

Owning the dream



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The hardest questions in the field of housing are not about density or design, but the more fundamental question of whom the city should be building housing for. Starting more than 15 years ago, East Brooklyn Congregations began providing a partial answer to that question when it

started building single-family Nehemiah homes on the abandoned and vacant acres of Brownsville for families making from \$25,000 to \$65,000 per year.

We believed then — and know now — that these families had earned a shot at the American dream of homeownership, not a lifetime sentence to a unit of public housing or a two-hour commute from Suffolk County.

We believed then — and know now — that these families would not just buy and own homes, but participate in the public schools and public life of their new communities, that they would work with other residents to help revitalize the social fabric of their neighborhoods.

We believed then — and know now — that they would free up desperately needed units of public housing and Section 8 apartments for families of lesser means.

Their movement into homeownership would begin to rebuild the missing rungs in New York's housing ladder — the rungs between high-density and highly subsidized housing and costly middle-class homes and apartments.

We believed then — and

know now — that the retention of this vast class of working New Yorkers would add dedication and commitment and talent to the life of a city increasingly polarized between the rich and the poor.

Today, 3,500 homes and families later, both EBC and South Bronx Churches continue to construct and sell Nehemiah homes.

The latest version of the Brooklyn Nehemiah home is 1,300 square feet, plus a full basement. It costs \$100,000 to build and is sold to buyers for \$80,000 because the city provides a no-interest second mortgage with lien.

The city also provides free land and a real estate tax abatement. The State of New York Mortgage Agency provides permanent financing at approximately 2% below the market rate, reducing the average monthly mortgage payment to between \$500 and \$600. Religious institutions continue to provide no-interest construction financing. The Community Preservation Corp. offers oversight and financial management. The general managers of the EBC effort, first I.D. Robbins and now Ron Waters, and

the SBC effort, Lee Stuart, do remarkable work for a fraction of what private developers earn. And the builder of the Brooklyn homes, Monadnock Construction, operates a state-of-the-art modular housing factory at the Brooklyn Navy Yard.

Needless to say, the demand for this housing is unlimited.

So, what's the problem?

After more than 15 years of success and national and international recognition, the most fundamental question — Whom should the city build housing for? — remains muddled.

While reasonable minds may differ and while other types of subsidized housing are essential, we believe the first answer should be that the city should build housing for the hundreds of thousands of hardworking families, paying soaring rents from modest paychecks, who want and have earned a home of their own.

The administration's recent recommitment of land at Spring Creek to EBC for 600 more Nehemiah homes should be the first of a new generation of Nehemiah sites in the boroughs.

At the same time, we would offer a second response. There is an entire generation of younger senior citizens — people in their 50s and 60s, neither rich nor poor, who need affordable senior housing. They would prefer to live next to their congregation or a few blocks away from their sons or daughters, not in Florida or Georgia. Let's build for them, too.

The challenge to the next mayor is:

- To clarify his or her responses to these fundamental questions;
- To identify sites and expedite the pre-development work of acquisition, demolition and selective relocation in a professional and timely way;
- To continue to provide the modest and targeted subsidies that make homeownership possible for New York's working families.

A woman who lives in a Nehemiah home in East New York, Brooklyn, a Trinidadian immigrant, told us recently that she takes an hour walk each night through the streets of what used to be the murder capital of the city.

The sounds of her footsteps on the sidewalks of East New York are as much the sounds of a better city and a healthier society as the opening bell of the New York Stock Exchange or the beeping of horns in Herald Square.

Youngblood and Gecan were founders of the first Nehemiah houses and now lead Industrial Areas Foundation, which encompasses EBC and several other community organizations.

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