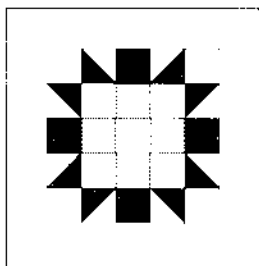


Why read this book?

You may not know it, but your apartment is part of a government program. New laws allow the owners to make changes to your home. This booklet explains what is happening and how to make the most of it.



"People just sit tight and close their eyes and ears. Maybe this booklet will wake them up. ...I really liked it. I believe it will be an invaluable help to tenants who probably are as unaware of the danger as we were."

— *Mary Louise Daly, who worked with her neighbors to save their complex*



"The laws have changed. You need to know your rights. Read this booklet and find out what the new laws will mean for you and your home."

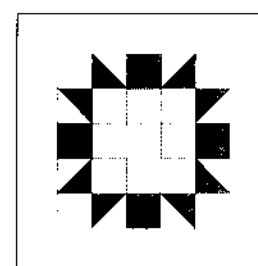
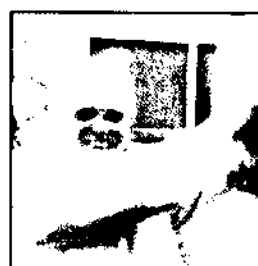
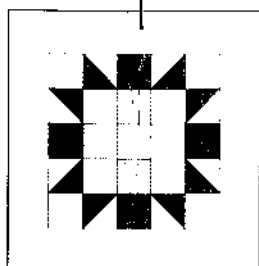
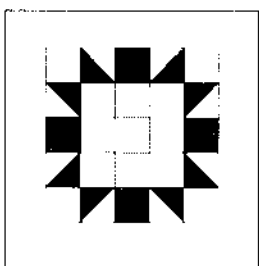
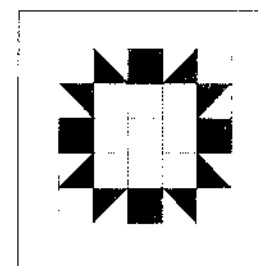
— *Jim Grow, an attorney with the National Housing Law Project*

SAVE YOUR HOME

New laws affect you!

Find out how!

Read this booklet.



"If you like where you live, and you want to keep your apartments low rent, then you should get yourself together and get yourself involved. Find out what you're going to lose and what you're going to gain."

— Andrew Curran, Somerville, MA



WHO ARE THESE PEOPLE?

On the cover, and throughout this booklet, there are pictures and quotes. The pictures are of people who used the new laws to save their homes. In this booklet they tell you, in their own words, how they did it and why. They live in three apartment complexes: Clarendon Hill Towers in Somerville, Mass., Northgate Apartments in Burlington, Vt., and 850 West Eastwood in Chicago, Ill. (For more information about where this booklet came from, turn to page 33.)



"The process can really turn these apartment complexes into places for tenants...."

— Sandy White, Chicago IL

SOMETHING'S HAPPENING

Whether you know it or not, the apartment you live in is part of a government program. About 20 years ago, the government put up the money to build your apartments. In return, the owners promised to keep rents low for 20 years. Even if you just moved in, your apartment complex has probably already been on the program for 20 years.

Congress has passed new laws. The new laws say the government can approve a new plan for your complex as soon as the 20 years are up. For you, a new plan could mean new rents, new owners, or new managers. It could mean the owners will fix up your complex and make it weather-tight. In some special cases, a new plan could mean the owners can make you move out.

No-one has a crystal ball that can tell you what will happen at your complex, or exactly when it will happen. We do know that the new laws are bringing changes to your home. This booklet explains what the changes are.

These changes could be good or bad. It is up to you to find out what is happening. Only you can use the new laws to make the most of the situation.

SAVE YOUR HOME

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IT CAN BE DONE

A few apartment complexes have already faced the changes brought by the new laws. The residents took charge and saved their homes at three complexes in Massachusetts, Illinois, and Vermont. When asked what they had learned, people who lived in these apartments said:



"It is important to speak up, because people and politicians listen to you. Numbers are important. The more tenants who are part of the association, the more clout you have."

— Mary Louise Daly,
Somerville MA



"There is power if you organize. You can make your own decisions. If you don't like security, maintenance, pest control — all those issues come into play if residents have a right to say what they want."

— Sandra Black, Chicago IL

WHAT DO THE NEW LAWS SAY?

Congress passed new laws that affect your apartment. As soon as the complex is 20 years old, the government can approve a new plan for it. What would a new plan be?

