Housing Polish Greenpoint: Property and Power in a Gentrifying Brooklyn Neighborhood

By

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This dissertation will examine the rise and fall of the Polish immigrant enclave of Greenpoint over the past 30 years (1980 to 2010), focusing on the changing social relations of housing within the Polish immigrant community during this time. Greenpoint today stands at the cusp of disintegration as classic immigrant enclave, with property values and residential and commercial rent levels that prohibit new immigrants from settling, while forcing out many of the old immigrants who did so years ago. The political economy of immigrant housing in Greenpoint, I will argue, was both creator and destroyer of the Polish enclave – engine of its growth and barrier to its further expansion. A central argument of this dissertation is that the housing market is a social construct, embedded within and conditioned by social relations specific to a particular place and time. Though socially-embedded, however, the immigrant housing market is never fully divorced from the wider urban housing market; it is in fact structured by this impersonal market and its imperative to realize profit. There is an ongoing tension or dialectic between two forms of housing relations – one subordinated to the social utility of housing, another driven by the profit motive – that is manifest within any socio-spatial formation. In the pages that follow I will explore this dialectic as it drives the evolving social relations of housing within the Polish immigrant enclave of Greenpoint, where the political economy of immigrant housing has undergone significant and rapid change in the face of a real estate boom, the likes of which New York City – and the country as a whole – has perhaps never seen before.
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and my grandmother have sustained me emotionally and financially throughout my life. My mother has never questioned my endeavors, but neither has she allowed me to give up on them. She is the strongest person I have ever known. Jim’s generosity and genuine concern over the years have been incredibly uplifting. My sister, Sayuri, whom I followed out to New York, continues to awe and inspire me with her irrepressible energy and basic kindness. She is my little big sister, and the reason I feel at home in New York. And I would like to thank Melisa, who has taught me not only how to make spreadsheets and graphs (in color!), but also – and most importantly – how to love and be loved. Her (gentle) prodding and (sometimes not so gentle) pushing have enabled me to finish this thing. Thank you and love, carina.

Finally, I would like to thank the residents of Greenpoint – tenants and landlords alike – who opened their homes to me, and shared their stories with me. This dissertation never could have been written without their participation, nor should it have been.
In Fall 2006, an article published in a Haverford College alumni magazine caused quite a stir in the Brooklyn neighborhood of Greenpoint, home to the nation’s densest concentration of Polish immigrants. The article, written by a Haverford alum and former Greenpoint resident, was a purportedly satirical take on the gentrification of Greenpoint, and the role of recent college graduates (such as the author himself) in this process (Langlieb, 2006). Introducing Greenpoint as a “tightly knit, working class, semi-urban community of first- and second-generation Polish immigrants,” the author went on to describe his “problems” with the neighborhood in greater detail:

Communities like Greenpoint are a dying breed in America, and thank God for that. Try ordering a Venti Caramel Macchiato at the Franklin Street “coffee shop” and you’ll see what I mean. While the community has several problems, most of them come back to the high density of Polish people infesting its rowhouses. Mocking Poles for being stupid is perhaps the last form of politically correct prejudice, as well as the most accurate. The other day I asked a local Polak shopkeeper if he’d heard the one about the Polish guy who tried to fill up his gas tank by driving the car in reverse. The shopkeeper didn’t respond because he’d accidentally put his pants on his head that morning and the waistband was cutting off his hearing.

I’m kidding, of course, but Greenpoint's problems are no laughing matter, and they won't be solved by teaching the locals how to wear pants. The Greenpoint business district, for example, is even uglier than the morons who work there. Shoddy hand-made signage pollutes the storefront windows, and some of the signs aren't even in English. A friendly corporate logo or two would do wonders for the place. The good news is that it looks like they're opening a Blimpie on Calyer Street, where Ula's Deli used to reside. I'm not sure what they're doing with Ula, but maybe if she promises to clean her ears once in awhile they’ll let her work the cash register.

After cataloging its present deficiencies, the author proffered his vision for a future Greenpoint, one in which “Banana Republic is open all night, where groceries are ordered over the Internet, and where the churches are converted to mixed-use parking facilities.” Though this would have to wait until “after the vermin are gone,” the author concluded by enjoining his fellow “Greenpointians” to help him work towards this future – “that is, if you’re literate enough to understand what I’ve written.”

Among Greenpoint’s established Polish community, the pushback against this “satirical” article was quick and furious. From Polish college student groups in New York, which first caught wind of the article, news immediately spread to the Polish residents of Greenpoint itself. The issue was raised at the October 2006 Community Board meeting, where Frank Milewski, Greenpoint homeowner and President of the Polish American Congress, sharply condemned the article and its author, highlighting the fact that Langlieb was an employee of the New York City Parks Department. Describing the article as “vituperative,” “filled with hate,” and “virulent and shameful,” Milewski compared it to “Nazi doctrine” and charged the author with repeating the “most evil and heinous acts of men” (F. Milewski, personal communication, October 3, 2006). The Pulaski Businessmen’s Association and the Pulaski Policemen’s Association, both founded in Greenpoint, endorsed Milewski’s statement, and the community board unanimously condemned the article. David Yassky, the city councilmember representing the district in which Greenpoint is located, also objected to the piece. Even the Consul General of Poland in New York weighed in on the article, describing it as “pure ethnic slander” that recalled a “Jurassic Park of Ku Klux Klan times and racial ethnic hatred” (Karni, 2006).
Having riled the community he was claiming merely to satirize, the author of the article issued a clarification. Though maintaining that his piece was “obvious satire,” he assured the Polish community that he has “nothing but fondness for Polish people.” The article, he said, “was a satirical send-up of a certain type of Haverford grad who comes into a strong community and does very little to contribute to what that community really is” (Karni, 2006). Haverford College also issued an explanation (though no apology) for the article, describing it as “poorly written” and the magazine itself as in need of an editorial advisory committee. Finally, the New York City Department of Parks and Recreation assured the public that it had in no way endorsed the views expressed by the author of the article, who was also an employee of the department.

Meanwhile, as the acknowledged representatives of the Polish community in Greenpoint (and beyond) fumed over the slanderous article, a real live member of that community languished in a Riker’s Island jail cell, awaiting trial for arson. Leszek Kuczera, a homeless Polish immigrant with a history of alcoholism, had been charged with setting fire to the Greenpoint Terminal Market, a 21-acre complex of formerly industrial buildings1 on the East River waterfront in Greenpoint. The 10-alarm fire, which broke out on May 2, 2006 and took 11 hours to extinguish, was the city’s largest since 19953. Arson was immediately suspected, and Kuczera, who had been known to frequent in the site to collect copper wiring for resale, was arrested soon after the blaze. Within a month of the fire, in June 2006, the owner of the Greenpoint Terminal Market obtained permission from the New York City Department of Buildings to demolish what had been left of the complex.

Amid the circumstances surrounding the conflagration – its timing, lack of physical evidence, and the cast of characters involved – doubts began to emerge over the plausibility of the official story. The Greenpoint Terminal Market was not simply an abandoned husk of a bygone industrial era; just prior to the blaze, the entire complex of buildings had been identified by the Municipal Arts Society (MAS) of New York as one of the city’s most endangered pieces of historic architecture. As such, MAS recommended that the waterfront area of the complex not be included in the 2005 Greenpoint-Williamsburg Waterfront Rezoning, thus preventing redevelopment of the Greenpoint Terminal Market for residential use. A final ruling on the status of the complex was to be made by the New York City Landmark Preservation Committee just weeks before the fire (Maldonado, 2007). The financial stakes were considerable. For the owner of the Greenpoint Terminal Market, mega real estate developer Joshua Gutman, landmark designation would significantly reduce the market value of his property. Having purchased the property in 2001 for $24 million, Gutman had reportedly been offered $420 million for the property immediately following the waterfront rezoning. The deal ultimately fell through after the fire3.

Gutman himself, moreover, was no stranger to controversy, having had, since 1991, at least four Brooklyn properties in which he had an ownership stake burned by arson (Fahim, 2006). Though he had never been charged in any of these fires, his long list of building violations and mountain of property back-taxes did eventually attract the attention of Brooklyn District Attorney Charles Hines. In February 2007, Gutman was in court facing 434 criminal

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1 The Greenpoint Terminal Market housed the American Manufacturing Company in the 19th century, the world’s largest rope factory at the time and New York City’s fifth-largest employer.
2 With the exception of the conflagration of the World Trade Center buildings on September 11, 2001.
3 But not before Gutman pocketed the $42 million down payment, according to the prospective buyer, Baruch Singer, who filed a lawsuit against Gutman (Wilson, 2006).
charges for failure to cure hazardous conditions on the Greenpoint Terminal Market docks. Over the past decade, he also accumulated over $59,000 in unpaid fines from the New York City Department of Building and more than $52,000 in outstanding property taxes (Calder, 2007).

If the owner of the Greenpoint Terminal Market had both a sufficient enough motive and a dubious enough track record to raise suspicions, the supposed arsonist – Leszek Kuczera – was a most unlikely culprit in the blaze. In his videotaped “confession” to the police, Kuczera – while under the influence of alcohol – initially admitted to setting fire to car tires in order to burn the coating off of the copper wiring from the Greenpoint Terminal Market. He later retracted this statement, however, claiming that he was referring to a previous incident (several years ago) when he actually did start a small fire within the complex of buildings – and which he promptly reported to the fire department. Not long after Kuczera’s arrest, moreover, an owner of a local construction firm came forward claiming that Kuczera was working for him upstate at the time of the fire. He even offered to provide videotape proof of Kuczera’s presence upstate, taken from his daughter’s First Communion party. The prosecutors responded by citing videotape evidence of their own, supposedly placing Kuczera in Greenpoint at the time. Neither the tape, however, nor the fire department reports that were to be submitted at trial, were ever shown to Kuczera’s attorney.

Ultimately, Kuczera pleaded no-contest to the charge of arson, in a deal that sent him to an alcohol rehabilitation center, put him on probation for three years, and brought the Greenpoint Terminal Market fire case to a close. Kuczera was picked up two years later by police and charged with violating parole. He spent the next six months being shuttled across several immigration detention centers throughout the country, before finally being deported to Poland. At the time of writing, Kuczera is sober and reunited with his wife in Poland, and looks back wistfully to his time in Greenpoint. The Greenpoint Terminal Market site, meanwhile, looks much the same as it did within months after the massive blaze. Now cleared of the burnt rubble, it doubles as a parking lot and storage space for Gutman’s construction equipment and building materials. The redevelopment of the site, plans for which had been drawn up just prior to the fire, awaits a healthier real estate investment climate. For now, the Greenpoint Terminal Market provides a rubble-strewn backdrop for the film and television production that has recently spread throughout the neighborhood. Though undoubtedly spectacular in its own right, this was probably not the role Joshua Gutman had imagined for his Greenpoint investment.

What these two events – and the very different responses by Greenpoint’s Polish community – indicate, is that there is a rift within this community itself. On the one hand, there is Greenpoint’s established Polish community – a population of immigrants, many of them homeowners and business-keepers, who have helped to make Greenpoint a thriving ethnic neighborhood. They have seen the neighborhood transform radically and for the better in their time here, and take no small credit for this process. Their neighborhood and their ethnicity are a source of pride, and they will defend themselves vigorously against attacks against either – even satirical ones in obscure magazines that woefully misfire. This Polish Greenpoint forms business associations, attends community board meetings, consorts with the Polish Consul, and will speak out when offended or attacked.

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4 At $5,000 per violation, this amounted to $4.7 million in fines (Benepe, 2007).
5 According to the journalist who covered this story for Nowy Dziennik, there was allegedly footage from a news helicopter showing the fire from above, revealing four separately burning fires. This was not consistent with the “single-arsonist” theory that prosecutors were pushing (Kern-Jedrychowska, 2006A).
On the other hand are Greenpoint’s marginalized Polish immigrants – the renters, the homeless, and the working poor. These Polish immigrants have been living in the neighborhood just as long as their more affluent compatriots, often working for them, living in their buildings, and paying them rent. In the increasingly hip neighborhood of Greenpoint, where rents have been steadily rising for the past several years, many are but a step away from homelessness; others, like Leszek Kuczera himself, have already taken to the streets, sleeping in the parks or the abandoned warehouses along the waterfront. Though everywhere in evidence – it is they who still live in the dilapidated row houses, shop in the local 99 cent and thrift stores, and recreate in neighborhood parks – they are relatively silent. When one of their own was singled out, paraded before the court of public opinion in the media, and thereby instantly transformed into the city’s most notorious firebug, *this* Greenpoint had no audible voice with which to speak out in defense. There was no condemnation from the local community board, and no statement of outrage from the city council or the Consul General of Poland.

The co-existence of these two “Polish Greenpoints” – the established and the marginalized – and the relationships that bind the two, will be the focus of this dissertation. As a quintessential immigrant ethnic enclave – a spatial concentration of immigrants for the purposes of work, residence and cultural exchange – Greenpoint offers an illuminating example of how two such elements within a single immigrant group not just co-exist, but co-produce one another, and how this occurs in and through the production of space. Specifically, I will examine the role of housing as a set of social relations that structures immigrant life in Polish Greenpoint. The social relations of housing among Polish immigrants in Greenpoint, however, are not rigid or fixed, as the term “set” may suggest, but rather processes, dynamic in nature and simultaneously produced by and productive of socio-spatial transformations that stretch far beyond the neighborhood of Greenpoint. Greenpoint is merely a “moment” in these socio-spatial relations, a point at which a certain political economy of immigrant housing coalesces. These relations between Polish landlords and their Polish tenants, and ever-shifting ground of real estate investment and disinvestment upon which they are based (and which they in turn condition), are my topic of inquiry.
INTRODUCTION

The above vignette not only provides a snapshot of an ethnic enclave divided, but also reveals the internal fissures whereby an immigrant neighborhood – in the context of a wider political economy of uneven capitalist urbanization⁶ – dissolves. Greenpoint today stands at the cusp of disintegration as classic immigrant enclave⁷, with property values and residential and commercial rent levels that prohibit new immigrants from settling, while forcing out many of the old immigrants who did so years ago. This dissertation will examine the rise and fall of the Polish immigrant enclave of Greenpoint over the past 30 years (1980 to 2010), focusing on the changing social relations of housing within the Polish immigrant community during this time. The political economy of immigrant housing in Greenpoint, I will argue, was both creator and destroyer of the Polish enclave – engine of its growth and barrier to its further expansion. The emergence and transformation of housing relations within the immigrant enclave has both produced and reflected this trajectory, and the class conflict by which it has been driven. An ethnographic and political economic analysis of this process – informed by a critical geography – will be the task of this dissertation.

A central argument of this dissertation is that the housing market – like all markets – is a social construct. As such, it is embedded within and conditioned by social relations specific to a particular place and time. Urban immigrant communities – both past and present – construct their own housing markets, shaped in large part by the social barriers they face: financial, linguistic, racial and even legal. At the same time – and directly related to this – the social relations of housing within immigrant communities are often constitutive of other aspects of life, such as work and family relations, in ways that are especially powerful. Immigrant housing markets, uniquely insulated from the wider urban market for housing, are thus particularly potent internal generators of economic growth and social power within immigrant communities.

Though socially-embedded, however, the immigrant housing market is never fully divorced from the wider urban housing market; it is in fact structured by this impersonal market and its imperative to realize profit. The geography of capitalist urban development constitutes the ever-shifting grounds upon which the immigrant housing market forms and dissolves. There is thus an ongoing tension or dialectic between these two forms of housing relations – the one subordinated to the social utility of housing, the other driven by the profit motive – that is manifest within any socio-spatial formation. In the pages that follow I will explore this dialectic as it drives the evolving social relations of housing within the Polish immigrant enclave of Greenpoint, where the political economy of immigrant housing has undergone significant and rapid change in the face of a real estate boom, the likes of which New York City – and the country as a whole – has perhaps never seen before.

⁶ Following David Harvey (1989), I understand capitalist urbanization as the set of processes whereby a “rational landscape” for capital accumulation – the production of use values as commodities to be circulated in order to realize exchange values – is produced. This involves the socio-spatial production of commodity and labor markets, geographies of production and consumption, and systems of financial command and control (p. 22). This inherently uneven process of geographical development is also inherently unstable – creating momentarily coherent social and spatial geographies of capital accumulation that ossify into barriers to further accumulation.

⁷ Peter Marcuse (2005) has provided a clear and useful definition of “enclave” that retains its essential socio-spatial characteristics: “an area of spatial concentration in which members of a particular population group, self-defined by ethnicity or religion or otherwise, congregate as a means of protecting and enhancing their economic, social, political, and/or cultural development” (p. 17).
Social Relations of Housing and the Production of an Urban Housing Market

Though New York City has long been mythologized as the city of the real estate “deal” – a city that was founded upon a most notorious land swindle and one in which the market for property is fluid and free – the historian Elizabeth Blackmar (1989) reminds us that this has not always been so. In her study of the formation of land and housing markets in post-Revolutionary Manhattan, she shows how the creation of a housing “market” in New York City was by no means naturally given, but was rather a social process that was bitterly contested and predicated upon changing social relations of housing, work, and the family. The “scarcity” of land and its transformation into a commodity – to be bought and sold in the marketplace – was fundamentally a social process through which specific housing classes (of tenants and landlords) were produced, and profits from property were derived.

Blackmar’s social history of New York real estate is a welcome corrective to a fixed or essentialist notion of private property that is abstracted from its social context. Her history recalls a time in which the social relations of housing were undergoing fundamental, epochal changes in both content and meaning. European settlers and landowners in colonial Manhattan, Blackmar argues, viewed and administered their properties not as saleable commodities, but as “resources” for work (including trade and domestic handicrafts) and shelter. It was not until fundamental changes in the social relations of labor in the late eighteenth century – specifically the decline of slave labor in New York and the emergence of a wage-earning tenant class now “freed” of feudalistic ties to its employers – that the provision of housing became a commodity in its own right. No longer responsible for providing room and board for their workers, property-owning artisans and merchants began selling these services to now free-floating population of tenant wage workers. As the wage labor market continued to expand, housing grew into a viable business, and residential property an attractive investment.

Out of these new social relations of housing emerged a new social geography in early 19th century Manhattan. The steady growth of the housing market drove up land costs and rents, pushing wage-earning tenants into concentrated areas of residence. The social distance between an increasingly prosperous landlord class and a pauperized tenant class was expressed spatially in the formation of working-class tenement districts, while a “dual structure of profits…could be extracted out of elite residential blocks and out of crowded tenant neighborhoods” (p. 180). As Blackmar puts it, following the construction of the Erie Canal in 1825:

> Although Manhattan experienced a remarkable building boom...builders concentrated on producing dwellings at the town’s periphery for what they perceived to be the most reliable and therefore most profitable market – the city’s wealthy and middling households. Defined as ‘unproductive’ market for new housing, New York’s working people in the 1820s and 1830s had no choice but to crowd into subdivided older housing stock, paying more and more rent for less and less space. (p. 7)

Despite the flow of investment capital to the exclusive residential districts of the wealthy, however, the chronically overcrowded and run-down working class tenement districts retained their economic rationale for a specific landlord class throughout the 19th century. This was particularly so in the periodic depressions of the century – during which tenants could be made to pool resources for rent, making do with less space and worsening housing conditions even as their landlords continued to turn a profit.
Immigrant Enclaves and Social Relations of Housing in the Late Nineteenth Century

By the time the “great wave” of immigration from Southern and Eastern Europe swept across New York City in the late nineteenth century, then, distinct working class tenement districts had been well established in lower Manhattan. The Italian and Jewish immigrants that so transformed the social complexion of the city settled in the “slum wards” of the east side: the Italians in the old Irish section east of Broadway between Pearl and Houston Streets, and the Jews in the former German quarter of the Lower East Side. Proximity to sources of work – the docks, warehouses, factories, and the streets themselves – was the initial draw for the newly uprooted, whose low wages, long hours, and ever-precarious employment situation made commuting difficult if not impossible (Kessner, 1977, p. 136). And while dilapidated buildings and severely overcrowded apartments characterized the immigrant enclaves of late nineteenth century Manhattan, as Thomas Kessner argues, compelling reasons remained for the dense patterns of settlement that emerged. As Kessner argues:

The ethnic neighborhood, congestion and all, served constructive functions. Newcomers needed friends, countrymen, and relatives to help ease their way into a new society. They sought a way station where the portable heritage they carried made at least some comforting connections with reality; where they could consider the desirability of that heritage and nurture it or gradually discard it. Moreover, they required help with the mundane matters of everyday life: the law, a job, the language. (p. 135)

In addition to providing access to jobs, tenement housing in the Italian and Jewish enclaves could itself serve as a work site for immigrant laborers. Garment making, which proliferated in the myriad sweatshops in lower Manhattan, was often taken up by immigrant women in their homes. Other forms of handicraft, such as the making of cigars, boxes, and paper flowers, were also subcontracted out to domestic workers (Green, 1992, p. 220). Indeed, so quickly did “homework” spread within the crowded and insalubrious tenements, that the practice soon began to draw the attention of housing reformers and health inspectors. It was in fact the manufacture of clothing in a vermin-infested domestic setting – and the fear that smallpox might be transmitted from workers to consumers in the process – that generated such alarm among the consumers’ leagues that spearheaded the housing reform movement in the second half of the nineteenth century (Green, p. 221).

Access to housing within the enclave could supplement the immigrant household’s income in another important way: through the provision of housing to boarders. Any and every available space within the tenement apartment was used to sleep fellow immigrants desperate for shelter. Supplemental income from boarders, however meager, helped to cover the costs of rising rents for tenants. Tenement builders and landlords soon recognized this potentially lucrative trend and built accordingly: subdividing living rooms and bedrooms into windowless rooms, and narrowing hallways to accommodate more residents. Meanwhile, longer-term and more entrepreneurial immigrant tenants might take on building-wide management responsibilities on behalf of property owners. These lessees or “leasters” – as they came to be known – were often derived from the same ethnicity as their fellow tenants and paid out of a percentage of the rents they collected (and periodically increased). Of working-class origin, often ill-versed in building codes and regulations, and compelled to maximize tenants’ rents and minimize management costs, these lessees were widely reviled by immigrant tenants and boarders.
Immigrant lessees were, in fact, but one element of what had grown into a veritable industry of tenement financing, construction, and management, organized predominantly along ethnic lines. As Jared Day (1999) has shown, tenement development in the late nineteenth century was a product not of large-scale, organized capital interests, but rather of “small-scale entrepreneurialism” with a “distinctly organic quality” (p. 35). Real estate development – specifically the building and expansion of immigrant tenement districts in the Lower East Side, Little Italy and Harlem – was a niche industry par excellence for immigrant entrepreneurs. Day describes the process whereby a class of ethnic financiers, builders, landlords and rentiers emerged in the half-century before large-scale urban planning and redevelopment:

At the end of the nineteenth century individual and groups of investors of modest means tended to dominate all phases of tenement construction, from lending and construction to purchasing and leasing. These entrepreneurs frequently sought out one or two inexpensive lots covered by old, two- or three-story single family houses, the once-sturdy, fashionable homes of the middle class. Who were these more modest lenders, and how did they gain access to enough capital to finance tenement construction? As lenders and managers of tenement property, the most important figures in immigrant communities were unlicensed lenders and operators of so-called ‘immigrant banks’.…Operating under a wide variety of titles, these largely unstudied business people provided a host of services to newly arrived groups of immigrants…For the new immigrants that made up most of their clientele, they often acted as notary publics, rudimentary postmen, lawyers or bankers, employment and steamship agents, and, of course, locators of residential housing…They emerged as central actors in the social networks that coordinated the process of the immigrants’ relocation to the new world. (pp. 36-37)

Indeed, the provision of immigrant housing in the late nineteenth century was an economic sector which both Italian and Jewish immigrants dominated, for their respective communities.

Ultimately, however, the storied Italian and Jewish immigrant neighborhoods of the late nineteenth century did dissolve, under the combined pressure of internal transformation and external economic restructuring. While upward mobility, assimilation, and the desire for more space were undoubtedly part of this process, it was New York City’s evolving industrial and transport geography that drew most immigrants out of the tenement districts of lower Manhattan in the early twentieth century. The standardization of garment production – particularly for menswear, work clothes, and underwear – called for increased workspace and better fireproofing, conditions provided by the newly-built, yet largely unoccupied, office space along Seventh Avenue. Garment wholesalers had already moved into this general vicinity by the 1920s in order to be closer to their buyers’ point of arrival at the newly-opened Penn Station. The proliferation of the “jobber” and intensified competition among contractors also concentrated production in the newly-built midtown areas.

Simultaneously, the tenement reform movement was pushing garment manufacture out of lower Manhattan by campaigning against sweatshop conditions and the practice of homework. The Tenement House Act of 1901, which set new standards for residential construction, disallowed for the rebuilding of rental housing on existing lots, effectively eliminating the possibility of “unslumming” in the tenement districts. The preferred solution to the housing

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8 Although Jewish builders were much more likely to enter the more speculative market for housing in building for middle- and upper-class residents in neighborhoods outside of the immigrant enclave.

9 Although, as both Kessner and Gabbacia (1992) argue – pace the Chicago School – it was often the more affluent immigrants that remained in the enclave, building grander houses, while poorer and more desperate fled the neighborhood in search of housing and employment elsewhere.

10 Particularly after the Triangle Shirtwaist Factory fire of 1911.
“crisis” in the ethnic enclaves of the early twentieth century – shared by housing reformers and the formal real estate establishment alike – was simply to drive the working classes out of their existing housing through neighborhood rezoning and investment in mass transit. Squeezed by the forces of tenement disinvestment on the one hand, and urban renewal on behalf of a downtown elite on the other, immigrant landlords and their tenants were gradually, yet steadily, forced out of their enclaves.

The Changing Social Relations of Housing in Polish Greenpoint

Polish immigration to Greenpoint over the past 30 years is but a small part of a much larger, twentieth century “great wave” of immigration to New York City following the Immigration and Nationality Act of 1965. This latest wave of new immigrants, as Nancy Foner (2001) argues, differs in many important respects from its nineteenth century predecessor; what remains essential to the experiences of both generations of immigrants, however, is the signal importance of housing – where it is located, its physical condition, and the social limitations and opportunities it may entail. Indeed, my own research and work as a tenant organizer in the Polish neighborhood of Greenpoint from 2008 to 2010 have confirmed this. As with the Eastern and Southern European immigrants of the tenement districts of the nineteenth century, social relations of housing among Polish immigrants in the enclave of Greenpoint structure work and family relations in profound – yet often overlooked – ways.

Recent Polish immigrants’ tendency to physically cluster, moreover, also recalls the previous century’s patterns of immigration, preserving a fundamental raison d’etre of the immigrant enclave. As the following chapters will show, an immigrant landlord class has emerged within Greenpoint at least partly through utilizing, and even exploiting, the social and physical resources provided by fellow immigrants from the enclave. Housing provision, an economic activity and strategy incubated during the enclave’s formative years, has been buoyed by the wider real estate market in New York City, developing into a prominent (and profitable) segment of the Polish enclave economy. These, too, were practices and tendencies common to the newly-arrived immigrants of the late nineteenth century.

Despite these similarities between contemporary Polish immigration and the immigrants of the past, however, important differences remain – particularly in the wider urban geography of employment and residence within which the enclaves have formed and dissolved. While restructuring and dispersal of the garment industry in the early twentieth century profoundly transformed the Jewish and Italian immigrant neighborhoods of lower Manhattan, late twentieth century New York’s “post-industrial” economy – dominated by the geographical imperatives of finance and real estate capital – has had a very different impact on Polish Greenpoint. Moreover, the wide-scale urban renewal programs that began with the tenement district “reforms” of the early twentieth century and reached their apotheosis in the period following the Second World War, have given way to subtler, more-targeted if no less powerful processes of uneven urban development.

Indeed, post-industrial New York City, whose economy is characterized by a high-income generating financial and producer services sector on the one hand, and a low-wage, immigrant and minority-based employment sector on the other, has produced its own landscape of privilege and inequality (Sassen, 2001). The gentrification of formerly-industrial and working class neighborhoods has spread steadily outwards from the city center, as the city’s economic elite has aggressively sought to remake the city as a site for its own consumption and residence.
Part of this re-colonization of the city, as both Neil Smith (1996) and Sharon Zukin (2010) have argued, has involved a re-imagining of working-class neighborhoods as new territories to be “discovered” and “tamed.” The frontier imagery wielded by gentrification’s pioneers accompanied middle-class forays into Soho, the East Village and Park Slope; later, the “grittiness” of the abandoned factories and warehouses of the North Brooklyn waterfront – Williamsburg and Greenpoint – beckoned to artists and students and the yuppies that would inevitably follow in their wake.

The neighborhoods that the new gentry “discovered,” of course, had already been settled by immigrants and the working class. In Greenpoint, for example, Polish immigrants began moving into the interstices of a de-industrialized landscape, creating a vibrant neighborhood of immigrant-run shops and residences. In this way, the Polish immigrant housing market – embedded within the social relations of the enclave – was integral to the development of the neighborhood. And if Greenpoint was simply the American experience for its Polish immigrants – equal parts haven and ghetto – it also possessed that which more affluent New Yorkers coveted: the “authenticity” of an urban ethnic village at bargain prices. In an ironic reversal of the transformations of the late nineteenth century tenement districts of lower Manhattan – where immigrants chased capital investment in industry outside of their neighborhoods – in Polish Greenpoint capital has been flowing into the enclave. Both processes have radically remade the immigrant enclaves – physically and socially – though in strikingly different ways.

The gentrification of Williamsburg and Greenpoint – in which capital has followed culture – has resulted in a kind of molecular or piecemeal displacement of immigrant Polish tenants. Central to this process has been the local state policy of contextual rezoning – whereby industrial and commercial districts are reclassified as residential, promoting higher-value usages and opening the floodgates of speculative real estate capital. In Greenpoint and Williamsburg, where 185 blocks of industrial waterfront were rezoned with the single stroke of a legislative pen, this has resulted not in the wholesale residential displacement of slum clearance and urban renewal, but rather in a more measured process by which an immigrant rentier class is preserved – indeed, strengthened – while its co-ethnic tenantry is gradually, inexorably forced out. The process has taken place building by building, unit by unit – and not by widespread disinvestment, but by selective reinvestment. In many cases, building-wide services have been improved, while the individual apartments of (mostly Polish) longtime and low-paying tenants have been neglected – that is, until the old tenant has moved out and a new class of tenant has taken his/her place. Landlord harassment has also been a common strategy of displacement, and has proven to be especially traumatic for a vulnerable, frequently undocumented immigrant tenant class.

Ultimately, the gentrification of Polish Greenpoint has revealed the limits to immigrant enclave growth under capitalist processes of uneven urban development. The social relations of immigrant housing whence the enclave emerged in the 1980s and 1990s have been strained, as the neighborhood’s formerly-insulated housing market has been penetrated by more powerful state and private economic actors. Elements of the Polish enclave’s own “growth coalition” have been complicit in this process – have, indeed, benefited from it immensely – while a local immigrant rentier class reaps its own rewards from the inflated property values that gentrification has generated. Even these gains remain precarious, however, as the enclave from which this immigrant housing sector emerged – and to which it remains attached – further dissolves under the pressures of outside capital. Meanwhile, an increasingly precarious Polish immigrant tenant class resists being displaced from Greenpoint through a combination of strategies: utilizing social
workers, taking landlords to Housing Court, creating a rental sub-market of subtenants and weekend boarders, and expressing moral outrage.

