Home Ownership in New York City’s Ravaged Neighborhoods

A gentle bluff called Sugar Hill rises in northern Manhattan to define the western reaches of Harlem. Approaching the little incline from the south, the wealth and glitter of midtown Manhattan fade slowly, imperceptibly at first, and then faster and faster, much like the fading rays of the sunsets that cast a soft glow on Sugar Hill every night. The towering Empire State and Chrysler buildings become faded afterthoughts. The verdant expanse of Central Park is behind you. The gilded procession of neo-Gothic apartment buildings along Central Park West, with their million-dollar views of the park and the Manhattan skyline, are only vague reference points.

When you are finally upon Sugar Hill, with Harlem baring its battered face and soul to the world, the first thing you notice are the ghosts. Vacant lots are strewn with the sad relics of life. There is a litter of crushed baby carriages, broken bottles, splintered furniture, rusting grocery carts, and burned-out automobiles—even though the landscape is in fact overrun with lush, green weeds that give the place the look of an urban forest. Rows of gutted tenements line the streets. Formerly splendid Tudor and Romanesque buildings are reduced to hulking, haunting presences. Doors are boarded up. Windows are barricaded with bricks and cinder blocks. Graffiti delineate the gang to whom the turf belongs. The occasional curtain fluttering out of otherwise empty windows announces a trace life, a person who has chosen—or been forced—to stick it out. Derelict front porches jog memories of Harlem’s Golden Age when these ravaged buildings were home to New York City’s black elite—entertainers, professionals, and civil servants.

They all lived on Sugar Hill: on the same streets, in the same
scabrous buildings that are now shooting galleries full of junkies and crackhouses erupting in staccato bursts of gunfire with disturbing regularity. This is the same neighborhood where the soothing notes of jazz used to come from old victrolas and the wail of sirens is now as predictable as the rumbling of the subway under the street; where young, violent overlords control entire blocks hawking little vials of crack cocaine to a never-ending procession of people in cars and addicts with vacant eyes; where the lean, angry, modern sounds of rap music punch rhythmic holes into the inner-city air late into the night; where sudden death is only a footnote that does not even merit a mention in the papers; where some grim apartment buildings a stone’s throw away mark the expanse of land where a baseball team called the New York Giants once played in a stadium called the Polo Grounds.

These ghosts and spirits inhabit every inch of Sugar Hill, silently tugging at one from every street corner, vacant lot, and front stoop. One asks himself, what went wrong? How could such a thriving neighborhood become a picture postcard for all that has gone wrong in urban America? Then, just as the nightmare of urban rot and abandonment starts overwhelming the senses, little beacons of hope appear and cast some light on the otherwise bleak Harlem landscape.

Hope is very much alive at 676 St. Nicholas Avenue, a building with a shining portico just like the entrances that graced these edifices in the old days. The front of No. 676 has been restored to its former glory. Elderly residents sit in the repainted building lobby keeping interlopers out. The building had gone through five landlords in five years before ending up as city property because of unpaid taxes. The tenants organized, helped put the building back in working order, and finally bought it from New York City. Each tenant paid $250 to buy his or her revised co-op apartment.

The same kind of hope exists just up St. Nicholas Avenue, near the subway stop on the other side of the street. The small apartment building at No. 713 stands out with fresh paint and flowers in the small front yard. All of the ornate trimmings on the building have come alive like old school yearbook photos suddenly brought to life. The basement is littered with construction debris. A tiny laundry room sits with a washer sloshing away in one corner. A few old paintings and some religious icons are scattered about. A little more work, a few more nails, and some Sheetrock™ and the tenants will have a new community room for social activities.

Then there are the human beacons of hope, the people responsible for resurrecting these slices of St. Nicholas Avenue. They are residents who have known Sugar Hill when it swung in its prime
and when it wallowed at its depths. They are retired black women such as Flora Crane, who moved into 676 St. Nicholas Avenue in 1952 and who remembers the old awning out front and the phone in the lobby to announce visitors. She remembers Sugar Hill when it was a neighborhood: a place where people were proud to live, a solid community of working-class people who had never conceived of abandonment or the urban terrorism known as the drug trade. Crane worked for the Federal Reserve Bank of New York for thirty years before retiring. Sitting in the new community room in the basement of her seventy-unit apartment building, she recalls how the drug plague afflicted her neighborhood in the 1970s and how landlords and tenants starting walking away. Sitting there looking elegant, her gray hair neatly coiffed and sporting a dazzling pair of dangling earrings, she remembers the nights when there was no landlord, no heat, no hot water, and little dignity. She describes ceilings that caved in and plumbing that ran like Niagara Falls. She tells of the shattered windows that admitted howling gusts of freezing
wind into the building. She describes it so realistically you can feel the cold.

They are women like Katie Fields, who talks about the night a woman froze to death in her building at 713 St. Nicholas Avenue, the rent strike she and other tenants organized in 1973, and their eight-year battle to gain control of their home and their lives. Fields has called Sugar Hill home for forty years. Sitting at the same battered table as her neighbor Flora Crane, she beams as she recounts bringing her building back to life. She and her neighbors have turned their little corner of Harlem around. They have beaten back disintegration, disengagement, and despair. She wants the rest of the world to realize that there is more to Sugar Hill than meets the eye: that there is life—both good and dignified—in her neighborhood. Fields speaks with a restrained force that belies the determination of a person who fights the odds and wins, but her matter-of-fact tone indicates she does not think she has done anything extraordinary. “I get a lot of enjoyment from helping people,” she says, smiling. “It makes me feel good to help mankind. I just like to do things. That’s what I’m here for.”

There are Ozenith Tate, who lives a short distance away at West 143rd Street and Broadway, and Samuel St. George and James Mimms, who live in the same building on East 176th Street in the Bronx. A domestic worker for thirty years, Tate is also at the table in the basement on St. Nicholas Avenue, her gray hair pulled back under her black hat. She is talking about how she spent winter nights with the oven turned up to 350 degrees to warm her apartment after her thirty-one-unit building was abandoned. Most of the residents were old-timers, having lived there for thirty and forty years. Nearly one-third used to be on public assistance. Today, after tenants organized, New York City performed some renovation work, and residents bought their co-op, Tate’s building is the pride of her neighborhood. Only one resident is still on public assistance. “It was a matter of pride in owning this piece of property and keeping it clean and planting trees out front,” she says. “Those kinds of things lift people’s spirits. The tenants really take pride in living there now, and when a conflict arises I invite people into my living room to work things out. I don’t mind being available all hours of the day and night.”

St. George wears a faded denim jacket. His graying mustache nearly matches the color of the woolen hat he keeps on his head. He and Mimms, who has lived in his Bronx building for forty-one years, have become a kind of Mr. Fix-It duo going from building to building helping residents make repairs. They know they are among the few male leaders in a housing program run largely by women.
Katie Fields, a forty-year resident of Sugar Hill, beams as she recounts bringing her building back to life.

