

**Building for Us:
Stories of
Homesteading and
Cooperative Housing**
*Construyendo Para
Nosotros: Cuentos de
Casa Habitación y
Viviendas
Cooperativas*

**Urban Homesteading Assistance Board
(UHAB)**

Interference Archive



Following decades of racist policies like redlining and urban renewal, the 1970s-1980s were a period of intense disinvestment in communities of color in New York City and cities across the U.S. During this time, in a strategy known as planned shrinkage, the city cut public services in low-income BIPOC and immigrant neighborhoods, and many landlords abandoned their buildings or burned them for the insurance payout. At the same time, communities devastated by disinvestment organized and fought back, including through property takeovers and squats, and using self-help and sweat equity to repair neglected buildings. Largely because of this organizing, the city's use of *in rem* foreclosure to take ownership of distressed buildings created pathways to permanently affordable, resident controlled housing, including many of the city's ~1,300 Housing Development Fund Corporation (HDFC) co-ops that remain an important part of the city's social housing stock.

A 2019 Interference Archive exhibition, *Building for Us: Stories of Homesteading and Cooperative Housing*, tells the stories of the families and people who fought to turn vacant or neglected buildings into co-ops, through photographs, newsletters, oral histories, and training manuals from the Urban Homesteading Assistance Board's (UHAB) archive. These materials honor the vibrant history of cooperative housing in New York and shed light on the hard work, community, policies, and programs that it takes to move properties out of the speculative market and create and sustain social housing. UHAB has shared some of these materials for today's convening. To learn more, visit UHAB's [History page](#) and Interference Archive's *Building for Us* [exhibit page](#).

Tras décadas de políticas racistas como la negación de préstamos y la renovación urbana, los años 70 y 80 era un tiempo de profunda desinversión en Nueva York y ciudades alrededor de los Estados Unidos. Durante este tiempo, en una estrategia conocida como la contracción planeada, la ciudad de Nueva York cortó los servicios públicos en los barrios donde vivían personas de bajos ingresos, personas de color y inmigrantes, y muchos caseros abandonaron sus edificios o los quemaron para recibir los pagos de sus seguros. Al mismo tiempo, las comunidades devastadas por la desinversión se levantaban y luchaban por medio de tomas y ocupaciones de propiedades, utilizando la autoayuda y su propia mano de obra para reparar edificios abandonados. Debido en gran parte a estas luchas, el gobierno de la ciudad usó su derecho real a la ejecución hipotecaria para tomar control de edificios en dificultad y crear caminos hacia la vivienda permanente asequible y controlada por sus residentes, lo cual creó muchas de las actuales ~1.300 cooperativas asequibles de Empresas del Fondo para el Desarrollo de Vivienda (HDFC) que siguen siendo una parte importante de la subasta de vivienda social en la ciudad.

Una exposición del 2019 de Interference Archive titulada, *Construyendo Para Nosotros: Cuentos de Casa Habitación y Viviendas Cooperativas*, cuenta la historia de las familias y las personas quienes lucharon por convertir edificios vacíos o descuidados en cooperativas dinámicas por medio de fotografías, publicaciones, historias orales y manuales de capacitación que se encuentren en el archivo de La junta de asistencia para la casa habitación urbana (UHAB). Estas materiales honran la historia dinámica de la vivienda cooperativa en Nueva York e ilumina el trabajo duro, la comunidad, las políticas y los programas que se requieran para crear y sostener la vivienda social. UHAB ha compartido algunas de estas materiales en formato digital para el encuentro del día de hoy. Para aprender más, visita la [página de historia](#) de UHAB y la [página de la exposición](#) Construyendo para Nosotros de Interference Archive.

SQUATTERS: STAKING A CLAIM



DAVID DIAZ LOOKS AT "TRUE GRIT, URBAN-STYLE"

For years now, landlords in New York City have been abandoning buildings and the people who live in them. Some tenants, however, are too desperate to leave their homes and choose instead to stay on despite the lack of heat, hot water, garbage collection, and the minimum requirements for decent living.

Others have exhibited "true grit, urban style" and have turned these abandoned spaces into habitable living quarters. Join David Diaz as he tours the homes of these courageous people who are fighting to improve their lot.

Tune in tonight, tomorrow, and Wednesday at 6 p.m. for a look at these Urban Pioneers

Clipping: "Squatters: Staking a Claim,"
publication unknown, date unknown

Squatters, urban homesteaders, and other community-controlled responses to housing disinvestment made national headlines throughout the 1970s.

Artículo: "Ocupantes ilegales: Reclamando sus hogares," publicación y fecha desconocida

Las tomas de propiedades, casa habitación y otras respuestas comunitarias a la desinversión de la vivienda salían en las noticias durante los años 70.

UHAB

Graphic Presentation of
ACTUAL AND PROJECTED INCREASES IN
CITY OWNED RESIDENTIAL BUILDINGS

Exhibit A

April 1976 – April 1980

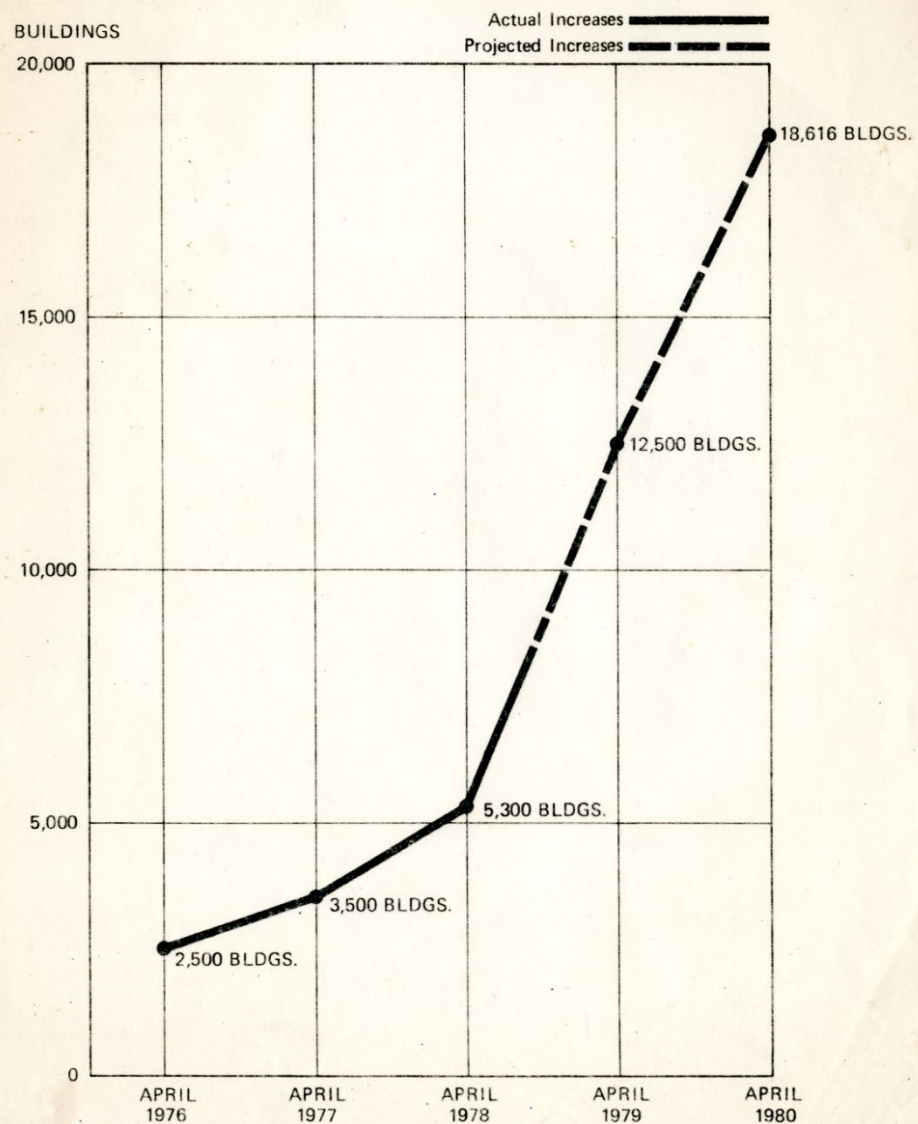


Chart: Actual and Projected Increases in City-Owned Residential Buildings,

By the 1970s, white flight, racist housing policies, and disinvestment had caused plummeting property values in communities of color like the South Bronx, Upper Manhattan, Central Brooklyn, and the Lower East Side).

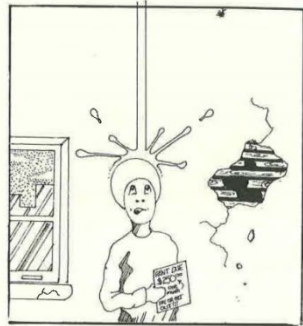
Landlords used abandonment and arson to squeeze profits from buildings in disinvested areas, and the City foreclosed on thousands distressed buildings without the capacity to rehabilitate them. Many of these buildings became part of New York City's social housing stock through programs like Tenant Interim Lease, which created pathways for tenants to collectively buy their buildings, often working in partnership with self-help housing groups and community development corporations.

Gráfico: Aumentos reales y proyectados de edificios residenciales de propiedad de la ciudad

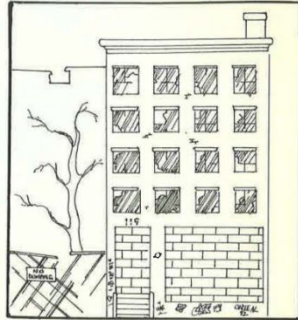
Durante los años 70, los valores prediales en las comunidades de color como el sur del Bronx, alto Manhattan y Loisaida se desplomaron, debido a la fuga de personas blancas, las políticas de vivienda racistas y la desinversión. Los caseros utilizaron el abandono y los incendios intencionales para extraer valor de sus edificios en zonas abandonadas y la ciudad realizó ejecuciones hipotecarias sobre miles de propiedades en dificultades sin la capacidad de renovarlas. Muchos de estos edificios se convirtieron en una parte importante de la vivienda social de Nueva York por medio de programas como el Programa del Contrato Provisional de Lxs Inquilinxs (TIL), el cual creyó caminos para que lxs inquilinxs compraran sus edificios de manera colectiva, con el apoyo de grupos de vivienda autoayuda y organizaciones de desarrollo comunitario.

UHAB, 1978

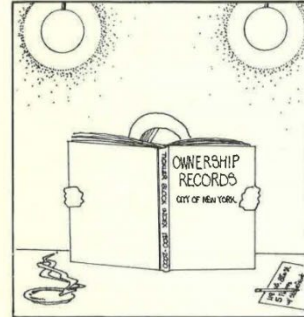
Homesteading Builds



1. Fed up with paying rent for a substandard apartment . . . start by calling UHAB for help.



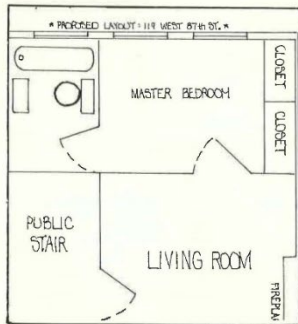
2. The first step is to locate a suitable building for restoration.



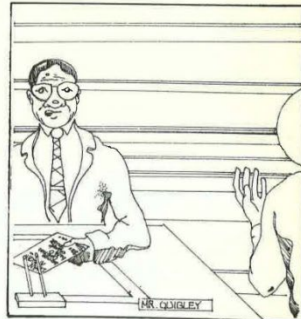
3. Then a trip to the Hall of Records to find who owns the building.



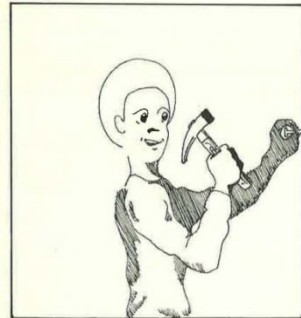
4. An estimate is made of the restoration costs.



