The Scholar and The Feminist XIX
Women as Change Makers:
Building and Using Political Power
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Afternoon Panel:

13. Women and Housing

Prof. Susan Saegert, CUNY Graduate Center: *** For about the last 15 years and some of it I'll talk about today. I was the director for the Center for the Study of Women in Society when it was founded at the Graduate Center and have been involved in feminist issues since this rave of feminism began and I'm very happy to be here. I'd like to introduce our other panelists.

This is Maria Foscarinis. She is the director and founder of the National Law Center on Homelessness and Poverty. She is a 1981 graduate of the Columbia Law School and she was editor of the Law Review. After graduating from law school she clerked for the Honorable Amelia Shersty of the U.S. Court of Appeals for the Second Circuit. She has been active in legal rights of the homeless and has litigated cases since 1983. One of her many accomplishments was to be the primary lobbyist for the passage of the Stewart B. McKinney Homeless Assistance Act and others. She is involved in numerous investigative reports on homelessness and has published several articles.

Our other panelist is April Tyler, who is a graduate of City College in Biology and promptly became a social activist. I met April when she was an organizer at the Urban Home Setting Assistance Board and then from there she went to Ecumenical Community Development Organization, which is right back there where she now works as a director of technical assistance. She has been very active in organizing tenants in city-owned property and has been very active in general in organizing in her community which is Harlem. She has been a member of the Board Nine Community Board and is now district leader, which is a big and demanding job, and at the same time she is trying to organize an alternative school in her neighborhood as she continues to be active in housing issues. She is a member of many advocacy groups and policy boards and ***.

We thought maybe we could start by asking you to introduce yourselves, too, since it's a small group and a little smaller than we thought panel. And if you could tell us a little bit about what you're interested in and what brings you to something like this it would help us all focus better.

Do you want to start?

?: I'm Debra *** based here in New York. I also teach at the University of Texas ***. And I've not been involved in any housing *** issues ***

?: *** I recently graduated from the Urban Policy Program down at the New School. I have have a variety of experience in housing, "affordable housing," New Homes Program. I'm interested in some of the links between community development, housing, and homelessness, bringing them all together. Sort of a holistic approach ***

?: My name is Leslie ***. I'm a Barnard research ***. I just want to learn more about what's being done and what else can be done.

?: *** I have general interests in housing and all kinds of political agendas because I plan to run for office within two years. I'm trying to set a deadline here, so ***

?: My name is Diane *** elderly people *** stabilized housing ***

?: ***

?: *** what I want to do now is try to educate myself *** find out what kinds of projects are really needed and wanted ***

?: My name is Elvira ***. I work with ***

?: I'm also ***

?: ***

?: ***

Saegert: I think Marsha's going to start.

Maria Foscarinis, National Law Center on Homelessness and Poverty: You mean Maria.

Saegert: I'm sorry, Maria. Marha has started and finished.

?: She has been here.

Foscarinis: Really? Okay. Should I started anyway? Okay.

Well, I have to say that I am very, very delighted to be here and to view women and housing in combination and in the context of a conference on women and social change. These are things that I think are very important. And I think homelessness really is a women's issue and I as a woman have been involved in this issue and I'm interested in how those two fit together. And hopefully we'll say a little bit about this.

So I just want to start with a little overview on homelessness. Probably anyone who lives in this country, walks on the streets, knows that homelessness is a major problem and that it's increasing and that it has increased especially over the past decade. What's particularly important here, I think, is that women are increasingly becoming homeless. The old stereotype of the male sort of hobo no longer is valid, obviously. Families with children, are the fastest growing group among the homeless and often that means women with children. Single women likewise are a major part of the homeless population. I guess a fairly conservative estimate would be that about a quarter of the homeless population now is made up of women.

What I think is probably maybe even more important is that women are increasingly vulnerable to becoming homeless. Aside from the group of people who are actually homeless, there's a much larger group of people who are at risk of homelessness and those are people who are very, very poor or who are poor and could become homeless given a missed paycheck, given a health crisis, given any kind of unexpected expense. And that's a large group of people and we tend to try dealing with people in the country who are at risk, paying large portions of their income for rent. There's one identifying factor for this group of people. And if we look at the at risk population, this large group of people, we can again see that women are particularly vulnerable because women disproportionately make up the poor population. So two thirds of poor people are women. So women are at risk increasingly of becoming homeless.

I want to say a little bit about causes and they're some causes of homelessness in general and also some that are particularly relevant to women. When we talk about causes, housing is a major cause. And when you look at what's happened to housing over the last decade, you can see why homelessness has increased dramatically. Affordable housing has shrunk. Federal housing programs [which] used to be a source of support for poor people have been cut dramatically; 75 percent from the 1980s. In the private market we see gentrification; we've see traditional sources of housing for

poor people disappear or shrink and so there is a shortage of affordable housing.

Again, it's important to also look at the flip-side of affordable housing which is income because when you talk about affordable housing, you've got to also think about income. "Affordable" is a relative term and if you have no income or even a very low income housing will not be affordable to you. So the income sum basically is important. When we think about income there are two basic categories we can look at. One is earned income, wages, employment, and the other side is income assistance programs. So if we look at each of those categories we can see why again more people are homeless or [they are] becoming homeless. And there I'm thinking of low minimum wage, high unemployment, involuntary part-time employment. In the case of public assistance, cut backs or elimination of programs. These things are also relevant to women to the extent that women are still earning less money, still have less access to jobs and especially high income jobs.

The third [thing] in the case of this equation is expenses. Income is income, but also you've got to look at what the expenses are and that's not just housing now but other things like child care, healthcare, mental healthcare. These are relevant issues for all people who are at risk for homelessness and they present special problems for women, particularly mothers who have child responsibilities.

So causes: I would say housing, income, and the general, what I call, social services, healthcare, mental healthcare, child care, etc. Given that very wide outline of issues and causes, what should we be doing may seem like a reasonable question. And what have we been doing, in fact? In response to homelessness, I think, what's been done at the government level and other levels has been focus primarily on emergency responses. By that I mean, the primary response to homelessness in the past decade has been things like emergency shelters, emergency soup kitchens; a response that is, I guess you could call it, a crisis response, which is aimed at providing some very basic help to people when they are already homeless. And it's not been directed at either prevention or addressing the causes.

