

Making New Reality in Harlem Housing

BY WILLIAM PLEASANT

NEW YORK CITY, April 19—New York City police stormed a brownstone in the heart of Harlem on Friday afternoon. They weren't looking for thieves, murderers or rapists. They were on the prowl for six Black families who had occupied an abandoned house for four months. The families were homeless.

A national movement is growing inside the U.S. that sees as the only alternative to gentrification, homelessness and substandard housing, the organized occupation and rehabilitation of unused buildings.

The police managed to catch only one of the two residents who were at home at the time. Nsia Akuffa Bea was arrested and charged with trespassing. Sam White eluded the police search for almost an hour, and was subsequently entombed alive in the house, courtesy of the Department of Housing, Preservation and Development's brick masons. White remained sealed in the building for almost nine hours while his friends and supporters pleaded with

police and fire officials to get him out. As night fell, the police continued to ignore the calls for help, so a small, organized band of community folks took the situation into their own hands and literally crashed through a concrete wall with their hands and feet. White was freed.

Occupying abandoned buildings is called squatting. Throughout Western Europe, this form of homesteading is very popular, particularly among youth and students. But in this country, the organized confiscation of vacant structures for housing has had very limited development. Americans seem to have an almost mystical respect for private property, especially when it takes the form of real estate. Yet a national movement is growing inside the U.S. that sees as the only alternative to gentrification, homelessness and substandard housing, the organized occupation and rehabilitation of unused buildings.

The National Land Reclamation Project is an organization that came into being almost five months ago. Its New York chapter has set its sights on rejuvenating Harlem through direct, independent community action.

There are thousands of empty buildings in New York City, and most of them belong to the city. These struc-



Sam White

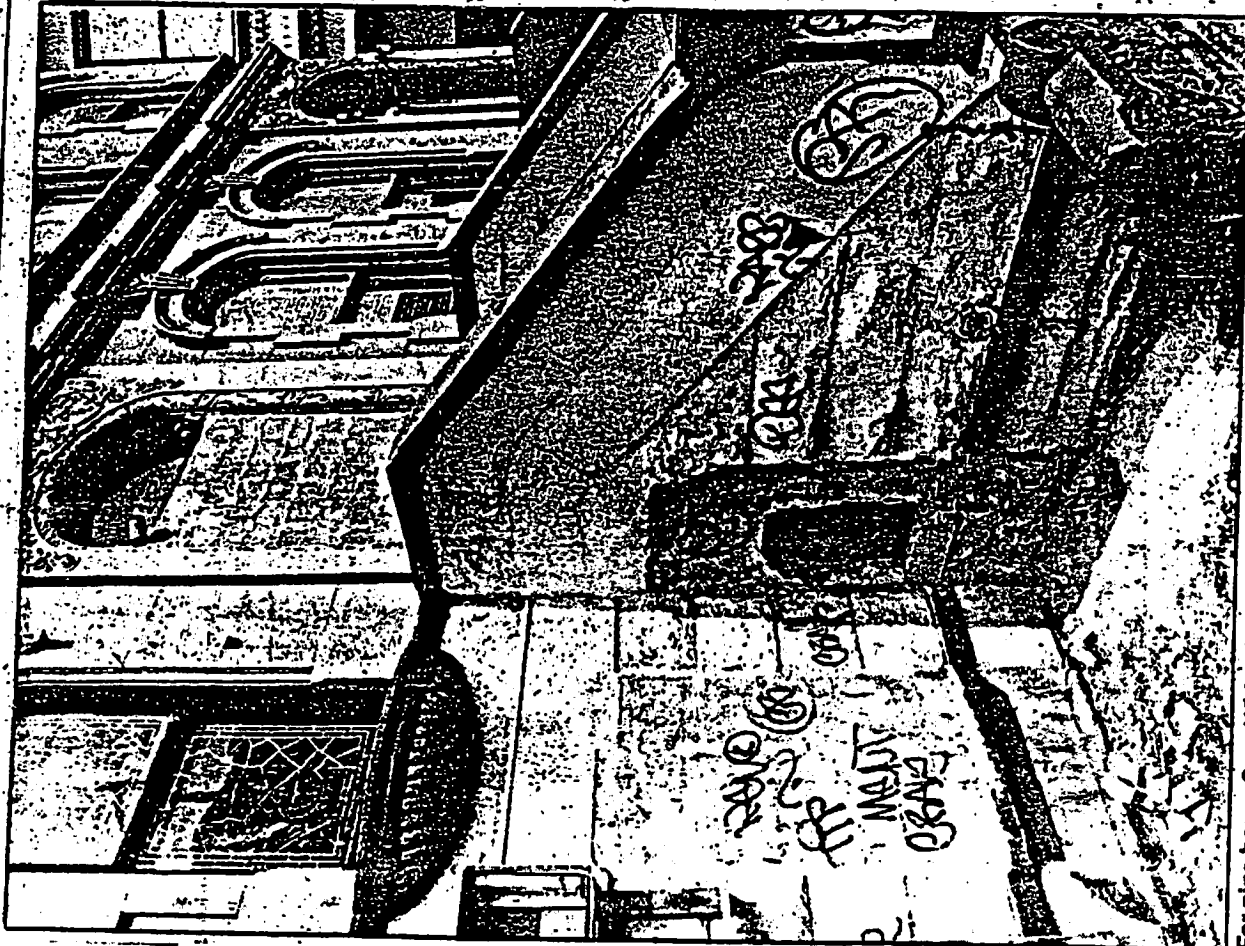
tures are simply left to rot while over 100,000 people are on the waiting list for public housing in New York. Tens of thousands unlucky enough to be elderly, handicapped or emotionally disturbed sleep in the streets. The housing shortage in New York City, a housing shortage for the Black, Latino and poor communities in particular, is a consequence of deliberate government/corporate policy. The National Land Reclamation Project has decided to confront that policy head-on by placing

