed how residents and policymakers use neighborhood early warning systems that measure the risk of displacement by gentrification "strategically, tactically, and for empowerment" (p. 127). They point out, however, that none of the projects "incorporate real-time data on neighborhood change or crowd-sourced data" (Chapple and Zuk 2016:128). The lack of real-time tracking has been a point of weakness in neighborhood contestation. When the Fifth Avenue Committee declared displacement-free zones in Brooklyn, they had to rely on tenants to approach them, because they had no way to track large rent increases or eviction notices (Lees, Slater, and Wyly 2013). Having to rely on tenants to show up with cases to act on makes it difficult for organizers to challenge gentrification. Many tenants consider rent increases, landlord harassment, and evictions as ordinary practices of the housing market. Additionally, tenants who do contact organizers often reach out only in moments of the crisis, leaving little time for preventive organizing. Centro found themselves in this situation as well.

But Centro found a way to be proactive by tracking property transaction. LLC sales were identified using publicly available data, allowing Centro to reach out to tenants immediately after a building was purchased by an LLC and before the discrete and accretive violence began. This gave Centro a chance to engage tenants in collective education and

build the basis for contesting gentrification in a preventative way. At Centro, the mapping of residents' limit-situations happened in two ways: (1) mapping and canvassing to track gentrification, and (2) biweekly *asambleas* (Spanish for assembly or gathering) where people shared stories of housing experiences in Albany Park. The quantitative (macro) and qualitative (micro) understanding that Centro developed through these practices reinforced the limit-acts. Documentation of gentrification and displacement as well as stories of tenants' hardship shared and clarified through these processes were used in organizing to slow down evictions and to create citywide coalitions. The narratives of how homes are affectively unmade through harassment, intimidation, and dilapidation drew far more passionate and indignant reactions from participants than overarching stories of gentrification and displacement in Chicago. The indignity and violence revealed in LLC practices had more persuasive political value than statistical pictures of demographic changes in the city.

Centro tracked all LLC transactions taking place in Albany Park and developed a comprehensive database by parsing data from three major sources: Cook County Recorder of Deeds (2018), property Web sites such as Zillow (2018) and Realtytrac (2018), and the Lawyers Committee for Better Housing's (2014) foreclosure database. The comprehensive property transaction database was updated every two weeks, so that Centro could monitor the pulse of ownership changes in Albany Park. Once the data was collected it was displayed using Google Maps. Making gentrification numerically and spatially legible gave Centro only a partial handle on the process. Centro had to quickly connect with the people living in these recently sold buildings. That is why door-to-door canvassing was a critical part of Centro's work. This is where canvassers developed personal contact with community members, engaged them in conversations about displacement in Albany Park, learned their stories, and encouraged them to organize with neighbors. Before this real-time tracking, the stories about displacement happened in silence as one of the organizers testified, "At the same time that we were organizing against two mass evictions, another one happened right in front of our eyes: the mass eviction happened on the route I walk to work every day!" Knowing which buildings changed owners sharpened the vision of organizers and tenant leaders in Albany Park.

Taking a historical perspective, Albany Park's gentrification reflects Hackworth and Smith's (2001) "third wave," by which gentrification expands postrecession with the influx of larger developers investing in areas outside the core. Other studies have documented the rise of institutional investment in single-family properties, but we see speculative investment in multi-unit properties in Albany Park. Albany Park's gentrification could be characterized as post-foreclosure crisis gentrification driven by institutional investors. Institutional investors include a range of entities from equity firms, financial firms, insurance companies, corporations, pension funds, and hedge funds that either buy bank-owned properties or financially back corporate landlords to diversify their investment portfolio (see Franz 2015; Raymond, Duckworth, Miller, Lucas, and Pokharel 2016). A nationwide as well as Chicago example is the Blackstone Group, "a multinational, publicly traded, private equity firm based in New York City" that invested in price-dropping properties in declining areas during the post-housing crisis moment (DePaul University 2014). Institutional investors back corporate landlords, who can be defined as firms (excluding banks, public entities, and nonprofits) that hold multiple properties. Researchers use different cut-off points (between 15 and 10) for exactly how many properties qualify as the minimum number for a landlord to be

