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**“Housing in Crisis: The State of Multi-family Buildings in the
West and East Bronx”**

Ryan Grosso

Urban Studies Senior Thesis

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Chapter 1: A History of the Bronx

In 1890 the Bronx flourished. The borough was a haven from crowded, hectic Manhattan life; it was a sanctuary for second-generation immigrants trying to escape the crowded, dirty, and disease-ridden tenements in Harlem and on the Lower East Side.¹ During this time period the Bronx experienced rapid expansion; between 1880 and 1930, it was one of the fastest growing urban areas in the world, as well as one of the most diverse. People flocked to the Bronx from all over New York City. It became a stable, cultural ethnic hub.

During this period the Bronx developed a reputation for superior housing, as its housing stock was modern, and comprised the latest technological advances. In contrast to the tenements of Manhattan, Bronx housing typically epitomized the latest in modern urban living; it offered elevators, sunken living rooms, and even uniformed doormen. Apartments were spacious, comparatively low cost, and widely advertised by the press, who increasingly emphasized luxury and affordability. This vision generated a mass influx of tenants seeking high quality housing that flocked to the Bronx.²

Constant advertising by the media led to a surge of new tenants in the Bronx. Rapid growth pushed the borough to expand not only its housing stock, but also its neighborhoods. By the 1920s and 1930s construction of new neighborhoods such as Highbridge, Morris and University Heights, Kingsbridge, Fordham and even Bronxdale was fully underway.³ The development of these new neighborhoods

¹ Evelyn Gonzalez, *The Bronx* (New York: Columbia University Press, 2004), 5.

² *Ibid.*, 5.

³ Evelyn Gonzalez, *The Bronx* (New York: Columbia University Press, 2004), 87.

stemmed from the expansion of New York City transit lines, specifically the extension of the subway into the recently developed parts of the North Bronx. Moreover, new communities of apartment buildings all equipped with new technologies arose in the West and North Bronx.⁴ This not only pushed people into different areas of the Bronx, but it also increased the borough's potential. More housing stock, and specifically more modern housing stock, led to more tenants. More tenants meant more people. The Bronx was thriving and its housing conditions were at an all time high. ~~Destruction spread throughout the borough~~

Unfortunately, this boom was short lived. By the end of the 1930s a significant portion of the population migrated from the old South Bronx to the newer West Bronx leaving behind a poor and desolate community no longer adequate for middle-class families. The South Bronx rapidly deteriorated. No longer was it the new, vibrant, and stable community of the 1900s. Instead, residents lived in old and decrepit apartment buildings, most of which were built before the 1901 Tenement Law.⁵ This law set new standards for light and ventilation in New York City housing and was instrumental in increasing standards for housing quality.⁶ The South Bronx was on its way to becoming a slum.

Twenty years later, parts of the Bronx were unrecognizable, as "neighborhoods that held generations of Bronx families disappeared under waves of arson, crime, and housing abandonment, with solid brick apartment buildings

⁴ Ibid., 95.

⁵ Ibid., 101.

⁶ "1901 Tenement Housing Act," The Living City, accessed April 2, 2013, http://www.livingcityarchive.org/htm/framesets/themes/tenements/fs_1901.htm.

turning to rubble-filled empty acres.”⁷ The Bronx had taken a turn for the worst, and projects such as the Federal Highway Project, responsible for the Cross Bronx Expressway, and the Urban Renewal Project only contributed to the deteriorating situation. The economic situation in the Bronx also looked grim. Landlords and tenants alike had little money. This led to the collapse of the previously thriving housing community. Buildings in the Bronx once provided homes for middle-class families and money for landlords. Now, “Bronx landlords were saddled with apartments buildings no one wanted”⁸ and buried in debt from a complete lack of revenue.

As a result, there was widespread building abandonment; “landlords and tenants abandoned, vandalized, and burned apartment buildings that a few years prior had been filled to the brim.”⁹ Tenants vandalized and burned apartments to escape decrepit living conditions, as landlords often did not have money to invest in repairs or improvements. Moreover, landlords also often “gave up and turned to arson to solve their financial problems” because burning a building generated insurance money.¹⁰ In total “between 1964 and 1968 while structural fires in the city rose 42% [fires in] the Bronx increased 70 percent. In the same period, non-structural fires (trash, brush, cars, etc.) in the city rose 75% while the Bronx increased 95%.”¹¹ Overall, “building abandonment resulted from an interaction between the housing market and the socioeconomic condition of the building, the

⁷ Evelyn Gonzalez, *The Bronx* (New York: Columbia University Press, 2004), 1.

⁸ *Ibid.*, 125.

⁹ *Ibid.*, 124.

¹⁰ Jill Jonnes, *South Bronx Rising* (New York: Fordham University Press, 2002), 232.

¹¹ *Ibid.*, 233.

block, and the locality.”¹² This abandonment created a slum-like environment in the South Bronx.

By the time the “burning of the Bronx” ended, “the Bronx [had] lost more than 108,000 dwelling units, or one fifth of its housing stock”¹³ to arson. Additionally, the entire borough felt the devastation of the arson and abandonment, as the fires were not only confined to the South Bronx. By 1978, the fires reached all the way to Fordham Road and were speculated to continue to the city line.¹⁴ Areas such as the Grand Concourse, which served as beacons of hope and prosperity during the early 1970s, began to change, as the surrounding area felt the consequences of the devastation. Middle class-families, fearing for their property and safety, began to move away from the Concourse. By the end of the 1980s, the Grand Concourse was made up “almost exclusively of welfare families” who were burned out of their homes in the East and South Bronx.¹⁵ The landscape of the Bronx and its housing situation had changed for the worse.

It was not until the late 1980s that the city officially recognized that the Bronx was burning and declared war on arson. At that point, however, it was too little too late. Most of the old East Bronx and the South Bronx “had turned into a gutted ruin, devoured and demolished by the angry god of flames.”¹⁶ The fires had taken a major toll on the Bronx and it would be some time before the borough would experience revitalization.

¹² Evelyn Gonzalez, *The Bronx* (New York: Columbia University Press, 2004), 125.

¹³ *Ibid.*, 124.

¹⁴ *Ibid.*, 127.

¹⁵ Jill Jonnes, *South Bronx Rising* (New York: Fordham University Press, 2002), 268.

¹⁶ *Ibid.*, 261.

As a result of the arson and abandonment, the Bronx experienced a period of disinvestment. By the early 1960s the borough suffered from multiple phenomenon at the same time: the population and racial composition changed, the housing stock deteriorated, and tenants faced a housing shortage as well as a changing economy.¹⁷ All of these combined conditions led to abandonment and disinvestment by banks. The Bronx was redlined. Redlining, or “the financial and social exclusion of urban neighborhoods from the mortgage market,”¹⁸ meant that banks or lenders essentially refused to give loans or invest in buildings in the Bronx.

The practice of redlining began in the 1930s with the establishment of the Home Owners Loan Corporation (HOLC) and continued well into the mid 1970s. The HOLC was instrumental in implementing the practice of redlining because it established a system of rating neighborhoods and placing them into four categories, A through D.¹⁹ The Bronx, partially from the devastation and destruction, was designated as a Fourth-grade or D neighborhood. D neighborhoods are areas in which “houses have little or no value, today having suffered a tremendous decline in value due to the colored element now controlling the district.”²⁰ Redlining practices were based mostly on the value of a neighborhood determined by the racial composition. “A neighborhoods” were most often completely white, while “black neighborhoods were by nature considered unstable and declining or declined and habitually colored red.”²¹ These were also designated as D neighborhoods.

¹⁷ Evelyn Gonzalez, *The Bronx* (New York: Columbia University Press, 2004), 5.

¹⁸ Manuel Aalbers, *Place, Exclusion and Mortgage Markets*, (New Jersey: Wiley-Blackwel, 2011), 79.

¹⁹ *Ibid.*, 84.

²⁰ *Ibid.*, 85.

²¹ Manuel Aalbers, *Place, Exclusion and Mortgage Markets*, (New Jersey: Wiley-Blackwel, 2011), 85.

The housing market in the Bronx suffered tremendously from redlining. Landlords did not receive loans simply because of their property's address. Therefore, there was no money to restore and repair buildings, and so the housing market remained broken and desolate. Redlining continued to affect neighborhood outcomes until the 1977 Community Reinvestment Act (CRA). The CRA essentially eliminated redlining by requiring lenders "to lend in all neighborhoods from which they received deposits" and "to provide credit to the local communities within the states in which they [were] active."²² The CRA forced banks to lend in areas they previously deemed unstable and bad-investments.

The Community Reinvestment Act provided the first step to restoration in the Bronx. It also set the scene for the revitalization of the once-thriving housing market. However, the main factor that spurred redevelopment in the Bronx was the two centuries of devastation themselves, as "abandonment itself created the conditions that allowed for the turnaround."²³ By the late 1980s the Bronx was on its way to revitalization; it "once again had the ingredients necessary to rebuild its southern neighborhoods... the large inventory of empty blocks and abandoned vacant buildings provided 'the raw clay' for new construction and rehabilitation."²⁴ The borough surged towards revitalization supported by a host of nonprofits and community organizations such as the North West Bronx Community and Clergy Coalition and the Catholic parishes north of the Cross Bronx Expressway.²⁵

²²Ibid., 89.

²³ Evelyn Gonzalez, *The Bronx* (New York: Columbia University Press, 2004), 130.

²⁴ Ibid., 137.

²⁵ Evelyn Gonzalez, *The Bronx* (New York: Columbia University Press, 2004), 131.

In 1997, the Bronx was officially recognized for its progress in urban renewal. The National Civic League awarded the borough the title of "All-American City," claiming "the urban renewal accomplishments in the borough represent[ed] a definite change."²⁶ Today, the Bronx is once again a thriving community. However, in 2000 the 16th Congressional District, made up of the South Bronx, Fordham, and Kingsbridge, was the poorest congressional district in the city.²⁷ This demonstrates that though there have been significant improvements since the 1970s, the Bronx still has a long way to go.

The focus of this paper is on the current condition of multi-family dwellings in Bronx Community Boards 5, 7 and 9. These Community Boards encompass Fordham, University Heights, Kingsbridge Heights, Bedford Park, and Morrison/Soundview. Overall demographics of these three Community Boards are laid out fully in the next chapter. My main focus, however, is on present trends in the housing market, the overall quality of renter-occupied housing, and the problems Bronx tenants face living in these buildings.

²⁶ F. Romall Smalls, "The Bronx is Named 'All-American City,'" *New York Times*, July 20, 1997, 1.

²⁷ Evelyn Gonzalez, *The Bronx* (New York: Columbia University Press, 2004), 151.

Chapter 2: Demographics

The Bronx is the second smallest borough in New York City. Its population is significantly larger than the 468,730 residents in Staten Island, but only slightly smaller than Manhattan's population of 1,585,873 people. As of 2010, the Bronx was home to 1,385,108 residents and contained a population density of 32.9.¹

The Bronx is also the poorest borough in the entire city, with a reported median income of \$33,495 per year. To put this into perspective, Brooklyn, the 4th poorest borough reported a median income of \$43,342 per year. This demonstrates the large difference between the level of poverty in the Bronx and the level of poverty throughout the rest of the city.²⁸

For this report, I plan to examine housing conditions in three specific Bronx Community Boards. My first area of focus is Bronx Community Board 5 (CB5). Community Board 5 is located in the North West Bronx and encompasses Fordham and University Heights. CB5 is a median sized area; its population is 135,266 and it ranks 34th out of all 59 community boards in population size. CB5 also has a population density of 77.7, which is more than double the borough-wide average.²⁹

Community Board 5 is one of the poorest community boards in the entire city. Residents have a reported median household income of \$26,382 per year. This is almost \$7,000 less than the boroughs annual median income and places CB5 53rd.

²⁸ Furman Center for Real Estate and Urban Policy, *State of New York City's Housing and Neighborhoods 2011*, (New York: Furman Center for Real Estate & Urban Poverty, 2011), p. 54

²⁹ *Ibid.*, p. 60.

out of all 59 community boards in terms of income. Furthermore, as of 2010 the area has a poverty rate of 40%, an unemployment rate of 23.6%.³⁰

CB5 is a racially diverse community of first and second-generation immigrants. It has a racial diversity indexⁱⁱ of 0.52, and 38.8% of the population is foreign-born.³¹ The majority of residents, about 49.12%,ⁱⁱⁱ are of Hispanic decent. The other three dominant ethnic groups are Black, Puerto Rican and White, comprising of 27.28%, 15.65%, and 4.35% of the population respectively.³²

My next area of focus is Bronx Community Board 7 (CB7), which includes Kingsbridge Heights and Bedford Park. Similar to CB5, Community Board 7 is also a medium sized neighborhood with a high population density: it has a population of 124,826 and population density of 80.4. CB7 has a poverty rate of 32.7% and a median household income of \$27,989. Both of these numbers are lower than the borough-wide average.