It seems to me that if we remain merely an emergency response to these problems, we're never going to solve them. And what we need to do is try to prevent people from becoming homeless in the first place as well as address some of the underlying causes, like housing and social services, the causes I mentioned earlier. But I think if we look at the issue that way then what we're really talking about is systemic reform and it's hard to accomplish.

But that's what we're actually working on right now at the Law Center, at this organization that I'm directing in Washington. This is actually our priority right now.

I'll explain the name later, but it's Beyond McKinney: Policies to End Homelessness and it focuses on these areas, housing increased social services, plus a fourth area which we call civil rights. And the reason we added or we include that is because when people become homeless what is happening now increasingly is that they become increasingly marginalized and things happen like people get arrested for sleeping in public or for begging. And so you've got this whole series of effects that further marginalizes and it even punishes people for being homeless or for being poor. So that's our plan, that's our agenda, that's what we're working on now. It's ambitious and will be very hard to accomplish and here's where I want to talk about my feelings as a woman working for this kind of an agenda and also I'll explain the name, Beyond McKinney.

I guess in my...this was mentioned in the introduction that currently the major federal response to homelessness is something called the Stewart B. McKinney Homeless Assistance Act. This was passed in 1987. This provides primarily emergency relief to homeless people across the country. And this passed as a first step to address immediate survival needs of homeless and was specifically not intended to address the causes; it was intended just as an emergency measure. Beyond McKinney, the project we're working on now, is intended to address the causes, and so it's called Beyond the McKinney Act. *** solutions.

In thinking about whether this can actually happen I think it's important to remember how the McKinney Act was passed which happened in 1987 when Reagan was president. He signed it into law. It happened at a time when homelessness was considered a lifestyle preference and certainly not a concern of the federal government. This is true and soup kitchens were considered a free lunch and homeless people liked to live in the street.

I first went to Washington in 1985 and the idea at the time was to pressure the federal government into responding to homelessness and the theory that homelessness is clearly a national issue and that the federal government is supposed to be dealing with national issues. And so I went there not having any previous experience in Washington, thinking that here's a problem, they're supposed to be doing something about it, I'll go there and make them do it. And working with a bunch of other groups in Washington we put together what we thought was a good blueprint for what the federal government should be doing to address the problem. And it contained emergency measures, but it also contained prevention and long-term solutions. It had three parts: Emergency, prevention, and long term [solutions].

So we came up with this thing and my role was to go to members of Congress and get supporters and turn this thing into legislation, make it law, make it happen. And I began going up to Capitol Hill and I did what I was supposed to, approach the people

who were supposedly our allies, meaning liberal Democrats [and such] and tell them about this. And so I did and typically the response was, "This is great. This is of course what needs to be done," and "Isn't it wonderful that you're doing this, but surely you can't expect us to support it because we have an election coming up and homeless people don't vote." This was a fairly typical response, I found.

Another response was to have people kind of chuckle and think that wasn't it nice, that really this woman must be quite naive. An extreme form of this one person on Capitol Hill, in a fairly powerful position, telling me, "Well, aren't you a nice little lady to be doing this, but of course you can't think you'll ever get anything done."

In fact in 1987, about a year and a half later, Congress by a huge majority, bi-partisan majority, passed the Stewart B. McKinney Homeless Assistance Act and Ronald Reagan signed it into law. So something did happen and it happened because we organized a lot of people around the country who cared about this issue and who did vote. And it happened because we persisted -- including me personally -- persisted with this idea that this is a problem, this is a solution and it should be implemented.

So that's the moral and conclusion. The moral I want to draw here is that...I felt very much an outsider and feel an outsider in Washington for two reasons. One is because of the issue of homelessness. I mean, homeless people are very much on the outside and very much are marginalized. And I often feel on the outside, partly being a woman and partly within this issue. Sometimes I think that there is a way *** to benefit and I think that that's what happened in our case; that because this wasn't seen as a political issue and it was perceived as almost ridiculous to consider it a political issue, there was an opportunity for us to present it as a human issue and an issue involving real people. And I think, I personally felt, that I was able to draw on those feelings of being outside the system to persevere and to just stick to that *** and the reality that there was no reason why this problem couldn't be addressed. And this is what I call the power of the powerless. And I think I'll end with that.

Q: Could you talk a little bit about what the McKinney Act does? ***

Foscarinis: Well, the McKinney Act itself, the 1987 legislation, provided initially a $1 billion authorization over two years, so it's $500 million the first year. It hasn't always been funded at its authorization levels. It's now up to about $1 billion. The kinds of things it funds are emergency shelter, some transitional housing, a small SRO housing program. It funds mental healthcare and also healthcare programs. These are all aimed and *** now homeless. You're allowed to use some of the funds for prevention, but that's not the purpose of it. So Beyond McKinney is meant to do that prevention and provide long-term solutions.

Q: I was just going to say that because we have people coming to us who are being evicted we're told that we can't help them from the National Women's Shelter...

Foscarinis: Right.

Q: ... *** number of days. Is that because of that act? I forgot the number of days that they can actually ***

Foscarinis: No, it's not because of that act. It's because there's nothing more than that act. It's because of there being an emergency response, yeah.

?: But you know there is an anti-eviction project at the Legal Aid Society ***

?: ***

Q: I wanted to ask you a little bit about what the Beyond McKinney is ***

Foscarinis: Beyond McKinney...well, there actually are the Beyond McKinney principles, which are the four points. One is ensure sufficient, affordable housing. The second is ensure adequate income, and by income we mean job-related issues, job-training, jobs, job creation, and assistance in finding jobs, as well adequate income support for people who are unable to work. So housing, income, social services, ***, healthcare, mental healthcare, child care. And the fourth is what we call civil rights, which includes prohibiting anti-homeless ordinances or laws that punish people for being homeless, ensuring that homeless people are represented in decision-making capacities in programs that affect them, otherwise known as empowerment. That's what we're really talking about: Housing, income, social services, and civil rights.