Organization

Chapter One will examine the history of Polish immigration to Greenpoint, Brooklyn, and trace the neighborhood’s development over time as an immigrant enclave. Greenpoint has a long history of Polish immigration, during which multiple waves of settlers with different socio-economic characteristics have arrived. The two most recent waves of Polish immigration to Greenpoint arrived in the 1980s and 1990s, when state socialism in Poland faltered and eventually collapsed. Socialism’s demise ushered in a renaissance of Greenpoint as a Polish enclave, however, as a flood of new immigrants remade the neighborhood into a place of work and residence. By the end of the millennium, Polish Greenpoint had been firmly established and recognized – not least by Polish immigrants themselves – as an immigrant enclave. At just this moment, however, tighter US Visa restrictions and European Union expansion reversed the flow of Polish migration, and the enclave had begun to contract.

Chapter Two will move to the local level, focusing on the process whereby Greenpoint went from a “stable,” industrial, and working-class neighborhood to one of Brooklyn’s trendiest new areas to live, shop, and recreate. Cycles of capital investment and disinvestment have created an uneven social and physical landscape in Greenpoint – one that has been, by turns, dominated by light manufacturing, waste production and transport, and real estate development and speculation. The macroeconomic conditions of a massive housing bubble, local state policies promoting residential real estate development, and a popular rediscovery of New York’s waterfronts as the city’s most valuable, untapped resource, have all combined to radically transform Greenpoint – physically, socially, and symbolically. The culmination of this process has been the 2005 Greenpoint-Williamsburg Waterfront Rezoning, a seminal event in the neighborhood’s history whose impact on the surrounding communities has been immediately – indeed, preemptively – felt.

Chapter Three will explore the “housing question” as it pertains to the contemporary Polish immigrant experience in Greenpoint. Housing, it will be argued, is internally related to other aspects of immigrant life – such as work and family relations – such that access to housing is a key determinant of social limits and possibilities. Because relations of housing are embedded within these wider enclave-based social relations, moreover, processes of securing housing, finding and job, and creating a family are impossible to disentangle. Indeed, so powerful is the nexus between relations of housing, work, and the family, that Polish immigrant tenants develop a very real attachment –physically and emotionally – to their Greenpoint apartments. This is particularly so among the elderly, who struggle to retain a foothold within the rapidly gentrifying neighborhood.

Chapter Four will examine how social relations of housing among Polish immigrants in Greenpoint have grown strained in the face of rising property prices and rent levels. Specifically, the local transformations described in Chapter Two have rendered access to housing unstable and insecure for the great majority of Polish tenants in Greenpoint. Housing conditions have worsened, landlord harassment has increased, and new forms of dependence and vulnerability have emerged among Polish immigrants, for whom access to housing within the enclave remains vital. In response to these threats, however, Polish tenants have devised a range of strategies – from subletting rooms, to utilizing social workers, to taking landlords to Housing Court, to simply expressing moral outrage.
Chapter Five will look at how the political economy of Polish immigrant housing in Greenpoint has produced a local Polish landlord class. The Polish immigrant propensity to acquire property will be placed in historical context, and the specific uses derived from home ownership will be examined. This chapter will also explore the means by which a Polish rentier class has emerged over the past 30 years, highlighting the importance of home-building skills common to many Polish immigrants and the physical and social resources provided by the immigrant enclave itself. The role of the local Polish tenantry in enabling the rentier class to emerge and even thrive in the context of neighborhood gentrification, will be stressed. Finally, this chapter will determine the extent to which Polish landlords have been active drivers – as opposed to passive riders – in the gentrification process.

Chapter Six will turn to the Polish enclave’s own “growth coalition” – specifically, the Polish & Slavic Federal Credit Union and the Polish-owned and operated real estate agencies in Greenpoint. These actors, though essential to the emergence and growth of the enclave, have simultaneously been engaged in processes of value creation that have helped undermine the very coherence of this immigrant community. Both institutions have in some ways fallen victim to their own success, as the neighborhood in which they were incubated – and which they helped transform – has begun to attract the attention of large-scale, corporate capital interests. Faced with this competition, the Polish & Slavic Federal Credit Union and local Polish real estate agencies have adapted both their scale and scope of operations accordingly; still, the longer-term viability of these ethnic enterprises in the new Greenpoint remains very much in question.

Research Methods

In attempting to make sense of the changing social relations of housing among Polish immigrants in Greenpoint over the past 30 years, I have adopted an eclectic set of research methods. In addition to consulting a wide range of secondary literature, to gain an understanding of Polish Greenpoint’s historical development, I have analyzed articles from Nowy Dziennik (dating back to 1976), New York’s largest Polish-language daily newspaper, formerly headquartered in Greenpoint. Demographic data pertaining to Greenpoint have been taken from the US Census Bureau’s Population Census (1970, 1980, 1990, 2000, and 2005-09). I have consulted the online real estate data source PropertyShark.com for local real estate data (transactions, parties involved, prices), and the Home Mortgage Disclosure Act reports for mortgage data related to the Polish & Slavic Federal Credit Union. Newspaper articles from a variety of media sources provided essential background information about the waterfront rezoning process, while regular monitoring of the rapidly proliferating plethora of local weblogs (mostly by younger, newer Greenpoint residents) gave me a sense of how, why, and by whom the neighborhood has been socially transformed of late.

In additional to archival and statistical information sources, I have also made extensive use of personal interviews and participant observation in conducting my research. My approach in this regard has thus been more ethnographic. I had – and continue to have – the great fortune of working among Polish immigrants in Greenpoint as a tenant organizer at a local nonprofit. This experience has given me particular insight into housing conditions within the enclave, landlord-tenant relations, and the everyday impact of neighborhood gentrification on the local Polish immigrant population. In my work as a tenant organizer, I have spoken with hundreds of Polish immigrant tenants either living in or having lived in Greenpoint, approximately 80 of which filled out questionnaires about housing conditions and costs. I was also able to conduct
roughly 50 extended, open-ended interviews with Polish immigrant tenants about their past experiences, present situations, and future options. Information from local real estate agents and credit union members/founders was also obtained in person, through face-to-face interview. Finally, through random telephone canvassing, word-of-mouth references, and my everyday work, I was able to speak with at least 50 immigrant Polish landlords from Greenpoint.
CHAPTER ONE: THE MAKING OF POLISH GREENPOINT

The Early History of Greenpoint

The neighborhood of Greenpoint – a peninsula in the northwest corner of Brooklyn surrounded by the East River to the West, the Newtown Creek to the North and East, and the Brooklyn-Queens Expressway to the South – was first inhabited by the Keskachuage Indians, who were part of the Lenape tribe. The Dutch West India Company obtained the right to settle Brooklyn from the Lenape in 1638, and in 1645 Dirk Volckersten, a Norwegian farmer, became the first European to build a house in Greenpoint. Volckersten leased part of his Greenpoint lands to Dutch farmer-colonists, whose heirs – a total of five related families – constituted the entirety of Greenpoint’s European population by the time of the Revolutionary War. Originally named for its lush and verdant landscape\(^{11}\), Greenpoint remained agricultural until the mid-nineteenth century when regular ferry service to Manhattan was established along its waterfront, bringing industry from across the East River. Shipbuilding was Greenpoint’s first major industry, followed by oil refining\(^{12}\) and the so-called “black arts” – glass and pottery making, printing, refining, and cast iron manufacturing.

With industry came further immigration to Greenpoint – at first the English, Irish and Germans, later the Poles. Though late nineteenth century Polish immigration to the United States was concentrated in the mill and factory towns of the Midwest, a significant number of Polish immigrants did settle in New York City, initially among their fellow Eastern European (Slavic and Jewish) immigrants in the teeming and storied tenements of the Lower East Side and what is now called the East Village. By 1872, this first wave of Polish immigrants erected their first Roman Catholic Church, St. Stanislaus Church, in the vicinity of St. Mark’s Place in the East Village. From this initial settlement community, whose chronic overcrowding and general squalor would become the stuff of immigrant urban lore, “satellite” Polish neighborhoods emerged in the South Bronx, the Northeast Bronx, Fort Greene, South Brooklyn, Elmhurst and Greenpoint.

As industry expanded in Greenpoint, so too did Polish immigration to the neighborhood. In 1896 Greenpoint’s Polish immigrants, nearly half of which hailed from the Polish-speaking lands of Eastern Prussia, founded St. Stanislaus Kostka Church, named after a Polish saint from the same region. The Polish immigrant population of Greenpoint grew steadily over the next 20 years, as reflected by the Church baptismal records, which only began to drop off after the First World War (St. Stanislaus Kostka Church, 1972). Two Polish fraternal aid societies – the Polish National Alliance and the Polish National Home – were founded in the first decade of the twentieth century, and in 1917 St. Cyril and Methodius, erected in the northern section of the neighborhood, closer to the East River waterfront, became Greenpoint’s second Polish Catholic Church. By the early twentieth century, then, Greenpoint’s Polish community had been firmly established.

\(^{11}\) According to Henry Stiles (1869), one of Brooklyn’s first historians, Greenpoint was originally called Cherry-Point.

\(^{12}\) Charles Pratt, future partner in Rockefeller’s Standard Oil, established the Astral Oil Works in Greenpoint, a mere stone’s throw from the Astral Apartments, where many of his workers resided.
Post-War Polish Immigration to Greenpoint

Though many Polish immigrants returned to the newly-independent nation of Poland after the First World War, a second, considerably smaller wave of Polish immigrants settled in Greenpoint around the same time. This was followed by a third, post-World War II wave of Polish immigrants who scattered throughout New York City. Better-educated and more urbanized than their largely rural nineteenth-century predecessors, the so-called third wave Polish immigrants were less inclined to settle in New York’s Polish enclaves, Greenpoint included. Still, a steady trickle – if not flow – of Polish immigrants to Greenpoint sustained the neighborhood’s Polish character throughout the first 20 years following the end of the Second World War. According to the 1970 US Population Census, Polish immigrants constituted nearly 21 percent of the total population in Greenpoint, and over 45 percent of its foreign-born population in 1970. Census-tract level analysis, moreover, reveals marked spatial concentration of Polish immigration within the neighborhood itself.

Polish immigration to Greenpoint continued through the 1970s, though at a slower rate. In 1979 the Polish-Slavic Center, a Greenpoint-based Polish social and cultural organization, published a report on the state of the Polish community in New York City, in which Greenpoint was described as the only bonafide “Polish-American” neighborhood in the city. The sheer number of ethnic Poles present – constituting a majority of the residents in the neighborhood according to the report – lent Greenpoint a “vitality” that other Polish communities throughout the city were lacking. The following extended excerpt from the report gives a sense of how the Polish community in Greenpoint perceived itself and the neighborhood in 1979:

In all Polish communities there are some clear ethnic indications, if only the names over the stores, notices in Polish, and stores that specialize in Polish food. Family life appears stronger than it does in many other communities. Values tend to be traditional, for instance, with regard to sex roles and parental authority. Women still tend to work for a few years after high school; then they marry and quit work to manage the house and raise children. But more married women are now working, and more are returning to work when their children have grown up. There is grumbling on either side of the generation gap, but less division and alienation of teenagers from their parents than in some other communities. Occupations among the men are disproportionately either manual or clerical, with a strong concentration in manufacturing and trade…these comments refer particularly to Greenpoint. The church continues to be the main focus of local community life, though its role is not as important as it used to be…Most parents continue to prefer parochial to public schools…Informal neighborhood life is evident in block activities, in families sitting out in front of their homes in the evening, in shopping encounters. Neighborhood pride is visible in the cleanliness of the streets and the care with which the houses are maintained. (pp. 29-30)

By 1980, according to the US Population Census of that year, the number of residents of Polish “ancestry” increased in Greenpoint, even as the foreign-born population as a whole declined. This drop-off in foreign-born suggests that, though Americans of Polish descent remained in Greenpoint, Polish immigration to the neighborhood ebbed during the 1970s. As socioeconomic conditions began to improve following the devastation of the Second World War, and the communist regime in Poland tightened restrictions on emigration to the West, the number of Polish immigrants to the United States declined. Meanwhile, Greenpoint witnessed an

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13 In contrast to Greenpoint, the neighborhoods of Fort Greene, East New York, and the South Bronx were described as “remnant” Polish communities; the Lower East Side was an “endangered” Polish community; and the neighborhoods of Maspeth, Rego Park, South Jamaica, Ozone Park and North Richmond were “stable” Polish communities (Jurewicz, 1979, p. 28).

14 Unfortunately, US Population Census data from 1980 do not indicate country of birth, but only “Ancestry” – which would include the native-born self-identifying as ethnically “Polish” – and “Foreign Born,” writ large.
influx of Hispanic migration, particularly from Puerto Rico. This growth of the Hispanic community in the 1960s and 1970s, the sociologist Judith DeSena (1990) notes, occurred predominantly in the northern part of the neighborhood, where the larger residential buildings were located and where absentee landlordism was more prevalent.

The demographic shift in immigration to Greenpoint from Polish to Hispanic, coinciding with the onset of New York City’s fiscal crisis and its turn towards a regime of neoliberal austerity, generated a sense of unease among the neighborhood’s Polish establishment. The “stability” of Greenpoint as a solidly-Polish neighborhood had suddenly become “precarious”; the Polish character of the neighborhood was under assault not only by the in-migrating Puerto Ricans, but also by the City of New York’s own anti-urban program of “benign” neglect. The Polish-Slavic Center report cited above directly addressed the neighborhood effects of the urban crisis. According to the report:

First, there is the dreary litany of closings, inadequate facilities, and diminished services. Second, for housing in particular, there has been net disinvestment, with virtually no new housing for decades. In some areas of Greenpoint, houses have slipped into dilapidation and abandonment or are teetering on the verge. Banks are suspected of ‘redlining’ north Greenpoint. (p. 46)

The deterioration of Greenpoint, the report continues, is not just the result of nation-wide economic trends and policies, but of the City’s own misguided priorities, as reflected in its industrial and social policies. Favoring industry – the heavy polluters in particular – over residential needs, and its “welfare clients” over its “productive and self-reliant citizens,” city leaders have created a situation in Greenpoint in which “neighborhood change has turned into a disaster” (Jurewicz, 1979, p. 45). And though the report is careful to stress that, “the issue here isn’t keeping Greenpoint Polish or keeping out Puerto Ricans,” the report also clearly suggests that it is the City’s partiality towards the latter, at the expense of the former, that lies at the heart of the neighborhood’s woes. In a thinly-disguised attack on the Lindsay administration’s perceived liberalism, the report concludes:

But the policies of New York City must bear part of the blame. There is the intangible question of confidence, in which, during the Lindsay administration, lower middle-class whites came to feel that they were being ignored – or worse, despised – and that there are policies that have hurt, especially in planning, housing and paying rents for welfare clients...many Polish families, especially the younger ones, moved out during the 1960s, mainly as a result of these policies and their effect on housing, mortgage availability, schools, and services. In some sections these Poles were replaced by the substantial in-migration of Puerto Ricans and other Hispanics, plus smaller numbers of Blacks and East Asians. Many are low-income families; thus the local welfare rolls have grown, while crime and the deterioration of housing are increasingly being attributed to them. These factors, along with the fear of falling property values, have spurred the out-migration of Polish-Americans and other long-term residents. (p. 45)

By 1980, then, Polish Greenpoint felt itself under attack from outside, while it’s own base was eroding from within\textsuperscript{15}.

\textsuperscript{15} The predominantly white-ethnic neighborhood of Greenpoint was not unique in harboring this sentiment. For an analysis of the Jewish- and Italian-American “backlash” against the politics (and policies) of liberalism in the Brooklyn neighborhood of Canarsie, see Rieder, 1985.
The Post-Solidarity Wave of Polish Immigration

At just this time, with Polish Greenpoint’s fate seemingly in the balance, it was a political earthquake from abroad, rather than demographic change at the local level, that would breathe new life into the neighborhood’s Polish community. The Polish independent trade union Solidarity was founded in September 1980, and by the summer of the following year the entire country was engulfed in strikes and demonstrations against the communist regime. After more than a year of mass mobilization, during which over ten million Poles joined the trade union-cum-social movement, the government finally cracked down, disbanding Solidarity and declaring martial law in the country. Following the declaration of martial law, the vast majority of Poles living abroad refused to return, choosing exile instead; many Solidarity activists, given a choice between exile and imprisonment in Poland, also chose to leave the country (Howe, 1984).

Passing through way stations in Western Europe, where refugee “camps” provided temporary food and shelter, many Polish emigres ultimately settled in New York City. New York’s reputation as a cultural Mecca attracted the new Polish immigrants, who tended to be better-educated and more urbanized than their predecessors from earlier waves of immigration. New York offered the largest market for Polish visual artists, and Polish-language publications such as the daily Nowy Dziennik – founded in New York in 1971 and circulating even within the Solidarity underground in Poland – provided steady, if relatively poorly paid, employment. Between 1982 and 1987, according a report by the City of New York, over 4,000 Poles legally immigrated to New York. The city was, in the words of the painter Rafal Olbinski, “the biggest, the ultimate. Nothing is higher than New York” (Martin, 1987).

Greenpoint, too, experienced a sort of Polish renaissance in the wake of martial law, as the new Polish emigres were attracted to the neighborhood not only because of historical ties, but for more practical reasons, such as the opportunities it offered in finding housing and employment. Artists and writers were not the only Poles settling in New York; numerous “vacationers” or “tourists” – admitted to the United States on tourist visas but determined to find work and send the much-coveted dollars to their families back in Poland – also arrived in the 1980s. And while Greenpoint did witness a revival of Polish culture as imported by the new emigres – films at the old Chopin Theater, cabarets at the Polish National Home, and less formal parties and gatherings – the enclave remained overwhelmingly working-class. Thus on the eve of the Pulaski Day Parade of 1988, Nowy Dziennik (1988) described the neighborhood of “Grinpojent” (Greenpoint) in the following way:

The great, fantastic, wonderful and simultaneously damned, repulsive Grinpojent – the Polish face of New York, a place where Polish is heard more often than English. Poles live here as they want and can. Maybe they cannot live otherwise. Our photo-journalist only showed the external skin of Greenpoint... Above all else he ought to show the hard, lasting, incessant and poorly compensated (by American standards) Polish work. The work of the “vacationers”, frightened by the laws directed against them and somehow able to squeeze past the increasingly tight restrictions of the visa section; and the work of those with “green cards”, who so steadfastly climb the rungs of their American dream knowing that, apart from their own health, muscles and brain, they cannot and should not count on anyone. Here the Pole shows that he really can manage; thanks to the immigrant toil he can grow and grow rich in America. (p. 8)

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16 This figure almost certainly understates the magnitude of Polish immigration to New York during this period, for it does not take into account the significant number of Polish “tourists” who entered the country on temporary visas. Many remained in the country and city after their visas expired, only to be granted amnesty and permanent legal residency later.
H. Polek, who immigrated to Greenpoint from eastern Poland in 1979, recalls the impact of the “Solidarity” wave of immigration on the physical and social fabric of the neighborhood. She says that when she first arrived to Greenpoint in 1979, prior to the birth of Solidarity, the neighborhood’s Polish character was not so evident. Residents did not admit to being Polish, and there were no Polish-speaking service agencies from which she could obtain assistance as a newly-arrived immigrant. After the declaration of martial law in Poland, however, the flow of immigrants to Greenpoint increased. This transformed the neighborhood for Polek, who fondly recalls:

When [the new Polish immigrants] started settling, not coming only as tourists, they started establishing businesses. All of these shops...were started by Polish immigrants. Then life became more fun, more festive. Back then I had a lot of Polish friends and acquaintances. (Personal communication, September 5, 2009)

Data from 1990 US Population Census (below) reflect this post-Solidarity influx of Polish immigrants to Greenpoint. Within the neighborhood’s 13 census tracts, the number of residents claiming Polish as the first ancestry increased by 1462 from 1980 to 1990. During the same period, the number foreign-born in the same Greenpoint census tracts increased by 4026. Indeed, the period 1980 to 1990 witnessed particularly intensive foreign immigration to Greenpoint; a total of 7658 foreign-born persons settled in Greenpoint during this decade, 4804 more than the decade prior. Though not all foreign-born were immigrants from Poland, the fact that the increase in foreign-born residents was nearly three times the increase in residents claiming Polish ancestry is telling. It suggests that even as native-born Polish ethnics left Greenpoint from 1980 to 1990, the influx of foreign-born Polish immigrants ensured that the overall number of residents claiming Polish ancestry continued to rise. By the decade’s end, a total of 10,122 residents of Greenpoint spoke Polish at home, constituting 51 percent of all foreign-language speaking residents of the neighborhood. Thus while Greenpoint remained a Polish neighborhood, over the course the 1980s it became an increasingly Polish immigrant neighborhood. It became, as it had been nearly a century ago, a Polish immigrant enclave.

Table 1: Greenpoint Residents of Polish Ancestry (1980-1990)

<table>
<thead>
<tr>
<th>Census Tract</th>
<th>1980</th>
<th>1990</th>
<th>Percentage Change</th>
</tr>
</thead>
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<tr>
<td>567</td>
<td>745</td>
<td>871</td>
<td>(+) 17%</td>
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<tr>
<td>569</td>
<td>427</td>
<td>522</td>
<td>(+) 22%</td>
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<tr>
<td>571</td>
<td>2,122</td>
<td>2,512</td>
<td>(+) 18%</td>
</tr>
<tr>
<td>573</td>
<td>989</td>
<td>963</td>
<td>(-) 3%</td>
</tr>
<tr>
<td>575</td>
<td>1,378</td>
<td>1,544</td>
<td>(+) 12%</td>
</tr>
<tr>
<td>579</td>
<td>190</td>
<td>260</td>
<td>(+) 37%</td>
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<tr>
<td>589</td>
<td>923</td>
<td>769</td>
<td>(-) 17%</td>
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<tr>
<td>591</td>
<td>1,423</td>
<td>1,764</td>
<td>(+) 24%</td>
</tr>
<tr>
<td>593</td>
<td>276</td>
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<td>(+) 118%</td>
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<tr>
<td>Total</td>
<td>9,814</td>
<td>12,021</td>
<td>(+) 22%</td>
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Table 2: Foreign-Born Greenpoint Residents (1980-1990)

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<th>Census Tract</th>
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<th>1990</th>
<th>Percentage Change</th>
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<tr>
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<td>(+) 118%</td>
</tr>
<tr>
<td>Total</td>
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<td>12,021</td>
<td>(+) 22%</td>
</tr>
</tbody>
</table>

Table 3: Foreign-Born Settlement in Greenpoint (1980-1990)

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<td>571</td>
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<td>2,512</td>
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<tr>
<td>573</td>
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<td>589</td>
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<tr>
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<td>276</td>
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<td>(+) 118%</td>
</tr>
<tr>
<td>Total</td>
<td>9,814</td>
<td>12,021</td>
<td>(+) 22%</td>
</tr>
</tbody>
</table>

Sources (Tables 1-3): US Census Bureau (American FactFinder)

*Post-Socialist Polish Immigration*

With the collapse of communism in Eastern Europe in 1989, Polish immigration to the United States entered a new phase. From 1990 to 1994, Poland was included in the US Diversity Visa Program, an immigration program adopted in the late 1980s intended to “diversify” sources of immigration to the United States. Specifically designed to benefit immigrants from Poland and
Ireland, the Diversity Visa Program was responsible for the rapid increase in Polish immigration in the decade’s first five years, from 1990 to 1994 (Swarms, 1996). During this period, Poland was the sixth-ranked country of birth for immigrants to the borough of Brooklyn. Greenpoint, in which nearly 81 percent of foreign-born immigrants were from Poland, was by far the most popular destination for Poles; in the first half of the 1990s, some 30 percent of Polish immigrants to New York City settled in Greenpoint (Lobo, Virgin, and Salvo, 1996).

Beginning in 1995, however, Polish immigration to New York had begun to ebb, with the official annual rate declining by over 30 percent. This decline has mainly been attributed to the reform of the Diversity Visa Program, from which Poland was dropped as a penalty for consistently exceeding its visa quota. Still, for the entire period 1990-1999, Polish immigrants accounted for the largest percentage of Diversity Visas to New York City, at over 16 percent. Throughout the decade, according to official statistics, nearly 47 percent of all Polish immigrants to New York City entered through Diversity Visas. Immigrants from Poland continued to dominate foreign immigration to Greenpoint in the 1990s, constituting just under 80 percent of the total. By 2000, 13,660 – or nearly 21 percent of all Polish-born New Yorkers – resided in Greenpoint. As a result, nearly 68 percent of the total foreign-born population in Greenpoint remained Polish (New York City Department of City Planning, Population Division, 2004). Thus the decade following the collapse of communism in Poland served to further consolidate Greenpoint as a Polish immigrant enclave.

**Consolidating the Polish Enclave**

Like other urban areas of first settlement, Polish Greenpoint expanded as an immigrant ethnic enclave through chain migration, with preceding generations of immigrants drawing immediate family members, distant family members, and even friends of distant family members from Poland. In this way, Polish Greenpoint formed as a kind of palimpsest, with successive waves of immigrants adding layer upon pre-existing layer to build a multi-generational ethnic neighborhood. Of course, the layers themselves were of varying thickness, with levels of immigration regulated by state-imposed restrictions on travel and the prospects for work (in both sending and receiving countries). After decades of “thin” migratory layering following the post-Second World War exodus of refugees from Poland, the Solidarity “thaw” of the early 1980s and subsequent period of martial law fed a “thicker” layer of Polish immigration to New York in general, and Greenpoint in particular.

Indeed, this migratory layering of Greenpoint over the decades has also been reflected in its economic landscape, whose gradual transformation tells its own story of immigrant enclave formation. In addition to Greenpoint’s industrial landscape, which has managed – despite the blow dealt to it by containerization – to retain a foothold in pockets of the neighborhood, the commercial strips in Greenpoint have also undergone significant change. An analysis of Cole’s Reverse Business Directory from 1970 to 2000 shows just how Polish Greenpoint has developed over the years, with old businesses giving rise to new, immigrant-oriented operations. As more and more immigrants from Poland settled in the neighborhood, they inevitably shaped it in such a way as to serve their own interests. This transformation in the economic landscape steadily fed

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17 After the Immigration and Nationality Act of 1965 (also known as the Hart-Celler Act), which abolished the national origins quota system in place since the 1920s, thus paving the way for increased immigration from non-European nations, the Diversity Visa Program was seen as a way to “balance” immigration to the United States by reviving European (especially Irish and Polish) immigration.
itself – the supply of Polish immigrant services generating its own demand – and the engine of the enclave economy was up and running.

Table 4: Polish-Operated Businesses in Greenpoint (1975-2000)

<table>
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<th></th>
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<tbody>
<tr>
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<td>14</td>
<td>12</td>
<td>9</td>
<td>17</td>
<td>18</td>
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<td>7</td>
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<td>2</td>
<td>2</td>
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<tr>
<td>Travel/Agencies</td>
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<td>13</td>
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<td>6</td>
<td>7</td>
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<td>2</td>
<td>1</td>
<td>4</td>
<td>5</td>
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<td>73</td>
<td>80</td>
<td>85</td>
<td>108</td>
<td>146</td>
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</table>


As the above table illustrates, Polish owned and/or operated businesses in Greenpoint more than doubled from 1975 to 2000. The sharpest increase was in travel and immigrant services “agencies” – one-stop shops that, among other things, help immigrants book travel tickets, send/receive parcels to/from Poland, find housing and employment, and obtain translation and notary services. The number of such “agencies” increased from 2 in 1975 to 19 in 2000, reflecting the growth of Greenpoint as a Polish immigrant enclave during this period.

From 1998 to 1999, at the end of a decade of intensive Polish immigration to Greenpoint, Nowy Dziennik published a series of articles under the heading “Visible From Greenpoint.” Accompanied by a graphic of the street signs at the corner of Manhattan Avenue and Nassau Avenue – the commercial center of Greenpoint – the articles depicted the neighborhood as the social, economic, cultural and political center of Polish immigrant life in New York. By highlighting the wide range of services and amenities available to Polish immigrants, the series painted a coherent picture of Greenpoint as a classic immigrant enclave – where the non-English speaking Polish immigrant could not only obtain much-needed assistance, but also feel that

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18 Based on analysis of the names of shops and owners in Greenpoint.
19 During the period of rapid enclave growth in the 1990s, as multi-service immigrant “agencies” popped up throughout Greenpoint, some became embroiled in accusation of fraud, by working in cahoots with employers in order to collect employment fees without securing employment.
he/she has never left the homeland. Greenpoint was portrayed as a bastion of Polish culture amid the forces of Americanization sweeping across the metropolis and the immigrant community as a whole.

More than this, “Visible From Greenpoint” portrayed the neighborhood as not just an immigrant enclave, but a *dynamic* and *developing* immigrant enclave. Indeed, the profiles of Polish-run businesses in Greenpoint – including meat markets, travel agencies, a restaurant, a computer sales/repair shop, a beauty salon and a real estate agency – constituted a kind of local boosterism, promoting Greenpoint’s reputation within the Polish community itself. Behind every neighborhood business profiled in the series, moreover, was a unique immigrant story to which readers might easily relate. The personal stories emerging from these articles were invariably those that invoked hard work and determination in achieving success. Taken together, the collection of articles on Polish businesses demonstrated that Greenpoint was no longer a place where Polish immigrants *needed* to shop, but – increasingly – where they were *choosing* to. A common refrain in many of the articles from this series was that Polish residents of Greenpoint, having felt shame and even resentment towards their neighborhood, were gaining a newfound appreciation for Greenpoint and its possibilities.

