

## [Reflections from a Homownersexual](#)

### **Buying and Selling a House with Anti-Capitalist Intentions**

by E. Nepon, [Posted on EnoughEnough.org September 2008](#).

#### **BUYING**

In 2001 I bought a house in Philadelphia in partnership with a close friend. We called our new relationship “homownersexual” because we were queers in a committed partnership with each other that had nothing to do with marriage or monogamy. We bought a three story, five bedroom house that was in good shape for \$25,000, with a personal loan from her grandparents and an agreement to pay it back at a relatively low interest rate (7%). We collected a total of \$625 month from the combined “rent” of the housemates (including ourselves), which paid the “mortgage” and bills plus a little for home repair savings.

We and our various friend-housemates were white flamboyantly-gendered queers moving into a neighborhood that was 99% working poor African-American. I had been living for a few years in the Baltimore Ave area of West Philly, where gentrification is a major issue, but where the neighborhood has also been home to a mixed race and class community for a long time. Though the southwest Philly neighborhood I had lived in is majority African-American, there are also a number of African and Asian immigrant communities, multiple white communities (in this case I mean sub-cultural communities), and the income/class breakdown of the neighborhood changes dramatically from block to block. It was easier to feel like part of a big community of lots of different people in my Baltimore Ave home, even if that was rationalizing. In the house we bought, it was immediately clear that we were outsiders and probably invaders. We bought the house because we knew the only white people in the neighborhood, a couple with a great reputation among their neighbors which helped people feel a bit more comfortable with us, but we still had a lot of answering to do. Though we eventually built real (if not deep) trust with many of the folks on our block, we often felt open hostility from people in the general neighborhood throughout the time we lived in this house. I’m thankful for the relationships I built on that block, but if I had it to do over again, I would not move there - the ongoing feeling of being an invader in Philly’s Black community never went away. I saw very few white people in that neighborhood in the five years I lived there, but it wasn’t just about race, it was also clearly about class. We were from a range of class backgrounds, but as a household we didn’t fit the class makeup of our neighborhood any more than we fit it racially.

We had anti-capitalist intentions in buying this house, but we were hazy on the strategy. We made a commitment to each other that we wouldn’t sell the house for a profit, and definitely never to a developer. We didn’t really imagine selling the house, though, so we never put anything in writing, and that made things difficult when we faced the reality of actually selling the house in a capitalist system. We planned to live there for a long time, to take an old house and restore it with the labor of ourselves and our friends, with

recycled and trashpicked materials. We wanted to create a home that felt safe and comfortable for our queer community to take refuge in. We didn't want to pay rent to a shady landlord, we wanted our broken friends to have a place to heal without needing to work a job to pay rent. We dreamed about the projects we would start once the house was paid off, like solar panels and roof decks for gardens. I think we did succeed in creating the feeling of both a cozy home and a place of refuge for ourselves and many other people, and we did some exciting restoration and painted the house a ton of bright colors and paid our friends to work on the house when projects were beyond our own skills. All of the people who lived in the house also worked on house-fixing projects, and there was an explicit agreement that both working on the house and paying "rent" were investments in the house, that the worth of the house belonged to all who invested in it, and that if the house was never sold that investment was a more philosophical one, a gift of community-building for the future people who would live in the house. We were completely transparent about how we paid the "mortgage" and bills, and any financial decisions were made collectively. There was a power-imbalance in the reality that two of us technically owned the house (though we were open to adding others to the deed), and that power did matter, but as much as possible we tried to be honest and open in any negotiations around money and power in the house. I think we were successful, and other housemates reflected that it was meaningful to know that they were not just paying rent in our house, and to feel that it was actually a collectively-owned home.

## **SELLING**

About five years later, the house was paid off but the relationships of the group living in the house had dramatically changed. Our lives were shifting in ways that didn't make group living/homeownership a functional option. After lots of heartbreak about letting go of the sense of family we had felt in the house, those of us still living there decided to sell it. We looked into [land-trusting](#) the house but didn't pursue it. For me, that was partly because land trusts permanently end the financial asset of owning a home and I wanted the option of putting the house up for bail or selling it to raise funds in the case of an emergency. We bought this house right after the traumatizing Philadelphia RNC protests, where many of my loved ones and political community were kept in jail with bails set as high as \$1 million, and in the aftermath where legal expenses cost tens of thousands for some individuals who were targeted by the Philly police for their political organizing, charged with layers of felonies and facing massive repression. A week after buying the house, I used it as collateral to bail a friend out of jail. I wanted to keep that option open as an ongoing resource.