Q: ***

Foscarinis: Yeah, very much. This is, I consider, part of healthcare, substance abuse treatment. Yeah, definitely, there has to be access to that. And I think the way to cut through the blaming the victim issue is to say really the common denominator is poverty. I mean, people who are not poor have access... I mean, lots of people have drug... This is a problem that affects all American society. They sometimes single out poor people as if somehow it's their fault, but I think the real difference is that people who are not poor have access to healthcare. *** problem. So yeah, access to substance abuse treatment is part of what we're proposing.

?: I have a question. I have been reading a lot and it seems that with more frequency here in the meeting that, "Well, you know, all of those liberals told us to empty out the mental institutions and now we have the crisis of homelessness because of the deinstitutionalization." And, you know, you hear things sometimes so much that it becomes the reality even if it isn't. And do you have statistics or some numbers on the actual...the amount of homeless people who are actually from institutions and those who are not and those who became mentally ill because of homelessness?

Foscarinis: This is a very good question in the way you're framing it, especially. The whole thing with deinstitutionalization...first of all that began a long time ago. And that began in the `60s and `70s. In 1963 there was a federal law where... Deinstitutionalization was supposed to have two parts. People were supposed to be deinstitutionalized, but the idea was that they would get mental healthcare in the community. And what happened was that the first part happened and the second part didn't. So in this 1963 federal law there was supposed to be 2000 community mental health centers created, only 800 were. And, of course, since then it has gotten worse.

People were deinstitutionalized and there are statistics that show how many people who have previously been in institutions then were deinstitutionalized, but how that's relevant to the current population of people who are mentally ill and on the street is much more attenuated. And I think that now the real issue is that people don't have access to mental healthcare and again it's because they're poor. And also because being on the street can exacerbate, it's obvious, that it can exacerbate mental illness. Some people say that it can cause mental illness and that doesn't seem plausible to me.

?: ***

Saegert: My background is as a psychologist which is appropriate for this particular situation. And I got involved in housing because I think that it's a very important place for human development of both the child development and adult development, and community development. And the longer I've worked in the area the more concerned I've gotten with the split with housing as a commodity that's produced in our society almost entirely according to financial and physical ideas. It's treated by architects mainly as an aesthetic property, or not, and it's treated by the institutions that produce it as a good, a good that has to be efficiently and profitably developed. And unfortunately I think it's a good that has an awful lot of impact in how human development occurs and the way in which housing is developed or not developed in communities and has a great impact on what that community has to offer the people who live in it.

And I think there's a very direct relationship to women here in that in most cultures

women are co-producers of housing and they're unpaid co-producers of housing because housing is always...most economic analyses focus on putting it onto the market, but after it's long life thereafter except for the times when it's sold, women are in very large part responsible for daily maintenance and for seeing that it functions as a home and a habitat for people. And throughout the world women are involved in housing problems and take often, particularly low-income women, take the lead in trying to press their needs for housing, and their children's, and their community's needs for housing on the government. And I think they do it in kind of consistent ways which I'm going to talk about.

I'm going to talk a little bit about the relationship between homelessness and the problem with housing production and the sort of set treatment of housing as just a commodity and not as part of a human habitat and part of the development of the community.

There have been a couple of studies focusing on homeless women and child development. One of them was done at Banks Street and one was done at NYU. What has come out of them is that there are certain risk factors for women becoming homeless. One of them is being young. One of them is being an African American and one of them is being pregnant. And these factors together greatly increase a person's, a woman's, vulnerability to become homeless. And certainly being a woman, being an African American, and being young are all social factors in our society which also relates to not having a steady income, with having problems with discrimination. Having access to all the kinds of things that Maria was talking about are there beyond this, but when they come together for a particular young woman they can end up with her on the street pregnant or with a very new baby.

I was particularly disturbed by the finding that pregnancy was a risk factor because having gone to some of these transitional shelters, and there are two or three shelters in New York for homeless women, it's a terrible time not to have a stable environment and not to be able to take for granted the physical and emotional support of an established home. And it's really terrible, and from everything I've studied about child development and everything I know as a mother about mother development, the idea that we could possibly be seriously harming hundreds and thousands of women and hundreds of thousands of young people if they start their lives under these circumstances, it's obvious that probably even a relatively brief episode of homelessness can have a serious consequence which take an awful lot of love and care to overcome. Not that we don't see mothers who can do that, of course we do.

But I think when you talk about things like substance abuse by single mothers, it's important to understand what normal adolescents go through, and the stresses that mothers normally go through, and that single parents normally go through, and to

understand how those accumulate and what this kind of total stripping away of resources does and the ability to function in that way.

I think that the complex relationship of being a woman in the economy role, in reproduction, and the role that many women have in their community in which they are responsible for domestic life and for family ties or social ties, the sort of weaving together of a community that functions on a daily basis *** and so on, and so how all the factors that don't take those things into account and that work against them can harm them.

But out of that also comes, I think, a typically female approach to provision of housing which I think is very exciting. With Jackie Levit, who was at that time a professor of Urban Planning at Columbia and now is at UCLA, she and I did a study of how women...how do tenants survive landlord abandonment which is an important factor in New York and apparently is becoming [so] elsewhere. But the reason we wanted to study this...we had been in a seminar on women and housing run by Donna Shallely and *** at Hunter College and it was really depressing because it was one of those things where the best experts in the eastern seaboard would present and one would have a wonderful presentation on the demographics of being a woman, which were pretty terrible particularly if your were female *** and from a minority population and the income levels, you know, have been, for that segment of the population, have been really disproportionately disadvantaged over these last 15 years. And so those income levels will really pull you away from the population. The housing production programs were going in the opposite direction; they were becoming fiscally responsible. And so we were having lots of government money producing housing for people earn $25,000, $57,000 a year. And out of that we have things like the housing in The Bronx on Charlotte Street *** this is pretty much going to solve the problem. Well, what you need here is you need two incomes in order to be able to afford those houses. And so female headed households were out of that market. Most of the production problems during this last Republican period have been of that sort. And there are lots of complicated reasons for it and some of which I understand, some of which I don't.