Indeed, if “Visible From Greenpoint” confirmed the neighborhood’s status as Polish immigrant enclave, it also signified a new phase in the process of enclave formation – one in which the Polish community was imploiring itself to actively cultivate and guide the future development of the enclave. Acknowledging the very existence of the enclave – as demonstrated by the series of articles dedicated to Polish Greenpoint – was but the first step in the effort; the next was to embrace the neighborhood and valorize it as a repository of Polish culture and reflection of the community’s strength. Thus one member of Greenpoint’s Polish community – a jeweler profiled in an article about the growing popularity of the neighborhood among its Polish residents – expressed concern with the lack of solidarity among Poles and what that might bode for the future of Greenpoint:

I look again at Polish history and draw sad conclusions. We did not have national pride, and we did not appreciate our native worth. How does this relate to what is currently going on in our country and the kinds of attitudes that are prevalent in Polish communities across the ocean? I see many common conclusions…In the opinion of Poles the fruits at a Polish grocer were worse and more expensive. Poles did not purchase at these shops and the owner was done for. Today similar shops are being run by other nationalities…I am certain that in several years there will be significantly more Russian shops that Polish. The Russians are running Greenpoint…They are very expansive and dynamic. They run produce shops. They sell jewelry and gold…I am not saying that Poles have to dominate 100 percent of the businesses in a Polish neighborhood. But we should not yield our territory to foreign hands…I’m not just talking about Polish restaurants, shops and agencies. Greenpoint lacks many services that should be run by Poles. (Chojnacka, 1998B, p. 9)

The jeweler’s appeal to his fellow Poles for unity was simultaneously a call to defend the neighborhood against foreign encroachment. Invoking the specter of the “Russians” – in a neighborhood of political refugees from a former Soviet satellite nation – was bound to resonate among the readers of *Nowy Dziennik*. The enclave, having been formed and consolidated, now had to be defended.
European Union Expansion and the Dissolution of Polish Greenpoint

In the event, however, no amount of local defense or ethnic unity among the Polish immigrants of Greenpoint could reverse the effects of processes occurring at higher – national and international – scales. The dropping of Poland from the list of countries eligible to participate in the US Diversity Visa Program had already significantly reduced immigration levels by the mid-1990s; though Polish immigration by other means (e.g. through “tourist” visas) persisted through the remainder of the decade, the new restrictions did succeed in discouraging many would-be immigrants.

At the same time, renewed prospects for economic growth and employment activity back in Poland not only discouraged emigration to the United States, but also fostered the return migration of Polish immigrants to Poland. As the initial economic depression occasioned by the post-communist collapse of industry in Poland began to subside, many Poles applied the skills and resources accumulated abroad to pursue investment opportunities in their homeland (Semple, 2008). These two processes – the tightening of immigration controls by the US government and the economic recovery in Poland – combined to transform the Polish enclave of Greenpoint in subtle, yet significant ways.

On the one hand, the increase in illegal immigration created a population of undocumented, precariously-employed Polish immigrants in Greenpoint. With little or no chance of obtaining legal residency status, this undocumented group has been working off the books and renting rooms or apartments in the neighborhood – constituting a kind of permanent housing underclass. On the other hand, the growth of economic activity and strengthening of the currency in Poland meant that staples and manufactured goods from the United States were no longer in such high demand. This has altered the complexion of the economic landscape in Polish Greenpoint, with businesses no longer catering to the demand from Poland, but rather to the (evolving) needs and tastes of the more permanent, local Polish immigrant community. The economic umbilical cord connecting Poland and Greenpoint was gradually being severed, and the flows between the two communities – both material and human – were steadily subsiding (Chojnacka, 1998).

Perhaps an even greater magnet directing the flow of Polish immigration – not just from Greenpoint, but from Poland itself – has been the opening of the Western European labor markets to workers from the former communist East. Poland’s accession to the European Union (EU) in 2004 significantly eased restrictions on Polish labor migration to Western European EU Member States. After 2004, the steady streams of immigration flows from Poland to the United Kingdom, Ireland and Sweden – the three EU Member States that immediately opened their labor markets to Polish nationals – became veritable torrents (Iglicka, 2010). In just the first two years after joining the European Union, some 800,000 Poles left their homeland, most bound for Western Europe 9 (Dempsey, 2006). The proximity of Western European countries permitted seasonal and short-term migrations – an attractive alternative to the restrictive and increasingly punitive US immigration regime20. From 2004 to 2009, the United Kingdom displaced Germany

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20 So numerous and diverse in form has been the recent Polish exodus into Western Europe that one group of British sociologists classified Polish migrants according to four groups: “storks” are circular, seasonal migrants who work in low-paying sectors, for brief periods of time (two to six months), focused on bring as much money as possible back to Poland; “hamsters” undertake one sojourn, longer in duration, in order to accumulate the necessary capital with which to invest after their return to Poland; “searchers” are younger, more flexible and more individualistic migrants with no clear life plan, but open to the careers and possibilities provided by the immigration experience; “stayers” are committed immigrants with no intention of returning to Poland (Eade, Drinkwater, & Garapich, 2007).
as the top destination for Polish emigrants; in the same period, the United States dropped from second to fifth place. Data on remittances from the National Bank of Poland confirm this trend, with remittances from the United States dropping from 13 percent of total remittances to Poland to just 6 percent (Iglicka, p. 10).

Indeed, articles appearing regularly in *Nowy Dziennik* on the Polish diaspora in Western Europe indicate just how popular the EU Member States to the West had become as destinations for Polish emigrants after 2004. Numerous articles on the living and working conditions of Polish immigrants and migrant workers within the European Union were published in *Nowy Dziennik*, giving readers a sense of the “second” Poland that had been emerging outside of the country’s national borders. From 2006 to 2008, *Nowy Dziennik* published articles on Polish immigrants in London, Liverpool, Ireland, Holland, Sweden, Hamburg and Iceland – all major emigration points for Polish nationals since Poland joined the EU. The opening of Western Europe to Polish citizens created new opportunities for migration, opportunities of which Greenpoint’s own Polish immigrants – particularly those with no chance of legalizing their residency – were increasingly becoming aware.

A front-page article in *Nowy Dziennik* in January 2007 entitled “Farewell, America” addressed this very issue, providing anecdotal evidence that many Polish-born residents of New York were in fact leaving the United States for Poland and the newly-opened countries of Western Europe. The closing of savings accounts at the Polish-Slavic Credit Union, the transfer of large amounts of money to accounts in Poland, the shipping of large packages to Poland, the purchase of more one-way tickets from New York to Poland, and the growth in advertisements for transatlantic moving companies all pointed to the same trend: that Poles were leaving New York for good. Interviews with those planning their departure, moreover, suggested that for some Poles – particularly the younger immigrants – the return to Poland was merely the first stop in the next migratory destination: Western Europe. The inability to obtain legal residency status, the limits on occupational development imposed by immigration restrictions, the falling value of the US dollar, and (perhaps most significantly) the new opportunities beckoning from Western Europe and even Poland, were all given as reasons for the Polish outflow from New York (Poznan, M., & Osiecimski, M., 2007).

By the end of the first decade of the twenty-first century, then, Polish immigration to Greenpoint had dropped off significantly – especially in comparison with the previous decade. Census tract-level data from the 2005-2009 American Community Survey clearly reflect this decline in the Polish-born population of Greenpoint:

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21 See: Brzowska, 2007 (January 22, February 3-4, February 24-25, March 3-4, September 8-9); Nowak, 2006; Deptula, 2007; and Kulas, 2007.
Table 5: Polish-Born Population in Greenpoint (2000-2009)

<table>
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<tr>
<td>499</td>
<td>696</td>
<td>328</td>
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<tr>
<td>559</td>
<td>10</td>
<td>0</td>
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<td>563</td>
<td>750</td>
<td>607</td>
<td>-19.1%</td>
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<td>786</td>
<td>479</td>
<td>-39.1%</td>
</tr>
<tr>
<td>567</td>
<td>1,359</td>
<td>1,099</td>
<td>-19.1%</td>
</tr>
<tr>
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<td>467</td>
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<tr>
<td>571</td>
<td>3,051</td>
<td>1,486</td>
<td>-51.3%</td>
</tr>
<tr>
<td>573</td>
<td>1,371</td>
<td>762</td>
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</tr>
<tr>
<td>575</td>
<td>1,812</td>
<td>1,178</td>
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</tr>
<tr>
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<td>135</td>
<td>172</td>
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</tr>
<tr>
<td>589</td>
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<td>-24.5%</td>
</tr>
<tr>
<td>591</td>
<td>1,750</td>
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</tr>
<tr>
<td>593</td>
<td>788</td>
<td>549</td>
<td>-30.3%</td>
</tr>
<tr>
<td>TOTAL</td>
<td>13,623</td>
<td>8,626</td>
<td>-36.7%</td>
</tr>
</tbody>
</table>

Source: Census 2000, American Community Survey 2005-2009

Conclusion

As the narrative above suggests, the formation of Greenpoint as a Polish enclave has been an extended, multi-generational process – one in which successive layerings of Polish immigration, of varying levels of intensity, have combined to continually remake the neighborhood. Since the late 19th century, Greenpoint has been more or less Polish, with native-born Americans of Polish descent mixing with Polish-born immigrants. Changing economic and political conditions in both Poland (or the Polish-speaking lands of Eastern Europe) and the United States have conditioned levels of immigration to Greenpoint, in a dialectical process that dates back to the nineteenth century. More recently, the decline and fall of the communist regime in Poland has generated two major waves of Polish immigration to the United States in general, and Greenpoint in particular. Collectively, the late-communist and post-communist waves of Polish immigration have made Greenpoint into an immigrant enclave in the classical sense – as an area of first settlement, in which the newly-arrived struggle to navigate a foreign world of work and housing by congregating among their own. The political and economic transformations of an expanding European Union, however, along with a changing, more restrictive regime of immigration in the United States, have redirected the flow of Polish migration away from Greenpoint. The threads that hold the enclave together are steadily coming apart.

It is not merely political and economic transformations at the national and supranational levels, however, that have conditioned enclave formation in Greenpoint; processes of socio-spatial change at the local level – the uneven geography of capitalist urban development – have also affected the Polish enclave. Indeed, social relations within the Polish enclave have been constitutive of these local processes of change – as later chapters will show. In the following chapter, we will examine how the neighborhood of Greenpoint has been transformed, through
cycles of capital investment and disinvestment, over the course of its history. The uneven development of Greenpoint – driven by both capital flows and state policy – has constituted the ever-shifting ground upon which the Polish enclave has formed. The 2005 rezoning of the North Brooklyn waterfront, the political economy of which will be explored in the following chapter, was both a product of these processes and a spur to further neighborhood transformation. How social relations of housing and work within the enclave have been implicated in these processes will be the focus of the remaining chapters.
CHAPTER TWO: FROM POLISH ENCLAVE TO WATERFRONT CITADEL

Industrial Greenpoint

In popular representations of Greenpoint – whether from newspaper articles, scholarly works, municipal studies, or even real estate advertisement copy – the neighborhood has almost invariably been described the same way: “stable”. Attributed, alternatively, to an accident of geography, its housing stock (Johnson, 1984), its immigrant and working-class composition (Foderaro, 1987), or its industrial past (Gutis, 1986), “stability” has come to define Greenpoint, for better or worse. In contrast to Williamsburg, its considerably larger neighborhood to the south with which it shares Brooklyn Community District 1, Greenpoint has always been a quiet, somewhat sleepy and much more close-knit community. It has been described as the quintessential “urban, ethnic village,” one in which “the changes that have come to the world in the last generation have left little mark” (Goldberger, 1985). Indeed, it was in the context of this long-term, relative stasis that the Polish enclave formed over time.

The “stability” that has characterized Greenpoint for so much of its history, however, may finally be poised to collapse. On May 11, 2005, the New York City Council, in a near-unanimous vote, approved a massive rezoning plan for the entire North Brooklyn waterfront. The Greenpoint-Williamsburg Rezoning, as it was called, instantly transformed 185 blocks along the East River from strictly industrial use to residential and mixed-use. With the rezoning – New York City’s largest ever – the Bloomberg administration and the New York City Council definitively sounded the death knell for manufacturing in North Brooklyn, an area that has historically been the borough’s most heavily-industrialized. On the ash-heap of industry, the mayor was given the green light to erect the centerpiece of his PlaNYC – over 10,000 units of high-rise, waterfront housing (comprising some 17,000 new residents) accompanied by a 54-acre waterfront park and esplanade. In the process, the path was cleared for the wholesale re-imagination, re-use and, ultimately, re-valuation of the land not just along the waterfront, but throughout the upland areas of the neighborhoods of Greenpoint and Williamsburg as well.

That an industrial waterfront so long in decline should be reclassified for uses other than heavy manufacturing is hardly surprising; New York City planners had been eyeing the North Brooklyn waterfront for rezoning as early as 1974. In a report from that year entitled Greenpoint:

22 Surveying the late-twentieth century American urban landscape, Peter Marcuse (1997) traces the changing dimensions of three paradigmatic socio-spatial formations in what he calls the post-Fordist US city. The articulation of space and race/ethnicity, he argues, has produced three ideal-typical urban “spaces,” analytically distinct from one another yet at times sharing certain characteristics: the enclave, the citadel and the ghetto. Marcuse defines *ghetto* as “a spatially concentrated area used to separate and to limit a particular involuntarily defined population group (usually by race) held to be, and treated as, inferior by the dominant society” (p. 231). He defines *enclave* as “a spatially concentrated area in which members of a particular population group, self-define by ethnicity or religion or otherwise, congregate as a means of enhancing their economic, social, political and/or cultural development” (p. 242). Finally, he defines *citadel* as “a spatially concentrated area in which members of a particular population group, defined by its position of superiority, in power, wealth, or status, in relation to its neighbors, congregate as a means of protecting or enhancing that position” (p. 247).

23 As far back as 1869, Brooklyn historian Henry Stiles described Greenpoint thusly: “Isolated by its peculiar position between Newtown and Bushwick creeks, and occupied only by a few large farms, Green-Point or Cherry-Point, as it was formerly called, may be said to have enjoyed an almost separate existence from the rest of the old township of Bushwick. It contained, during the Revolutionary period, and for years after, only five (Dutch) families, each having its own dwelling house, its own farm and its own retinue of jolly negroes in field and kitchen” (p. 406).

Striking a Balance Between Industry and Housing (1974), the New York City Planning Commission lamented the existing policies that have “favored industry” in Greenpoint, concluding that the City should “shift to a more even-handed policy…to protect the mixed-use character of Greenpoint” (p. 1). A post-industrial future for Greenpoint was already being contemplated, with “mixed-use” replacing “industrial” as the anticipated classification for the waterfront areas of the neighborhood.

Still, light manufacturing in Greenpoint and Williamsburg stubbornly persisted as the planning commission’s 1974 report remained on the shelf. Even after the birth of containerization and the construction of the Port of New Jersey, which, together with the shift of American manufacturing to the low taxes and open shops of the Sunbelt, drove much of New York’s maritime industry out of Brooklyn, Greenpoint’s waterfront continued to work. Compared to other neighborhoods in the borough, Greenpoint’s industrial decline – though steady – was less drastic. Two major local employers – American Sugar and Leviton – survived the geographical shift in industry and shipping and kept their factory doors open. In 1969, Greenpoint and Williamsburg remained home to half of Brooklyn’s industrial jobs; Leviton Manufacturing Company, the American Sugar Company, Schaeffer Brewing Company, the Lumber Exchange Terminal and Gallo Wine Company – all located along the East River and Newtown Creek – were the still community’s largest industrial employers in 1980 (Susser, p. 30).

Given the resilience of local industry and the massive scale of the proposal, the question of just why and how the decision to rezone was made remains a compelling one. What were the general economic and political conditions that lent themselves to the rezoning, and what were its proximate causes? Who were the main actors involved in making this decision, and how was this local “growth coalition” able to coalesce and mobilize effectively to push the rezoning through the city council? How did the neighborhoods of Greenpoint and Williamsburg mobilize to help shape and influence the rezoning agreement, and to what extent were they successful in these endeavors? Finally, what was the impact of the rezoning on the surrounding community – not just the after-effects of the decision, but also the pre-effects of the widely-anticipated decision? It is to these issues we must now turn.

If the rezoning was massive in its scope, however, it was hardly unexpected. Indeed, with the steady, secular decline of manufacturing in New York since mid-century, repeated calls had been made over the past several decades for the re-examination and, if necessary, re-adaptation of North Brooklyn’s “working waterfront.” In a 1974 report entitled Greenpoint: Striking a Balance Between Industry and Housing, the New York City Planning Commission, while hailing Greenpoint as a “uniquely successful and stable mixture of housing and industry,” also lamented the city policy which has “favored industry.” Instead, the report asserted, the city should “shift to a more even-handed policy…to protect the mixed-use character of Greenpoint.” (p. 1) Twenty years later, the Department of City Planning issued a Plan for the Brooklyn Waterfront, a more detailed report offering a “long-range vision—and practical strategies—to guide land use in a

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25 Indeed, it was not until over ten years after a second Department of City Planning report on the Brooklyn waterfront, issued a full 20 years after the first report and entitled Plan for the Brooklyn Waterfront (1994), that the rezoning proposals were finally taken up. This latter report was even more committed to adapting the waterfront for non-industrial uses, no longer proposing mixed-use but calling instead for a “long-range vision – and practical strategies – to guide land use in a way that recognizes the waterfront’s value as a natural resource and celebrates its diversity” (p. 1) In calling for a “greenway” extending the length of Brooklyn’s East River waterfront – from Red Hook in the south to Greenpoint in the north – the report had clearly shifted away from industry, and towards residence and leisure.
way that recognizes the waterfront’s value as a natural resource and celebrates its diversity” (p. 1). This plan was more forthcoming with specific recommendations on which areas of the formerly-industrial North Brooklyn waterfront should be targeted for redevelopment as open space. Two sites in particular were identified as conducive to open space and the creation of a “greenway” along the East River, extending from Greenpoint in the north to Red Hook in the south. Clearly, by 1994 the “balance” called for in the 1974 report on Greenpoint had shifted away from industry, and towards residence and leisure.

If New York City planners had been eyeing the steadily de-industrializing North Brooklyn waterfront for over three decades before the decision to rezone was finally made in 2005, the question remains: why did it ultimately take so long? Or, put another way, what conditions – economic and political – made the decision to rezone Brooklyn’s one-time industrial heartland possible by 2005? Who were the main actors involved in making this decision, and how was this “growth coalition” able to coalesce and mobilize effectively to push the rezoning through the New York City Council? How did the neighborhoods of Greenpoint and Williamsburg mobilize to help shape and/or influence the rezoning agreement, and to what extent were they successful in these endeavors? Finally, what kind of rezoning agreement finally emerged, whose interests did it reflect, and in what ways? Adequately answering these questions would require a dissertation in itself; instead, we will take a cursory look at the general trends and processes—from the macro to the micro, the global to the local— that enabled the momentous decision to rezone the North Brooklyn waterfront.

Any explanation of the conditions of possibility of the 2005 Greenpoint-Williamsburg Rezoning must begin with a macroeconomic environment that made such a far-reaching land use decision not just feasible, but also, in the eyes of the mayor and his supporters, desirable. What immediately stands out here is the conditioning role played by rising property values for particular uses that were simply incompatible with an industrially-zoned waterfront. Indeed, from the late 1990s, the major economic trend, both nationally and (even more powerfully) locally in New York, had been a feverish real estate market that, by Spring 2005, was getting hotter still.

The Macroeconomic Conditions of the Housing Bubble

With the bursting of the dotcom bubble in 2001 and the onset of economic recession, the US Federal Reserve under Alan Greenspan promptly turned to an easy money, low-interest rate policy. This, combined with financial services deregulation and the wholesale restructuring of the mortgage market—including more lenient underwriting standards, reduction in down payment requirements, and the formation and growth of a secondary market in mortgages—fueled an unprecedented run-up in housing prices across the nation. Whereas from 1975 to 1995 housing prices had increased roughly on par with the consumer price index (CPI), from 1995 to 2003 the home price index rose by 35 points more than the CPI!

The knock-on effect of rising home prices was expanding consumer debt, as homeowners parlayed their gains in home equity to flip homes, refinance mortgages, and open up new lines of consumer credit. Mortgage debt ballooned by over $850 million (19 percent) from 1999 to 2001, and nearly twice as many mortgages were refinanced in 2001 (11.2 million) as in 1998 (6.7 million), a year previously thought to have been extraordinary in this respect (Deep & Domanski, 2002). As equity and mutual fund prices dropped in the aftermath of the dotcom crash, housing equity – based on home prices that had been bid-up through low interest rates and
easy credit – simply stepped into the void, as the new engine of consumer debt\textsuperscript{26}. Indeed, according to economic historian Robert Brenner (2002):

Since the end of 2000, money raised through mortgage refinancing alone has been responsible for at least 20 per cent of the total growth of GDP. If one also takes into account cash-outs through home sales and second mortgages, as well as residential investment spending and purchases of home furnishings, housing and mortgage markets have accounted, in total, for no less than two-thirds of GDP growth between 2000 and the first half of 2003. (p. 81)

This extraordinary growth in mortgage debt and the associated appreciation of property values nationwide was even more intensive in the Finance, Insurance, and Real Estate (FIRE) capital of the world, New York City. Total mortgage commitments for condos and single-family homes in New York City grew from $14 billion in 2000 to $46.9 billion in 2003 (Lees, p. 181). In the halcyon days of the stock market boom, moreover, as the city drew more and more immigrants in search of employment and eager for a piece of the property pie, it was not long before real estate developers – with the blessings of all the major banks, equity firms and, ultimately, local government itself – began to look outside the island for development opportunities. In 2004 housing starts in New York City were at their highest level since 1972, with Brooklyn actually surpassing Manhattan in permits for new housing units (Newman, 2004; Seifman, 2007). Developers cast covetous eyes on the North Brooklyn waterfront, with its proximity to Manhattan and its large tracts of underutilized land. In this they followed down the path cleared by Manhattan’s first “urban pioneers” – artists from Soho and later the Lower East Side – who fled their gentrifying neighborhoods for greener pastures (or rather, cheaper brownfields) in the industrial wastelands of Greenpoint and Williamsburg\textsuperscript{27}.

**Neoliberal New York: Local Policies and the Real Estate Boom**

The nation-wide explosion in housing and real estate prices, itself a product of deliberate state policy (to lower interest rates and deregulate finance) in the face of the technology-sector downturn (and continued overproduction in the global economy), provided the macro-economic context for increased real estate development in New York City and its outer boroughs. What shaped the patterns of this development during the Bloomberg years, however, were policies developed at the more local, municipal level. In “post-recession New York”, as Jason Hackworth (2007) argues, the gentrification of neighborhoods has increasingly relied upon the use of state policy – from rezonings to tax abatements.

Indeed, as Kim Moody (2007) has shown, the most important abatement programs were the J-51 exemptions and abatements for renovations, and the 421a exemptions for new housing. Indeed, tax abatements and incentives, the use of which increased continuously through the Koch, Dinkins and Giuliani administrations, had spread to the outer boroughs (particularly Brooklyn and Queens) by the late 1990s and early 2000s. Under Bloomberg, housing development abatements and incentives reached $617 million in forfeited taxes for FY2005; of this, only $25 million (or 4 percent) applied to the construction of low-income housing (Moody, 2007).

\textsuperscript{26} According to Lees (2008, pp. 180-181), from 1999 to 2003, US households withdrew a net sum of $1.02 trillion in corporate equities, while increasing their mortgage borrowing by a net sum of $3.30 trillion.

\textsuperscript{27} Although, as Chapter One and later chapters argue, the Polish immigrants themselves were among the neighborhood’s first “pioneers” – renovating dilapidated houses piecemeal, and transforming the area (physically and socially) in the process.
p. 171). Other tax abatements were made available to co-op and condo owners of less than three units, constituting another boost to the luxury and market-rate housing sectors. While costing New York City $277 million in tax revenue in 2005, the program saved co-op and condo owners an average of $1800 in taxes.

The most significant tax abatement for new development, however, came in the form of the 421a program. Originally enacted in 1971 to encourage the construction of multi-family housing, the 421a tax abatement was a key component of the Greenpoint-Williamsburg Rezoning’s Inclusionary Housing Program. In its latter (2005) incarnation, the 421a program allowed for 25-year tax breaks for developments that included “affordable” units onsite (20 percent “low income” or 25 percent “low and moderate income”). Upland developments were also eligible for 15-year as-of-rights tax exemptions or, with the provision of 20 percent “low-income housing,” 25-year tax exemptions. Moreover, the rezoning agreement allowed developers who included affordable housing to combine their 421a tax exemptions with density bonuses. Originally due to expire at the end of 2007, the 421a program was extended to July 1, 2008.

In addition to the tax abatements and incentives, the Bloomberg administration added fuel to New York’s real estate fire by lowering property value assessments. From 2002 to 2004, applications for assessment reductions rose by over 65 percent (from 2,823 to 4,672), with the value of aggregate reductions increasing from $444 million to $2.4 billion. This same period witnessed intensive growth in the market value of New York City property (from $392.3 billion in 2002 to $540.4 billion in 2005). As a result, the percentage of market value assessed by the New York City Tax Commission fell from 25.56 percent in 2001 to 20.4 percent. Reflecting a regressive trend in tax policy at a time when rising property values should have boosted tax revenues, real property tax as a proportion of revenue dropped from 43.5 percent in 2003 to 37.5 percent in 2005. As Moody put it: “What the mayor taketh away, the Tax Commission restoreth to those with clout, under the watchful eye of the mayor” (p. 173).

The most powerful tool in the mayor’s kit to promote real estate development, however, has been the power over land use. In the history of New York City planning (or lack thereof), zoning for particular types of land use (to the exclusion of others) has stood in for comprehensive planning as a way to shape, indeed promote, specific areas and means of growth. The last time New York City underwent a comprehensive rezoning was 1961; given the widespread changes to the city’s economy since that time – in particular, the secular decline in manufacturing – a reclassification of land use to reflect this new economic and demographic reality was to be expected. Acknowledging this need, the Bloomberg administration seized upon this tool with particular verve, even appointing a “brownfields czar” to identify “underutilized” industrial areas to survey, remediate, and eventually redevelop for residential purposes (Katz, 2002).

Here, in his ambition to physically transform New York’s built environment, Bloomberg was not so much taking a page out of the legendary/notorious Robert Moses, but revising the “power broker’s” script – to greater effect. The “contextual rezonings” for which Bloomberg exhibited such fondness were not just radical and wide-ranging land-use plans to encourage real estate development, but also an effective means of neutralizing neighborhood-based opposition of the Jane Jacobs variety. As Sharon Zukin (2010) astutely notes:

Rezoning has become the city government’s preferred tool of redevelopment. Since the first years of the twenty-first century it has opened the door to the type of development that private investors think will be most profitable while giving a nod of approval to Jane Jacobs’ kind of authenticity: upzoning to taller buildings on the wide avenues and waterfront, downzoning to three-, four-, and five-story houses on the
narrower, gentrified side streets. In reality these restrictions privilege both developers and supergentrifiers. They broaden the sweep of demolition and new construction while making the historic districts and small-scale neighborhoods that represent the city’s origins rarer, more precious – and more authentic. (pp. 23-24)

Indeed, since coming to power Mayor Bloomberg has proposed 85 rezonings throughout New York City – not one of which has yet to be opposed by the New York City Council – encompassing about a sixth of the total land in the five boroughs. More land has been rezoned under Bloomberg than under the past six mayoral administrations combined (Gross, 2008).

Rezoning for Affordable Housing: The Bloomberg Approach

Though Bloomberg has been widely criticized for pushing through the bulk of these rezonings to promote market-rate residential development (handsomely rewarding the market-rate developers in the process), in an ironic twist it was as a means of encouraging affordable housing that he promoted land use transformation through rezoning. The housing component of his PlaNYC explicitly advocates the rezoning of large swaths of land to spur private residential development. Tellingly named The New Housing Marketplace, the plan highlights the importance of rezoning as a means to acquire new land for affordable housing development:

From underutilized manufacturing districts to under-built avenues near transportation nodes, there are ample opportunities to encourage housing development on private land using targeting rezoning actions…The city could gain thousands of new housing units through such rezonings. (p. 7)

Such facile arguments of land supply and demand notwithstanding, Bloomberg’s actual track record suggests that the building and preservation of affordable housing have not been a priority during his time in office. On the contrary, with respect to the provision of affordable housing, Bloomberg seems to have merely picked up where his predecessor Giuliani left off. He continued to sell off the city’s stock of in rem housing, and further depleted the number of units accepting Section 8 federal rental subsidies. By allowing the Rent Guidelines Board to raise the rents on the City’s rent-stabilized units by 3.5-6.5 percent, moreover, he dealt a serious blow to the system of rent regulation, which has been a longstanding pillar of New York’s progressive housing policy.28 The upshot of these policies (begun under Giuliani and continued by Bloomberg) was the permanent deregulation of over 73,000 apartments from 1999 to 2002, along with a sharp rise in the proportion of renters paying at least 50 percent of their income for housing29. In short, under Bloomberg, not only has there been less affordable housing produced, but existing housing has become less affordable.

The Edge of Gentrification: New York’s New (Water) Frontier

With state policies at the national and local levels helping to push New York’s housing prices steadily upwards and outwards (to Brooklyn), by 2005 the economic conditions had been set for a major land use rezoning that would open up new territory for residential development.

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28 In 2008-09 rent raises reached 4.5 – 8.5 percent, with a flat raise of $45 - $85 for tenants who have lived in rent-stabilized units for at least six years.

29 From 18.9 percent in 1996 to 22.7 percent in 2002; the proportion of those paying at least 60 percent of their income for rent rose from 3.2 percent in 1996 to 14.3 percent in 2002 (Moody, p. 178).
For reasons previously mentioned, North Brooklyn’s industrial waterfront was a prime candidate for such a rezoning. Yet, in the absence of a compelling, future-oriented narrative, neither the economic rationale nor the housing squeeze were enough to push the rezoning through the New York City Council and the court of public opinion. In the event, the Greenpoint-Williamsburg waterfront rezoning was given an ideological boost through a kind of re-envisioning – in multiple arenas – of the restorative possibilities inherent in a “new” New York waterfront. Fundamental to this new image of the water’s edge has been a narrative of regret – of a natural resource squandered and an opportunity lost. Implicit in this story, of course, has been a devaluation of New York’s industrial past (and present), combined with an affirmation of the regenerative powers of the waterfront itself – not just ecologically, but also, more importantly, economically. The result has been a potent ideological mix fusing environmentalism with economic development – a kind of “greenwashing” of what was, and remains, a highly contentious, controversial and far from politically-inclusive land use decision.

Transforming its formerly-industrial waterfront for the purposes of a “post-industrial” city, it should be noted, was a discussion that arose rather late in the day for New York, as compared with other industrial-era port cities. While other “rustbelt” waterfronts were being transformed into icons of post-modernist (and post-industrialist) urbanism and architecture as early as the 1970s and 1980s, New York’s de-industrializing waterfronts largely endured. With the exception of Battery Park City, which languished undeveloped and in limbo a full decade before the Canadian development firm Olympia and York received plan approval, the industrial waterfronts along the New York archipelago remained untouched. Indeed, among the debates swirling around the urban planning and architecture circles in “post-industrial” cities at the fin de millenaire, New York’s waterfront experience (or lack thereof) was conspicuously absent. Thus in 1999, when municipal leaders, elected officials, planners, architects and financiers from eight cities around the world30 descended upon the Harvard Graduate School of Design for a conference entitled “Waterfronts in Post-Industrial Cities,” not only was there no contingent from New York City, but nary a mention was made about the “revival” of its storied waterfronts. In an edited volume emerging from this three-day conference, Richard Marshall (2001) laid out the stakes (as he perceived them) for post-industrial cities confronting the now-obsolete shells of their industrial pasts:

The urban waterfront provides possibilities to create pieces of the city…that enrich life, offer decency and hope as well as functionality, and can give some notion of the urban ways of living celebrated by Baudelaire and Benjamin, Oscar Wilde and Otto Wagner. In these possibilities, we remember that urban development is not just for profit, or personal aggrandizement, but for the benefit of humanity and the planet as well. It is on the urban waterfront that these visions of the city are finding form. These are the sites of post-industrial city space-making. (p. 4)

With such high hopes and lofty ideals pinned to the fate of waterfront redevelopment, New York’s waterfronts appeared neglected at best, and at worst, anachronistic.