Furthermore, as of 2010 Community Board 7 had an unemployment rate of 17.6%, which is relatively low compared to the rest of the borough, but is 2.7% higher than the Community Board's 2000 unemployment rate of 14.9%. Bronx Community Board 7 is also a diverse community. It has a racial diversity index of 0.58 and the four largest ethnic groups are Hispanic, Black, Puerto Rican, Asian and

³⁰ Ibid., p. 60.

³¹ Furman Center for Real Estate and Urban Policy, *State of New York City's Housing and Neighborhoods 2011* (New York: Furman Center for Real Estate & Urban Poverty, 2011), p. 60.

³² United States Census Bureau, *2008 Housing and Vacancy Survey*, Washington, D.C., <http://www.census.gov/hhes/www/housing/nychvs/2008/nychvs08.html>.

White.³³ These groups make up 39.18%,^{iv} 24.03%, 21.31%, 8.16% and 7.32% of the population respectively.³⁴

My last area of focus is Bronx Community Board 9 (CB9). This neighborhood is also my most observable area of study, as it is the area in which I gathered most of my field research. Bronx Community Board 9 encompasses the Parkchester, Soundview/Morrison community, and is bordered by the 6-Train and the Cross Bronx Expressway. Community Board 9 has a population of 182,97 and a population density of 42.6. This makes it slightly larger, but less dense than CB5 and CB7. Median household income in CB9 is \$40,407 per year. This figure is higher than median household income in both CB5 and CB7. Moreover, it is almost \$7,000 more than the borough average. This indicates that the population of CB9 is generally more financially stable than the population of CB5 and CB7. However, the area still has a poverty rate of 25.4% and an unemployment rate of 11.2%.³⁵

Lastly, the racial composition of CB9 mostly resembles CB5 and CB7. The five dominant ethnic groups are Black, Puerto Rican, Hispanic, Asian, and White. These groups comprise 35.85%,^v 29.35%, 23.84%, 6.64%, and 3.94%.³⁶ Overall, CB9 has a

³³ Furman Center for Real Estate and Urban Policy, *State of New York City's Housing and Neighborhoods 2011* (New York: Furman Center for Real Estate & Urban Poverty, 2011), p. 62.

³⁴ United States Census Bureau, *2008 Housing and Vacancy Survey*, Washington, D.C., <http://www.census.gov/hhes/www/housing/nychvs/2008/nychvs08.html>.

³⁵ Furman Center for Real Estate and Urban Policy, *State of New York City's Housing and Neighborhoods 2011* (New York: Furman Center for Real Estate & Urban Poverty, 2011), p. 64.

³⁶ United States Census Bureau, *2008 Housing and Vacancy Survey*, Washington, D.C., <http://www.census.gov/hhes/www/housing/nychvs/2008/nychvs08.html>.

racial diversity index of 0.60, which is slightly higher than the racial diversity index of CB5 and CB7.³⁷

I chose to study these three areas in the Bronx because they are similar in composition and financial status. All three areas are medium sized community boards, with comparable rates of poverty and unemployment. Furthermore, they all have similar ethnic compositions. These similarities allowed me to assess these three community boards in analogous ways, and also allow for comparative analysis.

³⁷ Furman Center for Real Estate and Urban Policy, *State of New York City's Housing and Neighborhoods 2011* (New York: Furman Center for Real Estate & Urban Poverty, 2011), p. 64.

Chapter 3: Housing Demographics

As of 2008, the Bronx had 509,683 total housing units. This figure includes both owned and rental units; it is also the second smallest number of housing units in all five boroughs, outnumbering Staten Island by approximately 330,000 units.^{vi} Since 1981, the number of newly constructed housing units in the Bronx has been consistently lower than new construction in every other borough. For example, in 2005 New York City housing stock increased by a total of 17,486 units. Brooklyn expanded by 4,567 units, Manhattan by 4,960 units, Queens by 3,381 units, and Staten Island by 2,305 units. The Bronx, however, only saw an increase of 1,805 units. This means the Bronx received only 6.2% of the total new constructed units, while Brooklyn received 26.12% of the new construction.^{vii} This signifies the age of the Bronx housing stock and shows that the Bronx generally tends to acquire fewer new housing units than the other four boroughs. Furthermore, this absence of new construction is one of the reasons for the degradation of the Bronx housing stock.³⁸

The Bronx also has a large and very significant portion of renter occupied units. As of 2008, 385,451 of the total 509,682 housing units in the Bronx were rental units. This means that 75% of the total housing stock rental is units, and indicates that the Bronx is a borough of renters;³⁹ out the total rental units reported 59.7% held some form of rent regulatory^{viii} status, either rent stabilization^{ix} or rent control.^{x40}

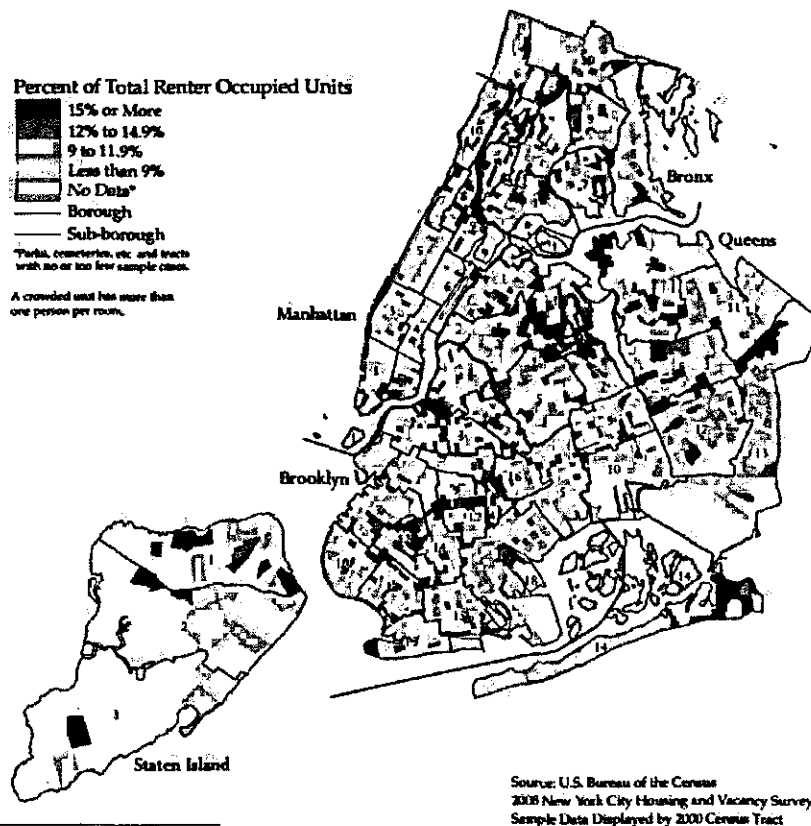
³⁸ United States Census Bureau, *2008 Housing and Vacancy Survey*, Washington, D.C., <http://www.census.gov/hhes/www/housing/nychvs/2008/nychvs08.html>.

³⁹ Ibid.

⁴⁰ Ibid.

In terms of the general condition of Bronx housing stock, the Bronx has the second highest percentage of renter households that are considered crowded^{xi} and severely crowded^{xii} out of all five boroughs. As of 2008, these percentages were 11.5% and 3.7% respectively, and were near or above the city averages of 10.1% crowded, and 3.9% severely crowded.⁴¹ The map below depicts "Crowded Renter Households in New York City 2008."⁴² The map clearly shows that the Bronx has a high concentration of units reporting 15% or more, and 12% to 14.9% crowding. It also shows the high prevalence of crowding in my three areas of concentration, which on this map are labeled 4, 5 and 7.^{xiii}

Crowded Renter Households, New York City 2008



⁴¹ United States Census Bureau, *2008 Housing and Vacancy Survey*, Washington, D.C., <http://www.census.gov/hhes/www/housing/nychvs/2008/nychvs08.html>.

⁴² *Ibid.*

Physically Poor Renter-Occupied Units as a Percentage of Total Occupied Rental Units, New York City 2008

Furthermore, the Bronx has the highest reported percentage of all occupied units considered physically poor. This reported percentage was 9.8% as of 2008, and was a full 2.8% higher than the subsequent highest percentage in Brooklyn. Data also indicates that in 2008 12% of renter occupied units

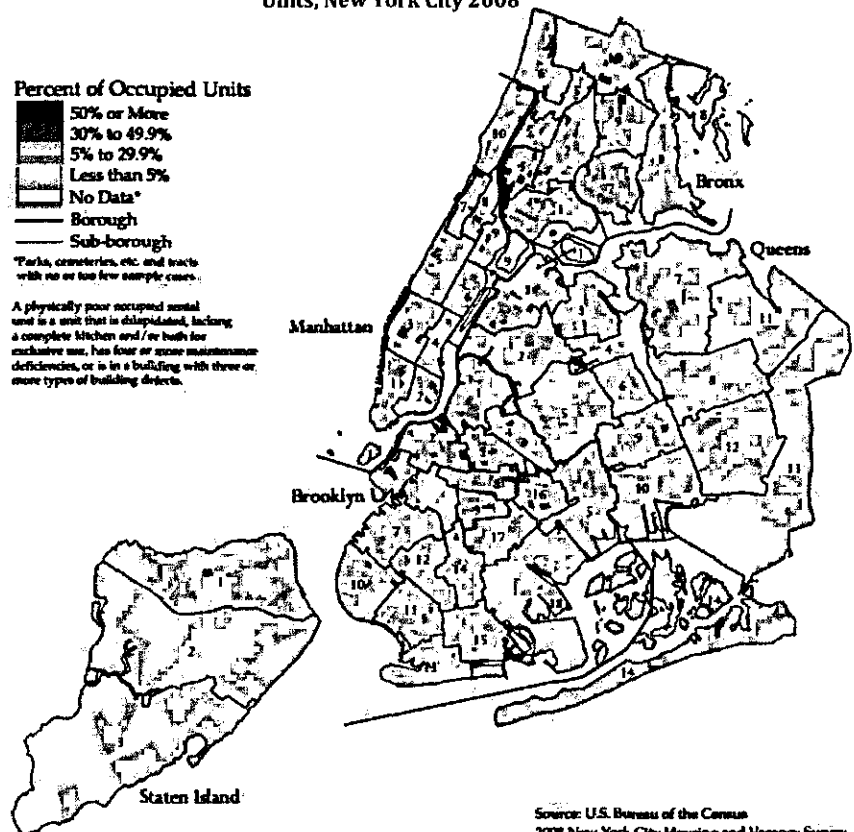
Percent of Occupied Units

- 50% or More
- 30% to 49.9%
- 5% to 29.9%
- Less than 5%
- No Data*

— Borough
— Sub-borough

*Parks, cemeteries, etc. and tracts with no or too few sample cases.

A physically poor occupied rental unit is a unit that is dilapidated, lacking a complete kitchen and/or both for exclusive use, has four or more maintenance deficiencies, or is in a building with three or more types of building defects.



Source: U.S. Bureau of the Census
2008 New York City Housing and Vacancy Survey
Sample Data Displayed by 2000 Census Tract

were considered physically poor. This is the highest percentage in the entire city, and is 3.5% higher than the mean average of New York City.^{xiv} The map to the right shows the percentage of rental units deemed physically poor in New York City. The map also clearly shows that the Bronx has a high concentration of units, especially in the West Bronx, considered physically poor.⁴³

The borough as a whole also had a high incidence of maintenance deficiencies. The New York City Housing and Vacancy Survey reported that in 2008 7.7% of renter occupied units in the Bronx had 5 or more maintenance deficiencies. The survey also reported that 30.3% of renter occupied units in the Bronx had no maintenance deficiencies; this is the smallest percentage in New York City and is

⁴³ United States Census Bureau, *2008 Housing and Vacancy Survey*, Washington, D.C., <http://www.census.gov/hhes/www/housing/nyc/vs/2008/nycv08.html>.

more than 15% lower than the New York City average.⁴⁴ Moreover, in 2010 the incidence of severe housing code violations in the Bronx was 103.2 per 1,000 units. This number gave the Bronx the number one ranking out of all five boroughs in terms of severe code violations and further demonstrates the poor quality of housing conditions in the Bronx.⁴⁵

My three focus areas have similar housing stock demographics. Bronx Community Board 5 is also a neighborhood of renters; in 2008, 43,602 households were considered renter households.⁴⁶ In 2010, median monthly rent in CB5 was \$1,028, creating a median rent burden^{xv} of 38%. In 2010, 75.7% of all housing units in CB5 held some form of rent-regulatory status. Community Board 5 reported a severe crowding rate of 8.3%.⁴⁷ This represents a 2.4% jump in crowding rates since 2009.

