

Proud parent Angela Howard (left) stands by her daughter -- and new neighbor -- Ebony, 1091 Bushwick's newest shareholder.

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Sharing an Investment in the Future Community Partners help Brooklyn HDFC grow deeper roots

For the last year, Ebony Howard has been student-teaching at an alternative school in the Bronx.

"I want to teach high school math," she said, "I did my undergrad in math. I like numbers. I like to add things."

Ebony, 27, grew up in an affordable co-op in Bushwick. Her mother, Angela, moved to 1091 Bushwick Ave. in 1982, while the building was transitioning to a co-op.

Ebony was born in 1986. And while some parts of the neighborhood suffered from economic blight, her block, with its high rate of homeownership, maintained a strong sense of stability, safety and

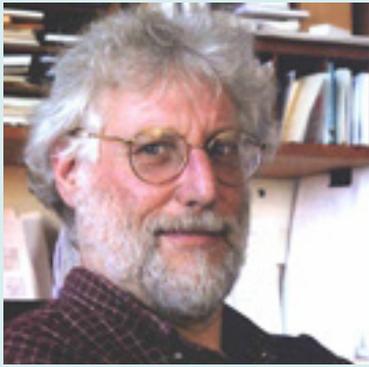
community.

Now she has finished college and is moving forward with her career. She felt it was time to be moving to an apartment of her own, as well. She spent months combing through listings. "A one bedroom in a decent area was like \$1,100, \$1,200," she said.

Then an vacancy opened up at 1091 Bushwick Ave. HDFC.

"All the numbers added up," said Ebony. "It didn't make sense to rent. With paying a maintenance fee – the money goes back into the building. And it still comes out less than renting."

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Letter from the Executive Director

Dear Friends:

Can you believe that UHAB is now celebrating its 40th Anniversary? Our gala will be held on Monday, November 18th, and we will be honoring the Women of UHAB. Our honorees are: **Ann Henderson, Ingrid Kaminski, Dina Levy,**

Mary Ann Rothman and Cheryl Tidwell. Please save the date—we hope to have a large gathering of friends and supporters.

Our cover story really touches on the multi-generational impact that UHAB is having on the HDFC buildings. Ebony Howard grew up in her mother's HDFC and now as a young woman, just starting her career, she was able to purchase her cooperative apartment in the same building.

UHAB received a \$300,000 grant from the Robin Hood Foundation to work with buildings in lower

Manhattan that were damaged by Superstorm Sandy. The funds were used to repair or replace boilers & electrical panels and help to clean up the aftermath of the storm.

Hope to see you at the 40th Gala!

Peace,

Andrew Reicher
Executive Director

HDFC Spotlight: Williams & Georgia Towers 20 year struggle ends in a celebration of homeownership

Like every year, the annual block party held between Williams and Georgia Aves. in the East New York section of Brooklyn was bustling balloons, a bounce house and plenty of food.

But this year, the event included speeches and awards. Residents of Williams and Georgia Towers HDFC used this special time to celebrate their successful conversion to affordable cooperative homeownership.

For many, this marked the close of a decades-long odyssey. Nearly 140 families in this federally subsidized Section 8 development fought their negligent landlord for control of their mismanaged homes. They won ownership, but also had to assume the buildings' substantial debt.

In 2006, the City foreclosed on

the property, but the tenants association chose UHAB to renovate the buildings and convert them to co-op ownership.

After years of construction, trainings, and navigating red tape, these low-income families are finally able to become shareholders, insuring that their homes remain both safe and affordable.

Read more about this HDFC's struggles and celebrations at www.uhab.org.



Current board president Dorothy Jones.

SAVE THE DATE UHAB's turning 40

Join us to celebrate 40 years of creating co-ops and strengthening communities! Reserve your tickets now for **UHAB's 40th Anniversary Gala and Strengthening Communities Awards.**

November 18, 2013

6 - 9 PM

**Three Sixty
10 Desbrosses Street
New York, NY 10013**

Contact Chris Heeg at heeg@uhab.org or 212.479.3324 for more information.



Bronx Tenants Brace for Epic Battle

UHAB helps tenants organize against bullying landlord

Black mold spatters the walls like a Jackson Pollock painting. Water spills from cracks in the ceiling. The halls are covered with peeling lead paint. Roaches and mice feel safe and protected here. But the tenants of 1058 Southern Blvd. do not.

Many of these tenants have called this 55-unit building in Hunts Point home for decades. And for years it remained a relatively decent and affordable place to live. But a new landlord acquired the building and began allowing it to fall into shameful disrepair.

As the tenants' suffering grew, so did their outrage. In late 2012, they reached out to UHAB's Organizing and Policy Dept. for help.

In January, tenants filed for a 7A action. If successful, this could result in removing the building from the landlord's control and placing it with a tenant-and-city approved manager. UHAB Organizers assisted in making the landlord aware of the filing.

Following this event, organized tenants began to feel harassed by their management company. Intimidation has included threats of eviction, unlawful refusal to renew leases, and summons to housing court.

