

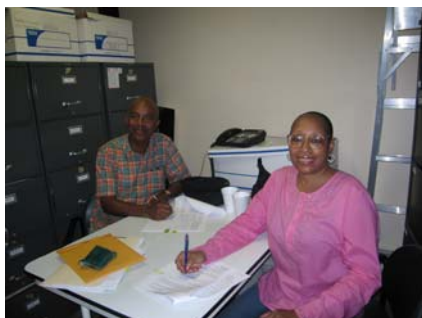


HOUSING & COMMUNITIES

THE ANNUAL PUBLICATION OF THE PARODNECK FOUNDATION

WORKING WITH PEOPLE TO BUILD BETTER HOUSING FOR BETTER COMMUNITIES

ANOTHER MILESTONE – THE SENIOR CITIZEN HOMEOWNER ASSISTANCE PROGRAM CELEBRATES ITS 25TH YEAR OF OPERATION



Mr./Mrs. Salmon at their closing.

By the mid-1980s the city’s *in rem* crisis had subsided. As many of our readers will recall, the “quick vesting” law of 1976 brought tens of thousands of distressed multi-family units into city ownership. It was a challenge unprecedented in the history of the city and one that was managed with extraordinary vision and innovation.

But as the *in rem* crisis abated, a new and alarming trend evolved in the mid-eighties. Small homes were being foreclosed through the *in rem* process for failure by the owners to pay real estate taxes. This was a big problem for any number of reasons, including that the city was not prepared to work with small properties scattered throughout the city. At that time, HPD approached the Parodneck Foundation to help design a program that would address this concern.

The result of those deliberations was the creation of the Senior Citizen Homeowner Assistance Program, or “SCHAP” Program – an “*in rem* prevention program” that would assist low income seniors in the upkeep of their homes and provide other forms of financial assistance. To fund the repair program, the city dedicated Community Development Block Grant funds and the Parodneck Foundation provided a small loan pool from its own resources to provide assistance with utility and tax arrears.

In the beginning, the program provided minimal assistance – usually one system (roof, boiler, electrical) and some incidental work. Over time, however, as demand for the program expanded we were able to do more comprehensive work, especially once the city was able to dedicate capital budget funds to the program. During this time as well, the Parodneck Foundation succeeded in obtaining supplemental funds from the State, including HOME funds that would allow us to provide assistance to even lower income households.



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A Note From Our Executive Director, Carlton Collier



The last few years have been difficult for most of us. And even though the economy has officially climbed out of recession, it does not feel that way. The people in our neighborhoods – seniors, young people, blue collar workers, those reliant on public assistance and public services – do not sense an economic recovery in any real-life terms. And now, with federal stimulus money gone, state budgets slashed, and the banks determined to make sure that inflation stays low by fighting any further federal stimulus program (they already got their bail-out and inflation would benefit those in debt), I foresee a situation where those who are struggling to survive will continue to do so for a long time. This is the context within which we work. As an organization, the Parodneck Foundation has struggled as well to maintain programs and deliver services to the most vulnerable among us.

Programmatically, we have continued to serve low-income senior homeowners – even without a city contract in place. 2011 marks the SCHAP program’s 25th anniversary year. [See story on page 1.] We are pleased that our expertise continues to assist those who are at risk of losing their homes through foreclosure. We can also point with pride to the progress we have made with severely distressed properties that fell into foreclosure and are now headed towards resident cooperative ownership through the city’s Third Party Transfer Program. And let’s not forget the hundreds of units that we have provided to low-income New Yorkers throughout the city. We will continue and hope to expand on these efforts in the coming year.

Like most organizations, we have been adjusting to the changing circumstances. We reorganized our operations in 2010, streamlining our development, asset management and fiscal operations. Just as we have traditionally outsourced property management services, we have outsourced much of our accounting/bookkeeping services as well. This has permitted us to lower costs and devote more time to planning and oversight. But the changes did not all involve staff reductions. We added new staff in 2010 as well – bringing Irene Baldwin (formerly the Executive Director of ANHD) “out of retirement” and Helga Nyanffor, to work in our SCHAP program.