So what do women do under those circumstances? They used the skills that they have learned to survive in the household, to try to provide housing, through shoring up their network with others in their immediate community and through trying through the domestic production of housing to substitute for the withdrawal of it economically. And I think that even the homeless women [are] doing this often in shelters or where ever they happen to be, to try to use their homemaking skills and networking skills to build a physical and social shelter for themselves and their family.

And one of the things that's come out of the Banks Street and NYU study that I think is very important is to see how little difference there is among low income

people...between those who are homeless and those who are not homeless. On almost all of the measures in both studies there have been very few differences attributable to anything in origin. There is somewhat greater depression among people who are homeless, which is reasonable. Interestingly enough, low income women, who are comparable to those in the homeless population, who have homes are more worried about housing, are more stressed out by housing, because the work it takes to provide it -- since these other women are interviewed usually in shelters once they've made it into the shelters -- the kind of struggle to keep housing there for their family is an enormous burden on them. There are lots of...sexual harassment is incredibly common as a problem for particularly single women in low-income housing. Discrimination against welfare families, discrimination against families with children, those are both...and racial discrimination, are all factors which really burden low-income women and particularly minority populations in trying to... So they have to develop this huge amount of skill, really, and a lot of informal, non-monetary resources just to keep housing.

So when I began to study landlord abandoned buildings, something I discovered was *** was that actually landlord abandonment was not such a problem for them; that they hadn't been getting housing services anyway and that landlords had presented lots of problems from demanding rent through sexual harassment through bringing people into the building who were threatening to them and so on. When the landlords withdrew from the building and before the city took it over -- I began this research in the early `80s and so a lot of the people we studied had gone through abandonment in the mid-70s -- and what we found is that in many buildings women particularly, elderly women and elderly minority women, would begin to use these social ties and the kinds of skills that they've used to survive in their own apartments and to find apartments to organize the building and to begin to take care of the building within the resources that were available. And through that they've developed the ability to provide usually better housing services, even before they reached a program that would give them help, than they had been receiving under the landlord situation.

So one of the things I've learned working around issues of housing and with housing and talking with very low income people is that very often the bureaucratic analysis of the problem uses terms and categories which are absolutely wrong for the experience of the problem and very often lead to solutions that are absolutely wrong.

So one main point I would like to make is that homelessness has become kind of a fashionable topic, but housing hasn't become a fashionable topic and I think that's a problem. You see it in the City of New York; our mayor spends a huge amount of time and energy dealing with assaults on his ability to handle homelessness. He doesn't spend much time and energy on the development and condition of housing. And I think the whole professional community and the bureaucratic response which has made homelessness an institutional category is a serious part of the problem and somehow we

need to be on another route with that.

I think that the usually female-led housing cooperatives that developed out of this kind of organized -- and what I'm talking about with which April is an important part -- I think provide an alternative model for housing development and I think it's a very powerful alternative model, but unfortunately it's powerfully alternative also in the sense that for it to work well you really have to put resources under the control of the people living in the housing and you have to work with them in terms of technical assistance and even organizational development and sophistication, but you can't make them be in a program your way. And that's really against the sort of form of bureaucratic housing provision and I think with the City of New York it has been very interesting to look at how these co-op programs have faired. They're not a favorite program, they're not a favorite approach, and they have nonetheless consistently been one of the least expensive programs around.

And I recently did a study with the City-wide Task Force on City-Owned Property. We chose to study presently and formerly city-owned property in The Bronx to look at who lived in it, what kind of housing was being provided by the housing that was still owned by the city and that which was in this Division of Alternative Management, which includes co-ops or a program to sell buildings back to private landlords after having rehabilitated them and a program to sell them to community groups.

We didn't have a very big community homes sample, but the findings were extremely strong in two ways. One, people living in this housing were very poor, very low income, over half the sample made under $10,000 a year, and we had reached 2700 people and in this housing we surveyed about 20 percent of the buildings on ***. Out of this, 69 percent of the people who responded to our questionnaire who come from... A third of our population came from shelters. Of those, 69 percent were female-headed households. Of the other people living in the city-owned households, 60 percent were female-headed households. And when you looked at the demographics of male-headed and female-headed households, the only real big difference was income. Education wasn't very different, being employed wasn't very different ***, but 61 percent of the female-headed households earned less than $10,000 per year as compared to 38 percent of the male-headed households.

The typical household in our study was shockingly large. I was really surprised that there were like 5 people in a household and the typical household, the average or the model household, would be one woman and three or 4 children. It says a lot about The Bronx, but in a way I don't think that's our image of it. We did a very small study which April was involved in and *** Community Development and the households are much smaller in Harlem, usually three-person households are the norm, but again female-headed households and very low incomes were also ***.

But one of the most significant finding to me of our study was overwhelming freshness among tenants for tenant ownership, cooperative ownership, and an overwhelmingly superior track record of housing production among the co-ops. On every measure that we studied the co-ops produced the most satisfactory housing from the point of view of the residents; plumbing was rated better, lighting better, hot water was rated better. All building services were rated better: Security, cleanliness, social problems like drugs, crime, harassment, noise, graffiti, were all much lower. And this is another interesting finding that we had, I just discovered this this week: Buildings which we had surveyed more women reported fewer social problems. We had a random sample of buildings, but not of people within them, but I think it probably does mean that buildings which have more of a majority female population don't have as many of those types of problems. Management was rated much better.

What's interesting, though, is if you look at certainly local housing policy, city housing policy, and even federal housing policy, coops I think are seen as kind of the lunatic fringe. And usually on housing policy when I speak to someone, even with someone who has worked with cooperative housing, their first line is, "Well, co-ops are great. Those leaders are really special people, but co-ops aren't for everybody." And I think that's a bias. I think that that's not necessarily true. If you look at the private ownership programs which are supposedly for everybody, what you see is that the city invested a huge amount of money in buildings that private landlords had abandoned and then sold them back to private landlords having invested city money and not making money out of it. And then the outcome of that 10 years later, 5 years later, is that those buildings are in worse shape than the buildings the city still owns. And is that really for everybody?