TABLE 2. Institutional Investor-Backed Purchases in Albany Park and Chicago, 2009–2015

Year purchased	Albany Park		Chicago	
	# of purchases	% of all purchases	# of purchases	% of all purchases
2009	34	11.5	4,423	15.8
2010	49	14.9	4,895	17.8
2011	53	17.2	4,486	18.0
2012	81	24.7	5,182	17.3
2013	108	24.7	6,872	18.9
2014	79	19.1	6,107	17.9
2015	85	19.1	6,092	17.5

Source: DePaul University (2015).

considered a corporate landlord (Herbert, Lew, and Sanchez-Moyano 2013; Immergluck and Law 2014; Raymond, Duckworth, Miller, Lucas, and Pokharel 2016).

So why did Centro focus on LLCs? In Albany Park, LLCs are the point of contact between tenants and real owners as corporate landlords hold properties under the names of multiple LLCs. LLCs are "a complex set of contracts among managers, workers, and contributors of capital" that can be used to hold title to investment in properties (Easterbrook and Fischel 1985:89). LLCs allow corporate landlords to operate flexibly and "externalize the costs of engaging in risky activities" as they protect investors (and their assets) from lawsuits (Easterbrook and Fischel 1985:117).[8] Another crucial aspect of LLCs is that they allow owners/investors to conceal their identity, as the property deed shows the LLC name and not the owner/investor names. Anonymity is used to preempt tenant organizing and avoid public embarrassment when property operations come under scrutiny. In the case of Albany Park, building tenant unions could not organize effectively when they did not know the actual building owners.

Comparing institutional investor-backed transactions within Albany Park to institutional investor-backed transactions in Chicago reveals a dramatic picture of speculators targeting low-income communities in order to make a profit. Institutional investor-backed purchases in Albany Park are proportionally higher than Chicago as a whole between 2012 and 2015 (Table 2). Breaking those transactions down by property type (single-family, condominium, 2–4 unit, and 5 plus unit properties), the proportional LLC purchases of single-family tracked similarly to the city of Chicago, but condominiums and especially 5+ unit building in Albany Park were acquired at higher rates (see Figure 1). Given these trends, Centro focused on activity of LLCs, particularly the purchase of multifamily units and subsequent conversion into condominiums or higher priced rentals.

This real-time tracking allowed Centro to gain a better view of the limit-situation of housing injustice. They learned that gentrification was proceeding in a discrete way, building by building. Reports about gentrification in Chicago did not identify Albany Park as gentrifying (Governing n.d.; Nathalie P. Voorhees Center 2014). But tracking property transactions and hearing the stories of tenants showed how hundreds of people were being displaced in Albany Park and gentrification was clearly underway at an invisible yet steady speed.

Centro intensely gathered data about property transactions from July 1, 2014, to December 31, 2015. During these 18 months, 430 property transactions occurred in Albany Park, of which 81 were LLC transactions, which is 327 housing units (see Table 3). As
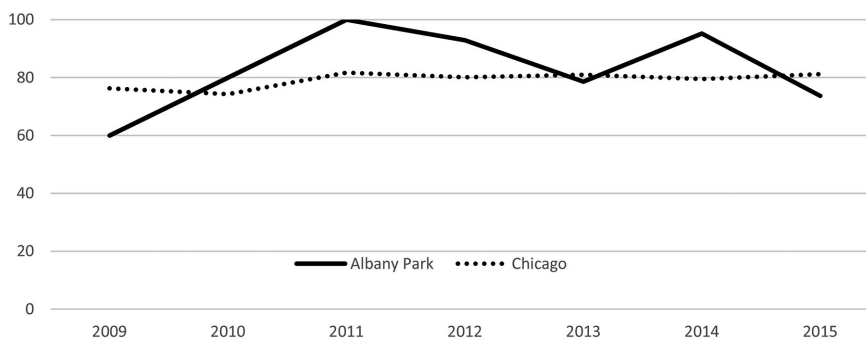
FIG. 1. Percentage of 5+ unit properties purchased by institutional investors.