I am also pleased to announce the addition of two new board members. Rick Roberto has a long and distinguished background with banking, community reinvestment, community development and not-for-profit organizations. He has held executive positions at BPD Bank, EAB, National Westminster Bank North America, Citibank, Anchor Savings Bank, West Side Federal Savings and Loan, and HPD. Rick has also served as president of Neighborhood Housing Services of New York, board member and officer of Banana Kelly Community Improvement Association, Inc., and on the boards of the Long Island Housing Partnership, the National Association of Affordable Housing Lenders, and the Housing Action Council.

William Hilton, our newest addition, is currently a Senior Examiner and Relationship Specialist at the Federal Reserve Bank of New York. He oversees banks based in Belgium and Hong Kong with substantial operations in the U.S. Prior to this, Will held positions on the Citigroup monitoring team and in the Consumer Compliance Department. Prior to joining the Fed, Will was a financial consultant with First Investors Corporation. I welcome both Will and Rick and look forward to putting their considerable talents to work in furtherance of our mission.

Looking ahead, I am confident that even with diminished public services, the not-for-profit sector will continue to play a critical role to ensure that those most in need can obtain services. The Parodneck Foundation will continue its historical emphasis on self-help, mutual aid and cooperation as a means towards neighborhood development and collective security – both financial and social.

Finally, next year (2012) we will mark 75 years of our work in the fields of milk, cooperative democracy, housing and community development. Look for our announcements, which will begin to circulate in the coming weeks, save the date, and join us in a celebration of what people can accomplish when they work together for social and economic justice.

STAFF CORNER

Carlton Collier, Executive Director
Harold DeRienzo, Corporate Counsel
Irene Baldwin, Special Projects Coordinator
Thomasina White, Asst. Director of Compliance

LENDING

Gerald Carter, Remediation Specialist
Helga Nyanffor, Intake Coordinator
Noemi Aviles, Remediation Specialist
Omar Tejada, Construction Monitor

CATCH

Tadessech Lewis, Project Manager
DeWayne Robinson, Social Service Coordinator

FISCAL

Betty Aguasvivas, Bookkeeper
Virginia Ortiz, Fiscal Assistant/Office Manager
Jasmine Vega, Intern

Green Infrastructure on Private Properties in New York City... story and pictures provided by Shino Tanikawa-New York City Soil and Water Conservation District.

The New York City Soil & Water Conservation District was created to assist New Yorkers in making wise use of the City's soil, water and related natural resources. The District has focused much of its programming on outreach and education for abating non-point sources of pollution (other than factories, for example) and managing storm water through partnerships with community organizations, regional and national non-profits, government agencies and institutions of higher learning.

With small grants the District has recently taken on installing Green Infrastructure projects in the City. Because the City has begun implementing Green Infrastructure projects on city-owned properties, the District has focused its efforts on private properties. By installing pilot projects as widely as possible, it is hoped that more property owners will begin choosing Green Infrastructure. Working with private property owners, thus, has the potential for implementing wide spread Green Infrastructure without public funding.

The New York City Soil & Water Conservation District partnered with CATCH to install a Green Infrastructure project in the summer of 2010. A vacant lot adjacent to a CATCH low-income apartment building was designated as the site. The lot had been fenced off to prevent access and has been severely neglected. It was dense with mugwort and other non-native weeds and strewn with trash. We were first approached by CATCH to create an open space amenity on the vacant lot. Some of the residents were also interested in rehabilitating the lot so that they could use the space as a garden. The design team took advantage of the external roof drain and designed a constructed wetland fed by water from the roof routed through a series of ten rain barrels.



The District's second Rain Barrel with Green wall project in New York City.



The barrel in the middle is a sump that controls the flow of rainwater form the rain barrels outside of the fence. Site still in development.

The District is pleased with the outcome of the project. However, the project is not complete: it requires care and maintenance by residents. In 2011, the District will be working with staff from CATCH to recruit residents with gardening interest to maintain the site so that all residents of the building can enjoy the greenery. The District looks forward to the continued partnership with CATCH.

In 2011, the District will partner with Banana Kelly Community Improvement Association, Inc. to install a green infrastructure project in a paved backyard. The partnership formed through the Parodneck Foundation has been incredibly valuable to the District, both in terms of managing the storm water more sustainably and educating New Yorkers on important environmental issues.

Continued on page 6

SCHAP CORNER.....