families in city-owned, abandoned buildings. Said Curtis Muhammad, a leader of the Harlem Reclamation Project, "The city will go to any limits to put abandoned properties up for sale and provide the profiteering rackets for the real estate brokers and banks. The whole focus of this is the white panic over the Black takeover of the inner city."

Adwoa Adobea, Chairwoman for the Reclamation Project's Tenant Screening Committee, summed up the

paradox of gentrification and the decay of Harlem's housing stock as follows: "The whites want Harlem and some Blacks want whites to move in because they mistakenly believe that whites will improve the neighborhood. The truth is that whites will run them out of the neighborhood, and that's the history too." That history is very relevant to the wave of gentrification now taking place in Harlem. Already within the block of the Reclamation Project's building, several similar houses have been renovated. These homes, with their shiny, new brass doorknockers and chic, razor-thin window blinds are easy reminders of Georgetown in Washington, D.C., Hyde Park-Kenwood in Chicago and the Upper West Side of Manhattan, urban areas where poor people have been herded from their homes and replaced by upper middle class whites. Gentrification under its official guise of urban renewal translates again and again into Black removal. Observed Muhammad, "Under Mayor Koch's sealed bid plan for people to own these vacant city properties, a family has to have an income of over \$100,000 and on the spot cash of \$35,000 just to close on the house if its bid happens to be the highest. And to beat all, you have to put up \$500 just for the right to bid in the first place. Clearly Koch's plan is not to make these houses available to the poor, Black residents of Harlem."

As a cold, light rain fell in Harlem on Friday night, a young Black man from the neighborhood approached the knot



For nine hours Sam White was sealed in this Harlem brownstone. His friends and supporters, using bare hands, broke a hole in the wall (bottom left) and freed him.

of happy folk who had just freed Sam White. Curtis Muhammad and others patiently explained to the young man exactly what was going on. They told him about how the Reclamation Project carefully chooses the families that it places in buildings. They pointed out that not only did the homesteaders clean the rubbish from the neighborhood and repair decaying houses, but they also patrol the block at night. The young man replied, "Y'all wrong. This building belongs to the city. You ain't got no papers on this building." Curtis Muhammad responded that the Reclamation Project gives its families leases, but the police will not recognize them. Muhammad added that it was the task of the community to make those leases legal by organizing itself to take the issue of housing in Harlem into its own hands, to demand and take its right to decent housing. With this, the eyes of the young man lit up for a moment. Muhammad had moved him, it seemed. But the eyes quickly went dim and the man walked away muttering, "I deal with reality as it is."

That kind of cynicism is one of the obstacles that the Reclamation Project will encounter in its effort to empower the people. But this writer believes that as it becomes increasingly evident to poor, Black and Latino communities that the government is working hand in glove with real estate brokers to dispossess them of what little housing they have, the need for a new reality in housing will become unavoidable. □

CITY VIEWS

The Auction Trap

BY ATHIM SENTWALI

DURING MY SIX YEARS AS A MORTGAGE analyst and project coordinator in the city's Department of Housing Preservation and Development's Small Homes Unit, I became thoroughly familiar with the auction sale program. Coordinated and supervised by HPD's Central Sales Unit, the program sells vacant, city-owned residential properties either through public auction or sealed bids.

The auctions were originally conceived to both return to the tax rolls properties which lay fallow and increase the possibilities of homeownership for New Yorkers. I thought it was a wonderful idea, a program to make property accessible to those who had before only dreamed of having their own house. But my enthusiasm vanished when it became apparent that the Residential Auction Sales Program, as currently structured, aids gentrification more than anything else. Developers and young, urban (usually white) professionals with financial clout are the ones who can best take advantage of the auction program. For others, the auctions are an enticing game with oftentimes financially devastating consequences.

