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New York City's community-based housing movement: achievements and prospects

Laura Wolf-Powers

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Introduction

This chapter offers as a 'community planning' case study the experience of community-based not-for-profit housing organisations in New York City and their relationship (from the 1970s through to the present) with that city's elected officials and executive agencies.[1] I argue that in New York City, community-based organisations have unambiguously added strategic value in the social housing arena, becoming 'part of a wider governance and leadership system that delivers benefits for a range of interests' (Gallent and Ciaffi, Chapter 1, this volume). Moreover, their political participation and advocacy have helped to bring about many of the policies that currently structure this system. Their role has been in constant flux, however, changing with shifts in city, state and federal political regimes; with the contingent relationship between their development work and their political advocacy; and with the transformation of the city's housing markets.

The chapter begins with a discussion of the unique political experience of the US, specifically the efflorescence of social movements at the neighbourhood scale during the 1960s and 1970s and the emergence of a branch of planning practice that embraced these movements' anti-systemic perspective. It then describes the birth and evolution of community-based housing organisations in New York City, originally the product of maverick efforts to stabilise neighbourhoods that had been virtually abandoned by both the public and private sectors. In the late 1970s, faced with a mounting inventory of multi-family apartment buildings that they had repossessed for tax delinquency, city government officials gradually and steadily integrated community-based organisations into an organised system for rehabilitating and managing these buildings. By extension (and because of legislative and policy

actions that enabled them to produce new affordable housing as well), community-based organisations in New York City became responsible in the next several decades for governing the provision of safe and affordable accommodation to tens of thousands of low- and moderate-income households. While highlighting the interdependence of the city and the housing organisations as an example of 'co-production of public policy' (Gallent and Ciaffi, Chapter 1, this volume), this case also gently challenges Chapter 1's implicit assertion of a clean distinction between planning professionally produced by experts and local community action.

The final part of the chapter discusses current challenges facing the community-based not-for-profit housing sector in New York City. As more and more of the city's neighbourhoods have 'come back', becoming desirable to market-rate renters and buyers, non-profit organisations have increasingly found themselves in competition with conventional developers and property managers. This has again changed the terms and the tenor of their relationship to local government. In this context, debates have arisen about what unique value neighbourhood-rooted, mission-driven organisations deliver to the city's communities as against market-sector counterparts which can, in many cases, produce affordable housing units more quickly and manage them with greater efficiency.

Neighbourhood social movements and planning: the US experience

In many cities in the US, one consequence of state- and market-driven cycles of disinvestment and redevelopment during the second half of the twentieth century was the emergence of oppositional social movements rooted at the neighbourhood level (Fainstein and Fainstein, 1983; Beitel, 2013). Community-based social movements in US cities sprang, in the 1970s, from networks of organisations whose founders, active in the civil rights, anti-war and student movements of the previous decade, had discovered that housing and neighbourhood issues presented opportunities for political engagement around fundamental issues of social structure (Beitel, 2013; Taylor and Silver, 2003). 'Why talk about a vacant lot or a neglected building, or even a neighbourhood?' one New York City housing advocate asked rhetorically when being interviewed for this chapter. His answer: 'Because talking about specific places was a way of talking about inequality…in the American idiom' (Dulchin, 2013).

What is perhaps unique about the US experience is that a large number of those engaged in movement politics identified as planners (see Wolf-Powers, 2008). In response to struggles over urban renewal-era policies, a sizeable minority of individuals trained in architecture, planning and urban design during the 1960s and 1970s became intent on counteracting what they saw as the elite-driven shaping of the urban physical and social environment, and embraced community-led approaches. Members of this constituency asserted the potential of planning to challenge established institutions of governance and decision-making power while acting within established institutional contexts (Davidoff, 1965; Friedmann, 1971; Clavel, 1986; Krumholz and Clavel, 1994). The primacy of local planning as a framework for social movement claims of this type can be ascribed to the fact that under American federalism, planners and other actors in local government exert an unusual level of control over land use and development decisions. It can also be attributed to the advantages that professional skill and legitimacy conferred on neighbourhood-based activists; it helped their cause to have credentialled planners in their midst and to be capable of speaking in the language of zoning variances, building codes and intergovernmental financing schemes.