Perhaps it was this sense of tardiness that lent a particular urgency to the calls for redeveloping New York’s waterfronts. Prior to the rezoning decision there emerged a number of interventions – literary, filmic and academic – into the past, present and future of New York City waterfronts. In 2000 the Municipal Art Society of New York, an over 100 year-old organization created to “enrich the culture, neighborhoods and physical design of New York City,” formed the

30 The cities were: Amsterdam, Bilbao, Genoa, Havana, Las Palmas de Gran Canaria, Shanghai, Sydney and Vancouver.
Metropolitan Waterfront Alliance (MWA). Its stated mission was, “to capitalize on this moment in time of vital importance for [New York’s] waterfront.” In addition to lobbying for the creation of a “Waterfront Committee” within the New York City Council in 2002, the MWA helped secure $261 million in federal funding to promote community participation in waterfront revitalization and, in 2007, released the film, “City of Water,” about the city’s long-neglected waterfronts. The MWA has also been active in organizing a series of conferences and exhibits – involving planners/architects, public officials, and academics – devoted to waterfront redevelopment.

One local writer who took up the riddle of New York’s curiously intransigent waterfront – its colorful past and the literary imaginings it has spawned – was Phillip Lopate. In his 2004 book *Waterfront: A Journey Around Manhattan* – a work he described as “a mixture of history, guidebook, architectural critique, reportage, personal memoir, literary criticism, nature writing, reverie, and who knows what else” (p. 2) – Lopate identified the “evolving waterfront” as nothing less than “the key to New York’s destiny, as it is to many former port cities globally” (p. 6). And while he was keen to defend the reasons for New York’s waterfront development inertia – most importantly, the city’s storied merchant and industrial past – he also lamented what he called the “tentative, guilt-ridden, and uncertain” nature of contemporary urban planning. “A part of me,” Lopate writes, “wishes they would wave a magic wand and let me see, once and for all, this brave new waterfront we are promised. I want to be disappointed all in one gulp” (pp. 401-404). Indeed, Lopate’s anxiousness for rapid and radical change at the water’s edge in New York City, and his bristling at the painstakingly slow pace of waterfront redevelopment today, is evident in his brief “revisionist take” on Robert Moses. According to Lopate:

> We Lilliputians can no longer take the measure of Robert Moses. We have problems with great men in general. From my own, ant’s perspective, he was one of the greatest Americans of the twentieth century, a maker and a macher who changed the shape of our lives, on a par with Thomas Alva Edison and D.W. Griffith and W.E.B. Du Bois and Frank Lloyd Wright. I await the day when he gets his own postage stamp, or at least an avenue named after him in his beloved New York. (p. 315)

Lopate is not the only one, of late, to re-appraise the tarnished legacy of New York’s most Faustian master builder. A new book entitled *Robert Moses and the Modern City: The Transformation of New York* (Jackson & Balon, 2007), along with a two-day symposium at Columbia University, the Queens Museum and the Museum of the City of New York in 2007, did just that. The context (or perhaps subtext) of these reassessments, of course, was the Bloomberg building boom of the 2000s. Indeed, the similarities between the two men, particularly their mutual drive to physically transform New York City, was not lost on Richard Wells (2007), who observed that: “Like Moses, Bloomberg unabashedly plans big in the name of the public good. And when the public takes issue with his methods, the mayor—just as Moses did—responds as a boss does to an insubordinate underling.” The waterfront rezoning of Greenpoint-Williamsburg, of course, has been Bloomberg’s most ambitious land-use initiative, his most Moses-like move as mayor.

**Reclaiming the Waterfront for the Community**

If waterfront redevelopment talk was all the rage among New York’s architectural, planning, and municipal arts communities, such bold new visions for the future found fertile ground, as it were, in the waterfront neighborhoods of Greenpoint and Williamsburg themselves.
Decades of industrial retrenchment witnessed the rapid growth – or rather invasion – of scores of waste-related industries along the North Brooklyn waterfront. The North Brooklyn waterfront was not unique in this, Matthew Gandy (2002) reminds us, as a number of former industrial manufacturing areas have, since the 1970s, given rise to new “toxic industrial spaces” producing new geographies of environmental inequality (p. 188). In Greenpoint-Williamsburg, however, the concentration of toxic industries across stretches of the waterfront was especially dense; of the city’s 54 private waste transfer stations, 17 were located on the Greenpoint and Williamsburg waterfronts. This was in addition to the more than one hundred industries involved with hazardous materials, the seventeen petroleum and natural gas storage facilities, the nuclear waste transfer station, the state’s largest sewage treatment plant, and the underground oil spill estimated to be three times the size of the Exxon-Valdez catastrophe (Angotti, 2008, p. 139).

According to a 1996 study sponsored by the City of New York, there were more plants either storing or using toxic chemicals in Greenpoint-Williamsburg than in any other New York City neighborhood (Yardley, 1998). With the decision to close the Fresh Kills landfill in 1998, moreover, even more garbage was being processed along the North Brooklyn waterfront, as private waste-transfer stations began accepting residential garbage for processing. By 2004, in fact, nearly one-third of New York City’s waste was being processed in Greenpoint and Williamsburg’s 17 waste transfer stations (Cardwell, 2004). The borough of Manhattan, by contrast, has no private waste-transfer stations.

Out of this radically-uneven landscape of pollution, in which Greenpoint and Williamsburg bore the environmental brunt, community voices of opposition emerged, eventually giving way to more positive, “bottom-up” visions of a transformed waterfront (Corburn, 2005; Sze, 2007). Indeed, it was the attempt by the City to locate yet another waste-related industry (in this case a waste incinerator) on the Williamsburg waterfront that provided the crucible from which an historic inter-ethnic alliance within the neighborhood was forged and a ground-breaking environmental justice campaign was born. In 1993, in a well-studied campaign that (albeit temporarily) united two historically-antagonistic communities in Williamsburg, members of the Latino and Hasidic communities joined arm-in-arm to march across the Williamsburg Bridge in protest of the City’s proposal to build a massive waste incinerator on the Brooklyn Navy Yard site. This historic march – the culmination of a community reconciliation process that began with a meeting between Luis Garden-Acosta from El Puente and Rabbi David Niederman from United Jewish Organization – drew public attention to New York’s racialized (and ethnicized) toxic geography and to the corporate and political interests effectively shaping this terrain.

In the event, the Greenpoint and Williamsburg communities were able to win a war of attrition against the proponents of the waste incinerator, prompting a series of delays that eventually rendered the proposal financially unviable. If this victory was not as resounding as its crusaders for environmental justice might have liked, and if it ultimately implied defeat for communities elsewhere, still, as Matthew Gandy (2002) reminds us:

The fact that a community-based campaign could challenge a significant dimension of urban policy making in the face of virtually every powerful interest group in the city is testament to a shift in the political dynamics of land use planning since the Moses era. In effect, the city’s ecological frontier has been extended and redefined in new ways. (pp. 210-211)

What is more, the coalition that came together to oppose the waste incinerator became the basis for the community groups that would eventually formulate the Greenpoint and
Williamsburg 197a plans. Caught between the pincers of a toxic waterfront, on the one hand, and the gentrification pressures unleashed by a rezoned and “cleaned-up” waterfront, on the other, the community boards in Greenpoint and Williamsburg decided to exercise their rights as enshrined by the city charter to submit official neighborhood plans for approval by the New York City Planning Commission and the city council. In a series of meetings dating back to 1989, community activists in Greenpoint and Williamsburg developed draft plans for their vision of how the North Brooklyn waterfront should be rezoned. Though the official plans were ultimately drawn up separately, they both highlighted two aspects of the waterfront rezoning: environmental quality and affordable housing. Though these plans were never implemented (see below), they did signify a willingness and readiness on the part of the Greenpoint and Williamsburg communities for a transformed, publicly accessible, and ultimately affordable waterfront.

Rezoning for NYC2012: The Olympic Bid

The ultimate catalyst for the waterfront rezoning, however – providing a concrete vision, objective, and (perhaps most importantly) timeline for the realized project – was Deputy Mayor for Economic Development Daniel Doctoroff’s campaign to win the 2012 Summer Olympics for New York City. For Doctoroff, whom Bloomberg recruited from the world of high finance to guide the city’s development policy, bringing the Olympics to New York had become something of an obsession. Doctoroff, it should be recalled, founded NYC2012, a nonprofit organization dedicated to winning New York’s 2012 Olympic bid. Though he was forced to relinquish this position upon joining the Bloomberg administration, his dedication to the cause waned not a bit. On the contrary, not only did NYC2012 raise over three times more money than it had under his directorship, but Doctoroff himself traveled to more than 30 cities to lobby on behalf of New York’s Olympic bid.31

Central to Doctoroff’s vision for the 2012 New York City Olympics was an intricate, state-of-the-art rail and ferry transportation network linking the various Olympic venues. Designed by Yale professor Alex Garvin, “Olympic X,” as the plan came to be known, envisioned one such “node” (the “Williamsburg Waterfront Park” for archery and beach volleyball) and its associated transit point (an East River ferry) on the North Brooklyn waterfront. Built into this design, of course, was an entirely remade waterfront; the industrial, working waterfront, or what was left of it, would become an integral part of the Olympic spectacle – a site of leisure, recreation and consumption par excellence. The necessary first step in this process of waterfront transformation, the sine qua non the absence of which would significantly complicate, if not ultimately torpedo, New York’s hopes for the 2012 Summer Olympics, was the rezoning of the waterfront. This single land use decision, to be adopted before the July 2005 International Olympic Committee vote, would reflect New York’s political commitment to the Olympic cause, while signaling the green light to would-be real estate speculators and developers.

Indeed, it was the constellation of private interests surrounding the Doctoroff-driven campaign to bring the Olympics to New York that points back to the issue of real estate (and

31 Doctoroff’s ongoing crusade has generated more than a few upturned-eyebrows over the legality of his fundraising, with at least one journalist describing him as “his own public-private partnership”( Robbins, 2005).
especially waterfront) redevelopment. In anticipation of a successful Olympic bid, Bechtel Corporation teamed up with real estate mogul George Klein’s Park Tower Group to undertake some of the major construction projects that Doctoroff’s plan would entail. The Park Tower Group, which donated $100,000 to the Olympic cause following Doctoroff’s appointment, was not only interested in joining Bechtel to extend the No. 7 subway line to the west side of Manhattan, but in 2002 had also acquired a swath of land along the Greenpoint waterfront which figured prominently (and, to be sure, lucratively) in Doctoroff’s Olympic vision. Though he claimed that the 23-acre waterfront site, formerly home to the Lumber Exchange Terminal, would not be developed directly for the purposes of the Olympics, George Klein made no secrets about his support for both the Olympics and the rezoning plan. Officially, Klein met with Doctoroff no less than three times over the Brooklyn waterfront, and few doubted that his plans for the Greenpoint site—which included 10 blocks of town-house style residential towers, retail space, and a public promenade looking out directly onto midtown Manhattan—would have enjoyed a healthy boost from a successful New York City Olympic bid.

The 2005 Greenpoint-Williamsburg Waterfront Rezoning

In the event, the Bloomberg-Doctoroff administration’s attempt to radically remake Brooklyn’s working waterfront into a landscape of spectacle and leisure was only a semi-success; though the Greenpoint-Williamsburg waterfront rezoning was approved by the New York City Council in May 2005, nearly two months later to the day, New York City’s bid for the 2012 Summer Olympics fell short. Though the city council voted overwhelmingly to approve the rezoning, however, the proposal was not without its detractors. Most importantly, the North Brooklyn community itself—as represented by Community Board #1—voted against the rezoning proposal. In a Uniform Land Use Review Process (ULURP) statement addressed to the Department of City Planning (DCP), Community Board #1’s Rezoning Task Force concluded that DCP’s rezoning proposal did “not adequately conform to, or reflect, the recommendations outlined in the approved and adopted 197-a plans” (Brooklyn Community Board 1, 2005). The Rezoning Task Force pointed to the specific shortcomings of the city’s plan in the following statement:

The question that the city fails to address is how to protect the existing community, comprised predominantly of working class families from diverse ethnic backgrounds and small businesses catering to local markets, from development that encourages displacement and threatens to reduce rather than improve the quality of people’s lives through rising rents, shortages of parks and open space, buildings that obliterate the existing neighborhood character, the displacement of small businesses, and traffic congestion coupled with inadequate public transportation. (p. 2)

In the same ULURP recommendation, the Rezoning Task Force offered a set of alternatives and amendments to the DCP proposal. Foremost among these was a provision that at least 40% of the newly-created residential units (in buildings with at least 15 units) in the newly-rezoned area be made affordable to individuals and families within certain income levels (from 25% to 150% of Area Median Income). Fully aware of the likelihood that a rezoning of this scale

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32 In addition to contributions from major real estate interests, NYC2012 has secured funding from such titans of finance and insurance as Merrill Lynch, Chase Manhattan Bank, Citigroup, J.P. Morgan, and Met Life.

33 The Lumber Exchange Terminal had served as Brooklyn’s main entry-point for incoming lumber for over 80 years.
would severely exacerbate the displacement pressures already besieging the Greenpoint and Williamsburg communities, the Rezoning Task Force insisted that only through a mandatory affordable housing provision would displacement be alleviated, and the goals of the Mayor’s *New Marketplace Housing Plan* (2002) be realized.

Ultimately, despite years of community-based planning – the fruits of which were born with the creation of two 197a plans as well a ULURP statement by the Rezoning Task Force – the city went ahead with its own rezoning proposal. On the crucial issue of affordable housing, the final proposal rejected the community’s demand for mandatory affordable housing and opted instead for a voluntary program. In what was widely viewed as a boon to private developers, the city allowed for density bonuses in exchange for the provision of affordable housing. This, along with other significant changes to the city’s inclusionary housing program, signaled defeat for the community-based vision of a rezoned and, ultimately, remade waterfront. Jilted by the city, which encouraged its involvement and courted its support, Community Board #1 finally rejected the Greenpoint-Williamsburg rezoning proposal.

In this, the communities of Greenpoint and Williamsburg were joined by another, more prominent and eloquent voice of opposition. In an open letter to Mayor Bloomberg and the New York City Council dated April 15, 2005, the renowned urban scholar and tireless community activist Jane Jacobs wrote:

> My name is Jane Jacobs. I am a student of cities, interested in learning why some cities persist in prospering while others persistently decline; why some provide social environments that fulfill the dreams and hopes of ambitious and hardworking immigrants, but others cruelly disappoint the hopes of immigrant parents that they have found an improved life for their children… What the intelligently worked out plan devised by the community itself does not do is worth noticing. It does not destroy hundreds of manufacturing jobs, desperately needed by New York citizens and by the city’s stagnating and stunted manufacturing economy. The community’s plan does not cheat the future by neglecting to provide provisions for schools, daycare, recreational outdoor sports, and pleasant facilities for those things. The community’s plan does not promote new housing at the expense of both existing housing and imaginative and economical new shelter that residents can afford. The community’s plan does not violate the existing scale of the community, nor does it insult the visual and economic advantages of neighborhoods that are precisely of the kind that demonstrably attract artists and other live-work craftsmen, initiating spontaneous and self-organizing renewal. Indeed so much renewal so rapidly that the problem converts to how to make an undesirable neighborhood to an attractive one less rapidly.

> Of course the community’s plan does not promote any of the vicious and destructive results mentioned. Why would it? Are the citizens of Greenpoint and Williamsburg vandals? Are they so inhumane they want to contrive the possibility of jobs for their neighbors and for the greater community?

> Surely not. But the proposal put before you by city staff is an ambush containing all those destructive consequences, packaged very sneakily with visually tiresome, unimaginative and imitative luxury project towers. How weird, and how sad, that New York, which has demonstrated successes enlightening to so much of the world, seems unable to learn lessons it needs for itself. I will make two predictions with utter confidence. 1. If you follow the community’s plan you will harvest a success. 2. If you follow the proposal before you today, you will maybe enrich a few heedless and ignorant developers, but at the cost of an ugly and intractable mistake. Even the presumed beneficiaries of this misuse of governmental powers, the developers and financiers of luxury towers, may not benefit; misused environments are not good long-term economic bets.

> Come on, do the right thing. The community really does know best.

Jane Jacobs’ impassioned plea notwithstanding, the New York City Council ultimately decided that it, and not the Greenpoint-Williamsburg community, knew best.
Post-Rezoning Greenpoint

What, then, have been the effects of the 2005 Greenpoint-Williamsburg rezoning? Is the city’s vision of a revitalized and re-populated North Brooklyn waterfront, with the long-awaited public access to the East River and newly-constructed affordable housing, beginning to materialize? Is this historic decision, adopted by the city council amid popular protest and opposition, bearing its promised fruit? Or are the critics and detractors of the rezoning finding vindication, their fears of residential displacement and doubts over the provision of affordable housing being realized? Less than four years on since the rezoning decision, it is perhaps too early to answer definitively one way or the other. Waterfront rezonings, particularly of such magnitude, are notoriously slow to unfold. Still, it is possible to formulate a rough balance sheet of the impact of the rezoning on the surrounding community. And while such an early assessment yields mixed results, it does suggest that the rezoning’s critics may actually have been right—though not in the way, nor for the reasons, they had suspected.

The first effects of the Greenpoint-Williamsburg rezoning, it should be noted, were felt within the surrounding community before the actual decision to rezone was taken. It was the anticipation of the rezoning—the product of a public and private push on the part of the local growth coalition (discussed above)—that unleashed a frenzy of speculative real estate activity. With the rezoning decision on the horizon, private real estate interests wagered (initially correctly, it would seem) that the prices of neighborhood properties—particularly those zoned industrial within the rezoning area—would rise precipitously following the land-use reclassification. In Marxian parlance, the anticipated transformation in North Brooklyn real estate’s use value (from industrial to residential and/or commercial) prompted the sharp rise in its exchange value. These remarkable crests of property appreciation in Greenpoint and Williamsburg all took place, of course, in a much wider sea of rising real estate values throughout New York City and the nation as a whole (discussed above).

According to a 2008 Furman Center report, the median price per unit (for 2-4 family homes) in Greenpoint-Williamsburg rose from $120,408 to $262,318, an increase of 118 percent. The same report identified a 193.2% housing price appreciation in Brooklyn Community Board #1, a full 69 percentage points higher than the city-wide increase (Furman Center, 2008, p. 83). Analyzing the period 2003 to 2005—from two years prior to the rezoning to two years afterwards—one real estate publication has found that the average price per buildable square foot in Greenpoint has increased a whopping 400 percent. Accompanying this real estate appreciation has been a flurry of new residential construction activity.

For the “old” Greenpoint-Williamsburg—the industrial businesses operating in what were slated to become mixed-use or residential zones, as well as the neighborhoods’ long-time residents—the looming decision to rezone generated very immediate displacement pressures. For the neighborhood’s manufacturing industries, the very prospect of higher rents from residential use was enough to drive prices up significantly; according to one commercial real estate broker, within the span of a few years (2002 to 2005), rental prices per square foot jumped from $10-$12 to $15. Given this new economic reality, the creation of special mixed-use districts through the rezoning, touted as a way to preserve viable manufacturing businesses, offered cold comfort indeed to existing industrial tenants.

Much the same can be said for the neighborhoods’ long-time residential tenants. The prospect of a thoroughly transformed waterfront, newly-greened by East River parkland and
ornamented with luxury residential towers, cast waves of speculative activity throughout the neighborhood’s upland areas, where landlords eagerly anticipated the arrival of a new class (and color) of resident. In expectation of this, some landlords began hastening this process of residential turnover through less scrupulous—and often downright illegal—methods, such as unauthorized rent increases, denial of basic housing services, and harassment and intimidation. Others worked assiduously to empty their apartment buildings of rent-regulated tenants, in order to renovate the building (and thus command higher rents), tear it down (to build another), or sell it to larger developers (who might consolidate several properties to develop on a much larger scale). Residential landlords employed all of these tactics in the years immediately preceding the 2005 rezoning; according to tenant organizers and advocates in Greenpoint-Williamsburg, significant residential displacement had occurred prior to the May 2005 city council decision (J. Bikowski, personal communication, April 20, 2007).

All of the above, collectively constituting the significant pre-effects of the rezoning, were followed by the predictable effects of more of the same. Developers ramped up new residential construction to a torrid pace; in 2007, the peak-year of building following the rezoning (check this), developers in Greenpoint and Williamsburg had requested permits to build 1,154 new units—comprising a full 20 percent of all Brooklyn permit requests for the year. Graph 2.1 below shows the increase in building permits (building alteration, building demolition, and new building) in Greenpoint (11222) for the period 1991 to 2010. As the graph illustrates, building demolition and new building permits rose precipitously in the years immediately preceding and following the 2005 waterfront rezoning, reflecting a new phase in residential development in the neighborhood:

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34 Recent students of gentrification (Davidson & Lees, 2005) have identified this process and dubbed it “new build” gentrification. Typically, this involves the construction of luxury condominiums on reclaimed industrial (often waterfront) land. While there is little (if any) direct residential displacement as a result of this, indirect displacement (including exclusionary displacement) is likely. Such, indeed, has been the case with the residential rezoning of the North Brooklyn waterfront.
From the middle of 2007 to the middle of 2008, the two neighborhoods registered the steepest average home price increase (12.7 percent) in the entire borough. With over 50 percent of closed deals coming from new developments, it was clear where the neighborhood price appreciation was coming from: the flood of new condos unleashed by the rezoning. Indeed, while the average price per square foot increased by some 20 percent in Greenpoint and Williamsburg from 2007 to 2008, for condos this figure was almost 50 percent (Acitelli, 2008). In the third quarter of 2008, condo sales activity in North Brooklyn was even more feverish, constituting an eye-popping 83 percent of all real estate transactions in the area! By the end of the first quarter of 2009, the number of available new condos in Williamsburg would nearly double that of its nearest Brooklyn neighborhood competitor, Downtown Brooklyn. Table 2.1 shows the number of new condo units built in Greenpoint (11222) for the period 2005-2010:

<table>
<thead>
<tr>
<th>YEARS SUBMITTED</th>
<th>NEW CONDO UNITS</th>
</tr>
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<tbody>
<tr>
<td>2005/2006</td>
<td>383 units</td>
</tr>
<tr>
<td>2007/2008</td>
<td>1111 units</td>
</tr>
<tr>
<td>2009/2010</td>
<td>95 units</td>
</tr>
</tbody>
</table>

That the 2005 waterfront rezoning would significantly boost the pace of new residential construction could have been (and indeed was) anticipated; what was less expected, even by the rezoning’s critics, was the place of this new construction. In the event, the 40-story waterfront
residential towers that the planners envisioned would result from the waterfront rezoning have been conspicuous in their absence. Rather, what have radically transformed the North Brooklyn landscape are the scores of new upland residential developments, much of them grossly out of context with the surrounding neighborhood. Not surprisingly, local and longtime residents have heaped scorn upon these buildings. While Williamsburg has borne the brunt of this frantic construction, new condos (both new constructions and gut-rehabs) have peppered parts of Greenpoint as well.

Accompanying the further squeeze on rents and heightening of displacement pressures – plagues commonly associated with rampant overdevelopment – has been the advent of what one local community activist has dubbed “planner’s blight.” This is the construction “detritus” – the empty lots, recently-excavated building sites, and half-finished new buildings – that continues to scar the post-rezoning landscape after the initial land rush. In the speculative development frenzy that followed (and preceded) the 2005 rezoning, building codes and regulations were overlooked, stop-work orders were ignored, and shovels were plunged into the ground with little or no long-term perspective on neighborhood development. Symptomatic of the zeitgeist of the real estate bubble years in New York City was the practice of “self-certification,” a privilege granted to the most prolific local architects that enabled them to, in effect, monitor and approve their own projects without oversight from the New York City Department of Buildings. The most infamous of the “self-certified” architects, designer of the most infamous new development in North Brooklyn, is Robert Scarano. His “Finger Building” in Williamsburg – so-named because it both sticks out like a middle finger and gestures like one to the surrounding neighborhood – stands as a monument (literally and figuratively) to “planners’ blight.” Originally intended to be 16 stories, the Finger Building has generated so many complaints (over 90), violations (over 20), and construction gaffes, that a court decision has brought it down to six stories. It remains, more than four years after construction had begun, less than half-finished (Colby, 2007). Indeed, the city’s own statistics regarding development woes has confirmed the existence of “planners’ blight” in North Brooklyn. From 2003 to 2007, resident complaints to the city’s 311 and 911 hotlines surged by 300 percent in Greenpoint and Williamsburg (Sederstron, 2007).

Post-Bubble Greenpoint

By the third quarter of 2008, of course, the real estate bubble in North Brooklyn (as in the rest of the country) had finally burst. The collapse of Bear Stearns in March 2008, followed by the government takeover of Fannie Mae and Freddie Mac and the bankruptcy of Lehman Brothers in September of that year, signaled the definitive meltdown of the subprime mortgage markets and the emergence of a fully-fledged financial crisis in the United States (and beyond). The implications for the overheated New York real estate market were clear, if reluctantly acknowledged. Despite the fervent claims that New York City was “not like other cities,” the credit markets deemed otherwise. Financing – for new starts, ongoing developments, construction loans, and mortgages – had simply seized up. By October 2008, major property deals throughout New York City had fallen through, and by the end of the year almost $5 billion in development projects were either delayed or aborted (Bagli, 2008). Indeed, given New York City’s inordinate dependence on a now-crippled Wall Street for revenue and employment, and the stratospheric levels of its real estate prices at the height of the boom, the city may very well have been “not like other cities”; with respect to the proverbial bust that followed, it may even be worse off.
In Greenpoint and Williamsburg, the “wild west” of Brooklyn real estate development throughout the 2000s, the fallout from the financial collapse has remade the landscape in stark terms. With a comatose real estate market and a mounting inventory of new units coming on line, the halcyon days of development immediately following the rezoning seem distant indeed. The neighborhood may, for the foreseeable future, be stuck with the gaping construction pits, abandoned, fenced-off lots, and skeletal building frames that have spread, fungus-like, since the crisis broke out. Already new units initially slated to be sold as condos have gone rental, and prices are being slashed across the board. Entire new development projects are either for sale, have been sold, or have gone belly-up. The most prominent new development to succumb to the bursting of the real estate bubble – a towering monument to the perils of planners’ blight – is the 130-unit Viridian building in Greenpoint. The neighborhood’s first celebrity-funded, amenity-loaded, full-luxury condominium building, the Viridian stormed onto the North Brooklyn real estate market with all the attendant fanfare in August 2007, offering three-bedroom condos for upwards of $800,000. Less than a year and a half later, with construction still incomplete, the development company (110 Green LLC) filed for Chapter 11 bankruptcy (Muessig, 2009). At the time of writing, the sprawling, glittering new glass and steel building lies dormant, its façade half-finished and its entry-level swimming pool drained and exposed – an empty shell harkening back to a header (and now seemingly-distant) real estate era. Following the Viridian fiasco has been the bankruptcy of the 120-unit Warehouse 11 building in Williamsburg, and the multimillion dollar loan default of the 93-unit Greenpoint Pencil Factory Condo building. With still more units being built, and no end to the housing crisis in sight, North Brooklyn is in danger of becoming, in the words of local community activist R. Mazur, a “luxury-condo ghost town” (personal communication, March 10, 2009).

As for the new affordable housing that was pledged by the city as part of the rezoning agreement, it too has remained elusive, if not illusory. Nearly four years after the rezoning, the affordable housing that was “incentivized” into the agreement – to be built by private developers in exchange for density bonuses – has yet to appear, tied to the anvil of a sinking real estate market. Even the 1,345 low- and middle-income apartments that the city pledged to develop on its own “public” sites are practically non-existent, a mere 113 units (at Palmer’s Dock) completed and occupied to date. Given that the massive rezoning that was in large part sold to the public as a way to address New York City’s chronic shortage of affordable housing, the 113 units are a sad commentary on the mayor’s commitment to his own housing plan. While the rezoning itself unleashed a torrent of real estate speculation, driving up housing prices and fueling residential displacement in the process, the proposed palliative to these anticipated social costs of development – the promised new affordable units – have yet to come through. For many (former) residents of Greenpoint and Williamsburg, these mitigating measures are already moot.
CHAPTER THREE: HOUSING AND THE POLISH IMMIGRANT CONDITION

Szczerpolacy, Edward Redlinski’s (1994) satirical novel about the Polish immigrant experience in 1990’s New York City, opens with two Polish immigrants – the recently arrived “Serfer” and the seventh-year veteran “Azbest” – standing in front of a bulletin board at the Polish bank in Greenpoint. “Serfer” is posting an ad in search of a room for rent on the weekends, when “Azbest” approaches him from behind:

“From what time to what time?” I hear from behind.
“From 8:00pm on Saturday to 6:00pm on Sunday,” I answer, not turning around.
“How long?”
“A month, maybe two.”
“Let’s talk.”
“The beginning of Bedford, from Manhattan ‘Ewniu’,” he explains. He means that the bed is in a house at the beginning of Bedford Avenue, from Manhattan Avenue. It’s a good address, a few steps from the subway station.
“Subway,” he adds.
‘Subway’ is the type of apartment. The layout of the rooms. Usually from the backyard, or the courtyard, is the kitchen and then – lengthwise, like compartments in a metro car, which is called a subway in New York – two small rooms without windows, then a third room with windows looking out onto the street.
“You would be the sixth,” he adds.
“We’ll do it like this,” he explains. “I’ll take the first room from the kitchen...From Saturday to Sunday I’ll sleep in the living room, on the cot, and you’ll take my bed. Work for you?” He means that for that one night I would set up a cot in the last room, with two windows looking out on the street. In a normal family home it would be used as a living room.
“Works for me,” I say.
“I have to warn you that is no door to the kitchen, only a rod with curtains, and that it’ll be a little loud for you.
“I know.”
In the gastarbeiter world the kitchen usually becomes the de-facto living room. (pp. 5-7)

This opening scene is significant, because it is so familiar for many Polish immigrants to Greenpoint. The question of housing – how it is secured, where it is located, at what costs is it obtained, and under what conditions is it provided – is fundamental to so much of the Polish immigrant experience in New York City. Indeed, not only does the “housing question” precede the “work question” for most immigrants – shelter being the most immediate and pressing need for the newly-arrived – but access to housing structures (and is structured by) opportunities in other aspects of immigrant life, such as work and family relations. Housing does not stand outside of and apart from other realms of social life, but rather, as Peter Marcuse (1989) has argued, is internally related to them, in a mutually-constitutive way. This is particularly so for the immigrant, for whom access to housing in the enclave community also implies access to work, social services, and a base from which to extend family migration.