Furthermore, conditions of Community Board 5 are generally worse than average borough conditions. According to the 2008 Housing and Vacancy Survey, 26.1% of renter-occupied units reported having three or more maintenance deficiencies, 19% of renter-occupied units reported one or more building defects, and 15.5% of renter-occupied units were considered to be in physically poor

⁴⁴ United States Census Bureau, *2008 Housing and Vacancy Survey*, Washington, D.C., <http://www.census.gov/hhes/www/housing/nychvs/2008/nychvs08.html>.

⁴⁵ Furman Center for Real Estate and Urban Policy, *State of New York City's Housing and Neighborhoods 2011* (New York: Furman Center for Real Estate & Urban Poverty, 2011), p. 60.

⁴⁶ United States Census Bureau, *2008 Housing and Vacancy Survey*, Washington, D.C., <http://www.census.gov/hhes/www/housing/nychvs/2008/nychvs08.html>.

⁴⁷ Furman Center for Real Estate and Urban Policy, *State of New York City's Housing and Neighborhoods 2011* (New York: Furman Center for Real Estate & Urban Poverty, 2011), p. 60.

condition.⁴⁸ CB5 reported 137.3 serious housing code violations per 1,000 units. This number is higher than the borough average by more than 30 violations.⁴⁹ These figures demonstrate the poor quality of housing in Community Board 5.

Bronx Community Board 7 has comparable housing conditions. Like CB5, in 2008 CB7 had 40,418 renter households.⁵⁰ However, CB7 has a much higher percentage of rent-regulated units; in 2010, 91.5% of all renter units held some form of rent-regulatory status. Moreover, in 2010 median monthly rent for CB7 residents was \$1,059 creating a median rent burden of 41.7%.⁵¹

Housing quality in Community Board 7 is not up to par with borough averages. In 2008, 39.3% of renter-occupied units reported three or more maintenance deficiencies, 18.1% of renter-occupied units reported one or more building deficiencies, and 14.5% of all occupied units reported physically poor housing conditions.⁵² These percentages are all generally higher than the same category percentages for Community Board 5, and again demonstrate the poor quality of housing in Community Board 7.

The housing picture in Community Board 9 differs slightly from both CB5 and CB7. In 2008, there were 49,640 renter households in CB9.⁵³ Though this number is

⁴⁸ United States Census Bureau, *2008 Housing and Vacancy Survey*, Washington, D.C., <http://www.census.gov/hhes/www/housing/nychvs/2008/nychvs08.html>.

⁴⁹ Furman Center for Real Estate and Urban Policy, *State of New York City's Housing and Neighborhoods 2011* (New York: Furman Center for Real Estate & Urban Poverty, 2011), p. 60.

⁵⁰ United States Census Bureau, *2008 Housing and Vacancy Survey*, Washington, D.C., <http://www.census.gov/hhes/www/housing/nychvs/2008/nychvs08.html>.

⁵¹ Furman Center for Real Estate and Urban Policy, *State of New York City's Housing and Neighborhoods 2011* (New York: Furman Center for Real Estate & Urban Poverty, 2011), p. 62.

⁵² United States Census Bureau, *2008 Housing and Vacancy Survey*, Washington, D.C., <http://www.census.gov/hhes/www/housing/nychvs/2008/nychvs08.html>.

⁵³ United States Census Bureau, *2008 Housing and Vacancy Survey*, Washington, D.C., <http://www.census.gov/hhes/www/housing/nychvs/2008/nychvs08.html>.

greater than reported units in CB5 and CB7, the total housing stock of CB9 is larger than housing stock in both CB5 and CB7. Moreover, as of 2010 only 46.6% of renter occupied units had some form of rent regulatory status. This is a smaller percentage than in both CB5 and CB7. Rent burden statistics, however, are similar to the other two areas. In 2010 median monthly rent for all renters was \$998 making average rent burden 31.2%.⁵⁴

Housing quality in Community Board 9 is similar to conditions in CB5 and CB7. In 2008, 24.1% of renter-occupied units reported three or more maintenance deficiencies, and 10.3% of renter-occupied units reported one or more building defects. Unlike the other two community boards, only 6.7% of all renter-occupied units fell into the category of physically poor housing. This percentage is significantly smaller than the reported percentage in CB5 and CB7. However, though CB9 reported less physical deficiencies, the neighborhoods housing conditions are far from near acceptable standards.

More specifically, all of the field research I conducted for this assessment took place in Community Board 9. My research I assessed and monitored the conditions of ten multi-family apartment buildings off the Soundview/Morrison stop on the 6-train. All of these buildings are similar in that they all have a high number of maintenance deficiencies and open violations. The chart below depicts all ten buildings. It indicates the number of stories and units per building, the number of open violations in each building and their respected class, the number of reported violations in the last calendar year, and the general dominant complaint/s in the

⁵⁴ Furman Center for Real Estate and Urban Policy, *State of New York City's Housing and Neighborhoods 2011* (New York: Furman Center for Real Estate & Urban Poverty, 2011), p. 64.

building. This chart provides a general overview of the buildings I incorporated into my analysis of housing conditions in CB9. It provides a reference point for the following chapters and analysis.⁵⁵

Address	Stories	Units	Open violations	A ^{xvi}	B ^{xvii}	C ^{xviii}	Violations in the last 12 months	A	B	C	Dominant Complaint
1158 Boynton Ave	6	66	180	40	110	30	82	21	49	12	In-apartment repairs
1053 Boynton Ave ^{xx}	4	20	159	31	112	16	120	20	92	8	Heat
1149 Stratford Ave	5	70	319	51	191	77	222	39	145	38	No dominant complaint
1750 E. 172 Street	6	91	217	35	151	31	32	5	16	11	Heat
1070 Elder Ave	6	75	199	37	118	44	36	4	26	6	Heat
2000 Cross Bronx Expressway	6	64	29	5	15	8	13	3	4	6	In-apartment repairs
1472 Beach Ave	5	30	154	20	95	40	30	3	21	5	Heat and in-apartment repairs
1512 Beach Ave	5	30	108	12	82	14	1		0	0	Vermin and heat
1265 Morrison Ave	6	59	184	38	107	39	141	32	88	21	Heat, and in-apartment repairs
1535 Taylor Ave	5	41	249	36	178	34	48	3	35	9	In-apartment repairs

Overall, these ten buildings portray a fairly accurate picture of the problems within the housing system in Community Board 9. Due to the similarities illustrated by demographics, building violations, and general condition, I believe the issues present in CB9 are similar, if not identical, to the difficulties in Community Boards 5 and 7. These ten buildings also provide examples of common trends in privately owned multi-family buildings in the Bronx.

⁵⁵ "Complaints, Violation & Registration Information," New York Department of Housing Preservation and Development, <http://www.nyc.gov/html/hpd/html/home/home.shtml>.

Chapter 4: Research

Over the last 12 months not only have I dedicated countless hours to field research in Community Board 9, but I have also conducted interviews with leading housing specialists on neighborhood conditions in Community Boards 5 and 7. These specialists serve CB5 and CB7 and provide essential resources to tenants. Through all of my research I compiled pages worth of stories and experiences that portray a defining picture of housing conditions in all three Community Boards. My stories exemplify the problems that residents in these three areas live with on a daily basis.

1265 Morrison Avenue was the building in which my research began. It was in this building that the drastic difference between housing conditions in the Bronx, specifically in Community Board 9, and the rest of New York City appeared. 1265 Morrison Avenue is 6-story building with 59 units. At first glance the building looks to be in decent condition. However, there are currently 184 open violations, 141 of which occurred in the last 12 months.⁵⁶ Most of the problems in the building are within individual apartments, and include dilapidated ceilings, broken plumbing, and excessive mold. For example, in an apartment on the 6th floor an elderly man lives with an exposed water pipe in his entranceway; this pipe juts out of the floor creating a safety hazard. This same man also lives in an apartment with holes in the ceilings and walls, doors that do not fit the doorframes, and windows with missing

⁵⁶ "Complaints, Violation & Registration Information," New York Department of Housing Preservation and Development, <http://www.nyc.gov/html/hpd/html/home/home.shtml>.

locks. Moreover, the building has a history of pest and heat-related complaints, signifying that the landlord either refused to provide heat, or ran out of money to pay the oil bill.

The problems tenants face in 1265 Morrison make it a difficult place in which to live. This building is a classic example of a building in which the landlord neglects his responsibility to maintain a safe and up-to-code environment. However, this building demonstrates that tenants can contribute to the condition of a building environment. For example, there are two specific apartments in this building with residents that not only throw their trash directly outside their doors, but also vandalize the building. These tenants perpetuate and propagate the pest problem in the building. They make it impossible for the superintendent to maintain a clean common space. 1265 Morrison Avenue is a building that clearly demonstrates both sides of the equation. It shows that not only is it the responsibility of the staff to maintain the building and the apartments in the building, but it is also the responsibility of the tenants to respect the environment.

Another building I studied in Community Board 9 was 1053 Boynton Avenue. 1053 Boynton Avenue is a 4-story, 20 unit building. It is one of the smallest buildings in my research pool, but it has some of the most severe problems. According to the HPD housing violation database, the building currently has 120 violations and most of them are class B. These violations have all occurred within the last 12 months.⁵⁷ *This building is an excellent example of a situation in which a landlord essentially deserts a building and leaves the tenants in an impossible*

⁵⁷ "Complaints, Violation & Registration Information," New York Department of Housing Preservation and Development, <http://www.nyc.gov/html/hpd/html/home/home.shtml>.

position. In this particular case, the building problems began last October during a particularly cold weather spell. The landlord, who was in the process of selling the building, decided not to "waste" any more money on up-keep and basic necessities. For this reason, he either forgot to pay the oil bill or decided not to pay the oil bill, leaving the boiler without oil and, as a result, the tenants without heat. The no-heat situation in 1053 lasted almost one full week. Tenants called the landlord, HPD, and any other office they could to try and rectify the problem. However, there was no immediate response. They therefore lived without heat in the middle of October, for almost an entire week. This situation again demonstrates the problems that exist within the housing system, specifically relating to landlords and neglect.

2000 Cross Bronx Expressway is my third focus building. 2000 Cross Bronx Expressway is a 6-story building with 64 units. Currently the building only has 29 open violations, the majority of which are class B or "hazardous." However, from my field research I can reasonably claim that the number of violations does not in any way reflect the condition of the building.⁵⁸

At first glance 2000 Cross Bronx Expressway appears to be a run-down building. The front gate is not only wide open, but also has no lock, meaning anyone, even someone who does not live in the building, is free to wander in at his or her leisure. This not only is illegal, but also poses a major safety hazard for residents. *Furthermore, the inside of the building is run-down and in need of serious repairs.* For example, exposed wires line the hallways on almost every floor. There are loose steps in all of the stairwells.

⁵⁸ "Complaints, Violation & Registration Information," New York Department of Housing Preservation and Development, <http://www.nyc.gov/html/hpd/html/home/home.shtml>.

Furthermore, The real problems in this building exist within the apartments themselves. One situation that was particularly memorable was a woman living on the 5th floor with her three children. Outside this woman's apartment was a moldy, rusty, decrepit kitchen sink. The tenant explained how that sink had been her kitchen sink until the pervious day. After two months worth of complaints about the condition of her sink the superintendent finally came to her apartment to replace it. However, after removing the old sink he informed her that he did not have a replacement sink at that time. She was shocked and outraged. Management had just removed her kitchen sink, which worked despite its condition, and informed her that there was no replacement. She was without a kitchen sink and she had no idea when she would get a new one. How was she supposed to cook and feed her kids? This particular story exemplifies some of the difficulties tenants living in *Community Board 9* face. It also shows the purposeful negligence of landlords and superintendents.