① The owners stay and take a cash payment

The owners can promise to stay on the government program for another 20 or 50 years. In return, they get a cash payment through the government program. In many cases, before they get it, the complex must be in good shape. Afterwards, the owners would charge residents 30% of income for rent and utilities, up to a limit. (If that means a big rent increase, the owners would have to spread it out over at least three years.)

② The owners sell the complex

The owners can sell your complex. Afterwards, the new owners would charge every resident 30% of income for rent and utilities, up to a limit. (The same 3-year rule for increases would apply — see # 1.)

③ The owners take the complex off the program

The owners may be allowed to take the complex off the government program. They can do this if there is plenty of affordable housing in your area. In some cases, they can also take the complex off the program if a sale (see #2) or a stay-in plan (see #1) falls through. Once they take the complex off the program they can turn it into something else, like market-rate apartments, offices or a shopping center.

WHAT DOES THAT MEAN FOR YOU?

The government can approve a new plan for your complex. This will bring changes to your home. It could be good news or bad news.

Good news?

If you speak up, you can make sure the changes will be good. You can make sure that:

- ① You will be able to stay as long as you like.
- ② Your rent and utilities will always be affordable.
- ③ Your apartment will be fixed-up and weather-tight and it will be well-managed.
- ④ You will get more say over what happens at your complex.
- ⑤ Other people who need an affordable apartment will always be able to move in, if you choose to leave.
- ⑥ You can bring services you need — like child care or health care — to your complex.

Or bad news?

If you don't speak up, the new laws could bring bad changes to your complex. The laws can't guarantee that anyone will look out for you. If you don't look out:

- ① The owners could tell you to move.
- ② The owners could charge more than you can afford.
- ③ Your complex could get run-down or be managed badly.
- ④ You won't have any say over what happens.
- ⑤ Other people like you who need affordable apartments will have nowhere to go.
- ⑥ You won't be able get services you need.

BETTER SAFE THAN SORRY

Can you ignore the new laws? If you do, you need to be ready for the worst. What's the worst?

You could have to move or your rents could go up

The owners could decide to sell the complex, or to stay and take a cash payment. In some cases, if the sale or the stay-in plan falls through, they could take your complex off the government program. Then they could turn it into something else, like a shopping center. Then they could tell you to move. (Low-income people are supposed to get government money to help them pay the rent in another place.)

If the owners take your complex off the program, they could also turn your complex into market-rate apartments. In some cases, the owners would have to follow special rent rules (in certain expensive areas and for certain people, like elderly, disabled people and large families). In some cases, the government is supposed to offer low-income people money to help them pay rent. These special protections don't apply to everyone or to every situation.

You could have problems at your complex

The laws don't guarantee that the owners will care about your home, or use the new laws to fix up your complex, or make it weather-tight, or hire good managers.

"An ounce of prevention..."

The old sayings are true. As Mary Louise Daly of Somerville, Mass. says, "better safe than sorry."

"I got involved ... because I wanted to make sure that Northgate was available for people like me...."

— Anne-Marie Dennis, Burlington, VT



"We were scared we were all going to get thrown out of here. I was kind of shy, but then I finally said to myself 'nobody else wants to do it,' so I went to the meetings..."

— Andrew Curran A meeting at the complex where Andy lives.



"The number one thing is the security of our homes, and over and above that, permanent affordability. These apartments will be available forever for people who need them."

—Lou Ann David, Somerville, MA

UNCLE SAM WANTS YOU

No-one is going to do it for you

The new laws don't require anyone to save your home for you. Other people in your community may not know what is going on. Your government leaders may not even know. People in your situation found it was best to speak up for themselves.

Uncle Sam wants you

Sometimes your input is not welcome. This situation is different. The U.S. Congress wants you to speak up. For example, the new laws ask you to look at any new plans for your complex. They tell the government to think about your opinions before deciding whether to say yes to the new plans.



"If you all get together you can stop it..."

— Diane Simpson,
Chicago IL

The new laws also strongly encourage you to make your own plan. Congress invites you to form a resident association. The United States government wants you to buy your complex! The new laws set aside special money to help you do just that.

The people you see in this book used the new laws to build strong resident associations. They used the new laws to make their own plans. Working with community groups in their area, they bought their complexes, and saved them as affordable housing.



"...I became a little more involved and learned as I went along. I didn't have any big technical knowledge behind me..."

— Anne-Marie Dennis, Burlington VT

Why does Uncle Sam want you ?

You know what it is like to live in your complex. Only you know what you want. More than anyone else, you care what happens to your home. These are the reasons Congress is asking you to speak up.

The people who have saved their homes will tell you that you have the skills and knowledge you need. As they went along, they learned what they needed to know. When they needed it, they got technical help. You don't have to be an expert to speak up. You do need common sense, and a commitment to keep going until you get what you want.