This chapter will look at the different ways in which relations of housing, work and family are interrelated for Polish immigrants in Greenpoint. Housing is a commodity – with both a use and exchange value – but one with a peculiar nature. For as the Polish immigrant experience in Greenpoint will show, relations of housing are embedded within a constellation of social relations that go well beyond housing sensu stricto. Housing is embroiled in work and family relations in ways that are not always immediately apparent, and is imbued with a special significance that attaches to the notion of home. This makes housing – for the immigrant in
particular – much more than a “good” or “service” to be purchased on an impersonal market. It is, in short, what gives housing as a commodity its fictitious nature.

**Finding Housing in Polish Greenpoint**

The socially-embedded nature of housing among Polish immigrants in Greenpoint is reflected in the process of locating and securing housing in the neighborhood. This is the first task facing any new immigrant, and one that often begins prior to his/her departure from Poland. The long history of Polish immigration to Greenpoint, described in Chapter One, has forged ties between particular regions in Poland – Lomza, Rzeszow, and Bialystok most prominent among them – and Greenpoint that have been sustained across several generations. It is through these well-hewn paths that many recent Polish immigrants arrive in Greenpoint, where they often have friends and family already living. This process of chain-migration has given Greenpoint a reputation as a Polish neighborhood, and a convenient first stop in the immigrant’s American odyssey. Thus A. Garbowska, who immigrated to Greenpoint in 1981, recalls how – even before her arrival to the neighborhood – the prospect of settling in Greenpoint allayed some of her fears and anxieties:

> Even in Poland, before I left for the United States, my cousin would ask, ‘So when are you finally going to America?’ And I would answer, ‘I don’t know. I’m afraid. Maybe I’ll get lost there.’ And he said – this was in 1981 before my first trip to America – ‘Don’t be afraid. When you step onto the streets, you’ll feel as if you were in Poland. You’ll go into a shop and they’ll speak Polish. Out on the streets they’ll be speaking Polish.’ He had already been here, in Greenpoint. Already back in those days so many Poles had left Poland for America and came here to Greenpoint. (personal communication, March 15, 2009)

Even for the immigrant without friends or family in Greenpoint, the linguistic handicap made the Polish enclave the easiest neighborhood in which to find housing. Bulletin boards with apartment listings in Polish, described by Redlinski in his novel, could be found throughout Greenpoint, at Polish congregation points such as pharmacies, laundromats, markets, and banks. Some Polish immigrants arrived in Greenpoint comforted only by the knowledge that it was a Polish neighborhood, and thus an immediate haven in the foreign metropolis. G. Eliasiewicz recalls how he found his first apartment in Greenpoint:

> I arrived in New York only knowing one word: Greenpoint. I didn’t even know where it was – Manhattan, Brooklyn, New Jersey (laughs). Then I got out of the subway on Manhattan Avenue and asked the first person I saw, in Polish, ‘Do you know where I can find a room for rent?’ She answered in Polish, ‘Go up four blocks, turn right, walk two blocks to the Murawski Pharmacy. There you’ll find apartment ads.’ And so I carried my suitcase to the pharmacy, bought a calling card, and started calling for an apartment. I found a place just around the corner from there. (personal communication, May 5, 2009)

In the 1980s and early 1990s, as Greenpoint was reconstituted as a Polish immigrant enclave through waves of migration, rental housing in the neighborhood was still relatively cheap and accessible – for the Polish immigrant, at least. Indeed, every Polish tenant I interviewed who settled in Greenpoint during this period said that finding a room or an

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35 All three regions have a history of emigration to the United States dating back to the 19th century. Whereas emigrants from Southern Poland (Zakopane and the Tatra Mountains) have long-established ties with Chicago, emigrants from Eastern Poland (including Lomza, Rzeszow and Bialystok) have historically tended to immigrate to New York City. These routes, revived through periodic waves of migration, have persisted to this day.
apartment to rent in the neighborhood was not a problem. Though the apartments were often in poor physical condition, and were frequently infested with cockroaches and other vermin, they were abundantly available and the rents were affordable. And while most of the tenants interviewed found housing in Greenpoint through family, friends or acquaintances, others were actually approached by prospective landlords while perusing the local housing boards. K. Kowalska, who arrived from Poland in 1979, was offered an apartment to rent while reading the housing board at the Polish-Slavic Federal Credit Union, while H. Paszek, who came in the mid-1990s, was asked if she would like to rent an apartment by the landlord of the laundromat where housing ads were commonly posted. Others who settled in the 1980s and early 1990s confirmed the renters’ market that was Greenpoint, remarking how, “back then, it was the landlords who sought out tenants, not the other way around” (Paszek, personal communication, September 5, 2009).

Not only were landlords desperate to rent apartments to Polish immigrants, but they were also willing to do so at low cost and with little or no restriction regarding use and occupancy. The two – rent and occupancy restrictions – were of course related, for the more occupants permitted per unit, the less rent was (usually) demanded per occupant. Back in 1989, as W. Barcinska recalls, “landlords did not limit the number of occupants in the apartment. If someone had a lease, he/she would pick however many roommates he/she wanted, however many would fit in the apartment” (personal communication, July 23, 2009). J. Saczyk, who settled in Greenpoint in 1979, recalled his first place of residence, a three-bedroom apartment that he rented from a Polish landlord and shared with eleven other Polish immigrant tenants. He paid $30 per month in rent at the time (personal communication, July 16, 2009). Similarly, W. Chlebek, who also arrived from Poland in 1979, found an apartment through his cousins in a 50-unit apartment building in Greenpoint. He shared one room with two other tenants in a three-room railroad style apartment, housing a total of eight to nine tenants, for $85 per month. The beds were placed side-by-side in each of the three successive rooms, and if there was no room, then mattresses were put on the floor. To accommodate more tenants in a single apartment, tenants would sometimes sleep in “shifts”; if one tenant worked during the day, and another worked at night, the two would simply sleep in the same bed at different times. (Chlebek, personal communication, May 22, 2009)

If local landlords, for the most part, turned a blind eye to the number of tenants in their apartments (so long as the full rent was paid), the tenants themselves had access to another source of housing security/stability: the steady supply of fellow immigrants in search of housing in Greenpoint. After the lifting of martial law in Poland in 1987, when travel restrictions were eased, an influx of “seasonal” immigrant laborers to Greenpoint ensured a ready demand for

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36 Now, in a context of rapidly rising rents, Greenpoint landlords tend to be much more restrictive over occupancy, to the dismay of many long-time tenants. W. Barcinska included: “Now the situation is different. Now landlords control the number of tenants. An apartment could cost $1500 and [the landlord] could limit the number of tenants to two people. And this is a problem for us people who don’t make a lot of money. Before, this problem did not exist” (personal communication, July 23, 2009). My own work with neighborhood tenants has confirmed W. Barcinska’s observation, as I have frequently encountered landlords who attempt to deny tenants even the legally-permissible number of roommates/occupants. Now, of course, the landlords’ motivation is to drive the long-time tenants out of their buildings, not to keep them in.

37 To this day, the building is colloquially referred to among Poles as the “Peking,” most likely because of its overcrowded and dilapidated conditions. Despite the derision it continues to elicit among Polish residents who remember how the “Peking” used to be, the building has recently undergone significant renovations and a number of compact studios, one-bedroom and two-bedroom apartments (without living room) have been listed for rent. At the time of writing, studio apartments in the building were renting for $930/month.
temporary rental housing. Permissive landlords, many of whom were working-class immigrants also in need of tenants to help pay their mortgages, tolerated the frequent turnover of short-term tenants. S. Garbacz, whose landlord lived in the building next door, describes his first apartment in Greenpoint (in 1990) as a kind of boarding house:

> When somebody moved out or left for Poland then another would appear, maybe after a month or so. It was like that the whole time. Five of us lived there, then there would be breaks, and someone would find a sixth after a month or so. In the other apartments in the building it was the same – when spots would open up, they would ask whether anyone from our apartment knew of someone looking for housing. (personal communication, September 12, 2009)

Garbacz’s was not an uncommon experience among Polish immigrant tenants at the time, and underscores the informal nature of the Polish immigrant rental market in Greenpoint. Indeed, none of the tenants I interviewed found their apartments through real estate agents or immigration service agencies. Rather, apartments were located and secured through word of mouth and personal references. Work, church, existing roommates/neighbors, and neighborhood acquaintances were all common sources of information regarding available housing, as were family and friends. The informality of this housing market meant the monetary costs of securing housing were minimal; what mattered, instead, was one’s *srodowisko* – or circle of family, friends, and acquaintances through which access was gained38. For freshly-arrived immigrants, a presence in Greenpoint provided access to the personal networks through which work, housing and other life opportunities were obtained. For this reason, even those Polish immigrants with no family connections to Greenpoint looked to settle in the neighborhood (W. Barcinska, personal communication, July 23, 2009).

Such was the case with J. Konopielski, who moved to Greenpoint in the mid-1980s after spending his first year in the United States picking oranges in Florida. All he knew about Greenpoint at the time was that it was the Polish neighborhood in New York City, and thus a logical place to start looking for housing and work. Konopielski recalls how he found his first apartment in Greenpoint:

> After getting to Greenpoint, I went straight to the park to see if I knew anybody. But all I saw were some Polish people drinking vodka. So I went and bought a bottle (of vodka) and joined the group. And that was the best thing I could have done – to buy a bottle of vodka and join them. Because without a bottle I wouldn’t have met anyone. Then I bought another, and another, and soon there were more than ten people with me at the park. And so I spent my first night in Greenpoint with one of the guys from the park. I stayed there for about a week, then found a room for rent on Green Street through another person at the park from a nearby town in Poland. (personal communication, October 5, 2009)

Other landlords recall similar means of finding rental housing in Greenpoint – not necessarily with the help of vodka, but always through a personal contact from within the immigrant community.

Consciously excluded from these *srodowiska* or networks of access, of course, were the other racial and ethnic groups living in Greenpoint at the time, most notably Puerto Ricans and Blacks. The flipside of the informal rental market catering to Polish immigrants were the

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38 The anthropologist Janine Wedel (1986) examined this concept in some detail in her book on late-communist Polish society. Similarly, Roger Waldinger’s (2003) research on the organization of immigrant labor markets demonstrates the importance of informal referral networks among immigrant groups. Though this phenomenon is well-documented in labor studies, little research along these lines has been conducted with respect to contemporary housing markets.
informal racial covenants and various discriminatory practices of white ethnic landlords. Anthropologist Ida Susser (1982), while conducting research in the neighborhood in the late 1970s, found numerous apartment ads explicitly limiting inquiries to “working” (i.e. not on public assistance) prospective tenants or those “without children.” Susser even discovered that neighborhood landlords were engaging in discriminatory rental pricing based on source of income, charging higher rents to those tenants on public assistance to whom they decided to rent. Though much else in the neighborhood has changed almost beyond recognition, lamentably such practices have not disappeared. On the website bazarynka.com, a kind of “craigslist” for the Polish-speaking public in America based in Greenpoint, such blatant examples of housing discrimination – though illegal – are still relatively common.

Even more common was housing discrimination based on race. Susser has exposed the particularly virulent forms of such discrimination directed against African Americans in the late 1970s. Sociologist and lifelong resident Judith Desena has researched the subject further and written extensively about it in her book, Protecting One’s Turf. Such discriminatory practices on the part of neighborhood landlords persist. Though one would be hard-pressed to find a sign outside a building demanding that “Niggers Go Home!”, still more subtle forms of racial discrimination can be encountered. As an example, when answering apartment ads from bazarynka.com on behalf of a non-Polish-speaking friend in search of housing in Greenpoint, I was asked by the Polish-speaking landlord what “color skin” the prospective tenant had. When I answered that I did not know, but that he was American, had a job, and could afford the rent, the landlord clarified: “I mean is he Black? Because I’m not racist or anything, but I just want to be careful and not take any chances” (personal communication, October 8, 2009).

Indeed, almost all of the Polish immigrant tenants interviewed revealed that their first landlords in Greenpoint were either Polish immigrants themselves, or Americans of Polish descent. Undoubtedly, the linguistic connection was at least partly responsible for this; some of the tenants with American-born landlords of Polish descent stressed that their landlords were able to communicate in Polish, to the great relief of the tenants themselves. Still, in light of research conducted by Susser and Desena, and along with my own observations and experiences in dealing with Polish landlords, it would seem that, in renting to fellow ethnic Poles, the landlords were exhibiting a clear racial preference. This was especially the case among owner-occupier landlords, who were admitting Polish immigrants not only as their tenants, but also as their neighbors.

Housing and Work

Greenpoint has attracted Polish immigrants not only in search of housing, but also in search of work. With a critical mass of Polish-speaking residents generating internal demand for specific goods and services, the physical immigrant enclave that is Greenpoint has emerged alongside an ethnic economy that has depended heavily upon the flow of Polish immigration. For many Polish immigrants, finding and securing housing in the immigrant enclave was a step towards finding and securing employment in the enclave’s economy. Physical proximity to the networks of fellow immigrants living and working in Polish Greenpoint was key in this respect, and joining the neighborhood the most sensible strategy. Access to housing was thus intimately tied to opportunities for work for Greenpoint’s Polish immigrants.

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39 Including ethnic Polish, Irish and Italian landlords in Greenpoint.
The earlier Polish immigrants to Greenpoint with whom I spoke – those who arrived in the 1970s and early 1980s – often found work in local manufacturing businesses. While the American Sugar Company in Williamsburg and Leviton in Greenpoint were two of the area’s largest employers, myriad other small firms have drawn upon the pools of immigrant labor close at hand. Local industry offered newly-arrived immigrants with no knowledge of English an opportunity to work immediately, and if the wages were often meager by American standards, their purchasing power expanded exponentially when sent back to Poland  

Among the light manufacturing jobs in which these earlier Polish immigrants worked were: garment manufacturing, including dressmaking and tailoring; envelope manufacturing; food processing; and woodworking.

With the increase in Polish immigration and re-emergence of the enclave, Greenpoint also became an important source of information on the particular industries in which Polish immigrants had established a niche. In the 1980s Polish men, who were (and remain) concentrated in the buildings trades in general, began to enter en masse into one sub-field in particular: asbestos removal. Indeed, so popular was the asbestos removal industry among Polish immigrants, that in 1988 a Polish-language asbestos training institute was opened in Greenpoint. By some estimates, Polish immigrants came to constitute 60-70 percent of licensed asbestos removers, eventually assuming leadership of Local 78, the trade union of asbestos workers. The heavy concentration of Polish immigrants in this particular niche earned Greenpoint the nickname “asbestos city” among its Polish asbestos workers. Greenpoint had become the organizational epicenter of the Polish asbestos removal industry.

For Polish immigrant women, Greenpoint had also become a vital source of information and training for the two industries in which they have concentrated: house cleaning and home attendant services. If working construction na budowie has become common parlance among Polish men, a similar refrain among Polish women is to work as a housecleaner na plejsach (“at

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40 The importance of remitted earnings for Polish immigrants to Greenpoint – particularly during the final years of communism and the initial period after its collapse – cannot be understated. Nearly every Polish immigrant with whom I spoke had committed to memory not just the wage rate at his/her first job, but also the dollar/zloty exchange rate at the time, how much was spent on room and board here, and how much was sent to Poland every two weeks.

41 Not only had Polish immigration to New York City given rise to the physical enclave, but Polish immigrants – like other immigrant groups – had carved out specific subsectors of industry in which they concentrated and collectively competed. On ethnic economies, see Waldinger (1993).

42 To have worked na budowie (on building) is practically a rite of passage for immigrant Polish men in Greenpoint, many of whom found their first jobs in America working in construction. This commonly-used expression encompasses a wide range of construction- and building-related activities – from demolition, to general contracting, to interior work (windows, sheetrock, cabinetry), and even asbestos removal.

43 Writing of his experience in home-renovation after purchasing his first home in Chicago, the Soviet-born sociologist Georgi Derluguiian (2000) identified an ethnic economy of construction, one he termed the “homebuilders’ International”: “The construction trades themselves are divided into ethnically specialized sectors….Such specialization appears to emerge more or less accidentally, and then become institutionalized for a while in the mechanisms of chain migration. For instance, practically all recent arrivals from Rumania are in carpeting and painting — taking a cue from those who came earlier…Italians and Irish, as historically better established communities, cluster disproportionately in by far the best-paid plumbing jobs, where Jews are not joining them, while Poles mostly work illegally outside the union. Sikhs are in the mechanical occupations. White Americans and quite a few African-Americans… go into managerial positions or crafts like tiling, masonry, or electricity. Conversely, former peasants from Central America are in landscaping — i.e. cutting grass and raking leaves— or roofing and other less skilled jobs, though often supervised by white Americans” (p. 68).

44 This figure does not include unlicensed and undocumented workers in the asbestos removal industry – estimates of which are considerable (Binkowski, 1994; Krutel, 1996).
Documented Polish immigrants tend to look for housecleaning work in Manhattan office buildings, while the undocumented gather on a Williamsburg corner in the mornings waiting to be hired by Hasidic housewives (Kamber, 2001; Bernstein, 2005). Greenpoint’s proximity to Williamsburg, with its large population of Hasidim, has made it both a convenient and desirable place to live for Polish immigrant women working (or in search of work) as housecleaners.

Polish women have established a similarly strong presence in home care assistance, providing home attendant services for seniors throughout the city. PSC Community Services, located in Greenpoint, has been training and placing home care attendants for over 20 years. The vast majority of women who participated in the PSC program have been Polish immigrants, many of which reside in Greenpoint.

For the Polish immigrant, access to housing in Greenpoint can also provide opportunities for work in other, less formal ways. Particularly for those without work authorization papers, informal contacts and word-of-mouth references are the most effective means of securing employment. As with the process of finding housing, a physical presence in the enclave is essential, as roommates and neighbors are potential sources of employment. Other sources include church, bars/restaurants, and local public space itself – the parks and sidewalks where co-ethnics can be found. What is most important, particularly for the newly-arrived immigrant, is simply to be in Greenpoint.

One example of how relationships based in housing can lead to opportunities for work is that of W. Chlebek, whose first apartment in Greenpoint was a shared room in the infamous “Pekin” apartment building, described above. He found his first job in Greenpoint through one of his roommates, who worked in a local butcher shop. Though Chlebek would move out of the “Pekin” before long, he would continue to work in the butcher shop for the next 17 years (personal communication, May 22, 2009). S. Garbacz also found work through his housing relationships in Greenpoint, though not through a roommate. Rather, he befriended the brother of his landlord, who lived next door and often made repairs in his building. The landlord’s brother ran a contracting crew and eventually asked Garbacz to join; Garbacz worked with the crew for the next four years, before moving on to another contracting crew he had heard about through word of mouth (personal communication, September 12, 2009).

Work and Housing

If relationships in housing among Polish immigrants in Greenpoint have lent themselves to opportunities for work, the inverse has also been true. In the social world of the immigrant, contacts at work can readily lead to information about, or even access to, housing in the neighborhood. Particularly among Polish immigrants working in Greenpoint, information regarding available apartments nearby is commonly shared in the workplace. In this way, housing options and opportunities are in part structured by personal ties and “access” derived from other spheres of immigrant life, such as work. Thus not only is work one of the main

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45 This is particularly so for the older (over 50 years old) Polish immigrant women who learned Russian in school back in Poland. This knowledge of Russian has helped them to obtain work for Russian-speaking seniors, many of which are being provided with home care assistance.

46 I personally experienced this while working with Polish immigrants in Greenpoint, at both a mosaic studio and a banquet hall. In addition to housing, other neighborhood topics of discussion among workers included Polish doctors/dentists, tax accountants, and restaurants and markets.
reasons for seeking housing in Greenpoint, it can also serve as a means through which this housing is secured.

M. Karwowski’s experience, for example, demonstrates how work relationships can lead to housing opportunities in Greenpoint. After quitting his job as a butcher at a meat market, he began working with other Polish immigrants on a contracting crew, undertaking various kinds of work throughout New York City. When his rent was raised, and he began looking for an apartment elsewhere in Greenpoint, the “chief” of the crew asked him if he would be interested in living together with other members of the crew. As it happened, the chief’s friend had just purchased a multi-family house in Greenpoint and was in need of tenants to help with the mortgage payments. The rooms were affordable and the landlord did not limit the number of occupants per apartment. Perhaps most importantly, Karwowski was able to maintain ties with his chief and thus continue to work on the crew, while remaining in Greenpoint. He lived in this apartment with his workmates/roommates for five years, before moving with the same roommates to another apartment in the neighborhood. Eventually, when health problems forced him to stop working as a contractor, he moved out and found a room for rent – also in Greenpoint – on his own (personal communication, November 13, 2009).

Though less common, in some cases employers in Greenpoint may actually provide housing for their workers in the neighborhood, at reduced cost or even rent-free. H. Paszek, who began working at a Polish-owned supermarket in Greenpoint in the early 1980s, was offered an apartment directly above the market. Her boss was also the landlord of the building, and he suggested that she move into the building so that she would not have to commute every day from South Brooklyn. Paszek was offered $250/week in wages plus the upstairs apartment for $260/month. Thus not only was she spared the long commute to work, she was also paying only a quarter of her income for rent, allowing her to save the rest. Her landlord/boss never gave her a lease, explaining, “You work here, what do you need a lease for?” According to Paszek, the arrangement lasted “for a very long time,” during which the landlord/boss raised the rent “only minimally.” She was indeed pleased with the arrangement, while it lasted: “I worked well, he was pleased with me, and I was pleased with him, because he gave me an apartment upstairs. I worked long hours, but I didn’t have to commute. This went on for many years, until [the boss] died” (personal communication, September 5, 2009).

Paszek is not the only employee/tenant in her building. All of the tenants in the four-unit building, according to Paszek, have worked at the supermarket in some capacity – the next door tenant, for example, made pierogies for the market, while the man down the hall would maintain and repair all of the market’s equipment. Indeed, as Paszek recalls, her employer/landlord once told her: “No one else has the right to live in the building. If people work for me, they should have affordable apartments” (personal communication, September 5, 2009). The next-door building also houses employees of the landlord; in this building, according to Paszek, reside the kitchen staff of the Polish banquet hall owned and operated by the wife of her former boss, now deceased.

*Housing and Work Processes Combined*

In Polish Greenpoint, the nexus between housing and work may involve a combination of the two processes themselves. Not uncommon are informal agreements between landlords and tenants, in which landlords provide rent reductions or abatements in exchange for tenants undertaking building services or apartment repairs and renovations. This kind of arrangement is
particularly popular among Polish immigrants in Greenpoint, who frequently work in construction or related fields and thus are capable of carrying out such tasks. Many landlords, for their part, are also eager to rent to tenants who are “handy”, for this – at the very least – absolves them of the responsibility to undertake apartment repairs themselves. For the tenants, receiving rent breaks in exchange for menial tasks and repairs in the building or apartment can also be a boon.

Indeed, many of the Polish tenants with whom I have spoken have, at one time or another, either made renovations to their own apartments, or helped maintain their buildings in exchange for a fixed or reduced rent. K. Kowalska and her husband, for example, renovated their apartment on their own immediately after moving in, and were able to deduct the costs of the renovation from the rent. Similarly, J. Kulikowski has had his rent reduced in exchange for painting work he has done, and feels that the landlord has acknowledged and compensated him for the work that he has done on the apartment. Though the landlord purchased the materials, Kulikowski performed the work himself, laying tiles, repairing the cabinets, and replacing the lighting. In exchange, the landlord agreed not to raise the rent. Kulikowski feels that this implicit deal between the landlord and himself over repairs and rent has been a fair one, and that he has no reason to complain (personal communication, November 3, 2009).

J. Saczyk, who has lived in Greenpoint since 1991 and has worked extensively as a contractor, has provided building services and regularly made repairs for nearly every one of his landlords. In one of his apartments, which had been seriously run-down and in dire need of repair, Saczyk worked on the weekends for nearly two months, replacing sheetrock, painting, and fixing the kitchen. The landlord paid for the materials and gave him the first month rent-free. Saczyk continued to provide building services and repairs in his next Greenpoint apartment, which was owned by a single mother (with two daughters). In exchange for basic maintenance work (repairs, painting, replacing utilities), he was allowed to live for 12 years with only two rent increases – from $600 to $700 over the entire course of his tenancy. He is convinced that, by helping around the building, he has kept his rent low. Indeed, even as a senior he continues to help his current landlord with building maintenance:

It’s the same with my current landlord. She doesn’t leave her apartment. We take care of the yard. I cut and my wife bags. We also take out the trash and bring in the cans. For her it’s very convenient because she doesn’t have to worry about a thing. My wife cleans the stairs inside the building. And the landlord hasn’t raised the rent that much. In five years, she’s raised the rent $75. Every now and then, when my wife cleans the hallways, the landlord will deduct $20 from the rent. (personal communication, July 16, 2009)

Finally, M. Slownik, who works for a Greek-owned contracting firm with other Polish immigrants, has also used his work tools and skills to keep his rent affordable. For the past five years, he has effectively served as a live-in super for his landlord – taking out the trash, tending to the yard, cleaning the halls, and making minor repairs in the building. In exchange, not only has Slownik’s landlord never raised his rent, but he also permits him to keep his tools in the basement and even use the space as a small workshop. Access to this space is very important for

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47 My own experience in looking for an apartment to rent in Greenpoint has confirmed this. When answering an apartment ad from bazarynka.com, I was asked by the landlord whether I worked in construction. When I replied that I did not, the landlord politely declined to show me the apartment, stating that he was looking for someone who was “handy” and capable of performing building maintenance as an on-site superintendent. He explained that, due to his age, he could no longer make building repairs himself and thus was looking for a tenant who could perform the work for him – in exchange for a “good deal” on the apartment (personal communication, June 18, 2009).
Slownik, who has been able to supplement his contracting income with side-work in carpentry, particularly during slow periods (personal communication, October 20, 2009).

**Housing and the Immigrant Family**

For Polish immigrants in Greenpoint, housing conditions and opportunities are also closely interrelated with family and kin relations. In some ways this close connection between family and place of residence is of course axiomatic, given that the “home” is where the household is created, and where family life transpires. Immigrants are no different from others in this respect. What is perhaps peculiar to the Polish immigrant condition – and the condition of immigrants more generally – is the specific relationship between access to housing in America and family relations that are transnational, stretching across countries. For many Polish immigrants in Greenpoint, transnational family relations condition housing opportunities, and vice versa. This lends housing a special importance in their lives.

Indeed, for a great many Polish immigrants in Greenpoint, family and kin relations were the very reason for leaving to America in the first place. The prevalence of pre-existing family contacts in Greenpoint has already been noted; what is equally common among Polish immigrants with whom I have spoken was the expectation that the journey to America would merely be a sojourn, a temporary visit for work, travel, or a combination of the two. “A maximum of two years,” is how most of the tenants replied when I asked them how long they initially intended to stay in America. Many had family members who remained in Poland and to whom they expected to return after earning enough money to make life more comfortable back in Poland.

A. Garbowska, who left her family in Poland in 1981, spoke of her reasons for coming to America when given the opportunity:

> I wanted to know what life was like on the other side of the ocean. And what does life look like over there. And secondly, I saw that whoever went to America came back in one or two years and already had a nice care, a nice home. And I got married at 20, took care of the home for almost 20 years, and it was hard. My husband worked, I worked, and it was difficult. And when I saw people going to America, able to get a new car, to quickly finish their homes, different is evident. That it was possible to go to America, to make a little money, and to help your family and yourself. (personal communication, May 15, 2009)

This notion of helping the family by immigrating to America and sending money back home was, and remains, fundamental for many Polish immigrants. In the 1980s and 1990s – times of chronic shortage and hyperinflation in the Polish economy – sending American dollars as well as goods to family members in Poland constituted a veritable survival strategy.

Thus decades before the idea of globalization took hold of the popular imaginary, Polish immigrants in Greenpoint were already living “transnational” lives, with feet in both the “old” and “new” worlds. The ultimate goal – to create the conditions in America for a quick and lucrative return to Poland – helped to shape and determine housing opportunities and conditions in America. With little or no intention of remaining in America, many Polish immigrants

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48 In looking through issues of the New York-based, Polish language daily Nowy Dziennik, I was struck by the abundance of ads for parcel and money-transfer services to Poland. Common items sent included non-perishable foods and clothing, especially jeans.

regarded housing as a temporary necessity and burden – whose costs were to be avoided to the extent possible. Moreover, the need to support a family back in Poland drew resources away from living conditions in America. Polish immigrants who continually scraped to send money back home opted for the cheapest, and sometimes most temporary, housing available. Single immigrants, often with family back in Poland, experienced housing in Greenpoint in a dormitory-like manner, as merely a place to sleep and occasionally eat when not at work. With little or no means of saving money on the side, accumulating enough to put a down payment on a house was practically impossible. As long as return remained the goal, housing conditions in Greenpoint were of secondary importance50. Home and family, of course, were elsewhere – indeed, their being elsewhere was the very reason immigrants worked, saved, and sent money back to Poland.

The fact that many of the so-called Polish “tourist” immigrants – those who were admitted to the United States on temporary, ten-year tourist visas – repeatedly shuttled back and forth between Poland and the United States for months at a time51, contributed to the transitory nature of immigrant housing in Greenpoint. Some such “tourists” were lucky enough to find temporary tenants to sublet their rooms or apartments; most would move out entirely and begin the housing search anew upon their return. This population of Polish soujourner, while housed in chronic insecurity, created a fluid immigrant rental market – as described above.

The Polish immigrants who were eventually able to obtain permanent residency in the United States – either through the amnesty program or the visa lottery system – were then in a position to sponsor the immigration of their spouses and children. Still, the sudden arrival of family members would often constitute an additional financial burden, at least initially, as housing and living expenses would subsequently rise. Any increase in income from the addition of a working family member would likely be offset by the extra costs of food, shelter and schooling, particularly since the initial wages for a newly-arrived immigrant were certain to be low. Even – or perhaps especially – for a re-united Polish immigrant family, the costs of purchasing a house in Greenpoint were likely to be prohibitive.

One great irony of this transnational existence is that, while consciously choosing not to build a home in America, many Polish immigrants have been building one, physically, back in Poland. This home, however, is one to which they are unlikely ever to return. Greenpoint abounds in stories of stately new homes in and around the eastern Polish cities of Lomza or Rzeszow – whence many Polish immigrants in Greenpoint have come – sitting vacant for years, as their owners toil away in America. For many such Polish immigrants, the home has always been a status symbol, tangible proof of success, and a validation of the (always difficult) decision to leave Poland. Most have undertaken these home-building projects with the sincere intention of eventually returning there to live out their retirement years. In the meantime, their lives may have moved to America to stay; their families, retirement pensions and, perhaps most importantly, health care are all in America. And so they, too, remain.