Going, Going, Gone

The city's housing inventory includes 5,732 vacant buildings, taken over for non-payment of property taxes. The city plans to put some 600 of those buildings up for auction each year with the number increasing to 800 in the near future. Last year, 80-90 percent of those 600 buildings were actually bid upon, with 60 percent going closing.

Public auctions are conducted every two months, with an occasional break for a sealed bid sale, such as the recent sale of 149 houses in the Harlem community.

The city has no difficulty attracting people to its residential auction sales, what with the drastic shortage of affordable housing for the vast



Members of the Harlem Reclamation Project. Most Harlem residents cannot afford the auctioned buildings.

majority of city residents. In a desperate effort to avoid joining the hordes of human beings living in the streets and subways, low and moderate income people are seeking to acquire and rehabilitate auctioned buildings in unprecedented numbers. In most cases, they use their entire life savings.

Several weeks prior to the auction date, the city publishes a brochure with information on the buildings and the auction terms and conditions. A list of the properties, photos, zoning, lot and block numbers, minimum upset prices and the cash requirements are included. The auctions are held at One Police Plaza in Manhattan in an auditorium. It's not uncommon to see a line forming outside hours before the doors open. I have known people to get on line at 6:30 a.m. for a 9:30 a.m. auction to make sure they get a space inside before their parcel is called.

The auditorium is usually filled to capacity and the air is permeated with an anxiety so thick that you could cut

it with a knife. You will find many people chattering back and forth about the various properties listed in the brochure, the minimum upset price, and bidding strategies. Some will be talking about previous auctions and how insane the bids were. Others huddle in corners, nervously counting money to make sure they have enough to cover the cash requirement for the parcel they intend to bid on.

Once the auction starts, it doesn't take long for people to succumb to the excitement and contagion of bidding. Offers begin to fly from every area of the auditorium.

I attended a residential auction a couple of years ago that resembled the shootout at the OK Corral. The bidding became an exercise in fanaticism. Buildings with a minimum upset price of \$5,000 were going for as much as \$60,000. One woman got caught up in a bid war for a building with a minimum upset price of \$1,500. You can imagine the condition of the building.

She won the war, but it cost her \$24,000. Out of curiosity, I asked her if she had access to rehabilitation funds. She said that the city had programs that would lend money for rehabilitation. She mentioned the 312 Loan Program in particular and that she had received this information at a meeting sponsored by the city. I asked her why she bid so high. She said that she and her mother needed a place to live and the auction was the only way that they could afford to purchase a home. "If the city wasn't willing to give a 75 percent purchase money mortgage at 7.5 percent interest for 20 years, we wouldn't be able to afford this. We don't make enough money to get a bank loan to buy a place that's already livable," she added. I asked several other successful bidders the same questions and received a litany of almost identical responses.

As I walked away from the auction, I could not help but think that 90 percent of these successful bidders had fallen into a trap. They would end up paying real estate taxes and making mortgage payments on buildings that would not receive any rehabilitation within the foreseeable future. And after two years, they would receive a letter from the Central Sales Unit informing them they were in default of the "repair agreement." The agreement requires purchasers to make repairs necessary to obtain a Certificate of Occupancy from the Buildings Department.

Once declared in default, the hapless buyer is also in default of the purchase money mortgage and HPD has the right to increase the interest to 14 percent or accelerate the mortgage and call the unpaid balance immediately due.

The city is fully cognizant that most of the buildings sold at auction will require complete gut rehab and that existing rehab loan programs cannot totally meet the construction and soft cost demands of those buildings. The 312 Loan Program, for example, will lend a maximum of \$27,000 per apartment to cover both hard and soft costs. The soft costs average \$3,000 which leaves roughly \$24,000 per apartment for construction. The rehab of vacant gutted-out buildings requires at least \$32-34,000 per apartment for construction alone.

Having worked with the 312 Loan Program, I remember that the rejection of applications from purchasers of auctioned buildings was as high as 90 percent. The main reason was usually that the cost of rehabilitation far exceeded what the building and/or owner could carry. Low and moderate income people have even less chance of getting a loan from a commercial bank. A loan officer from Citibank recently told me, "A low or moderate income person has about as much chance of obtaining a loan from us to rehabilitate a gutted-out, vacant building that has no equity as a snowball surviving in hell." To obtain a loan of \$150,000 at 13 percent, one requires an income of over \$80,000 per year.

