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IDEAS

The Left Shouldn't Demonize Homeowners

Zohran Mamdani's DSA allies malign homeownership. But in New York City, it has changed lives and transformed neighborhoods.

By Michael Powell

Christopher Khani / Brown Sparrow

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Zohran Mamdani ran for mayor of New York City as a relentless champion of tenants, promising to freeze rents and attack bad landlords. For his fellow members of the Democratic Socialists of America, advocating for tenants means something more radical: maligning homeownership as capitalistic and inherently inequitable. Cea Weaver, the new director of the Mayor's Office to Protect Tenants, once declared it "a weapon of white supremacy." (She apologized, sort of. That's not "how I would say things today," she said after getting appointed.)

Mamdani has pointedly distanced himself from such statements. He has noted that he once worked as a foreclosure-prevention counselor at a nonprofit, where "my job each and every day was to keep low-to-middle-income homeowners in Queens in their homes," he said, adding that homeownership is a "critical pathway" to financial stability. The question is what policies he will pursue. In a move that seems intended as a bargaining chip with the state legislature, he recently floated a property-tax increase that would fall heavily on homeowners.

What seems to elude Weaver and the DSA—and what one hopes Mamdani understands—is a simple idea: that there is a transformative, even progressive, power in owning a home, especially for working-class people. Few better examples of this exist than the construction of thousands of houses in East Brooklyn decades ago—a project that changed many lives, revitalized a struggling neighborhood, and entailed precisely the sort of hard-nosed organizing that the mayor appreciates.

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In the early 1980s, when I was a tenant organizer in Brooklyn's predominantly Black East Flatbush neighborhood, a local minister told me about a plan to build single-family homes in nearby Brownsville. I stifled my disbelief. Only a few weeks earlier, a tenant leader and I had stood on the roof of her building and looked eastward toward Brownsville, watching as a fire consumed an apartment building—an arsonist had set it alight.

Brownsville at that time was synonymous with desolation, a poor Black and Latino neighborhood afflicted by murder and policed by corrupt cops. It had many acres of abandoned buildings and rubble-strewn lots with waist-high weeds that had become an informal dumping ground for dead dogs and cats. Brownsville had lost nearly 40 percent of its population in the preceding decade. Trying to build private homes, I thought, sounded preposterous.

Brownsville, Brooklyn, in 1972 (Winston Vargas / Flickr)

I was too pessimistic. A few years earlier, a group of ministers had met in a church basement in Brownsville with Edward Chambers, an organizer from the Industrial Areas Foundation. Based in Chicago, the IAF had been started in the 1940s by the tough-talking activist Saul Alinsky. Alinsky's approach to organizing became axiomatic for IAF branches around the country: Teach

people to wield power, and never do for others what they could do for themselves.

The Brownsville ministers had seen their congregations shrivel. When I recently interviewed Bishop David Benke, a now-retired Lutheran minister, he recalled Chambers's unsparing assessment: "He told us our neighborhood looked terrible and that it was burning to the ground. He also told us there's a way out, and it's a matter of life and death." Chambers challenged the ministers to band together and try to save Brownsville. The first step was to line up several dozen churches and raise at least $200,000 from the headquarters of their various denominations. The ministers did so, and together formed East Brooklyn Congregations. The IAF kicked in a grant from the United Church of Christ so that the group could hire staff, and Chambers worked shoulder to shoulder with them to launch organizing campaigns.

The first of these targeted the basics. Vandals had pulled down nearly every street sign in Brownsville. The signs went back up. Then the group focused on local supermarkets by threatening boycotts. "The meat was green, and the lettuce was brown," Benke told me. "Owners were short-weighting and overpricing. We changed that."

Next the ministers turned to the ambitious campaign that would make their name nationally and internationally. The largely Black and Latino members of EBC, mostly congregants of the churches, desperately wanted to own their homes at a time when banks refused to lend in many poor neighborhoods. In an unprecedented move, EBC set out to build 1,100 affordable, owner-occupied attached homes that collectively would be named after Nehemiah, the Old Testament leader who helped rebuild the walls of Jerusalem. The churches turned to their national, regional, and borough headquarters and raised millions of dollars, enough to set up a revolving loan fund for construction and mortgages.

The land in Brownsville that they desired had been abandoned and taken over by the city. When EBC leaders met with Mayor Edward Koch and pushed to obtain the land for free, along with a city subsidy for mortgages, Koch was intrigued. But some of his advisers and planners were skeptical of this upstart group, whose preachers and members were not known to city officials.

The ministers and their congregants encountered more opposition from the Brooklyn Democratic Party, a powerful political machine with thousands of patronage jobs and an insistent what's-in-it-for-us ethos. Benke recalled that one of the party's sour-faced dukes, a Brooklyn borough president, dismissed the EBC leaders as "tinhorn preachers with impossible dreams."

"It was that racial crap—they saw us as sharecroppers and tenants," Benke said.

The IAF had taught the ministers to be cold-blooded in their analysis of power. The leaders invited that borough president to meet in a room crowded with their members—the politician's aides were told to wait outside—and they remained until he agreed to support the project.

There was another hurdle to clear with the city. EBC was insistent on building single-family homes of 1,000 to 1,200 square feet with a basement, a carpeted living room, tiled bathrooms, double-glazed windows, and two or three bedrooms. Each house would also come with a parking pad. City officials wondered why EBC did not seek to put up rental housing instead, but the ministers' reply was direct: Their working-class congregants—postal clerks, nurses, teachers' aides—wanted to build equity. And the organizers hoped that density—1,100 homes in 16 square blocks—would ensure that residents could transform the surrounding neighborhood through both activism and home values.

Koch eventually signed off, delivering the land for $1 a lot, as well as the mortgage subsidies. EBC kept costs down by using economies of scale and eschewing expensive consultants. By 1982, construction was ready to begin. Koch came to the ground-breaking in Brownsville that October, and gloried in the cheers. The feeling that day among those in attendance was that they had witnessed a miracle. As Nehemiah proclaims in the Bible, "Therefore we His servants will arise and build."

Matilda Dyer was among the first prospective buyers to ride a bus out to visit the Nehemiah site in the early 1980s. A nurse, she had grown up in a home on the island of Dominica in the West Indies and, after coming to New York, rented an apartment in Flatbush for herself and her young sons. Her first

thought when she saw Brownsville was: *It's a wasteland*. But she read the plans, studied the schematics, and talked with the church leaders. She put in an application, as did several of her friends, and purchased a home. The prices were staggeringly low: about $40,000 a house. As required by the EBC for all residents of the development, Dyer joined the homeowner association, whose members formed their own security patrols.

She is 73 now and still lives in that house. "I love my home, I love my neighbors, and I'm grateful," she told me. "Homeownership allows you to think about your future and developing generational wealth."

The IAF has seeded fraternal organizations in other borough that have helped build 2,800 more Nehemiah homes in New York, along with schools. In each residential development, prospective homeowners are required to have good credit and must be able to make a down payment. During the foreclosure crisis brought on by the 2008 recession, Black and Latino neighborhoods in the city were particularly affected, and deed theft was rife. But little of that sadness was visited upon Nehemiah homes. Their foreclosure rate remained below 1 percent.

Over more than four decades, residents of the various Nehemiah developments have acquired something precious—an estimated $2 billion worth of personal equity that has vaulted them into the middle class. Alberto Hernandez, a postal worker, moved with his wife from the housing projects to a Nehemiah home in Brownsville in 1984 for $41,000. The low cost of their house allowed them to afford college for their son and to take ski vacations and go on cruises. On a recent day in January, Hernandez stood in his living room and swept his hands at the house he owned. "This has afforded me to have a freaking great life," he told me.

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The IAF's success over the years owes in part to its refusal to draw partisan lines. No alliance is permanent. Koch, a Democrat, was a master politician and understood this implicitly. (As he explained years ago to a PBS documentary crew: "You came to a big open meeting; they would bring in 500 people. They would cheer you. They would boo you.") In the late 1980s, a politically ambitious Republican U.S. attorney, Rudolph Giuliani, wanted to

learn more about the crime that plagued Brownsville and East New York. Michael Gecan, an EBC organizer, served as his guide, pointing out crack houses and introducing him to residents living behind triple-locked apartment doors. “He was trying to learn, in a very linear way, the way that poor people live,” Gecan told me years ago. When Giuliani became mayor, in 1994, he instructed precinct commanders to work with EBC and to tear down drug houses. He eventually agreed to clear the way for more homes to be built in East New York, an adjacent and no less desolate neighborhood.

Mamdani now faces his own test. During last year’s mayoral campaign, the IAF invited candidates to an assembly with a few thousand people. Mamdani, who was himself a renter until moving to the mayor’s mansion, pledged to support the building of tens of thousands of units of housing, both rental and ownership. “I am a man of my word, and I am a man who is looking to come to this stage, not in the language of abracadabra, but of the things that I can actually deliver,” he said. “I think that’s the least of what we deserve here in this city for the next four years.”

The new mayor rarely lacks for fine words, but he will discover that the IAF takes seriously the business of marrying words to deeds. As a candidate, Mamdani met several times with IAF leaders. Since taking office, he has, as promised, had his deputy mayor for housing talk with the IAF, an administration spokesperson told me; the police commissioner also has met with the group. These organizers hope to build more homes in Queens, at a now-defunct racetrack. “We’ve got a plan and an initial response, and that’s very positive,” an IAF leader who asked for anonymity to speak about still-private discussions told me. “Now we need production.”

Mamdani’s challenge is to find the money to pursue such developments without hurting working- and middle-class homeowners. The new mayor faces a budget deficit of more than $5 billion and had hoped to raise income taxes on millionaires. But that power resides with the state. He has floated a 9.5 percent property-tax hike as an alternative, a proposal that has caused homeowners and politicians to recoil. The mayor has acknowledged that such a tax hike would fall disproportionately on working-class Black and Latino New Yorkers, precisely the sort of people who live in Nehemiah homes and who rebuilt once-lost neighborhoods.

As a foreclosure counselor in Queens, Mamdani surely learned that homeownership is, in many ways, a progressive end. Extending its benefits to more and more New Yorkers will require him to shake off the ideological shackles of Weaver and the DSA.

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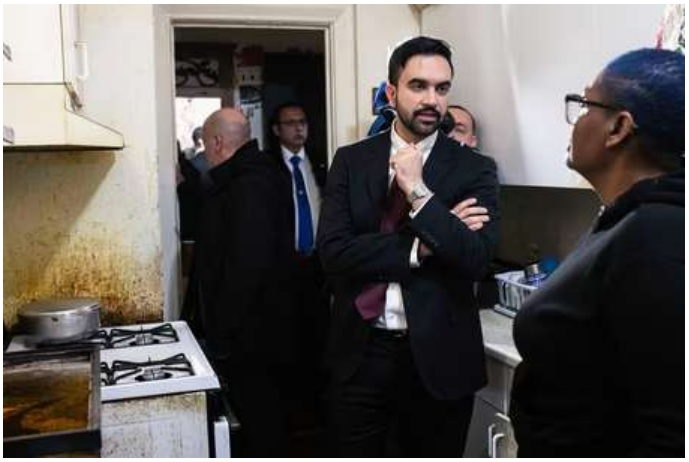

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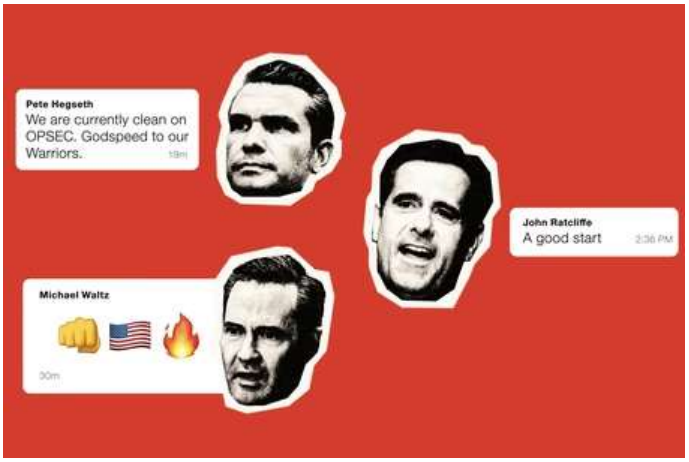

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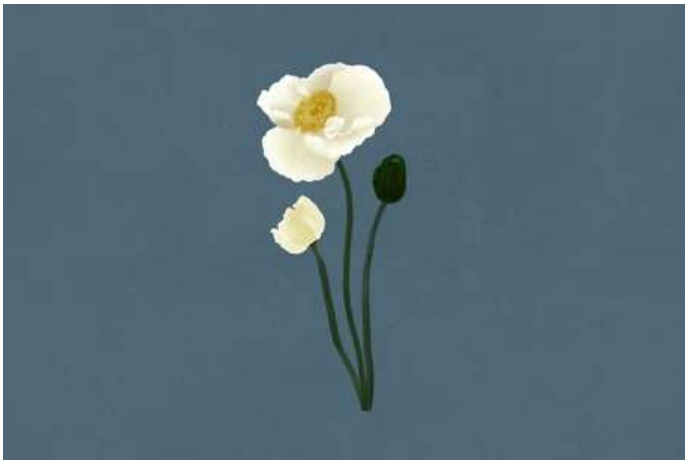

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