If transnational family relations and ties might circumscribe opportunities for housing among Polish immigrant tenants in Greenpoint, secure access to local housing could itself play a

50 One local informant explained to me that Poles have been unable to secure decent housing in America because, among other things, they have been unable to commit fully to settling and remaining in America (L. Niewiadomski, personal communication, July 22, 2009)
51 Typically, the ten-year tourist visa to the United States permitted visiting periods of six months at a time. Those Polish immigrants who did not want to overstay their visas and remain without documents would have to leave the country every six months in order to remain “legal” and to remain eligible for citizenship in the absence of full amnesty.
vital role in enabling particular transnational family trajectories to develop. Like the family members who preceded them, and with whom many Polish immigrants first lived upon their arrival, those Polish immigrants who have secured housing in Greenpoint have effectively created a base for future family migration. From this base, invitations for tourist visas can be issued, relatives can be housed during temporary work or study trips, and yearly residence can be provided to family members applying for permanent residency in the United States. The chain migration is thus perpetuated through continued access to local housing.

The Laski family, for example, has reunited four generations in Greenpoint over the past three decades. The first Laskis to arrive came to Greenpoint in the early 1980s. Their son remained in Poland until the early 1990s, when he joined his parents in their Greenpoint apartment. After a few years, he found his own apartment in Greenpoint, where his wife joined him and his children would visit during summer vacations. In fact, the children, who had applied for permanent residency status in the United States, were required to spend time in the country every year. After completing university in Poland, his son (the third Laski generation) moved to the United States permanently. Recently, the parents moved out of their Greenpoint apartment only to be replaced by their daughter, son-in-law, and grandchild – the fourth Laski generation in Greenpoint. Each Laski to settle in Greenpoint has done so after repeated sojourns in the neighborhood, lasting only months at a time. It is their continual access to local housing, however, that has made this possible, anchoring their chain of migration that has extended across four generations (personal communication, November 23, 2009).

In and of itself, however, access to housing is not enough to sustain migration. The housing in question must also be secure. That is, immigrant tenants must possess the right to house immediate family members and guests, on and off, for extended periods of time. This right can be obtained by permission of the landlord or – more commonly – statutorily, as part of New York City’s rent regulation code. This reveals the seminal importance of the institution of rent regulation, for it enables tenants to preserve and even extend transnational family ties without fear of landlord reprisal. Or, if landlords do resist, tenants at least possess the legal grounds on which to defend their right to house family members.

The Affective Bonds Between Tenants and Landlords

Many homeowners in Greenpoint are themselves relatively recent immigrants from Poland who, through a combination of saving, their own sweat equity, and renting apartments (or even rooms) to fellow Polish immigrants, have been able to purchase homes and meet their mortgage payments\textsuperscript{52}. Renting out a portion of their homes to tenants – a need almost universally acknowledged by the landlords with whom I have spoken – has brought tenants and landlords into close physical proximity with each other. This propinquity within a shared home gives the landlord/tenant relationship a certain intimacy that is often lacking in the more impersonal, businesslike relations between tenants and absentee landlords. Added to this is the fact that both tenant and landlord are immigrants from the same country – with a “shared history” that may generate solidarity, rivalry, or a combination of the two. In short, the relationship between immigrant tenants and landlords in Greenpoint – one based on inherent inequality – is further complicated by both history and geography.

\textsuperscript{52} Access to mortgage loans has also been a significant factor in this process. This Polish immigrant “ethnic rentier” class in Greenpoint will be the subject of Chapter Five.
In some cases a close, almost family-like bond may develop between tenant and landlord, or between their families. K. Kowalska and her husband, for example, who were approached by their future landlord – also an immigrant from Poland – while perusing the housing board at the local Polish credit union, grew especially fond of their landlord and his family. While the living conditions themselves brought the landlord and tenant in frequent and close physical proximity – the two households shared a kitchen and bathroom – their relationship soon evolved into something much closer. Initially, what was a relationship of necessity (having to share cooking and bathroom facilities) developed into one of convenience and, ultimately, choice. Reflecting on her relationship with her first landlord in Greenpoint, Kowalska recalls:

We [the landlord’s wife and I] cooked together because I worked early, she worked late, so she cooked during the week and I cooked on Saturdays and Sundays, because those were the larger Polish meals. And we ate together – Christmas together, Easter together. Everything was together, like one family. My husband and the landlord met in the credit union and they became like brothers… they would hang out together, drink coffee together, even go to church together. (personal communication, August 14, 2009)

At the same time, Kowalska remains fully aware of the socio-economic basis of their, and other tenants’, relationship with the landlord. She freely acknowledges that her tenancy, and the rental income it provided, was a condition of possibility for the landlord’s propiety. Though she credits the 30 plus years of working and saving on the part of the landlord and his wife, Kowalska is under no illusions as to the vital importance of the tenants: “The landlord took out a loan and the tenants paid it off little by little. They had three tenants in one house, four in the other. Everything was paid off by the tenants” (personal communication, August 14, 2009). Still, despite this realization, Ms. Kosciuczyk has developed a kind of empathy for her landlord in particular, and even for landlords in general. She understands that many Poles are leaving Greenpoint and the United States altogether for lack of work and steadily rising costs of living. Yet when asked about the increasing rents in Greenpoint over recent years, she offers the following rationalizations and justifications:

Somehow the housing is not becoming cheaper. It’s strange. But on the other hand, if you think about it deeper, as my landlord says, if he has to pay $10,000 a year for water this year, then he has to raise the rents for his tenants. After all, he’s not going to provide for his tenants, it’s the tenants who have to provide for him. It’s a normal thing. (personal communication, August 14, 2009)

Despite the economic divide between Polish immigrant tenants and landlords in Greenpoint, this identification on the part of the tenants with the interests of the landlords is, surprisingly, not uncommon. Especially when a close personal bond has developed between tenants and landlords, tenants may forgo their own rights for the sake of their landlords. The case of S. Szarpowicz illustrates this well.

Not long after her husband passed away, Szarpowicz began to celebrate holidays, birthday parties, and anniversaries with her landlord’s family, who also lived in the building. Though the conditions in her apartment left much to be desired – she even recalls how “horrified” she was with the state of the apartment when she first moved in – she was ultimately touched by her landlord’s invitations and gestures of support. So grateful was

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53 When asked about their initial impressions of New York City in general, and housing conditions in particular, the vast majority of Polish immigrants with whom I have spoken expressed their utter surprise (and dismay) at the profusion of waste and trash on the streets, as well as the deplorable living conditions in the apartments. They are quick to contrast these conditions with those of Poland, which they had left in search of a (materially) better life.
Szarpowicz to her landlord that she refused even to consider applying for the rent increase exemption program for seniors, which she assumed would be an additional burden on her landlord. When I explained to her how the program works, assuring her that the landlord will be able to continue to collect rent increases through tax abatements, she simply responded, “Landlords don’t want the program” (personal communication, June 19, 2009). When I suggested that this was because most landlords did not fully understand how the program works, she answered, “Well, I did not want to bring it up because I’m still friends with the landlord and they’re very good people” (personal communication, June 19, 2009). Rather than risk upsetting relations with her landlord, Szarpowicz chose to forfeit her right to freeze her rent and stop paying increases.

If affective personal ties can sometimes lead tenants to identify with landlords and their interests, the same can be true for landlords vis-à-vis tenants. A number of tenants have related stories to me of landlords who have chosen not to increase rents at all over extended periods of time. Such decisions, however, are not necessarily independent of cost-benefit calculation. Many landlords, particularly owner-occupiers, would prefer to charge lower rents to tenants they know and trust, rather than maximize profits and risk bringing a problematic tenant into their homes. Often, it is only through a longstanding or personal relationship with the landlord that such tenants are able to stave off the surrounding tide of rising rents in the neighborhood. When these relationships end – as they often do – with either a change in building ownership or the death of the landlord, so too do the implicit agreements that had kept the rents affordable.

In S. Garbacz’s case, so well did he and his landlord of 12 years get along that, when the landlord decided that she wanted to sell the building, she first asked Garbacz if he was interested in purchasing it. According to Garbacz, the landlord said that she would give him a “good deal” because he had lived in her building for so long. Ultimately, Garbacz declined his landlord’s offer, leaving his continued tenancy in the apartment uncertain. Because the landlord could only find a buyer who would purchase the building without pre-existing tenants, the landlord was faced with the difficult prospect of having to evict her longtime tenants. Rather than simply evict Garbacz and his family, sell the building, and walk away, however, the landlord found them a comparable apartment for rent in a friend’s building on the next block. For Garbacz, this final gesture on the part of his landlord – a completely unnecessary one – was proof that she respected and valued him as a tenant (personal communication, September 12, 2009).

Elderly Polish Tenants and Neighborhood Dependence

In Brooklyn’s Community District #1, which includes the neighborhoods of Greenpoint and Williamsburg, nearly 10 percent of residents are over 65 years of age (Furman Center for Real Estate and Urban Policy, 2010). Polish immigrants constitute a significant portion of this

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54 Like many other Polish immigrant tenants I have interviewed, Garbacz expressed regret for not purchasing a house in Greenpoint when given the opportunity. At the time, however, his wife was earning a paltry salary and most of their earnings went towards putting their children through school. Now he thinks of purchasing a home in Greenpoint as the ideal investment for his son: “I told him, ‘Listen, buy a house in Greenpoint, you don’t even have to live here. You can buy a house and live somewhere else. We’ll take care of it.’ And now [my son] is kicking himself because he could have bought a house for $300,000 and now I don’t even know how much they cost.” (personal communication, September 12, 2009)

55 In non rent-regulated apartments, such as Garbacz’s, tenants do not possess the right remain in their apartments under the same lease terms following the sale of the building. Indeed, in such buildings tenancies are frequently terminated by the seller just prior to the sale.
senior population in Greenpoint, and elderly Polish tenants are especially vulnerable to residential displacement pressures. An estimated 70 percent of the Polish immigrant tenants who visit the office in which I have been working as a housing consultant are seniors. Having settled in Greenpoint in the 1980s and 1990s, most of these seniors – those with permanent legal status – are on fixed Social Security incomes (J. Bikowski, personal communication, October 8, 2008). Since many have worked off the books or under false Social Security numbers for years after arrival, their Social Security retirement benefits are often shockingly low. In the face of steadily rising neighborhood rents, many are barely able to make ends meet and are desperately hanging on to their apartments.

For most of these seniors, remaining in Greenpoint is of vital importance. The prospect of having to move out of a neighborhood in which they have spent their entire American lives is a daunting one; this is especially so for the majority who, having lived and worked solely among other Polish immigrants, speak little or no English. Housing in Greenpoint means access to Polish markets and shops, Polish-speaking doctors, and Polish-speaking social workers to whom they go for assistance in navigating the governmental benefits system for the elderly. More than this, living in Greenpoint also means living close to church, friends, and the surrounding Polish community.

Indeed, Greenpoint’s two senior centers – the Krakus Luncheon Club at the Polish & Slavic Center and the Pete McGuinness Senior Center at St. Antony’s Church – are filled with Polish immigrants and long-time residents. In addition to traditional Polish meals for reduced prices, the senior centers provide cultural activities (music, plays and movies), information on government benefits, and – most importantly – a setting for socializing. The importance of the senior centers for Greenpoint’s Polish immigrants was recently on display, when over 500 local seniors from the Krakus Luncheon Club assembled on the steps of City Hall to protest budget cuts to the city’s senior lunch programs.

Conclusion

This chapter has explored the various ways in which the social relations of housing are bound up with other aspects of life for the Polish immigrant tenant in Greenpoint. Not only has access to housing in the Polish enclave structured opportunities in work and family life, but work and family relations have likewise conditioned housing needs. Polish immigrant relations of housing, in short, are embedded within a constellation of other social relations, both within and beyond the enclave. This makes immigrant housing something more than a simple commodity to be purchased on the market; it means that housing within the enclave is necessarily conditioned by and subordinated to relations that cannot be reduced to a simple economic logic.

Because it extends to so many other aspects of immigrant life, housing within the enclave has a special meaning for many Polish immigrants. “Home” is a concept that is nearly always charged with particular emotion; the sociological importance of enclave housing for the immigrant, however, invests social relations of housing with even more passion. This is particularly so among immigrants with a shared historical geography, as well as among the elderly, who have come to depend upon and grow attached to secure housing within the immigrant enclave. In conditions of rapid economic change at the local level – in short, neighborhood gentrification – the social bonds of support provided by access to housing within the immigrant enclave can easily turn into forms of exploitation, dependence and insecurity. The processes by which this happens will be the topic of the following chapter.
CHAPTER FOUR: HOUSING INSECURITY IN THE IMMIGRANT ENCLAVE

The previous chapter explored the ways whereby, for the Polish immigrant in Greenpoint, relations of housing are embedded within sets of social relations that include work, the family and community life. Housing conditions and opportunities thus emerge as central to the immigrant experience, for they structure (and are structured by) so many other aspects of immigrant life. But housing conditions – their cost, quality, and stability/security – are neither fixed nor static. In twenty-first century New York City in particular, where the finance, insurance and real estate sectors of the economy have driven real estate prices to stratospheric levels, chronic instability and insecurity of housing are closer to the norm. Over the past 30-40 years, processes of gentrification have marched steadily outwards from the metropolitan core of Manhattan, intensifying and increasingly utilizing the state along the way (Hackworth, 2007). Greenpoint, its waterfront newly rezoned for park space and luxury residential towers, has become the latest neighborhood to be “discovered” by real estate capital in its relentless search for profit.

This chapter will examine the effects of this rapid appreciation of real estate and rental prices on the tenancy of Polish immigrants in Greenpoint. As local landlords have seized upon opportunities to obtain higher rents, the housing security of immigrant tenants – most of them longstanding and low-paying – has become increasingly precarious. Polish immigrants not living in rent-regulated apartments are left exposed to the harsh rule of the market, while even those in rent-regulated apartments are often subjected to landlord harassment and abuse. Precisely because relations of housing within the enclave are bound up with other aspects of immigrant life, the negative social effects of this housing insecurity are magnified. For the Polish immigrant, the social benefits of housing in Greenpoint turn into forms of dependence and exploitation, as processes of gentrification work to dis-embed housing from its social context.60

Polish immigrant tenants, however, do not stand idly by as their landlords push to maximize housing’s exchange value at the cost of the tenants’ use value. Indeed, this chapter will also look at the ways in which they struggle against displacement from the neighborhood, by utilizing the (often) limited resources at hand. Polish immigrant tenants have devised new living arrangements and housing submarkets in response to neighborhood gentrification. If pushed far enough by hostile landlords, tenants may seek to defend their rights in Housing Court. Finally, part of this resistance to the economic logic of gentrification is expressed through the idiom of moral and ethical outrage, pointing once again to the essentially social and political nature of immigrant housing in the enclave.

Gentrified Greenpoint

Greenpoint’s transformation from stable, mixed-ethnic working class neighborhood, to Polish immigrant enclave, to the emerging waterfront citadel, has been a decades-long process – one punctuated by successive waves of in-migration. The early-1980s wave of post-Solidarity Polish immigrants was soon after accompanied by an influx of middle-class and professional residents fleeing the skyrocketing rents of Manhattan. By 1986, longtime residents of Greenpoint were expressing trepidation over this intra-urban migration and its displacement effects, and The New York Times (Freedman, 1986) was already writing about the “gentrification of Greenpoint.” According to one urban scholar, a research fellow at New York University’s Urban Research

60 On the concept of social embeddedness and fictitious commodities, see Polanyi, 2001.
Center, three characteristics made Greenpoint ripe for “telescoped” gentrification – the compression of a 10-20 year process of social change into 3-5 years: 1) its relatively large stock of owner-occupied and non-rent regulated apartments; 2) its considerable elderly population, estimated at 30 percent; 3) and its housing prices – “outlandish by neighborhood standards and ridiculously low by Manhattan standards.” By the late 1980s, the demand for cheaper housing among Manhattanites – artists and young professionals in particular – pushed residential renovations and even new condominium projects in Greenpoint (Foderaro, 1987).

The 1990s brought further demographic and economic change to Greenpoint, as the neighborhood became both more Polish and, on average, more expensive. Indeed, US Census data from 1990 and 2000 show a significant increase in median gross rent in every Greenpoint census tract. Median gross rents continued to increase in the first decade of the new millennium, with nine out of thirteen census tracts (563, 565, 569, 571, 573, 575, 579, 589 and 593) registering an even higher percentage increase than during the previous decade.

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More telling has been the increase in rent burden for Greenpoint residents during this same period of time, as reflected by the increase in median gross rent as a percentage of household income. In 1990, no Greenpoint census tract had a median gross rent constituting more than 24 percent of household income. In 2000, 11 out of 13 census tracts had a median gross rent of over 24 percent of household income. By 2009, this number had risen to 12, with four census tracts registering median gross rents of more than 30 percent of household income. Indeed, between 1990 and 2009 eight Greenpoint census tracts experienced rent burden increases of more than 30 percentage points.

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57 See Chapter One.
Table 8: Median Gross Rent as a Percentage of Household Income (1990-2009)

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<td>30.6</td>
<td>+15.0</td>
<td>+45.7</td>
</tr>
<tr>
<td>565</td>
<td>20.3</td>
<td>25.3</td>
<td>+24.6</td>
<td>29.5</td>
<td>+16.6</td>
<td>+45.3</td>
</tr>
<tr>
<td>567</td>
<td>23.9</td>
<td>24.3</td>
<td>+1.7</td>
<td>26.6</td>
<td>+9.5</td>
<td>+11.3</td>
</tr>
<tr>
<td>569</td>
<td>16.0</td>
<td>25.9</td>
<td>+61.9</td>
<td>27.7</td>
<td>+6.9</td>
<td>+6.9</td>
</tr>
<tr>
<td>571</td>
<td>17.6</td>
<td>24.1</td>
<td>+36.9</td>
<td>31.1</td>
<td>+29.0</td>
<td>+76.7</td>
</tr>
<tr>
<td>573</td>
<td>18.5</td>
<td>25.5</td>
<td>+37.8</td>
<td>31.3</td>
<td>+22.7</td>
<td>+69.2</td>
</tr>
<tr>
<td>575</td>
<td>21.8</td>
<td>27.7</td>
<td>+27.1</td>
<td>26.7</td>
<td>-3.6</td>
<td>+22.5</td>
</tr>
<tr>
<td>579</td>
<td>21.2</td>
<td>34.7</td>
<td>+63.7</td>
<td>29.3</td>
<td>-15.6</td>
<td>+38.2</td>
</tr>
<tr>
<td>589</td>
<td>23.8</td>
<td>22.0</td>
<td>-7.6</td>
<td>23.5</td>
<td>+6.8</td>
<td>-1.3</td>
</tr>
<tr>
<td>591</td>
<td>18.0</td>
<td>24.8</td>
<td>+37.8</td>
<td>28.2</td>
<td>+13.7</td>
<td>+56.7</td>
</tr>
<tr>
<td>593</td>
<td>19.5</td>
<td>24.5</td>
<td>+25.6</td>
<td>38.2</td>
<td>+55.9</td>
<td>+99.5</td>
</tr>
</tbody>
</table>


Moreover, if the rent burden in Greenpoint was becoming more severe from 2000 to 2009, it was also becoming more widespread. In all but five census tracts, the percentage of households paying at least 30 percent of household income for rent increased from 2000 to 2009; for Greenpoint as a whole, the percentage of households paying at least 30 percent of household income for rent increased by over six percentage points, from 41.9 percent to 48.1 percent. Similar increases were registered for households experiencing severe rent hardships – those paying at least 50 percent of household income for rent. Whereas in 2000 just over 21 percent (21.1 percent) of Greenpoint households were paying at least 50 percent of household income for rent, by 2009 this number had risen to nearly a quarter of the neighborhood’s population (24.6 percent).

As Table 4.3 indicates, the rent burden in Greenpoint is not distributed evenly throughout the neighborhood. In 2009, the percentage of households paying at least 30 percent of household income for rent ranged from 37.4 percent (Tract 589) to 64.4 percent (Tract 593); for households paying at least 50 percent of household income for rent, the disparity is of similar magnitude – from 18.0 percent (Tract 569) to 39.8 percent (Tract 593). Interestingly, the census tracts with the highest percentage of households facing some degree of rent burden (563, 571, 573, 589, 593) are also those with significant Polish immigrant and Hispanic populations.
### Table 9: Household Rent Burden

<table>
<thead>
<tr>
<th>Census Tract</th>
<th>Percentage of Households Paying At Least 30% For Rent</th>
<th>Percentage of Households Paying At Least 50% For Rent</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>2000</td>
<td>2009</td>
</tr>
<tr>
<td>499</td>
<td>42.2</td>
<td>40.8</td>
</tr>
<tr>
<td>559</td>
<td>42.6</td>
<td>N/A</td>
</tr>
<tr>
<td>563</td>
<td>39.7</td>
<td>51.6</td>
</tr>
<tr>
<td>565</td>
<td>41.9</td>
<td>49.3</td>
</tr>
<tr>
<td>567</td>
<td>42.7</td>
<td>41.5</td>
</tr>
<tr>
<td>569</td>
<td>41.3</td>
<td>44.0</td>
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<tr>
<td>571</td>
<td>39.1</td>
<td>53.3</td>
</tr>
<tr>
<td>573</td>
<td>40.1</td>
<td>52.9</td>
</tr>
<tr>
<td>575</td>
<td>47.1</td>
<td>44.1</td>
</tr>
<tr>
<td>579</td>
<td>56.6</td>
<td>46.6</td>
</tr>
<tr>
<td>589</td>
<td>34.3</td>
<td>37.4</td>
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<tr>
<td>591</td>
<td>40.8</td>
<td>45.0</td>
</tr>
<tr>
<td>593</td>
<td>40.4</td>
<td>64.4</td>
</tr>
<tr>
<td>ALL</td>
<td>41.9</td>
<td>48.1</td>
</tr>
</tbody>
</table>


The above tables give an overview of both rent levels and rent hardship levels in Greenpoint over the past few decades. Polish immigrant tenants are undoubtedly a part of this picture, though much of their information has likely been left out of the US Census data. This is particularly so with the undocumented immigrants, many of which do not participate in state-administered surveys for fear of being “discovered” and deported. The Polish “tourist” immigrants, whose stay in Greenpoint is limited to six months at a time due to visa restrictions, are also likely to fall out of the statistical picture – though their repeated returns to the neighborhood make them no less an integral part of the community. What this means is that the US Census data on median rent levels in Greenpoint, while clearly indicating a trend, do not fully capture the Polish immigrant tenant situation. Nor, of course, do they reveal forms of housing insecurity that fall outside of rent and income levels.

**Polish Tenants Seeking Housing Assistance**

A more complete picture of the housing difficulties facing Polish immigrant tenants in the gentrifying neighborhood of Greenpoint can be gleaned from the tenants themselves, particularly those in search of housing assistance. Over a three-year period, while working as a tenant organizer at a local nonprofit, I had the opportunity to speak with hundreds of Polish immigrant tenants from Greenpoint facing a wide range of housing-related difficulties. In the process of helping many of these tenants apply for housing subsidy programs and affordable housing, I learned more about their income and rent levels. Based on extended conversations with many of these tenants, followed up in some cases with formal, yet open-ended interviews, I also gained a sense of other housing-related problems and dilemmas, as well as general living conditions within the enclave.
That access to affordable housing has become an increasingly pressing need among Polish immigrant tenants in Greenpoint is evidenced by the sheer number of tenants seeking assistance in filling out applications for affordable housing and rent subsidy programs. Every week, between 20 and 30 Polish tenants from Greenpoint visit our offices – many on a regular basis – to obtain help in filling out affordable housing and housing subsidy applications. Personal information on applicants’ income and rent levels gives a sense of the existing rent burden suffered by these Polish immigrant tenants in Greenpoint.

Among the tenants in search of affordable housing and/or rent subsidies, perhaps the most desperately in need are those who have applied for the federally-funded Section 8 subsidy program. Restricted to households making less than 30 percent of Area Median Income (AMI) and paying more than 30 percent of household income for rent, the Section 8 Program was opened to residents of Greenpoint and Williamsburg in March 2008 in order to mitigate the displacement effects of the 2005 waterfront rezoning. A total of 115 Polish immigrant households submitted Section 8 applications through the office in which I worked. Applicants included primary tenants of rent-regulated apartments, primary tenants of non rent-regulated apartments, roommates, and boarders. The average (mean) rent burden of these applicant households is 73.4 percent of household income – an extreme rent burden that is significantly higher than the average for Greenpoint as a whole. The average applicant is 63 years old and has lived in his/her apartment for 13 years, confirming the widely held notion that it is Greenpoint’s elderly and long-time tenants that are most in need of rental assistance and at risk of displacement.

Escalating rents are not the only challenge facing Polish immigrant tenants in Greenpoint. For those living in rent regulated apartments, where rent increases are set on a yearly basis by the Rent Guidelines Board of New York, landlords hoping to replace their older and lower-paying tenants with more affluent residents must resort to other, extra-economic methods of displacement. The incentive to evict or otherwise drive out longstanding rent-stabilized tenants from apartments in Greenpoint is considerable, given the still growing demand for neighborhood apartments from those who can afford to pay well above the existing regulated rent levels. Once a rent-regulated apartment is vacated by the tenant, not only can the landlord apply a “vacancy increase” of 17 to 20 percent of the rent for the next tenant, but he/she can also add rent increases based on “individual apartment improvements” – an increase amounting to 1/40th the cost of the improvement. Landlords can apply these increases without formal approval by the New York State Division of Housing and Community Renewal – the state agency responsible for administering New York’s rent-regulated housing stock. This regulation “loophole” invites fraud and makes it even easier for landlords to capitalize on the displacement of their older tenants.

Indeed, while working as a tenant organizer in Greenpoint, I learned in detail about many such landlord tactics to pressure Polish immigrant tenants into surrendering their rent-regulated apartments. The tactics ranged from general negligence to outright harassment and even criminal behavior. Over a two-year period, my fellow tenant organizer and I wrote 177 letters to landlords on behalf of Polish tenants facing some form of abuse. Though some of the more egregious landlords engaged in multiple kinds of abuse, the table below gives a sense of the predominant forms of landlord behavior vis-à-vis their immigrant tenants.

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Affordable housing includes New York City Housing Authority (NYCHA) public housing, affordable housing lotteries, and HUD Section 202 Senior Housing. Rent subsidy programs include the Section 8 Housing Choice Program, the Senior Citizen’s Rent Increase Exemption (SCRIE) Program and the Disability Rent Increase Exemption (DRIE) Program.
Table 10: Complaint Letters to Greenpoint Landlords

<table>
<thead>
<tr>
<th>Type of Complaint</th>
<th>Number of Letters</th>
<th>Polish Landlord</th>
<th>Non-Polish Landlord</th>
<th>Corporate Landlord</th>
<th>Owner-Occupied</th>
<th>Absentee-Landlord</th>
</tr>
</thead>
<tbody>
<tr>
<td>Poor Housing Conditions</td>
<td>88</td>
<td>50</td>
<td>18</td>
<td>18</td>
<td>33</td>
<td>55</td>
</tr>
<tr>
<td>Rent Overcharge</td>
<td>32</td>
<td>21</td>
<td>3</td>
<td>8</td>
<td>9</td>
<td>23</td>
</tr>
<tr>
<td>Non-Renewal of Lease</td>
<td>19</td>
<td>12</td>
<td>5</td>
<td>2</td>
<td>3</td>
<td>16</td>
</tr>
<tr>
<td>“Roommate Law”</td>
<td>10</td>
<td>8</td>
<td>2</td>
<td>0</td>
<td>7</td>
<td>3</td>
</tr>
<tr>
<td>Verbal Harassment</td>
<td>28</td>
<td>21</td>
<td>5</td>
<td>2</td>
<td>15</td>
<td>13</td>
</tr>
<tr>
<td>Total</td>
<td>177</td>
<td>112</td>
<td>33</td>
<td>30</td>
<td>67</td>
<td>110</td>
</tr>
</tbody>
</table>

Source: North Brooklyn Development Corporation tenant letters

As Table 4.4 indicates, by far the most common basis for complaint among Polish immigrant tenants in Greenpoint has been poor housing conditions. Nearly 50 percent (49.7) of the letters written to Greenpoint landlords concerned poor housing conditions, including the need for major repairs, vermin and pest control (including bed bugs), and general upkeep (painting, appliances, etc.). This was followed by complaints regarding rent overcharge (18.1 percent), verbal harassment (15.8 percent), the landlord’s refusal to renew the lease (10.7 percent), and the landlord’s refusal to permit an additional occupant (the so-called “Roommate Law”, 5.6 percent). Significantly, over 63 percent of complaint letters were addressed to landlords who were themselves ethnically-Polish, which suggest that not only are there many Polish landlords in Greenpoint, but that there is also a great deal of exploitation and abuse between these landlords and their co-ethnic tenants. Finally, over 62 percent of complaint letters were addressed to absentee landlords, confirming the notion – expressed by Ida Susser (1982) in her study of Greenpoint 30 years ago – that absentee ownership is more conducive to landlord neglect and abuse. This is particularly so in multi-family residences occupied primarily by older Polish tenants, where neglect and physical disrepair are building-wide.

Tenant Sweat, Landlord Equity

Indeed, for Polish immigrant tenants in Greenpoint the issue of maintenance and repairs (or lack thereof) is an especially fraught and charged one. Not only is landlord neglect of housing conditions a widespread complaint among tenants, but it can also touch an especially raw nerve – one that lies at the nexus of housing and work. As discussed in the previous chapter, many Polish immigrant tenants work in the building trades – as contractors, building supervisors and all-around “handy men.” Many of these tenants moved into their apartments several years ago, when their apartments were in various states of disrepair. Confronted with such housing conditions – and landlords who are unwilling to renovate or even maintain basic conditions of habitability – Polish tenants have often taken it upon themselves to undertake basic renovations. Though they may have done so reluctantly, they have also done this because, unaware of housing maintenance
codes and rent-regulation laws that compel landlords to make basic repairs, the tenants felt they had no recourse.

This tenant “sweat-equity” is a source of constant irritation for the Polish tenants, who have sacrificed their own sweat for their landlords’ equity. An all-too-common refrain among Polish tenants when discussing their housing conditions is that their landlords “do nothing,” while the tenants have to “do everything themselves” in order to maintain their apartments. This is in fact so common as to be accepted by tenants, however grudgingly, as the “normal” state of affairs, and met with the occasional frustrated letter to the landlord requesting long-overdue repairs. What elicits real outrage among many of the Polish immigrant tenants with whom I have spoken, however, is when landlords begin undertaking renovations only after the long-time, low-paying Polish tenants have moved out of the apartments. This casts their landlords’ heretofore negligence in a new light – as more intentional, calculated, and specifically directed against their less affluent co-ethnic tenants.

That many of the tenants have themselves worked as contractors can breed further contempt, for the link between their labor and their landlords’ profit is not only more explicit, but felt, viscerally. The renovation work they put into their own apartments as tenants is no different from that which they do every day as workers; what is painfully different is the level of compensation. While some immigrant Polish contractors undoubtedly feel exploited at work, the immigrant Polish tenant whose home-labor has been appropriated by the landlord feels particular outrage. Indeed, in some cases the tenant who has renovated his own apartment feels that his landlord is trying to evict him not despite the fact that he has done so much work, but because of it. Z. Zielinski, for example, complained to me that the renovation work he had put into his apartment – including redoing the floors – provided his landlord with an even greater incentive to evict him. He claimed that his landlord realized the value of his work and is now trying to reap its benefits by evicting him, a low-paying tenant who has been living in – and maintaining – the apartment for over 30 years (personal communication, February 8, 2009).