Mr. Hodges Get a New Roof.

As an established actor, Michael Hodge lived a comfortable lifestyle for many years. He was regularly featured in national commercials and made a good living doing so. In 2007 economic hardship befell Mr. Hodge and he was forced with the dangerous deterioration of his roof. He had attempted to replace the roof himself, but his loan was denied. Hodge came to the Parodneck foundation in time of desperate need.

Our Intake Coordinator worked extensively with Mr. Hodge, and rushed to get him emergency repairs to keep a roof over his head. His SCHAP loan was approved, and the roof was repaired. Mr. Hodge continues to profess his gratitude. We look forward to seeing him on the big screen again.



Mr.
Hodge
roof

After
con-
struc-
tion

August 6, 2010

Dear Parodneck Foundation,

Thank you for repairing our roof. Without your help, my wife and I could not have done it. We are very pleased with your work because everyone involved were very professional and reliable from the beginning to the end.

Thank you for a job well done. Our hearts-felt thanks go to all the people who participated in the process.

Sincerely,
Hector Salmon
Bianca Salmon
Hector and Carmeta Salmon

Mr.
Hodge
roof

During
con-
struc-
tion



Mrs./Mr. Salmon gets Lowers Mortgage Payments.

The Salmons came to the Foundation requesting assistance with a modification and emergency repair work to their home. Mr. Salmon worked for many years until the company decided to downsize. Mr. Salmon was out of work for some time and then became eligible for social security. His social security benefits were a fraction of his previous salary and he fell delinquent on the mortgage payments. The Foundation was able to assist with repairing the roof and working out a modification with the bank which reduced the monthly payments dramatically for the life of the loan.

25th SCHAP Anniversary continued from pg (1)

However, towards the end of the nineties we noticed a second very disturbing trend. Low income seniors were approaching us for assistance but we discovered that even though the applicants were eligible (based upon income) for 0%, deferred loans, on the basis of housing debt and loan-to-value calculations we could not qualify them for the program. This was our introduction to predatory lending.

The stories we heard were beyond belief: signing loan documents on hospital beds after surgery; turning \$900 repair jobs into \$200,000 mortgage loans, and more. Once we recognized that this was the tip of the iceberg, we convened a meeting with representatives from major banks, brought in Fannie Mae, and created a demonstration program for refinancing predatory debt. This demonstration would ultimately be repeated in 19 cities. But it worked particularly well in New York City because of the SCHAP program.

Early on, we discovered that our senior applicants who had been most victimized by predatory lending only came to us after being victimized numerous times, resulting in a near complete stripping of their equity. As such, two tools became a major means through which we would be able to save the homes of seniors: (1) reverse mortgages and (2) the SCHAP program. Even with reverse mortgages, there was often not enough equity available to meet the "repair escrow" requirements of reverse mortgage. This is where SCHAP proved invaluable, assisting scores of predatory lending victims in the process. This phase lasted up until about five years ago.

This brings us to the current phase of the SCHAP program. For reasons apparently only

From Milk to Housing: The Continuing Story of Meyer Parodneck and The Parodneck Foundation



Sweat Equity pioneers on Washington Avenue in the Bronx

In the past two issues, we explored Meyer’s background leading up to his foray into the world of self-help housing. We saw how, as a consumer advocate, he became an adherent and practitioner in “Cooperative Democracy.” This consumer activism eventually led Meyer to collaborate with upstate farmers and downstate consumers. These divergent economic participants were joined by economic circumstances, which became a rallying cry for the joint effort to provide poor farmers “more money for their milk,” and low-income consumers “more milk for their money.” This mutual interest led to the formation of one of the country’s first “producer-consumer” cooperatives, the Consumer-Farmer Milk Cooperative, Inc.

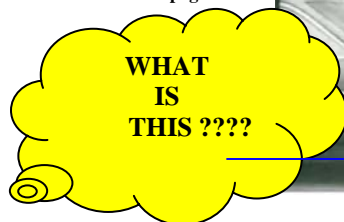
In the last issue, we focused on Meyer’s transition from milk to housing and how a disturbing, unprecedented trend, namely the outright abandonment of real estate in low income areas, was followed by what Meyer saw as a golden opportunity to apply Cooperative Democracy to housing, namely the trend among organized residents in these same areas to collect their own rents, pay their own bills, and operate their housing in a cooperative manner. The remainder of this article will be devoted to those early years of the foundation’s entry into the field of self-help housing.