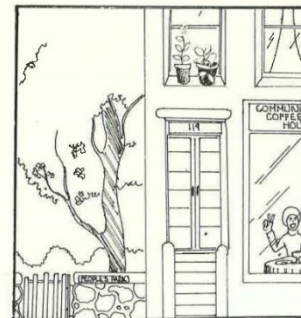
5. Architectural plans are developed showing the layout of the restored building.



6. An application is made for a rehabilitation loan.



7. Work begins on sweat equity rehabilitation.



8. Project completed: An abandoned tenement has been transformed into homes.

Strong Restored Buildings

Comic: Homesteading Builds Strong Restored Buildings Pamphlets, manuals, zines, and comics educated tenants about their rights and how to identify buildings for potential takeovers and cooperative conversions.

Cómic: Las tomas de viviendas construyen edificios fuertes y renovados

Libretas, guías, zines y cómics educaban a lxs inquilinxs sobres sus derechos y cómo identificar edificios aptos para tomarlos y convertirlos en cooperativas.

UHAB, 1977

VAMOS A DEMOLER ...

para construir algo mejor

UHAB The Urban Homesteading Assistance Board



DEMOLITION HANDBOOK

Handbook: Demolish to build back better

In the early years, residents in the self-help housing movement did an enormous amount of construction to make buildings livable again. UHAB provided support through trainings and handbooks.

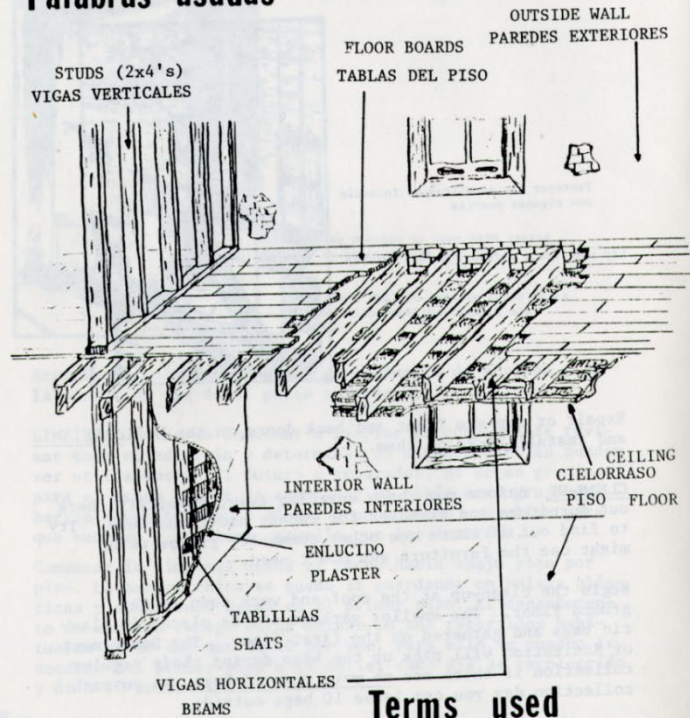
Guía: Vamos a demoler para construir algo mejor

Al comienzo, lxs residentes que participaban en el movimiento por la vivienda autoayuda hacían mucho trabajo de construcción para hacer sus edificios habitables otra vez. UHAB brindó apoyo por medio de talleres y guías.

UHAB, 1978

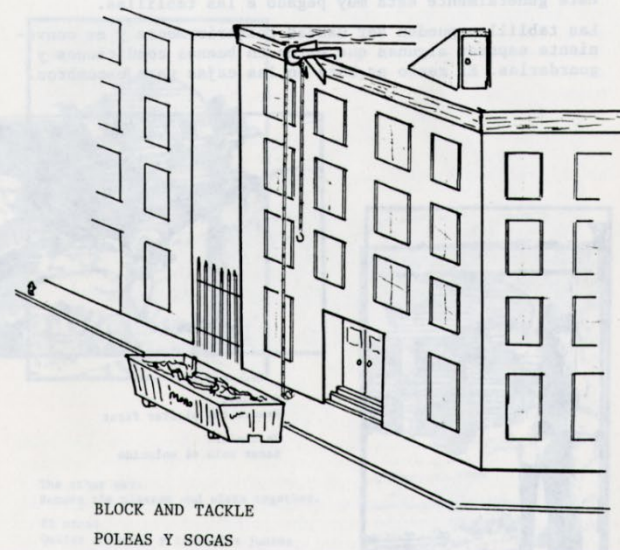
Los muebles y basura grande se tiran por las ventanas posteriores al patio o yarda y se acumulan allí los días de semana. Los fines de semana (generalmente hay mas gente trabajando) se sacan a travez del edificio y se llenan las cajas para escombros. Si el patio es muy pequeño o no es privado del edificio se puede usar poleas y sogas. Discutir esto con el encargado o supervisor. El puede ayudar a instalarlo.

Palabras usadas



Terms used

Furniture and large debris are thrown out the back windows down to the yard. On the weekends (since there are usually more people working then) everything that has been accumulating during the week should be carried through the ground floor and dumped into the bins. If your back yard is very small, or it is not private, discuss using a block and tackle with your supervisor and technical assistance person. They will help you to install it.



Handbook: "Demolish to build back better"

Pages from the demolition handbook explaining how to dispose of construction debris, and explaining internal building structures and construction terms.

Guía: "Vamos a demoler para construir algo mejor"

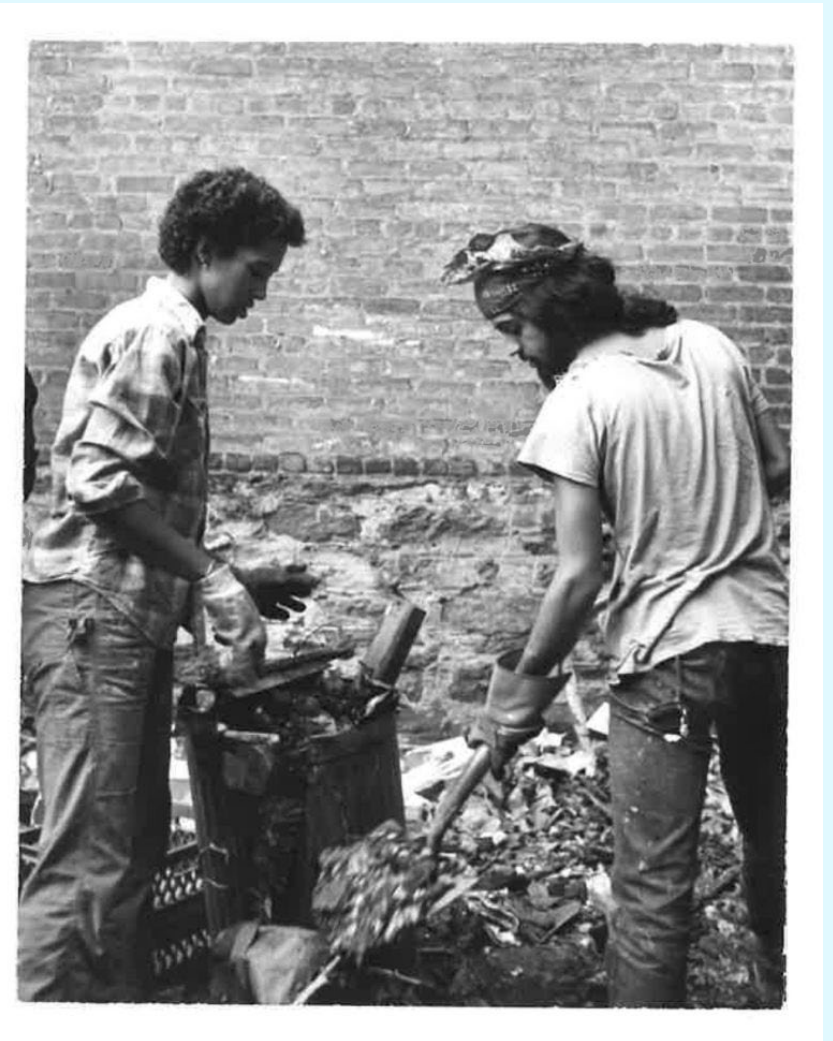
Estas páginas de la guía de demoliciones explican cómo eliminar los escombros de construcción, las estructuras interiores de los edificios y vocabulario de construcción.



Photos: Homesteaders in a squat on the Lower East Side (above) and at work (right)

Fotos: Activistas de casa habitación en una vivienda ilegalmente ocupada en Loisada (arriba) y trabajando (derecho)

UHAB, late 1970's



SWEAT EQUITY AND URBAN HOMESTEADING IN NEW YORK CITY

A SERIES OF FORUMS ABOUT THE SELF-HELP RENOVATION OF ABANDONED BUILDINGS

1. FEBRUARY 6
at 7:30 P.M. **MSGR. ROBERT FOX** — MAKING A HOUSE A HOME; THE RIDES IN
EAST HARLEM IN 1967; THE STORY OF 175 EAST 102 STREET; AND THE
BEGINNINGS OF SWEAT EQUITY.
2. FEBRUARY 13
at 7:30 P.M. **CHARYL EDMONDS** — SQUATTERS AND SWEAT EQUITY:
OPERATION MOVE-IN AND 948 COLUMBUS AVENUE.
3. FEBRUARY 20
at 7:30 P.M. **ROY ROSA (PRES.), ROLANDO GONZALEZ (ASST. PRES.),
EULOGIO CEDENO (VICE PRES.) AND THOMAS
FOSKOLOS** — THE RENIGADES OF HARLEM, YOUTH GANG FOR THE
PEOPLE; Ghetto YOUTH AND THE SWEAT EQUITY ALTERNATIVE.
4. FEBRUARY 27
at 7:30 P.M. **ROBERT KOLODNY AND ROBERT SCHUR**
SELF HELP AND COOPERATIVES IN THE INNER CITY.
5. MARCH 6
at 7:30 P.M. **"RABBIT" NAZARIO** — TENANT ORGANIZING, ABANDONMENT
AND SWEAT EQUITY.
6. MARCH 13
at 7:30 P.M. **DONALD TERNER AND JOAN ALLEN**
USER ORIENTED TECHNOLOGY, OR HOW TOOLS SERVE PEOPLE.
7. MARCH 20
at 5 P.M. **ALEXANDER GARVIN AND HENRY LANIER**
SWEAT EQUITY IN HDA, TODAY AND TOMORROW.
8. MARCH 27
at 7:30 P.M. AN EVENING OF SWEAT EQUITY FILMS, WITH "MAKING A HOUSE
A HOME" **ROBERT FREEDMAN**, PRODUCER/DIRECTOR.

REFRESHMENTS!

COME TO CATHEDRAL HOUSE, THE CATHEDRAL OF ST JOHN THE DIVINE,
110 ST AND AMSTERDAM AVENUE, MANHATTAN.
(TAKE THE 75 AVENUE (KT) LOCAL TO 110 ST AND WALK 1 BLOCK
EAST TO AMSTERDAM AVENUE.)

PRESENTED BY: URBAN HOMESTEADING ASSISTANCE BOARD (UHAB) 8653600
ASSOCIATION OF NEIGHBORHOOD HOUSING DEVELOPERS, INC. 6747610

Poster: "A Series of Forums About Self-Help Renovation of Abandoned Buildings"

This early workshop series led by UHAB staff and HDFC residents across the city disseminated practical advice for self-help housing in the context of abandonment and uprisings.

Cartel: "Una serie de foros sobre la renovación autoayuda de edificios abandonados"

Esta serie de talleres liderada por el personal de UHAB y residentes de cooperativas HDFCs alrededor de la ciudad difundió consejos prácticos para la vivienda autoayuda en el contexto del abandono y los levantamientos.