(Photograph courtesy of Hazel Hankin, Brooklyn, New York)

In this corner of Harlem's Sugar Hill, neighbors have beaten back disintegration and despair with the help of the TIL program. (Photograph courtesy of Hazel Hankin, Brooklyn, New York)
and they like to joke about it. In 1979, seven of their neighbors in
the Bronx banded together and leased their building from New York
City. They purchased it in 1982. Mimms remembers the winter
nights he spent sleeping in his basement boiler room keeping a balky
furnace running so everyone in the building would have heat. One
winter St. George took $1,500 from his own savings to buy heating
oil for the building. Why do it? Why take on the task of organizing
a building with thirty-seven apartments? "We all just wanted some
place to live with regular heat and hot water and we decided to stay
and fight," Mimms says. "Every time I walk into that front door I
feel safe."

Together, St. George and Mimms—both of them schooled in a
variety of trades—renovated each apartment in their building. They
scraped floors. They put in plumbing and skylights. They painted
and plastered. They became so expert in the inner workings of tem-
peramental hundred-year-old apartment buildings that New York
City officials started calling on them regularly for assistance. "This
is a beautiful experience to me," St. George says. "It gives me great
pleasure to call Mister Mimms and say 'Let's go.' We're happy to
jump out and help people. I just tell them that once you're settled in
you have to go out and do the same thing for other people."

About volunteering all of his time, St. George politely demurs:
"I don't care about money," he says. "Money is nothing to me." A
former plumber, dishwasher, and then a worker in the garment dis-
trict for thirty years, St. George underscores the point about money
by saying he has all he needs. His savings, to send his son to college,
has matured to $26,000. It is all the money he wants.

The odds of fighting for survival in Harlem and the Bronx are
tough. Directly behind Flora Crane's haven on St. Nicholas Avenue
is a crackhouse where gunfire crackles daily. The abandoned city-
owned building sits on Edgecomb Avenue, one of the most notorious
drug-dealing corridors in a city full of them. The building is like
a running sore, one that the city cannot seem definitively to do any-
thing about. There are so many drug dealers on Edgecomb Avenue
that it took three buses to haul off all of the dealers police arrested
after one raid. The problems on Edgecome Avenue and elsewhere in
the neighborhood remain. Residents angrily charge that some police
officers are in cahoots with the drug dealers. They have seen it, they
insist. They have seen police officers taking money from the drug
dealers rather than arresting them. Flora Crane, Katie Fields, and
their friends are indignant about it. The residents of Crane's build-
ing hope that the stray bullets that whiz through their windows
every now and then do not kill anyone.

Everyone gathered around the table at 676 St. Nicholas Avenue
has a story to share about watching the world around them deteriorate and of the remarkable collaboration called the Tenant Interim Leasing (TIL) Program that helped pull their homes back from the brink. Their buildings abandoned by landlords, tenants like Crane and Fields organized their neighbors to run their buildings and ultimately purchased them using TIL, a program that offers training to tenants who want to buy their homes, buildings that have been passed on from speculator to speculator.

These self-effacing heroes offer sharp histories of life and housing in New York City in the post-World War II era that serve as metaphors for all of the daily ills that afflict New Yorkers of average means. They recount the horror of private abandonment, the frustration of public bungling, and the tragedy of life in a city where affordable housing seems only to vanish. They tell inspirational tales of tenant ownership, of human empowerment, and of a program that may be a model for every American city grappling with the problem of affordable housing.

To most Americans, New York City offers a cautionary plot line, one that usually recounts in the impeccable fashion of Murphy’s Law what can go wrong, how it happens, and how it is predestined to do so.

However, New York City now has something quite different to offer to the rest of us in the form of the TIL program. It does represent a critical breakthrough in allowing low-income Americans to seize control of their own fate. TIL is compelling. It shows how tenant involvement can be combined with the critical elements of education and training. By letting tenants of abandoned, city-owned buildings buy their homes as co-ops, TIL addresses a set of the most critical problems facing this nation as it enters the twenty-first century: crime, poverty, drug use, social disintegration, and female-headed households. By empowering tenants, TIL offers some guidance not only in rebuilding neighborhoods and homes but in providing a vehicle that allows people to rebuild their own lives. TIL underscores the vital need to keep low-income housing in our cities and of reestablishing a sense of community feeling and sharing.

By the end of 1990, some 356 buildings with 8,500 apartments had been sold to tenants; another 390 buildings with 9,350 apartments were in earlier stages of the process. Only a few buildings have gone back into city ownership since being sold. Tenant associations can take from one to ten years to get through the program; three years is the average. The city intended to renovate and sell 25,000 apartments using TIL during its ten-year housing plan inaugurated in 1986.

One can argue that TIL is one of the few successful large-scale
attempts, anywhere in the United States, to deal with the seemingly intractable problem of slum housing and the social ills that inexorably accompany it.

Decade of Abandonment

One of the few hopes for reversing the disastrous trend toward disrepair and abandonment of sound apartment buildings in this city lies in strong public support of moves by low- and middle-income tenants to assume responsibility for rehabilitating and running the buildings in which they live.

New York Times Editorial
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In the mid-1970s, New York City was staggering back from virtual bankruptcy. Edward Koch was elected mayor in 1977, the same year ABC sportscaster Howard Cosell, calling the play-by-play in the World Series at Yankee Stadium, saw the bonfires of burning buildings in the South Bronx and announced to a worldwide television audience that the Bronx was on fire. Tax money was vanishing. Disinvestment—ranging all the way from the flight of such corporate pillars as Union Carbide and American Airlines to massive housing abandonment by landlords—had gone from a trickle to a steady flow. Much of New York City’s affordable housing stock was disappearing, victim to disinvestment, decay, collapse—or all three. What had long been a problem was becoming a full-blown crisis.

Out of such woes came the TIL program. Moratoriums on the construction of new public housing pushed many needy families to the edge of homelessness; they were obliged to move in on top of other families and wait their turn on interminable public housing waiting lists. There were some signs of revival in a number of threatened old working-class neighborhoods, such as Manhattan’s Upper West Side and Brooklyn’s Park Slope. Redevelopment and the start of “gentrification,” however, also removed thousands of apartments from the city’s desperately needed supply of low- and moderate-income housing.

At the same time, the wrenching economic changes of the 1970s, brought on by the Arab oil boycott, skyrocketing energy costs, and the restructuring from a manufacturing-based to a service-based economy, were delivering a powerful one-two punch to New York City and its increasingly squeezed middle class.

By the late 1970s, the cost of maintaining and repairing thousands of occupied buildings in the city began to outstrip the income the buildings were capable of producing. Middle-class incomes,
however, were nearly stagnant, actually falling in real terms, with inflation in double digits. The “redlining” of entire neighborhoods made it impossible for owners to get insurance or loans for repairs.