Another building in Community Board 9 that I spent a large amount of time observing is 1158 Boynton Avenue. 1158 Boynton Avenue is 6-story, 66 unit building with 180 open violations. 82 of these violations occurred in the last 12 months.⁵⁹ 1158 is one of the worst buildings in Community Board 9. This is demonstrated in the conditions of the



building. The outside of the building is in desperate need of repair. The outside door

⁵⁹ "Complaints, Violation & Registration Information," New York Department of Housing Preservation and Development, <http://www.nyc.gov/html/hpd/html/home/home.shtml>.

looks like something out of a horror movie; there is cracked glass, chipped paint, and graffiti covering the exterior of the building. This is depicted in the image above.

Moreover, the interior of the building is also in poor shape. There is an obvious patch-job in the lobby ceiling that is actively caving in; the tenants informed me that a few years prior the lobby ceiling started to collapse from a leak. To fix the problem the landlord slapped some cement on the hole and called it fixed. The cement has since caved in little by little. This method of "patchwork" is a common theme in 1158 Boynton. Management never really fixes any of the problems with the walls, ceilings, floors, or stairways. Instead, they put a patch on the problem and ignore it. The building is incredible dirty. Garbage lines the hallways, perpetuating the existing rodent and cockroach problem. Graffiti also covers the walls and windows.

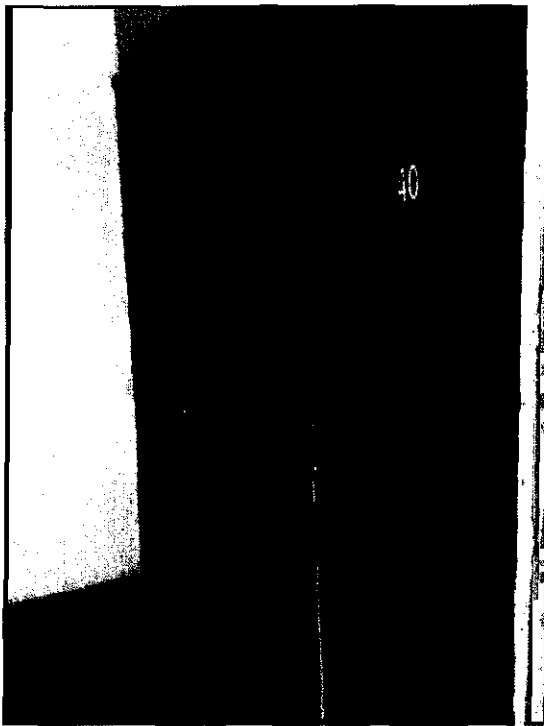
Tenants in 1158 Boynton complain of problems within their individual apartments. Two stories were particularly memorable. The first occurred in an apartment on the fifth floor. The apartment is home to a young working couple and their three daughters. The couple explained that their middle daughter had a particularly bad case of asthma that she developed from living in the apartment. They then showed me their bathroom and closets, both of which were covered with black mold from top to bottom. This was the source of their daughter's asthma. The daughter developed asthma because she was forced to use a toxic bathroom. To make matters worse, the couple consistently called the super and the landlord to report the problem and no one responded.

The second individual case that left a lasting impression was a family living on the first floor. In this situation eight people lived in an apartment with two bedrooms, one bathroom, and a very small kitchen. This situation is a classic example of the crowding problem that exists in my three community boards. Moreover, the apartment itself was not in the best condition. The bathroom ceiling was falling down, the walls needed paint, and the entire apartment had a bad rat problem. However, what stood out most was that the head of household, a middle-aged woman, seemed to have no indication of her rights as a tenant. She either did not know or did not understand that management was required to fix the problems within her apartment. To make matters worse, the woman revealed that she did not know how to read. She therefore could not file a written complaint with management or with a government agency. This particular situation illustrates the lack of tenant education that exists borough wide. Tenants not only do not know their rights, but they are unaware of the best ways in which to exercise them. This means that tenants often either live with problems that the management is legally required to fix, or that they fix the problems themselves.

Another significant problem in 1158 Boynton Avenue is tenant behavior. Tenants reported that children play soccer in the hallways at all hours of the day and night and that people leave their garbage in front of the main door creating a fire hazard. There is also an ongoing drinking problem at night in the lobby. Tenants reported that residents, as well as non-residents, gather in the lobby at night and drink and smoke. Tenants claim that the superintendent is too much of a coward to do anything about the problem. To make matters worse, the building is not a

member of Operation Clean Halls⁶⁰ so there is no police presence in the building.⁶⁰ This incidence again demonstrates that all problems surrounding housing quality do not stem from landlords alone; it is a joint effort between tenants and management that leads to high quality housing.

1535 Taylor Avenue is a building that represents another aspect of the housing situation in Community Board 9. 1535 Taylor Avenue is slightly smaller than my other buildings; it is a 5-story, 41 unit building. However, it has 249 open violations, 48 of which occurred in the last 12 months.⁶¹ This indicates that while 1535 it is a much smaller building, it also has more violations per apartment than



most buildings. 1535 Taylor Avenue paints a different picture of housing in the neighborhood because the dominant problem is not a lack of repairs. It is evictions. The management of 1535 Taylor Avenue has dedicated a significant amount of time to either coercing tenants to move out of the building through bribes, or finding ways to forcibly evict tenants. As a result, there are only a handful of occupied

apartments left; most apartments have padlocks on the door or are under

⁶⁰ "Operation Clean Halls Request," NYC 311, accessed April 15 2013, <http://www.nyc.gov/apps/311/>.

⁶¹ ⁶¹ New York Department of Housing Preservation and Development, *Complaints, Violation & Registration Information Database*, New York, NY, http://167.153.4.70/Hpdonline/Provide_address.aspx?p1=1&p2=&p3=&SearchButton=Search.

construction. This is depicted in the picture on above, as both of these apartments in 1535 Taylor Avenue are empty and padlocked. The management of 1535 Taylor Avenue pushed for evictions in order to create apartment turn over. They essentially wanted existing tenants to leave so they could re-do the apartments for more "desirable" candidates. These desirable candidates would pay significantly higher rent creating a higher profit margin for the landlord. This situation is common throughout buildings in Community Boards 5, 7 and 9. It is illegal.

The last three buildings in my research pool in Community Board 9 all demonstrate the poor quality of housing in the area. These buildings are 1149 Stratford Avenue, 1750 E. 172nd Street, and 1070 Elder Avenue. 1149 Stratford Avenue is a 5-story, 70 unit building, with 319 violations, 222 of which occurred in the last 12 months. 1750 E. 172nd Street is slightly larger, but has fewer open violations. It is a 6-story 91 unit building with 217 open violations. However, only 32 of the 217 violations occurred within the last 12 months. Lastly, 1070 Elder Avenue is a 6-story, 75 unit building with 199 open violations, only 36 of which occurred in the last 12 months.⁶²

All three of these buildings are similar in that they have a host of building problems. They all had open front gates, unlocked main doors, and graffiti covering their exterior. Moreover, all three all have exposed wires and garbage in the hallways, and are all in need of a fresh coat of paint. However, the majority of problems in these three buildings are in the individual apartments; a large portion

⁶² New York Department of Housing Preservation and Development, *Complaints, Violation & Registration Information Database*, New York, NY, http://167.153.4.70/Hpdonline/Provide_address.aspx?p1=1&p2=&p3=&SearchButton=Search.

of tenants I met with complained of needing this or that for their apartments. Some were missing window guards. Others had problems with their plumbing. Still others had holes in the walls, ceilings and floors. All of these problems combined created a low quality of living for tenants. The large amount of problems demonstrates the management's complete disregard for the building and the people that live in the building.

My research in Community Boards 5 and 7 differs slightly from my research in Community Board 9. In CB5 and CB7 I did not have the chance to personally go into buildings and examine housing conditions. Therefore, I had to rely on stories from interviews with community housing specialists.

One story, which exemplifies part of the housing picture in CB5 and CB7, came to me from Sally Dunford, the executive director of the West Bronx Housing and Neighborhood Resource Center. Sally Dunford has been a community organizer and housing advocate for more than 17 years. She is also a resident of Community Board 7 and therefore experiences the housing struggles felt by her community. Sally told me many stories about the housing conditions in the local area. However, this one particularly caught my attention.

Back at the end of 2010 there was a building in foreclosure in CB7. The foreclosure was the result of a long history of building problems including a fire on the upper floors, a problem with the heating system in the building, and a general lack of up-keep which created a dilapidated and unsafe environment. Finally, the management either no longer wanted the building or could no longer retain possession of the building so the city took over management. The city then passed

ownership to a designated receiver.^{xxi} However, the chosen receiver had no background in housing and knew very little about how to manage a building. She was also "scared of the Bronx." As a result, the building conditions worsened and by the time Sally and a representative from HPD investigated, conditions were at an all time low. There were five individuals living in the basement. This included an elderly couple living on plywood. The basement lacked a kitchen and a bathroom leaving the occupants to dig a hole in the ground to use as a makeshift toilet. Moreover, there was another elderly illegal immigrant couple paying \$300 per month to live in the storage closet in the basement. Sally described the entire situation as grotesque, dangerous, and extremely illegal. This situation demonstrates just how bad living conditions in CB5 and CB7 can be. It shows that because of negligence on the part of the government, foreclosure receivers, and building management, people end up living in dangerous and illegal situations.⁶³

Another story I gathered from my interview with Sally Dunford concerns evictions in Community Boards 5 and 7. This particular story describes the situation of one man, however, Sally informed me that this type of situation is common and can be used to generalize the eviction problem in the local area. In this particular incidence a man was evicted from his apartment because he failed to pay his rent; he owed the landlord almost \$10,000 in back rent. The tenant refused to pay the landlord the money because the tenant's apartment was extremely moldy and the man developed asthma. This prevented him from working resulting in his job loss.

⁶³ Sally Dunford, interview by Ryan Grosso, Bronx, NY, February 20, 2013.

However, the landlord also refused to make the required repairs. He claimed that the tenant's way of living caused the mold in the apartment.⁶⁴

This is a classic example of a dispute between a tenant and landlord. In this situation both parties had a valid claim. A tenant is legally allowed to withhold rent if the landlord does not maintain his/her apartment. However, once the repairs are made, said tenant must pay the landlord the full sum of all funds withheld. This aspect of housing law in particular causes problems for tenants, as most are not aware that they will eventually owe the landlord all of the withheld money. Therefore they end up spending the money they need to save for rent. However, the landlord is also at fault in this situation because legally, whether the man's style of living caused the mold or not, the landlord is required to fix all problems within the apartment. This man's situation not only demonstrates the problems that exist within the housing system, but exemplifies many similar problems that tenants face with landlords, repairs, and eviction throughout CB5 and CB7.⁶⁵ It reiterates the total lack of tenant education.

My final field research story comes from another personal interview with SaMi Chester, the head tenant organizer at the North West Bronx Community and Clergy Coalition. With more than 20 years of experience, SaMi has dedicated his life to tenant organizing in the Bronx. As a result, he is a vast source of knowledge about housing law and tenants right. This particular story left a lasting impression because it epitomizes the struggle that many residents in all three of my focus areas share. Last year, SaMi helped a 78-year-old woman fight for her right to stay in her

⁶⁴ Sally Dunford, interview by Ryan Grosso, Bronx, NY, February 20, 2013.

⁶⁵ Sally Dunford, interview by Ryan Grosso, Bronx, NY, February 20, 2013.

apartment. This woman, who had lived in the same building for multiple years, was *being pushed out of her apartment by the building management.* Management claimed she needed to leave due to a failure to pay her rent. However, the woman claimed she paid her rent each month. When SaMi investigated the situation he discovered a number of problems. Primarily, the management company refused to provide the woman with a copy of her billing statement. Upon further investigation SaMi also discovered that the woman was being charged extra, miscellaneous fees. Both of these maneuvers are illegal and provided enough of a case to allow the woman to remain in her apartment.⁶⁶ This is a perfect illustration of the extent to which some landlords go to try and evict and cheat tenants.

Overall, my interviews and fieldwork combined to portray a dismal picture of housing conditions in Community Boards 5, 7, and 9. These stories and experiences represent and describe common themes in the world of Bronx housing. They also provide real evidence of the problems that exist in the system. The following chapter will now describe and analyze common the themes in privately owned, multi-family buildings in Community Boards 5, 7, and 9.