UHAB stood with the rent-striking tenants, many of whom are facing non-payment cases, as they delivered an eviction notice to the landlord on grounds of abuse and neglect.

"She harasses us, threatening eviction if we continue to work with

HPD and other entities to improve conditions in our homes," says long-time tenant Lisa Ortega.

In April, the Tenants' Association, UHAB organizers and other allies rallied outside Bronx Housing Court to demand the landlord, Miriam Shasho, immediately cease in the myriad of trumped up cases brought against



Poisonous mold covers the walls

residents. Tenants are now being supported by their Councilmember, Maria del Carmen Arroyo, as well as the Urban Justice Center.

"We have been brought to court over and over again," says Lisa Ortega. "Our building is in terrible condition and we desperately need repairs. We didn't have heat or hot water all winter."

After the second organized action, the tenants offered tours of their neglected building to HPD and Sovereign Bank (the lender). The management company was pushed to provide a building super. They did so grudgingly, saying superintendant services would only be available "during normal business hours."

HPD has rejected this half-step. They have asserted that the management company must provide 24-hour superintendant services, and they must do so quickly.

"In the long run, we would like to see the tenants have a larger role in the decisions made about their housing – either through the mutual housing model or as a limited equity cooperative," says Cea Weaver, UHAB's Assc. Dir. of Organizing and Policy. "This building is not in foreclosure, so a preservation plan that includes new ownership may be a long way off, but the tenants' association is fierce and determined.

"At the heart of everything we do is UHAB's philosophy of resident choice – that tenants have an inherent right to assert their collective vision about how their home should look and feel. All tenants have a right to safe and affordable housing, and we believe that residents themselves are much more equipped to protect this right than absentee landlords and predatory equity companies."



Tenants rallying outside of Housing Court

Storm-damaged Buildings Receive Relief from Robin Hood

As a result of Superstorm Sandy, over a dozen UHAB-sponsored buildings sustained significant flood damage. These buildings, all on the Lower East Side of Manhattan, are home to more than 200 families.

In early 2013, the Robin Hood Relief Committee awarded these buildings \$300,000 in Sandy Relief grant money.

“UHAB is thrilled and grateful to get this grant from the Robin Hood Foundation,” says UHAB’s Marina Metalios, Project Manager with UHAB.

“We accept it on behalf of over a dozen affordable housing co-ops on the Lower East Side who were crippled by Sandy’s floodwaters. With this grant, these co-ops will make boiler, electrical, structural repairs and more without causing maintenances to soar. This grant from Robin Hood is helping keep these homeowners in their community, affordably, beyond Sandy.”



Neredia Cancel, Treasurer of 367 E. 10 St. (left) accept Robin Hood grant check from UHAB’s Executive Director, Andy Reicher

Ebony Howard

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The co-op board was thrilled to keep her, and Ebony couldn’t wait to become a shareholder. Everything seemed perfect, until she began looking for a loan.

“I was calling around to different banks asking about a loan; how can I get one?” said Ebony.

“They kept saying, ‘You have to have this amount down and you have to have at least this.’”

That’s when Ebony discovered a new mortgage product being offered by Neighborhood Housing Services (NHS). It offers up to \$50,000 in loans to first-time homebuyers who fall within a certain income bracket and are buying into affordable residential cooperatives in New York City.

Since 2003, the board of 1091 Bushwick Ave. HDFC had been working closely with UHAB’s Co-op Preservation team to resolve their mounting tax and water debt. UHAB helped them secure a \$50,000 loan from the RAZA Development Fund to cover the debt.

It was now time to make the final loan payment. UHAB worked with the board, Ebony and NHS, as well as a team from Brooklyn Law School, who volunteered their services at the closing pro bono. UHAB helped Ebony secure the NHS loan. And they assisted the HDFC in using the money from the sale to make their final payment to RAZA. Now the HDFC is debt-free and Ebony has a home of her own.



“Ebony’s closing was a great event,” said Elise Selinger, UHAB’s loan monitoring coordinator.

“The fact that 1091 Bushwick Ave. HDFC has been able to pay off their RAZA loan by virtue of the sale to Ms. Howard, a long

time stakeholder in the building, is a testament to the hard work the board has performed to stabilize the HDFC and their vision for a better future.”

After the closing, Kevin Washington, Ebony’s homeownership counselor from NHS of Bed-Stuy, Debra Bechtel and her students from Brooklyn Law School and Elise from UHAB all came together to congratulate Ebony, Angela and the Board of Directors.

Angela beamed with pride as she looked at her daughter. She recalled her own feelings on becoming a homeowner: “Emotionally it felt great to come from thinking you don’t really own anything to knowing that you actually own something – It was such a great feeling.”

She went on, “I realized years down the line how important it was. Just to have an investment like this. So many years later now, seeing how much rent costs – it was a very good investment for me.”

Ebony said she would hold off a house-warming party until after classes were over. But that was okay, she said, laughing, “I already know everybody in the building.”