"I had never spoken before a group of people. At first I was very nervous and I couldn't speak at the tenant meetings. But being involved in the situation I came to realize I knew what I was talking about. At our tenant meetings I would give short updates.... As time went on, I got more comfortable talking in public. At the press conference where we announced our option agreement, I introduced the Governor."

— Helen Smith, Somerville MA

USE THE NEW LAWS!

The next part of this booklet shows how you can use the new laws to make good changes to your home. The new laws offer you a chance to get:

- ① security --- now and for the future
- ② affordable rent and utilities
- ③ your apartment fixed-up and weather-tight
- ④ more say over your home

For each topic, we give you examples of good changes that residents have made. Before you look at what has been done in other places, take a minute to take stock of your own situation. Use the worksheet below to figure out what percentage of your income you pay for housing.

How much do you pay for housing?

The new laws create rent rules that may be new to you. (Some complexes use these rules already.) The new rents will be based on a percentage of your income. What percentage are you paying now?

1. Your monthly housing cost
(rent + utilities = housing cost) = _____
2. The total monthly income
for your household = _____
3. Line 1 ÷ by Line 2 = _____ %
4. If the answer on line 3 is more than 30%, your home is NOT affordable by government standards.

TAKE STOCK OF YOUR SITUATION ✓

yes no

① Security ✓

- Do you like living in your apartment complex?
- Could you find another apartment easily?
- Are there people in your community who need affordable housing?
- Do you think your children will need affordable housing?

② Affordable rent and utilities ✓

- Are your rent and utilities affordable?
(See box on p. 11.)
- Are affordable rent and utilities important to you right now?
- Will they be important to you in the future?

③ A fixed-up and weather-tight home ✓

- Do you pay big utility bills?
- Is your apartment weather-tight?
- Do you have any problems with your apartment?

④ More say over your home ✓

- Are you satisfied with the management at your complex?
- Do you need services at your complex you don't have?
 - affordable medical care?
 - safe, fun places for children to play?
 - affordable child care?
 - activities for adults?
 - other? _____

1 SECURITY

Stay where you are

Right now, there is no guarantee you can stay where you are. In almost every community in America, there are people who have no permanent home. There are people living in homes that are not safe. There is not enough affordable housing for you, or for others who need it.

What about the future? How will your children and your grandchildren find an affordable home? What will other people in your community do?

Save your complex: now and forever

Use the new laws to save your complex as affordable housing. The new laws offer you a chance to make your housing secure, so you can stay as long as you want. They also give you a chance to make your complex affordable forever. You can make rules so if you choose to leave, another person who needs affordable housing can move in. You and your community can make your complex into affordable housing that is secure now, and in the future.

How do you do it? Insist that anyone who buys the complex promise to keep the housing affordable forever. Make sure the promise is iron-clad. If you and your group buy the complex, you can make this promise too. When we say that residents in three complexes saved their homes, that is what we mean. When the residents and community groups took over those complexes, they made iron-clad legal promises to keep the apartments affordable forever.

1

"Before moving to Clarendon Hill Towers, I had lived in an apartment for thirty-three years and I was then evicted. Believe me, it's rough out there trying to find some place to live, and it's traumatic to move. I like what I've got and I want to keep it."

— Marion Neefus, Somerville MA



"In the thirty years that I've lived in this city, I've moved fourteen times, and always ahead of the rent increase. I work for a university, so I have a moderate income, and I'm coming close to retirement. In addition to not wanting to move, I have gotten very intrigued by the fact that I could be a part of what owned these buildings, and that I could vote for a board of directors who would manage this place. I also feel that if I haven't given much to the world, I'm helping to give to the people of Somerville five hundred apartments that will be affordable forever."

— Lou Ann David, Somerville MA

Marion and Lou Ann live at Clarendon Hill Towers (above). They worked with neighbors and their community to make it affordable forever.

2 AFFORDABLE RENT AND UTILITIES

Use the new laws to get affordable rent and utilities. When the government approves a new plan for your complex, the rents change. Afterwards, every resident pays 30% of their income for rent and reasonable utilities, up to a limit. These rents should go up and down with your income. For example, if you retired or lost your job, your rent should go down. When the government approves a new plan, they also decide the amount allowed for utilities. (If your complex has a utility allowance now, this is a chance for you to make it right.)

To see how this would affect you, calculate your current housing cost (see page 11). Is your current housing cost:

① more than 30% of your income?

Use the new laws to lower your housing cost. The new rents (and the utility allowance) will be part of any new plan for your complex. Make sure that housing cost is not a penny more than 30% for your household.