The Bait: Purchase Money Mortgage

The purchase money mortgage is the delectable bait that the city uses to lure the public into its auction trap. The only underwriting criteria is that a credit report prepared by an independent contractor to the city indicates that the prospective purchaser is and has been current in meeting all debts and obligations within five years prior to the auction.

I recently spoke with a young man who purchased a five-unit, vacant, gutted-out Brooklyn building at auction. He closed on the building April 23 and received a purchase money mortgage for \$27,000. His monthly principal and interest is \$199.41.

He said he had applied for a 312 Loan, but that the Project Coordinator informed him that it did not look good, since the building could not carry the amount of money needed for rehabilitation.

I was shocked to hear him say that, "The city should never have given me a purchase money mortgage, given my already outstanding debts. I only make \$18,000 a year. I pay out, excluding the mortgage payment, \$725 in monthly expenditures; covering my car note, car insurance, student loan, credit cards, etc." If we add the \$199.41 purchase money mortgage to his existing monthly debt of \$725.00, more than 62 percent of his gross monthly income would be spent in overall expenditures. A commercial bank allows 36 percent. He had taken the bait and fallen into the auction trap.

The Gentry Comes to Harlem

The other method of auctioning residential buildings is the sealed bid procedure. All bidders are required to submit a deposit with the bid in the sealed envelope. In the case of the recent Harlem auction, the deposit was \$500. The Harlem auction, much publicized in the media, was a classic example of how the auctions work to exclude the most housing needy and benefit the well-to-do.

There were 149 buildings offered. Parcels 1-98 were available only to residents in Manhattan's Community Boards 9 and 10. The city would provide a purchase money mortgage to the successful bidders. Parcels 99-149 could be bid upon by the general public. The big difference was that the city would not provide a purchase money mortgage to successful bidders of these properties, even if they lived within Community Boards 9 and 10. Further, bidders who purchased buildings in parcels 99-149 had to pay the balance of the full purchase price for the building at the date of closing.

The city indicated in the auction brochure that Freedom National Bank was developing a special rehabilitation loan program with HPD to provide below market rate financing to purchasers of buildings reserved for residents of Boards 9 and 10. After closing, purchasers may apply to the bank for a rehab loan, but buying a building is no guarantee of getting it. Purchasers would have to meet Freedom National Bank's lending criteria.

Usually banks will consider both the applicant's total household income and total housing expenses, allowing no more than 28 percent of a household's income to go towards housing expenses. The brochure gave an example of a 7.5 percent rehab loan with a subsidy from the city. It cites a two duplex, owner-occupied apartment, a \$150,000 rehab loan and a \$25,000 purchase price. To comply with the bank's criteria, the buyer would have to generate an annual income of approximately \$54,685 to support the loan.

How many households in Community boards 9 and 10 earn that kind of money? In Board 9 on the west, two percent of households earned \$50,000 or more in 1980; in Board 10, only half of one percent earned that much. Median household incomes were

135 and \$6,487 respectively, according to census figures. This puts more than 98 percent of the population out of the running.

One can be virtually 100 percent certain that none of the buildings listed on parcels 99-149 will go to households on Boards 9 and 10. Especially since there is no purchase money mortgage. It is interesting to note that these buildings appeared to be in the best condition and had some of Harlem's most beautiful architectural detail.

The question here is, who will benefit from this sealed bid sale? The answer is relatively simple. Gentrifiers, speculators, those who can afford to bid on the parcels listed in 99-149 and at the same time obtain a rehabilitation loan. In a *New York Times* article on page 20 titled, "For Some, City Auction of Houses Is Chance to Come Home to Harlem," Edwin Schottenstein, a 47-year-old ophthalmologist and his wife, Diane, a 28-year-old lawyer, presently residing in Brooklyn Heights, were quoted as saying, "People like us are looking here because prices are outrageous for any kind of place in other parts of Manhattan. We are planning to have kids and we don't like commuting. We're hoping in two or three years this area will look like Brooklyn Heights."

Arthur Galvin, who grew up in the Park Slope section of Brooklyn and now resides on the Upper West Side, was quoted as saying, "I'm looking forward to the area being totally gentrified."

The general consensus of the people encountered during the inspection of parcels 99-149 was that the sealed bid sale was nothing more than a ploy by Koch to gentrify Harlem. They expressed concern that the bids would be very high from people that would be well off, hence eliminating any consideration for their bids.

One seventy-nine year-old lady living at 129 W. 120th Street, summed it up this way: "Ain't none of us people going to be able to bid on these buildings. I've lived in this neighborhood since 1950 and I refuse to leave. I'm prepared to fight Koch whatever strength I have left. We have to fight for our community, especially young people like yourself." Recent affordable housing is a far cry from a right and not a luxury. The city



Parcel at 313 W. 136 St. in Harlem.
Only the affluent can afford a rehab.

has a responsibility to see that people have sufficient shelter and with its vast stock of vacant buildings, it could. But the residential auction sales do not result in new, affordable units for those who flock there in the hopes of finding a home. The conveyance of 60 percent of 600 buildings per year means nothing if that is not translated into low and moderate income housing.