LLCs acquired residential property, Centro canvassed those buildings and learned how tenants were harassed and intimidated as part of the eviction process initiated by the LLCs. Based on resident testimony during canvassing, Centro estimated between 1,000 and 1,500 long-time Albany Park residents were displaced in 18 months (see Table 3).

Real-Time Displacement through Discrete and Accretive Violence

Rising rent does contribute to displacement, but it is not the entire story in Albany Park. Typically, one hears stories like Arturo's, a car mechanic who used to live in one of Albany Park's courtyard apartment buildings with 32 units. His rent was $700 a month. In August 2014, an LLC bought the building and evicted all the tenants. Arturo wanted to stay in Albany Park, but he could not find an affordable unit. Seeing his situation as part of a common trend, he said, "The rents are too high, and that means people are being separated and they are moving to areas farther away" (Yousef 2014). Arturo moved to Humboldt Park, and his old apartment in Albany Park was renovated and now rents for $1,525 a month, more than double Arturo's previous rent.

The real-time study allowed Centro to document the *discrete* way displacement occurs, silently moving building unit by building unit. They also captured the *accretive* moments of violence that constitute the trail of displacement in Albany Park—that is, the cumulative brutality produced through a chain of micro acts of harassment, intimidation,

TABLE 3. Estimated Displacement in LLC-Acquired Property located in Albany Park between July 1, 2014, to December 31, 2015

A. Total number of property transactions (Cook County Recorder of Deeds 2014–2015)	=	430
B. LLC-acquired property (Cook County Recorder of Deeds 2014–2015)	=	81
C. LLC-owned housing units (Centro confirmed by visiting each property)	=	327
D. Median renter household size (Lower limit from U.S. Census Bureau 2015a; upper limit based on testimonies from families)	=	3.2–4.5
E. Estimated number of residents displaced (C x D)	=	1,046 – 1,472

and dilapidation. Many Albany Park tenants are undocumented, refugees, or living in mixed status families, so fear of deportation prevents them from asserting their tenant rights when faced with illegal practices such as false notices and threats. LLCs harassed tenants with intimidating letters and eviction notices every week. Often these letters provided false information to tenants. For example, tenants who still had active leases for many months received 30-day notice letters, and tenants who had been paying rent consistently received 5-day notice letters. According to the Chicago Residential Landlord and Tenant Ordinance, there are three grounds for eviction: nonpayment of rent, expired lease, and lease violation (City of Chicago 2018; Lawyers Committee for Better Housing 2018).

Some LLCs sent letters claiming that tenants owed a lot of money when tenants were not behind in their payments. Other letters arrived demanding that tenants leave immediately if they wanted their security deposits back, stating that if tenants stayed until the end of their leases, the LLC would keep the security deposit. Tenants also received eviction notices claiming court summons had been filed against them when in reality none had been filed. Such letters terrorized tenants who barely spoke English and were terrified of impenetrable, hostile-to-immigrant legal institutions in the United States. Additionally, the LLC owners wanted tenants to provide proof of income and supply social security numbers, which further intimidated immigrants holding informal jobs. In fact, this overlapping of oppression in their lives made immigrant tenants especially vulnerable to both state and private forces that work to deport them from the country or displace them from their homes. In such cases, displacement of tenants is premised on the tacit understanding that undocumented immigrants are legally vulnerable. As tenants learned about their rights and collectively organized to challenge the intimidation practices, tenants pushed back against the false legal pressure.