⁶⁶ SaMi Chester, interview by Ryan Grosso, Bronx, NY, March 19, 2013.

Chapter 5: Trends

At the conclusion of my field research and multiple interviews with housing experts I identified a list of trends in the privately owned multi-family housing buildings. These trends are prevalent throughout the multi-family buildings in Community Boards 5, 7 and 9 and have a large impact on quality of life for both tenants and neighborhood residents. Generally there are seven main trends: eviction rates, slumlords, monetary dilemmas, affordability, education, government intervention, and the ripple effect. All seven of these patterns do not exist in every building. However, from my research I determined that at least one of the seven trends is prevalent in a large portion of buildings in all three community boards. The prevalence of one of the seven trends has a major impact on the state of living conditions.

I. Eviction Rates

In 2012 eviction rates dramatically increased. According to an analysis of eviction prevention intakes compiled by the West Bronx Housing and Neighborhood Resource Center, the center handled a total of 240 eviction prevention cases from July 2012 to October 2012. In the same period in 2011 the center handled 112 cases, and in the same period in 2010 the center handled 119 eviction prevention cases. The 2012 number of prevention cases therefore represents an increase of over 100%. Furthermore, the analysis found that 2012 eviction cases stemmed from a broader geographic region than in previous years. Eviction cases in 2012 expanded geographically to include 10457, 10468, 10462, and 10453, as well as other areas in

the South Bronx.^{xxii} These aforementioned zip codes are all located in either *Community Board 5, 7, or 9.*⁶⁷

This increase in eviction prevention cases is unprecedented. For example, in June 2011 the center saw 30 eviction cases total; currently, the eviction specialist processes 20-30 cases per week. According to housing expert and Executive Director of the West Bronx Housing and Neighborhood Resource Center Sally Dunford, it is a never-before-seen phenomenon. Sally claims that the increase in eviction cases is one of the most noticeable changes in the privately owned multi-family housing arena.⁶⁸

Moreover, Sally informed me that multiple factors combined to generate the increase in eviction rates. Primarily, eviction cases multiplied because tenants experienced job loss. Bronx residents, and particularly residents of CB5 and CB7 experienced a higher rate of job loss, in the form of layoffs, terminations, and voluntary unemployment, than in the past few years. Unemployment therefore led to a loss of income, which affected an individual's ability to make rent. Additionally, job losses combined with decreasing affordability. Sally mentioned that the combination of job loss and rising rents creates a bad situation for tenants; it creates a situation in which resident's are unable to afford to live.⁶⁹

Tenants face eviction for other reasons. For example, tenants often withhold rent if management either neglects an apartment repair or fails to maintain an adequate living environment. This scenario is exemplified in the story of the man

⁶⁷ West Bronx Housing and Neighborhood Resource Center, "Analysis of Eviction Prevention Intakes: July 2012 to October 2012," accessed February 2, 2013.

⁶⁸ Sally Dunford, interview by Ryan Grosso, Bronx, NY, February 20, 2013.

⁶⁹ Sally Dunford, interview by Ryan Grosso, Bronx, NY, February 20, 2013.

facing eviction due to his failure to pay rent; this man withheld his rent because the landlord refused to exterminate the mold in his apartment. This situation, while legal, often becomes problematic because “people don’t realize that eventually they will have to pay all of the money they owe.”⁷⁰ Therefore, instead of setting aside the money for the future, tenants spend it. Then when it comes time to pay the back-rent, residents often find themselves in a financial hole. This leads to a legal eviction.

Finally, gentrification, or the potential for gentrification has contributed to an increase in eviction rates. According to housing expert and head tenant organizer for the North West Bronx Community and Clergy Coalition, landlords are more consistently preparing for gentrification in the Bronx. Developers now assume that the Bronx will be the next Harlem, and that “if they put a Starbucks on the corner and jack up the price of coffee people are going to start transitioning.”⁷¹ Poor residents, who cannot afford a \$5 coffee, will leave; locals will feel that “they aren’t wanted here” and will soon be replaced by a generation of wealthier residents.⁷²

However, developers do not realize that it is poor residents from other New York City boroughs that are increasingly moving into the Bronx. The Bronx is now one of the last refuges for people living in poverty. It is “the only borough where the median income of newcomers from other New York counties is lower than the median income of residents who have not moved in the past year.”⁷³ Moreover, though it is by no means affordable to current residents, as “half of residents are

⁷⁰ Sally Dunford, interview by Ryan Grosso, Bronx, NY, February 20, 2013.

⁷¹ SaMi Chester, interview by Ryan Grosso, Bronx, NY, March 19, 2013.

⁷² SaMi Chester, interview by Ryan Grosso, Bronx, NY, March 19, 2013.

⁷³ University Neighborhood Housing Program. “Shrinking Affordability: Housing Prices, Quality & Preservation in the City’s Last Expanse of Affordable Private Rental Housing.” (report presented at the 2007 Affordable Housing Forum, Bronx New York, March 27, 2007), 3.

paying nearly fifty percent (or more) of their meager incomes on rent,"⁷⁴ cost of living in the Bronx is significantly lower in than anywhere else in New York City. In fact, the Bronx has "both the lowest rents and the lowest vacancy rate in the City."⁷⁵

Overall, the high prevalence of eviction cases in CB5, CB7 and CB9 indicates that eviction is a common problem that tenants face. Moreover, it is one dominant trend in the privately owned multi-family housing market. Eviction dramatically affects an individual's quality of living, as it is an added stressor to an individual's life quality.

II. Slumlords

"Landlords are not playing the same game as everyone else. They are playing Monopoly while everyone else is playing Life"⁷⁶ – SaMi Chester

Slumlords are all too common in privately owned multi-family buildings in Community Boards 5, 7 and 9. Landlords milk tenants for every penny possible. They also cheat tenants if they think they can get away with it. Housing expert Sally Dunford claims landlords will do whatever they can to make as much money as possible, as "what's legal in the Bronx is what [landlords] can get away with."⁷⁷ This attitude often leads to a complete neglect of repairs, or a "patch-job" attitude on the part of the landlord. This all too present patch-job attitude is exemplified in 1158 Boynton Avenue when the landlord preformed the quick fix on the lobby ceiling. Moreover, landlords try and squeeze every penny possible out of residents through

⁷⁴ Ibid.

⁷⁵ Ibid.

⁷⁶ SaMi Chester, interview by Ryan Grosso, Bronx, NY, March 19, 2013.

⁷⁷ Sally Dunford, interview by Ryan Grosso, Bronx, NY, February 20, 2013.

whatever method possible. Examples of money-making maneuvers include harassment of low rent tenants, specifically ones that live in rent controlled or rent stabilized apartments, major capital improvement increases without the prospect of building improvement or updated services, and miscellaneous extra charges for items such as air conditioners, door locks, and window guards. All of these unregulated schemes are one reason why some landlords are given the name slumlords.⁷⁸

Landlords are often merely in the market to make money. They tend to be greedy, capitalistic predators who do not care or understand that most tenants have lives, stories, and histories; landlords do not connect names and faces to rent checks. They simply demand a check each month without bothering to connect with tenants. Housing advocate and tenant organizer SaMi Chester maintains that it is impossible to be an ignorant landlord; this means that it is impossible to not understand that heat, oil, and hot water are basic necessities. SaMi states that it is impossible not to realize that dilapidated, unsafe housing negatively impacts a tenant's quality of life.⁷⁹

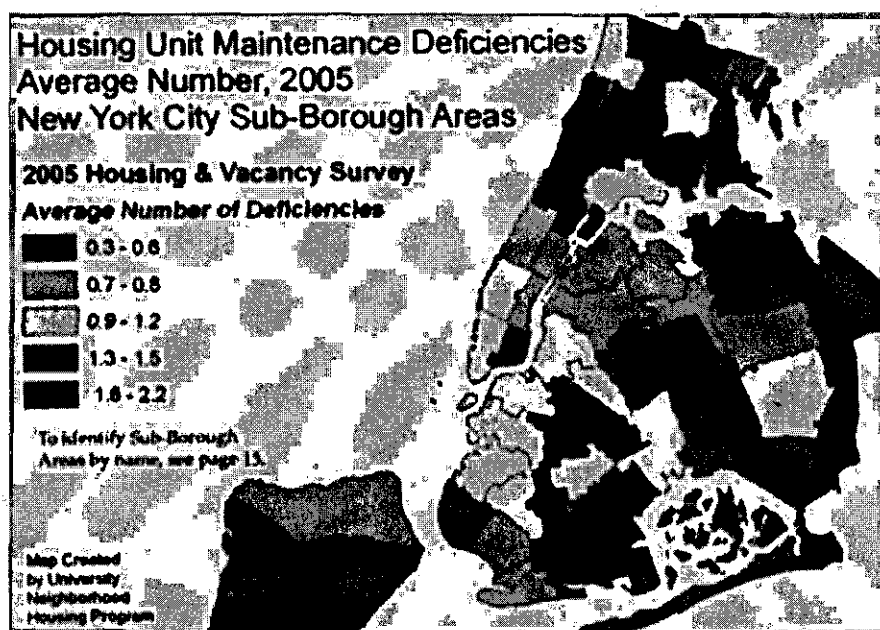
The concept of slumlords was also present in my interview with housing expert and Deputy Director of the University Neighborhood Housing Program, Greg Jost. Jost claims that in the current market "owners are not looking at buildings as places for improvement. They do not want to make changes, or repairs. Most are just in it for the money."⁸⁰ This is apparent in the map UNHP compiled back in 2005. The

⁷⁸ Greg Jost, interview with Ryan Grosso, Bronx, NY, February 19, 2013.

⁷⁹ SaMi Chester, interview by Ryan Grosso, Bronx NY, March 19, 2013.

⁸⁰ Greg Jost, interview with Ryan Grosso, Bronx, NY, February 19, 2013.

map entitled “Housing Unit Maintenance Deficiencies Average Number” used data from the 2005 New York Housing and Vacancy Survey to portray the average number of maintenance deficiencies in each sub-borough area. The final map, pictured below, shows that West Bronx, specifically in the area of CB5 and CB7, has one of the highest average numbers of maintenance deficiencies in the entire city. The study also found that CB5 and CB7 averaged between 1.6 and 2.2 maintenance deficiencies.⁸¹



In all three of my focus areas some landlords can be considered slumlords, as they refuse to provide services for tenants, push for evictions, and tend to treat residents as nothing more than paychecks. Slumlords present a problem not only for tenants, but for community organizers as well; they are often difficult if not impossible to negotiate with. These types of landlords are considered “factory

⁸¹ University Neighborhood Housing Program. “Shrinking Affordability: Housing Prices, Quality & Preservation in the City’s Last Expanse of Affordable Private Rental Housing.” (report presented at the 2007 Affordable Housing Forum, Bronx New York, March 27, 2007), 17.

landlords” by housing experts and community organizers.^{xxiii} Slumlords are an overwhelming problem in CB5, CB7 and CB9. They often create poor living conditions for tenants and severely detract from positive living conditions.

III. Money

Another trend in privately owned multi-family housing relates to financial problems. Three categories of financial problems dominate this trend: reinvestment, property finances, and affordability. These three categories are similar, as they share common roots. However, each presents a different problem to the housing market, and therefore results in a different set of consequences and outcomes.

Problems surrounding reinvestment stem from redlining back in the 1930s when banks designated certain neighborhoods as “bad investments.” This label created a neighborhood stigma. Banks believed the neighborhood was not worthy of investment, as there was no potential for serious development or growth. Redlining continued until the 1977 Community Reinvestment Act (CRA) when the government required banks to lend in neighborhoods in which they did business of any sort.⁸² However, the CRA created a number of problems. The Act required banks to make loans in all neighborhoods. However, it did not require banks to follow-up with the loans. This eventually proved problematic, as the financial situation of recipients in disinvested areas often proved unstable. Therefore, a culture of bad loans began to develop.⁸³

⁸² Manuel Aalbers, “Place, Exclusion and Mortgage Markets” (New Jersey: Wiley-Blackwell, 2011), 79.

⁸³ Greg Jost, interview with Ryan Grosso, Bronx, NY, February 19, 2013.