The auction program could address the issue of low and moderate income housing. It could be instrumental in providing people with affordable housing if the city would guarantee a 3 percent rehab loan to each qualified low and moderate income person who buys a building. A guaranteed rehab loan fund makes more sense than wasting hundreds of thousands of dollars on a Decorative Seal-up Program which puts vinyl decals on vacant buildings to create the "occupied look." With thousands of people living on the streets, the city needs to do more than improve the superficial appearance of neighborhoods. A real, well-funded auction program could begin to attack the problem of housing shortage. □

Atiim Sentwali is a freelance writer, lecturer, political activist and a community real property development consultant.

Some Advice to Future Bidders

When going to a city auction, there are some steps which can decrease the chance of stumbling into the auction trap.

First, pick up the auction brochure and read it thoroughly. Make sure you go through the building that you are interested in bidding on with an architect or some other technical person who can give you some idea of what it will cost to rehab the building. If you intend to use an existing loan program for rehab financing, make sure that you thoroughly understand the regulations and underwriting criteria of that program. Above all, be realistic and know and accept your current financial capabilities. If you fail to do all of the foregoing, stay away from the auditorium at One Police Plaza on auction day. Avoid the auction trap. □

The fear of creeping gentrification

THEY DON'T HAVE million-dollar budgets, and yet they have enemies who do. They couldn't hire expensive consultants, Madison Avenue advertising firms and professional photographers. They couldn't make large contributions to the reelection campaign of the mayor of the city. But their enemies are using all these resources to wage a war against them. They are the people of East Harlem, El Barrio. The enemies are the developers and real estate speculators who are marching into their neighborhood and making people move.

When she looks out of her window, from her apartment in a tenement on East 104th St., Estela Vasquez sees the enemy, new high-rise condominiums, moving north from 96th St. "They look like monsters," she says. "We have to stop them before they displace all the people from our neighborhood."

She looks like David facing Goliath, and yet she has found a way to fight those who seem to be unbeatable. Using a camera like David's slingshot, Vasquez, Willie Gerena, Bill Perkins and other members of the Committee to Save East Harlem have prepared a slide presentation that shows the real truth about what's happening in El Barrio.

Taking their own pictures and doing their own narration on a tape recorder,



MIGUEL PEREZ

they prepared a show that illustrates the abuse of tenants by greedy landlords who want to drive them out.

"After years of abandonment, building deterioration and government neglect, this neighborhood has become a high-priced piece of real estate coveted by developers and real estate speculators," says the show's narrator. "Our proximity to midtown and to the Wall Street area, Central Park and other city amenities has made our neighborhood very attractive to the young professionals and the so-called urban pioneers, the upper middle-class.

As you hear the narration, the pictures flashing on the screen illustrate the contrast between El Barrio and other neighborhoods that have already been gentrified—sections of the city that are no longer affordable to most blacks and Latinos. And in the back-

ground, making all the pieces fit together like a show produced by Madison Avenue, you hear the gentle voice of Marvin Gaye singing "What's Going On?"

THE SLIDE SHOW features a rundown building where a four-room railroad apartment jumped from \$210 to \$500 a month and luxury buildings, less than a mile away, where studios rent for \$2,500 a month and where the cheapest apartments sell for a half-million dollars.

It tells you that the city is giving vacant land away to the New York City Housing Partnership to build 100,000 condominiums, that there are plans to build a marina and "playground for the rich" on the East River at 96th St., and that now even La Marqueta, the Hispanic marketplace that has been the commercial heart of this community, will be turned into "a South Street Seaport North, where the affluent shoppers will find ethnic, gourmet delicacies made especially for their taste."

The show urges the residents of El Barrio not to move, but to organize and fight for decent and affordable housing. The Committee to Save East Harlem is making the show available to politicians, community organizations, schools and anyone who may need an education on gentrification.

**Stand in Solidarity with
the Tenants on 130th Street**

Stop the Lawlessness of Cops & Landlords

No More Eleanor Bumpers!

**You Can't Be Evicted Unless You've
Had Your Day in Court**

**STOP FORCIBLY EVICTING
TENANTS FROM THEIR HOMES**

**RALLY & MARCH: ASSEMBLE AT 3:00PM, THURSDAY, AUGUST 14, 1986
AT 475 RIVERSIDE DRIVE (NEAR 120th ST.)**

**MARCH ROUTE: 475 RSD; 119 W. 129th St; 36-38 W. 130th St.; 32nd Precinct
on 135th St. (bet. Adam Clayton Powell Blvd, Jr. & Frederick
Douglas Blvd.)**

ORGANIZING TO...