UHAB, 1975

**CITY promised
a decision on
Oct. 28th.
Now,
'NO DECISION'
What
do we say?**

**LA CIUDAD
prometio
tomar decisión
Oct 28.
AHORA,
'NO DECISIÓN'
¿Que decimos?**

**\$250
NOW AHORA**

THURSDAY OCT. 21 JUEVES OCT. 21

RALLY

7 PM: RALLY: 400 W. 48th
St. (Corner 9th AVE)
7:45 PM: Candlelight
Vigil to Sacred
Heart Church
8:00 PM: Planning for Bd
of Estimate Hearing

MOVIMIENDO

7 PM: Movimiendo
400 W. 48th St. esq.
Novena Avenida
7:45 PM: Ensender luz de
vela hasta Iglesia
Sagrada: Corazón.
8:00 PM: Planiar para la
Audencia de la Junta
de Estimado

Sponsored By:

Clinton Mutual Housing Association,
Housing Conservation Coordinators,
Clinton Housing Development Co, The
Association of Neighborhood Housing
Dev., Chelsea TIL Coalition, Struckers
Bay Neighborhood Council, Harlem-
Upper West Side TIL Coalition, Chelsea
Coalition on Housing, West Side TIL
Coalition.

Patrocinado Por:

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Bay Neighborhood Council, Harlem-
Upper West Side TIL Coalition, Chelsea
Coalition on Housing, West Side TIL
Coalition.

Rally flyer: "\$250 Now"

Initially, the share price for tenants to buy their buildings through the Tenant Interim Lease (TIL) program was \$250 per apartment. The current purchase price for the NYC Dept. of Housing Preservation and Development (HPD) Affordable Neighborhood Cooperative Program is \$2,500 for existing tenants, and higher for vacant units.

Aviso de una manifestación: "\$250 Ahora"

Al principio, el precio para los inquilinos para comprar sus edificios por medio del programa del Contrato Provisional de los Inquilinos (TIL) fue \$250 por apartamento. El precio actual del Programa de Barrios y Cooperativas Asequibles del Departamento de Conservación y Desarrollo de la Vivienda de Nueva York (HPD) es \$2.500 para los inquilinos actuales y más para los apartamentos vacantes.

UHAB, 1977



Photo: The Harlem Renigades at 251 E 119th St
The Harlem Renigades, a youth gang in East Harlem, formed the Renigades Housing Movement as a response to disinvestment and abandonment in their neighborhood. With support from UHAB, they took over a tenement building and turned the ground floor into an office for the movement. Members who participated in renovations received stipends and job training. Forty members eventually moved in and received low-cost housing.

Foto: The Harlem Renigades en 251 E. 119th St.
The Harlem Renigades, una banda de jóvenes, formó el Movimiento de Vivienda de los Renegados en respuesta a la desinversión y el abandono en su barrio. Con el apoyo de UHAB, tomaron un edificio y convirtieron el primer piso en su oficina. Lxs integrantes que participaron en las renovaciones recibieron estipendios y capacitaciones laborales. Cuarenta integrantes eventualmente se mudaron a vivir allá y recibieron viviendas de bajo costo.

UHAB, date unknown / fecha desconocida



Photo: An early training for Tenant Interim Lease (TIL) and HDFC cooperative residents.

Foto: Una de las primeras capacitaciones para los residentes del programa Contrato Provisional de los Inquilinos y las cooperativas HDFC.

UHAB, date unknown/fecha desconocida

The New York Times

NEW YORK, FRIDAY, MAY 6, 1977

State Tells Con Ed To Buy 2 Kilowatts —From a Windmill

By LINDA GREENHOUSE
Special to The New York Times

ALBANY, May 5—Consolidated Edison, which had said it could not buy power from a 2-kilowatt rooftop windmill because it was afraid "surges" might damage its 10-million-kilowatt system, was ordered by the state today to buy the wind power anyway.

The state, in the form of the Public Service Commission, ruled that the utility must buy any excess electricity generated by the windmill, the only one in New York City.

The owners of the windmill, a three-blade, \$4,000 model on the roof of a rehabilitated tenement at 519 East 11th Street in Manhattan, had sought to reduce their Con Edison bill by feeding back into the utility's system any electricity they generated themselves but did not need.

Con Edison's response, after the windmill was installed last November, was a firm thanks but no thanks. Citing a possible danger to its equipment from unpredictable surges of electricity, the utility asked the Public Service Commission for a ruling.

In its decision today, the P.S.C. allowed Con Edison to set up a special experimental rate for windmill customers—basically, the standard rate for small commercial customers plus an extra \$1 monthly metering charge and a separate monthly

Continued on Page D13, Col. 5

Con Ed Told to Buy Wind Power

Continued From Page A1

charge of \$8.80 per kilowatt of windmill capacity.

Since the 11th Street windmill has a two-kilowatt capacity—enough to operate 20 100-watt lightbulbs—the minimum monthly bill will be \$18.56.

In addition, the P.S.C. told Con Edison to buy any excess electricity generated by the windmill at the rate the utility would otherwise have to pay for fuel to generate its own electricity, about 2.3 cents per kilowatt hour.

That should produce a windfall of about 46 cents a month for the 11th Street cooperative, according to figures supplied by Ted Finch, the cooperative's wind energy director.

Mr. Finch—who joined a rooftop celebration after word of the P.S.C. action was received—said in an interview that the windmill had been producing about 200 kilowatt-hours a month, some 90 percent of which has been consumed at the building, leaving an excess of about 20 kilowatt-hours to sell to Con Ed.

The main economic benefit of the P.S.C. ruling, Mr. Finch said, was not the 2.3-cent credit for each kilowatt-hour of excess windmill production, but the more than 9 cents kilowatt-hour the cooperative can now legally save by using electricity produced by the windmill instead of buying it from Con Ed at that rate.



Residents at 519 East 11th Street celebrating the ruling on their windmill.

mediate effect of the ruling will cost the cooperative about \$13 a month—the amount they will have to pay in surcharge and meter fees to make their system legal.

The surcharges on the special windmill rate will enable Con Edison to install special meters to monitor the flow of electricity back into its system. From this data, the utility will decide whether it needs to install added safety equipment, such as a throw-over switch that can automatically shut the windmill down when the regular power is turned off for repairs. Without such a switch, a repairman might be working on what he thought was a dead line only to find an unexpected surge of electricity.

The special windmill classification will be limited to windmills with generating capacities of no more than 10 kilowatts, and allows Con Edison to hook up 25 such windmills to its system.

According to the Public Service Commission, two more Con Edison customers are considering windmills.

With the limited capacity of its windmill, the 11th Street building will still be a steady Con Edison customer.

If the building stayed dark for an entire night and sold Con Edison all its electricity—an unlikely prospect—the proceeds would be barely 50 cents.

And on a windless day, Con Edison's monopoly will be just as secure at 519 East 11th Street as it is everywhere else. "If the wind stops for a minute, we'll be there," a cooperative spokesman said.

Clipping: "State Tells Con Ed To Buy 2 Kilowatts—From a Windmill," *The New York Times*, 1977

Residents of Heartstone HDFC took control of their energy and installed New York City's first windmill and solar hot water heater in 1977. Several community groups collaborated on the project, including the Lower East Side's Energy Task Force and Adopt-a-Building. Using their windmill, residents of Heartstone HDFC fed electricity back into the grid and watched the meter spin backwards. Con Edison sued them but was ultimately forced to accept their homegrown electricity, a landmark case that brought net metering to New York City. This decision still makes local electricity generation possible in New York City today.

Artículo: "El estado ordena a Con Ed a comprar 2 kilovatios—de una turbina eólica," *The New York Times*, 1977

Lxs residentes de Heartstone HDFC tomaron control de su energía e instalaron la primera turbina eólica y calentador de agua solar de la Ciudad de Nueva York en 1977. Varios grupos comunitarios colaboraron en el proyecto, dentro de ellos el Lower East Side Energy Task Force y Adopt-a-Building. Utilizando su turbina, lxs residentes de Heartstone HDFC devolvió energía a la red y miraban mientras el medidor retrocedía. Con Edison les demandó pero al final tuvo que aceptar su energía autogenerada, un caso histórico que trajo la medición neta a la ciudad. Este fallo aún hace posible la producción de energía local en la Ciudad de Nueva York hoy en día.

UHAB

NOTES

HOW TO FIND OUT

Who owns your building

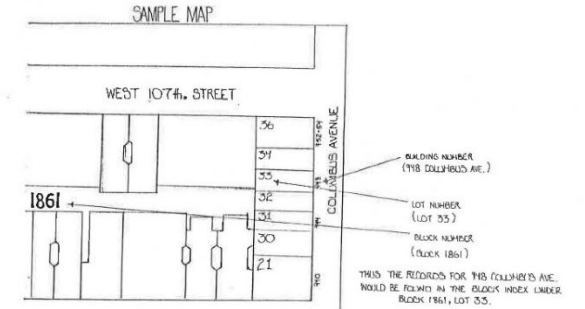
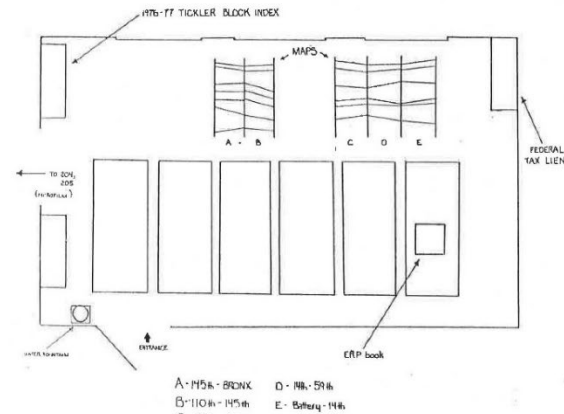
compiled by the URBAN HOMESTEADING ASSISTANCE BOARD

Guide: How to Find Out Who Owns Your Building

Instructions for how to conduct property research and identify building owners before the Automated City Register Information System (ACRIS) online database existed.

UHAB, date unknown/fecha desconocida

First, find the row of maps containing your block. Then, look at the index map in the beginning of that row, and find out which Plate (Map) your block is on. Then find that map. The building numbers are the small ones, and they are printed in the street in front of each building. The LOT numbers are the larger ones printed in italics, and they usually run in sequence. The BLOCK number is the large one in the center of each block. (see diagram)



3. FINDING THE OWNER: After you have your Block and Lot number, proceed to the 1976-77 TICKLER BLOCK INDEX books. They are listed by Block number. Find your Block and Lot, and you will see the name of the owner of your building. If you can't find your lot, then go back to the 1975 books, and keep going back until you find it. You may have to go back to 1923 or further, so don't give up. Also, make sure you find the most recent entry; you don't want the name of an old owner, who later sold the building. Write down all information, particularly the REEL and PAGE numbers. You can find out if the building has any outstanding Emergency Repair Program (ERP) liens on it by checking the blue ERP book, located on the far right counter in Room 203. Buildings are listed alphabetically. And, you can check on whether your landlord has any Federal Tax Liens on him by checking those files, which are listed alphabetically by the landlord's name.

Guía: Cómo encontrar quién es el dueño de su edificio

Instrucciones sobre cómo indagar sobre los edificios e identificar sus dueños antes que existían el Sistema Informático Automático de los Registros de la Ciudad (ACRIS), el banco de datos de los records de las propiedades que ahora está disponible en el Internet.

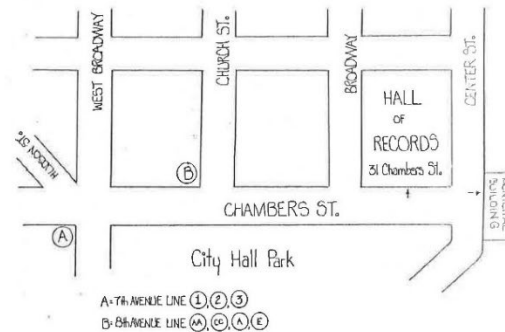
4. CHECKING THE DEEDS AND MORTGAGES:

In the Tickler Block Index, you will see a REEL number and PAGE number, or, in the case of pre-1968 records, a LIBER number and PAGE number. These numbers correspond with the microfilm reels in room 205, and the Libers (books) in room 209. Proceed to Room 205, and fill out the request form on the clerk's desk. He will give you the microfilmed records for your building. Ask how to use the microfilm projector (it is quite simple). If your records go back beyond 1968, you will find your records in the Liber Rooms (209 or 204). Record any important information, such as who holds the mortgage on your building, how much it is, etc. Now you are ready to check the tax records.