Moreover, sub-prime lending^{xxiv} began its ascent. Sub-prime lending affected poor, disinvested neighborhoods such as the Bronx to a large extent. The CRA required banks to make loans to all neighborhoods. Unfortunately, the exact specifications of the loans were left for the banks to determine. As a result, a “correlation between sub-prime lending and minority neighborhoods” developed.⁸⁴ Banks lent to poor, minority neighborhoods at adjustable rates. These adjustable rates allowed individuals with bad credit scores to obtain loans. At the same time adjustable rates created financial peril for many borrowers, as eventually sub-prime loan rates would climb to percentages impossible for the average individual to afford. Additionally, the CRA required no loan monitoring. This created an insecure economic environment, and generated an unstable housing market, as “research shows a strong correlation between sub-prime lending and foreclosures.”⁸⁵ All of these economic factors combined to create an unbalanced and volatile housing market; foreclosure rates increased and landlords went bankrupt due to their inability to pay off the sub-prime loans.

The Sub-prime mortgage crisis came to a head in 2008 with the burst of the housing bubble. The crisis affected the entire housing market, as it drastically depreciated real estate value and created a plethora of problems for landlords and homeowners alike. This dramatic change in real estate is exemplified in the graph below, which depicts the Average Annual Price per Unit of Bronx Multifamily Residential Housing from 1985 to 2012. The graph illustrates the general upward

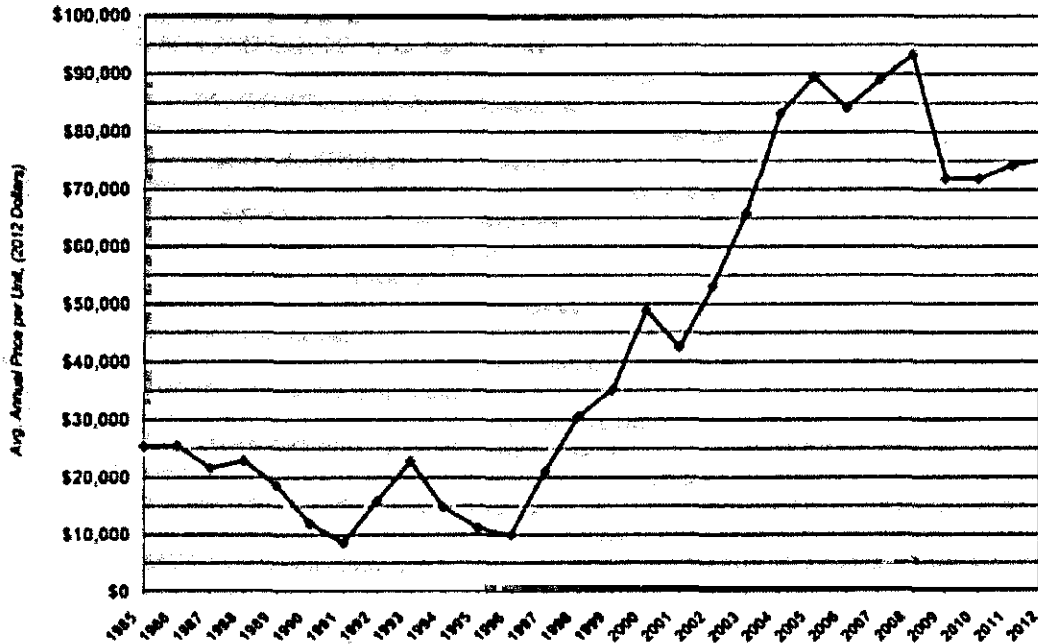
⁸⁴ University Neighborhood Housing Program. “The State of Homeownership in the Bronx.” (report presented at the 2006 Affordable Housing Forum, Bronx, New York, April 25, 2006).

⁸⁵ University Neighborhood Housing Program. “The State of Homeownership in the Bronx.” (report presented at the 2006 Affordable Housing Forum, Bronx, New York, April 25, 2006).

trend of housing prices from 1996 to 2008. It clearly shows the pinnacle of the sub-prime loan crisis in 2008 and the dramatic drop in housing value from 2008 to 2009.

Average Annual Price per Unit for Bronx Multifamily Residential Housing, 1985-2012 in 2012 Dollars

Sources: FARES Win2Data (2002-2007), FARES/ConLogic RealQuest (2007-2012) and NYCDOF Rolling Property Sales (2013)

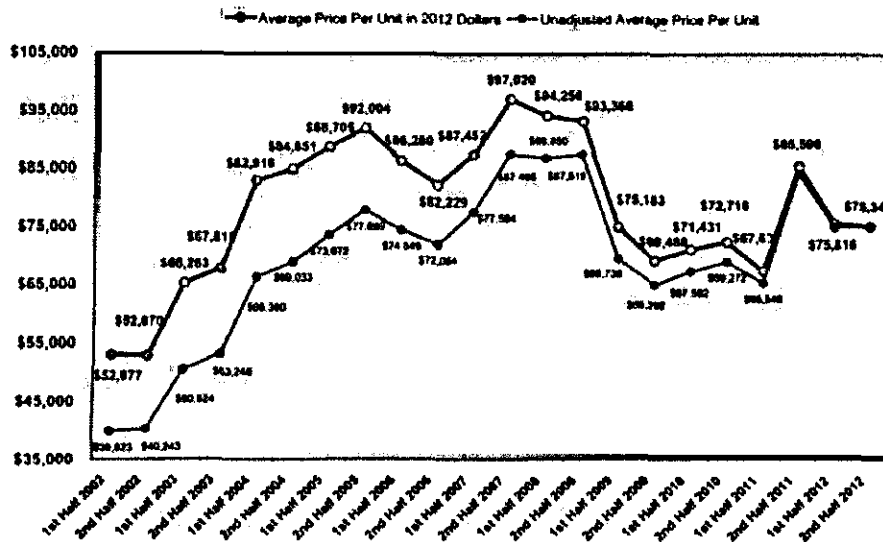


Prepared by University Neighborhood Housing Program

February 2013

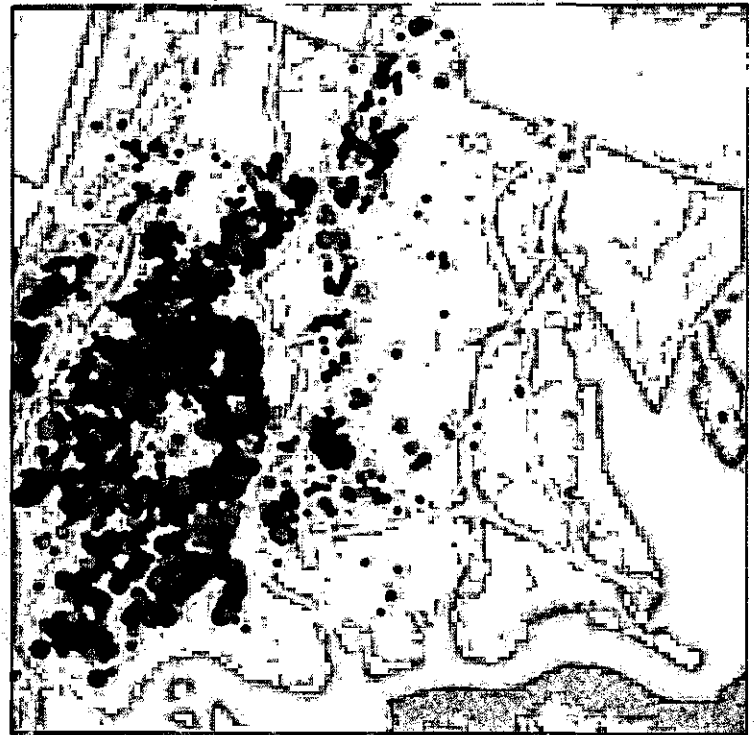
Average Price Per Unit of Bronx Multifamily Residential Properties, Bi-Annually 2002-2012

Sources: FARES Win2Data (2002-2007), FARES/ConLogic RealQuest (2007-2012) and NYCDOF Rolling Property Sales (2013)



The second chart shows a close-up picture of the multi-family housing market, bi-annually, from 2002 to 2012. This graph clearly depicts the increase in housing value and then the dramatic drop in average price in the first half of 2008. Overall, these graphs demonstrate the negative affects of redlining, reinvestment, and sub-prime lending on the Bronx, and demonstrate the resulting economic climate.

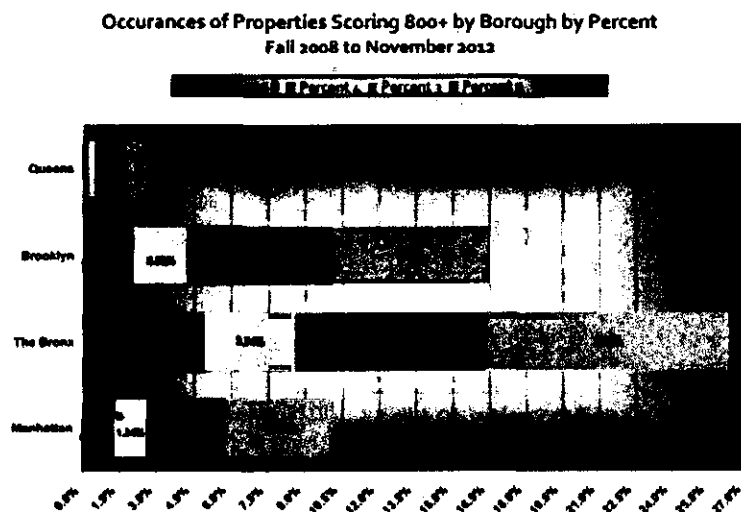
“Properties Ever Scoring 800+ in UNHP’s BIP Database by Number of Occurrences, 2008-2012”



Economic analysis of lenders throughout New York City proves that bad or irresponsible lending has a negative affect on housing conditions. In 2008 the University Neighborhood Housing Program developed the Building Indicator Project (BIP). The BIP is a database created to identify and analyze the multifamily building portfolios of major Bronx lenders. The database compiles statistics such as building code violations, city liens, and other building information to assess the state of each building in the borough. From there, UNHP isolates buildings that score over 800 on their distress scale because “on average, buildings that scored over 800 were more likely to appear distressed, even in a cursory inspection of the common areas.”⁸⁶ The image on above is a compilation

⁸⁶ University Neighborhood Housing Program. “Shrinking Affordability: Housing Prices, Quality & Preservation in the City’s Last Expanse of Affordable Private Rental Housing.” (report presented at the 2007 Affordable Housing Forum, Bronx New York, March 27, 2007), 6.

of BIP data. It shows the location of buildings in the Bronx with a score of 800+. This map also displays the large concentration of buildings in Community Board 5 and Community Board 7 with a score of 800+. There is also a small portion of Community Board 9 that have a high concentration of 800+ buildings. Furthermore, as indicated by the graph below, the Bronx consistently has the highest percentage of properties scoring 800+ on the BIP index. Overall, UNHP's Building Indicator Project serves as an essential tool for community development agencies because it highlights areas and buildings that have a high need for services and repairs.



Property finances make up the second part of the money trend in privately owned multi-family buildings. Property finances include net operating expense gaps, shrinking affordability, and foreclosures. The financial situation of Bronx landlords is such that landlords are often forced to operate their buildings at a loss. Landlords often end up in bad financial situations as a result of bank lending practices, which are often based on up-front cash, or what the buyer is willing to immediately pay to purchase the property. Additionally, lenders often do not conduct background research on future clients. This means that future income

sources are not monitored or documented, and often proves problematic because income sources either change or disappear, and borrowers are not able to sustain loan payments.⁸⁷

The second dimension of property finances derives from the lack of education on the part of landlords. Landlords, especially ones new to the housing market with little experience, often purchase buildings without sufficient prior knowledge of housing law and regulations. These landlords think they will be able to immediately raise the rent and therefore turn a profit. This demonstrates a complete lack of housing law knowledge, as Bronx apartments are heavily rent-regulated and therefore rent does not fluctuate. Landlords also believe they can generate a high turnover in their buildings. For example, they think they will have a “20% turnover in 5 years and then a 10% turnover after that” but that’s just not realistic with New York City housing laws.⁸⁸ This lack of knowledge often proves to be a lose-lose situation for tenants. If the landlord succeeds the tenants lose due to higher rents; if the landlord does not succeed the tenants often suffer from building disinvestment.⁸⁹

The last piece to the money trend in multi-family housing is a lack of affordability for both landlords and tenants. Landlords suffer from financial affordability in a similar way as tenants. They suffer from a lack of income, as buildings *do not always generate an extensive profit. In fact, “the Bronx is now the only borough where net operating income in rent stabilized buildings has actually*

⁸⁷ Greg Jost, interview with Ryan Grosso, Bronx, NY, February 19, 2013.