At the heart of the issue of renovation work as it relates to housing is ultimately the question of value and its source: labor. In this respect, the comments of one Polish immigrant tenant about the actions of his Polish landlord are telling. Zielinski, who has been living in a rent-stabilized apartment in Greenpoint for over ten years, complained to me about the machinations of his landlord, who (according to Zielinski) has been accusing him of late rental payments as a pretext for eviction. This tactic Zielinski sees as consistent with the landlord’s character in general, which Zielinski described as “chamski” – a Polish pejorative meaning despicable, low-life, or ill-bred.

Zielinski points to the way his landlord was able to purchase his two properties in Greenpoint – through fraudulent worker’s compensation suits – as indicators of his “chamski” character. The basis for Zielinski’s charge of fraud is that he himself witnessed his landlord repairing and renovating his building. Why, the tenant asks, should the landlord be allowed to collect worker’s compensation, if he is evidently physically capable of redoing his own floors? Outraged at the situation, in which the landlord employs his own labor to increase the value of his property, while simultaneously claiming an inability to labor as grounds for worker’s compensation, Zielinski goes on to assert that, were it not for his own limited English language ability, he would have exposed his landlord as a fraud long ago – not only ridding himself of his current housing problems, but saving taxpayer money as well (personal communication, February 8, 2009).
What is interesting in this example, and pertinent to questions of property, labor and (surplus) value production among Polish immigrants in Greenpoint, is how “work” is defined and its ethical dimensions outlined. For Zielinski, his landlord’s real crime is that he is behaving fraudulently by cheating the state system of regulating labor. Though the landlord claims an inability to obtain gainful employment, he remains – in Zielinski’s eyes – constantly “working.” That is, he is physically improving his properties – with the likely intention of eventually replacing his low-paying tenants – and is therefore clearly engaged in gainful employment. Having convinced the state that he cannot work, and receiving unemployment benefits as a result, he nevertheless proceeds to work (personal communication, February 8, 2009).

For Zielinski, then, home improvement work is naturally a kind of gainful employment – it is a laboring process that yields increased value for the property. Indeed, this work by the landlord is seen as part and parcel of his other extra-legal actions intended to drive tenants out, and rents up. Were the landlord simply maintaining the building and making routine repairs, Zielinski probably would not have accused him of defrauding the system. But because the landlord’s labor was intended to produce surplus value through increased rents – was in fact driven overtly by the profit motive – it is perceived as exploitative and, ultimately, unjust. Here Zielinski as tenant clearly understands home ownership – specifically landlordism – as a value-producing process combining property and labor (personal communication, February 8, 2009).

Housing, Work, and the Risks of Dual-Dependence

The nexus between housing and work may produce not only feelings of exploitation and outrage among Polish immigrant tenants, but also fear and insecurity. The ways in which housing and work relations are frequently combined within the enclave were explored in the previous chapter; this section will look at the potential risks and disadvantages of such “dual dependence,” particularly in conditions of neighborhood gentrification. Indeed, what begins as an arrangement of mutual convenience between tenant/worker and landlord/employer may easily degenerate into one based on the fear and insecurity of the former vis-à-vis the latter. Because of the informal nature of such arrangements, there is always a risk that they may be unilaterally abrogated – usually by the landlord/employer. When this happens, it is the tenant/worker that is left to suffer the unfortunate consequences. The rapidly rising rents in Greenpoint over the past several years have strained and, in many cases, dissolved these arrangements, providing incentive for landlords to seek more lucrative relationships. Though most Polish tenants are aware that such arrangements can end at any time, it is almost always with a sense of shock and despair that they respond to this moment of change.

Thus H. Paszek, who – as described in the previous chapter – was provided an apartment at reduced rent by her employer/landlord, was thrown into panic and confusion when her employer/landlord passed away and his son took over the building. Though the rent remained fixed as long as she continued to work at the market downstairs, immediately after she retired the son began steadily raising the rent. According to Paszek, the son used the fact that her children were staying with her (to obtain permanent residency) to justify raising the rent. Her rent was raised from $350 per month to $700 per month; meanwhile, she remains on a fixed Social Security income. Paszek is convinced that, had the father still been alive, her rent would not have been raised so drastically – particularly since she now has considerably less income on which to live (personal communication, September 5, 2009).
Paszek’s housing difficulties are compounded by the fact that she lives in a non rent-regulated apartment, in which the landlord can raise the rent however much he pleases, or even evict the tenant without cause. Because her apartment is not rent-regulated, moreover, Paszek cannot participate in the Senior Citizen Rent Increase Exemption (SCRIE) program, New York City’s rent increase exemption program for low-income seniors. The new landlord has already made it clear to her that he will continue raising her rent, even as her income remains fixed. Having enjoyed an effectively frozen rent level (at one-fourth of her income) for 20 years while her employer/landlord was alive, Paszek now faces the likelihood of imminent displacement.

In the current predicament in which she now finds herself, Paszek re-evaluates the benefits of the live/work arrangement she had agreed upon years ago with her employer/landlord. Though she retains warm feelings for her employer/landlord, she feels that he “got a good deal” out of the arrangement because it had enabled him to extract more work from his employees. She and another cashier who lived upstairs were expected to be at work at 5:15 am to set up the market, but were only paid from 6:00 am onwards. Moreover, her employer/landlord suppressed her wages in exchange – as he explained to her – for the cheap rent that she paid. Finally, because she had secured nearby, affordable housing, and had no desire to disrupt the arrangement she had reached with her employer/landlord, she never looked for alternative housing opportunities in the neighborhood, such as a rent-regulated apartment that would enable her to participate in the rent increase exemption program. In this instance, Paszek’s work – her relationship with her employer – had effectively circumscribed her housing opportunities. Fear of jeopardizing the former had utterly blinded her to the latter.

At the same time, it was the (perceived) security of her housing situation that prevented her from exploring other employment opportunities, including those for which she was trained – and had worked – in Poland. When a Polish medical clinic opened in Greenpoint, Paszek was eager to find work there as a nurse, which had been her profession in Poland. The owner of the clinic even offered her a job. She reluctantly declined. Reflecting on the reasons she turned down the job, Paszek explains:

Actually, later on it was not good of [my boss] to give me that apartment, because Mr. Kaminski opened up that medical clinic and needed nurses for the clinic, and I wanted to work in my profession, and Mr. Kaminski wanted me to work for him. But [my boss] wouldn’t let me go. He said, ‘Why are you taking my workers?’ And that’s how it remained. And I wanted to go work there… And I didn’t resist because, after all, he had given me that apartment. (personal communication, September 5, 2009)

Paszek’s dual dependency on her landlord/employer had locked her into her place of both work and residence.

B. Polek, whose employer was also his landlord, faced similar difficulties after he stopped working. While in the employ of his landlord, Polek’s rent was regularly deducted from his paycheck, so that he received neither a lease nor rent receipts from his landlord/employer. This informal arrangement was of no consequence – and was even convenient – until Polek retired from his job and sought to freeze his rent level though the SCRIE program. Because SCRIE requires two consecutive leases, or monthly rent receipts over the past two lease periods to confirm rent levels, Polek was unable to submit a proper application. What is more, his employer/landlord of many years refused to provide him this documentation, while initiating regular rent increases. Polek could have filed an official complaint with the New York State

Indeed, Engels (1942) was one of the first to observe and criticize this tendency on the part of employers who provide worker housing in his 1872 essay “The Housing Question.”
Division of Housing and Community Renewal, but this would have taken considerable time. Meanwhile, in the absence of a formal lease, he was forced to pay the rent increases and forgo his right to participate in the rent abatement program for seniors.

Even working for the landlord as an on-site super can pose unanticipated problems for the tenant. M. Karwowski, who worked for a time as a live-in super in a building in Greenpoint in exchange for a reduced rent, quickly became disillusioned with his landlord and the tasks he was asked to perform. Chronic struggles with a run-down boiler (which the landlord refused to replace) were merely part of his dissatisfaction; what really upset Karwowski was the landlord’s insistence that Karwowski act as his “eyes and ears” in the building. The landlord, who lived elsewhere, asked Karwowski to monitor the other Polish tenants in the building, including (especially) Karwowski’s friend, and to report back to him. Karwowski resisted this request, and moved out of the building shortly thereafter (personal communication, November 13, 2009). Employing building supers for such tasks is not uncommon in Greenpoint, especially when the landlord is an absentee. Indeed, information gathered by supers about tenant living patterns and conditions can be later used against tenants in housing court eviction proceedings.\(^{60}\)

When – for whatever reason – the relationship between landlord and super comes to an end, the ramifications for the tenant can be problematic. E. Polanska’s situation illustrates how complications can arise from this intersection of work and housing, in her case following a divorce. Her husband had worked as a super in their building, for which they received a “preferential rent”\(^{61}\) for the past two years. When Polanska and her husband separated, however, and the husband moved out of the apartment and was no longer able to perform the duties of a super, the landlord claimed that the preferential rent was no longer in effect – this, despite the fact that the preferential rent had been written into the two-year lease. Polanska cannot afford to pay the entire legal rent on her own, and now fears that the landlord will try to deny her the right to the apartment. And even if Polanska does succeed in retaining the apartment, she will no longer be allowed to pay the preferential rent. When her current lease expires, the rent increase on her new lease will be based on the last registered rent, which is far higher than the preferential rent she had been paying for the past two years. With her husband no longer working as super, Polanska will be hard-pressed to be able to afford to remain in her apartment (personal communication, January 23, 2009).

Finally, H. Wisniewska, who has been living in a non rent-regulated apartment for 20 years, is already anticipating the rent increases that will ensue after the landlady’s daughter takes over management of the building. Wisniewska had an informal “układ” (arrangement) with her landlady that she expects will break down, sooner or later. She is convinced that the daughter will raise the rents to get the “old tenants” out of the building as soon as she gets a chance (personal communication, April 13, 2009). In rapidly gentrifying Greenpoint, for tenants of non-regulated apartments such as Wisniewska, uncertainty and insecurity are a constant. Informal arrangements between tenant and landlord may last only as long as the tenancy of both tenant and landlord; if and when the landlord is replaced by his/her children – as the above examples of Polanska and Wisniewska illustrate – the rents may rise once again.

\(^{60}\) Supers have been used to relay information regarding apartment occupancy, partitions, and noise issues to absentee landlords.

\(^{61}\) A “preferential rent” in a rent-regulated apartment is a rent chosen by the landlord that is below the legal registered rent. In this case, the preferential rent was offered in exchange for the tenant working as an on-site super.
Landlord Harassment

It is the specter of rising rents that ultimately lies at the heart of the fear and insecurity that most Polish immigrant tenants feel today in Greenpoint. Some tenants with which I have spoken are the last remaining Polish tenants in a building that was, only a few years ago, entirely Polish. For them, the demographic and socio-economic changes that have been transforming the neighborhood over recent years are visible in their immediate surroundings. The “Americans,” having already established a foothold in their building, are certain to attract more in their wake. And though Polish tenants rarely harbor resentment or anger towards their new neighbors, many do feel embattled in their long-established homes. In discussing their current housing woes with me, these tenants frequently allude to the “Americans” – in particular the “young Americans” – somewhat fearfully, fully-aware that it is the prospect of their continued arrival and purchasing power that leads landlords to threaten and harass.

Indeed, in Greenpoint landlord harassment of Polish immigrant tenants can take many different forms. From verbal abuse, to refusal to permit immediate family members or additional occupants, to refusal to renew the lease, to a reduction of services previously provided, landlords have devised various tactics by which to drive out their rent-regulated tenants. Such behavior, while usually a simple function of rising rents, can have traumatic effects on immigrant tenants. This is so for undocumented immigrant tenants in particular, who are often unaware of their statutory rights, as well as for tenants who live in the same building as their landlord, who cannot escape the abuse.

J. Dobranska, for example, is an 80-year old Polish immigrant who has been living in her apartment since 1981. Her landlord also lives in the building, and has been harassing and rent-gouging Dobranska ever since her granddaughter moved in with her. Despite the fact that Dobranska has been participating in the Senior Citizen Rent Increase Exemption Program, and the program expressly allows for participating seniors to have additional occupants in their apartments, the landlord has been charging an extra $100 per month for “water expenses,” citing the granddaughter’s presence as justification. Dobranska knows that she is being overcharged, and has even raised the issue in passing with her landlord, but is afraid to pursue the matter with city officials. She told me about how her landlord abuses her and her granddaughter verbally, even threatening to contact immigration officials to investigate her granddaughter’s immigration status. Even after I assured her of right to an additional occupant without extra charge, and that immigration officials would never investigate her granddaughter, Dobranska refused to confront her landlord on the issue. She claimed that her landlord would never back down, and that she and her granddaughter would see no end to the verbal abuse that was sure to follow. She also said that she could never forgive herself if, through her dispute with the landlord, her granddaughter were to be deported. As an 80-year old woman, she concluded, she just wants to “live in peace and quiet” and is willing to endure the $100 per month, however painful the financial burden (personal communication, February 22, 2009).

Fears concerning immigration status and possible deportation from the country are widespread among Polish immigrants in Greenpoint. Though New York City has declared itself to be a “safe haven” for undocumented immigrants, the local Polish-language press abounds with horror stories from across the country of immigrant deportation. This undoubtedly adds to the very real sense of fear among Polish immigrants. Immigration status is fundamental to this sense of insecurity that Polish immigrants feel, particularly when dealing with government agencies. Indeed, in my experience as a housing consultant I have noticed that undocumented Polish immigrant tenants, if they come at all for help, do so only tentatively. This, despite the fact that
immigration status is of no relevance in Housing Court matters. When informed that tenants in New York City enjoy basic statutory rights regardless of immigration status, including the right to due process, many Polish immigrant tenants are surprised. Some remain incredulous and apprehensive.

As the above case of Dobranska and her granddaughter illustrates, some landlords in Greenpoint use this perceived insecurity on the part of their immigrant tenants to further their own ends. A. Pietruszka, who recently discovered that her landlord has been overcharging her and filed an official complaint with the New York State Division of Housing and Community Renewal, immediately drew the ire of her landlord, who also threatened to inform immigration officials. Unlike Dobranska’s landlord, however, who threatened her directly, Pietruszka’s landlord threatened her employer across the street, warning him that if he did not persuade Pietruszka to drop the overcharge complaint, the landlord would alert immigration authorities about her illegal employment. In this case, her full immersion in Greenpoint as a Polish residential and employment enclave rendered her especially vulnerable. The landlord attempted to exploit Pietruszka’s employment insecurity in order to assert his control over her housing conditions. Ultimately, despite her landlord’s threats, Pietruszka decided to pursue her overcharge complaint with the State of New York (personal communication, April 6, 2009).

In another case, the Ostrowskis, two retired seniors who have been living in their rent-stabilized apartment since 1982, had been taken to court by their owner-occupier landlady for allegedly violating the terms of their lease. The landlady, who took over the building after her husband passed away four years ago, has been working methodically to drive out her rent-stabilized tenants, beginning with those who have lived in the building longest (and thus pay the least in rent). After successfully evicting an elderly Puerto Rican tenant, she set upon the Ostrowskis, charging them with a litany of lease infractions, from illegally subletting their apartment, to rent-gouging, to appearing intoxicated and disturbing the peace by throwing wild parties (personal communication, June 27, 2009).

As evidence for her accusations of illegal sublet and rent-gouging, the landlady pointed to the existence of additional occupants receiving mail and entering and exiting the Ostrowski apartment. In fact, at various times throughout their nearly 30-year tenancy in the apartment, the Ostrowskis have had their children and grandchildren stay with them for brief periods of time. While the landlady has used this as a basis for her claims that the Ostrowskis have been illegally subletting their apartment, they were in fact operating well within their rights as rent-stabilized tenants, who are allowed to house immediate family members. Their apartment functioned as a temporary, extended-family residence for vacations, school and work. Eventually, their children moved out and settled in other parts of New York City, though one daughter from Poland still stays with them when she visits, as do her children (personal communication, June 27, 2009).

The signal importance of this Greenpoint apartment in structuring and enabling the transnational practices of a Polish immigrant family—a topic discussed in the previous chapter—is what has made the current eviction proceedings so traumatic for the Ostrowskis. Since the landlady began eviction proceedings against them, the Ostrowskis have hosted their daughter and

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62 For New York City Public Housing and state rent-subsidy programs, however, legal immigration status is required (for at least one member of the household).

63 If the landlord of a rent-stabilized apartment charges more than the Legal Regulated Rent, which must be registered with the State of New York, the tenant is entitled to submit a Rent Overcharge Complaint. Ms. Pietrzykowska ordered a rent history of her apartment from the State of New York and discovered that she was paying significantly more than she should be, based on the previously registered Legal Regulated Rent.
son-in-law for several weeks at a time, as they wait for their permanent residency cards. This has been a source of great anxiety for them, having to face the daily scrutiny and abuse of their landlady. And though they have been assured of their rights to house immediate family members, they are understandably concerned that any attempt to do so in the future will be met with resistance, and perhaps even another eviction case. I suspect that this realization has encouraged them to demand that the case go to trial and a final decision be rendered, rather than enter into a stipulation that would allow for further eviction attempts on the exact same grounds.

Strategies for Coping: Rental Submarkets

Despite the powerful displacement pressures – from inexorably rising rents, poor and neglected housing conditions, and landlord harassment – Polish immigrant tenants in Greenpoint are not defenseless. While many have undoubtedly moved out of the neighborhood, and even the country, some have maintained a foothold – however tenuous – in the Polish enclave. Indeed, to this day there remains a distinct submarket of rooms for rent in Greenpoint among the Polish community. Frequently advertised in local Polish pharmacies, laundromats, banks, markets, and (increasingly) the Internet, these rooms rent for between $300 and $500 per month, depending on whether the room is “closed” or “walk-through.” These advertisements are almost exclusively in Polish, and often include descriptions of apartment and neighborhood amenities, as well as requirements for potential renters. Such rooms are always advertised by either landlord or prime tenant, and cannot be found through real estate agents or on Craigslist.

This particular submarket of rental housing in Greenpoint serves a dual-purpose for long-time Polish immigrant tenants. For primary lease-holders faced with increasing rents, a roommate or boarder will reduce the rent burden, thus preventing eviction. Indeed, the so-called “roommate law” in New York City affords primary tenants this right, despite the opposition of many landlords. Likewise, for tenants who have already been either evicted or priced out of their apartments, an affordable room for rent may provide a way of remaining in the neighborhood. That there continues to be a constant, if somewhat meager, supply of affordable rooms for rent in Greenpoint suggests that there remains a considerable population of Polish immigrant tenants – both primary lease-holders and roommates – facing significant rental hardships, yet desperate to remain in the neighborhood. The standard apartment layout in the neighborhood, known as the “railroad,” also allows for rental of two kinds of rooms – the “closed” rooms at the ends of the apartments, and the cheaper, less private “walk-through” rooms in the middle of the apartments.

Among the Polish immigrant tenant community in Greenpoint, moreover, there is a further submarket of rooms for rent: those available only for weekend use. These rooms, renting for $250 to $400 per month, are sought by (mostly female) Polish immigrants who perform live-in work elsewhere during the week. Domestic workers, nannies, and (most of all) home care attendants are frequent renters in this sub-submarket of immigrant housing in Greenpoint. While access to some kind of room is a necessity – as most live-in workers must find accommodations

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64 Polish pharmacies in Greenpoint have traditionally served as an information-hub, of sorts.
65 On the English-language website craigslist.com, comparable rooms rent for $800 to $1000 per month.
66 A typical railroad-layout apartment in Greenpoint will have one “closed” room at the front of the building with a separate entrance to the hallway, and two “walk-through” rooms in the middle of the apartment that are only accessible by “walking through” other rooms. Naturally, the “closed” rooms are more expensive than the “walk-through” rooms.
67 Thus a typical advertisement for a local room for rent might read: “Room for rent for single, non-smoking, working, cultured woman. Near Polish church, shops. Polish cable television included in price.”
on their own during the weekends—the Greenpoint location is especially desirable because of its convenience. Proximity to Polish churches, markets and shops, and the Polish community in general are what continue to drive demand in this immigrant rental submarket.

T. Sosnowska, who has been renting a weekend room in Greenpoint for almost 10 years, is an example of this particular subset of Polish renters in the neighborhood. She used to have her own apartment in Greenpoint, but when her daughter moved out and her rent continued to increase, she settled for a nearby room on the weekends. She acknowledges the importance of having access to some sort of pied-a-terre in Greenpoint – if only for two nights a week – while stressing its shortcomings. Spending most of the week away from her room, for example, she constantly worries about her belongings – whether they are being tampered with or perhaps even stolen in her absence. Moreover, as a weekend renter she has virtually no control over the tenancy of the apartment, including her own. She is not on the lease, though she is currently the longest living tenant in the apartment. This is a major source of insecurity for Sosnowska (personal communication, March 17, 2009).

Though individual rooms for rent often serve as a kind of housing “safety net” for long-time Polish immigrant tenants desperate to remain in the neighborhood, there are inherent risks involved with this kind of tenancy. Of all types of tenancy, the most precarious and least secure is that of the roommate/boarder. Because the roommate/boarder’s contractual relation is with the prime tenant and not the landlord of the apartment, this type of tenant rarely has knowledge of the terms of the lease, including the apartment rent. This leaves the roommate/boarder susceptible to rent gouging, the practice of charging another tenant more than his/her fair share of the rent. Indeed, of the roommates/boarders interviewed, none could be certain of whether the prime tenant was paying his/her fair share – or any share whatsoever – of the apartment rent. Though rent gouging is illegal, the fact that only the prime tenant is in possession of the apartment lease makes it very difficult to discover and prove.

Even more problematic for the tenants is a situation in which there are no primary tenants, only boarders. Though less common then before, this illegal arrangement allows landlords to rent rooms individually, and to charge the market rate for each room. Rooms rented on this basis will often share a kitchen and bathroom, and will be physically partitioned in the manner of a Single Room Occupancy (SRO) apartment. Some “boarding house” apartments have been illegally converted from rent-regulated apartments; in such situations, the landlord can generate much higher aggregate rents than under rent-regulation. Not to mention the other tenant protections attached to rent regulation necessarily forfeited in boarding house situations.

In addition to being subjected to excessive rents, tenants in boarding house apartments have little or no control over their living conditions. In the absence of a primary lease-holder, the landlord retains the power to choose room occupants. Tenants, however, are still forced to share the common areas of the apartment, such as the kitchen and bathroom. This arrangement can be problematic, particularly among unfamiliar occupants who neither trust nor get along with each other. Still they are compelled to live together, and must depend upon the landlord to change the composition of the household.68

Tenant Resistance and Housing Court

Daily contact with hostile landlords can be a harrowing experience for immigrant tenants, some of which respond to their ordeal with more than just stoicism. When writing letters to the

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68 Vassiliev interview.
landlord proves futile, some Polish tenants conclude that only a Housing Court decision will prevent their landlords from further harassment. That the animosity between tenant and landlord can run so high is perhaps not surprising; after all, particularly when both tenant and landlord are from Poland, matters of status and privilege within the enclave often rear themselves. From my experience in Greenpoint, I have noticed a tendency among Polish immigrants to accuse fellow Poles of being jealous and scornful of others within their community. “Poles tear each other down,” is a fairly common refrain from Polish tenants.

One such tenant is D. Dabska, a 77-year old Polish immigrant who has been living in her apartment since 1987 and has been repeatedly harassed by her landlord. The landlord has refused her rent, has attempted to evict her for possessing an “extra” air conditioner, has illegally locked her out of her apartment, and has verbally threatened her. When she finally received a Section 8 Housing Choice Voucher to subsidize her rent, he refused to accept the voucher, claiming that she had “defrauded” the city and that it was his “patriotic duty” not to allow her to use the voucher in his building. For Dabska, who is paying nearly 60 percent of her fixed income for rent, this was the last straw. After enduring two eviction attempts and relentless harassment from the landlord and his wife, she demanded to know how his behavior could go unpunished. She reluctantly signed a Housing Court stipulation agreeing to remove her extra refrigerator and provide the landlord with a copy of her key, but asked only that the landlord be held accountable for his behavior:

He harasses me non-stop. He has tried to evict me for no reason. He locked me out of my apartment and told me that I belong in the cemetery. And nothing happens to him! And when I want to use my Section 8 voucher – which is my right – he won’t let me. I should take him to court for harassment. The system is unjust. (personal communication, September 13, 2009)

The Ostrowskis, whose eviction case was discussed above, have also turned to the court system to defend against landlord harassment. Once the landlady attempted the eviction, the level of acrimony in the building rose precipitously between the two parties, with the Ostrowskis claiming that the landlady would put the trash out directly below their window and spit on the ground as they walked past. I personally witnessed this mutual hostility in Housing Court, when yelling erupted between the Ostrowskis and their landlady. At one point, after the landlady called Mrs. Ostrowska a “liar,” Mrs. Ostrowska broke down in tears and had to be physically restrained.

Ultimately, the Ostrowskis were willing to risk their apartment in order to win a decision against their landlord. Though a stipulation had been proposed, in which the landlord would drop her case for a “probationary” period and the tenants would not have to admit to the charges, at the last moment the Ostrowskis rejected the stipulation and insisted on going to trial. Despite the tenant protections that had been written into the stipulation, the Ostrowskis were convinced that the only way to prevent future harassment from their landlord was to win a court decision against her. While they may be correct about this, it was clear to me that questions of principle and pride were at stake and had in fact driven the Ostrowskis decision.

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69 According to Dabska, her landlord has threatened to “get rid of her once and for all” and has told her that her “place” is in the “Rakowiecka Cemetary,” a cemetery in Dabska’s hometown of Krakow.
70 However, the landlord can always bring another frivolous case against the tenants, if not for the exact same reasons.
Conclusion

In an important recent study of the acute challenges facing New York’s immigrant tenants, and how government policy may help improve their housing opportunities, the Pratt Center for Community Development (2008) concludes that:

As a result of their dual status as tenants in New York City, at a time when rents are rising and incomes are flat, and as immigrants – facing a range of language, employment, and discrimination barriers – immigrant renters in New York City confront severe challenges finding safe, decent, and affordable housing. (p. 6)

By marshaling an impressive amount of data from the New York Housing and Vacancy Survey, citywide real estate reports, and surveys conducted by local nonprofits working closely with immigrant tenants, the Pratt Center report argues that: 1) immigrants are more likely to pay a higher proportion of their income for rent; 2) immigrants are more likely to live in overcrowded and illegal conditions; and 3) immigrants are less likely to be aware of or participate in publicly subsidized affordable housing programs. By nearly every quantifiable indicator, the report concludes, New York’s immigrant population is especially vulnerable to the city’s “housing squeeze.”

While not denying the relevancy of the Pratt report to the plight of Polish immigrant tenants in Greenpoint, this chapter has attempted to supplement its findings by looking closely at immigrant tenancy through an ethnographic lens. The previous chapter explored the uniquely important role of housing in structuring and conditioning other aspects of immigrant life. This chapter has focused on some of the implications of housing’s all-important function, as conditions in the immigrant enclave become less and less hospitable to the immigrant. In Greenpoint, the benefits that Polish immigrants may have derived from access to the enclave can easily turn into forms of dependence and insecurity.

This is particularly the case when the local context itself is “revalued” – that is, when the growth coalition discovers that there are other, higher and better uses to be derived from the production of a particular place. Suddenly, for the Polish immigrant tenant in Greenpoint, the local affordable housing “squeeze” is felt with especial intensity, testing the fabric of other social relations that are in some ways dependent upon access to housing. Work and family life, which circumscribe housing opportunities, are in turn affected by the dwindling of these very opportunities for secure and affordable housing. Intra-ethnic relations of housing, to which work and family relations are also intimately tied, are recast in ways that exacerbate, rather than alleviate, immigrant vulnerability, often generating hostility between landlord and tenant. Elderly Polish immigrant tenants, limited in their mobility and dependent as they are upon the neighborhood for health services and the support of kith and kin, are particularly at risk when their housing in Greenpoint grows precarious.

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71 On the contrary, my own experience in working with Polish immigrant tenants has confirmed the findings of the Pratt Center report.
CHAPTER FIVE: POLISH PROPERTY: THE FORMATION OF AN ETHNIC RENTIER CLASS IN GREENPOINT

“The new immigrant did not so much ‘buy into’ the dream of home ownership as help create it.” (Roedinger, 2005, p. 159)

On April 11, 2010, Greenpoint residents awoke to a neighborhood transformed. The area’s discrete, aluminum-sided three- and four-story apartment buildings, distinguishable only by color of siding, were suddenly adorned with new marks of distinction. Across Greenpoint’s residential blocks, nearly every other building boasted a Polish flag. Some were plain red over white, some included the crowned eagle, but nearly all had a black band across the upper right-hand corner. Like the post-9/11 flags that were unfurled on the streets of New York eight and a half years earlier, the Polish flags were a spontaneous reaction to a horrific tragedy. The night before, on April 10, 2010, a Polish Airforce Tu-154 crashed near Smolensk, Russia, killing all 96 passengers on board, including the Polish President, senior military staff, cabinet members, and 12 members of Parliament.

To the casual observer, what was significant about the Polish flags of Greenpoint was not just the patriotism they signified, but how they visibly confirmed what many had begun to question: that Greenpoint, despite ongoing (and intensifying) gentrification, has remained an overwhelmingly Polish neighborhood. Not just the commercial strips, upon which Polish immigrants from the entire Tri State area descend on the weekends to shop, but its quiet and tree-lined residential streets were aflutter with flags. Hidden from view from all but the keenest observers prior to April 11, 2010, Greenpoint’s Polish landlords unleashed their flags and, with them, a clear sign that Polish property was alive and well in 2010.

The recent proliferation of Polish flags in Greenpoint and the landlord class they represent begs a number of questions. What have been the motives of Polish immigrants for acquiring property, and why did they do so in Greenpoint? More importantly, how were they able to become homeowners – to make the jump from immigrant tenants to immigrant landlords within a single generation? What has been the role of the Polish enclave – its institutions, businesses, and personal networks – in creating this propertied class of immigrants? Finally, how have Greenpoint’s Polish landlords been involved in the recent processes of neighborhood change? To what extent have they been creating, resisting, or otherwise responding to the ongoing gentrification of the neighborhood?

Immigration and Homeownership in Historical Perspective

New immigrants’ propensity to strive for homeownership and acquire property has a long history in America. In the late nineteenth century, when large-scale immigration from Eastern and Southern Europe fed the industrialization and urbanization of the country, immigrants figured prominently in the formation of a “homeowner society.” Historians of the rapidly-industrializing cities of Chicago, Detroit, Pittsburg, and Lynn, among others, have noted the marked desire of the newly-“uprooted” – to borrow Handlin’s (1951) term – to re-establish links to the land through property ownership (Bodnar, 1982; Morawska, 1985). This proclivity has been attributed to certain predispositions, such as a fierce attachment to land among the recently-displaced peasantry, as well as the basic securities that land afforded: shelter in old age and
infirmity; freedom from sudden eviction; the ability to subsistence farm; a steady income from boarders and tenants; and, of course, the social status that property conferred.