5. CHECKING TAX RECORDS: The tax records are located across the street, in the Municipal Building. Go through the North entrance (on your left) and into the Office of Finance Administration. When you enter, look for a table in the center of the room, with about 20 cardboard-covered books. The books are labeled in blue ink, by Block number, and by looking up your Block and Lot, you will find the tax records for your building. It is a complex form, but what you are looking for is the OPEN BALANCE. The figures listed there show what your landlord owes. Add up all the figures. To find out if your landlord has made any payments, look under LIQUIDATION. You will see what he has paid, and when. Finally, ask the clerk to check your Block and Lot number against his IN REM list. If your building is listed IN REM, it means the City is in the process of seizing it for back taxes.

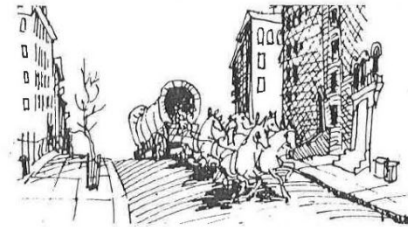
The owner of every building in Manhattan is a matter of public record, as is the tax status of the building. Finding these records can be complicated, but by using this guide, you should be able to find the information you need.

1. WHERE TO LOOK: The information you need will be found in two places: the Hall of Records (Surrogate Court), and the Municipal Building. The diagram below will help you find these buildings.



2. FINDING YOUR BLOCK AND LOT NUMBER: The first step is to go to the Hall of Records, on the corner of Chambers and Center. When you walk into the lobby, you will see a marble staircase on your left. Walk up to the second floor, turn right, and walk down the hall to Room 203 (see diagram on following page.)

This is the procedure for title-searching a building. The most important thing to remember is to take your time - missing or misreading even one figure can be disastrous. Always write everything down - don't rely on memory. And don't hesitate to ask the clerks to assist you - that's what your tax money is paying them for. If you feel you need further information or assistance, call the URBAN HOMESTEADING ASSISTANCE BOARD (U-HAB), at (212) 226-4119. Happy hunting!



written by Marc Edmonds

Guide: How to Find Out Who Owns Your Building

Instructions for how to conduct property research and identify building owners before the Automated City Register Information System (ACRIS) online database existed.

UHAB, date unknown/fecha desconocida

Guía: Cómo encontrar quién es el dueño de su edificio

Instrucciones sobre cómo indagar sobre los edificios e identificar sus dueños antes que existían el Sistema Informático Automático de los Registros de la Ciudad (ACRIS), el banco de datos de los records de las propiedades que ahora está disponible en el Internet.



Photo: A homesteaders block party in Upper Manhattan.

Foto: Una fiesta comunitaria de activistas de vivienda y casa habitación en alto Manhattan.

UHAB, 1980



Photo: A homesteaders block party in Upper Manhattan.

Foto: Una fiesta de activistas de vivienda en alto Manhattan.

UHAB, 1980



Pamphlet: “Tenant Interim Lease Program: Five Years of Tenant Controlled Housing”

A pamphlet celebrating the fifth anniversary of the Tenant Interim Lease (TIL) Program, which was created in 1978 to create pathways for tenant associations to convert their buildings into affordable cooperatives. In 2012, HPD created the Affordable Neighborhood Cooperative Program to manage rehabilitation and co-op conversions for TIL buildings, and the price for tenants to buy a cooperative apartment increased from \$250 to \$2,500.

Libreta: “Programa del Contrato Provisional de lxs Inquilinxs: Cinco años de vivienda controlada por lxs inquilinxs”

Una libreta celebrando el quinto aniversario del Programa del Contrato Provisional de Lxs Inquilinxs, lo cual fue creado en 1978 para crear caminos para que las asociaciones de inquilinxs pudiera convertir sus edificios en cooperativas asequibles. En el 2012, HPD creyó el Programa de Barrios y Cooperativas Asequibles para administrar las renovaciones y conversiones cooperativas para los edificios del programa TIL y el precio de comprar un apartamento cooperativa para aumentó de \$250 a \$2,500 para lxs inquilinxs.

UHAB, 1983



Photos: These images were taken at a UHAB-organized celebration of "Five years of tenant-controlled housing," with music, food, and members from various homesteading buildings celebrating their success and their communities.



Fotos: Estas fotos fueron tomadas en una celebración organizada por UHAB, "Cinco años de vivienda controlada por lxs inquilinxs," con música, comida y residentes de varios edificios de casa habitación que celebraron sus éxitos y sus comunidades.

UHAB, 1983

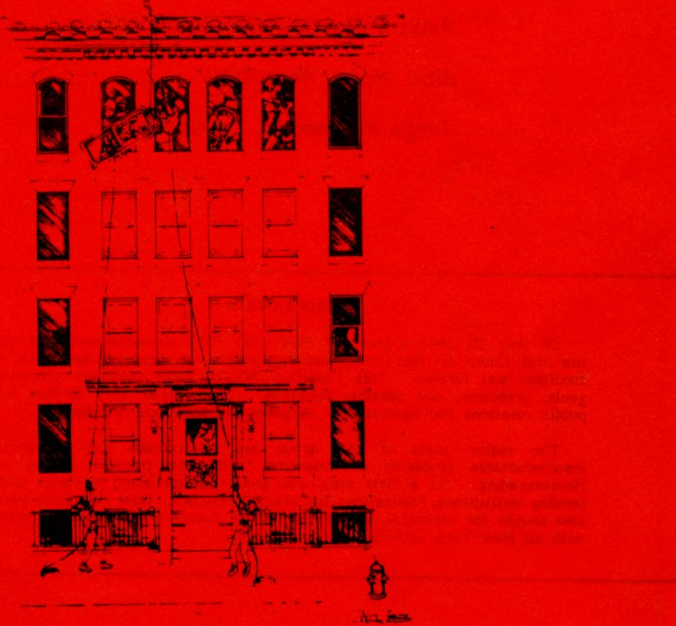
(F)

UHAB Projects
New York Coalition of Homesteaders
→ Urban Homesteading

N.Y.C.H.

NEW YORK COALITION of HOMESTEADERS

VOL.1 NO. 2 WINTER 1984



sponsored by

Urban Homesteading Assistance Board
1047 Amsterdam Avenue
New York, N.Y. 10025 (212) 749-0602

Newsletter: New York Coalition of Homesteaders, Volume 1, Number 2, 1984

A newsletter to strengthen the citywide network of Housing Development Fund Corporation (HDFC) cooperative shareholders.

Boletín: La Coalición de Residentes de Casa Habitación de Nueva York, Tomo 1, Número 2, 1984

Un boletín para fortalecer la red de residentes-dueños de las cooperativas Empresas del Fondo para el Desarrollo de Vivienda (HDFC) alrededor de la ciudad.

UHAB, 1984



Photo: 120-122 East 107th St Homesteaders Association, East Harlem/El Barrio
Stop Gentrification & Displacement. Become a Homesteader. El Barrio is ours.

Foto: Asociación de Residentes de Casa Habitación 120-122 East 107th St, East Harlem/El Barriostop

Alto al aburguesamiento y el desplazamiento. Únete al movimiento casa habitación. El Barrio es nuestro.

UHAB, 1986

JOIN OTHER
TIL AND COOP RESIDENTS
AND UHAB STAFF AT THE
HOUSING NOW!
MARCH IN WASHINGTON.

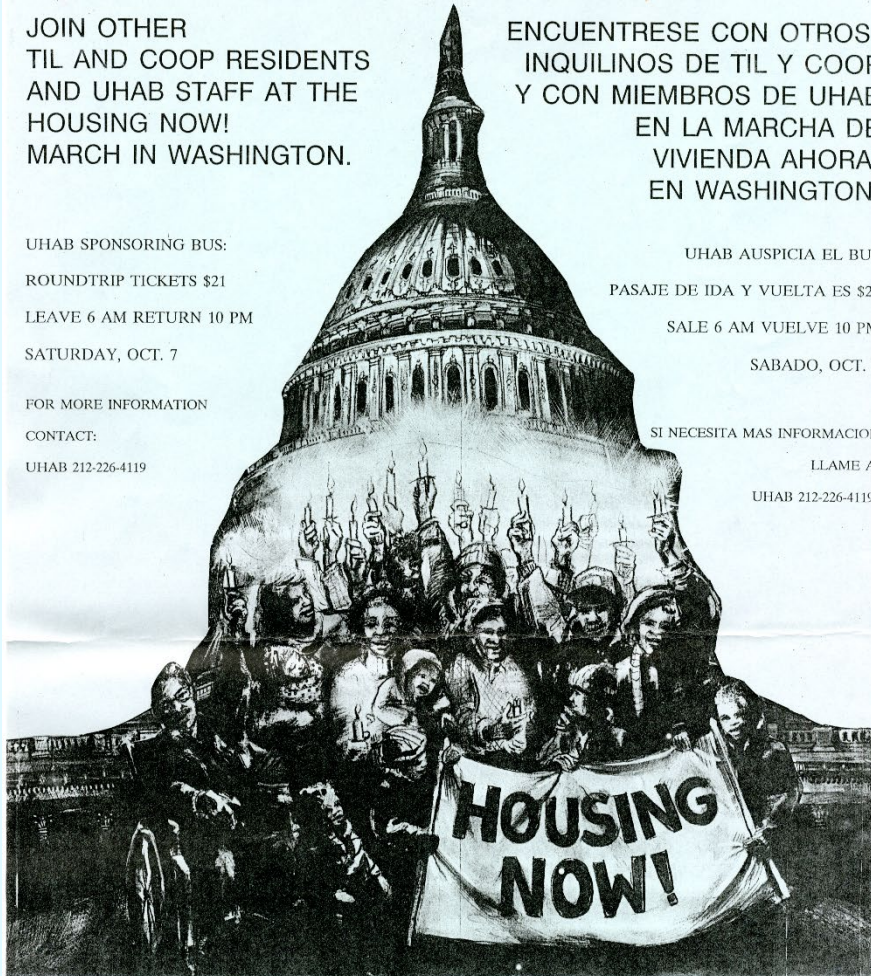
ENCUENTRESE CON OTROS
INQUILINOS DE TIL Y COOP
Y CON MIEMBROS DE UHAB
EN LA MARCHA DE
VIVIENDA AHORA!
EN WASHINGTON.

UHAB SPONSORING BUS:
ROUNDTrip TICKETS \$21
LEAVE 6 AM RETURN 10 PM
SATURDAY, OCT. 7

FOR MORE INFORMATION
CONTACT:
UHAB 212-226-4119

UHAB AUSPICIA EL BUS
PASAJE DE IDA Y VUELTA ES \$21
SALE 6 AM VUELVE 10 PM
SABADO, OCT. 7

SI NECESITA MAS INFORMACION
LLAME A:
UHAB 212-226-4119



**NATIONAL MARCH FOR
HOUSING NOW!**
OCTOBER 7, 1989 **U.S. CAPITOL**

IT IS TIME TO:
• END HOMELESSNESS
• FUND THE CREATION OF AFFORDABLE HOUSING
• RESTORE FUNDS FOR FEDERAL HOUSING PROGRAMS

Flyer: National March for Housing Now!
A flyer offering transportation for Tenant Interim Lease (TIL) and cooperative residents and UHAB staff for the 1989 March for Housing in Washington, D.C.

Volante: Marcha Nacional por la Vivienda Ahora!

Un volante que ofrece transporte para llevar a lxs residents del Programa del Contrato Provisional de lxs Inquilinxs y el personal de UHAB a la Marcha por la Vivienda de 1989 en Washington, D.C.

UHAB, 1989

SELF HELP

UPDATE

SEPTEMBER '92

URBAN HOMESTEADING ASSISTANCE BOARD

VOLUME XIV NUMBER 3 1992

KNOW YOUR TIL and HDFC NEIGHBORS

This Special Edition of *Self Help Update* is devoted to informing all buildings in the "self help" movement of the neighboring buildings which are participating in this movement. We hope that you will use the information in this newsletter to reach out to your neighbors, share your experiences, offer your assistance, and work together to improve the programs so that the self help community will continue to grow and thrive.