Second, rachmanist tactics in Albany Park use gendered tactics of intimidation to coerce low-income tenants to cancel their lease and leave. Women, particularly mothers, testified that LLC employees, who had keys, would enter apartments without knocking or announcing their arrival. For example, a tenant related that one evening she heard someone unlocking and opening her apartment door. She thought it was her husband; but to her shock it was a stranger's head that poked into her room. One week away from giving birth, she was terrified and felt harassed. At other times, employees would pound on the door and provide information in English to tenants who did not speak English. Mothers related stories of children growing distressed and afraid of being at home. Children's fears, in turn, created anxiety and discomfort for caregivers. The intrusion of an employee who has keys to the most intimate space of family asserts the unrestricted authority of the building owner. Whether such intrusions are legal or not, the damage is done. Such harassments build up over time and make the home uninhabitable for long-time tenants. Tenants begin to perceive their homes as unsafe. In community assemblies at Centro, articulating their vulnerabilities to and with others who had gone through similar predicaments became moments of overcoming the silence around everyday harassment.

Third, LLCs instrumentalized dilapidation to displace tenants. While such winkling tactics have long been studied in gentrification literature, our study of Albany Park attests to the affective consequences and adverse impacts of such practices on tenant organizing. Tenants under threat of eviction shared stories of how the new building owners were refusing to repair broken staircases or leaky roofs, or to treat cockroach infested units—a

wide assortment of everyday maintenance issues that when left unaddressed made living in an apartment unbearable. The silent continuation of disrepair created pressure on the tenants to move. Even tenants who wanted to stand up for their rights grew tired, desperate to leave rundown apartment units. Low-income tenants do not have the means of making permanent repairs along with paying monthly rents. Relating her experience, one tenant said,

> I feel very frustrated and upset. When they sold it, there were many things that needed to be repaired so we decided to bring an inspector in to have all those things written down and brought them to the owner as issues we were facing in our apartment. The owner was non-responsive. The one time they communicated with us, they said, "Oh, we're not going to take care of anything that is just cosmetic repairs." What ended up happening was that they did two repairs: they put in peepholes in our back door, and they put in a railing in the basement. The repair work was poorly done, and the workers left the apartment doors open, did not clean up afterwards, and then the owner did not communicate with us further after that. So, then none of the actual repairs that were code violations were addressed, and we tried to contact the owner. We never got a response, and finally we got a 30-day eviction notice. (Centro Autónomo 2016:16)

In multiple cases like this, dilapidation became a tool to displace tenants and dissuade tenants from organizing.

[handwritten: → so not only encourages to move, but preempts resistance]

Real-Time Resistance: Slowing Down Evictions

In Albany Park, tenants experienced threats, intimidation, and poor living conditions; this discrete and accretive violence in the space of the home pressures tenants to move. Such relational aggressions are not usually considered part of market processes such as supply and demand of housing. But the porosity of homes makes these relational aggressions possible and throws Albany Park tenants into, to use Freire's (2000) words, "limit-situations" arising out of the lived realities of Chicago's housing market.

The methods tenants use to confront housing injustice could be viewed as "limit-acts" that break through the limit-situation. Contestation in this manner is not merely negative but also positive and creative, in the sense that resistance produces a certain collectivity. The shape of contestation varies depending on who is resisting and in what context. Unlike in cases where resourceful tenants can tactically use public participation to their advantage (Lees and Ferreri 2016), here already marginalized tenants had to organize outside state-sponsored channels to cope with under-market aggressions. Limit-acts materialized as tenants practiced processes of collective humanization—from tracking gentrification and displacement in real time to slowing down evictions through building-wide tenant unions to archiving and articulating people's stories and developing intracity coalitions.