Understanding the historically specific emergence of a counterhegemonic strand of planning in the US is relevant to this case because it provides a starting point for examining the relationship of New York City's community-based housing movement to traditional political institutions and processes within the city. The organisations at the heart of neighbourhood housing movement were concerned with defending local populations from displacement, with improving housing conditions in poor and working-class neighbourhoods, and with strengthening political participation and getting the voices of the non-affluent into conversations about the city's future. As such, in the mid- to late-1970s they oriented themselves toward influencing municipal planning and housing policy from the outside, often using confrontational means. Over time, their successful efforts to shape policy situated them at the centre of a vast system governing social housing provision in the city.

The strategic alliance between government and the self-help housing movement in New York City

In the late 1960s and early 1970s in New York City, deindustrialisation and the shift of jobs and population to suburban municipalities led to massive private disinvestment from the city's residential real estate,

particularly multi-family buildings occupied by low- and moderate-income renters. The mayoral administrations of John V Lindsay (1965–73), and then Abraham Beame (1974–7) faced accelerating job loss and working-class flight. Practices in which mortgage lenders, real estate agents and (in some cases) federal government housing officials colluded, such as block-busting and property flipping, further destabilised poor and working-class communities – places whose residents, because of their means, their race, or both, had extremely limited housing choices (see Wilder, 2000; Pritchett, 2002). In many neighbourhoods, neither banks nor developers were making sustainable investments. Basic physical infrastructure in low-income areas of the city received increasingly poor maintenance at the hands of a fiscally strapped city government.

In the context of urban disinvestment and rising operating costs (between 1971 and 1981, heating oil prices increased by 431 per cent and overall operating costs by 131 per cent), many landlords not only stopped paying property taxes to the city but also ceased to provide basic services in their buildings (Braconi, 1999; Saegert and Winkel, 1998). In response, neighbourhood activists, many of whom identified as planners, began to take control of local assets themselves (Susser, 1982; Leavitt and Saegert, 1990). In some cases, these assets consisted of empty buildings, but more frequently they were partially occupied multi-family structures in advanced states of disrepair. Sociologist Nicole Marwell describes the birth of self-help housing on the Southside of Williamsburg in Brooklyn in about 1970:

> The [Southside] activists set themselves a modest goal: to work with the Puerto Rican and other Latino residents of the Southside to restore individual apartments to livable conditions. They began identifying landlord-abandoned buildings, where basic services – heat, hot water, garbage removal, maintenance – were no longer being provided. They then encouraged the tenants to pool the funds they would have spent on rent to purchase these services themselves. In buildings with vacant apartments in need of rehabilitation to make them habitable, organisers found new tenants, moved them into the apartments, and allowed them several months before they were required to start paying into the building services fund. This practice allowed new tenants to spend 'rent' money on initial renovations, and then integrated them into the larger structure of the

building, making the entire building more viable. (Marwell, 2007, 45–6)

The non-profit organisation formed by these activists in 1972, Southside United Housing Development Finance Corporation (or Los Sures) has since rehabilitated or constructed nearly 3,000 units of affordable housing in 300 buildings; it currently manages a portfolio of 580 units of affordable housing in 25 buildings, as well as providing assistance to low income tenant co-operatives (Southside United HDFC, 2013). The Urban Homesteading Assistance Board (UHAB), founded in 1973 to institutionalise the formation of tenant-owned housing co-operatives in distressed buildings, has helped tenants preserve 1,700 buildings and 30,000 units (UHAB, 2013). The Association for Neighbourhood and Housing Development, a 94-member coalition and trade association, estimates that its members have rehabilitated and developed 100,000 housing units since 1974. As of 2008, they were acting as property managers for 35,000 households (ANHD, 2008).

Responding to very concrete problems in the built environment, then, New York City's housing organisations have, over the past four decades, linked a generalised critique of mainstream planning with action and mobilisation at the neighbourhood level. They first engaged their members in taking local control of assets that the private sector did not see profit in preserving, and that the public sector lacked the capacity to maintain. They advocated successfully for public policy that was favourable (in a variety of ways) to the preservation of these assets. As will be further discussed below, they nurtured neighbourhoods' social infrastructure, by supporting block associations and crime prevention efforts, running youth programmes, and assisting local businesses.

