

Review: Lenders and Landlords

A Guide to Tenant Organizing in Financially Distressed Housing

Prepared by the Northwest Bronx Community and Clergy Coalition in collaboration with the Community Service Society of New York, 73 pp., \$10

Review by William Rowen

Tenant organizing has been languishing for many years. That's why it was such a pleasure to read a new organizing manual that draws so heavily on what organizing used to be at its best and apparently still is in the northwest Bronx. Of course, there is now a resurgence in community advocacy, but it has only recently touched the tenant movement. Perhaps this manual teaches that tenant organizing works best where it is linked to organizing around other community issues as it is in the northwest Bronx.

A joint effort of the *Northwest Bronx Community and Clergy Coalition* and the *Community Service Society of New York*, this 60 page Guide plus 12 pages of resource listings should be read by all organizers, leaders, and advocates, and it's a tonic as well for the doldrums in the movement. In style, it departs from the format used by so many other tenants rights publications which attempt to compile a tenant technical resource compendium. Instead, the authors of *Lenders & Landlords* use a narrative with examples approach that successfully avoids the dryness of the technical style. One virtue is that each section flows so naturally into the next. This is largely a function of the highly accessible and readable text. Along the way, they achieve an human touch with great emphasis on how the common problems of tenants with their housing can and should draw them together. This is a lesson not learned in every building or neighborhood, and also one would imagine not in some areas where NWBCCC is active. But there at least it is taught. The stress put on common activity is so unflinching that the manual imparts that it may be more indispensably the goal of organizing to stay organized than to win the isolated victory of individual struggles.

The focus of this manual is contained in its title: *Lenders & Landlords*. Two-thirds of the 60 pages of text is devoted to organizing strategies and the landlord-tenant relationship. The two are always linked. There is no gratuitous demonizing of the "targets" as they call the opposition. Emphasis is kept on the organizing process. The last third of the guide is dedicated to understanding the lending and borrowing practices of multi-family housing, including government-sponsored programs used by lenders, developers and landlords to make big bucks fast in real estate, often at the expense of the consumers of that housing.

The demon in this area is housing disinvestment and abandonment.

Along the way, the manual tells how to do everything and when to do it: how to organize, meet, negotiate, research, sue, go to Housing Court, deal with drug dealers, and understand the financial and economics of housing. In other words, how to take control of your destiny as a tenant and community.

I want to complain that the manual slights or misses entirely some important tenant processes that are often crucial. Such is the case. However, I can't help think that some lack of detail adds to the manual's overall effect. Would it really help to say more about the administrative complaint process at the Division of Housing and Community Renewal? Is it really a fault that the manual has no index? I think not. This information is available elsewhere. Besides, as I entertained the notion that the NWBCCC was failing to confront DHCR problems, I came to remember the NWBCCC-organized 'hit' on DHCR that I was invited to attend in the late 80s. The organizers got DHCR to line up all its deputies and bureau chiefs in a DHCR hearing room and proceeded to take them apart issue after issue. DHCR learned to heed this organization commanding as they

do the allegiances of many voters of a substantial portion of the Bronx.

The manual is very reflective of the experience of the NWBCCC, and while the manual strives to couch its language to cover New York City as a whole, it continuously returns to the local northwest Bronx. There they are organized.