As background, these were turbulent times for New York City neighborhoods, particularly its inner city neighborhoods. After decades of direct government involvement in housing and community development, the federal government ceased all public housing production (due to ever-escalating costs) in 1973; the State of New York was no longer financing the production of housing, after the near collapse of its Urban Development Corporation (now the Empire State Development Corporation) in the late ‘60s; and the city was practically bankrupt, reeling from years of “phantom bookkeeping” and barely able to meet its core debt obligations. Add to this the recession of the mid-seventies, the worst economic downturn in forty years, and situation was not encouraging.

This period marked a transition period for the city of New York – a transition from an industrial economy to a service economy. But that transition was affecting our traditional working class neighborhoods the worst, resulting in areas like the South Bronx becoming repositories for residents, many recent immigrants, who were very much dependent upon the low-wage service sector and public assistance to meet their most basic needs. Add to this scenario rampant inflation, and you have a formula for the arson and landlord abandonment that was to follow. In inner city areas throughout New York City, including the South Bronx, Harlem, Brownsville, Lower East Side, East New York, and other areas, housing and population losses of up to 70% were the rule, rather than the exception. In the South Bronx alone during this period, tens of thousands of units of housing were lost to abandonment and arson, affecting hundreds of thousands of low income residents. Often, these families would migrate to other, more “viable” areas, only to have the fires follow them. These were indeed turbulent times, marked not only by violence and callous disregard, but by confusion by planners totally befuddled as to how government should respond to such a crisis.

But Meyer and others found encouragement where the naysayers saw nothing but despair and

Continued on page 6



See answer on page 6.

From Milk to Housing.....Continued from page (5) hopelessness. As mentioned above, “abandonment” by landlords did not always result in outright abandonment of the housing itself. Instead, tenants in many buildings organized themselves; collected rents; obtained necessary services, discouraged (or outright ejected) anti-social elements and engaged in what Professor Robert Kolodny branded “ad hoc tenant management.” Meyer, through the Consumer-Farmer Foundation, assisted many of these groups to eventually become cooperatives. But when the city changed its in-rem foreclosure law to take buildings after one year of tax arrears instead of three, the foundation turned its attention towards the emerging “sweat equity movement” of the mid-seventies.

[In the next issue, we will explore the results of the city’s “quick vesting law,” which changed the focus of the foundation from assisting organized residents in occupied buildings to assisting organized community residents who targeted vacant multi-family buildings for renovation and cooperative ownership, organized under such names as Banana Kelly, Renigades[sic], “Gang for the People,” Peoples Development



SCHAP 25th Anniversary cont.....

understood by some attorneys in the administration, the City has mandated that any new SCHAP money be used only for three- and four-family homes. No one has been able to articulate the reason for this, but it is going to have a very dramatic impact on a program, reducing its reach and effectiveness.

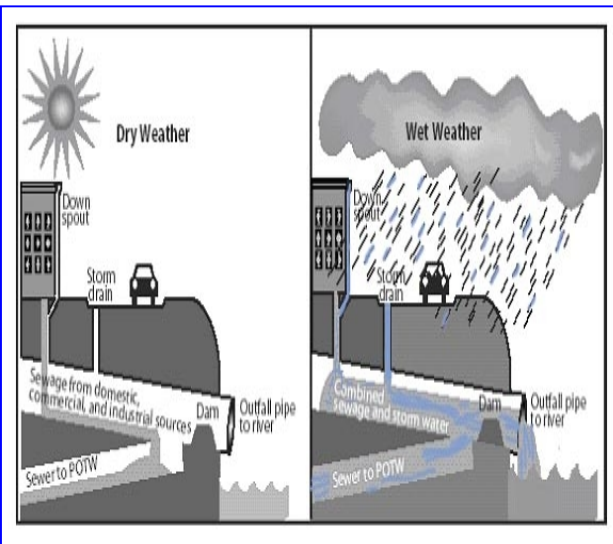
The SCHAP program has not been funded for three years now. There are funds in the current city budget (\$900,000) and we are hopeful these funds will soon be released. But even with the infusion of new capital, if the city sticks to its position that it is illegal to use city capital money to assist owners of one- and two family homes, then the SCHAP program will revert to an emergency capital repair program with a greatly reduced impact. In a sense, it will go back to its original design, and this would be a shame given the need for the program, particularly in the program’s 25th Anniversary year.