Yet the success of this form of community action has rested in part on policy decisions taken by New York City's local government. First, on an informal basis, local officials tolerated urban homesteading efforts in the 1970s. The city's legal department agreed to use an obscure provision in state housing law, the Housing Development Fund Corporation (HDFC), as a vehicle for turning over abandoned and distressed homes (buildings that the city had seized for non-payment of taxes) to community groups for the purpose of establishing tenant-owned cooperatives. While activists were constantly frustrated by the difficulty of obtaining city grants and loans for the renovation of buildings (Finney, 1987; Baldwin, 1978), the HDFC provided a crucial legal mechanism (Reicher, 2013).[2]

Second, the city integrated communities and their residents into its larger strategy for disposing of the property it had come to hold. Local

Law 45, passed in 1976, shortened from three years to one the period of tax delinquency required before the city could foreclose multi-family properties. Rather than hastening tax collection as expected, the law prompted many owners to forfeit their buildings, leaving the city with a massive inventory of what was known as 'in rem' housing stock, much

Figure 12.1: *Street* magazine, issue IV (cover)
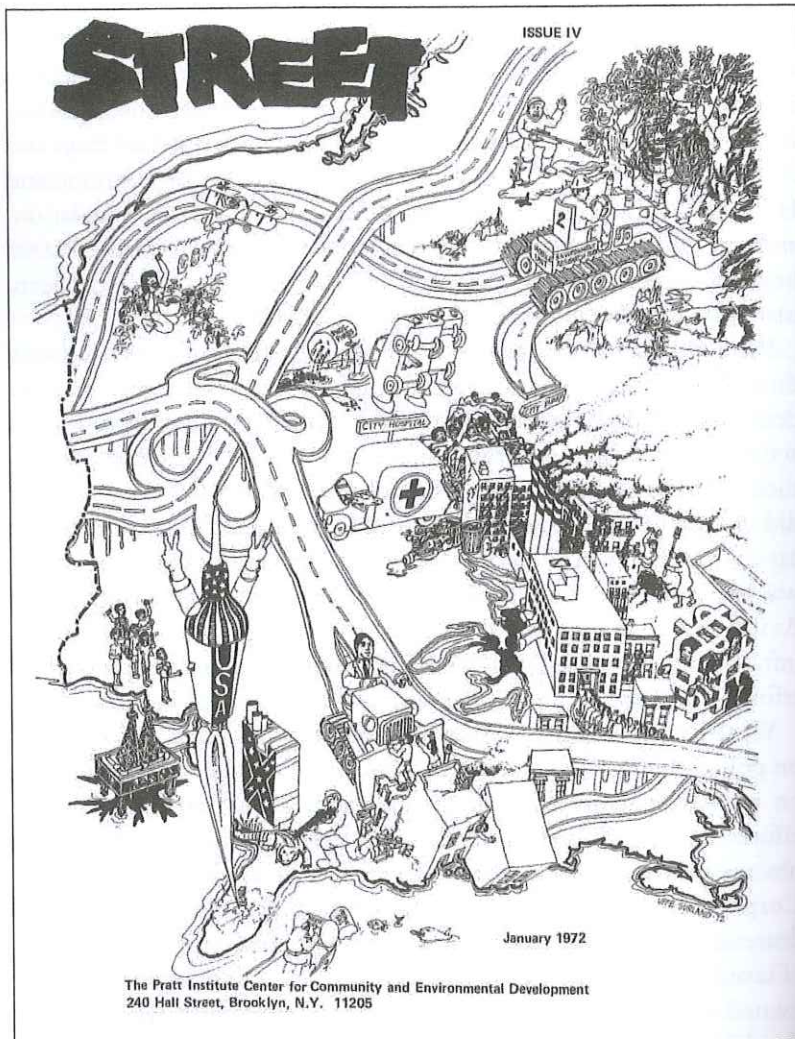
Publications like Street magazine, issued by the Pratt Institute Centre for Community and Environmental Development between 1971 and 1975, exemplified the political positions and cultural values of the counter-hegemonic strand of the city planning profession in the US. The cover of issue IV of *Street*, drawn by Uffe Surland, critiques urban housing disinvestment and calls on neighbourhood residents to counter it with self-help efforts.

of it severely dilapidated (Braconi, 1999; Saegert and Winkel, 1998).[3] In 1978, the city formed the Department of Housing Preservation and Development (HPD) and 'established an array of disposition programs utilising virtually any potential source of alternate ownership' (Braconi, 1999, 93).[4] The three main approaches were transfer to for-profit owners, transfer to tenant ownership (via an initiative called the Tenant Interim Lease (TIL) programme), and transfer to non-profit owner-managers which either owned and managed the buildings or helped tenant co-operators take ownership.[5] Both for-profit and non-profit owners received funding from the federal Community Development Block Grant programme and the city's capital budget to undertake repairs to building systems and individual units. While buildings conveyed to tenant cooperatives and non-profits have accounted for only about 25 per cent of all transfers under the city's *in rem* re-privatisation programme, the system as a whole can be seen as a strategic alliance between communities and the local government – an alliance formed to do what market institutions, in the 1980s and 1990s, were not doing, particularly with respect to highly distressed buildings in low-income neighbourhoods. The city relied on neighbourhood non-profits to work with the most deteriorated housing stock in the most troubled communities in other words, stock that private landlords were not interested in owning.

The organisation of non-profit groups into a networked social housing sector – in New York City and elsewhere – also owes much to the influence of federal policy. Many of the organisations that became active housing rehabilitators and developers were originally initiated through federally funded programmes designed to promote inner-city economic development and political participation during President Lyndon Johnson's Great Society era: the Community Action Program, the Model Cities programme, and the Special Impact Program (SIP). SIP, realised in 1965 by Senators Robert Kennedy and Jacob Javits, gave birth to the first groups that claimed the title of community development corporations, or CDCs (Weir, 1999; Ryan, 2004). While CDCs were envisioned chiefly as engines of economic empowerment and job creation, several factors colluded to reshape their mission. First (as discussed below), a legal, financing and technical assistance infrastructure developed around housing rehabilitation and development with the support of government, banks and major foundations (Rosen and Dienstfrey, 1999; Erickson, 2009). Second, in the absence of a parallel infrastructure to support business and job generation in low-income communities (see Weir, 1993), many groups

floundered in their attempts to create jobs and nurture entrepreneurs (Mueller and Schwartz, 1998).

In the mid–1970s, neighbourhood-rooted advocacy organisations across the country were instrumental in Congress' passage of the Community Reinvestment Act (CRA), which opened up a new source of private financing for social housing (see Squires, 2003). This federal law set up a system by which bank regulators evaluate bank lending practices on the basis of these institutions' responsiveness to need and opportunity in low-income neighbourhoods. Loans made under the CRA were originally a financing source for rehabilitation of deteriorated housing, and have since been used by community organisations to develop new infill housing, both for rent and for sale. In New York City, an influx of immigration and an economic upturn tied to the growth of advanced producer services stimulated the market for new housing in the 1990s; it also helped shrink the city's *in rem* inventory. In response, the community housing network leveraged low-interest financing made possible by CRA, along with the federal Low Income Housing Tax Credit (instituted by Congress in 1986), along with city- and state-sponsored programmes, to develop new affordable units. Community groups inspired to action by the neglect of their neighbourhoods in the 1970s were now developing below-market housing options that enabled low- and moderate-income households to remain living in neighbourhoods that were experiencing new waves of investment.

Via their involvement in the production and management of social housing, community-based housing organisations in New York came to exist squarely within the ambit of local government planning. This partly reflects the city's opportunism and expediency (Braconi, 1999), but it is also a product of the communities' readiness and capacity to move from planning to action. In envisioning a better future for their neighbourhoods and constituents amid devastating disinvestment, community-based groups initiated political advocacy and convinced city officials to rely on them and their members to rebuild (rather than write off)[6] the city's distressed neighbourhoods. They also built a set of technical and social capabilities that enabled them to play a crucial role in that work. These capabilities, along with the constrained-yet-substantive political power they wield, make it possible for them to continue claiming a role in determining the trajectories of their neighbourhoods. In doing so, they work between the state and the market, as an integral part of what Erickson (2009) calls a 'decentralized housing network' implicating public, private and non-profit actors (see also Wylde, 1999).[7] Their experience thus challenges Chapter 1's implicit assertion of a clean distinction between planning professionally produced by experts and local community action. Activist planners in the community housing sector have developed substantial technical and policy expertise. To complement this, local government has opened up its model of governance to the participation of community groups.

Community-based housing and social capital

While the number of housing units rehabilitated, developed and managed by community groups and tenant cooperatives is a key index of the importance of the community housing sector, simple unit counts obscure the less quantifiable value these groups have created and maintained in the city's neighbourhoods across fluctuating property market cycles. Organisational work that reinforces formal and informal social relationships among residents of a neighbourhood, and which activates the resource potential of these relationships, can be conceived in terms of social capital (see Coleman, 1988; Rydin, Chapter 2, this volume). Saegert and Winkel (1998) present empirical evidence that social capital adds value to government investment in housing by leading to enhanced housing quality, security and reduced criminal activity (p 18).[8] Additionally, organisational initiatives not directly related to housing yet indirectly supported by housing revenue – after-school programmes, urban gardening and agriculture projects, participatory vision planning – are argued to enable residents to gain information and skills, and to build trust and reciprocity (with one another and with neighbourhood and citywide institutions) that are useful in the achievement of individual social and economic goals.[9]

As previously noted, the very neighbourhoods mentioned above (along with other formerly distressed neighbourhoods like Harlem, Clinton and the Lower East Side in Manhattan) have seen new waves of private investment and settlement by affluent households since the early 1990s, presenting community-rooted housing organisations with dilemmas very different from the ones that brought them into being. As the city has largely completed the re-privatisation (of its *in rem* housing stock, the work of many groups has shifted from rehabilitation to new housing production (although UHAB continues to support tenant-owned cooperatives in existing buildings). Community groups have also taken on new advocacy challenges. While political mobilisation in the 1970s and 1980s centred on drawing attention to neglect and abandonment and holding the city's housing disposition and subsidy programmes accountable, it currently aims to curb tenant harassment and illegal evictions in gentrifying neighbourhoods where units

vacated by below-market tenants would now command premium rents (Reicher, 2013). These groups have also pressed the city to ensure that government-subsidised housing production better serves their neighbourhoods' needs (ANHD, 2012; 2013a).

These developments are taking place amid ongoing controversy as to whether community-based housing groups, sometimes known as the 'non-profit housing industry', have become too fully assimilated into a government- and market-prescribed *status quo*. Some planning scholars assert that the multiple partnerships and networks linking community housing organisations to the state, to mainstream financial institutions and to philanthropic organisations, enforce their adherence to a system that does as much or more to injure low-income neighbourhoods today as it did in the 1970s (see DeFilippis et al, 2010; Eisenberg, 2000; Stoecker; 1997; 2003). For these observers, community housing groups are too busy correcting market and state failures to question or challenge the social system that produces them. Further, community-based organisations that own and manage rental buildings have focused on improving housing quality by adopting more efficient management practices; these may cut against tenant participation and engagement objectives (Marwell; 2007; Saegert and Winkel, 1998).

As a counterweight to this in New York City, individual housing groups and the Association for Neighbourhood and Housing Development (ANHD) have successfully directed resources toward coalition building and leadership development, involving themselves in city- and state-wide organising campaigns aimed at preventing residential displacement, reforming outdated housing subsidy programmes, and inscribing affordable housing obligations in city zoning laws (Stallings, 2012). A different kind of counterweight is offered by tenant co-operatives, whose members tend to be less overtly involved in political mobilisation, but whose commitment to maintaining safe and high-quality buildings and to keeping housing affordable for future generations of owners embodies the potential of a 'shared equity' model for home ownership that achieves the goal of permanent affordability. It is perhaps because of the partnership role that the community housing network plays in the system for rehabilitating and managing affordable housing in the city that local government officials have been generally responsive when these groups have confronted the city over policy.

Consequences of recent housing market transformation

The city's three-pronged re-privatisation strategy for its *in rem* housing stock (conferral to private owners, tenant cooperatives and community groups, along with significant investment from the city's capital budget) has been hailed both as a stabilising influence on New York City's housing markets and as a factor in the revitalisation of many of the city's distressed neighbourhoods (Schill et al, 2002; Schwartz, 1999). Starting in the 1990s, the city's population (after having declined by nearly 800,000 in the 1970s), began to grow, and developers again began to create new market-rate as well as subsidised units. At the same time, competition for existing stock increased, and composite prices rose, increasing by over 150 per cent from 1980–9 and, after a small dip in the early 1990s, appreciating 124 per cent between 1996 and 2006 (Furman Center for Real Estate, 2008). Price appreciation – and neighbourhood change – has been particularly pronounced in East and West Harlem and in Brooklyn neighbourhoods close to Manhattan. While the for-sale housing market cooled somewhat during and after the recession of the late 2000s, the typical New York City renter did not see rental prices decline; median rent increased 8.5 percent between 2007 and 2012 while real household incomes dropped sharply (Furman Center for Real Estate, 2012).

With vacancy below 5 per cent, purchase prices high even in an off market, and nearly one third of renter households paying more than 50 per cent of their income in rent, community-based housing organisations working in low- and moderate-income neighbourhoods, now find themselves responding to a crisis generated by prosperity. They are responding to this in part through heightened advocacy. Between 2000 and 2010, efforts by these organisations have shaped city policy governing the up-zoning of land;[10] opposed investors who purchase multi-family buildings in changing neighbourhoods with the purpose of evicting poor tenants; and drawn public and official attention to the risk of expiring use, which occurs when privately-owned subsidised units are income- and price-restricted only until their subsidised financing expires (usually 30 years). If housing created with public subsidy, tax abatements or state and city land is not permanently available to low- and moderate-income households, argues ANHD, 'the city may not be developing housing for "the next generation," since for every affordable unit added or preserved, at least one other may be lost due to expiring affordability restrictions' (2010, 1).[11] Housing groups have consistently been friendly critics of Mayor Michael Bloomberg's housing policies on these and other grounds.

While advocating for policy change, mission-driven housing groups in New York City have also continued in their role of housing rehabilitators, producers and managers. But in the past 25 years, they have been joined by private developers and management companies. 'Affordable housing, here in New York,' ANHD's Benjamin Dulchin argues, 'is not risky. If properly underwritten, it will be occupied fully and it's a solid investment…The for-profit sector noticed that.' Conveyance to private owners had always been one of the three prongs of the city's *in rem* strategy; in the late 1980s, private developers began using subsidised financing from the city and other sources to create affordable housing. Of the approximately 235,000 units renovated or developed with city subsidy between 1987 and 2007, about 171,000, or 72.8 per cent, were developed by for-profit firms working in partnership with the city.[12] City officials, particularly in the Bloomberg Administration, have focused on maximising the production of affordable units – which can be done more efficiently by firms – and had little use for the intangible local value contributed by mission-driven non-profits. Further, community groups have found the property management function challenging (Bratt et al, 1998); many buildings that were not organised into tenant-owned co-operatives were divested by their owners and are now owned and managed privately. This data suggests that while the community-based housing movement was a crucial actor in a time of disinvestment, its development and management functions now play a smaller part in the city's overall system for housing low- and moderate-income residents.

Conclusion

In 1998, Saegert and Winkel wrote that 'The history of New York City's re-privatisation programs shows the trade-offs between programs that support social capital and those that promise to produce more units in a shorter period' (p 58). Considered in retrospect, their statement frames a discussion about the recursive nature of community mobilisation, planning, and policy implementation over time. In New York, the on-the-ground mobilisation and innovative capacity of neighbourhood-based groups influenced the city's response to the housing disinvestment crisis, shaping officials' attempt to rehabilitate distressed buildings in areas of the city which they had considered razing. The groups then assumed an important role in building back those areas, implementing the policies they had participated in creating. In an economically transformed New York City – one in which there is fierce competition for land, and in which the city's inventory of *in*

rem housing is much smaller – community-based housing groups may evolve again. The groups may develop or reinforce their capacity as agents of commercial corridor revitalisation, small business assistance and workforce training (ANHD, 2013b). Some are also redoubling their focus on advocacy – for policies related to jobs and economic development as well as housing.[13] Arguably, the worsening of economic stratification and poverty (including working poverty) in wealthy New York City is, as a policy issue, nearly as intractable as housing abandonment four decades ago. Whether there is a community-based policy solution to these problems as there has been in housing, however, remains in doubt.

It is important to think about what may be lost in the social and political realms with a diminution of the strategic partnership that has prevailed between the public and not-for-profit sectors in low-income housing development and management. First, in the housing itself, there may be less of the tenant solidarity and social capital fostered by community-based non-profits. Second, if neighbourhood housing groups earn fewer development fees from housing rehabilitation and construction, it may be difficult for them (unless they are able to raise philanthropic dollars) to support community organising, or to sponsor resident involvement in visioning and planning for neighbourhoods. Third, it is possible that they will see a diminution in their traditional policy and governance roles, to the extent that those roles have emanated from the city's reliance on their participation in the city's low-income housing development system.