Landlords faced a choice: They could operate buildings conventionally, pay bills, and make repairs—but expenses would outstrip the small profit their properties yielded; the cost of providing heat and hot water alone could eat up every penny of rent money and the buildings were no longer viable as long-term investments—or, alternatively, landlords could simply stop making repairs and paying taxes, mortgages, utility, and fuel bills. Sometimes a landlord who still had fire insurance might get “lucky” and have his building consumed by fire.

By letting their property fall to pieces, owners could reap a windfall in the years before New York City foreclosed for nonpayment of taxes. The economics of low-income, inner-city housing were chilling and simple: a few years of neglect and abandonment promised an economic return equal to ten to twenty years of responsible management and investment.

Efforts to force landlords to improve conditions in their buildings and pay their taxes backfired. In 1977, the city seized on what appeared to be a solution. Rather than wait three years to foreclose on properties whose landlords owed money, the city council voted to take ownership after a year. In theory, seizing the buildings earlier in the abandonment process would help turn the tide. Landlords would have a greater incentive to hang on to their buildings if they did not get so far behind on their taxes, and if the city was forced to take ownership, the buildings would not, after a single year of tax delinquency, be nearly as far gone.

The law was well-intentioned but it had a profoundly different effect. Instead of slowing the abandonment syndrome, the city found that it had actually fanned the flames. Thousands of abandoned buildings that were home to tens of thousands of people ended up in city ownership. Speculators sometimes bought and sold buildings in rapid-fire fashion through the “abandonment” process, milking them for fast profits and then returning them to city ownership more deteriorated than before.

Unwittingly, New York City by the late 1970s had become one of the world’s largest landlords, owning and managing more than 11,000 buildings—enough property to house the entire population of the city of Hartford. The task of managing this vast portfolio of real estate, spread across all five boroughs, fell to the city’s Department of Real Property, an agency experienced primarily in managing commercial real estate.

The South Bronx. Central Harlem. Bedford-Stuyvesant. Wash-
ington Heights. The Lower East Side. Wide swaths of New York City were virtually reduced to moonscapes by the cumulative impact of neglect, economics, and bungling. The scope of abandonment in neighborhoods like Harlem, where some 60 percent of the buildings came to be city-owned, was staggering. By 1984, more than 1,500 buildings in the neighborhood with some 22,000 apartments were owned by the city. About two-thirds of them were in central Harlem.

The city's management was haphazard at best, in many cases no better than what the absentee landlords had been doing with the buildings. Some tenants responded to the city's hit-or-miss management of their buildings by taking control themselves. They started collecting rent, making repairs, and forming tenant associations. The tenants did not own the buildings but functioned, for all practical purposes, as if they did.

Andy Reicher, the gregarious, curly-haired executive director of the Urban Homestead Assistance Board (UHAB), a feisty nonprofit set up in 1973 by the Cathedral of St. John the Divine, recalls the
sad comedy of errors that led to the city's housing crisis. UHAB originally provided technical assistance to low-income "homesteaders" to help them rehabilitate and own their homes using a combination of sweat equity, low-interest loans, tax abatements, and cooperative ownership. As the housing crisis mushroomed in the late 1970s, UHAB came to play a central role in designing the TIL program. Reicher put New York City's quandary this way: "The city was the largest slumlord in the world. It had its own management crisis and certainly couldn't manage the buildings. The city needed a way out. People were walking away from buildings on an hourly basis."

A "way out" was what a dedicated group of housing activists devised in 1977 and 1978. After Koch's election in 1977, a number of city council members and housing advocates pushed to establish the Task Force on City-Owned Property. The group included ten community-based organizations plus several council members—all people concerned about the explosion in city-owned housing. The issue: What to do with New York City's residential real estate holdings? Housing advocates saw the moment as a one-time opportunity to develop a program to ensure that these residential buildings would be maintained as affordable housing.

Says Charles S. Laven, who was UHAB's executive director in the 1970s and is now a Columbia University professor:

We learned that if you can control the definitional language you can control the framework. We defined this as a housing resource, not a problem. In 1978 that was a new way of thinking, but it was quite simple. Who has the most interest in managing this housing stock? The tenants. Can the city manage 10,000 buildings? No. Why not let the tenants do it? Large groups of tenants had already started taking over buildings and were managing in place of a landlord.

Laven drafted the task force's final report, and after much give and take, many of its proposals were accepted by the city's Department of Housing Preservation and Development, which set up a new Division of Alternative Management Programs. The agency's charge was to stabilize and return city-owned buildings to private hands. Up to that point, city-owned buildings were handled in one of two ways: either they were auctioned off, often going to landlords who continued to milk the buildings until the city foreclosed again, or they went into the Central Management Division of the housing department—a status caustically referred to as "purgatory" by tenant advocates.

The report ultimately led to three new housing programs, which were greatly expanded in the mid-1980s as the city crafted an am-
bitious $5.1 billion, ten-year plan to build 84,000 new units of affordable housing and rehabilitate another 169,000 units:

• POMP (Private Ownership Management Program). Under POMP, the city contracts with private real estate management outfits to run, renovate, and buy buildings. The process is quick, requiring only about eighteen months from the start of the POMP contract to the sale of the building to the real estate management firm. As of mid-1990, POMP had sold more than 120 buildings with 4,700 apartments. Another 144 buildings with 4,500 apartments were in the program. The goal under the ten-year plan adopted in 1986 was to renovate more than 31,000 units using POMP.

• CMP (Community Management Program). CMP contracts with local nonprofits to prepare, maintain, and manage buildings. The community-based organizations act as intermediaries between contractors and residents. Some community groups have eventually sold their buildings to tenants. CMP is a small-scale undertaking. Under the ten-year housing plan, the city intended to renovate 5,400 apartments using CMP.

• TIL (Tenant Interim Leasing Program). Unlike the other two programs, TIL depends entirely on the initiatives and persistence of the residents of a building. They must form a tenant association, file a lease with the city, and then show they can manage their building with the rent they collect. If they manage the building successfully for at least two years, the tenant association can buy the building as a low-income co-op. Apartments in the buildings are sold to tenants for $250, a price that was established in the late 1970s. There are resale restrictions to discourage the sale of apartments to more affluent tenants, especially in neighborhoods that experienced gentrification in the 1980s. The co-op owners may, however, keep their apartments if their own incomes increase. While the tenants lease the building, the city government provides specified major repairs and improvements to mitigate emergency conditions.

TIL represents a reversal of the traditional co-op process in which older buildings in newly fashionable neighborhoods are transformed into high-priced apartments, forcing low-income people out.