Another interesting finding, the latest one, is that women are in general more in favor of cooperative ownership. And I think that there are a few lessons we can learn out of this. Good housing policy ought to learn that tenant participation, control, and even ownership, are probably the best way to produce and retain good low income housing. This is a real redistribution of resources in this society and therefore it's a really serious difficulty, but I think the approach that I would like try to take, although it's very hard to do, is to try to document the cost somehow or to at least make it clear what the cost of doing the wrong thing is. And how by not doing the right thing with housing what you do is you generate homelessness, which is a huge cost to this society, you generate bad housing, and you waste your resources, and you also spend a lot of money on bureaucrats and law suits, and that probably if you could total that up in itself it would mean that even a great deal of support to tenants and to tenant ownership would be possible, just by freeing-up some of that money. If you could tally the cost of the social negatives, the creation of habitats that breed drugs, crime, and, I'm sure, poor child development, the cost of that to our society is enormous ***. I mean, the cost of raising a child in this society even if you're wealthy is increased by this. I mean, if you just think about the social tension and the difficulty of being in a public space and

all the issues that are raised around it, I think that definitely there could be another direction. There are a lot of details about this, but I don't think it's worth talking [about].

Co-ops do, however, need a certain kind of support. People with this kind of income don't support housing within the current economic situation. The cost of housing is beyond what their income can support. And it has been a really long time in America since we've had even a modest amount of support for the provision of housing for low income people. The previous administrations have been interested in selling off public housing ***. Section 8, the subsidies, one of those programs and entitlement programs, just in and of itself are too expensive for us to consider. But it's required.

The other thing is then to treat this housing as a public resource, not to expect that it will be paying property taxes based on speculative kinds of levels. Things like the water charges are really having a devastating effect on low income housing because a lot of the housing, even if it's been much restored, is still expensive to maintain and has plumbing problems. So a lot of the co-ops are almost going back into city ownership just because of their inability to face sewer and water charges and taxes and property taxes.

The other thing that these kinds of organizations do need -- and those of us involved in *** social sciences as well need to recognize too -- is help with organizational development, conflict resolution, leadership development, leadership succession. You know, every major corporation in America spends a whole lot of money on organizational consultants and those are people who have, you know, kind of every resource. It is crazy to think that because co-ops are characterized by conflict and by leadership problems and so on that they're a.) different from any other organization in the world, b.) ineffective in providing housing, and c.) only for those special people who are charismatic leaders. But that doesn't deny that they're lots of problems in doing it ***.

What I think we can learn from the people who -- the men and women, but really very often women -- is once we ask them...we all often ask toward the end of the interviews with people why were there so many women involved in the tenant association. Look around, there are very many men in this building. And when you get down to these kinds of income levels you do see that the statistics are real.

Anyway, I think there is a very important organizing model where the emphasis put on communication, on consentual decision-making, on informing and developing consensus around what needs to be done, and also the informal taking care of housing and the recognition that housing is part of the fabric of the community and all of the

problems of people in that housing are part of the problems of that housing. *** There's also a kind of a critical change in organizing approaches that moves away from a protest client demand orientation as the only thing you're organizing for to a kind of self-production of what you want; that you're not just saying, "Do this differently." You're saying, "Work with me to do this the way it would work for us." And that's a very different approach. I think I'll end there ***

I'm happy to introduce our fourth and previously missing panelist, Marsha Martin.

Marsha Martin, Director Mayor's Office on Homelessness and SRO Housing : *** 20 minutes.

Saegert: Well, maybe we better just move on and let you speak then.

Martin: This is not a panel on homelessness, it's on women and housing.

Saegert: I think it's on women, and homelessness, and housing.

Martin: Does it say ***?

Saegert: I think people want to hear ***. I understand that... I'm sure most people know you because ***

Martin: Sure, a half hour ago I was co-sponsoring a conference across the street so I apologize *** this very year was across the street on the issue, many women fund-raisers. *** So I apologize for being late ***

It is interesting that they're talking about homelessness on one hand *** As the Director of the Mayor's Office on Homelessness and SRO Housing, our office is required to see that approximately 5500 *** residential housing. We work with the Housing Authority *** to try to ensure that ***

(The remainder of Ms. Martin's presentation is inaudible.)

April Tyler, Coordinator, Tenant Coalition: Well, I guess we'll see-saw back and try to be positive as I'm sitting here shuddering just thinking that when what is now HPD was developed it was supposed to be a temporary agency. It was supposed to

manage and monitor the increased landlord abandonment and has now blossomed into this monster and monstrosity that I sometimes say, like, you know -- and I'll tell you a little bit about it -- I am the coordinator of the Coalition of Buildings that are the tenant owned cooperatives in buildings that are in city ownership and I say that we should change our name from Coalition to The TIL Weatherman and bomb HPD and maybe start all over again.

So I shudder when Ms. Martin is sitting here and saying that this agency is only going to it's more institutional vision, which I think is dangerous. It's more creating a monster for homelessness to make it permanent, but I'll try to get back to the positive because that's what I came here to talk about.

I work, as Susan said, across the street. My office is across the street and while I'm very rarely there that's where my station is. I work in West Harlem north of 125th Street and I live in West Harlem. I work with primarily residents of city-owned buildings, buildings that are owned and managed by HPD. And when I was originally asked to come sit on this panel and I saw that the focus was on homelessness, I said, "Well, you know, that's not really what I do. " I work with tenants to try to preserve and own their housing; I don't really deal with homelessness, but then I thought back and in a lawsuit that I was involved with in the context of organizing a group of tenants there was a study done by Anna de Havinon and she found that over 50 percent of the residents of shelters, their last home was a city-owned building. So while I don't directly deal with homelessness I do, like I am on, with the people that I work with, the absolute last stop before homelessness, before they get going to the street, before they're doubled-up, before they're in a shelter.

