WHAT CAN WE DO? (CONT.)

Practical and Legislative solutions:

Funding Community Land Trusts CLTs are entities owned and controlled *in common*. Whereas housing is otherwise in private hands and left to the market, community land trusts own land and lease out homes to individuals or families, providing them with an affordable option under the condition that it is sold back to the land trust, all the while fixing prices so that they are not out of reach of the people, preserving neighborhoods and cultural identities.

Universal Rent Control/Freezes Are typically done legislatively and place temporary or long term pauses on the increase of rents which are typically around 3% per year in occupied apartments and may vary depending on the market if they are unoccupied. Rent Freezes allow for families to acquire savings and less likely to be evicted.

Enacting Progressive Taxes to Raise Revenue and Curb Speculation A main cause cause of housing instability is the market and the way in which investors speculate on housing, driving rent and prices up that displace long time residents to make room for wealthier people to move in. Instead of tax abatements, many communities are pushing for progressive taxes that taxes real estate flipping and the empty buildings which the wealthy hold onto and wait out the market for prices to increase in their favor.

ORGANIZE Lastly, talk to your neighbors and organize your block. The best way to oppose displacement is by organizing ourselves. Many of us are already doing so. Look out for assemblies organized by BLM Paterson and the Peoples of Paterson Movement Assembly.





DISINVESTMENT

When workers gained new labor protections following decades of struggle, the company owners began to look elsewhere for cheap labor to increase their profits. By the mid 20th century the period of disinvestment was underway. Companies began to move their factories south and even outside of the country, finding places with less environmental and labor protections laws that got in their way. Their only concern was to maximize their shareholders' profits.

The outsourcing of jobs took away the tax revenue that the city relied upon to support schools and public programs, starting a fast depreciation that would impact the entire city. The period of disinvestment created the conditions in which most of us alive today are familiar with: dilapidated houses, social and economic neglect, and urban blight. Able to count on savings and generational wealth, the white families who could leave did so to the suburbs, leaving behind Black and Brown people who would bear the brunt, and later unfairly cast as those responsible for the impoverishment of a city they had nothing to do with. By this point much of the city's budget would be allocated for policing, where survival was criminalized and racial profiling fueled the period of mass incarceration.

<u>Alarming Housing Statistics in Paterson:</u>

More than **75% of Patersonians rent** their homes (Source: US Census 2020)

On average, **Patersonians pay 46.2% of their income towards rent** (Anything over 30% is considered to be rent burden according the Federal Housing Authority)

There are **2,559 Vacant Housing** Units in our city (US Census 2020)

There were **245 people without housing** in 2022 (NJ Counts 2022)

REINVESTMENT

Today, big developers line the pockets of city officials, the latter of which provide them with **tax abatements**, allowing them to not pay much-needed taxes to the city for anywhere from 5-20 years on million of dollars worth of property! These tax abatements are essentially socialism for the rich, where the wealthy are getting off on paying their fair share while the city and its working class residents are left with underfunded schools, libraries and more. City officials promise a handful of "affordable units" in new developments, all the while allowing developers to save and generate millions. What a tradeoff!

As you can see, reinvestment in the city is selective, strategically placed in "beautifying" and "revitalization" projects that do nothing for the long-time residents of the city but rather are used to entice more outside investors. What are longtime residents left with? increased surveillance and policing, where the youth are swept up so that new development can take over the city. Some scholars have even argued that urban centers are deliberately left underdeveloped in order to justify more policing and displacement. Such a process seems to be already underway in Paterson with the so-called NextGen policing initiative, which guarantees well-paying jobs and security for officers while criminalizing our neighbors living in poverty through **broken windows policing.** Instead of addressing the root causes of addiction, mental health, and housing needs, the city pumps more money into policing to lock away our neighbors, clearing the way for more housing development to kick us out and bring in higher paying renters.





What is sold to us as community development is thus not for the people but for profit. This is not dignified living; this is not fair housing.