Details of TIL and the other programs were hammered out in the spring and summer of 1978 and the program started operation later in the year. Laven describes the city as a “recalcitrant partner,” particularly when it came to the TIL program, which was slower and messier than some of the other options (the same tension continued into the 1990s as many city officials viewed the faster POMP
program as more profitable and more expedient). “On practical grounds they couldn’t say no because they didn’t know what to do with the buildings if they said no,” he says. Listen to Laven’s description of the political struggle involved in getting TIL going, however, and the magnitude of the accomplishment begins to set in:

Opposition at the time came from housing developers as well as bureaucratic centralists and from both the right and left. People on the right argued that the tenants were poor and stupid and couldn’t do something complicated like managing a building. They said “Leave it to us.” The people on the left argued that housing was a social right appropriately provided by government and that to try and make the poorest people with the least resources provide housing for themselves was, in effect, abusing the poor. The reality was that irrespective of ideology, bureaucratic central control couldn’t manage thousands of buildings. . . . So ultimately the ideologues on the right and the left didn’t matter. We understood critics on the left and right had good points. When liberals said “You can’t leave people without any resources” they were right. And when people on the right said “Running these buildings is a professional job,” there was truth in that too. What made the program work was answering both sets of critics.

The Beauty of Controlled Chaos

Look at a map of New York City and TIL buildings show up like clusters of measles outbreaks in Harlem, the South Bronx, Williamsburg, Bedford-Stuyvesant, Clinton, and the Lower East Side. The buildings have temperamental furnaces, octogenarian electrical wiring prone to dangerous short circuits, rotting floors, ancient leaky roofs, and broken windows. Many of them display the accumulated symptoms of a generation of neglect. The smell of urine leaves a foul stench in the halls. Fires have left behind the sickening odor of charred wood. The sour scent of mildew lingers in the air, the cumulative result of water leaks and bad air circulation.

As if the deteriorated physical condition of the apartment buildings did not present enough obstacles, TIL (now New York City’s second-largest low-income housing program) also serves people who are poorer and more desperate than the residents of New York City’s public housing. When the city looked in the late 1980s, it discovered that more than 60 percent of the households in the buildings it owned were headed by single females; more than half of those families were surviving on incomes below the poverty level and the rest lived in constant danger of joining the official ranks of the poor.

Getting through the TIL program is a long, tough process. Those looking for a neat, pretty program that proceeds according to an
established time line need to look elsewhere; there is nothing tidy or ordered about TIL. Each building, set of problems, and group of tenants is different. Most of the time, TIL looks like a bureaucrat’s worst nightmare—chaos with only the vaguest outlines of orchestration.

Andy Reicher, the UHAB executive director who studied architecture at the University of California at Berkeley, lives in a TIL co-op. He moved into the twenty-unit tenement on the Lower East Side in 1979 when it was a city-owned building. What he moved into was an apartment that had been inhabited by drug addicts. It was knee-deep in trash. The ceiling had collapsed. There were no windows. Reicher renovated his own apartment. When the TIL program was up and running, the building was the first to sign a lease. TIL, Reicher says, is not for the weak of stomach:

The essential ingredient of the program is the people. It’s hard. There is the conflicting desire of the city to sell and have good record keeping. But the people development process is softer. You want people to make mistakes and have the bad experiences during the learning period. It’s like learning to ride a bike. The issue isn’t whether or not you fall. If a building makes mistakes, say, hires a bad contractor, the question is what do they do about it. If somebody embezzles money, do they deal with it adequately? It’s difficult. It’s not efficient. It’s not neat and clean. This program runs with hundreds of managers and thousands of board members. From the very start you have to let the tenants be in charge. You’ve got to believe the people in the buildings can do it. It comes across loud and clear if you don’t trust them. People live up to expectations. Tenants are the perfect mirrors of the expectations placed on them. People respond to expectations. They’re infallible in following them.

Tenant groups with weak leadership or fraught with internal divisions will not survive TIL. The program in fact was deliberately designed to test the mettle of tenant groups by putting some modest obstacles in their way. To get into TIL, buildings have to have at least three apartments and be at least 60 percent occupied. The tenants have to organize at a meeting where they pick officers, from among the residents, to represent the building. At least half the residents have to agree to form the tenant association and to continue paying the current rent or at least $45 per room, whichever is greater. The intent is to have rental income cover the building’s operation and maintenance costs. When the tenants sign a lease with the city, they start collecting rent. At a minimum, the building has to be habitable and able to pass a basic safety inspection.

With the tenant association firmly established, the Housing Department’s Division of Alternative Management Programs sends in a team of technical staffers to estimate what it will cost to stabilize
the condition of the building. The building's officers—who often have no experience in managing an apartment building—must attend classes run by UHAB on such subjects as building and financial management, payroll, and maintenance. Meanwhile, the city conducts an inspection of the building, trying to identify along with the tenant association exactly what repairs are needed to hold the building together for ten to fifteen years. The tenants create the repair plan, set priorities, put together a budget, and identify the repairs they can do themselves.

The city-financed rehab work focuses on major "system" repairs—fixing and replacing boilers, roofs, and electrical systems. In the early 1980s, the city budgeted an average of $2,000 to $5,000 per unit to do the renovation work; by the early 1990s, it was spending up to $15,000 per apartment to rehab buildings. (The increased costs were partly the result of more thorough repair plans and partly because buildings coming into the program in the late 1980s and early 1990s were in far worse condition and in need of more repairs than earlier buildings.)

As TIL's political star rose, so did its budget. In the mid-1980s, the city spent an average of $11 million a year on the program. In 1989, the budget was increased to $21 million; by 1990, the city was spending $28 million on TIL. New York City was increasing its overall commitment to affordable housing in the wake of a decade that had brought increased economic polarization to the city and a virtual federal abrogation of a role in social programs.

Reagan-era budgets had brought extraordinarily deep cuts in federal low-income housing money—roughly 60 percent overall. As the George H. Bush administration assumed office and Jack F. Kemp took over as secretary of the U.S. Department of Housing and Urban Development, the agency got bogged down in a major corruption scandal that slowed attempts to reorient federal spending. Federal money had provided nearly three-fourths of the money to run TIL in the late 1970s; by the early 1990s, Uncle Sam's share was 25 percent and shrinking. Even so, TIL had turned into a good deal for New York City, becoming the least subsidized of all its housing programs. Every apartment that the city still managed directly cost at least $2,000 per year. The comparable average subsidy in the TIL program, by contrast, was only $500.

It took the city about six months to arrange the transfer of buildings to tenant control, including formulating the repair plan, and another eighteen months or so to perform repairs. One persistent problem with TIL that often comes back to haunt tenant groups after they have purchased their buildings is shoddy repair work done by loosely supervised city contractors who must be hired on
the basis of lowest-bid contracts. Tenants often give up on the city and do as much of the repair work as they can afford to do themselves. "We fixed up our building and did it with our own money," says Katie Fields of St. Nicholas Avenue. "We try to deal with good, reliable contractors. The city contractors are the worst in the world."