⁸⁸ Greg Jost, interview with Ryan Grosso, Bronx, NY, February 19, 2013.

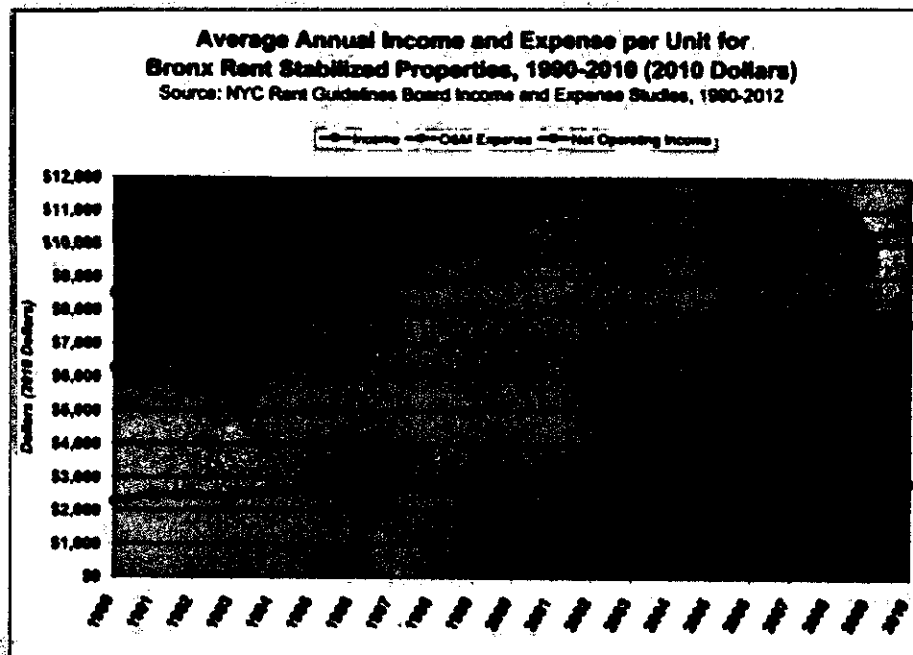
⁸⁹ Greg Jost, interview with Ryan Grosso, Bronx, NY, February 19, 2013.

declined between 1990 and 2004.” This means landlords make less of a profit than in the past.⁹⁰ This decline has also forced buyer to “operate their buildings at a loss while seeking to raise rents as quickly as possible, or to reduce costs through cuts in services and repairs.”⁹¹ This creates a difficult economic situation for landlords, and is one reason why repairs often are neglected for long periods of time.

The chart below depicts the average annual income and expenses per unit for Bronx rent stabilized properties from 1990 to 2010. The graph shows that while total income from rent and other profit generating services remained fairly stable from 1990 to 2010, operation and maintenance expense (O&M Expense) steadily increased. The graph demonstrates that net operating income remained flat and even slightly decreased from 2002 to 2008. Overall, this graph shows that landlords suffer from a lack of affordability.

⁹⁰ University Neighborhood Housing Program. “Shrinking Affordability: Housing Prices, Quality & Preservation in the City’s Last Expanse of Affordable Private Rental Housing.” (report presented at the 2007 Affordable Housing Forum, Bronx New York, March 27, 2007); 5.

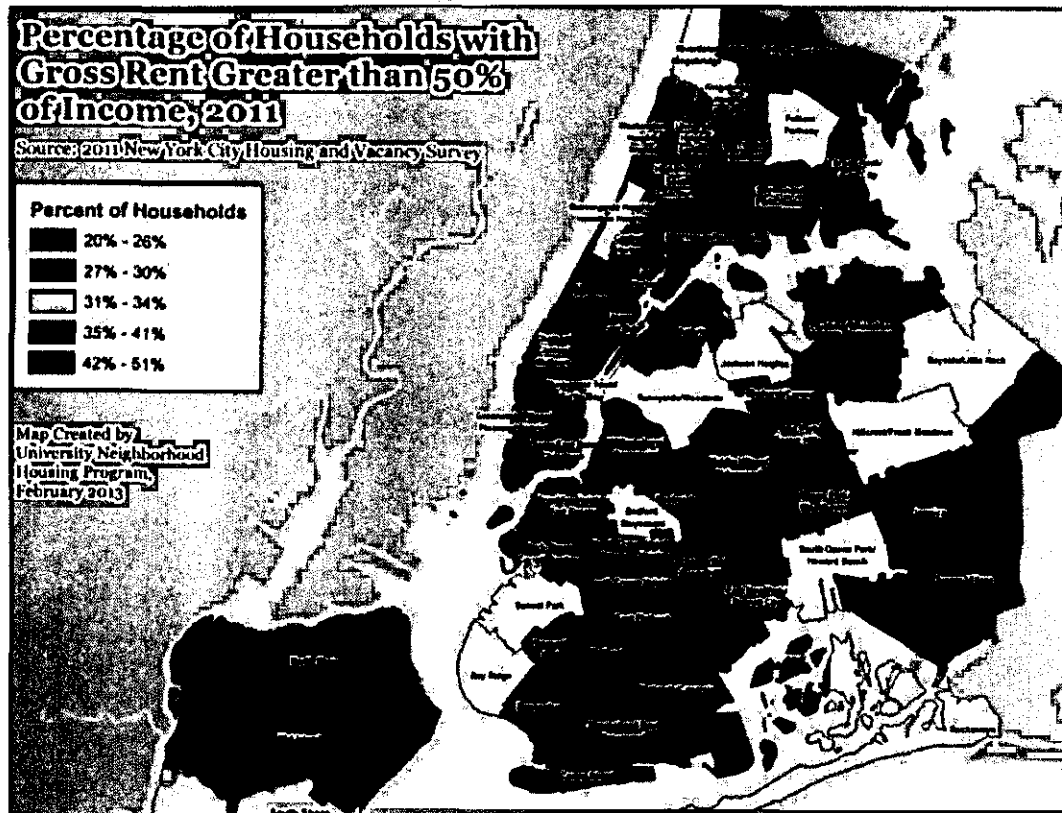
⁹¹ University Neighborhood Housing Program. “Shrinking Affordability: Housing Prices, Quality & Preservation in the City’s Last Expanse of Affordable Private Rental Housing.” (report presented at the 2007 Affordable Housing Forum, Bronx New York, March 27, 2007), 5.



Tenants also suffer from a lack of affordability. According to housing expert Sally Dunford “there is no place to find affordable housing,”⁹² Affordability is a relative term, as it fluctuates depending on one’s income bracket and life expenses; affordability also completely depends on how one defines the term.⁹³ In the Bronx there is a large percentage of households that pay more than 50% of their income on rent. This phenomenon is illustrated on the map below. The dark red indicates that 42-51% of households pay more than 50% of their income on rent. This is my definition of affordability.

⁹² Sally Dunford, interview by Ryan Grosso, Bronx, NY, February 20, 2013.

⁹³ SaMj Chester, interview by Ryan Grosso, Bronx, NY, March 19, 2013.



Affordability is a major problem for Bronx residents even though “rents in the West Bronx corridor are among the lowest in the city.”⁹⁴ The affordability dilemma has a prominent affect on the lives of tenants, as it impedes their quality of life and causes residents to sacrifice other amenities to pay rent.

IV. Crowding

Crowding, over-crowding, and doubling-up, is another common trend prevalent in all three of my focus areas. Overall, as I mentioned earlier, the Bronx has the second highest percentage of renter households that are considered crowded and severely crowded of all five boroughs. As of 2008, 11.5% of households were considered crowded and 3.7% were considered severely crowded.

⁹⁴ University Neighborhood Housing Program. “Shrinking Affordability: Housing Prices, Quality & Preservation in the City’s Last Expanse of Affordable Private Rental Housing.” (report presented at the 2007 Affordable Housing Forum, Bronx New York, March 27, 2007), 10.

My three focus areas all experience some level of severe crowding. Levels of severe crowding in the West Bronx, specifically in CB5 and CB7 surpass New York City's average crowding rates. In 2010 Community Board 5 reported a severe crowding rate of 8.3%, which is not only above the New York Average, but is also more than double the borough average rate of 3.9%. Community Board 5's severe crowding rate experienced a 2.4% jump from 2009 to 2010.⁹⁵

Furthermore, in 2010 Community Board 7 reported a severe crowding rate of 7.2%. Though this percentage is less than the CB5 severe crowding rate it is still almost double the borough average. It is a full 2% higher than the 2009 CB7 severe crowding rate.⁹⁶

In contrast, in 2010 Community Board 9 reported a severe crowding rate of 2.4%.⁹⁷ This percentage is below the city average and the borough average and is significantly lower than crowding rates in CB5 and CB7. However, my field research in Community Board 9 demonstrated that crowding, doubling-up, and renting rooms is a major trend in the area. I discovered that a large portion of the buildings in which my research took place had multiple tenants living in the same apartment. This trend was apparent in the large number of residents who informed me that "the owner was not home" or that they "would check with the owner" at some point in the future.

⁹⁵ Furman Center for Real Estate and Urban Policy, *State of New York City's Housing and Neighborhoods 2011* (New York: Furman Center for Real Estate & Urban Poverty, 2011), p. 60.

⁹⁶ Furman Center for Real Estate and Urban Policy, *State of New York City's Housing and Neighborhoods 2011* (New York: Furman Center for Real Estate & Urban Poverty, 2011), p. 62.

⁹⁷ Furman Center for Real Estate and Urban Policy, *State of New York City's Housing and Neighborhoods 2011* (New York: Furman Center for Real Estate & Urban Poverty, 2011), p. 64.

Housing experts report that the presence of multiple tenants per apartment recently emerged as a significant problem. West Bronx housing expert Sally Dunford reported that “people are renting rooms to keep payments low,” as affordability continues to decrease. Sally said that people are illegally renting rooms at a higher than normal rate. According to housing law legally only two adults and one child are allowed to occupy any given living space. However right now there is an average of 1 to 3 families per apartment. This trend is especially prominent in Community Boards 5 and 7 due to the high rates of poverty combined with the climbing cost of rent.⁹⁸

V. Education

A vast majority of the problems in the privately owned multi-family housing market develop from a lack of tenant and landlord education. A wide variety of issues develop when tenants are not aware of their rights. When people do not know their rights they are unlikely to challenge landlords, or push for legal treatment. According to Sally Dunford, the lack of tenant education often leads to a large number of people getting cheated by their landlords. For example, when tenants are uninformed landlords can get away with schemes such as choosing whether to provide a one or two year lease. This is illegal, as landlords are required to give a two-year lease after the first lease.

Another example of the consequences of poor tenant education occurred in Community Board 7. In this situation a landlord continuously wrote a new name on

⁹⁸ Sally Dunford, interview by Ryan Grosso, Bronx, NY, February 20, 2013.

the rent history every time the lease was up. This action legally put a new tenant in the apartment, though the actual tenant remained the same, and resulted in a constant rent increase for the occupant. This action is illegal and could have been prevented if the tenant knew to ask for and examine the rent history and the new lease at the beginning of every lease-period.⁹⁹

Other problems develop because residents, especially poor, minority tenants and illegal immigrants are often extremely unwilling to report illegal action by landlords. Tenants are not willing to report landlords because they often think they are the ones doing something wrong. This is a direct result of poor tenant education. It stems from the socioeconomic status of most Bronx residents, as often it is money that holds the power and opportunity in low-income neighborhoods. Tenants often believe that since landlords are financially better off they hold all of the power; residents therefore avoid challenging illegal actions because they believe the courts will never rule in their favor.

Overall, "tenants are not well informed or financially able to challenge an owner." This results in a plethora of illegal action on the part of landlords and reluctance on the part of tenants to challenge illegal action.¹⁰⁰ To combat this problem housing organizer and expert SaMi Chester suggested that the goal should be to educate tenants to "fight for themselves." Therefore, tenant empowerment is key to improving the quality of housing throughout the Bronx.¹⁰¹

⁹⁹ Sally Dunford, interview by Ryan Grosso, Bronx, NY, February 20, 2013.