To create a counter pressure to the speed of displacement, Centro organized two different storytelling projects. One was *We Are the Faces of Eviction*, a national social media campaign launched in July 2015 by the Fannie/Freddie 99 National Housing Coalition. The campaign site includes stories, testimonies, and pictures of hundreds of families still facing eviction in the nation (Right to the City 2016). Centro contributed stories and photos to this national project. In January 2016, Centro started developing another multimedia storytelling project, *No Displacement,* that documented stories of gentrification in Albany

Park. The project aimed at not only producing stories of displacement but emphasizing why people love their homes and how they embrace their neighborhoods. The stories are not just about displacement but also about placement. In a port-of-entry neighborhood through which immigrants pass in thousands, narrating stories of (dis)placement worked to produce and sustain place-based consciousness among members of Centro. Community members spoke up against the material inequalities that thrive under the symbolic articulations of inclusivity.

Centro's tenant organizing aimed at delaying the eviction and renovation process. Practically, this translated to creating building-wide tenant unions where tenants were facing or might face eviction. Delaying the process of eviction adds time and money to a process designed to quickly remove tenants out. Tenant unions hoped that the loss would reach such a critical point that the LLC would give up on renovating the units. However, LLCs in Albany Park never completely retracted their renovation plans. Tenant union organizing resulted in tenants having extended time without paying rent (6 months average, and a year maximum). For low-income families, extended time and no rent settlements provided extra money, mental peace, and significant time to find a suitable place. Some tenants were able to find apartments in Albany Park (even if more expensive than before) and maintain their locational advantage. In specific cases, tenant unions collectively canvassed the neighborhood to find rental units for the displaced. In other cases, families moved with another family to afford the rent.

In this limit-act, Centro deployed the conventional tenant union model but reconfigured it with practices that widened the operations of tenant unions beyond simply informing tenants about their legal rights and responsibilities. Because Centro's work foregrounded the neighborhood-wide experience of displacement by gentrification in Albany Park and surrounding areas, they went past affirming the rights of tenants as consumers in the housing market to constructing demands for decent housing as a human right for everyone. Conventional tenant unions usually resort to courtroom arbitration in order to resolve tenant-landlord conflicts. Centro also considered the courtroom as one means for enforcing tenants' rights (for example, they maintained documentation to prove the case of illegal landlord retaliation against organized tenants) following the footsteps of earlier eras of tenant organizing (Hartman, Keating, and LeGates 1982; Hartman 1984). However, Centro also used creative tactics to resist evictions, deployed legal loopholes to lengthen the process of evictions, created negative marketing by sharing stories of harassment, intimidation, and dilapidation, and ran campaigns targeting the banks that financed LLCs. In a post-Occupy Wall Street context where the mendacity of banking institutions with regard to the housing market has been laid bare and "99 percent vs. 1 percent" has seeped into common parlance, tenant campaigns in Albany Park highlighted how banks are now exploiting renters and how that exploitation is built on the unique vulnerability of working-class undocumented, refugee, and mixed-immigrant status populations. In cases where rehab work occurred without permits or at unpermitted hours, union members made 311 inspection calls to the city of Chicago's city services line to report violations. These calls led to fines and court hearings, all delays in the construction process. Previously unconnected neighbors learned to form collectives, shared skills, exchanged experiences, and produced shared courage to voice demands for rearranging housing markets, for example, demanding to socialize housing through community land trusts in line with Centro's earlier approach (Centro Autónomo 2013).

(handwritten margin note: interesting, but is this city reinventing?)

When not resisted, "flipping" the property, from buying the building and evicting tenants to upgrading the units and putting the building back on the market, can take about 6–8 months. Contemporary legal, financial, administrative, and construction technologies have altered this time in favor of displacement. This contraction of time in favor of displacement is another reason why many elements of the displacement by gentrification process are invisible in conventional gentrification indicators. By making them visible, Centro's limit-act of constructing tenant unions interrupted the housing market's velocity, and delayed evictions.