Once a tenant association has proved its competence and shown that it can collect at least 85 percent of the rent, a building can go into the "sales pipeline." Many buildings never make it as far as the sales process, according to Joan Wallstein, the assistant commissioner of the housing department and the city official who oversees the TIL program. Selling is another long, cumbersome procedure that can range from six months to a year. The sale has to be certified by various city agencies. The agreement to purchase has to be signed by at least 60 percent of the building's tenants. About ten or twenty sales are completed every year.

To discourage resale of low-income co-op units, the city limits profits tenants may realize. For the first ten years, any profit has to be divided between the seller and the co-op. In 1982, after a long political fight, the city decided that it would get 40 percent of all profits from any resale of a co-op. The seller and the co-op would divide the remaining profits. So far, there have not been a lot of resales—if for no other reason because there are precious few housing alternatives for low-income New Yorkers. Even if someone qualifies for public housing, there is a waiting list of 175,000 people for 170,000 occupied apartments.

Tenant initiative, according to all parties to TIL, has been one of the keys to its success and a critical reason tenants have been required to do the legwork to organize themselves and inquire about the program. Tenant initiative is a very important part of the program because it is not easy to manage a multiple-dwelling building or even to live in a co-op without a lot of resources, says Wallstein:

These aren't people with resources or background in management. There has to be a whole lot of will to make it work. It's miraculous that you find that will and the will to work together on the tough problems of managing the buildings.

Wallstein has been an assistant housing commissioner since 1981. Her bright office in lower Manhattan has a picturesque view of the Brooklyn Bridge and the South Street Seaport. The calm of her office and her own reserve contrast sharply with her description of the chaotic nature of TIL. According to Wallstein:
Unlike other city programs that have addressed Harlem’s housing crisis, TIL succeeded by depending on the initiative and persistence of the residents. (Photograph courtesy of Hazel Hankin, Brooklyn, New York)

TIL started with inadequate staff. The first group of buildings were the ones out there chomping at the bit to get a chance to manage themselves. We were taking in as many buildings as we could. Went from zero to three hundred buildings very quickly. The feeling was that the tenants were coming to us and that the first hurdle they had to get past was to come to us and say they wanted to take part.

For a long time there wasn’t enough money to do enough physically for the buildings. We didn’t have the money to carry out a repair plan from beginning to end. It wasn’t until 1988 [ten years after TIL started] that we started to have the resources we needed. In the beginning it was all federal money. As time went on and that dried up, the city started trying to fill the gap. There probably still isn’t as much money for training as there ought to be, but it’s a question of resources.

It’s really incredible that the people in these buildings are doing as good a job managing the buildings as they are. These are people with no background in management who’ve learned by trial and error how to do it. Many of them are quite expert at it.
The Nuts and Bolts of Life

We are trainers. We teach the how-tos of building management—from bookkeeping to decision making. But the tenants are the doers. They are the ones who . . . build upon the dedication and vision they already have and then upgrade their buildings, their communities, and their lives. The result: strengthened communities through co-operative ownership and involvement by residents.

Self-Help in Our Own Words:
UHAB, Our First 15 Years
(New York: Urban Homestead Assistance Board, 1989)

On a rainy Manhattan evening, there is a lot of activity in the modest, messy web of UHAB offices on Prince Street on the northern fringes of Little Italy. Outside, the steady downpour is keeping the streets quiet. Inside, sitting at college-style desk chairs around a white-walled meeting room, about two dozen people—black, white, and Hispanic—are taking part in a classroom seminar on the nitty-gritty of running co-op apartments.

The “students” are a mixed lot. Most of them are women. Tenants, tenant leaders, and UHAB staff alike are taking part in the exercise, clinically known as the Small Group Activity Method. The procedure is instructive in getting at what makes TIL tick. The students break into groups of three and four and start talking about theoretical problems in their buildings. As the discussion progresses, it becomes painfully obvious that the “theoretical” problems trainers are posing to the class are real dilemmas. The first task the trainees are assigned is to suggest how they would cope with tenants who pay rent but otherwise do not become involved in building activities.

All of the participants in one group agree that getting more tenants involved in their buildings is a problem. They sit casually chatting and joking. Alverine Roberts of the 724 East 216th Street Tenants Association complains that getting people to participate is a tough job. “No matter how much you talk and talk to people, it goes in one ear and out the other,” she says.

“Damn right,” another young woman in the group chimes in.

The tenants and trainers run through an entire list of obstacles: the work schedules of tenants, the need for child care, basic lack of interest on the part of some, tenants who feel alienated or left out from the group. “People feel they have their own problems,” Roberts says. “Why should they deal with these other problems?”

It is only a warm-up exercise. UHAB trainers follow up by handing out a sheet describing the problem of subletting apartments in TIL co-ops. As the apartments become more and more valuable on the open market, tenants start coming up with dozens of ways to
circumvent requirements designed to preserve them for low- and moderate-income tenants. Everyone around the room silently studies the sheet. A sample problem: One building has a tenant who owes $5,000 in back rent. The apartment is occupied by a nephew who is subletting the unit from his uncle for $400 a month. The uncle is actually supposed to be paying $100 a month in rent but he pockets the $400 a month and does not even fork over the official rent. After much discussion around the room, the students come up with some approaches to stop the subleasing problem. Their answers center on monitoring who is moving in and out of the building plus setting up a formal subletting procedure.

The session continues for three hours into the evening. The subleasing discussion is followed by sessions on how to deal with tenant anger, the problem of nasty residents, and procedures that are necessary to keep communications open in a building.

Such training sessions, which are both the key to and genius of the TIL program, are run by UHAB using funds the city has provided to offer management training and technical assistance. UHAB runs the training seminars and also has produced an entire curriculum of printed material in both English and Spanish on subjects ranging from building management skills and rent collection to financial management and self-governance. (The materials contain clever cartoon-style illustrations and are a model of how to communicate complex material to people not frequently confronted with such information.)

Tenants are even taught how to get through New York City’s byzantine housing court system. UHAB field workers make regular visits to buildings in the program. Staff members are, in fact, encouraged to live in TIL buildings themselves as long as they meet the income requirements. “We live this stuff every day,” says Ann Henderson, a UHAB administrator who lives in a homesteading building in East Harlem. “We all know what it’s like to live with your neighbors as cooperative members.”

The first TIL building was sold to tenants in 1980. In 1981, the city, UHAB, and the New York Community Trust set up the Cooperative Support Program to provide aid to new co-op owners. The program helps co-ops monitor their progress and aids their boards in locating government and private initiatives that could help low-income co-ops. It has a standing “Emergency Loan Program” under which co-ops that cannot qualify for bank loans can borrow money for up to twenty years at a 3 percent interest rate. The program also helps the co-ops remove building code violations, which can cost up to $100 in fines per violation per day. It assists them in obtaining city tax abatements, which allow them to make capital improve-
ments with no tax assessment increase for twenty years. The program also offers a prepaid legal assistance program and fire and liability insurance.