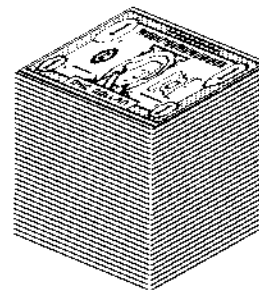
② less than 30% of your income?

You are probably what is called a "moderate income" household. Your costs will change as soon as the federal housing office and the owners put the new rules into effect. You will pay 30% of income for housing cost, up to a limit. If this means a big increase, the owners must spread it out over at least 3 years. The limit is set by HUD. It is called the "Fair Market Rent" or the "FMR."

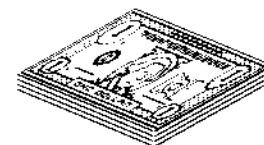
Use the new laws to spread out rent increases so they are manageable. Some groups have changed the plans so the owners spread out the increases a little each year — for as long as it took. Make sure housing cost is not a penny more than 30% of your household income.

2

\$700/
month



OR \$67/
month?



Sandra Black wanted affordable rent & utilities

Sandra Black and her neighbors used the new laws to get affordable rent and utilities. They worked with a local community group who bought the complex. After the buyout, Sandra lost her job and her unemployment insurance. Thanks to all that work, her rent **dropped** to \$67 a month. "The lowest rent you could get for the same type of house would be about \$700 a month," she says, "I would barely be able to do anything but pay rent and car bills...."

What about the future?

You can use the new laws to make sure your rent and utilities will be affordable in the future. When the government approves a new plan for the complex, they will make rules about current *and future* rents.

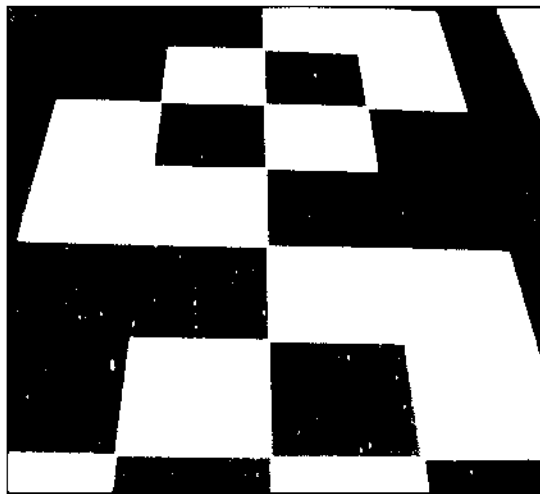
Read the fine print to see what the plans say about current and future rents. If you don't speak up, the plan could allow the owners to raise rents again in the future.

Find out what the plan is, and then speak up for yourself. Some resident groups got a guarantee that housing cost would always be 30% of income. Some groups got the plan changed so every family pays exactly 30%, and not a penny more.

③ FIX-UP AND WEATHERIZING

Your complex is close to twenty years old, if not older. Like a car at 50,000 miles, it probably has some worn out parts and it needs up-dating. If it hasn't had regular attention, it may need a complete overhaul. Under the new laws, the federal housing office can pay most of the bill.

That doesn't mean it will happen automatically. You need to tell the federal housing office what your complex needs. You need to make sure the work gets done. Other apartment complexes like yours have gotten everything from energy-efficient windows and new heating systems, to new kitchens and bathrooms.



After the buyout, residents at 850 West Eastwood in Chicago got new linoleum for their hallways. They chose a bold pattern with different color schemes on different floors.

They also got new kitchens: "The old kitchen was like a little closed-in box, you couldn't even put a

little table in there. Then they cut an opening, like a little breakfast bar, and that gave the apartment a whole new look. They put in new appliances and cabinets, and new closet doors..."

— Diane Simpson, Chicago IL

③

"Before and after were like night and day. We had old shingle siding, the whole place was really dark and depressing. It was really cold and not insulated at all.... With the buyout, we got money for rehab. We put in all new sinks and doors, new siding, insulation, all new appliances; the kitchen floors were retiled in all the apartments; we changed the heating system from electric to gas and extended the eaves of the building so the water wouldn't drain into our basements. We re-landscaped and the place is gorgeous now, it looks like brand new condos. Before it looked like a tenement with all the worst things you can think of."

Anne-Marie Dennis,
Burlington, VT



BEFORE: A 20-year old building in a Vermont complex; expensive and hard to heat...



AFTER: The same complex after the residents and the community bought it: fixed-up, weatherized, and affordable...