And so what we do is we -- at Ecumenical and through this Coalition of Buildings -- we try to encourage tenants to take over some of the responsibility for where they live. Take over if and when it's possible the management of their buildings through a couple of particular programs and then eventually the ownership of their building. And I don't want to talk too much about that. I want to talk about the Coalition itself.

It's called the Community District Nine TIL City Owned Buildings Coalition and TIL stands for Tenant Interim Lease, which is a particular program that is run by HPD, the Division of Housing Preservation and Development, and it allows tenants to manage and eventually own their apartments as well as co-ops. This Coalition started as a subcommittee of the community board of which I was a member and a meeting was called of residents of city-owned buildings in Harlem and TIL buildings in particular. And we realized while we were sitting there -- and let me just interject that I live in a building that was owned by the city, was at one point on the list of buildings to be sealed-up and demolished, and is now a tenant-owned cooperative. So I have a lot of personal experience from which to draw. We were sitting around talking about our

problems, you know, "HPD this, HPD that," and "Coordinators...no one really helps us," and we said, "Well, okay. Why don't we help ourselves. You know, we're doing that in our houses, why don't we just connect on a neighborhood level and do it together and make this program a little bit better, make it work more for us?" And this was in 1989 that this meeting happened and in fits and starts the Coalition has floundered and now been for the past two years reconfigured outside of the community board as not an official organization, but a conglomerate, I guess ***, a group of buildings. And we meet regularly, we deal with issues related to the nuts and bolts of our housing of how we are going to make this program [work], which everyone who lives in a TIL building, everyone who has gone through the process, is convinced that it's set up to fail, and there are all sorts of mechanisms that are used by agencies that are supposed to help, by elected officials, by everyone, so that tenants don't own their buildings. But how is it that we can make the program work a little bit better for us?

And we meet pretty much monthly. We deal with management issues in the building, we get an opportunity to network, we share information about contractors, about policies, about the vagrancies in the HPD policies and how to overcome them, and also we, one of the major focuses is, we encourage buildings that aren't in this process, the buildings that are still in city ownership and still in city management, to join us and to become a part of this program so that there are more TIL buildings and more tenant cooperatives in this neighborhood.

And we don't just deal with housing issues; we deal with almost everything under the sun. Like there's a couple of the people who are members of the Coalition trying now to start a food co-op, getting some information on what other people are doing in other areas of the city, how we can start doing that. We are also trying to start a fuel co-op with the Minority Fuel Company in the area so that we can pool our resources and derive some benefit from all of this money that we have in isolated forms. We also are this summer -- and I'm really pleased about his -- we're doing a play street for neighborhood children near one of the TIL buildings and members of the Coalition are going to serve as volunteers for the play street and get a little bit of money to hire an intern to coordinate and run it.

We also are -- and one of the...it was mentioned earlier that I'm now the district leader of HDFC in the 70th Assembly District and one of the reasons that I did that, decided like after much deliberation to become the district leader, is because I see what we're doing as intrinsically political. And each of the speakers before me said something about the need for systematic change and systemic change. And we, I think that my moving on to this role and getting involved in the political arena, that so negatively oft times affects us, will give me a chance to learn more and then transmit to a broader audience and a heretofore forgotten audience and ignored audience and wrongly ignored audience, and get them also more involved in the political system in order to hopefully change it. And I say "wrongly" because when I worked with Susan a few

years ago, we did a study and found that residents in TIL buildings and in HDFCs vote more than the general population, regularly. So people, they're sort of like what the Chinese would call "the sleeping giant," the sleeping TIL buildings.

We also are in the very, very, very early stages of trying to form a credit union because as I said we have ...while we are poor -- I'm a two income family but by no means consider myself financially advantaged. I'm advantaged in other ways but... -- and most of the residents in West Harlem, while the median income has gone up -- it still blows my mind to think it's $28,000 -- but when we did our survey of residents of city-owned buildings the median income was more like $7000. So it's a very poor population, but when residents take over the management of their building, and the control of their building, the resources are tremendous when taken as an aggregate. And just totalling up the yearly rent rolls, the monthly rent rolls, excuse me, of the buildings that are now members of the Coalition and a few more buildings that are in city ownership who are about to become members of the Coalition, we've got well over $1 million and I'm not even talking about all of the buildings, it's like 20 buildings. And we've got a ton of money and a lot of other people see that, but sometimes we don't see that. And so we're trying to get that message out; that we can pool our resources, we don't need outside assistance or services all the time in order to derive the benefit of that pooling, and we can control it. That's the main reason that we started the Coalition, that's the main reason that we keep working on it, and that's one of the ultimate benefits, is the bettering of our housing and the bettering of our community. And also not just the physical benefit of our community, but the inter-personal relationships that develop, that have developed, and that will continue to develop as we move forward.

And the title of this conference is something like "Women as Change Makers," and I thought like that and Susan and Jackie Levit's book, From Abandonment to Hope, and the community household model and how women are particularly attuned to working together and doing things in their housing and in their communities which seemingly they shouldn't be able to do and most people are surprised that they're doing. And I just think, I always think, these are my, this is my mother, these are my aunts, this is my grandmother. This is what we always did, this is what they always did. They always did the unattainable, surmounted the insurmountable.

And I just, like as examples, there's Mrs. Adams who lives in a building on Riverside Drive, a building that was abandoned by the landlord, a building that tenants took over. They managed the building themselves before they got into the TIL program. They are now in over 6 years, they managed the building in the TIL program. They're now a co-op, they've been a co-op for a very long time, and it's truly an integrated building. There's almost every ethnic group in the building, there's almost every income level in the building, and they are like the gorgeous mosaic that Mayor Dinkins like to speak about right in that building.

In my own building with all of our problems we have done some of the same things. We've taken our destiny in our own hands. And there are hundreds, literally, of examples of this in just Harlem and in West Harlem there are more than 60 examples, successful examples, at the end stage when the buildings are cooperatives and owned and managed by the tenants. And anywhere along that process there are a few hundred. And so, like, it is a...while the housing picture is grim, when you look, you know, walk down the streets of Harlem and there's a lot of abandonment and I think willful abandonment on the part of landlords, on the part of the private sector on the part of the municipal government, there's a lot of destruction, a lot of encouragement of tenants to lose relationships with where they're living, to not have a commitment to their space, their personal space, and their space meaning their communities, their neighborhoods, their blocks, even their buildings because it's such a frustrating process to just keep the housing in liveable condition.

And there are so many forces working against tenants that try to do that and I'm not just talking about the obvious landlord who tries to bust up the tenant association, but almost daily I run into tenants who they've tried to get a repair, a simple thing like a hole in the wall fixed so that rats don't come and bite their children, and after 15 phone calls, after 30 visits to the site office, after maybe writing a letter or two, calling up the mayor, calling up this person or that person, the hole still has not been fixed. The hole is now getting bigger, the child now has eaten some lead dust, eaten some lead, inhaled lead dust, is now lead poisoned, and the rat has bitten their child and them. And so what are they to do? They say, "Buy this building? Manage this building? I want to move. I just want to get out of here."

And I think that that process started a long, long time ago and it's been systematic in Harlem. It's been systematic not just in Harlem, but we see the disastrous effects suffered in the South Bronx, but it's also happening in Harlem where they haven't actually burnt the buildings down, but where they're burning them down from the inside and then redeveloping them and saying, "We're doing a great thing," but 50,000 are lost here and 1000 are built there. It doesn't make any sense to me and it makes me very frustrated because I see, yeah, it's a problem. People need housing, people need shelter, but let's talk about preservation. And everyone also said, "Let's revisit the preservation question. People need to stay where they are." But when I started doing this work three years ago, I couldn't find another organizer who worked with city-owned buildings. And the city owns over 30,000 units of housing. And that was just amazing to me that there are all of these organizers, everyone's calling themselves a housing organizer and tenant organizer, but no one's working with these people. But then there's this whole slew of people who are going to get jobs to deal with homelessness, to deal with them in shelters, but then no one is there stemming the tide. And then there are the other people, the not-for-profits and the for-profits, who are then saying, "Oh, we need to develop. We need to develop. We need to develop units." But then all of the people who could stay there, who could get, like Susan was

saying, some of the services, some of the organizational development services, some of the resources.

And if the process was made a little bit more easy for tenants to own their buildings, to manage their buildings and own their buildings, to develop a different relationship to their community before they leave their community and enter the shelter system and then have to be reintegrated with a whole bunch of other services providers, then it would make a lot more sense to me and it would be cheaper. And I totally don't understand the concrete comment about homelessness being cheaper ever. So I'm sorry that I sound disjointed, but I just get riled up about this because I think that even with all of the agencies, all of the organizations, all of the institutions that are working on parts of the problem, the seemingly easiest solution is not being dealt with but by two or three. And I said three years ago I was the only one that I could find and now maybe there are 5. So over three years we've gotten 4 other organizers who work with 30,000 units and there's a slew more coming into city ownership.

But, again, the picture is grim. The lack of housing is a problem. The housing that exists for the poorest population, the most disenfranchised population, the people who are on the fringes, the African Americans, the Latinos, the women, the picture is extremely grim, but there are signs of hope. There are lots of people who are working in isolated areas trying to keep their housing, to help others keep their housing, to build on what they've built in maybe their buildings, and do something in their communities. And one of the things that I see as my mission is to try to bring them together so that they can become a force that is reckoned with and others aren't always speaking for them, but they're speaking for themselves. And I say "they," but I mean "we" because I'm one of them.

And then I do think that we are largely -- and I was thinking about this -- are we the catalyst for redevelopment? Are we like these agents for change? And I think that we are because there's the market. Market forces have changed a little. There's been a lot of private investment in communities that had been disinvested in in the `70s like Harlem, like the South Bronx, like Bed Sty. Investment from private sources and investment from government sources. And there's a lot more political focus on these communities, but when there was no one else there and everyone else had left, we were the ones who stayed and we were the ones who stemmed the tide and, at least in Harlem, were the ones who has made sure that Harlem didn't become some of the worst like the South Bronx. And a lot of the buildings were abandoned, all of the buildings weren't abandoned because some tenants refused to leave. And now they've become an inspiration to a lot of the people in not just their buildings but in the neighborhood. And it has sort of caused a chain reaction. And then the not-for-profits have come back and they're doing development, they're doing management, and now again there's a lot of talk about banks even coming back to Harlem. And I think it's just talk, but we'll see.

So I think we are...we're mostly women, we are these change makers and we have been catalysts for the redevelopment of our communities, the holding on and the redevelopment of our communities. And so, you know, I was wondering how I would fit in to all of this and is what I do relevant to this conference, and yeah, it is.

And then I guess just to end, I just had this thought. Music is seemingly related, but it is, it's intrinsic to my existence and a lot of our existence and historically as an African it is spiritually important to me. And when I was leaving I was listening to -- before I left -- I was listening to Sweet Honey In the Rock singing "Good News." And so what's the good nes? And she was singing that it's a spiritual. "I'm going to lay down the world and shoulder my cross," and I was thinking, yeah, that's what we do, that's what we're doing. We told everyone who told us, that we don't know what we're doing, "All you are are a statistic and an entity," and we decided we're not. And we are building our world our way and that's what we're doing and I hope that we can do it on a larger level and on a more cohesive level and assist each other. And that's what I do, I hope that's what I do, and I hope ***. So thanks.

Saegert: You had a lot to say. In relating the housing you work on to homelessness and besides 50 percent from the study were homeless coming from city-owned housing, in our study 30 percent had come from shelters into this housing ***. It's really very closely related to being treated as ***.

Do you have some questions or comments?