Tenants and administrators alike say the training and follow-up are critical since few of the tenants joining the program have the necessary managerial, accounting, engineering, and political skills to run apartment buildings. Ozenith Tate, who was an early entrant into the TIL program in the late 1970s, remembers the challenges posed at first by a program that did not offer complete training:

It was like putting the cart before the horse. There wasn't a great big training program. I don't know anything about managing a building. There was no school you could go to to learn. The city was telling us we're going to own and run a building. A third of the people are on public assistance. It's an 80-year-old building. Most of the tenants are women and women are running the building. There was a lot of paperwork that most of us didn't understand. You have to be an engineer, a lawyer, and an accountant.

Tate and her neighbors found the training made available immensely valuable in running their building, with its need for massive repairs and a relatively tiny pool of money. “You don’t have to be a college graduate to participate,” she says. “You just have to be willing to learn and work at it and there’s all kinds of assistance for you.”

Andy Reicher notes on the same front:

Training and ongoing assistance are the essential ingredients. You can't just do the rehab work, throw a party and say “Here, it's your home now.” That doesn't work. You need to do the rehab work but the physical environment really has little to do with ultimately succeeding. Developing co-ops and viable long-term housing alternatives that enable and empower residents and that are resilient in the long run is a people-building process, not a brick and mortar program.

Listening to Reicher describe the guts of the TIL program, one gets a clear sense that New York City has something quite valuable to teach the rest of the nation and the federal government as it casts about for new approaches to housing policy:

A lot of the learning we've gone through isn't widely understood. Many of the models for tenant management—in Washington, D.C., in St. Louis—are really built on charismatic leadership. That is great for getting things started, but it's disastrous in the long run. We're looking for sustainable, long-term leadership. The leadership should be anonymous and change every few years. The federal government is guilty of committing the cult of the individual. It increases the potential problems and has noth-
Miracles on Rivington Street

Approaching Rivington Street from the west, you traverse the entire spectrum that is New York City’s Lower East Side. You skirt the northern edges of SoHo and its procession of gentrified affluence—boutiques, art galleries, bars, performance spaces, and lofts. You walk through the remnants of the old European mélange that was the Lower East Side, passing the occasional Polish or Ukrainian shop or restaurant, the old sign in Yiddish that hangs in the window like a billboard from another planet, and then those immigrants’ latter-day successors in the neighborhood—Salvadorans, Puerto Ricans, Dominicans, and Jamaicans.

Treading your way through the human wreckage lining the Bowery, you jog across a little park that is sometimes filled with the sounds of children playing and at other times bursts with the street language of drug dealers. Suddenly you are upon Rivington Street, predominantly Hispanic and alive with the sounds of Latino music and the smells of Central American cooking. Healthy commerce presses hard against burned out and abandoned buildings, forming a little checkerboard pattern of life and deterioration all sharing the same space on the same street.

The twenty-four-unit apartment building at 46 Rivington Street does not have a doorman, awning, or fancy vestibule. The number “46” is scrawled on the front door in thick black Magic Marker. Inside, the building has a utilitarian look. The cinder-block walls are painted white and the new lighting casts enough light on the halls to reveal plasterwork and a paint job that would not pass muster uptown.

Jim Pender, the middle-aged, bearded treasurer of the co-op at 46 Rivington, is sitting in his modest apartment wearing a worn tan jacket. He keeps a pencil tucked behind one ear and is fidgeting with a rubber band wrapped around his wrist. The apartment is not messy, just cluttered. It has a bunk bed for Pender’s two children, and toys are scattered around.

Since the late 1970s, he and his neighbors have cleaned their building, evicted a small army of drug dealers, and made their building habitable again. Pender, who has a slight build, was beaten up for his trouble. He was threatened. Some of his neighbors were also
threatened. Leaning back on a rickety chair, he is nonchalant about the experience.

When Pender moved into the building in the early 1980s, his wife was pregnant. “This was the only place we found with walls, a ceiling, and windows,” he says of his move to New York City from Baltimore. “We were new to the city, and I guess we were a little bit naive.” Pender’s welcome wagon came within ten minutes when he realized that a small drug supermarket was operating across the hall. A procession of people came and went from the apartment door, knocking, passing money through a peephole, and taking small packets with drugs away. He discovered that sixteen of the twenty-four apartments in the building were involved in drug trafficking. The police pointed out to him that he was living in one of the most drug-infested buildings in the neighborhood. They asked him why he was living there.

Pender was not living on Rivington Street for long before the city took control of the building because the landlord was behind on paying taxes. Everything in the building was breaking down. There was a period of time when the residents did not even know the city was running the building. After finding out about the new management, some of the tenants tried to get the city to make repairs. The housing bureaucracy declined. “The city people were afraid of what they saw,” Pender recalls with a thin smile. “They refused to make any repairs.”

And so, some tenants of 46 Rivington started collecting the rent themselves while trying to hold the building together. About half of the residents cooperated. Pender recalls:

There were still people left here who wanted to make their lives better and the building safer and cleaner. The guy who started it was a Dominican and most of the residents were Dominican. He used his suasion to convince everyone that we could do it. . . . We recognized that we had to collect as much as we could to make repairs and we started to use legal means to make people pay.

At the same time, the tenant activists in the building started trying to evict drug dealers who were using their apartment as shooting galleries. As Pender describes it:

There were no niceties like a formal tenant selection process. The idea was to get the bad guys out and the good guys in as fast as we could.

A number of dealers were thrown out by New York City’s housing court because they did not pay rent, and in 1984, 46 Rivington entered the TIL program.
Slowly but surely, some desperately needed, massive repairs were made. The boiler was replaced. New bathrooms were installed. Plumbing that sent leaks cascading through the building was repaired. The tenants started replacing refrigerators, stoves, and shelving in the apartments. The junkies and drug dealers left or were kicked out, one by one. The building stabilized and the tenants bought it in 1988. As the realization dawned on residents that they had the chance to own their own homes, they began taking more care of the building and their own apartments. After the sale was completed, individual co-op owners started making expensive repairs to their own units. “People now go out of their way to do little things and watch out for the building,” Pender says. “Now most everyone keeps their apartment doors open. It’s like an extended family.” The majority of the tenants in the building are Dominican. English is spoken in only four apartments, counting Pender’s.

The story Pender tells is uplifting—it is not hard to sense the energy that he and his neighbors brought to turning their building around. The results are excellent, but the question remains: Why literally risk life and limb to stay in a building that was falling apart? Why not move?