4 MORE SAY OVER YOUR HOME

Right now, you don't get to decide what goes on at your complex. No-one asks your opinion. You have no say over what happens. Use the new laws to get more say over your home. There are two ways to do this:

- ① **Comment on someone else's plan for your home.....OR,**
- ② **Work with your community to make your own plan for your home.**

Either way, the new laws ask you to decide the future of your apartment complex. They ask you to decide what will happen to other people in your area who need affordable housing.

Comment on someone else's plans

If someone else makes plans for your home, the government must ask you what you think of those plans. By speaking up, you can have a say over what happens to your home.



Joanne Centabar, then Northgate's eldest resident, holding the ownership papers to her apartment complex at a celebration in Burlington, VT.

Comment on what the rents should be now, and in the future. Give your opinion of a buyer who would like to become your new owner. Tell the government if the complex needs fixing up (or if it needs to be made weather-tight). Use the new laws to make any changes into good changes.

At 850 West Eastwood in Chicago, the day care space had gone unused for years. One of the first things the tenants' association did was to survey tenants to find out what they wanted to do with that space. "They got an overwhelming response for day care," according to resident Sandy White, who adds that "there are lots of children in the building...Now we're interviewing to provide the service.... The center will take up to 60 kids, and it will charge sliding scale fees.... It will be a service we can refer our tenants to."



Making your own plan

Commenting on someone else's plan is more say for you. It is still back-seat driving. Instead, you could take the driver's seat. You and your community could make your own plan. The new laws encourage you to buy the complex and save it as affordable housing. Many resident groups convinced owners to sell to them, even when the owners weren't interested at first.

If your group buys the complex, you could decide everything the owners decide now. For example, you could decide whether to allow pets. You could decide what the complex should spend money on. You could hire and fire management. You can also go beyond just saving your housing. Some groups have gone on to create child care programs, activities and services for adults, and more. They found or created spaces in their complexes for services residents need.

WHAT CAN YOU DO ?

Now that you know what is happening, we hope you will want to get involved. The rest of this booklet will tell you how to get started. There are four basic steps ahead:

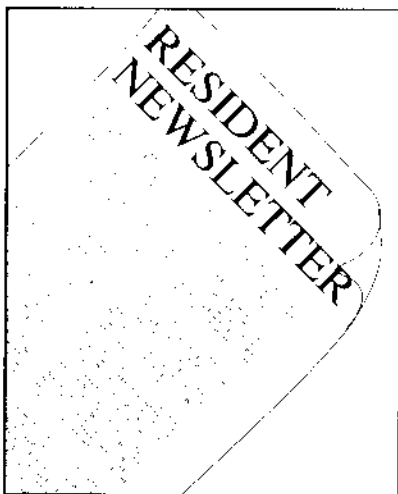
- ① get organized
- ② get help
- ③ get more information
- ④ decide where you want to go

You can take these steps gradually. It will take common sense, and a strong commitment to keep going until you get what you want.

① GET ORGANIZED

You can start small

Just one person can start a ball rolling down a hill. Once the ball starts rolling, it is easier to keep it moving. You may feel like you're all alone at first. That's OK. All of the other groups started with a small handful of people.

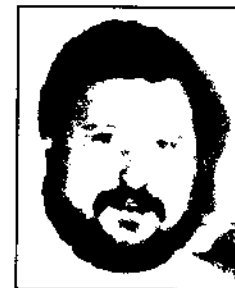


For a long time, it was just us five doing a lot of the work.... All of us felt strongly that we really had to persevere. At every meeting we had sign-up sheets asking people what types of things they would be interested in doing — handing out leaflets, working on the newsletter, making refreshments.... We also provided child care for meetings...."

— Penelope Lambright,
Somerville MA

"A lot of what we do to encourage people to get involved is just tell them what is going on. Every time you tell someone something, they get a little more interested."

— George Boag, Somerville MA



Start close to home

Start by talking to your family and friends. Then try your neighbors. They care what happens to their homes, just like you do. If someone isn't interested, you will always have another chance to convince them to join you. At first you just need to find one person to help you get the ball rolling. Together you can find two more people, who can help you find two more people...and so on.

You can call for help

Larry Yates (202) 662-1530
National Anti-Displacement Project
National Low Income Housing Coalition
1012 14th Street N.W., Washington, D.C. 20005

Jim Grow.....(510) 251-9400
National Housing Law Project
2201 Broadway, Suite 815, Oakland, CA 94612

② GET HELP

From your community

People who care about you and your neighbors, and about affordable housing, should be willing to help you. These people can help you get organized and get information. They can give you a place to meet, and let you use their phone or their copying machine. They can back you up, and help you build community support. They can help you find grant money. Some of them can give you technical advice.