Under the broad umbrella of Autonomous Tenants Union, Centro organizers and tenant leaders formed the Ainslie Tenants Union (ATU) and Springfield Autonomous Tenants Union (SATU) in Albany Park. The story of SATU is linked with one of the leading gentrifiers in Chicago's north side working-class neighborhoods. At the time, the LLC purchased two properties in Albany Park, one with 16 apartments and 3 commercial spaces, and one with 3 apartments. The LLC evicted tenants from the 16-unit building and renovated the building. When it wanted to get rid of the tenants in the 3-unit buildings, the tenants, who are part of Centro Autónomo, formed a union targeting the LLC and other speculators who displace residents. A series of actions—leafleting, call-ins, picketing, and protests—was planned to challenge LLCs purchasing property in the neighborhood. SATU demanded a 1-year lease as well as performance of overdue structural repairs that violated the building code. SATU picketed the LLC's office. When the LLC refused to meet with tenants in person, the protesters demonstrated by singing "We Say No, Don't Evict, We Won't Go" to the tune of "Let it Snow." This was followed by a call-in campaign and petition-signing drive. With the help of volunteers, SATU made dozens of coordinated calls and produced over 600 petition signatures.

Reinventing tenant unions as sites for contesting eviction transformed tenant unions from the conventional space where people get to know their rights to places where people are empowered to enforce their housing rights. This limit-act involved people crafting for themselves spaces where they decide what to do with housing issues that affect them daily. The ability to have a collective say about what happens in one's building and to protect one's home was the basis of community and citywide power, no matter how transitory.

Understanding their housing hardship at a neighborhood level led to finding out which financial institutions held the mortgages for the LLC-owned buildings. Centro then acted on this knowledge by pressuring the financial institutions to divest from specific LLCs. In July 2015, a group of Albany Park residents carried out a series of demonstrations outside some of the major banks in Chicago's financial district. The action was linked to the *We Are the Faces of Eviction* national campaign. The messages of Albany Park residents rang loud and clear as one resident said, "Evictions are not justice," followed by another resident saying, "I am the face of eviction, we're still here, and we aren't leaving." Slowing down evictions pushed back against the sudden disruption of homespace and provided residents with time to prepare for the inevitable move—finding a suitable, closer-to-affordable place, having enough time to pack, allowing children to finish the school year, wrapping up loose ends, and saying goodbye to friends and relatives. These little household acts, made possible through collective organizing, allowed tenants to sustain the established rhythms of homespaces even as they were departing. These were practices of adaptive agency in a climate of wholesale exploitation and marginalization.

CONCLUSION

In post-Fordist cities, the binaries of capitalist and working class have "exploded into much greater complexity and disorder, increasing not just the levels of inequality and injustice but also the parameters through which inequality and injustice are defined" (Soja 1996:193). It is not sufficient to see Albany Park renters only through the lens of affordability because their immigration status overlaps with their economic marginalization to make them more acutely vulnerable. Furthermore, the affective aspects of tenant subjugation practices reveal the multiple layers of violence that accelerate the displacement process. Tenants and community members are indignantly reacting not to the evictions per se but to the harassment, intimidation, and dilapidation that precede evictions by months and make evictions possible in the first place. Organized tenants are contesting LLCs and their financial backers in campaigns that converge multiple issues, from immigration to gentrification. The limit-acts of Centro documented here provide a case of transforming parameters of urban resistance. The limit-acts show that resisting housing injustice is a matter of radical praxis among marginalized groups: collective thinking and action, from one's home, to transform a shared world. Multiple marginalized experiences come together and work in their situationally rooted ways to imagine and carry out strategic limit-acts to make a dent in dominant city-remaking processes and historical structures of oppression, a process through which the collective also humanizes itself against heavy odds.

Through a detour of seeing the below-market faces of post-foreclosure gentrification in Chicago, we are able to understand "the social relationships (including class relationships) that are latent in spaces," that make and unmake spaces of home (Lefebvre 1991: 90). The overarching characteristics of these social relationships in Albany Park play out along lines of housing quality, gender, and immigration status. Just as the contemporary welfare state addresses homelessness through emotional governance that controls and contains "marginalized populations through the regulation of affects and management of emotions" (Marquardt 2016:29), the case of Albany Park shows how private market actors also produce, manipulate, and navigate affect and emotions to displace marginalized populations. The story of dehumanization does not end there, because people can uncover their limit-situations and contest them in limit-acts. In breaking apart the dominant world order of today, other futures open toward justice.