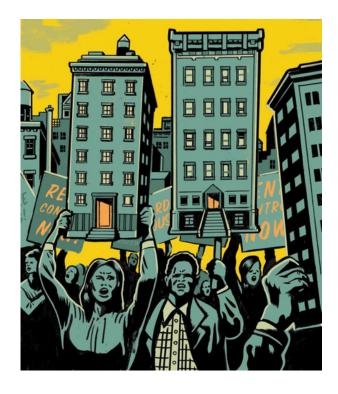
But it doesn't have to be this way. Paterson is not alone in dealing with reinvestments that put profits over people. Communities around the country are dealing with rising rents and increasing costs of living. It is for that reason that many communities have mobilized in the last few years to demand everything from better housing conditions to socialized housing. People in Jackson, Mississippi, Brooklyn, Kansas City and elsewhere are fighting for a different kind of world, one that puts people over profits. Is it Paterson's turn?

A movement is already brewing in our city. You have already taken the first step by reading this zine and educating yourself about the real impacts of so-called "community development." The next step is to rethink how we may imagine fair and dignified housing. For example, many communities around the country are recognizing that housing should be a right, that everyone deserves dignified living standards and that profits should never come before people.

We must move away from the toxic mentality of entrepreneurship and individuality, taught to us from a young age that we should only be concerned with ourselves as this fuels and enables developers to come in and break communities apart. We need a shift from an individual to a collective mindset.

So what alternatives are there to fight displacement and establish more dignified housing?





Resources

Books

Capital City by Sam Stein Race for Profit by Keeanga-Yamahtta Taylor How to Kill a City by PE Moskowitz

Websites

https://tinyurl.com/PatersonStory Community-wealth.org https://antievictionmap.com/

Profits Over People: How Paterson's Housing Development and Revitalization Leaves Many Behind



Peoples Assembly Zine Series 1st Edition of Housing Series Long neglected and abandoned, our city is currently seeing new development. Exciting, right? Not exactly. When we look at other cities that have gone through similar changes across the country we find that these changes do not have the best interests of the community in mind.

Anyone who lives and works in Paterson knows that our city is in need of some change. For too long we have experienced high rates of unemployment, crime, abuse at the hands of the police, and most notably, insecure and unjust housing. Well aware of this, city officials are attempting to convince us that the new development is great for the city. But who exactly do they have in mind and how can we protect ourselves from those who speak a good game all the while taking advantage of our most vulnerable community members? In times of desperation anything seems like a lifeboat.

The objective is obvious: to turn a profit. How is this done? The main way is by **speculating** on property values, meaning investors literally bet that prices will go up in the future. They do so by building new buildings in order to drive up rents. But what about those who can't afford the rising cost of rents? Tough luck. That's how the **free market** works, they tell us.

Paterson is currently undergoing the early stages of what the researcher Sam Stein refers to as the third phase of gentrification, **reinvestment**. According to Stein, there are three main phases of **gentrification**: investment, disinvestment, and reinvestment. The first, investment, took place when Paterson privately owned, serving as America's first industrially planned city. After dispossessing the Lenape people of their land, the Society for Establishing Useful Manufactures was founded, one of the first and largest corporations in the country at the time. The city of Paterson was literally designed to generate wealth and profits for its investors without any concern for the health of the workers or the environment. Decades of unfettered industrialization followed, leading to contentious labor struggles between exploitative bosses and workers, including numerous strikes and walkouts organized by people like Hubert Hubert Harrison and Elizabeth Gurley Flynn.

Rent Burden: the inability to meet basic requirements due to high costs of living. Scholars agree that any household paying over 30% of their income is considered to be rent-burdened.

Housing Insecurity: captures various negative issues concerning housing, including difficultly in paying rent, poor conditions, threats of eviction and more

Gentrification: the process by which new financial investments leads to displacement of residents through increased rental costs, changing the neighborhood

Free Market: our capitalist system that is based on a competition to generate the most profit by lowering input costs. It is also the places where goods (such as houses) are bought and sold with no consideration for anything other than financial gain

Speculation: essentially an investment on the future or putting money onto a property or stock with hopes that they will generate financial gains

Broken Windows Policing prosecuting minor offenses under the false belief that it deters crime. This strategy leads to the disproportionate criminalization of youth of color

Tax Abatement a reduction of elimination of taxes for an individual or company