Here are some places you might look:

- a legal services or legal aid office
- a community action office (a "CAP")
- a community service office
- a tenants' union or a tenant organization
- an office that has advocates for tenants
- a community land trust
- a community development corporation (a "CDC")
- a housing group active in your community
- a non-profit housing group
- your neighborhood association
- your church
- an interfaith or ecumenical group
- a senior center or an office that helps elders
- your labor union
- your credit union
- a food co-operative
- another group you belong to!

If you find one of these offices, they should be able to help you find others.

②

From your government

People in your government — leaders and staff — can also help. If you find the people in government who care about you and your neighbors, and about affordable housing, they will be willing to help.

Government people can help you get organized and get information. They can add clout to your effort, and help you make contacts. Most governments give grant money to people who save affordable housing.

Here are government leaders who can help you:

- your mayor
- the members of your town (or city) council
- the members of your county commission
- your state representatives and state senators
- your governor
- your U.S. Representative and U.S. Senators

There are also government staff who can help you. They will be in offices that handle affordable housing and community services. Each level of government (city or town, county, state or federal) has its own offices. Try your city or town first.

Here are some offices to look for:

- housing offices & housing authority offices
- community development offices
- human services & community services offices
- planning, re-development, or urban renewal offices

3 GET INFORMATION

To know how the new laws will affect you, you need more information. The next few pages explain how to get this information by:

- talking to your neighbors,
- keeping a lookout at your complex,
- calling government offices, and
- watching for official notices.

Talk to your neighbors

A lot of the information you need is right at home. To get the information, you have to talk to your neighbors. When you have the answers, you can use them to show community and government people why they need to help. Start with the questions on page 12. Here are some more questions to consider:

- How many people live in your complex?
- What are their names?
- How long have they lived there? Do they want to stay?
- What do people like about the complex?
- What don't they like?
- What do they do?
- Is housing in your area getting more expensive?
- Is housing in your area getting harder to find?
- Are there enough affordable apartments in your area?
- Does management treat people with respect?
- What ages are the people who live in your complex?
- What local groups, clubs or churches do they belong to?
- What languages do they speak?
- Have they heard any rumors about what's happening?
- Have they heard about the new laws?
- Are they interested in getting more information?

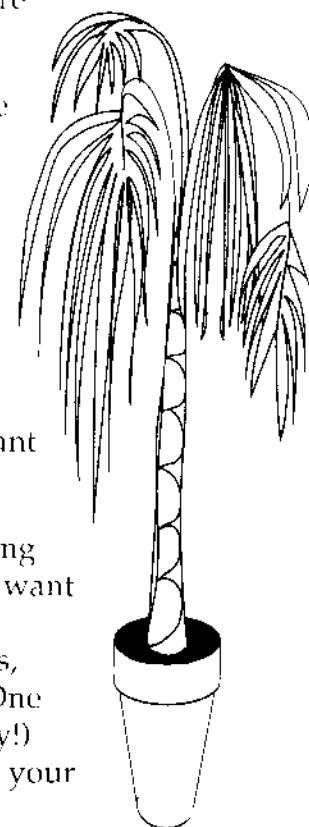
3

Keep a lookout

Are there people you have never seen walking around your complex? These people would probably be wearing business clothing. They might be carrying cameras, pads or long rolls of paper. They might walk around outside, or visit apartments. They might take measurements, look at the roof, or the heating system. They could be figuring out how much the complex is worth, or whether they want to buy it. Find out who they are and what they are doing.

Are you getting notices? Is someone knocking on your door? Someone might ask you to come to meetings or to join a residents' association. Someone at your complex is trying to get going. Are they employed by the owner or the manager? Or is it one of your neighbors? Is it a local community group trying to help? Find out who it is and what they want to accomplish.

Are the owners and managers making the property look better? They may want to increase the dollar value of the complex. You might get new carpets, paint, paving, or new appliances. (One owner put potted palms in the lobby!) Find out what the owner is doing at your complex, and why.



③ GET MORE INFORMATION

Call the federal housing office

There is some information you need to get from the federal housing office (the U.S. Department of Housing and Urban Development or "HUD"). There are HUD offices in every state, and in many cities. You may have to call more than once. Keep trying until you get what you need. Ask for the "Multi-family Housing Management Division" and for the "loan servicer" for your complex. Here are questions you might want to ask:

"When is the 20-year mark for my complex?" and **"Is my complex eligible to pre-pay?"** In almost every case, owners can start planning changes as soon as the complex gets near its 20-year mark. (There are a very few complexes where this is not true. In these cases, the complex is not eligible under the new laws because the owners can't pre-pay their original loans. This would mean that the owners couldn't make new plans for the complex.)