STOP EVICTIONS!

**EVICTIONS ARE A BRUTAL AND VIOLENT PROCESS WHICH
DESTROY THE LIVES OF INDIVIDUALS AND WHOLE FAMILIES**

HARLEM TENANTS BATTLE CHURCH-FUNDED LANDLORD

An employee of the United Methodist Church's Global Ministries who received a mortgage through the Ministries is now the subject of a city investigation into tenant harassment. Her building is also the subject of an investigation by the police Civilian Complaint Review Board into several alleged illegal eviction attempts.

Helen Daniels, owner of 36 W. 130 St. in Manhattan, received a \$40,500 mortgage from the Ministries Mortgage Service department for her April purchase of the 12-unit, single-room-occupancy building. Shortly after she took title, there was a serious decline in building wide services, according to tenants. Says eight-year resident and president of the tenants association Mary Darby, "A few days after the landlady came by to tell us she had bought the house, the water and electric went out."

Although the water has been turned off and on many times since then by Daniels or her agent, Bob Acres, tenants were without gas or electric for almost three solid months, says Darby. Calls to the Mayor's Office on SRO Housing resulted in inspections by the Central Complaint office of the housing department and the health department on June 29 and a building wide inspection, scheduled for July 22.

According to Alan Kleinman of the SRO office, "we referred this situation to the law department for harassment and cuts in services. They are checking into a civil lawsuit for injunctive relief."

While Darby and another tenant leader, Dolores Shepard, have attempted to negotiate with Daniels, they claim, "She says she couldn't talk to us because we're hostile. If you didn't have any place to wash or cook you'd be hostile too."

Daniels denies the tenants' complaints of harassment and cuts in services. "I realize it is difficult for them. At this point, it's as difficult for me as for them." She plans to move into a vacant room in the building. Her relationship to Bob Acres, who lives at 22 W. 130 St, identified by the 32nd Precinct's narcotics unit as a crack house, has raised many questions for the tenants. Daniels met Acres, a self-described former drug addict, shortly after purchasing the building and has been seen with him frequently ever since by residents of the block. Tenants claim Acres has been carrying

out a campaign of harassment against them at Daniels behest including threats of physical violence, theft of an electric meter box in the basement and damage to a wall and plumbing inside the house. Acres denies tenant's claims and insists his service to Daniels is purely out of friendship.

But the most terrifying incidents occurred the evenings of May 7 and 8 when unidentified police officers pulled up to 36 W. 130 St. in a van and kicked down the door, according to Nsia Akuffa Bea of the Harlem Reclamation Project, an anti-gentrification and tenant advocacy group. "They said they had an order to evict the tenants who were squatters on the landlords instructions," says Akuffa Bea. All tenants were at that time current on rent payments. The two officers in charge were not wearing their badges. One identified himself as Officer Marvin Blue, says Akuffa Bea, which caused further suspicions because he was white and Officer Blue of the 32nd Precinct is black.

At the precinct, Officer Blue refused comment on the incident because tenants on June 5 filed with the Civilian Complaint Review Board for an investigation of police involvement in what they claim was an illegal eviction attempt as well as the impersonation of one police officer by another. Officer Blue did state that the police are never called in to evict tenants from a private property—just from city-owned buildings.

Meanwhile, the tenants have filed an action against Helen Daniels in Housing Court for harassment and cuts in services. And working with the Harlem Reclamation Project, they staged a rally at their building June 29 to alert the neighborhood to the threat of landlord abuse tied to gentrification on the landmark block and the added danger of flagrant crack dealing in several buildings. "What's happening at 36 is happening all over the city," says Akuffa Bea. □A.F.

RESOLUTION TO ENACT A MORATORIUM ON RESIDENTIAL EVICTIONS SUMMARY

prepared by the Coalition for a Moratorium on Evictions
P.O. Box 952
Canal Street Station
New York, New York 10013

PREAMBLE: as demonstrating need for restructuring eviction process

NECESSITY FOR LEGISLATION

Shortage of rental housing crisis
Statistics (loss of housing stock, vacancy rate, cost of rental housing, government policy, eviction and displacement, homelessness and overcrowding)

A MORATORIUM ON EVICTIONS DURING WHICH TIME INVESTIGATION, HEARINGS AND FINDINGS SHALL BE MADE CONCERNING THE FOLLOWING PROPOSED REFORMS

PROPOSAL TO REVISE THE EVICTION PROCESS AND SOCIAL SERVICE SYSTEM AND ADDRESS THE HOUSING CRISIS AND NEED FOR TENANT PROTECTION AND RENT CONTROL LAWS