Green Infrastructure continued from page (3)

Our city’s old sewer system carries both sewage and rainwater in the same set of pipes. While this is not a problem when it is sunny outside, when it rains the combined volume of water in the pipes overwhelms our sewage treatment plants. This triggers “regulators” inside the pipes which divert the mixture of sewage and rainwater away from treatment plants to outfalls located along our waterways. The resulting discharges from the outfalls are called Combined Sewer Overflows CSO.

One way to prevent the CSOs from occurring is to increase vegetation all over in the city. Plants and the associated soils can absorb rainwater, preventing it from entering the sewer system in the first place. Such practice of using vegetation to tackle water pollution problems is called Green Infrastructure. Rain gardens, rain water harvesting for irrigation, green roofs and green walls are all Green Infrastructure practices, which have multiple benefits beyond improving water quality. These practices purify and cool the air, provide habitat for wildlife, and enhance property values.

Combined Sewer Storm System in New York City.



Drawing by Kentucky Department for Environmental Protection

ANSWER: What is this? (pg 5) This is a scene on the Lower East Side in about 1982 where our organization’s founder, Meyer Parodneck, was discussing the challenges of developing affordable, resident-controlled housing with a young housing advocate who would eventually go on to become the area’s Councilmember and currently serves on the board of the New York City Housing Authority. If you still have not figured it out, this is Margarita Lopez taking a break to swap war stories with Meyer.

Thank you to our sponsors and partners

The Parodneck Foundation would like to thank the foundations and corporations listed below. Each of them generously supported our efforts. Without that support, we would never have been able to do the things you are reading about in this newsletter.

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PROGRAM	2010 BUILDINGS	UNITS	INVESTED
CATCH Portfolio	45	914	\$82,708,459

PROGRAM	2010 BUILDINGS	UNITS	AMOUNT
SCHAP/SENIOR FUNDING	17	30	\$273,797.30

<u>2010 MORTGAGE REMEDIATION PROGRAM</u>	
Preliminary Consultations/Intakes	737
New active cases	436
<p style="text-align: center;"><u>Results</u> — 145 loan modifications 96 cases pending lender decision 86 cases awaiting initial lender response 161 cases referred to legal services</p>	

I REMEMBER MARCIA.....



I remember when I first met Marcia in 1998, we clicked immediately. It was well after her throat operation and I learned how to understand her by reading her lips. She would always compliment me on various things: clothes, work, ideas etc. She was so loving, friendly, demanding, and soooo much fun. She would call me and leave a message and if I didn't call her back immediately, she would leave me a message promising me if I didn't get back to her ASAP she personally would punch me in the face the next time she saw me. Marcia and I worked on a number of projects together. Not that my boss assigned me but she would always find a way to include me. She never forgot a birthday or holiday and would come to the office bearing gifts. Marcia immediately became a member of my family. Whenever I saw a family member or friend, they would always ask how is Marcia. My favorite Marcia memory was the GOOD OLE DOCTOR, or OFFICER.. Marcia would invite me out to her doctor visits and community meetings to introduce me to a fine young man (hand picked by her) who was just perfect for me. Of course she spoke to them often about introducing us. She went as far as

having the good ole doctor call me. LOL my God, this woman was a lightning bolt with a huge heart. Marcia's memories live on and will never be forgotten.... **Thomasina White.**

I first met Marcia at the ribbon cutting ceremony at 184 Bradhurst Ave. I then met her again at a CATCH interview for an apartment in that same building. She asked a number of questions but emphasized the importance of resident participation. She pointed out that she would be calling on me for participation in implementing committees, events etc...True to her word she called upon me a many times. I guess my most memorable moment with Marcia was her ability (through passion, and unselfishness) to convince me to do something I would never do (for anyone) and feel real good about doing it. Marcia's mission was always about CATCH residents and children. Marcia will always reign on Bradhurst Avenue. In fact it should be renamed **MARCIA'S WAY"** **Lynn Grace.**

It's so hard to say good-bye to a friend. We will miss her and remember that she was a fighter that always gave her best to the things she believed in. God bless you Marcia and shower you with his love.