“You start to think of it as your home,” Pender answers firmly. For the first time, his cynical humor lifts and he displays a genuine trace of anger, a twitch of the brow that belies deeper feelings:

You’re here with your family. It belongs to you as much as it does to anyone else. You get morally indignant. There were lots of people who deserved a good chance and a few people that were keeping the rest of us from having that chance. Without TIL, the building would have burned down. All the other buildings on the block around here were torched.

There is a knock at the door. A tenant walks into Pender’s apartment, rent check in hand. The sounds of children playing in the hall filter inside the apartment. Pender had been working for eight years as a full-time cook at a nearby restaurant, in addition to putting in about thirty hours a week helping to run his building. He is unemployed for now and says that he has been enjoying the chance to take classes “and be a house husband” while his wife works. “My job is to keep up with the different bureaucratic things you need to follow with the city and all of the repair people that come and go,” he says. “I’ve been involved in the building longer than anyone else now.”

The changes on Rivington Street in the last decade have been dramatic. On a pleasant day in 1990, the drug trafficking that once plagued the entire street is nowhere in evidence. The building at No. 46, once a lonely outpost of civility, is no longer alone. Even the
hulking ruin directly across the street, a building that was abandoned and wrecked in the early 1980s, is poised to come back to life. In some neighborhoods, the residents would be putting up a stink. The building would be turned into a hospice for patients dying from AIDS. On the western end of Rivington Street, the coming of the hospice is yet another sign of progress.

Just a short walk from Pender’s building is 175 Rivington. Jose Augusto, jolly and barrel-chested, is the superintendent of the building. He shares with Pender the distinction of being a middle-aged man in a program dominated by older women. Augusto grew up in this neighborhood before moving to Puerto Rico with his family when he was fifteen years old. When he came back to New York City, he went back to the old neighborhood, to a building that he knew was seriously deteriorated and faced severe troubles. “We were looking for an apartment,” he says. “We knew we were moving into a building with problems, but we knew we just had to get the problems out and get the building up and going.”

As Augusto described the trials and tribulations of the place he calls home, a gut rehabilitation was well under way at the twenty-six-unit apartment building housing a small bodega (Hispanic grocery store) on the ground floor. Half of the apartments had been finished, and the building buzzed with construction activity. Construction trash lined some hallways. Some walls were stripped down to wooden studs. Sawdust and a thin coating of plaster dust coated most exposed surfaces. The smell of fresh paint was everywhere in the darkened halls where lighting fixtures were being torn out and replaced. In one apartment, workers were starting work on a new drop ceiling. Another apartment on the top floor looked like a hand grenade had been set off inside, par for the course in serious renovation work. Plumbing fixtures were laying at odd angles on the floors. An entire wall was missing, replaced temporarily by a big sheet of plastic.

A work in progress, 175 Rivington was a project highlighting some of the trials and tribulations that participants in TIL face as they try to get their buildings in shape to buy them. The difference between the renovated and old apartments is staggering. In the unrenovated apartments, dirty floors clash with peeling paint and antiquated bathroom fixtures compete with ancient kitchen appliances for the title of being the most outmoded. In the fixed-up units, floors shine, walls sport bright coats of paint, and the appliances looked as though they had been plucked right off a showroom floor.

Augusto conducts the tour of 175 Rivington like a maestro proud to show off his accomplishments. There is a twinkle in his eyes as he opens the door to reveal a newly finished apartment, and
there is always a hearty laugh when he describes a little victory the tenants won in their fight to reclaim their building.

Listening to Augusto tell the story of his building, when he is back at his desk in the building manager’s office, is a little like taking a Jeep ride down a bumpy highway. A Hispanic community group had been running the building in the early 1980s. “The tenants were fighting all the time,” he says. The community group “wasn’t doing nothing,” he says, except presiding over further deterioration in the building. In 1983, a group of tenants decided they were going to run the place themselves.

“We decided we were going to live like human beings,” Augusto says. “To do that, we knew we were going to have to fight.” It was just the start of the struggle at 175 Rivington. First came the people problems in the buildings—not just the drug dealers but apathy on the part of tenants as well. “All of us were in it together,” Augusto says with a wide, sweeping motion of his hands, “but the people in the building would say that they paid their rent and that’s where their responsibility stopped. Some people in the building were interested in moving ahead. Without everybody involved, you can work for years and it’s tough.”

The biggest step was ridding the building of drug dealing. Augusto reaches into his desk drawer and pulls out a special security key for the front door. He explains:

When we had regular keys people made copies, and the drug problem was bad. We had a lot of confrontations. One dealer we confronted in the hallway laughed at us and told us we’d never have a chance. But we got the building clean. Yeah, people got mad. They start threatening you. I got threatened. But we threatened the dealer back. We took them to court. We brought in the cops. We gave a key to a cop who’d come around. The trouble is the police start something and don’t continue. So we knew we were on our own. Thank God we don’t have the problem anymore. If you let the problem go it’s like a cancer. If you don’t take care of it, it will kill you.

There was the tenant association treasurer who fouled up the books so badly that bills were not paid and it was impossible to keep track of finances; not to mention the tenant association vice president who sold marijuana professionally before he was hounded into leaving. By 1990, however, most of the “problem” tenants had been routed—except one, and residents were hard at work on that one, too. Augusto plunks a file full of reports on his desk about the tenant, a formerly homeless woman placed in the building by the city. He and the other residents say she is an alcoholic. In January, she set her apartment on fire. Augusto holds up a photo of a charred
bed and tosses it back down. She broke a $300 window because she had lost the door key. He reaches for a petition and counts out the twenty-two signatures—one by one—asking the city to remove her from the building. "She's the only problem we have now," he says.

Then there was the city of New York and the TIL program, which provided the money and contractors to replace the boiler, rewire the building, and fix the outside of the building. Augusto has words of praise for the program itself but pans the city's performance. Residents "had to fight" the city to start making repairs in the building, he says, and "all the city wanted to do was to sell the building fast. They were paying contractors a lot of money to do a bad job." The tenants are now using the $8,000 a month they collect in rental income to do the renovations in the apartments themselves. "The city is fixing apartments for $18,000 and we're doing it for $10,000," he boasts, jutting out his chest. He laughs to make the point. "The apartments look like Fifth Avenue. That's what we want."

Augusto is so proud of his building he insists on showing off the roof. On a crystal-clear day with a fresh breeze blowing up from New York Harbor, the view is spectacular. The twin towers of the World Trade Center loom to the south, the Empire State Building to the north. To the east is a spaghetti tangle of bridge approaches and the Williamsburg Bridge. Augusto motions toward the rotting building next door. There are gaping holes in the charred roof that let you see clear through several floors. He laughs again. "We want to get that building," he says. "We want to run it. When you get out of this program you can run five buildings. We can get good people into this neighborhood who want to work to improve it."