- A. Eviction petition and preliminary notices
- B. Prerequisites for maintaining proceedings and for stays of proceedings
- C. Right to counsel
- D. Calendar call and assignment of cases
- E. Nonpayment cases
- F. Holdover cases
- G. Inspections
- H. Stipulations
- I. Judgments and warrants
- J. Orders to show cause
- K. Marshall system
- L. Social services and protective services to be implemented in conjunction with eviction proceedings
- M. Improvements in the housing clerk's office
- N. Improvements in the courtroom and courthouse
- O. Extension of tenant protections and eviction regulations
- P. Affordability of Rental Housing (extend SCRIE to all based on need)

SOURCES FOR STATISTICS IN WHEREAS CLAUSE

every neighborhood in New York City
is full of abandoned buildings
owned by private landlords

35,000 people are living in shelters.

354,000 families are living
doubled- and tripled-up due
to super-high rents

untold thousands are living on the streets.



WE ARE IN A HOUSING EMERGENCY. SOMETHING MUST BE DONE.

**The HOUSING COMMITTEE at PICTURE THE HOMELESS
is organizing homeless people to fight for changes in
city policy that would CREATE HOUSING
out of abandoned and unoccupied buildings.**

If you're homeless and want to make changes that would turn thousands of abandoned, unoccupied properties into HOUSING FOR THE HOMELESS, come to our HOUSING COMMITTEE MEETINGS:

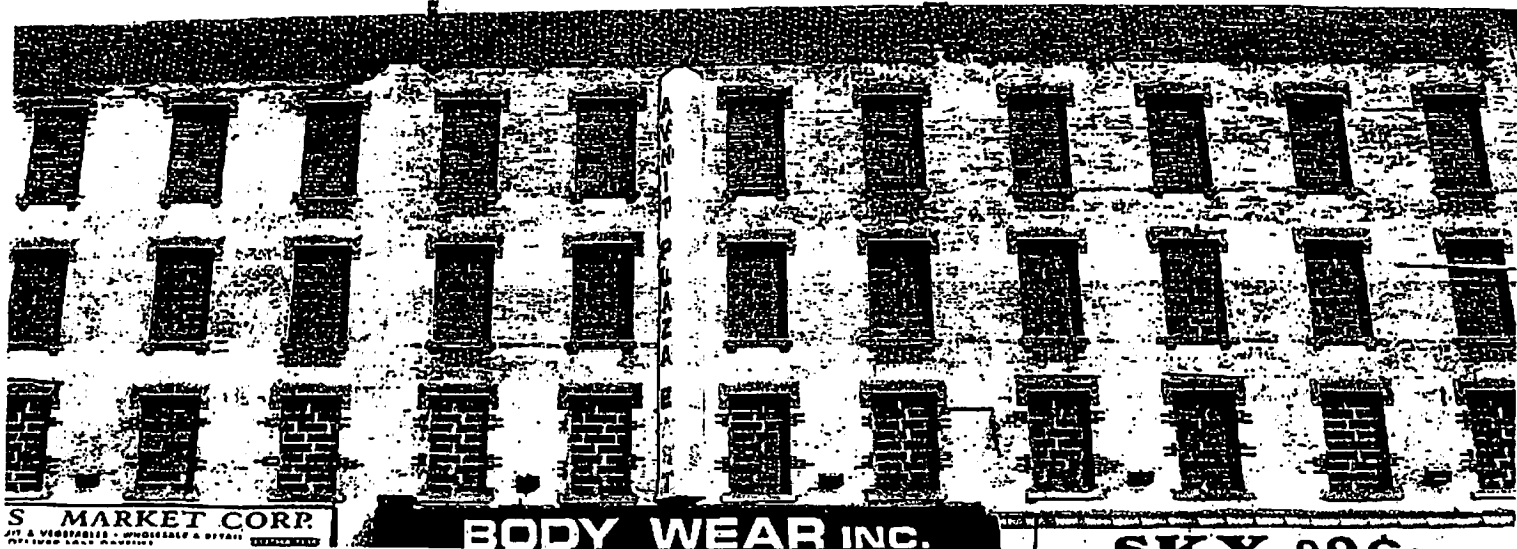
Thursdays at 6pm at the offices of Picture the Homeless.

2427 Morris Ave, 2nd Floor, Bronx NY 10468.

4 Train or D Train to Fordham Road.

Refreshments and Metrocards provided.

If you're not homeless, but want to support our campaign, give us a call at 646-314-6423 or email housing@picturethehomeless.org



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Mi niano 176

Inhabitants of Europe: Friday 06 July 2012 - Let's build an open space for all those struggling for a City of Common Goods as an alternative to the market-city of UN-Habitat's WUF

INHABITANTS AT THE PEOPLE'S SUMMIT

A paradigm shift for just, democratic and sustainable territories: Urban and the agrarian reform, now!