Who are we ?

Over 900 tenant associations and cooperatives have participated in HPD's Alternative Management (DAMP) programs in the past 14 years. These programs were developed to give tenants and residents in City-owned buildings the opportunity to control their housing. U-HAB and other neighborhood-based housing groups were active in creating these programs which include the Tenant Interim Lease (TIL), Community Management (CMP) and Urban Homesteading (UHP) programs. From its inception U-HAB has provided training classes and on-site assistance to TIL buildings and after sale to all HDFC cooperatives.

While we all are involved in our individual building's daily life, we all share the common goal of providing a better place for ourselves and our neighbors to live. This goal is sometimes difficult to reach. We have taken on a task which is new to us and a major responsibility has been added to our lives. Sometimes we feel alone, struggling with problems of learning how to manage our buildings, seeking to increase participation and involvement of our neighbors, coping with an old or even renovated building's needs, meeting HPD reporting requirements or HDFC legal guidelines, etc. With so many tasks to accomplish, we may feel isolated and vulnerable to making mistakes.

With so many other buildings participating in these programs for so many years, there is a wealth of experience near at hand for us to draw on to help us out. Every building has a history; we have learned from our successes as well as from our mistakes. Every month or every year there is something new which confronts us.

TIL, CMP, UHP and HDFC buildings have been reaching out to each other since 1978 to share ideas and experiences. They have worked on changing/improving programmatic

contents:

Look for your neighbor:	
Bronx	pag 4
Manhattan	pag 5
Brooklyn	pag 8
Queens	pag 10
Self Help Works	pag 3
Class Schedule	pag 11

SPANISH VERSION ON OTHER SIDE

issues which effect the buildings, shared resources and ideas and organized social functions for families and friends.

In 1985 **Self Help Works Consumer Cooperative** was formed to be the voice of the HDFCs. SHWCC is a "cooperative of HDFC cooperatives." It has developed services, which are administered by U-HAB, to assist the HDFCs and to help keep costs down. SHWCC members were active in lobbying the City to adopt the Real Estate Tax "Cap" legislation which limits real estate taxes on your cooperatives. Every year there is an annual conference of participants in the self help movement to come together to share information, learn new skills and meet other participants.

NEIGHBORHOOD NETWORKS: A New Concept

The self help movement has empowered many residents in the area of housing and housing policy. One way to continue to increase this power is for TILs and HDFCs to network with fellow TIL and HDFC buildings.

Recently three neighborhood "networks" were formed which have been meeting often to develop an agenda of their interests and goals. They are located in (1) Harlem, (2) the Highbridge section of the Bronx, and (3) the East Tremont section of the Bronx.

Each network is independent and is working to meet the needs of its neighborhood as expressed by its members. These networks have identified three major areas of activity:

- develop supports for each other to aid each building in the maintenance and operation of their cooperatives (i.e. special training sessions to increase tenant involvement, negotiating special arrangements with local merchants, etc.)

- identify community projects that can be tackled by the local network to improve the quality of life or increase the availability of services, such as community gardens, after-school youth programs, block clean-ups, etc.

- create a city-wide link among the networks to address issues of concern to all buildings, such as real estate tax relief, more equitable water/sewer rates, alternative recycling methods.

Other smaller groups of buildings have come together to share information such as good local contractors on an ad hoc basis.

U-HAB has received foundation support for some staff to assist in the creation of these networks.

If you and several neighboring buildings would like to start a network in your area, contact Lee Farrow at U-HAB (212) 226-4119.

YOUR NEIGHBORS

Most of this issue of the *Self Help Update* is devoted to a list of addresses and names of contacts for all of the buildings participating in HPD Alternative Management Programs. The buildings are listed by zip codes to assist you in locating and contacting buildings in your neighborhood. We look forward to hearing about the efforts and accomplishments of you and your neighbors.
(see page 4)

2

SELF HELP WORKS CONSUMER COOPERATIVE

Self Help Works Consumer Cooperative (SHWCC) is a business corporation which was organized in 1985 by a group of Housing Development Fund Cooperation (HDFC) leaders and UHAB staff. It has two main purposes. One is to be a political advocate on issues of concern to low income cooperatives. The second is to provide its member's with the benefits of bulk purchasing of goods and services which results in lower costs.

SHWCC's organization is similar to a housing cooperative. It is owned by its dues paying members who annually elect a Board of Directors to manage the corporation and fulfill its purpose.

SHWCC is also active in promoting community development initiatives in neighborhoods where HDFCs exist.

Because of decreased government spending, it is more important than ever that SHWCC continue to grow and develop so that it will remain an effective voice for low income cooperatives.

The following is a listing of professional services which SHWCC provides to its members. Membership in SHWCC is only \$5 per apartment/per year for building membership and \$5 per year for individual membership. Most services charge administrative fees in addition to the annual SHWCC membership fee.

Pre-Paid Legal Assistance Network (PLAN): A low-cost legal services program for corporate legal representation. Services include transfer and resale of shares, negotiating commercial leases, 8A loan closings and writing corporate policy.

Meditation Services: This free service is available to SHWCC members - cooperatives, TIL buildings and homesteader groups - to help resolve internal disputes and to avoid costly legal fees, when possible. A professional mediator will assist you with resolving your dispute and prepare a written agreement for the parties involved to sign.

Fire and Liability Insurance Service (FLIP): FLIP is a group-purchase insurance program that provides fire and liability insurance for HDFCs at reduced cost. An administrative fee is payable to FLIP annually, while premiums are paid directly to the insurance broker.

Architectural Service Referrals: If your building needs help with developing construction scopes of work, engineering studies, or assistance with filings required by the Department of Buildings, SHWCC can refer you to licensed architects and engineers.

Computerized Bookkeeping Service: This program is in its first year of operation and is already very popular. This service was developed to assist HDFCs to keep accurate, up-to-date accounting records and financial reports. The information generated is used to report to the board, shareholders, and governmental agencies as well as being extremely useful as a financial planning tool, year-to-date budget report to assist with monitoring your expenses. This service provides your HDFC with a rent roll, cash receipts/disbursement report and a budget report on a monthly basis.

Self Help Works Federal Credit Union: Membership in the credit union makes you a co-owner of this member-owned and -controlled non-profit financial institution. Its mission is to serve the banking and credit needs of its members. In the first five years 500 accounts have been opened and the credit union has made \$550,000 in loans without a default. Individual members can borrow up to \$10,000 with an approved application. HDFC building members can borrow to finance their insurance premiums and to make capital improvements. Like any other bank, all deposits are fully insured by the FDIC.

Homesteader's/Apartment Waiting List Service: Are you looking for an apartment? You can gain access to lists of vacancies in TIL buildings, HDFCs and other affordable housing opportunities for a small fee to cover mailing expenses. Buildings may advertise vacancies (sales and rentals) free of charge.

3

Newsletter: Self Help Update, September '92

A newsletter for cooperative residents that includes a directory to a consumer cooperative providing support services to housing co-ops and all HDFC co-ops in the city by zip code.

UHAB, 1992

Boletín: Actualizaciones de Autoayuda, '92

Un boletín para lxs residentes de cooperativas que incluye una guía con la información de una cooperativa de consumidores que prestaba servicios a cooperativas de vivienda y de todas las cooperativas HDFC en la ciudad por código postal.

BUILDING NEWS

The 204 BUSHWICK AVE. HDFC had its First Annual Election on 11/18/91. Congratulations!

The NEW HOE AVE. HDFC's hardworking Board of Directors have renovated the office and the basement and put new coop signs up on the front doors. They're running their two buildings like professionals and the shareholders are reaping the benefits.

The 111 & 115 LINDEN ST. HDFCS are forging ahead setting up re-sale and rent collection policies, and getting their books in order. These new cooperatives have challenges ahead but they're organized and ready.

Everyone at UHAB who knew Ms. Fulford, the former president of the landmark 1405 PROSPECT PLACE HDFC, felt deep sorrow at her passing. She was a beautiful woman who cared deeply about her home and her community and who made an important contribution.

The 35 CROWN ST. HDFC is blessed with a hardworking president and a number of skilled shareholders willing to contribute their time and talent. Two carpenters, an exterminator, a CPA, and an experienced tenant organizer (the head of the new rent collection committee) are really making a difference. At a recent meeting, the shareholders voted to reinstitute a monthly general shareholder meeting. Also, the Board of Directors recently successfully mobilized their political representatives to obtain needed assistance from a city agency. This building is really getting organized.

The 1974 CROTONA AVE. HDFC had a hard, long struggle through TIL but now they've really got it together. The new Board meets twice a month and there is a monthly general meeting. Their building is known in the neighborhood as a great place to live filled with people who care about their building and their neighborhood. When they went to sale, this building threw a party that will go down in history.

The 4 WEST 105TH ST. HDFC enacted its first budget in five years. Next year they plan to do

another budget so they will have smaller, annual increases rather than one large increase every five years.

The 221 EAST 173RD ST. HDFC's Board has some new faces for their second anniversary. We look forward to working with them.

The 240 ECHO PLACE TENANTS ASSOCIATION is really organized-- they have a Maintenance & Repair Committee, a Rent Collection Committee, and a Screening Committee all of which meet regularly.

The 3681 BROADWAY TENANTS ASSOCIATION has excellent communication lines between the Officers, committees, and the tenants. There are regular, well attended meetings where information is shared and decisions are made.

Hats off to the 421 CROWN ST. TENANTS ASSOCIATION! Their building has had an organized T.A. for ten years so they were ready for the TIL program. The building entered TIL in April 1990 and they are expected to go to sale in December of 1991! Channel 9 and the New York Times want to do feature segments on their T.A. Crown Street might beat 519 East 11th St.'s record as the quickest TIL building to purchase ... keep up the good work.

The 503 WEST 111TH ST. TENANTS ASSOCIATION has fixed up their basement so that it has an office, meeting room, and even a bathroom. This not only helps the T.A. be more effective, but saves them money as they don't have to use an apartment for their office.

JOIN SELF HELP WORKS FEDERAL CREDIT UNION

- * No Fees
- * Regular Savings
- * Loans to \$5000
- * Self Help Works Individual & Building Members May Join
- * Premium Finance Lending

Call Mark Farrell, Credit Union Manager
at (212) 226-4119 for information

WE APPRECIATE YOUR PARTICIPATION!!!

UHAB would like to extend a Special Thank You to the following shareholders who have been presentors at recent UHAB Seminars.

Article 8A Loan and J-51 Tax Program Seminar on September 19, 1991:

Ms. Grace Adams, President
870 Riverside Drive HDFC

Mr. Gary Erickson, Board Member
280 Mott Street HDFC

Mr. Rick Tarallo, President
408 West 25 Street HDFC

TIL Sales Seminar - In Spanish on October 24, 1991:

Mr. Brigido Martincz, President
195 South 4 Street HDFC

TIL Sales Seminar on December 5, 1991:

Ms. Iris Greene, President
1096 West Farms Road

Q & A

QUESTION:

I am a shareholder in an HDFC cooperative. My old refrigerator leaks. The board refuses to buy me a new refrigerator. What do I do?

ANSWER:

The board is right. You bought your apartment and the appliances in "as-is" condition. According to Section 5.02 of the Proprietary Lease (60-40 version), the shareholder is responsible for maintenance, repair and replacement of refrigerators, ranges and other appliances that may be in the apartment.

QUESTION:

I am a tenant in a TIL building. Next January I will be working out of town for three months. I want to sublease my apartment to my cousin until I come back. Do I need approval from the officers?

ANSWER:

Yes, any sublease of your apartment must have the prior written approval of the officers of the tenant association. (See Article X, Section 2 of the Tenant Association By-Laws). The sublease cannot be more than 6 months.

**IF YOU HAVE ANY QUESTIONS THAT YOU WOULD LIKE ANSWERED,
PLEASE SEND THEM TO BILL LIPTON, AT UHAB.**

SELF HELP WORKS CONSUMER COOPERATIVE
Has Many Services That May Benefit
You And Your Cooperative Or Tenant
Association:

FIRE AND LIABILITY INSURANCE PROGRAM
(FLIP) Master Insurance Policy For
Reduced Insurance Rates Available
To HDFCs.