"Can the owners use Title 2 if they want to?" This will help you and your advisors figure out the timetable for you to speak up and save your home. Complexes that are covered by Title 2 may have a shorter timetable. There are two new laws: Title II (2) and Title VI (6). The names of the two laws are:

- ELIHPA: The Emergency Low Income Housing Preservation Act (or Title II), and
- LIHPRHA: The Low Income Housing Preservation and Resident Home-ownership Act (or Title VI).

③

"Have the owners taken any actions to sell?" and **"Have the owners taken any actions to ask HUD for money under the new laws?"** This will tell you whether the owners have decided to make new plans. It will also tell you if the government is already reviewing new plans for your complex, which affects your timetable for speaking up.

Check the information you get

When you get the information, ask a person who understands the new laws to check it over and talk to you about what it means. Be sure you have accurate information.

Watch for notices

If anyone is going to make changes at your complex, they are supposed to tell you first. The new laws say they have to put up special notices at your complex. Some of these notices are also supposed to be mailed to you or put under your door.

Watch carefully for these notices, and collect copies of any notices you find. Find out what they mean, and who put them up. It could mean changes are coming to your building. Don't ignore these notices. Don't let anyone tell you the notices don't mean anything. If you see or hear about a notice at your complex, get the facts, and call someone who knows the law.

④ DECIDE WHAT YOU WANT

To get where you want to go, you have to pick a destination. Only you and your group can decide what direction to go.

Where can you go?

Pages 13-20 show some of your choices. To hear more about what other resident groups have done, and how they did it, call the National Low Income Housing Coalition. They can help you contact experienced residents and community groups. Call Larry Yates, at 202-662-1530 (in Washington, D.C.)



When the residents of 850 West Eastwood in Chicago celebrated saving their homes in November, 1990, HUD Secretary Jack Kemp traveled from Washington D.C. to congratulate them.

FROM L. TO R.: HELEN SCHILLER, CHICAGO ALDERPERSON; KELLY WALSH, CORPORATE COUNSEL TO MAYOR DALEY; SIDNEY YATES, U.S. CONGRESSMAN; TONY FUSCO, PARTNER, CHICAGO COMMUNITY DEVELOPMENT CORP.; DIANE SIMPSON, BOARD MEMBER, 850 W. EASTWOOD RESIDENT ASSOCIATION; JACK KEMP, HUD SECRETARY; CYNTHIA REED, BOARD MEMBER, SHERIDAN GUNNISON RESIDENT ASSOCIATION; JOSH HOYTE, DIRECTOR, ORGANIZATION OF THE NORTHEAST.

④

How can you get there?

At Clarendon Hill, residents saved their complex by buying it. They formed a resident-controlled, non-profit company. They got government money to buy the complex and fix it up. To help them, they hired experts like housing consultant Emily Achtenberg.

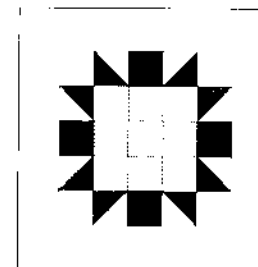
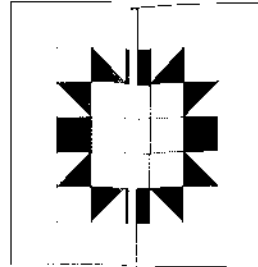
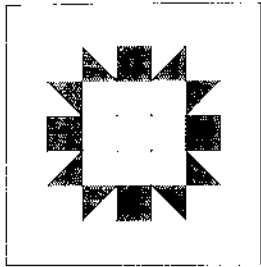


At Northgate, the residents joined up with local housing people to form a new non-profit company. Director Brenda Torpy helped the new housing company buy the complex with government money. The arrangement allows residents to take over responsibility for running the complex after the first few years.



At 850 W. Eastwood, residents worked with the Chicago Community Development Corp. They also hired Susan Gahm (L). CCDC bought the complex, and shares decisions about running the complex with residents. (At left, CCDC partners Dan Burke, Tony Fusco, & Phil Farina.)

The owners of some complexes have chosen to stay and take a cash payment, rather than sell. Resident groups have then organized to go over the "stay-in" plan and insist that changes at the complex are good ones.



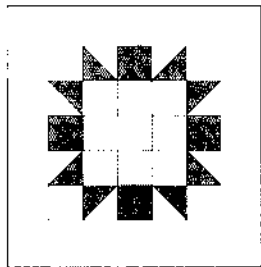
WHAT DOES IT MEAN...

"I've never had this much control over where I live. You get to do everything the owner does but you don't have to pay those big bills..."