¹⁰⁰ University Neighborhood Housing Program. "Shrinking Affordability: Housing Prices, Quality & Preservation in the City's Last Expanse of Affordable Private Rental Housing." (report presented at the 2007 Affordable Housing Forum, Bronx New York, March 27, 2007), 4.

¹⁰¹ SaMi Chester, interview by Ryan Grosso, Bronx, NY, March 19, 2013.

The other side to the education problem deals with landlord education. Not only do residents need to be educated on their rights as tenants, but landlords also need to be educated on the building management process. For example, in the Bronx a large majority of problems result from landlords who purchase property without a complete understanding of what it takes to operate and manage an apartment building. As a result, many landlords end up in financial peril and tenants suffer. Landlords should be required to learn the ins and outs of New York City Housing Law before they can purchase and operate a multi-family building. This would potentially lead to a decrease in slumlords and an improvement in the overall quality of housing in underprivileged neighborhoods.

VI. Government

Government services, departments, and funding play a large role in the current conditions of Bronx apartment buildings. Primarily, multiple housing experts in Community Board 5 and Community Board 7 commented on the effects of funding cuts on housing and community development non-profits. Housing-related non-profits provide essential services to tenants including, but not limited to, tenant education, eviction prevention, and legal services for housing court. These services help tenants advocate for their rights and remain in their apartments despite problems with money and or slumlords. However, in recent years funding decreased significantly and “every year city and state money gets cut, and so it’s hard to get the necessary funding” to provide essential services.¹⁰²

¹⁰² Sally Dunford, interview by Ryan Grosso, Bronx, NY, February 20, 2013.

Moreover, tenants experience problems with the New York City Department of Housing Preservation and Development (HPD). HPD is the city department responsible for maintaining quality-housing stock. It is also the department that keeps track of housing complaints and violations with its *311 service. However, the *311 service is problematic for several reasons. Primarily, tenants often forget to call 311 and report problems; they are often unaware that the service exists. This phenomenon was all too present in the buildings I studied in Community Board 9. I constantly asked tenants whether or not they reported their problems to *311. Most said they never used the service, and some even said they did not know it existed. This once again relates to the problem of tenant education.

Second, 311 and 911 are very similar numbers. Therefore, Bronx tenants often associate the housing line with some form of authority and are hesitant or reluctant to call the number. Housing organizer SaMi Chester informed me that because 311 and 911 are so similar tenants "think that the two offices are located in the same building" and therefore shy away from 311 altogether. Moreover, SaMi informed me that tenants often find calling 311 a frustrating process, as the person answering the phone often only speaks English. This is an issue for tenants who only or primarily speak Spanish because it creates a communication barrier.¹⁰³ Lastly, 311 is not the most effective service as it "is an office of bureaucrats whose job it is to answer the phone and take complaints all day, every day." This leads to a nonchalant atmosphere on the part of HPD employees, and apartment and building

¹⁰³ SaMi Chester, interview by Ryan Grosso, Bronx, NY, March 19, 2013.

issues such as falling ceilings lose their “shock factor;” they simply become an everyday occurrence.¹⁰⁴

VII. The Ripple Effect of Poor Quality Housing

Lastly, I want to address a more large-scale trend that affects the housing picture. This trend is known as the ripple effect of poor quality housing. The ripple effect of poor quality housing explains why neighborhoods often tend to have homogeneous housing stock. Neighborhoods tend to either have a large quantity of poor quality housing, or a large quantity of decent quality housing; there are few areas in which quality varies. Researchers studying this particular pattern found that “multiple dwellings that have been over-mortgaged or have gone through foreclosure have a measureable impact on surrounding buildings.”¹⁰⁵

Moreover, researches determined that proximity to over-mortgaged and decrepit buildings has a significant impact on neighboring housing quality and conditions. For example, Leonard and Murdoch conducted a study of over mortgaged buildings and their effects on the neighborhood in Brooklyn. Overall, they determined that “being within 250 feet, between 250 and 500 feet or within 500 feet of an over-mortgaged building has a significant positive effect on the rate of increase in the immediately hazardous Class C violations, even when other factors are controlled for.”¹⁰⁶ Leonard and Murdoch concluded that proximity effected

¹⁰⁴ SaMi Chester, interview by Ryan Grosso, Bronx, NY, March 19, 2013.

¹⁰⁵ Tammy Leonard and James C. Murdoch, “The Neighborhood Effects of Foreclosure” (Economics Program, University of Texas, 2009), 5.

¹⁰⁶ Tammy Leonard and James C. Murdoch, “The Neighborhood Effects of Foreclosure” (Economics Program, University of Texas, 2009), 12.

timeliness of repairs, and the general number of code violations in surrounding buildings.

James Q. Wilson and George L. Kelling researched a similar phenomenon. Wilson and Kelling developed what is known as The Broken Windows Theory. The Broken Windows Theory “implies that disorder negatively impacts quality of life.”¹⁰⁷ The theory states that “physical and social disorder lead to fear and cause citizens to retreat into their homes” resulting in community disengagement, devastation, crime, and destruction.¹⁰⁸ Overall, the theory coincides with Leonard and Murdoch’s Ripple Effect Theory as both suggest that physical disorder and destruction have a proven negative impact on the surrounding neighborhood. Both theories demonstrate how poor quality housing in one area of a community both causes and affects the quality of housing throughout the rest of the neighborhood.

¹⁰⁷ Allison T. Chappell, Elizabeth Monk-Turner, and Brian K Payne, “Broken Windows or Window Breakers: The Influence of Physical and Social Disorder on Quality of Life,” *Justice Quarterly* 28 (2011):3, <http://dx.doi.org/10.1080/07418825.2010.526129>, 523.

¹⁰⁸ Allison T. Chappell, Elizabeth Monk-Turner, and Brian K Payne, “Broken Windows or Window Breakers: The Influence of Physical and Social Disorder on Quality of Life,” *Justice Quarterly* 28 (2011):3, <http://dx.doi.org/10.1080/07418825.2010.526129>, 522.

Chapter 6: Solutions

The Bronx has a long history of housing related issues. Problems began during the economic crisis in the 1930s, intensified during the burning of the Bronx, and continue to affect quality of life for Bronx tenants today. Through field research and interviews with housing experts I identified seven prominent trends in the privately owned multi-family housing market: eviction rates, slumlords, issues with money, crowding, education, government, and the ripple effect of poor quality housing. All seven of these trends combine to create housing conditions that are far less than adequate for tenants, landlords, and community members.

However, even though my analysis paints a grim picture of current and future housing conditions for Bronx residents I believe there are several solutions that have the potential to reshape the housing market. Primarily, New York City should implement wide spread tenant and landlord educational campaigns. This initiative would eliminate or alleviate some of the problems that result from a lack of tenant education. Moreover, a campaign targeted not only at tenants, but at landlords as well would potentially prevent landlords from entering into the housing market without complete information.

Additionally, the city should focus on creating a more effective *311 system and housing prevention department. Housing expert and tenant organizer SaMi Chester believes that the most effective housing department and complaint hotline (311) would employ locals. These local residents would answer the phones and report problems to HPD. This would create a more personal connection between

complaints and the community, and would hopefully increase the “shock factor” of for example, a moldy bathroom.¹⁰⁹

Another possible way to improve the condition of privately owned multi-family buildings is to create pathways for dialogue between tenants and landlords. This dialogue would allow tenants to voice opinions and concerns to new buyers, and potentially improve the quality of their building. Additionally, housing law should require Community Boards and HPD to monitor the dialogue between both parties. This would provide a measure of accountability for landlords, and reassure tenants that progress is possible. Community Boards should also remain actively involved in housing in the local community. Board members should monitor and report on local housing conditions. This would keep landlords accountable. It is also crucial that landlords begin to invest in the community in which their building resides. Dialogue between tenants, landlords, and community members can help connect a landlord to the community. This is where real change can take place.

Lastly, the issue of affordability needs to be addressed. The fact that a large number of Bronx residents, and particularly residents of Community Boards 5, 7 and 9, pay more than 50 percent of their income on rent is unacceptable; it is not maintainable in the long-run, as it forces people to choose between shelter and other necessities, such as healthy food. Housing expert Greg Jost stated that “until something changes with incomes of residents nothing is going to change or get better” in the housing market.¹¹⁰ I believe this statement is completely accurate. As long as residents struggle and sacrifice to afford rent, positive changes to housing

¹⁰⁹ SaMi Chester, interview by Ryan Grosso, Bronx, NY, March 19, 2013.

¹¹⁰ Greg Jost, interview with Ryan Grosso, Bronx, NY, February 19, 2013.

quality are almost impossible to generate. Affordability needs to be addressed. This can be accomplished through initiatives such as living wage campaigns, in which employers are required to pay employees enough money to sustainably live on, or through other movements such as increased pathways to education, where the focus is to improve educational systems in impoverished neighborhoods.

Overall, the privately owned multi-family building market in the Bronx is in need of improvement and revitalization. Politicians, community development organizations, and activists all need to focus on ways to bring positive resources to the Bronx, as this is the only way to improve living conditions.

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- ⁱ Population Density is 1,000 people per square mile
 - ⁱⁱ Racial Diversity Index: measures the probability that two randomly chosen people in a given geographic area will be of a different race.
 - ⁱⁱⁱ Percentages based off of calculations from 2008 Housing and Vacancy Survey
 - ^{iv} Percentages based off of calculations from 2008 Housing and Vacancy Survey
 - ^v Percentages based off of calculations from 2008 Housing and Vacancy Survey
 - ^{vi} Staten Island, with only 173,830 housing units, has the smallest number of units in New York City
 - ^{vii} Percentages based off the total units added to New York City in 2005 (17,486)
 - ^{viii} Rent Regulation: rent regulation laws limit the rate of increases and the methods and reasons for eviction. They also require that building owners maintain services in their apartments (from the NYC Department of Housing Preservation and Development)
 - ^{ix} Rent Stabilization: apartments are rent stabilized when they are in buildings that have six or more units and were build between 1947 and 1973 (from the NYC Department of Housing Preservation and Development)
 - ^x Rent Control: apartments are rent controlled when they are in buildings that have three or more units, were built before 1947 and have had a tenant living there continuously since June 1971. When a rent-controlled dies and leaves no legal successor, voluntarily moves out, or is lawfully evicted, the unit automatically becomes vacancy decontrolled and is no longer subject to rent controlled laws and regulations (from the NYC Department of Housing Preservation and Development)
 - ^{xi} Crowded: more than 1 person per room
 - ^{xii} Severely crowded: more than 1.5 persons per room
 - ^{xiii} The 2008 Housing and Vacancy Survey uses 4, 5 and 7 to indicated Community Board 5, Community Board 7, and Community Board 9, respectively.
 - ^{xiv} New York City reported an average of 8.5% physically poor units in 2008
 - ^{xv} Median Rent Burden: median percentage of income spent on gross rent (rent plus electricity and heating fuel costs) by New York City renter households
 - ^{xvi} Class A violation: Non-hazardous, correction date is 90 days from HPD's mailing of the Notice of Violation (definition from the NYC Department of Housing Preservation and Development)
 - ^{xvii} Class B violation: hazardous, correction date is 30 days from HPD's mailing of the Notice of Violation
 - ^{xviii} Class C violation: immediately hazardous, correction date is 24 hours from HPD's mailing of the Notice of Violation
 - ^{xix} 1020 Boynton Ave has 1 violation listen on the HPD website at this time, but previously had over 100 violations
 - ^{xx} Operation Clean Halls: The City offers police patrols in residential buildings to prevent drug use and sales. Landlords can request that the police conduct patrols in the hallways and stairwells of their building to remove non-residents who are loitering.
 - ^{xxi} After a multi-family building foreclosure begins, the court system appoints a receiver to manage the building during the foreclosure. There are then three possible outcomes: the landlord keeps the

building, the lender becomes the owner of the building, or the lender sells the building to a new owner (summary from <http://thesurrealestate.files.wordpress.com/2012/02/what-happens-in-a-multi-family-foreclosre.pdf>)

^{xxi} Zip Codes in Community Board 5: 10453 and 10468; Zip Codes in Community Board 7: 10457 and 10468; Zip Code in Community Board 9: 10462

^{xxii} Factory Landlords: landlords with multiple multi-family buildings who's goal is only turning a profit

^{xxiv} Sub-prime loan: a type of loan offered at a rate above the prime rate to individuals who do not qualify for prime rate loans: