Behind the Scenes on Gentrification

When people think of gentrification, often the first thing that comes to mind is wealthy people from outside the neighborhood moving in. But there is a lot more that goes on behind the scenes to make this all happen. Politicians cut backdoor deals, the big banks lobby for regulatory changes, developers push to rezone neighborhoods, and more. All of these maneuvers are part of the larger scheme to gentrify and destroy so many neighborhoods and communities. So we need to see beneath the surface.

URBAN CORE
The Heart of the City | July-August 2021

The Sinister Story of the Big Banks

by Alonso Espinosa-Domínguez

In the last issue we revealed that Bank of America together with Beacon Communities obtained ownership over the apartments at the Lenox Street Projects. The city, BHA, and Bank of America all celebrate this. They say Bank of America's $92 million investment (heavily subsidized with Low-Income Housing Tax Credits and from rental revenue from Section 8 contracts) shows its commitment to “lending and investing capital to build communities throughout the U.S.”

They parade this as a great example of big money working to benefit the people to provide them affordable housing, when actually this will only further gentrify the neighborhood. This isn’t isolated to Lenox: developers, banks, and politicians are saying the same sort of stuff all over the city and country where they try to gentrify. They hang up BLM signs around the building sites of Luxury condos that gentrify our neighborhoods, as is the case at the site where Harriet Tubman House was demolished. They tell residents of public housing slated for privatization.

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and demolition, like at Bromley Heath/Mildred Hailey and Mary Ellen McCormack, that demolishing their homes to make way for Section 8 and bougie market rate apartments will be good for them. The examples go on and on.

But these sorts of claims that paint gentrification as “sincere commitment to affordable housing” are part of a larger trend that goes beyond the housing question. The rich and powerful love to portray their shady deals (not just those related to housing) as being in the interest of the people. Increasingly, they use language of social and racial justice, equity and diversity, sustainability, etc. in an attempt to hoodwink us.

Looking at the history of the big banks though, we can see clearly that they exist to leech off of the masses while widening the gap between rich and poor. And we see too how they have pursued racist policies which have oppressed Black people and other minorities in extreme ways. They also use “divide and rule” tactics to keep poor and working people of all national/ethnic backgrounds under their foot.

To begin with, the banks in the US (including some predecessor banks to Bank of America, JP Morgan, and others) were heavily involved in slavery. Planters who needed capital to buy more slaves and grow their plantations would use slaves as collateral for loans they took out from the banks, including banks they themselves would create. For example, Thomas Jefferson mortgaged around 150 of his slaves. He used them as collateral to get a loan from the banks. In some Southern counties, slave mortgages brought in more money than sales from crops that slaves were forced to pick. To raise even more money these banks pooled slave-backed mortgages into bonds that they would sell to big financial companies across the globe.

Unsurprisingly, the end of slavery did not stop these big banks from continuing to oppress Black people and other minorities in the US. Since the 1930s, the banks and the government worked together to systematically impoverish Black and immigrant neighborhoods through redlining.

Redlining started with this scheme: Through the Home Owners Loan Corporation (HOLC) the federal government created “residential security” maps to designate an area’s “credit-worthiness” and the risk associated with lending to people in the area. These maps were color-coded by risk level, where neighborhoods with the “highest risk” were colored red. This is

![Graph of Rising Rents in Boston](image)

*Over the past decade, banks have been speculating on inner-city real estate, driving rents through the roof and far beyond what most people can afford.*
where the term “redlining” comes from. The law itself said that working class Black and immigrant neighborhoods should be marked red. The government noted that these neighborhoods posed a “threat of infiltration of foreign-born, negro, or lower grade population.” That’s a literal quote from a HOLC document.

Banks, realtors, and insurance companies steered clear of investing in these redlined neighborhoods. With the big banks pulling investments out of redlined areas, landlords also cut back and stopped spending money to maintain their properties. They cut budgets for repairs and let the buildings deteriorate.

A 1938 map of Redlining in Boston. The red areas were deemed basically unworthy of investment. Green was “first grade” for investment, blue second, and yellow third.

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Though it eventually became illegal to discriminate like this, banks have continued similar practices in new forms. One 2018 study found that Black people are much more likely to be denied mortgages in 48 states, and Latinos are more often denied mortgages in 25 states. Sometimes, instead of outright denying people, the banks engage in loan-sharking practices, like they did with the subprime mortgages. These practices caused mass waves of foreclosures by big banks like Bank of America, especially after the 2008 financial crisis.

These practices target minorities and especially Black people in unique ways, but at the end of the day all poor and working class people are screwed over by these big banks and the wealthy elite. The 2008 crisis showed this clearly.

The big banks went crazy speculating on housing. They made money hand over fist gambling at the casino that is the stock market, and bet big on housing prices rising forever. This got so out of control that by 2006 they had 17 million empty homes that they couldn’t even sell (and all this while so many people are homeless!). But they just kept speculating anyways, making billions in the process.

But everything that goes up must come back down. So eventually this drunken frenzy of speculation fell apart. Like every bubble, it burst, and the whole world economy almost went down with it. The banks had borrowed big to bet that home prices would keep rising, so when they started to fall, a lot of the banks risked going bankrupt. But the government stepped in, increased our taxes and used money from our paychecks to bail out these banks. They also printed a bunch of money to give to the banks for free. This money doesn’t come out of thin air. Everybody knows that printing money leads to inflation, making our dollars worth less. So the rising food prices and cost of living were caused by the government bailing out the banks too.

Since 2008, Bank of America and other big banks have shifted their strategies a bit. They now see luxury condos and apartments in the city as the new “growth market”, and they have been gambling once again (the government will just tax us and make us foot the bill if they lose). This new speculative bubble is driving a lot of the gentrification that we see all over Boston and the country.

Instead of building empty homes in the suburbs, the banks have been funding the construction
of these luxury condos all around the city. But once again, they remain mostly empty. Around two-thirds of all luxury condos in Boston are vacant. Just go over to Forest Hills or Ashmont at 8 or 9 pm and look at how many windows are dark. Almost nobody is living in those fancy buildings.

This is actually part of the scam. They build these new units, but then don’t rent them out. The price of housing is affected by supply and demand. So they manipulate supply to restrict it, keeping the apartments and condos off the market. That lets them drive up the rent, and it also jacks up the price of the buildings. So even if they never rent out those empty units, the value goes up and up and they can eventually sell them for a profit. They are treating housing like the stock market, and it’s the people who lose, because we can’t afford a place to live anymore.

This whole scam is driving a lot of the gentrification we see in Roxbury, the South End, Dorchester, Mattapan, and Hyde Park. It’s a big reason that rent is getting so expensive that people are forced to move to Brockton and Randolph, to Lowell and Lynn.

And now, with all this gentrification, the banks have public housing in their crosshairs. Many of the projects used to be in neglected neighborhoods where the roads were run down and many services were lacking, to say the least. Now the city has been spending big to fix up the roads and sidewalks, to put in bike lanes and upgrade parks. But these changes haven’t been for the residents of historically neglected neighborhoods. Instead, they are part of the pattern of gentrification. So when things start to get fixed up, people know they may soon have to go.

Many public housing projects now sit on prime real estate. Just look at the Lenox Street Projects. West of Lenox, Northeastern has been gentrifying Tremont street and Columbus ave; the hospitals sprawling to the east; the luxury units now built to north of Mass Ave; and to the South, even Dudley Square is gentrifying. So once neglected Lenox has now become a “big investment opportunity” for the wealthy. And Bank of America (in collaboration with Beacon Communities) has bought it up for pennies on
the dollar. This is the privatization of public housing. They are getting subsidies from the government to renovate Lenox and then will make a boatload off of it. Maybe down the line they will flip the property to Northeastern and make a few hundred million dollars.

Mary Ellen McCormack in South Boston is also being privatized. There they plan to not only renovate the buildings but also build 2,000 new luxury units, mostly for rich people to move into. A similar thing is playing out at Bromley Heath/Mildred Hailey too.

These aren’t isolated incidents. What is happening to these projects is also happening to other projects all over the city and the country. The big banks, the wealthy developers, and the politicians are all working together to steal public housing from residents and kick people to the curb. In many places they are outright building luxury units on the site. We need to come together now to fight back and stop these wealthy elites from ruining our lives and our neighbors’ lives. It’s a big challenge but it can be done. By winning small victories at first which grow into bigger victories, we can build a movement capable of dethroning their power over us and build a society that meets all of our needs.

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Run Son, from the Gun

By Haywood Fennell Sr.

Living with fear is contagious. As you are walking home you see a cop's car slowly pulling towards the curb. Your walking slows and a cop exits the car walking towards you. The police are talking back and forth. Then there are blue lights flashing. You haven't done anything and you change direction and walk towards a dark area. The cop says, “Hey you!” and without thinking you break into a run. You hear a call to “Stop!” which is like a wind pushing further away, from the repeated call, as if a scream to halt. You can’t stop and you see the light of a door opening and you run as never before and race inside, and the door closes, and an apartment door opens and you enter, safe.

You take your cell phone out and you call your home and explain what happened and where you are. As you put your phone down, you hear voices and a blaring sound of radios. The blue lights of police cars can be seen. Then there is a knock of urgency at the door with someone screaming your name. The door is opened and three women enter and you rush towards them. They embrace you and then another knock is heard and a voice sounding “POLICE!”

They are ignored briefly as you again tell your story and the woman says, “open the door.” The woman blocks the door keeping the police officer from entering and says “What do you want?” The officer looking past her sees the young man, you, and says, “I want him.”

“Want him for what?” another woman asks, “What has he done? Why are you chasing him?” The officer ignores her questions and speaks into his body camera, calling for backup. An older woman steps in and says, “You can’t just burst in our home,” and “Where is your warrant?” By then other neighbors in the building are opening their doors and listening and watching as more police crowd the building.

Someone from another apartment says, “He is always chasing our youth for no reason and somebody is going to get hurt.” A sergeant comes in and begins to speak to the officer. They step out of the crowd, speaking in low tones as more police arrive. After their brief conversation the sergeant speaks into his radio and cars begin to leave and the other officers begin to walk out of the building including the officer that was chasing you. The sergeant walks to the door and says, “Don’t run, don’t be afraid. When you run some people think you have done something wrong. We are trying to do our job which is to protect you.”

He turns and walks away as the door closes and the murmur of prayers begin.

In real time, we know a different story.
For the past nine months residents at Grant Manor in the South End of Boston have been struggling against a rent increase, harassment and discrimination from management, and general issues with living conditions such as lack of heat and leaky ceilings. This has not been an quick struggle. In our society of social media and instant gratification, being in it for the long haul is not something that everyone is used to. And the history of collective struggle, of coming together, supporting each other, and fighting for the common good has sadly been forgotten by some. This collective amnesia has taken its toll; so many feel they have no option but to keep their heads down and hope things don’t get too much worse.

But at Grant Manor, something different has been happening. When residents first heard about the rent increase they didn’t passively accept it; instead they came together and got organized. They knew that doing so would cause them to face harassment, discrimination, threats, and retaliation, but they persisted regardless. They decided that they would not go quietly into the night. Instead they would stand together, shoulder-to-shoulder and fight for what is right. This strategy was informed by the experience and wisdom senior tenants such as Ms. Edna Smallwood and Brother Haywood Fennell Sr. who both have been around the block before and organized for the betterment of the community for years.
Numerous others have contributed their time, knowledge, and experience as well.

This group is now known as the Grant Manor Organizers. They are a shining example for people across the neighborhood. I have been lucky enough to work closely with them as part of their team over these past nine months. From the beginning the strategy we pursued has been multi-faceted; it has involved a number of different moving parts. First and foremost it has involved mobilizing resident at Grant Manor. There are 179 units in the development, and while a few people are collaborators with the corrupt board and management company, most people have a real interest in coming together to stop this rent increase. Especially because many believe that this rent increase is just the first step to further indebting the building to eventually sell it off to private developers through bankruptcy, as they tried to do once before in the 1980s.

Regular door knocking, phone calls, emails, and discussions with other residents have been key. In addition to this, regular rallies outside the building have shown the power of the people. When the management company tried to serve a few key organizers with eviction notices, we held a rally in protest. Over 50 tenants attended, a clear show of the collective power that had developed, and the management company promptly dropped the eviction notices. While they came on strong with these eviction notices, it was actually a bluff, designed to intimidate tenants into silence. But it didn’t work even for a second.

The strategy at Grant Manor has also involved a legal component. This means letters from lawyers and now a lawsuit which will soon be filed. This is an important part of the larger strategy, but it is only one component. Getting on the court docket puts more pressure on management, but sometimes people fall into the trap of believing that the courts will solve everything for us. The truth though is that the legal system favors the rich and powerful. So, we can’t rely on it alone; a lawsuit is not a magic bullet, just one tool in a larger toolkit. Media coverage, writing letters to HUD, and putting pressure on the attorney general and elected officials have all been important components of our strategy as well.

Most recently, the Grant Manor Organizers and the United Front Against Displacement held a cookout for peace in the South End. This was against gang violence, police brutality, and gentrification. We organized this to bring people together and spark dialogue on important topics. Preparation for these events takes time, dedications, and coordination. We worked together to make fliers, distribute them throughout the community, do regular outreach, and plan out the logistics of the cookout. It was a resounding success and we plan to do another one towards the end of the summer.

As the struggle continues, I know that we will be victorious in the end. As Ms. Edna often says, the race is not given to the swift but to those who endure. The dedication and perseverance of the Grant Manor Organizers is an inspiration to the people of Boston and those all over the country who are struggling against injustice and oppression. As we enter into this next phase of the struggle, I know that we are approaching the goal of ousting the corrupt board and reversing the rent increase. After that, we begin the next phase of working to improve the building and bring back many of the important social and community events that have disappeared over the years. All of this is also linked up to the larger struggle against gentrification throughout the city of Boston. The experiences at Grant Manor are an important example for others to learn from, and I hope that tenants across Boston and the country will take up similar fights in their buildings and developments.
Interview with a Tenant at the Lenox Street Projects on Privatization

By The Urban Core Editorial Board

T is a resident at the Lenox Street Projects in the South End. Lenox was formerly public housing but was privatized in late 2020 under Section 18. It is now managed by Beacon Communities and primarily owned by Bank of America. Urban Core interviewed T about her experiences under the new management, as well as her thoughts on what we can do to fight back against gentrification.

Urban Core (UC): How long have you been living at Lenox?
T: Three to four years.

UC: And what do you think is going on there?
T: I feel like they try to take away the charisma, you know, the history. That’s what I feel like. They’re putting these high-tech doors in and these tap keys and all this other stuff in these new buildings that they’re “fixing,” but all the security cameras that are attached to these buildings don’t work. And the security guards don’t work. You know, after they built this giant hotel [on Derby Park] — which we all thought over here at Lenox was not a good idea, because in our mind, all the johns was taking all the ladies to make money over there.

You know, it’s a nice hotel and everything, but after they put this new hotel up there, that was just like the trigger for everything, you know? “Let’s do these houses over, let’s give these houses a facelift.” What happens when they want to change everything in Lenox and on Shawmut Ave. and stuff like that? What happens to the corner store? What happens to the pizza shop? What happens to the liquor store? You know, what are they going to do? Are they going to close them down? Are they going to build them into a new building? Like, what happens to the mural on the side of the shop?

Things are changing. And I mean, I understand that change is good — but too much change, and
something is not recognizable, you know?

UC: Have you had any issues with the new management?
T: So for my rent, we had to sign new leases and everything. And you know, anytime you re-sign a lease, you have to include your pay stub, your ATM receipts, and the only thing that needs to be updated is income. Now that’s for everywhere. But here, they didn’t ask me for any of that. They didn’t ask me for updated income or proof that I ain’t got no money in the bank, anything like that. They just wanted me to sign the lease. So after I got a new lease, they gave me my rent, and it went close to $700. And mind you, it was already late.

So I paid for the new month that was coming up, but that same month, I went back to the office and I was like, “How did you guys calculate my rent? Because I know for a fact that I don’t make this much money, so I’m trying to figure out where you got this money.” I kid y’all not, this lady took out a paper and showed me my yearly statement or something like that. And I’m like, where did all this money come from? Because first of all, I’m not working right now. I’m on unemployment, so what are you calculating? No one asked me for any type of receipt, proof of evidence, nothing. There was no ATM, no bank balance check, so where’d y’all get my income from? And she was like, “I have no idea.” How do you have no idea? This is my life. This is my livelihood. This is where I’m staying. This is your job.

They ended up owing me close to $300 worth of back credit. And my whole thing that I was explaining to her was no one called me. No one asked me to update my income. The only thing that was done was me signing the lease, you know. And even then, I had to ask for a copy of my lease, when technically it should be offered. “Would you like a copy of your lease?” ... After signing the lease, that should be the first thing.

UC: Did you ever experience stuff like this when it was under BHA management?
T: Oh, man. BHA was no better. BHA used to put my rent into other people’s accounts, and I had to go traversing to Western Union to get copies of the money order and bring it back to the office as proof that not only did I fill out the money order, but the [office person] signed off the wrong apartment number. Mind you, all of this was happening when it was [being turned over] to Beacon and going through privatization. It was just a whole jumble worth of mess. I was getting upset. I didn’t know how much back rent I had to pay because I didn’t catch some of them in time. I couldn’t find some of the receipts, and what pissed me off was I was like, oh, so I’ve been paying somebody else’s rent. I’m not rich. I can barely afford to pay my own rent.

The banks that eventually became Bank of America made a lot of their money off slavery, but Bank of America continues to face accusations of racism and discrimination to this very day. They have been sued for discriminating against Black people in the hiring process; they eventually settled out of court for a LOT of money.

The government was also supposed to investigate Bank of America and other banks because of allegations of modern-day redlining (aka refusing to lend to Black people and other minority communities in cities), but the government dropped this investigation before it even really got started. This is nothing new, just another incident of corruption covering up racism.
UC: One of the ways in which these private companies look to evict people and create an argument for having mixed-income or fully market-rent apartments is back rent — arguing that people aren’t capable of paying their rent.

T: Right, and when it came to switching over from BHA to Beacon, this happened. They had to look through my entire housing history, and my only defense for myself — because I didn’t have my stub — was this has not happened only once, this has happened multiple times. Multiple times I’ve had to prove that I paid my rent on time.

UC: What kind of impact do you think unfair rent increases have on people, especially people who might not be as assertive as you or might not be keeping all their documentation?

T: Honestly, I feel like in today’s society, people catch depression quickly. And you know, that affects households — not only mentally, emotionally, but also physically. I’ll give you an example: when they just kept putting my rent in the wrong account. And I kept getting papers saying that I was late on my rent, and I had to run down there, and then I had to run from my house to the Western Union and then run back to the office ... It’s a lot.

Like, I was sad. I was depressed. I just didn’t think it was fair, you know? And then on top of that, the kids want to play. And I was just like, I’m tired. I don’t want to do it — especially me being a single parent. That’s how I feel like it affects many, many people, and a lot of people won’t say nothing. They’ll just take it. I wasn’t one of those people. Like, the least you can do before you step on my head is wipe your shoes off.

UC: How have you seen the new management treat other residents?

T: Oh, I’ve seen some unfairness. I went to the office to drop off my check, and there was a Hispanic lady. I don’t think that she spoke English quite well, and I arrived after her. I think she had an appointment or something, and they told her to hold on. And then they came to me and were like, “Well, what are you here for?” And I was like, “I don’t know how to fill out this check that y’all need.” So they brought me in, but in my mind, I’m like, this lady was here before me. She’s there to see someone, but they took me over her. And then when I was leaving, another person came, and they tried to bypass the lady again.

And I was like, she was there before me. Like, is no one gonna see her? And then I left after that. I just felt like they just didn’t feel like taking the
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New Rules at Lenox Street

#9: No inflatable structures “of any kind” including pools for kids.

#10: Management approval required for “any outdoor furniture” including chairs.

#29: No dishwashers, washing machines, or any other appliances in the apartments.

#30: You need to get management’s permission before installing an AC.

#36: No pets “of any kind” allowed on the premises, even visitors’ pets outside.

#44: No “disrespecting” management staff.

#47: Residents must notify Beacon if away from their apartment for more than 1 week.

#50: No video recording of management’s workers or security guards.

These rules and stuff — a lot of the older people, they would take their little chairs outside, the little fold-up chairs or the little plastic chairs. They would sit outside and just look at the birds, you know, get some sun. I ain’t seen one chair out here since they set these rules. All them older people stuck in their house. That’s not fair. Now you are affecting people’s lives.

I felt like I was back in the shelter. I was at the office, and I told them if you take back the rent, I will live in the shelter. That’s exactly what I felt like.

UC: How do you think this has affected the community as a whole?

T: I feel like it doesn’t influence it in a good way. You barely see anybody anymore. Like when I used to walk down, the year before last, I could say, “Hi, hello, hey, how are you? I’m good. Enjoying the breeze?” I’m talking to bricks now. Squirrels will just be running by — that’s the best I’ve seen.

UC: So what do you think people need to do to respond to what’s going on?

T: Honestly, I feel like people should go ask around and talk to each other. People should talk. I mean, people type a lot to each other, you know? Talk. Be a human. There’s people like me who just talk to everybody. And then there’s people that talk but don’t talk. I mean,
everything is electronic in today’s society. I wonder, what was the last time anybody had like a really good sit-down? Face to face, no electronics, nothing. Put the phone down and just have a conversation. I feel like if people do that, they might discover all kinds of stuff about people around here at Lenox. I don’t know if you guys rode a train or a plane or anything like that. Have you ever looked up? What did you see?

UC: People looking down.
T: Everyone’s neck was hurtin’. They was on the phone, a laptop or a tablet. I’m telling you, chiropractors be making bank. I’m about to go get me a license.

I feel like people need to be more open. It’s hard, especially for some people I know ... to just be quite open, and this is why I suggested having one big mouth per building. I just feel like communities need a person that is not afraid to say, “Well, this ain’t right.”

UC: What kind of strategies do you think we need to deal with these issues?
T: I feel like we need a mixture of internet, like online promotion, and face-to-face talking, because again, with everyone on the internet, I feel like the first thing would be for everyone to acknowledge and get some knowledge. And the best way to do that is with promotion, and the best way to do promotion is the internet because that’s where everybody is. And then the next step would be to try and get together.

THE NATIONAL MOVEMENT

When privatization is first announced at a housing project it can feel like you are all alone. Housing and the developers make it seem like “it’s a done deal” and there is nothing you can do. It’s common for your first thought to be “what am I going to do? Where am I going to live?”

But don’t despair and don’t lose hope. You are not alone. Your neighbors are in the same boat, and many of them are going to be mad too. They don’t want to be kicked to the curb. There are others throughout the city too who are aware and are fighting back. But this is bigger than just Boston.

All across the country people are coming together to fight gentrification and the privatization of public housing. This is a national movement. In major cities from New York City, to Oakland, San Francisco, and Minneapolis, tenants are standing up to the banks, politicians, and developers who are pushing these schemes, ripping apart our neighborhoods, and destroying so many lives.

And we have to think on the national scale, because this plan to destroy public housing is a national plan, made in Washington D.C. by both parties for the benefit of the rich people. So we need to be moving nationally and having that perspective. This means coordinating across the country, building up committees, and working together in new ways. It seems hard, but many who came before us did it and won big victories. All we need to do is follow in their footsteps.
My Experience at Lenox

By Anonymous

I have lived in Lenox for two years, I am a single mother and Hispanic. I am currently suffering from anxiety because of the pandemic and the staff at Lenox. I have had to go through some very uncomfortable times. I have experienced RACISM, humiliation, intimidation, deprivation of hot water for my children, police at my door, and physical aggression. When I was relocated to this project, many people told me that this project was not suitable to live in, because of the kind of problems that have been around.

But sadly, the problem here is the office staff and the new owners of the project. People who I always thought would look out for my welfare and my children, people who are supposed to fight for us “their tenants.” People with power, that I thought they would use for our well-being. It has all been a lie, I have been lied to, my opinion has not been taken into account, and worst of all, their goal is to make my children homeless, no matter what, even in the midst of this pandemic.

Unfortunately, here in Lenox and in other projects, all over the US, they have been trying to put fear into us. Ladies and gentlemen, FEAR KILLS dreams, FEAR KILLS hope, fear is for people in the hospital. Fear puts in your head “you can't do it” and it will paralyze you, and that is how they have tried to silence us, out of ambition alone. I invite each one of you to be strong, to raise your voices for what each one of us who live in projects deserve. We are working people, and each one of us deserves to live in a dignified and safe place. It’s a tough world out there. I wish the owners of these projects would for one day put themselves in our shoes and understand that we need our homes. Personally, I would like to be able to work and buy my house. And give another family the opportunity to better themselves as well.

One thing I am sure of, if we unite we WILL WIN. I believe in God, and he is always with us. I will fight to the end for justice. But most of all for each one of you. Consistency is the key. Thank you to the group United Front Against Displacement for being my inspiration for change.
In the beginning of May I traveled from Boston down to New York City to join a protest at the Harlem River Houses, a public housing project. People there have been organizing to improve their living conditions and to stop the looming privatization of their building. Like many public housing projects across NYC and the country, the Harlem River Houses are at risk of being sold off to the big banks and private developers. The government and politicians have been “lobbied” (a legal form of bribery) to sell the projects or even give them to the rich for next to nothing. When they cut these backdoor deals, they try to hoodwink tenants with flashy presentations, fancy words, and empty promises, telling everyone how privatization will be great for them. This is all part of a bait and switch, so that people will think things are finally getting repaired and renovated, when in reality the fix is in and these big money interests are working to steal people’s homes and kick them to the curb.

It’s easy to get tricked by these scams. Banks and developers use non-profits as front companies, which come in, talk about fixing thing up for the tenants in public housing, and even show photos of how the new units are going to be. Some people get wide-eyed at pictures of marble counter tops and fancy kitchens. But many people have been seeing through these lies and marketing pitches; I saw first hand that many people at Harlem River know what is really going on. At their protest on May 1st more than 100 people from across New York City showed up. All five boroughs were represented as tenants from different projects turned out, and groups came together. Residents at Harlem River handed out information about privatization to their neighbors and spoke eloquently about the issues.
The heart of the city

at hand. However, this didn't come together overnight.

It actually started off small. It was just a few people who came together at first. They were tired of being mistreated by Housing, and were worried about the privatization. They started working with people in the United Front Against Displacement, and many have since joined this organization. When people talked with each other, they put together the different pieces of the puzzle and the whole picture came into focus. They realized that the New York City Housing Authority (NYCHA) had intentionally let their building get run down to the point that people's apartments were nearly unlivable, and now NYCHA has been using these bad conditions as an excuse to sell off the development to the big banks. They connected the dots and saw how the official Tenant Association president (who was elected by literally 10 people, in a project with over 700 units) was supporting privatization, and tied that together with how she had been corrupt and harassing residents, including repeatedly calling the cops on anyone who disagreed with her.

Early on in their organizing efforts at Harlem River, a call was arranged with Brother Haywood Fennell Sr. (a regular contributor to this publication and former resident of Harlem), and he encouraged people to see how things might start small but they can grow big. He shared some experiences from things we have been doing in Boston, and noted that a few good people working together goes a long way. People took this seriously and were excited for more collaboration between Boston and NYC. They kept up their outreach to their neighbors at Harlem River, had regular meetings, and developed a strategy to build a bigger movement. They also started going out to nearby projects and talking to people. Through all of these efforts, they heard about how residents of Fulton Houses (located on further south in Manhattan, on West 17th street) were going on rent strike against bad conditions and privatization. So, the people of Harlem River figured out ways to link up with and support them too. In fact, residents of Harlem River decided to start a rent strike of their own.

It’s worth noting a few things about rent strikes, as there are common misconceptions. A rent strike is not when you just decide not to pay rent on your own. It's a collective effort, a part of a larger strategy to force the issue if you are facing
terrible conditions and/or something like privatization of the projects. Instead of paying your rent to a landlord or to Housing, you put it into an escrow account each month with others who are going on rent strike. By doing this together you deprive the landlord/Housing of revenue and also help to spotlight your struggle in the media and with your neighbors.

It’s not a magic bullet, but it can be an effective tactic to use if done well. For example, tenants in the Midtown Park Apartments in San Francisco started a rent strike back in 2014 when they heard they were going to receive a rent increase of up to 300%. Around 75% of the residents in that development were seniors on a fixed income, and the rent increase would have forced them all out. After six years of being on rent strike, in combination with protests and other organizing efforts, they won the struggle and stopped the rent increase. So this tactic can work, when it’s part of larger strategy.

People at Harlem River looked at the lessons from past tenant struggles as they organized, and saw the need to come together not just in their own development, but with tenants in public housing across the city. So they launched their rent strike in coordination with people at Fulton Houses, and also linked up with tenants at Grant Houses in Harlem and Rangel Houses in Washington Heights. This was all part of a larger effort to build up the tenant movement against gentrification across New York City. There were challenges, setbacks, and even some betrayal (when it was discovered that there was a spy for management in their ranks). But people found ways to work together to overcome these obstacles.

All of this laid the foundation for the protest on May 1st. It took time, dedication, and a collaborative spirit, but it wasn’t so hard to do. They built up the movement through going out and talking to neighbors, creating fliers and fact sheets to explain the situation, and working well together to develop a good strategy. By the time May 1st rolled around, they had linked up with a lot of different people and groups around the city. So from a handful of dedicated people, a protest of over 100 people was born. This put NYCHA, the banks, and the politicians on notice. They saw that people were coming together in new ways and that their schemes to privatize and steal people’s homes would not be so easy. Tenants across New York City are making it clear that they will not go quietly into the night. They will not give up so easily, but instead will fight to stop themselves and their neighbors from getting kicked to the curb.
On June 12th, residents of Sunnydale and Potrero Hill came together in front of San Francisco City Hall to protest the HOPE SF privatization of their homes, which are the last public housing projects in the city. They also exposed the intentional neglect of the apartments and discrimination by the San Francisco and Oakland Housing Authorities. This was part of a larger national day of action coordinated with tenants in public housing in New York City, Boston, and Minneapolis.

Residents from San Francisco’s two remaining housing projects (Sunnydale and Potrero Hill) spoke out about how HOPE SF, the San Francisco Housing Authority (SFHA), developers Mercy Housing and Related California (at Sunnydale), and BRIDGE Housing and nonprofit Shanti Project (at Potrero Hill) are displacing people from their homes to demolish them and pave the way for the developers to build luxury units on the land. Many also spoke about the manipulation and lies they have faced from SFHA, HOPE SF, and the developers.

Residents described the dangerous conditions that SFHA has made them live in to justify privatization, and they noted that private management companies don’t improve these conditions but instead continue to neglect developments and make residents more vulnerable to displacement and rent hikes. People emphasized the need not just to preserve public housing but to improve it, and spoke out against Housing Authorities discriminating against immigrants, charging families more for rent if they are “mixed status” with their immigration documents. Here are some quotes from the protest.

Alejandra from Potrero Hill: “We are being discriminated against for being Latinos. We are being charged double the rent normally charged to a person with documents. Many families are suffering from all of this, and their children don’t have enough to eat because their parents have to pay rent. This is an injustice. They aren’t fixing up the apartments, they are deteriorating because they are hoping that we will just leave.”

Lorena from Potrero Hill on the city of San Francisco forcing people to be homeless: “San Francisco complains about
the many people living on the streets, but they want to see us living just like them...people are living on the street because they haven't been given a chance to have a home.”

Soa from Sunnydale: “I’ve been a Sunnydale resident for 16 years. I’ve raised all my five children in housing, and I was able to raise them because it was affordable at the time. It really bothers me to see...them privatizing the place where we live. And it’s wrong because these people will not be able to survive in these privatized buildings that they’re building for us. They say they want to take housing away so they are taking away everything else that is freedom for us, and putting us in this one-box section...we're going to have more problems there then we do in housing...Privatizing our living situation will not help.”

“I care about the community where I live at. I have a lot of senior friends, I know a lot of children that live there. They do not wanna move, cause they know what they are gonna face when they move into those privatized buildings.”

Maria from Sunnydale: “They are manipulating us with lies, they are manipulating us with the fear that if we don’t move we will be kicked out of housing...they are putting fear into people so that they don't rise up, so that they don't do anything, so that they think they are alone”

“We don't accept our homes being sold, and that after paying our rent month after month only to have them throw us in the trash one day as if we were nothing.”

Vanessa from Harlem, NYC who called in to the protest: “New leases [with private management] don’t protect us. They don’t protect us in NYC and they don’t protect you in the Bay Area. We are all in this struggle together, we’re one big group. I’m with you right here in NY, we got y’all!”

“That feeling [of security] has been replaced with insecurity instead of security and wondering and uncertainty. Wondering if my neighbors and I will eventually have to leave and become homeless...We are under fire right now being bullied and pressured.”

Lydia, from Harlem, NYC who also called in: “We’ve gotta fight these people who are lying and scheming and trying to steal our homes and telling us that it’s for our benefit. They say that we’re gonna be well off because they’re gonna give us new refrigerators and new floors. This is really just for the banks and the people who are manipulating us and trying to take everything from us. If we want to stay in our homes we have to fight, tenemos que luchar!”
Updates From the Struggle in NY

By The NYC UFAD Branch

Vanessa: “As a Harlem River resident I have felt safe and pretty secure since moving here in 2013 after my retirement as a city worker. Now today not so much. The feeling of security is now gone replaced by insecurity and uncertainty as well as wonder. Wondering if I and my neighbors will eventually have to leave and become homeless. We are under fire being bullied and pressured into accepting the RAD/PACT takeover. Trying to force us to sign new lease agreements under this despicable C&C Management know for dirty tactics of bullying, harassing, and not making repairs for tenants. These new leases do not protect our rights as residents moving forward. President Biden has allocated money for NYCHA (New York City Housing Authority) repairs and maintenance so why are we being thrown under the proverbial bus and ultimately being run over by RAD/PACT, being sold out by NYCHA Management and TA Presidents?

It all started with playing on residents as we all were struck with this Covid pandemic. RAD/PACT were allowed to come in and hand out food on a regular basis. That was the set up, now comes the fallout. Many are afraid to fight this egregious situation or have been brainwashed into thinking this is a good thing. Having refurbished stainless steel appliances just means more for me to clean. My home, my neighbors’ homes, mean more to me. I say

Public Housing in New York City

In NYC it is estimated that 600,000 people live in public housing. For context the entire population of Boston is ~692,000 people. NYCHA residents have to suffer neglect at the hands of Housing. Many buildings don’t have heat for months throughout the winter. Being deprived of hot water is the norm and not the exception in NYCHA buildings.

All of this is part of a plan, to make conditions so bad that tenants feel they have no choice but to accept privatization to get repairs. But this is a lie, and people are seeing through it more and more. The movement in NYC is growing in strength and determination as tenants in public housing reject privatization and are now fighting against this scam.
mute Gregg Russ [the current head of NYCHA who was also responsible for destroying all the public housing in Cambridge, MA as well as other cities like Chicago] and his plandemic as my neighbor called it to destroy public housing. Let public housing remain public. No displacement no gentrification. Fight for ours. We will not give in.”

Anonymous: “I lived in Harlem River for over 22 years. When I moved here in 1998, conditions of the apartment were much better. As time moved on, the conditions deteriorated, with noisy neighbors, people going through mail boxes, slamming doors, overheated apartments, mold for years that’s never been removed, holes in the apartment without proper plaster, towels on the floor coming out.

My worst nightmare was receiving a temporary stove with the wall left open for months, neglect that for me was criminal. Now NYCHA is converting to privatization, and no one knows the outcome in five years. The RAD/PACT program is not explaining the lease to the full extent. Many of us are left in the dark worrying about displacement, seniors being secure and stabilized to keep their apartment. NYCHA discriminates against older minorities trying to move to a better apartment. I feel as though this privatization is just to get our money and keep us stuck here for another five years. Let’s all stick together and fight back against the privatization and discrimination.”

Tenants at Harlem River write letters to HUD protesting the sale of their building to a private company.
C&C MANAGEMENT PRESSURING HARLEM RIVER HOUSES RESIDENTS AWAY FROM INDEPENDENT LEGAL REPRESENTATION STREET

By The NYC UFAD Branch

This is a press release originally published by the NYC Branch of the UFAD on June 22, 2021. We are republishing it here in Urban Core to expose how many of groups such as “legal aid” services pretend to help people but actually trick them into signing terrible deals that waive their basic rights. We have seen first hand how similar things have played out right here in Boston.

This weekend, Harlem River Houses residents with the UFAD distributed fliers with info about tenants’ rights to legal representation and to be named on the class action lawsuit tenants have filed against NYCHA demanding they not be forced to sign new Section 8 leases with private management company C&C. Today, C&C responded by distributing misleading fliers to every apartment, directing tenants to free “independent” legal services offered by the Legal Aid Society.

The Legal Aid Society is working with NYCHA to privatize public housing and is in no way independent when it comes to RAD. Legal Aid co-authored the “Resident Handbook” used widely to promote privatization as the only option for public housing.

A recent article by Amir Khafagy in The American Prospect demonstrates NYCHA’s use of the Legal Aid Society to smooth over privatization, including justifying evictions, such as those which took place after RAD

C&C is pressuring tenants to sign new leases:

When they Knock, Keep in Mind

1) You have the right to refuse to sign the new leases.

Tenants at Harlem River Houses have united and filed a lawsuit against Management for pressuring us to sign leases which take away our rights. RAD conversions led to evictions in other NYCHA developments.

2) You are represented by a lawsuit against C&C.

“These new leases do not contain the guarantees or rights that NYCHA tenants have in NYCHA leases, and give C&C Apartment a far greater rights than NYCHA to impose various fees and evict tenants.”

-Attorney Arthur Schwartz, letter to Greg Russ, 4/23/2021
If you are pressured to sign the lease, tell management to talk to the attorney

3) Even Senator Chuck Schumer Opposes the Plan

On June, 13, New York Senator Chuck Schumer stated that the RAD Conversion at Harlem River Houses Should Be Halted: See OneNycha Podcast (facebook.com/1Nycha)

4) You can join the rent-strike

Fill out the enclosed form

A form distributed by UFAD to residents at Harlem River to inform them about the ongoing rent strike there.
conversion of Ocean Bay Houses:

“Rochel Leah Goldblatt, NYCHA’s deputy press secretary, insists that none of Ocean Bay’s eviction cases were due to tenants losing their rights. They claim that the Legal Aid Society reviewed all the cases and found that none of the evictions that took place at Ocean Bay were avoidable.”

But in a virtual town hall with Harlem River Preservation, the consortium privatizing Harlem River Houses, NYCHA’s Vice President of Transactions, Marissa Schaffer, said some evictions at Ocean Bay were for families that “refused to sign leases”. Will Legal Aid instruct tenants at Harlem River Houses that eviction will be “unavoidable” if they refuse to sign leases with C&C management, a real estate company with the second highest eviction rate in New York City? For NYCHA to dangle the threat of eviction to pressure public housing residents into signing private leases with this eviction-happy predatory management company is beyond unethical. We believe it’s illegal.

Legal Aid’s role as buffer for predatory developers compromises their status as a non-profit legal services provider. In fact, Legal Aid Society is run by some of the very interests who pursue the displacement of poor, working class, and homeless people. For example, when Legal Aid represented homeless residents of Upper West Side hotel shelters, the vice-chair of their board, Randy Mastro sued to evict those homeless residents, in the middle of the pandemic. Much like Settlement Housing Fund at Harlem River and many non-profits in the affordable housing business, Legal Aid Society claims to provide services for those in...
need, but often provides cover for real estate interests seeking to raise rents and property values in order to make millions of dollars through gentrification.

We demand that NYCHA and C&C immediately stop trying to mislead tenants into forgoing their legal right to independent counsel offered by Advocates for Justice Attorney Arthur Schwartz; ripping down our fliers/ grabbing them from tenants’ doors, and replacing them with fliers for the Legal Aid Society. We remind the Legal Aid Society that tenants of Harlem River Houses have filed a class action suit against NYCHA to stop RAD; as co-architect and active proponent of RAD/PACT, we believe it is a conflict of interest for Legal Aid Society to advise tenants of Harlem River Houses regarding RAD leases.

Rent Strikes: An Effective Tactic in the Struggle

Tenants at Harlem River have begun a rent strike against privatization of their building and to put pressure on NYCHA to make long overdue repairs. Rent strikes have a long history in tenant struggles, and have been used many times as an effective tactic. They are not a magic bullet, but they can really put the pressure on Housing and landlords.

Basically what you do is set up an escrow account and pay into that instead of paying Housing or your landlord. So you’re still paying your rent, but they don’t get the money until they make the necessary repairs and changes.

This is a powerful form of collective action, but it can’t be done by just one person. A number of tenants need to come together to make it happen. And then it has to be paired with other tactics too, like protests, petitions, community events, lawsuits, etc. All of these together form an overall strategy for getting much needed change.
Let us Celebrate the Graduates of 2021

By The Grant Manor Organizers

Grant Manor Organizers and residents would like to send congratulations to all the resident’s children who have graduated from Middle School, High School, Colleges, and Trade School.

The following families have shared that their children have graduated from High School and will be going off to free tuition via a scholarship in the Fall:

Shelly G’s daughter has a full ride to Wentworth Institute, plus she had other offers but chose her love of Wentworth Institute here in Boston. Congratulations on your great achievement and a bright future!

Beatrice J’s daughter has a full ride to Howard University and was offered other colleges, but her love was Howard University in Washington, D.C. In addition she had offers to Cornell University and Yale University. Congratulations on your future as you move toward success!

Congratulations goes out to our chair, Geju B., her husband Ernest, and their family for two celebrations, her daughter graduated with high honors from Florida University and recently made her parents grandparents, what a blessing!

Congratulations goes out to Marlanea D. and her family who are celebrating a great achievement with her son who has graduated from Tufts University, in Medford, MA. What an outstanding accomplishment for the family and her son. We salute you!

Congratulations to Edna’s family and her grandson who graduated from High School in North Carolina to his parents Jermaine & Kalen. We salute him for his commitment and dedication to also graduating with a welding certification to prepare him for work or whatever he wants to do.

Congratulations to Sky Fortes student from Boston Art’s Academy, budding and upcoming actress in Brother Haywood’s play. She will have a full ride to Emerson College this Fall in Boston. An outstanding achievement to a great future. We salute you Ms. Fortes!

Congratulations and blessings on all honors!
Tragedies in Zip Code 02119 in Boston, MA

By Haywood Fennell Sr.

Zip code 02119 represents the most landed area in the City of Boston and is under constant invasion by land developers with political connections, and it festers with hopelessness as folks from other towns and cities arrive to live in despair as active addicts, nodding off and being sent to the morgue that is in the area from ODs.

The Boston Public Health Commission’s headquarters located at 1010 Mass. Ave is surrounded by addicts walking fast or slow seeking places to inject their drugs. Some do it openly in on the streets that surround one of the largest construction companies in the United States, Suffolk Construction led by John Fish. John Fish, along with former Mayor Marty Walsh and other business leaders, worked together to bring the Winter Olympics to Boston, but they were not successful. Could the reason for them not getting the bid be based on the high volume of substance abuse?

We cannot save all of those that are active addicts nor do we need the kind of so-called “harm-reduction” strategy that Somerville, MA is considering which is to have “safe” places for addicts to inject drugs under “supervision.” There is a need for a stronger education for the youth and the creation of a strategic solution driven project that includes community based health care centers. Asking for more funds would be like pouring water on a duck’s back. The problem with addiction in most scenarios is trauma and depression brought on by reasons that we don’t want to discuss, but we must if we are to create a solid foundation for recovery and look racist attitudes in the face and correct them. Zip code 02119 can become better if we come together.

A comment from Haywood Fennell, Sr. Going on 25 years being drug free.
Urban Core was created by residents of Lower Roxbury and the South End, along with organizers from the United Front Against Displacement. This newsletter was specifically created to keep residents informed about developments in the neighborhood and to connect ongoing struggles against gentrification. The purpose of this newsletter is to serve the people. In order for it to be a success we need your feedback, contributions, and even criticisms.

If you know about an existing struggle against evictions and gentrification, let us know. If you want to write an article for the next issue, send us an email. If you disagree with what we wrote, don’t hesitate to reach out. This newsletter is only as good as we make it.

Have you received an eviction notice?
Are you facing a rent increase?
Is your neighborhood being gentrified?

Email us: Urban_Core@riseup.net

Published by The Urban Core
Editorial Board &
The United Front Against Displacement

July-August 2021
Issue #4