— Sandy White, Chicago, IL

"What would I tell other people? I'd tell them what it says in the Garfield cartoon on my icebox: 'It's amazing what one can accomplish when one doesn't know what one can do.' No matter what happens don't give up. Saving your home is like a roller coaster ride: you'll hit a lot of highs, and you'll hit some lows. Have a great time. It was worth it."

— Anne-Marie Dennis, Burlington, VT



"I have to start saving for a home. Now I wouldn't be able to do that without the work we did because all my money would be going to rent."

— Sandra Black, Chicago, IL

TO SAVE YOUR HOME?

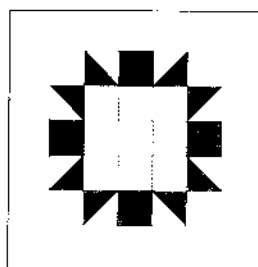
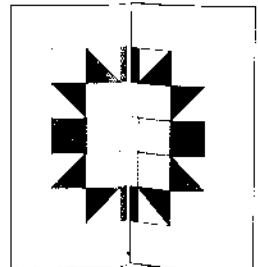
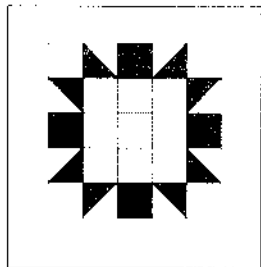
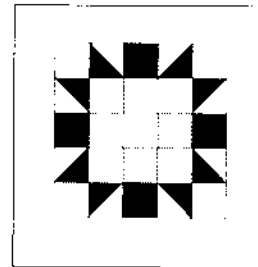
"People were afraid that we wouldn't be able to keep up the buildings as nicely as the old owner had. That was one of the biggest worries people had about becoming the owners. Now they're saying 'this place is looking better then it ever did.'"

— Lou Ann David, Somerville MA

"I'm on the board of the Northgate Residents Association. Management has to give us a report every month, and they submit the budget to us every month. We make changes as necessary and we compromise on the item, or strike it out, or whatever. When we want explanations we get them..."

"I'm really glad I got involved — I wish I'd gotten involved sooner."

— Jan Stevens, Burlington, VT



WHERE DID THIS BOOKLET COME FROM?

Kiko Denzer & Alice Warner wrote, designed, and produced this booklet. They help people save their homes and get more say over what happens in their communities. The National Housing Law Project and the Massachusetts Law Reform Institute jointly published and distribute this booklet. The NHLP is a national back-up center for legal services lawyers which also publishes legal materials on housing topics. MLRI is a state back-up center. The MLRI publications unit, directed by Annette Duke, publishes materials for legal service lawyers and their clients.

Editorial advice, interviews, and photographs came from residents in three apartment complexes who saved their homes, as well as from their staff and technical advisors. (C = Clarendon Hill Twrs., Somerville, MA, N = Northgate Apts., Burlington, VT, W = West Eastwood Apts., Chicago, IL.)
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 George Boag, former resident board member (C)
 Dan Burke, Chicago Community Development Corp. (W)
 Andrew Curran, resident board member (C)
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MORE ABOUT THIS TOPIC...

More copies of this booklet (minimum order of 20)...\$0.50 ea.
Contact: *Publications*, National Housing Law Project,
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 tel: (510) 251-9400

WRITTEN MATERIALS ABOUT SAVING YOUR HOME

"Four Things You Need To Know..."
 a 4-page intro for organizers \$1.50 *
"Getting In On The Ground Floor" an in-depth look
 at the Clarendon Hill buyout's beginning \$2.25 *
 * 10-50 copies \$1.00
 * 50 or more copies \$0.75
Contact: Mass. Law Reform Institute, 69 Canal St.,
 Boston, MA 02114, tel: (617) 742-9250

VIDEOS ABOUT SAVING YOUR HOME

"The Buyout Of Northgate & Welcome To Northgate Apartments," 2 segments \$15.00
"The Northgate Story: Energy Conservation And Affordable Housing," \$10.00
"The Rehabilitation Of Northgate Apartments" & "Women At Work," 2 segments \$15.00
 All three videos \$30.00
Contact: Northgate Housing Inc., 361 Northgate St.,
 Burlington, VT 05401, tel: (802) 860-7090
"Clarendon Hill Towers Tenants Facing The Future," \$25.00
Contact: SCAT, 90 Union Sq., Somerville, MA 02143
 tel: (617) 628-8826

WRITTEN MATERIALS ABOUT ORGANIZING

See chapters 6, and 9-26 of "Organizing For Social Change, A Manual For Activists In The 1990's," by Bobo, Kendall and Max, published by Seven Locks Press, P.O. Box 27, Cabin John, MD 20818 (301) 320-2130. Includes an excellent list of other resources. Available in many bookstores for \$19.95.