The success of New York City's community-based housing movement up to this point is certainly a function of its spatial and temporal context. A number of factors – the prevalence of multi-family buildings in the housing stock, the predominance of renter households in the city's housing market, the coincidence in time of deindustrialisation and population loss with massive increases in building maintenance costs – contributed to the debacle of private sector abandonment during the 1970s. Several of these same factors – plus the skill and enthusiasm of activist planners bent on using place to galvanise social action – enabled the evolution of a locally-based, mission-driven housing sector that is unequalled in size or capacity in other US cities. How that network of organisations will evolve, and in what form it will survive, depends greatly not only on markets and policies, but also on the agility and adaptability of the network itself.

Notes

[1] The author wishes to thank Eileen Divringi for superb research assistance and Susan Saegert for useful comments on an early draft.

[2] 'Under Article XI of the Private Housing Finance Law, a corporation may be created for the exclusive purpose of developing a housing project for persons of low income and for the benefit of persons and families who are entitled to occupancy in the housing project by reason of ownership of shares in the corporation' (Mallin, nd).

[3] According to Braconi, the city owned 60,000 vacant and 40,000 occupied apartments in 1979.

[4] One of the early leaders of the urban homesteading movement, Philip St George, was appointed head of the Division of Alternative Management Programs (DAMP) within the Department of Housing Preservation and Development.

[5] A number of tenant cooperatives, supported by UHAB and other organisations, did not go through the TIL programme but simply organised on their own and won funds from the city (and, briefly, the federal government) for rehabilitation.

[6] At the time, the notion that the city might cut off services to large portions of the Bronx and Brooklyn, subsidising residents to relocate to more densely populated areas within the city, was the subject of serious public discussion, much as it is in Detroit today (Carlson, 2004).

[7] As Erickson (2009) illustrates, non-profit community development corporations play an important part in the functioning of the social housing sector in many US cities, most notably Boston, San Francisco and Chicago (see also Rosen and Dienstfrey, 1999). New York's self-help housing movement shares a federal policy lineage with these other places, but it is also unique both in terms of scale and in terms of the extent to which community housing organisations have shaped local government housing policy and practice.

[8] Saegert and Winkel's granular study of currently or formerly *in rem* multi-family buildings in Brooklyn addressed the relationship between housing quality and security, social capital, and ownership structure (that is, whether a building was owned and managed by the city, a community-based group, a private landlord, or a tenant co-operative). Buildings owned by tenant co-operatives were found to have the highest building quality and safety; quality and safety levels for landlord-owned and community group-owned buildings were roughly equivalent, while city-owned buildings measured lowest on these variables. Social capital was higher in tenant-owned and community group-owned buildings, and, as expected, mediated the effect of ownership on building conditions (p 48).

[9] Evidence for the contribution of community groups to the maintenance of the social fabric in times of severe disinvestment is available in contemporaneous accounts and oral histories of life in the city's disinvested neighbourhoods in the 1970s and 1980s (see, for example, Carlson, 2004; Leavitt and Saegert, 1988; 1990; Marwell, 2007; Neubauer, 1993). Others sources are *Street*, a magazine produced from 1971 to 1975 by the Pratt Institute Center for Community and Environmental Development in Brooklyn that publicised and celebrated community-initiated efforts to improve quality of life in Brooklyn neighbourhoods (Wolf-Powers, 2008) and *City Limits*, which began in 1976 as the city's non-profit housing sector began to institutionalise. The current community- and social capital-building efforts of neighbourhood-based groups continue to be chronicled in *City Limits* as well as in the publications of the Association for Neighbourhood and Housing Development and UHAB.

[10] Successful community mobilisation in the early 2000s led to the city's current policy of voluntary inclusionary zoning: in the event of a re-zoning that allows builders to build more stories, the city grants a 'density bonus' to developers who agree to include affordable units. Advocates want inclusionary zoning to be mandatory.

[11] According to this report, nearly 170,000 subsidised units will be 'lost' by 2037 if their owners decide to opt out of the income and price restrictions placed on them by the terms of their original financing.

[12] Some of these developments involved neighbourhood-based organisations working in partnership with private developers.

[13] The exception here is UHAB, which remains squarely in the housing sector, organising tenant associations in subsidised housing, assisting existing tenant co-operatives, and taking advantage of opportunities to develop new tenant cooperatives in foreclosed or city-owned buildings.

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