PRE-PAID LEGAL ASSISTANCE NETWORK
(PLAN) Offers Low Cost Closing Packages
And Corporate Legal Assistance To Assist
HDFCs Including Resale, Negotiating
Commercial Leases, BA Loan Closings
As Well As Policy Issues.

APARTMENT WAITING LIST
Is Available For HDFCs, TIL, And
Homesteading Buildings To Advertise
Apartment Vacancies For Rent,
Sale Or Rehab. Members Of Self Help
Works May Subscribe To This Service.

BUYER'S CLUB
Offers Discounted Appliances, Jewelry
And Cars At Prices Slightly Above
Wholesale To Self Help Works Members.

For Membership Or Additional Information
About Self Help Works Consumer Cooperative
Please Contact THE MUTUAL HOUSING ASSOCIATION
AT UHAB (212) 226-4119.

Newsletter: Self Help Update, September '92
This newsletter for co-op and TIL residents also included building updates and a Q&A.

Boletín: Actualizaciones de Autoayuda, 92
Este boletín para lxs residentes de cooperativas y el programa TIL también incluye actualizaciones de cada edificio y preguntas con respuestas.

UHAB, 1992



504 W. 139 St. H. D. F. C. (1992-1996)

Yearbook: 504 West 139th St. HDFC, 1992-1996
Every building has its own story. Many cooperative buildings shared their accomplishments and community through booklets, zines, and photographs.

Anuario: 504 West 139th St. HDFC, 1992-1996
Cada edificio tiene su propia historia. Muchos edificios cooperativas compartían sus logros y construían comunidad por medio de libretas, zines y fotos.

UHAB, 1996

LOS MUCHOS AMIGOS DEL "504 W. 139 ST. H.D.F.C." :

EL "504 W. 139 ST. H.D.F.C." EN SU CAMINAR Y EN SU CRECIMIENTO HA CONTADO CON LA AYUDA Y EL APOYO DE UN GRUPO DE PERSONAS ENTRE ELLOS NUESTROS AMIGOS DEL PROGRAMA "TIL". ALGUNA DE ESTAS PERSONAS SON:

CHRIS NEFSKY QUIEN NOS DIO EL PRIMER VOTO DE APOYO DICIENDONOS QUE PODIAMOS ADMINISTRAR NUESTRO EDIFICIO SIN NECESIDAD DE ADMINISTRADORES DE AFUERA.

NEITA MCLEAN(SUPERVISORA) Y ELBA RAMOS(COORDINADORA) ESTUVIERON SIEMPRE DISPUESTAS A TRABAJAR CON NOSOTROS Y AYUDARNOS. MR. WHITE SUPERVISANDO Y CORRIENDO NUESTROS PAPELES DE CONTABILIDAD.

CARMEN ROLAND NUESTRA AMIGA PERSONAL A QUIEN DEBEMOS CONOCIMIENTOS QUE NOS HAN SERVIDO DE MUCHO.

AL PROGRAMA "TIL" TAMBIEN LE DEBEMOS EL QUE NOS PRESENTARON A NUESTROS AMIGOS DE "UHAB" DE QUIENES RECIBIMOS UN DETALLADO ENTRENAMIENTO DE COMO ADMINISTRAR NUESTRO EDIFICIO. DOS DE NUESTROS AMIGOS DE "UHAB": FERNANDO ALARCON Y ALFONSO ROGEL(EL INOLVIDABLE) QUIEN AUN NOS SIGUE ORIENTANDO.

SIN LUGAR A DUDAS LOS MEJORES ENTRENADORES SOBRE EL MANEJO DE EDIFICIOS ESTAN EN UHAB.

TAMBIEN LA IGLESIA:"NUESTRA SEÑORA DE LOURDES"(OLL) FORMA PARTE DE NUESTRO CIRCULO DE AMIGOS, PERSONAS COMO EL PADRE TOMAS FENLON, EL PADRE JARAMILLO Y YOLANDA TORRES NOS HAN TOCADO DE UNA MANERA MUY ESPECIAL DEBIDO A SU ACERCAMIENTO Y LUCHA POR NUESTRA COMUNIDAD.

"TIL"...



CHRIS NEFSKY



NEITA MCLEAN



CARMEN ROLAND



MR. WHITE



ELBA RAMOS

Yearbook: 504 West 139th St. HDFC, 1992-1996, "The many friends of 504 W. 139th St. HDFC"

Many cooperative buildings shared their accomplishments and community through booklets, zines, and photographs. This page from the yearbook describes the diverse support the 504 W. 139th St. HDFC co-op received in the process of converting to a cooperative, including from the TIL program, UHAB, and the Nuestra Señora de Lourdes Church, and features photos of some of the people named.

Anuario: 504 West 139th St. HDFC, 1992-1996

Muchos edificios cooperativas compartían sus logros y construía comunidad por medio de libretas, zines y fotos. Esta página del anuario describe el apoyo diverso que recibió la cooperativa HDFC 504 W. 139th St. en su proceso de convertirse en cooperativa del programa TIL, UHAB y la Iglesia de Nuestra Señora de Lourdes e incluye fotos de algunas de las personas nombradas.

UHAB, 1996



Photo: A rally against speculation and predatory equity
UHAB began organizing in the early 2000's after noticing the housing stock of affordable rent-stabilized and government subsidized apartments dwindle in gentrifying neighborhoods. This work included formulating theories of predatory equity and speculation-driven displacement and organizing tenants and neighbors to stand up to landlords and demand better living conditions.

Foto: Una manifestación en contra de la especulación y la capital predatoria

UHAB comenzó a organizar a inquilinxs en los años 2000 tras darse cuenta de que la subasta de vivienda asequible y de renta estabilizada y subsidiada por el gobierno estaba empezando a disminuirse en los barrios que se encontraban en el proceso de aburguesamiento. Este trabajo incluyó formular teorías de la capital predatoria y la especulación como causas fundamentales del desplazamiento y apoyar a lxs inquilinxs y sus vecinxs para luchar en contra de lxs caserxs y exigir mejores condiciones de vivienda.

UHAB, 2012



Photo: Crown Heights Tenant Union rally

UHAB began organizing in the early 2000s after noticing the housing stock of affordable rent-stabilized and government subsidized apartments dwindle in gentrifying neighborhoods, including supporting the Crown Heights Tenant Union, which is now independent.

Foto: Manifestación de la Unión de Inquilinxs de Crown Heights

UHAB comenzó a organizar a inquilinxs en los años 2000 tras darse cuenta de que la subasta de vivienda asequible y de renta estabilizada y subsidiada por el gobierno estaba empezando a disminuirse en los barrios que se encontraban en el proceso de aburguesamiento. Apoyó la formación de la Unión de Inquilinxs de Crown Heights, la cual hoy es una organización independiente.

UHAB, 2014



Photo: In February 2022, tenants at 700 E 134th St in the Bronx bought their building and began the cooperative conversion process with support from UHAB, after a successful organizing campaign against their landlord's attempts to deregulate the building and raise rents.

Foto: En febrero del 2022, lxs inquilinxs de 700 E 134th St en el Bronx compró su edificio y comenzó el proceso de convertirlo en cooperativa con el apoyo de UHAB, tras una lucha exitosa contra los intentos del casero a desregular el edificio y subir las rentas.

Karsten Mora, The New York Times, 2022

From Speculation to Social Housing: Building power to fight displacement and house all New Yorkers

May 13, 2022, 1-4pm

The People's Forum



Agenda

- 1:30pm** **Welcome & Grounding**
- 1:40pm** **Speculation & Social Housing Roundtable**
Moderator
 Sam Stein, Community Service Society
- Panelists**
Julia Duranti-Martínez, LISC, Jacob Udell, University Neighborhood Housing Program, Jackie Del Valle, Stabilizing NYC, Emily Parent, Greenbrook Tenants Coalition, Oksana Mironova, Community Service Society, Edward Garcia, Northwest Bronx Community & Clergy Coalition, and Debra Ack and Niani Taylor, East New York Community Land Trust
- 2:40pm** **Break**
- 2:45pm** **Breakouts**
- 3:30pm** **Report Backs & Closing**
- 4pm** **Happy Hour, Beer Authority (200 W 40th St, rooftop)**
- 6pm** **Housing Justice for All Fundraiser, Starr Bar (214 Starr St, Brooklyn)**

Introductions

1. Share your name, pronoun, organization, and neighborhood
2. What comes to mind when you hear the term “housing speculation?”
3. How have you seen speculation impact the neighborhood where you live/work/organize?
4. What is one tool to fight speculation that you know about or are organizing for?



Gambling with
Homes, or Investing
in Communities

How speculation drives evictions and poor housing quality, and how affordable housing protects neighborhoods of color

From Speculation to Social Housing

David M. Greenberg, Julia Duranti-Martínez, Francisca Winston, Spenser Anderson (LISC National), Richard D. Hendra (New School), Jacob Udell and Caroline Kirk (UNHP)

COVID-19 and looming crises

THE WALL STREET JOURNAL.

Real-Estate Investors Eye Potential Bonanza in Distressed Sales

Coronavirus causes widespread stress in property assets

Private Equity Has \$300 Billion for Pandemic-Hit Real Estate



The Washington Post

Democracy Dies in Darkness

Rents are up more than 30 percent in some cities, forcing millions to find another place to live

The New York Times

After a Two-Year Dip, Evictions Accelerate in New York

Panel Backs Rent Increases for More Than 2 Million New Yorkers

Defining Speculation

Buildings with the largest increase in sales price from one sale to the next, or the largest increase in additional debt, adjusting for the time between sales or loans



The New York Times.

SUNDAY, AUGUST 10, 1919.

MANY LETTERS TELL OF SOARING RENTS

One Tenant Is Told to Cut Children's Food to Meet Advances or Move.

ONE RISE OF 63 PER CENT.

Complainants and Landlords Will Be Asked to Appear Before Mayor's Committee.

TENANTS' CASES JAM DOCKETS OF COURTS

Few Evictions Ordered, Although 2,000 Complaints Were on the Calendars.

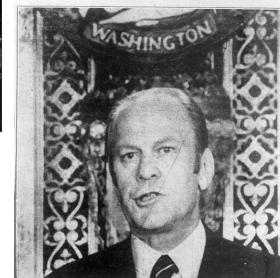
STATE TO FURNISH COTS

Accommodations for 9,000 Homeless in Manhattan and Brooklyn Churches—Bronxville Tenants Keep Up Strike.

FINAL DAILY NEWS NEW YORK'S PICTURE NEWSPAPER 15¢

FORD TO CITY: DROP DEAD

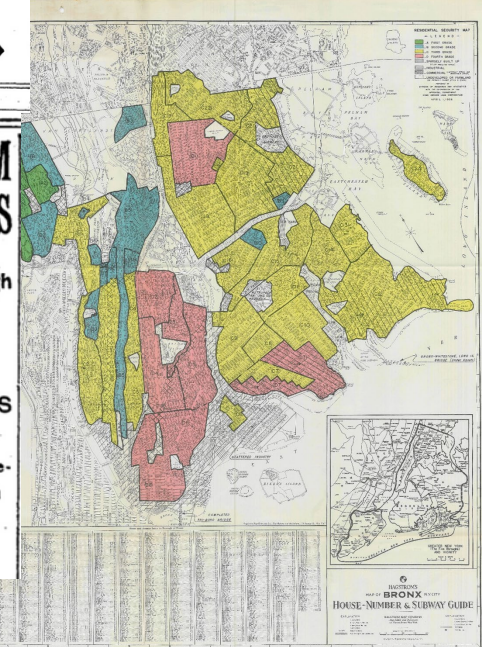
Vows He'll Veto Any Bail-Out



Abe, Carey Rip Stand

Stocks Skid, Dow Down 12

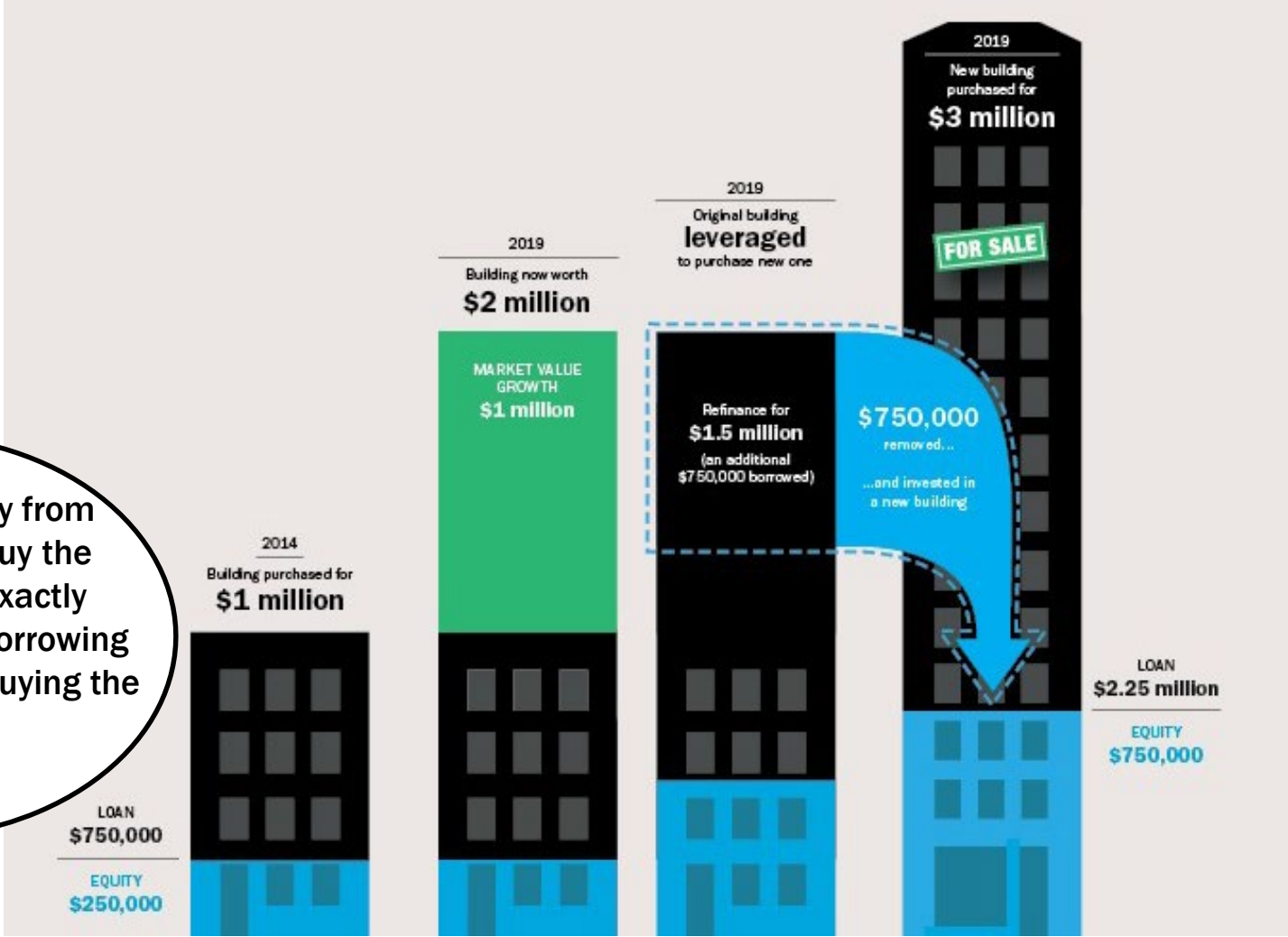
Three pages of stories begin on page 21, full text of Ford's speech on page 23



Pulling Out Equity: An Illustration

Between 2014 and 2019, the appraised value of a building rises from \$1 million to \$2 million. Based on this appraisal, the landlord, who originally purchased the building with the help of a \$750,000 loan, refinances for \$1.5 million. Rather than reinvesting the additional \$750,000 in repairs and maintenance to the original building, the landlord uses it to purchase an additional, \$3 million property.

“You borrow money from one building and buy the other one. That’s exactly what I did...keep borrowing the money, keep buying the buildings.”
-Ved Parkash



Which neighborhoods have seen the most speculative activity? What neighborhood characteristics are associated with speculation?

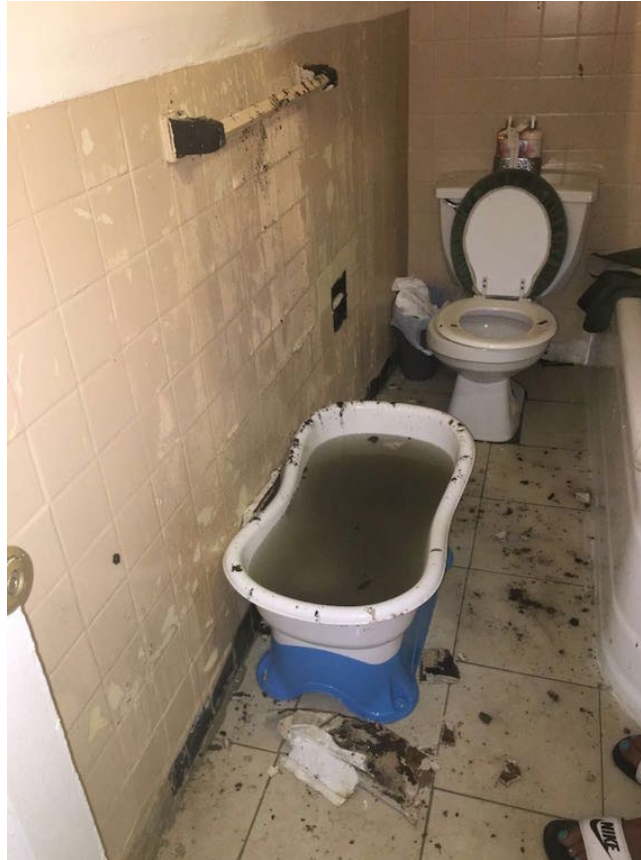
Lower-income, Black and Latinx neighborhoods seeing signs of gentrification experienced more speculation than whiter, wealthier areas, for both sales and debt. For example, going from 20-30% in a census tract's poverty rate was associated with a 14% increase in the likelihood that a landlord would take out the highest additional amount of debt, all other factors held constant.



What are the consequences of speculation for tenants and communities – for housing quality and for eviction rates?

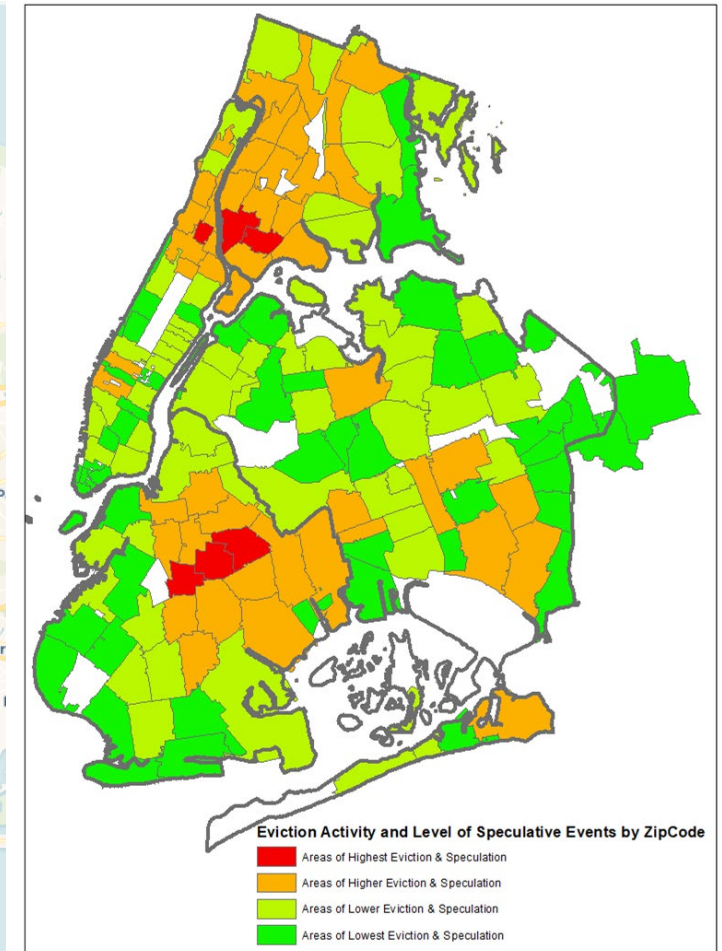
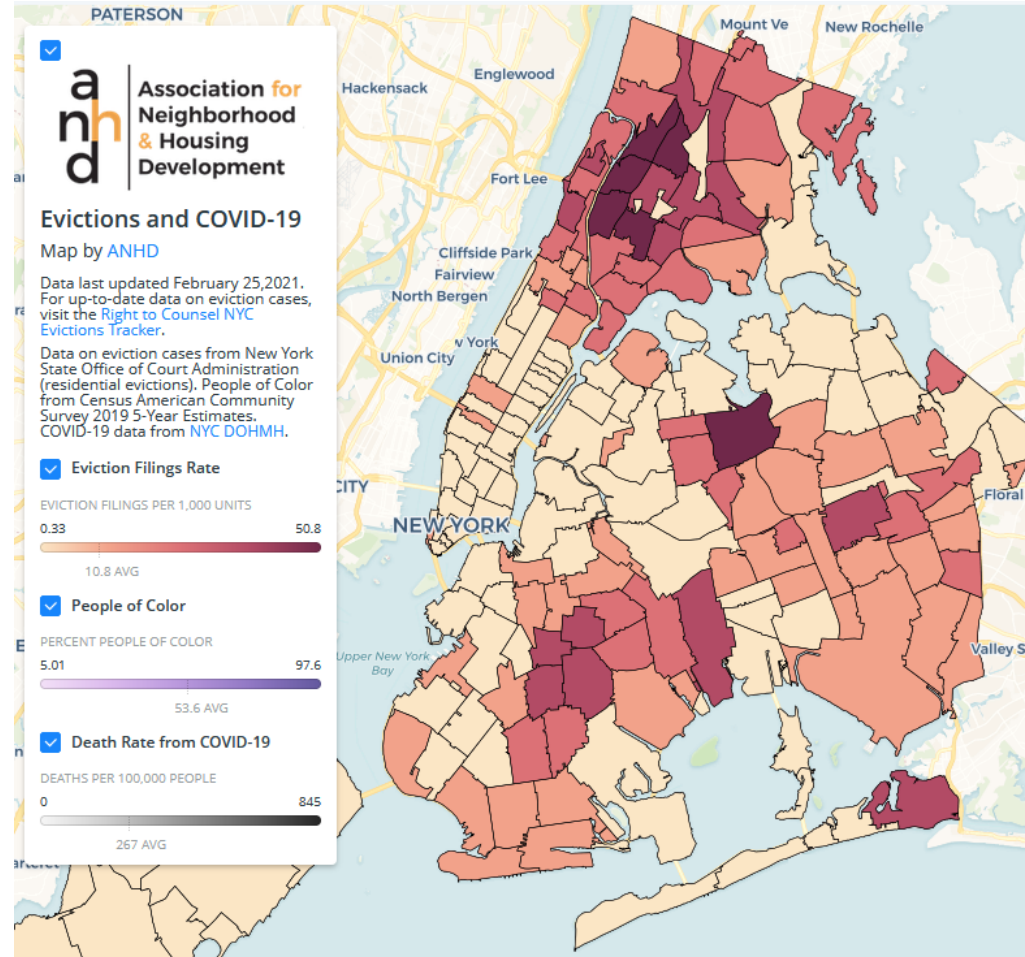
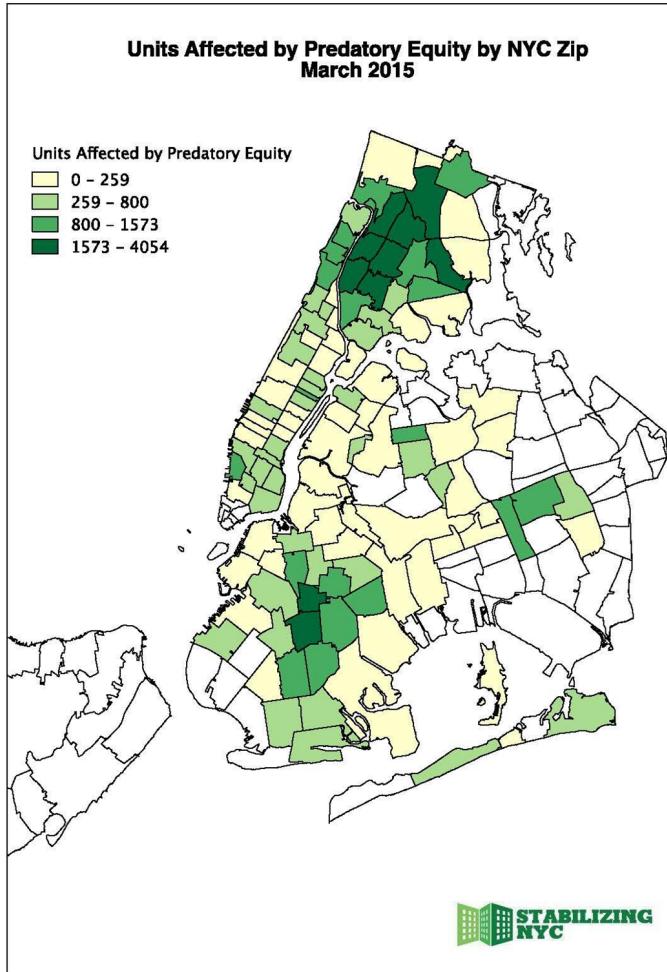
Properties that sold for the highest prices or took on the most debt have up to 2.7x more housing violations than those that did not.