You are in
Christ,

Marie S.

"My Good friend and advisor . You will always rest in my heart"

Dalila Morales

When I met Marcia over 11 years ago the first thing that comes to mind is, her saying to me "Hi I'm the boss" and that was the beginning of a flourishing relationship. Throughout the years I saw her fight hard for Bradhurst day with determination and deep passion. If Marcia asked you for anything it was given to her, no matter what it was.

Chester Moreland.

I did not know that this would be hard for me to write. I think sometimes I am still in denial. But after writing, I realized that even though her physical presence is not here, her memories and what she wants is still in all of us.

Marcia, almost ten years of working with you, sometimes I still cannot believe that you are gone. I still listen at times to hear the keys jingle to open the office door. I still anticipate you calling asking where are you? Why didn't you let me know you would be late or not in? And boy if I gave the wrong answer you would say " I am going to beat your..." if anyone knows Marcia, knows what word comes next.

Marcia embraced me and welcomed me to the CATCH/ CHMHA family. She considers my family her family, even the ones she doesn't know. My husband is Marcia's husband. She would tell me this every chance she gets. My kids are her grand kids. She was the first person to send my daughter a letter in the mail. Why I asked? Marcia's replied "because no one uses the post of-fice anymore. And she will always remember getting her first mail."
Marcia your dedication and passion is remembered .

From my entire family, we truly miss you and know that you are in a much happier place. Tadessech

FAREWELL TO MARCIA EVANS..... A Beloved Friend,

by Carlton Collier



Marcia Evans was a remarkable woman, a colleague, a partner, a friend. I met Marcia in 1993 when CATCH was first starting out. At the time, Chemical Bank was the mortgagee in possession of three buildings in Harlem that they did not want to keep. CATCH provided a logical mechanism for Chemical to “dump” the buildings and get them off their balance sheet. CATCH was anxious to start their first project. It appeared to be a match made in heaven.

Not so in the beginning when I first met with the buildings’ leadership in the Harlem State Office Building. I went to that meeting with Ken Wray, who at that time was the Executive Director of United Housing Foundation and one of the founders of CATCH. From the first meeting, we were looked upon with suspicion – and it was Marcia who was the most reluctant to join our mutual housing effort. “I don’t know if I want to work with you,” she said. I don’t trust you and why are you interested in our buildings.” I understood Marcia’s mistrust in landlords. After living for

over 60 years in the same building, the prior owner had walked away leaving an enormous crack on the north east side of the building that extended from the roof to the fourth floor. She and the other residents were facing eviction through a vacate order and she didn’t have time to play games with fly-by-night developers. Fortunately over time, after having many meetings, going through many setbacks and repairing that crack in the building, we established a wonderful working relationship. Marcia was to become the founding member and president of the Central Harlem Mutual Housing Association, CATCH’s largest and most successful local MHA, and later a board member of CATCH and Parodneck Foundation – so in a way she became my boss.

I remember in 1997 when Marcia was diagnosed with throat cancer and underwent major surgery. I thought I had lost a community leader and a friend; but she came through as only Marcia could. While going through chemotherapy, which caused her the loss of her voice, one might think that she would resign herself to a less active role. Not Marcia. She was determined to work even harder and assisted in building her Harlem community for the people in the community – something that seems to be lost on other “community developers” who see development in terms of budgets and brick and mortar. I remember her saying more than once that “God has a plan for me. He is not done with me yet, and I will not let him down.” And Marcia was true to her word.



Under Marcia’s leadership, driven by her enthusiasm and energy, and guided by her wisdom, the Central Harlem MHA grew from 60 units in the late 90s to the over 500-unit mutual housing association it is today. Marcia organized CATCH’s summer events, Halloween and Christmas parties, Thanksgiving turkey give-aways, fish fries and outings. In addition to sitting on the three boards mentioned above, she served as the treasurer of Bushwick CATCH HDFC, Bradhurst LP, Highbridge LP, Central Harlem LP, 270 Rochester Avenue HDFC and was president of her resident association.

Marcia leaves a tremendous hole in my heart and will truly be missed. However, her legacy will live on forever.