We envisioned our perfect situation for selling the house: African-American folks engaged in community organizing and with enough income that chances of them losing the house to bank foreclosure (=developers get the house) were low. We made a clear commitment to each other that we would not sell the house through word of mouth in our white subculture. This was really challenging because our white neighbors, who had told us about the house in the first place, felt an entitlement to move their friend into the house, and this friend was really offended when we turned down his offer of \$100,000. The house ended up sitting empty for a few months while we negotiated with the eventual buyers, and this made the white neighbors and their friend really upset.

There were lots of other external pressures confusing me about how to sell the house in an ethical but not white-guilt-stupid way. All my neighbors and family were telling me that we were crazy to sell the house right before impending gentrification (related to a new fancy technology charter school in the neighborhood), and crazy to sell for too little money. Also, there was a drive-by shooting murder on our block in broad daylight that I witnessed along with about 20 other folks. I worried that my neighbors would think we were white-fighting to a “safer” neighborhood. In the end, we sold just before the housing bubble burst, and I realized that lots of black folks were moving or planning to move off the block after that violence, too. It turned out that most of our neighbors didn’t really care that much if or why we moved.

We put out word about our house to folks on our block and through an organization of African-American anti-gentrification activists in a nearby neighborhood, and that’s how we found buyers.

We tried to be as careful as possible about where we put money in this process. We didn’t work with a realtor, and we used a lawyer recommended by the African-American anti-gentrification network that we connected with to spread word about the house. We didn’t originally get the house appraised. Instead, I looked at online house sale records from city hall for my block and came up with \$60,000 as a number that seemed like a good deal but in line with recent sale prices. The buyers counter-offered to buy the home for \$45k, and we really struggled with confusion about what was “fair.” We had recently discovered that the oil tank was leaking - a huge problem that we had told the buyers about but did not plan to fix before the sale (they might want to switch to gas heat, which can be a subsidized process). Even with knowledge of the leak, the appraisal came in at \$65k, and my co-owner and I agreed that \$60k was a fair price. We said that it was a final offer, and the buyers agreed to the price.

The three of us who had been the final housemate group decided to donate \$10,000 of that sale price to a number of community organizing/anti-gentrification groups in West Philadelphia and to split the rest of the money between the 7 people who had lived in the house for six months or more, pro-rated by number of months paying rent. This way, we each got back about 75% of the money we had paid in “rent”. We had never made an explicit agreement about what it meant that the house was “collectively owned” so this money was a surprise to many of the former housemates. I wrote a letter to each person who was getting money with an explanation of how we sold the house and how the money was divided so that the process would be as transparent as possible.

We made donations anonymously through donor-advised grants via a community fund, after meeting with a kick-ass anti-gentrification activist to pick her brain about where she thought these grants would be most useful, and what amounts made sense. We chose to give anonymously because the buyers are members of some of these groups and it felt show-off-y and weird to publicly give their money to their organizations. I wanted the story of the grants to be told in Philly, but not to feel I was doing it for approval or credit. The community fund put out an announcement about the grants that came from the sale of a house and received a large number of donations in response!

**The answers aren't cut and dry, but I really hope that people think about these issues when buying or selling a house:**

Where is your money going? Are there ways to fund movements/people involved in movements for social justice with those big chunks of money that go to lawyers, realtors, contractors, moving companies?

Who are you asking for input or advice about this process? Are there ways that you can connect with activists in your neighborhood or city, so that the choices you make are informed by more than your own perspective? Is anyone challenging you?

Who understands and shares your political commitments? Lots of people will tell you that you are nuts if you diverge from the path of wealth-accumulation and hoarding resources. Even if you feel sure of your position, it really helps to have supportive allies.

Can you buy or sell through word of mouth rather than paying a realtor, and that way keep the sale price lower and the process less commercial?

How do you choose your lawyer for the final sale paperwork? Do you need a lawyer?

How much could you spend/earn for the house? How will your sale price impact the home-owners and renters in your neighborhood?

Are you making a profit? What happens to that money? Is there a way to move some or all of that money into movements for housing justice or other liberation movements? How much money did you put into the house? How much do you "need" or "deserve" to keep?

Current tax laws make it unlikely that you'll be paying taxes on income from the sale of a house. If taxes really worked as a form of wealth distribution (which of course they don't), how much would you be willing to pay?

If you do keep some money from the sale of your home (as I did), where does that money live? Do you earn interest? Under what circumstances would you be willing to spend it or give it away?

This is my personal experience of the process of buying and selling a house, but I'm sure there's lots more insight out there. I'd love to hear feedback and insight from others. There's a lot more questions, too, but I hope these are a helpful start.