Building owners who took on more debt or bought at higher prices evicted their tenants at 1.5x the rates of others who owned properties in similar neighborhoods.



Conditions in 750 Grand Concourse, owned by Ved Parkash (left, Bronx Ink) and a collapsed ceiling in 321 E 10th St., owned by Steven Croman (right, Stop Croman Coalition)

Speculation, COVID, and evictions in NYC communities of color



Maps from left to right: Stabilizing NYC, ANHD, and LISC

What is the role of affordable housing investments in mitigating the harms of speculation?

Buildings with affordable subsidies had up to 75% fewer maintenance violations per unit than unsubsidized apartments in similar neighborhoods. They were also less likely to be acquired at higher values or to take on higher debt levels than properties in similar neighborhoods. In other words, affordable housing investments sheltered buildings from the speculative market.



Cooper Square Committee

Recommendations

State legislatures and local governments should bolster tenant protections and address their arrears. This can include seeking additional funds for rental relief (including for those excluded from federal initiatives), good-cause eviction protections, rental regulation, right-to-counsel initiatives, harassment protections, funding tenant organizing and similar measures.

Government at the federal, state, and local level should support large-scale acquisition funds, to bring distressed rental housing into social ownership and to promote permanent affordability, including through Tenant and Community Opportunity to Purchase Act (TOPA and COPA) policies.

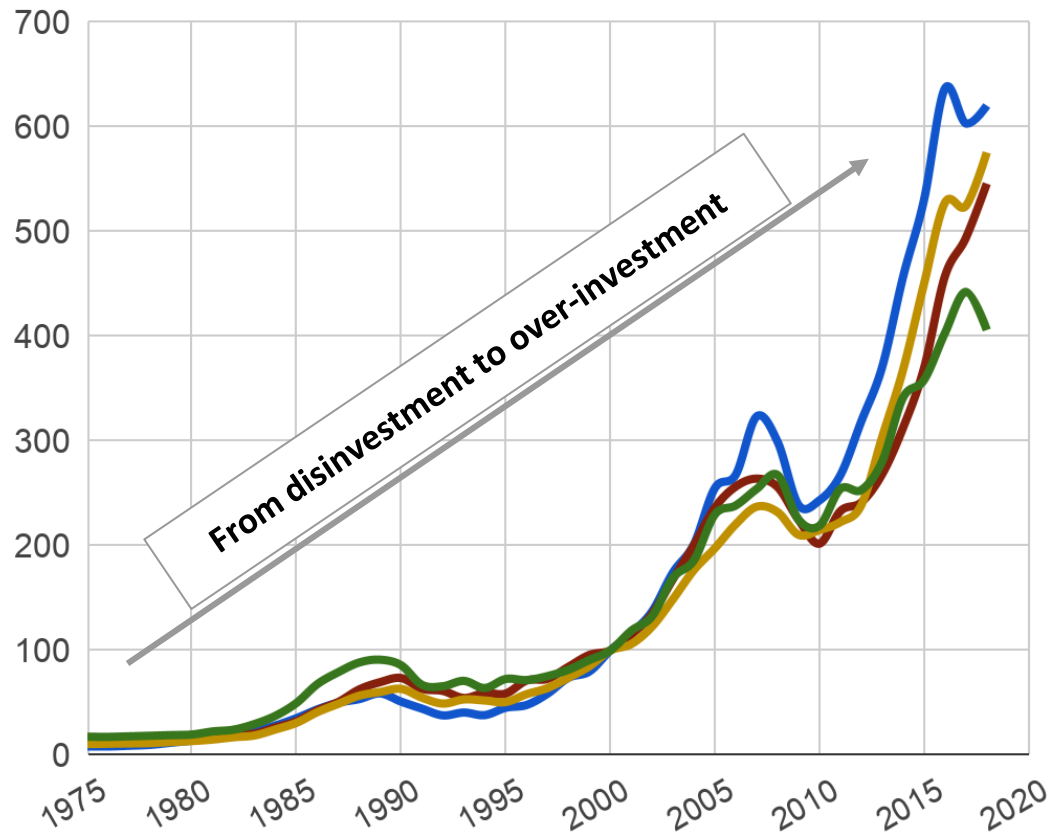
Local government should expand enforcement actions in properties that are perennially in poor maintenance condition, and explore ownership transfer from predatory landlords into community and nonprofit ownership. In these efforts, tenant organizing is a valuable tool that can leverage code enforcement policies and promote self-determination, and should also be supported.

State governments should use taxation to discourage speculative sales. Vacancy and warehousing taxes, flip taxes, and out-of-state transaction taxes all seek to discourage speculative behavior, while other taxation proposals focus on the value that accrues to privately-held property as a result of public investment, infrastructure, and land-use actions.

State and federal agencies should use a range of regulatory tools and oversight mechanisms to ensure that mortgage lending to rental housing benefits tenants in properties with lower-income residents. This includes strengthening how the Community Reinvestment Act (CRA) regulates investments in housing that receive CRA credit, and examining how Freddie Mac and Fannie Mae multifamily loan purchase activity impacts tenants and rents.

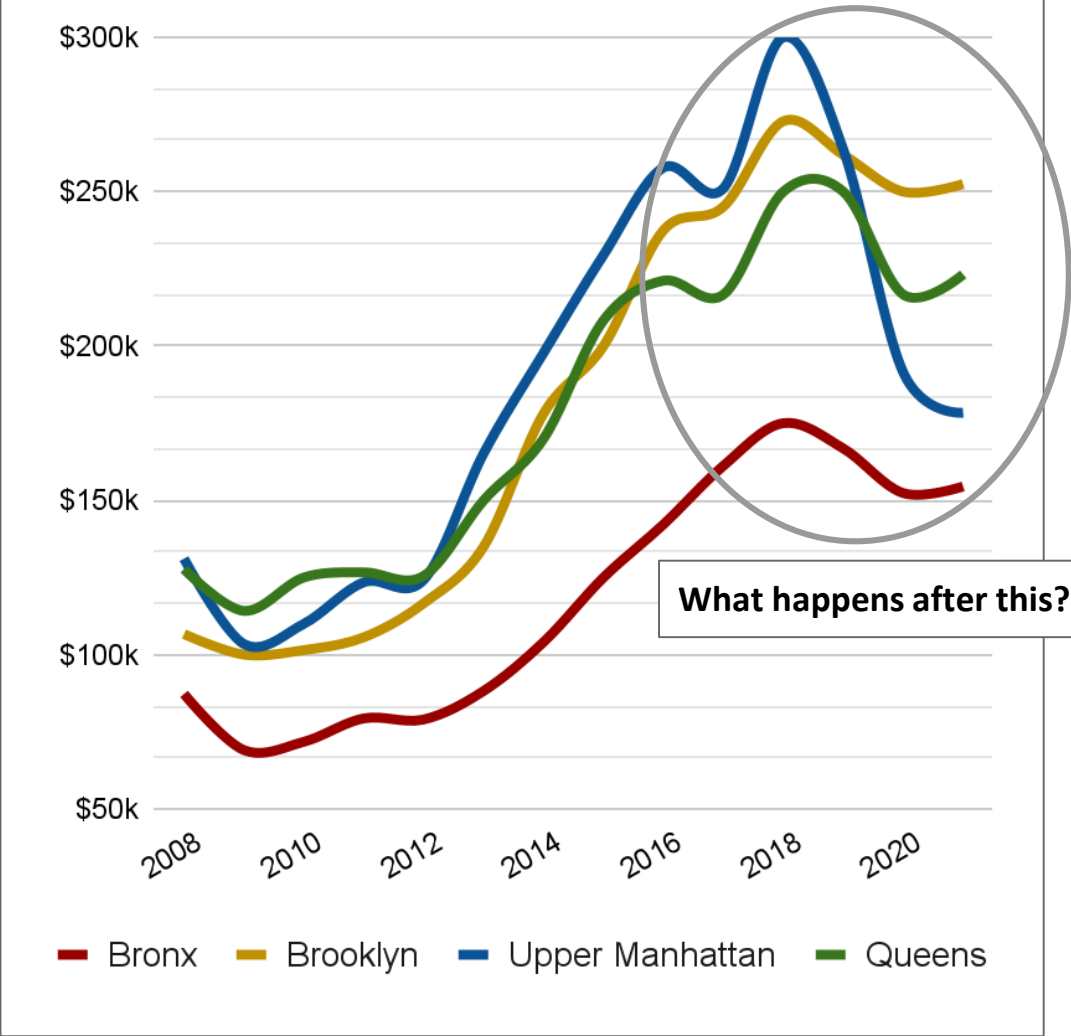
NYC Multifamily Housing Price Appreciation Index, 1975-2018, NYU Furman Center

Manhattan Bronx Brooklyn Queens



Multifamily Median Price per Unit by Borough

Based on UNHP cleaning & analysis of ACRIS deed data.



NYC Community Land Initiative



NYC Community Land Initiative

New York City Legislative and Budget Priorities

- Pass the Community Opportunity to Purchase Act (COPA – Int. 0196-2022).
- Abolish and Replace the NYC Lien Sale
- Reserve Public Land for CLTs and Other Mission-Driven Nonprofits
- Fully Fund the Citywide CLT Initiative at \$3 million in FY2023

New York State Legislative and Budget Priorities

- Allocate \$50 million a year for five years to a new Community Land Trust Acquisition Fund (S.8265).
- Pass the Tenant Opportunity to Purchase Act (TOPA – S.3157/A.5971)
- Allocate TOPA funding of \$1 billion a year for five years, and \$40 million a year for five years for training, organizing and technical assistance



Breakout Questions

1. Introduce yourself and organization, and anything you'd like to share about your current work on speculation and social housing
2. Any reflections or takeaways from the roundtable? What stood out? What would you add to the conversation?
3. What are some of the challenges and opportunities you see with advancing campaign priorities with the new administration and City Council? What kinds of organizing and advocacy is needed given current realities?
4. What kinds of support (for example, trainings, research, etc.) would be most helpful to moving forward your demands/priorities in this moment? What kinds of support or collaboration can you offer to other campaigns?