There is ample evidence in New York City that TIL has improved individual lives, buildings, and communities. Buildings have been cleared of the plague of drug dealers. Individual residents have picked up skills, such as finance and property management. Stories abound of residents who were on public assistance and found jobs after their buildings went through TIL. Says Lee Farrow, UHAB's director of the Cooperative Support program:

When you start to open new horizons, when people begin to realize that they can actually do things, it doesn't just stop. They venture into other areas. They go on to other buildings, to community groups. They go into the political world and become more politically motivated and aware, and that exceeds what we're doing, in a sense, because it gives people who were never politically aware a chance to stop and say, "I have a decision in this world. I can make a decision, and I'm going to profit from it."

Independent experts who have looked at the program have come to similarly striking conclusions. Jacqueline Leavitt and Susan Sae-
gert, two sociologists who interviewed more than one hundred residents of TIL buildings, concluded that many of the co-ops had developed “community households” to share the economic and managerial burdens.

In From Abandonment to Hope: Community-Households in Harlem (Columbia University Press, 1990), they wrote:

Tenants in . . . co-ops exhibited a sense of empowerment that contrasted strongly with the psychological sense of abandonment conveyed by many, especially of the elderly tenants, in buildings brought back from abandonment by community or private landlords. . . . Tenants in co-ops rated their housing as physically better, better managed, and more satisfactory. They reported more attachment to their homes and more cooperative relationships with other tenants. They participated more in the upkeep of the buildings.

Leavitt and Saegert also found that the TIL program had a profound effect on elderly and female tenants who, more often than not, functioned in leadership roles in their buildings. The residents, they concluded, “had taken control of their lives and their buildings in a situation that still befuddles even the most intelligent urban scholars and policymakers.”

Although they live at opposite ends of Manhattan, in different worlds, and come from different generations, Ozenith Tate of Harlem and Jose Augusto of the Lower East Side come to similar conclusions about a program that has much to teach policymakers around the nation.

“Everybody is looking for ways to house poor people,” Tate said in the Harlem basement on St. Nicholas Avenue. “This program will work if you can inspire enough people. I really have a good feeling about it. We’re proud of what we’ve done.”

Back up on his roof, Augusto looks at some of the other buildings in his neighborhood and shakes his head. “I don’t know how people used to live here,” he says. For one of the first times, the ever-present smile leaves his face. “I just don’t know how people lived here. We’ll never let it slide back.”

If it can happen in the multiheaded bureaucratic, cultural, and economic hydra called New York City, one has to believe it can happen anywhere in the United States.

**Commentary: New York City**

**POLLY WELCH:** Government tends to look at shelter as programmatically separate from social services, but they are inextricably
connected. Progress in one, as in the TIL program, may offset costs in another. I am curious as to whether the TIL residents have reduced their dependence on welfare. TIL may have outcomes on other government programs, such as reducing costs, that aren’t being quantified. People are using their new skills to find a job or to help others in the community, which can’t help but reduce their dependence on other programs.

**ROBERT SHIBLEY**: There’s an odd bottom line in that question of whether TIL tenants have reduced their dependency on welfare. There are lots of structural reasons that people are either unemployed or underemployed and therefore dependent on social services. To make a program of self-help housing responsible for getting people off welfare in the face of the structural conditions that put them there in the first place is asking too much.

**DAVID LAWRENCE**: Still, I bet the positive results are there. TIL is the story of individuals seizing an opportunity to control their housing and receiving satisfaction from that responsibility. The broader effects are intangible until they are quantified. It makes me wonder what the future impact is. This chapter gives the micro picture but we also need more of the macro picture. The full potential of a program like TIL is staggering.

**SHIBLEY**: A theme that is resonant here is the marriage between an explicit and concrete recognition of the importance of training and the method of training. This is not the training model of “sit down, shut up, and take notes.” TIL builds on the assumption of competence and good will on the part of the people involved.

That fundamental assumption didn’t exist in any of the other housing models available to New York City when they started these conversions. It’s not part of the standard framework. The old assumption was that you had to buy competence. The old message to potential tenants was: “We expect you to be incurably incompetent in the skills necessary to manage this housing. All we can do is try to staff this place with slightly higher class personnel who, because we’ve employed them, can afford to pay for it.” As opposed to this old assumption, TIL engages those underemployed and unemployed people and gets them to do it for themselves, and “doing it” ranges from managing buildings to knowing how to fill in a check to pay a bill on a regular basis.

**WELCH**: I am skeptical about motivations here. If developers feel that TIL takes away prime property in a hot real estate market they
may pressure city government as owner to let a building’s vacancy rate fall below 50 percent and sell it off as vacant property, thus avoiding the TIL program. If a building is less than 50 percent occupied, its residents can’t join the program.

**LAWRENCE:** I don’t think it works that way in practice. The New York City government may not realize it, but one of the things it’s best at is following the path of least resistance. The issue becomes: Is the path of least resistance to simply allow occupancy to fall or is it to find ways for the city to rid itself of burdensome properties that it can’t adequately manage? I think it’s the latter. There is so much property!

**WELCH:** One of my concerns about the federal government’s interest in expanding self-help co-op programs is that it tends to see them as one-shot deals. These programs require a sustained advocacy, as this chapter illustrates. There are always new problems—a change in the insurance law or banking regulations or leadership—that may require expertise or resources that the residents don’t have. Washington doesn’t recognize this when HUD [Department of Housing and Urban Development] speaks of selling low-income housing to residents.

**LAWRENCE:** What we’ve learned about leadership is important here. There are not enough charismatic leaders to deal with all the buildings in the TIL program, and the difficulties and duration of the TIL process are such that no leader could survive the natural diminishing of charisma that occurs over time. You need a grassroots effort where three or four or more people look at each other and say: “I guess it’s up to us to do it. We’ll each take a piece of it and get it done.”

**WELCH:** This chapter describes alternatives to the myth of the charismatic leader. TIL has created communities of people who act together by consensus for the collective good. HUD Secretary Jack Kemp has missed this key component of self-help housing by celebrating the individual behind some of these projects. That’s very misleading. The strength of the Rudy Bruner Award is that it considers a project’s ability to sustain itself. Most of the finalists have achieved success by the collective and cooperative action of many people.

**SHIBLEY:** There are so many people in need that, if they were supported properly, TIL could provide a very viable alternative to
the private ownership model—with much longer term benefits and with much greater results in producing affordable housing, but you’ve got to create a support network for those folks. UHAB in contract to the city has been that support system. The training loop is built into the contract. It’s also important that UHAB draws its staff from TIL building tenants. They’ve been through the cycle and have seen it work.

The TIL program makes historical adversaries into collaborative advocates. It takes the stereotype of the city as the bad guy and the housing advocate as the good guy (or the other way around depending on your politics) and puts them together in the same project, producing successful results. It doesn’t always have to be a fight with city hall, it can be a dance. It’s not an easy dance—there are bruised toes—but a dance nonetheless.