Q: I just wondered about the development of the ***. I know that you there are many of the women who are taking care of *** of the housing, but...and I'm certainly impressed by how much you've done, but I'm thinking that there are a lot of other women who are in the same position *** dealing with all kinds of things that can stand in the way of getting people organized, getting ***. What other kinds of support are available? Is it that you need people who aren't in the building who have this kind of leadership that they can pull together and to be determined? Or is there a need to develop that? What is the social network there to help to get rid of something just as simple as getting the graffiti off the building? You get rid of it one day, it's back the next day and you continue doing it and then you just give up. You know, what is this important network that is there so those women get helped *** and then why can't we get the men? You know, I just don't think the women should do everything, the men should do it too.

Tyler: I think that largely there isn't a support network and that's part of the problem. A lot of organizations that assist are in the business of assisting with either social services like negotiating certain bureaucracies, like HRA or HUD, in some cases, or

report systems, things like that, but I don't think that there are any organizations or systems other than informal networks that help with leadership development, help with fostering new development, help with like bringing out people who haven't classically participated in the building or in the block or the neighborhood and I think that that's something that's needed. I know that's something that Susan and I, when we see each other, we talk about the need for.

Saegert: Actually I'm working with the National Congress of Neighborhood Women and the public housing project in East Harlem, Johnson Houses. The leader of that is Ethel Valez, a member of the National Congress of Neighborhood Women, and she wanted to do a combined research, organizing and organizational development together. And so the three of us, the tenants' association, Housing Environments Research Group, and the National Congress of Neighborhood Women, are trying to work together to do that, to make research be part of increased information and learning to analyze and knowing what we want and going after it. And also through the whole process, to get people involved and talking to their neighbors and deciding what they want and all of that.

I have to say, though, what you were saying about dealing with agencies isn't true that the tenants of the building and the National Congress *** it's important that the Housing Authority put some money into this because they get millions of dollars a year supposedly for tenant training and they spend it on their staff and they don't feel they're getting much out of that ***. But I have to say that I almost don't want to do this anymore; just trying to get a contract with the Housing Authority almost ruins your life, so imagine living in the building. And I do think that that...there's a whole lot that people do for the poverty problem is to take up the time of poor people so that they just don't *** to do anything else. And I don't know if I want to work with anymore city agencies after this but...

Q: *** However, it's hard to get people involved in organizing when they have ***. How do you get a woman whose husband beats her *** participate in a tenant meeting? It just seems like there has to be ***

Tyler: Well, I don't want to answer all the questions, but yeah, there has to be intensive case management and there has to be...well, maybe not even that. There have to be services and there have to be escape mechanisms for people. Like there's no drug treatment and so the woman who is addicted to crack is going to stay addicted to crack until she gets AIDS or until she dies because she can't say, "I want help," and find help. And then she's not going to be able to take care of her children because of that. And so, yeah, there needs to be services in place for them, but you can then, if the husband is battering the wife, maybe you need to approach the husband and get him interested. He lives in the building too. You know, like there's more than one way.

Or you work with the people who are most interested and maybe right now you can't deal with them and you find something else that they need and steer them toward that and form the tenants' association and then perhaps later they'll follow along ***.

Q: ***

Tyler: Oh, it's fixed. You fixed it. Once you started...yeah.

Q: ***

Tyler: Well, you don't do it yourself, but the tenants collect the rent. The tenants' association collects the rent and they make the repairs with the rent. The city provides also some major repairs in this particular program that we're talking about until...

Q: You actually get ***?

Tyler: Yeah, and I'm not going to say they do the best job, but, you know, they do it. But just, you know, yeah, maybe it's not fair and you know every time I meet someone from HPD they think I'm a crazy, which maybe I am, but... I went to an open house yesterday and exactly what you were saying, there's an organization now in Central Harlem, that just started, largely funded by HPD with a former colleague of mine, and they're looking at community organizing in a very holistic manner; a small geographic area dealing with housing, dealing with social services, dealing with other issues like education, dealing with community open space. And I think that that's the best approach and I wonder why the movement has been around for longer than I've been living and we're just getting to this point. Yeah, I think it's something that's needed and it's about time and thank God it's HPD that's doing it. Maybe it won't be collective, maybe it will, but we'll see.

Foscarinis: I'm wondering if I can make a comment which is just a little bit of a pitch for the bigger picture because I think that what your talking about is terribly important and especially the organizing and the focus on people organizing in their neighborhoods, but I want to say, I think we also need to think about a bigger neighborhood and a bigger community which is this whole country. It is all of us. And to keep in mind the big picture which is the incredible lack of resources. I mean, you're talking about holes in walls or crack addiction, we sometimes tend to focus on individuals or on very specific problems. We need to keep in mind the incredible disparity in income and resources that exist in this country and I mean, this is clearly a country that has resources, but it's spending them not on the kinds of issues that we're talking about. And once we do something about that I think it will be hard... And I

think these things go together. I mean, I think we do the community organizing, but you also put pressure on the bigger system as a whole unless things can work together.

Saegert: Can I ask you something on that too? because I think the bigger picture's very important and in the last chapter of the book that Jackie and I wrote, we tried to put that together. And really what you have to get to is kind of a movement position and I think that part of the problem is advocating policies at the bigger picture levels if they only occur...if there's a wall behind them. And so you have, in a way, to bring the people who are not being advantaged by the current situation into the political camp. They really have to be pursued together. But I think they would change because, you know I was struck by what Marsha Martin said, that New York has produced more housing than the rest of the country. That probably is true. I think even when money is spent, if it is not spent from a position of trust in the people you're trying to help or an understanding of what it takes to build community, that it doesn't have an impact. And what I've seen in these TIL buildings is that such a little money goes such a long way if it's used right. And I feel like even if -- I mean, I'm sorry. It's very frustrating when somebody from the administration won't stay long enough to be asked a question -- but I feel that we need more resources, but we shouldn't just advocate around that issue. I mean, we shouldn't just advocate around distributional issues because if we don't get down to making every single agency accountable and every single program have something to do with ***, then it's not going to matter. Then that's what happens; that's why people got sick of the new ***. It wasn't just that it was ***, it was ineffective and ***

(Tape cuts off here.)