Notes

[1]Contestations involve calls for building moratoriums (Lees, Slater, and Wyly 2013:262; Newman 2008), affordable housing through inclusionary ordinance (Theodore and Martin 2007; Stabrowski 2014), sweat equity programs (Lees, Slater, and Wyly 2013:253), and community forums highlighting everyday experiences of racialized gentrification and displacement (Drew 2012). Legal strategies to fight against gentrification include the use of environmental impact statements (Pearsall 2013) and the Fair Housing Act (Weinstein 2015). Other efforts attempt to avert gentrification's adverse impacts—for instance, building affordable housing and maintaining social service sites in gentrified neighborhoods (DeVerteuil 2012; Hackworth 2002; Hankins and Walter 2012). Some community organizations participate in formal development and planning processes to influence elected officials, developers, and press (Robinson 1995). Others participate at the risk of police violence (Hackworth 2002; Kuymulu 2013; Slater 2008). In some cases, residents publicly shame gentrifying landlords

(Dulchin 2003) or harass gentrifying newcomers to reduce marketability of neighborhoods (Ley and Dobson 2008; Makhno 2013).

[2]We do not use the term "racialized" to mean only non-white. We use "racialized" to indicate racialization processes (Gans 2017), which particularly in the case of immigrants start with their arrival (whether voluntary or involuntary), and the various social and political ways they are perceived and treated differently. The differentiated perception and treatment, in turn, may compel them to self-racialize, which drives their everyday decision-making. Although our manuscript does not focus on racialization processes, we use this term to account for situations such as when undocumented tenants chose to not contest false eviction notices in court due to their fear of deportation. The displacement of tenants is possible due to the existing racialization processes that locate them as "deportable" subjects within the U.S.

[3]Davidson (2009) also proposes phenomenological investigation of gentrification in order to understand more fully why and how displacement matters by paying attention to the lived experience of displacement as well as the ways of dwelling lost in the process.

[4]Lees' (2003b) house biography in Brooklyn Heights is a potential exception, but Lees documents the process of super-gentrification where upper-class financiers displace middle-class gentrifiers. The portion of Lees' house biography that is partially analogous to Albany Park's case is when the house is first gentrified and working-class tenants are displaced. However, the differences are starker than the similarities. The Brooklyn Heights apartments were rent controlled and Irish working-class families lived in them. In Albany Park, there are no rent control laws and the tenants studied are mixed-immigration status ranging from undocumented to refugees. Albany Park tenants did not want to move and gentrifying LLC owners did not move into the cleared-out buildings, whereas the owner moved into the unit in the case of Brooklyn Heights.

[5]A scholar-activist project collected stories of local resistance against state-led gentrification in London (Lees and Ferreri 2016) and Annunziata and Lees (2016) conducted ethnographic work on tenant unions, squatting, and antieviction organizing in Madrid, Rome, and Athens.

[6]Centro organized with 13 households until 2016, later another 43 households came together as a separate group to solely focus on tenant organizing (called Autonomous Tenants Union).

[7]The 81.9 percent multifamily can be broken down into 14.2 percent condominium, 33.5 percent 2–4 unit buildings, and 33.2 percent buildings with 5+ units.

[8]For example, if maintenance neglect leads to accident, the tenant ideally may file a case against the property owner for "unsafe condition." In such a case, the landlord's personal assets are vulnerable to the lawsuit. But with LLCs, the landlord's assets are insulated because the lawsuit can only call into account the LLC's assets. If there is a lawsuit against one LLC, the landlord can continue operating, restructuring, and collecting rent from all the other LLCs. LLCs also offer tax benefits, foreign investment opportunity, and flexible management via third-party without needing permanent officers and directors.

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