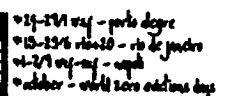
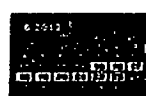
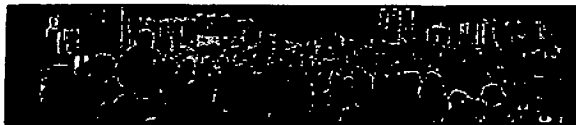
INHABITANTS MEMORY**INHABITANTS AT THE USF-WUF**

Call to the Urban Social Forum (Naples, September 3-7, 2012)



Does the constitution of the Urban and Communitarian Way seem to be useful to you?

☒ Yes ☐ No



2012: Campaigning and building in solidarity the Urban and Communitarian Way to live well on our planet!

LOCAL INFO LOCAL AUTHORITIES GLOBAL INFO

France, a United Front of anti-evictions Mayors



The Global Charter-Agenda for Human Rights in the City Adoption to be planned



Philadelphia, Chery Honkala, the People's Sheriff: Keeping families in their homes



Dakar Declaration local authorities in favor of housing rights



France, les maires déposent des arrêtés anti-expulsions

[All Local Authorities »](#)

INHABITANTS OF EUROPE INHABITANTS OF AMERICAS INHABITANTS OF AFRICA INHABITANTS OF ASIA INHABITANTS OF THE MIDDLE EAST

ECHR launches campaign to enshrine the right to adequate housing in the Egyptian Constitution



Egypt, No consolation or apology



Tent Protest: How to Promote a Social Housing Policy Right Now in Israel



Thousands of housing activists protests held in cities across Israel



Iraq: Political wrangling leaves around 2.8 million displaced Iraqis with no durable solutions in sight



IRAQ: Karbala IDPs, squatters encouraged to return



Yemen: Selling food aid to pay the rent



IRAQ: Squatters moved out of nearly two thirds of returnees homes



Demo against evictions in Nigeria and Palestine



Iraqi Civil Society Solidarity Initiative: Final Report

[All Inhabitants of the Middle East »](#)

Human Right to Housing

The human right to adequate housing ... applies to everyone [and] ... is of central importance for the enjoyment of all economic, social and cultural rights.
- UN Committee on Economic, Social and Cultural Rights, General Comment 4

What is the Human Right to Housing?

The right to housing guarantees the right to live in security, peace and dignity. This right must be provided to all persons irrespective of income or access to economic resources, and the housing provided must be adequate, meaning "adequate privacy, adequate space, adequate security, ... adequate basic infrastructure and adequate location." Finally, the right to housing should not be narrowly defined or restricted to being viewed as a commodity, wholly dependent on market forces. Instead, housing should be viewed as a fundamental resource indispensable to ensuring human development and civic participation.

Where is the Right to Housing Protected?

The right to housing is guaranteed in human rights declarations and treaties, including the Universal Declaration of Human Rights, the International Covenant on Economic, Social and Cultural Rights, the Convention on the Elimination of All Forms of Racial Discrimination, and the American Declaration on the Rights and Duties of Man.

Everyone has the right to a standard of living adequate for the health and well-being of himself and of his family, including food, clothing, housing and medical care.

- Article 25, Universal Declaration of Human Rights

Does the United States Protect the Human Right to Housing for All People?

In 1949, the U.S. government passed the Housing Act, in which it pledged to realize "as soon as feasible" the goal of a decent home and a suitable living environment for every American family, thus contributing to the development and redevelopment of communities and to the advancement of the growth, wealth, and security of the nation. Additionally, at least twenty-five state constitutions provide the basis for a right to housing. Yet millions of families, particularly the economically vulnerable, are not protected from violations of their right to housing.

• *Predatory Lending and the Foreclosure Crisis*

Minority groups are more than three times as likely to hold subprime mortgages as members of non-minority groups. In fact, roughly 46% of Hispanics and 55% of Blacks, compared to just 17% of Whites, were steered to subprime mortgages.¹ This has contributed to a national crisis, with more than 2.2 million foreclosure filings in 2007.²

• *Demolitions of Public Housing*

Communities across the nation have lost over 100,000 public housing units to demolition, privatization, and conversion since Congress authorized the misnamed Housing Opportunities for People Everywhere (HOPE VI) program in 1992.³

• *Homelessness*

An estimated 3.5 million Americans, including 1.35 million children, are affected by homelessness each year, and millions more live in substandard housing conditions comparable to those in developing nations.⁴

These and other factors have led to a national crisis in adequate housing. Government officials must begin to rethink their current policies and development planning to ensure the protection of the human right to housing.