If nineteenth century immigrants were especially desirous of acquiring their own plot of land in the city or its outskirts, they were also particularly suited to do so. While the ready availability of undeveloped land near the center of industrializing cities provided the opportunity, it was access to an entire social world – the network of fellow immigrants – that made the acquisition of property feasible. This immigrant network constituted the other, informally-organized and highly-localized side of what the historian Olivier Zunz (1982) has dubbed the “dual housing market.” Within this ethnic housing market, self-building was a widespread practice that drew upon the collective resources of the immigrant community. Particularly on tracts of undeveloped land on the outskirts of town, where infrastructure was scant and city services non-existent, workers would erect their own shelters. What they lacked in purchasing power (money) they made up for in labor power – often of a nonprofessional and collective sort. As Zunz puts it:

If so many German and Polish workers of Detroit owned their homes, and if so many owned them free of encumbrance, it is because they built them themselves. They were builder-owners. Not only did they invest their savings – past and future – in putting a roof over their heads and providing shelter for the family, they also invested their time. Building a home was a neighborhood business, a community affair, since workers could not rely on the formal home-building industry to build houses for them. It is probably because the industry responded so little to their needs that working class immigrants built for themselves in order to become homeowners in an environment which they could control. Thus the neighborhood became the locus of an economic investment as well as of an emotional one. (p. 153)

This resulted in relatively high rates of home ownership among European immigrants in turn-of-century Detroit – higher, in fact, than those of native white workers of similar age and occupation.

Immigrant Polish Landlords in Greenpoint

Though in many ways the contrast between industrializing, nineteenth-century Detroit and fin-de-millenair, post-industrial New York City could not be starker, there remains a remarkable similarity between the immigrant landlords of Polish Greenpoint and their predecessors in their mutual propensity to acquire property. Like their nineteenth-century counterparts, moreover, late twentieth-century Polish immigrants to Greenpoint were able to become homeowners in a relatively short period of time. For those who left Poland with no plans of returning, homeownership in the new “El Dorado” – as the novelist Redlinski dubbed America – became the immediate goal.
The chart above traces the evolution of Polish home purchases in Greenpoint for the period 1980 to 2009. The chart shows a steady increase in Polish home purchases in Greenpoint in the 1980s, with a marked increase in purchases beginning in 1986, the year amnesty was granted to Polish refugees from communist Poland. The second major jump in Polish home purchases began in the second half of the 1990s, reflecting the more permanent settlement of post-communist Polish immigrants to Greenpoint. Throughout the 1990s Polish home purchases continued to increase more or less steadily, with purchases peaking in the years 1999 and 2000. The subsequent decade (2000-2009) witnessed the steady, yet gradual decline of Polish home purchases in Greenpoint, as neighborhood prices rose to levels beyond the reach of most first-time, immigrant homebuyers. Nevertheless, until 2009 – immediately following the financial meltdown of late 2008 – Polish home purchases remained at a level higher than the 1980s average. In 2009, however, economic turmoil and the freezing up of credit paralyzed the housing market in Greenpoint, as the number of Polish purchases dropped to a level not seen since 1982.

While housing sales reports clearly reflect the emergence and growth of a propertied class of Polish immigrants in Greenpoint over time, a survey of the popular Polish-language

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72 According to local Polish real estate agents, the majority of Polish home buyers in Greenpoint over the past decade have been existing home owners, as opposed to first-time home buyers. Zarska interview.
press over the same period tells a similar story. Through the 1980s and early 1990s, articles on housing written in *Nowy Dziennik* focused on tenancy and rental housing. Beginning in the second half of the 1990s, however, just as Polish home purchases in Greenpoint began to peak, *Nowy Dziennik* began to publish, with increasing frequency, advice and how-to articles on various aspects of home buying and home ownership. Topics included: searching for a home (Moryc, 1995); securing a mortgage (Moryc, 1997c); appraising a home (Moryc, 1997a); insuring a home (Moryc, 1997b); buying a condo or co-op (Basara, 1996); housing as an investment strategy (Lis, 1996); and reverse mortgages (Baumgartner, 1994).

Later, as housing prices across the nation continued their seemingly inexorable ascent, housing and home ownership became even greater topics of discussion within the Polish enclave. From late 2006 to late 2007, during the final run-up of housing prices just prior to the Year of the Bust, *Nowy Dziennik* published a weekly insert entitled “Dom i Mieszkanie” (“House and Home”), devoted entirely to housing issues. Though some articles on tenancy and rental housing were included, the vast majority of articles were on home purchasing and home ownership. Unlike the articles from the late 1990s, however, the “Dom i Mieszkanie” articles were in full-color and large format, and covered housing markets outside of Greenpoint, New York City, and even the United States. The series, which included advertisements from real estate brokers, mortgage brokers, and developers – both local and out of state – had clearly focused its attention outside of the Polish enclave.

Indeed, by 2009 Greenpoint had become a saturated market, with Polish-surnamed individuals owning nearly 45 percent of the neighborhood’s residential properties (see Table 5.1).

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<th>TYPE OF OWNERSHIP</th>
<th>NUMBER OF RESIDENTIAL PROPERTIES</th>
<th>PERCENT</th>
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<tr>
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</tr>
<tr>
<td>Individual Non-Polish</td>
<td>4181</td>
<td>100</td>
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<tr>
<td>Corporate</td>
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<td>11.4</td>
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Source: CUNY Survey of Buildings At-Risk of Residential Displacement in Greenpoint and Williamsburg

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<th>TYPE OF RESIDENCE (UNITS)</th>
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<td>1-3 Family</td>
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<td>58.3</td>
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<tr>
<td>4-5 Family</td>
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<td>10.1</td>
</tr>
<tr>
<td>6 Family or More</td>
<td>588</td>
<td>31.6</td>
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</table>

Source: CUNY Survey of Buildings At-Risk of Residential Displacement in Greenpoint and Williamsburg

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<th>Census Tract</th>
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</tr>
</tbody>
</table>

Source: CUNY Survey of Buildings At-Risk of Residential Displacement in Greenpoint and Williamsburg

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73 Many of the articles focused on the nationwide housing market. Articles on New York focused on neighborhoods outside of Greenpoint, such as Ridgewood (Poznan, 2007b) and Long Island City (Poznan, 2007a). Other housing markets included New Jersey (Siodloczek, 2007) and Warsaw, Poland (Piasecki, 2006a, 2006b).
As Table 5.2 shows, nearly 60 percent of Polish residential property owners had purchased one- to three-family homes; 10 percent purchased four- to five-family homes; and nearly 32 percent purchased homes of six units or more. Though this indicates a clear preference for smaller, owner-occupied units, multi-family rent-regulated residential buildings still constituted nearly a third of Polish-owned properties in Greenpoint. Table 5.3 reveals the geographical distribution of Polish homeownership. Within the enclave, Polish residential property-owners are concentrated in four census tracts (571, 591, 575 and 573), which collectively comprise over 50 percent of Greenpoint’s Polish-owned properties.

The Uses of Immigrant Homeownership

Why were Greenpoint’s Polish immigrants so keen on acquiring property? For them, as for their nineteenth-century predecessors, much of the impetus for homeownership stemmed from the perceived security it provided. Experiences of chronic housing shortages under communism likely served to heighten this desire for homeownership, just as land scarcity in rural Poland did for the peasant-immigrants a century ago. Though homelessness was practically non-existent in communist Poland, housing conditions were notoriously poor and opportunities circumscribed. Interminably long waiting lists for apartments, cramped living quarters, drab and impersonal concrete slab apartment complexes, and chronic shortages in building materials were commonplace under communism (Markham, 2003). In the shortage economy, the habitual lack of adequate housing was a source of acute popular discontent; not surprisingly, access to such housing became a mark of social privilege, as well as tangible proof that communism was plagued with systemic inequalities of its own.

Faced with these housing challenges, many Poles embraced immigration as a path to homeownership. In the 1970s and, increasingly, the 1980s, dollars sent home by family members living and working in the United States were used to cut through the bureaucratic red tape of the communist housing system. Remitted dollars were a source of sustenance and privilege in late communist Poland, with entire regions in Poland dependent upon the wages of family members working abroad. After the declaration of martial law in Poland in 1982, however, many Polish immigrants to the United States decided to remain in the country and, eventually, apply for political asylum. While continuing to send money to their families in Poland, these immigrants confronted their own housing needs and problems in America. Eventually, as Polish immigrants settled into the reality of life in extended emigration, the desire for home ownership was transposed to America. Once the decision to remain had been taken, acquiring property in their newly-adopted country had become not just a goal, but a “logical” next step in the process of settlement.

Objectively, however, venturing into homeownership was fraught with risks for the new Polish immigrant to Greenpoint in the 1980s. Not only were Polish immigrants unfamiliar with property laws and mortgage financing, but the neighborhood itself was, despite its long history of Polish immigration, forbidding in its own right. Large-scale disinvestment through redlining by banks and insurance companies created a local landscape in which vacant and dilapidated

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74 For a humorous account of the pitfalls and travails of navigating the housing and home-building bureaucracies under communism, see Kenedi, 1982.
75 Anthropologist Francis Pine (2002) has explored both the material and symbolic importance of dollars among the families of the Zakopane region, who carefully separated the dollars received from their family members in Chicago from the Polish zloty earned domestically.
buildings festered like open sores. Often working “off the books,” with no credit history and scant experience in taking on debt, Polish immigrants were subjected to onerous interest rates which they only dimly understood. Even less comprehensible was New York City’s system of rent regulation – including rent-stabilization and rent-control – and the host of landlord responsibilities attached thereto. Home ownership, in short, was by no means a simple or self-evident process – particularly for the newly-arrived immigrant.

If, in the face of such uncertainties and potential pitfalls, the logic of homeownership remained compelling to many Polish immigrants to Greenpoint, it is because possession of one’s own housing provided a variety of immediate and concrete uses. It was the use value of housing as a commodity, more than its exchange value, that made home ownership eminently sensible and even desirable. Indeed, the notion of housing as a basic necessity of life, and that shelter, like nourishment, is a basic precondition for survival, is at the root of the Polish immigrant predisposition towards homeownership. This conception of housing as fundamentally useful – indeed, that housing’s unique utility it is that it enables further life opportunities, and thus serves as a means of reproduction – is also the basis for its exchange value. If housing is useful to one, so must it be to others. As one Polish landlord – owner of several properties in Greenpoint – explained his decision to purchase his first home:

I didn’t have any experience. But I had life experience. And I knew that people need a place to live and something to eat. And that even in a crisis, people will need a place to live and something to eat. And so I thought to myself that [buying a house] is a good form of investment because there will always be tenants to keep the house, pay for the house and, with time, generate profits. (Romek, personal communication, October 20, 2009)

Not only does home ownership satisfy the immediate need for shelter, but it also provides a form of security for the future. Particularly for the Polish immigrants of Greenpoint, whose Polish-earned pensions are either uncertain or insignificant by American standards, and whose Social Security earnings are often meager, possession of one’s own home offers a hedge against the contingencies of old age. D. Rutkowska, who settled in Greenpoint in the mid-1980s and now owns two buildings in the neighborhood, says that she would never sell her buildings for this very reason: “The decision [to purchase property in Greenpoint] was a very good investment. I could never work again and would have a place to live, and income to live off of” (personal communication, May 23, 2009). Indeed, it is not uncommon for Polish immigrant landlords in Greenpoint to sell their homes only to buyers who are willing to allow them to remain as protected tenants in the building. One landlord interviewed was in fact approached by the former

76 In Greenpoint, as in much of Central and North Brooklyn, a potent mix of policies by state and private actors actively steered investment away from the neighborhood. The Home Owner’s Loan Corporation (HOLC), created by the Roosevelt administration in 1933 ostensibly to prevent the wave of home foreclosures and bank failures that soon followed, had a profoundly destabilizing effect on neighborhoods in North Brooklyn. In formulating mortgage guidelines that would ensure private profit, HOLC graded entire neighborhoods according to their “desirability” and devised a color-coded map of Brooklyn based on a combination of physical and demographic characteristics, thus helping to shape the contours of a racially-segregated city. Greenpoint and Williamsburg, with their mix of under-utilized industrial properties and immigrant (Jewish, Italian and Polish) communities – characteristics deemed toxic by the HOLC assessors – each received C-minus ratings. The impact of these self-fulfilling policies on Greenpoint was all too predictable: a decline in mortgage lending, depressed property values, a white middle class exodus from the area, and the eventual retreat of municipal services (Wilder, 2000).

77 Contemporary working-class Polish immigrants to Greenpoint are part of a much longer tradition in this respect. On the use-values of homeownership for nineteenth-century American workers, see Katz, Doucet, & Stern, 1982, pp. 134-148.
landlord of her building and cajoled into purchasing it, with the proviso that the previous landlord be allowed to remain in the building as a tenant until his death. Another landlord entered into a similar agreement with the former owner of his building, acknowledging that it was the only way he could afford to purchase his first building (P. Zajac, personal communication, March 17, 2009).

For other Polish immigrant homeowners, housing is useful not only as means of shelter and security, but also for work-related purposes. In Greenpoint, it is not uncommon for Polish landlords to use their residential buildings for commercial or work-related purposes, zoning permitted. J. Motylek, for example, who owns one of the oldest Polish travel agencies in the neighborhood, purchased the building in which the agency was located in order to continue running her business. She subsequently opened a Polish-language pre-school on the second floor of the building, freeing herself of the rental burden of her two businesses in the process (personal communication, March 10, 2009). Similarly, Wanda, who opened a bar in Greenpoint in 1984 on the ground floor of the building she had just purchased (and moved into), acknowledged the importance of building ownership. “If I didn’t own the building,” she says, “I would have had to close the bar ten years ago” (personal communication, September 8, 2009).

Other Polish landlords use their homes for more informal economic activities. H. Winski, for example, baked Polish pastries in her kitchen, which she would sell to local markets and restaurants in Greenpoint. H. Krop and J. Konarski, both having worked as independent contractors, also used their buildings as work spaces, storing tools and building materials in their backyard sheds and using their garages as workshops. Indeed, when asked about the importance of homeownership, Mr. Karp immediately pointed to the backyard shed. “That shed back there,” he said, “is just like the one I had on the farm back in Poland.” As a building supervisor and sometime contractor in New York City, it has proved equally useful in his new home.

Finally, for the Polish immigrant – as perhaps for the majority of Americans – home ownership was coveted for what it signified: success. As a status symbol, possessing one’s home was the most the immigrant could hope to attain – proof that the journey to America has paid material dividends. This is particularly so for Polish immigrants who sacrificed careers in their chosen fields back in Poland, and for whom homeownership has perhaps compensated for their professional ambitions, long since thwarted. For many Polish homeowners in Greenpoint, to have joined the ranks of the propertied is to have finally put to rest the doubts and regrets that inevitably haunt the immigration experience itself. Immigrant homeownership can be a vindication, of sorts.

Indeed, the significance of homeownership as status symbol among Polish immigrants is evident in Greenpoint’s very landscape. To the extent that status must be projected to have the intended effect, Polish homeownership is quite visible – at least to the conditioned eye. In a fascinating study of transnational gentrification, sociologist Jerome Krase (2005) has discovered striking similarities in both commercial design (especially signage) and housing décor (interior and exterior) between neighborhoods in Poland and Greenpoint. Wood-panels in the “Zakopane” style, along with lace curtains in the windows, are prevalent in Polish Greenpoint’s “tonier” parts.\(^{78}\)

\(^{78}\) I personally experienced this “ethnic aesthetic practice” (Krase, 2005) while living in Greenpoint. While renting an apartment from a Polish landlord, I was repeatedly asked to replace my darker curtains with traditional Polish lace curtains. When I asked why, my landlady replied that her (Polish) neighbors across the street had been “commenting” about my dark curtains. Needless to say, the comments must not have been flattering.
Polish Landlords and the Immigrant Enclave

If Polish immigrants in Greenpoint have shared a desire for homeownership with their nineteenth-century predecessors, they have similarly relied upon access to a community of fellow immigrants in order to realize these ambitions. The Polish enclave has been central to their methods of property acquisition, maintenance, and eventual improvement, providing a pool of resources – physical, financial and human – upon which Polish immigrants could draw. Social relations based in housing and home ownership thus constituted a kind political economy, relatively insulated from New York’s housing market writ large. This community, based in Greenpoint, has effectively operated as an engine of property accumulation for a particular stratum – the landlord class. As with all such means of accumulation, however, Polish Greenpoint has been structured by its own forms of dominance and hierarchy, producing a propertied class on backs of a tenantry of fellow immigrants.

Of course, nearly every Polish landlord was once a Polish tenant, more often than not in Greenpoint. Indeed, it was as tenants in the neighborhood that future landlords came to learn about, rely upon, and make plans to settle in the Polish enclave. With near unanimity, the landlords I interviewed cited Greenpoint’s “Polishness” – its churches, shops, services, cultural institutions and community – as their primary reason for purchasing a home in the neighborhood. In fact, the majority of Polish landlords considered purchasing a home only in Greenpoint, a desire confirmed by local real estate agents. For many, life in the enclave was all that they had known in America. In the words of H. Krop, a Greenpoint tenant of 12 years prior to purchasing his home:

I bought in Greenpoint because this is where I was practically raised in America. You could say that Greenpoint raised me! [laughs] Most of all, because this is a Polish neighborhood, where people speak Polish and where I have a lot of friends and acquaintances. (personal communication, June 27, 2009)

J. Konarski, who came from Poland to Greenpoint in 1981 and became a homeowner in 1989, attributes his decision to purchase a home in the neighborhood to the “sentiment” he felt:

I bought [in Greenpoint] because I felt a strong sentiment for Greenpoint, because it was in Greenpoint that I had the luck to find a place to sleep and work. Because it was in Greenpoint that I got a job paying $100 a day in cash. And when I helped my boss make his workshop, he paid me extra. (personal communication, July 15, 2009)

While life in Greenpoint may have generated a sense of attachment to the enclave, it was the intimate knowledge of the neighborhood’s physical and social landscape – the streets, the buildings, and the people who inhabited them – that granted a special kind of access to the aspiring Polish homeowner. Immigrant tenants were not the only ones to locate and secure housing through word-of-mouth and other informal means; landlords, too, tapped these local resources for information about and access to Greenpoint’s housing market. Some found their homes simply by walking around the neighborhood and knocking on doors with “For Sale” signs displayed. Others were actually approached by neighbors who wanted to sell their homes to existing locals. More common still was for Polish tenants to purchase the buildings in which they had been renting apartments. This offered a double advantage: not only were they able to

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79 Thus H. Winski was approached by her neighbor, who told her that he wanted to sell his building to her because “he had noticed how hard I worked cleaning the front of my landlord’s building” (personal communication, April 2, 2009).
avoid the middleman costs of the real estate broker, but they were also equipped with first-hand knowledge of the building itself – both its physical condition and (sometimes more importantly) its existing inhabitants (J. Konarski, personal communication, July 15, 2009).

Polish landlords who did not find their homes through the enclave’s informal channels often did so through more formal means – also within Greenpoint. Polish-speaking real estate agents, to be discussed further in the following chapter, played a major role in facilitating home purchases by Polish immigrants. Not only did they help locate properties and negotiate prices, but they also assisted in securing mortgages, explaining the rent regulation system, and even finding tenants for new landlords. Ela, owner of one of the oldest real estate agencies in Greenpoint and a Polish immigrant herself, explains her role in facilitating home purchases as a kind of hand-holding exercise with Polish immigrant buyers:

Polish home buyers were working so hard, saving to buy something, didn’t speak English so well, so they felt very comfortable having me to find them what they wanted. I always screened them, talked to them, found out what they wanted, what their needs were, and gave them a breakdown – their expenses, the income, so they will know, in black and white, how much they will have positive cash flow...Sometimes when they wanted to buy straight from the homeowner I would go into the nitty-gritty with them to put everything together. They knew everything from me before they went to contract, before they gave me the offer I said listen, do you like the building? Do you like the location? They said I do, I do. I said I know you have very good down payment so let’s sit, calculate everything and then see if you are happy. And then there was always positive cash flow. (Ela, personal communication, August 3, 2009)

The darker side of the network of inclusion based on the ethnic ties of the Polish immigrant enclave was, of course, the implicit (and sometimes explicit) exclusion upon which it was premised. In post-war Greenpoint, as Judith DeSena has shown, the “constitutive outside” to the white ethnic working class has been the Hispanic community within the neighborhood. In Protecting One’s Turf, DeSena (1990) describes the local and informal means of neighborhood defense – “sponsoring” non-minorities for housing, “coercing” fellow landlords into renting or selling to non-minorities, utilizing local realtors who pre-screen apartments seekers, and generally relying upon word-of-mouth in finding apartments or tenants. Thus the very methods utilized by Polish immigrants in locating and securing housing in the neighborhood – personal reference, word-of-mouth and apartment ads written in Polish – had been used by white residents in Greenpoint to prevent the settlement of Blacks and Hispanics for decades preceding the post-Solidarity wave of Polish immigration to the area.

Indeed, the post-Solidarity Polish immigrants who began arriving to Greenpoint in the early 1980s and – with the collapse of communism – more intensively in the 1990s, encountered a neighborhood that was uniquely receptive to their arrival. Not only was there a pre-existing Polish community dating back to the late nineteenth century, and thus generations of Polish families with ties to the neighborhood, but there was also a native white ethnic working class (of Polish-, Irish- and Italian-Americans) that welcomed the new immigrants as a bulwark against the Hispanic (mainly Puerto Rican) population that had “invaded” and settled in Greenpoint in the early 1950s. Having been embraced by the native white population as “one of their own,” Polish immigrants internalized this privileged white status. What is more, by relying upon the pre-existing informal network of housing resources, and replicating it through their own exclusionary practices, Polish immigrants functioned – however unwittingly – as proto-gentrifiers of the neighborhood. They arrived as an unexpected, yet thoroughly welcome, reserve army in the white residents’ longstanding battle with the Hispanics in their midst.
**From Homeowners to Homebuilders**

For most Polish homeowners in Greenpoint, purchasing a home was merely the first step in an extended process of homebuilding. Again, not unlike their nineteenth-century predecessors, Greenpoint’s recent Polish immigrants purchased homes with the full expectation and intention of working upon them, renovating them, making them livable and, eventually, profitable. That many of these homes were in various states of physical decay made this undertaking necessary; that Polish immigrants had access to a set of resources – including building skills, tools, and formal and informal pools of labor power from within the enclave itself – made it possible. The two taken together – a run-down neighborhood and a community of immigrant contractors – helped spur the physical and social transformation of Greenpoint.

Indeed, what is striking about the self-renovation of Polish-owned homes in Greenpoint is its taken-for-granted nature among the landlords. That a significant amount of “sweat equity” would be needed to make home ownership a viable enterprise was a given, as the costs of hiring professional contractors was widely considered prohibitive. As one Polish landlord put it: “If someone doesn’t know how to do anything, then he won’t have his house very long because it’s impossible to pay for everything” (J. Konarski, personal communication, July 15, 2009). P. Zajac who, as a tenant, had done minor repair work on his building prior to purchasing it, echoed the sentiment:

> I counted on my ability to do renovations myself. If I had to hire a bunch of people to do it for me, it wouldn’t have been worth it. I didn’t count my work in the costs, but if I did have to hire a firm it would have cost two to three times as much. (personal communication, March 17, 2009)

Most renovations of newly-purchased homes were done gradually, on a piecemeal basis. Landlords simply did not have the resources at hand to immediately undertake a full-scale renovation. Moreover, for owners of building with six or more units, rent regulations prevented them from making individual apartment renovations and raising rents without tenant approval. When an apartment was vacated by a tenant, however, or enough money was saved to purchase building materials, immigrant landlords would promptly set to work on their buildings. New homes, in this sense, were a continual work in progress, to be improved upon while being lived in. No Polish immigrant landlord expected his/her building to be adequately habitable without extra work; some even continued to rent apartments in the neighborhood while fixing up their newly-purchased homes.

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80 By 1980, Greenpoint’s housing stock consisted largely of what The New York Times had called “a vanishing type of dwelling” in New York City: the two-to-five unit apartment building. Not subject to the rules and benefits of the rent-regulation program, such as guaranteed fuel surcharges, written leases, and tenant security deposits, these mostly owner-occupied houses were a challenge to maintain for their landlords. Tenants in these buildings were called “homesteaders”, suggesting the rough and ready nature of the dwellings. (Hulbert, 1980) Many landlords who were not owner-occupiers simply abandoned their buildings. In Community District One (Greenpoint and Williamsburg) the number of in rem housing units, seized by the city for tax delinquency, had reached 16.6 percent by 1981. Indeed, the problem of abandoned and derelict buildings had become so great that, in 1980, Greenpoint became the testing ground for a Federal program to provide large vinyl decals depicting occupied interiors – shutters, potted plants, Venetian blinds and window shades – to cover the windows of empty houses. The idea, according to the New York City Planning Commission, was “to prevent that yawning, vacant look, to give a semblance of life around a building and to prevent vandalism” (McFadden, 1983).
Along with the skills necessary to self-renovate, relevant work experience has supplied Polish immigrant landlords with tools and – more importantly – access to a network of co-ethnic construction workers. As a kind of “ethnic economy,” where employment is often sought and located through word of mouth, the construction industry among Polish immigrants draws upon large pools of workers who are also informally acquainted with one another. For immigrant landlords, this labor force can serve as a collective source of labor power. Often, in home renovation and repair work, tools and labor will be exchanged reciprocally among workers in the Polish ethnic economy. Co-workers will help one another with home renovations, anticipating that the favor will be returned at a later time.

Such was the case with, for example, fellow Polish immigrants and neighbors J. Konarski and H. Krop, who had known each other through work before working together on each other’s houses in Greenpoint. Konarski had worked as an aircraft mechanic in Poland before finding work in New York as a contractor, while Krop, who had come from a farming village in eastern Poland, worked in New York as a mason and, later and with the help of Konarski, a building superintendent. The two met as tenants living on the same block in northern Greenpoint, and were part of a larger circle of builder-residents in Greenpoint. Recalling the renovation of his newly-purchased home, Konarski describes the process as a collective effort in which labor and specialized skills were combined in an informal way:

It’s quite common for Poles in Greenpoint to help each other with their homes…Jozek from Norman Avenue and Pawel and Greenpoint Avenue came to my place to help me. Sometimes they would come for half a day, sometimes a couple of hours, each would come for as long as they could. Sometimes two came. Sometimes one. But someone always came to help… And I went to help [Henryk] with the sheetrock and electricity in his entire building. When he has problems with plumbing, he calls me. (personal communication, July 15, 2009)

Krop, who was present during my interview with Konarski, described his own renovation project as an occasion for socialization as well, adding: “It took so much vodka to renovate this basement!”

Polish immigrant men were not the only immigrant landlords to self-renovate their homes in Greenpoint; Polish immigrant women also engaged in this practice, though perhaps to a lesser extent. M. Zarska, for example, who had formally studied building construction in Poland, hired various local contractors to renovate her house in Greenpoint and supervised their work. She said that her knowledge of building principles was essential to directing the renovation process, and suggested that her Polish girlfriends would never have done what she did (personal communication, February 10, 2009). Similarly, A. Czajka, though having had no formal education or training in construction, took it upon herself to make basic renovations and repairs to her 8-family building. In addition to cleaning out her basement, removing wallpaper and replacing the windows in the building, Czajka built a boiler room herself. After hearing that it would cost her $350 to have a boiler room built, she decided to take a Friday off from work, ordered the bricks and cement, and built the room herself over the next few days. After she finished, she told herself, “I just made $350!” (personal communication, November 8, 2009)

Indeed, the notion, commonly held among Polish immigrants, that property acquisition must be combined with one’s own labor in order to make home ownership feasible, sustains a particular understanding of property/real estate and its relationship to value. That is,  

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81 Possession of one’s own set of basic tools is a *sine qua non* of finding work in construction, even (or perhaps especially) for day-laborers.
property/real estate possesses a latent value that can only be realized through the application of labor power; property is not merely to be exchanged, as in arbitrage, but must be worked upon and improved. The surplus value thus produced is then reflected in higher rents and prices – as in petty commodity production. Recalling the “self-built” homes of previous periods of American immigration and urbanization, the “self-renovated” homes of recent Polish immigrants to Greenpoint point to the nexus between work and property – how the two are, in practice, inseparable.

Local Polish Developers

The apotheosis of this combination of property ownership with contracting work can be found in the several Polish-owned development companies active in the neighborhood. Although most are small-scale operations, with one or two projects in the area, there are two Polish-owned development companies that have left their marks more prominently in Greenpoint in their own particular – many would say gaudy or even kitsch – ways. Amid the neighborhood’s aluminum-sided 1-3 family homes, one can find a smattering of larger apartment buildings and condo-conversions in easily recognizable décor. The developers of these buildings are firmly-rooted within the enclave economy, having either utilized co-ethnic sources of financing, construction, property maintenance, and marketing, or – increasingly – internalizing these functions within their own scope of operation. Their distinctive buildings embody (or at least strive to) the very notion of prosperity through property, and reflect the process by which the ethnic rentier can evolve into a local developer.

The first such local Polish developer is a family-owned business that began purchasing buildings, demolishing them, and erecting new multifamily rental buildings in the early 2000s. The family included an architect and general contractor, and each of their buildings is comprised of two-toned, orange and yellow brick façade, wrought-iron ornamental railings, and is capped with wrought-iron eagles – which symbolize the Polish nation. The company continues to manage their buildings – of which there are now ten in Greenpoint alone – and has even created a separate real estate marketing and brokerage arm that functions exclusively in the neighborhood (M. Ziemba, personal communication, October 22, 2009).

A second, more recent local Polish developer – the Belvedere Bridge Group – shares its name with the Polish presidential residence and a popular Polish vodka. With twelve completed buildings in Greenpoint and four more currently under construction, Belvedere has quietly emerged as one of the most prolific developers in the neighborhood. The company, owned and operated by a Polish immigrant with a background in economics, has focused on obtaining both buildings and plots of land for condo-conversion and new construction (K. Roski, personal communication, February 3, 2009). Belvedere has gradually internalized its property maintenance, marketing, and even financing operations. It, too, has adopted a distinctive design aesthetic, favoring a sturdy bricks-and-mortar look over the glass-and-steel that characterizes most of the new development in the neighborhood. Belvedere has incorporated neoclassical faux-columns and individually numbers its buildings with Roman numerals – bestowing marks of distinction onto what are in fact identically-produced buildings. Finally, though Belvedere

82 The extent to which the self-built house constitutes a “real commodity” – whose use-value as shelter and home is eclipsed by its exchange-value – has been a matter of considerable debate among urban geographers. For a concise summary of the so-called “Turner-Burgess Debate,” as well as a discussion of the conditions – both internal and external – that may give rise to the “real” commodification of self-built housing, see Conway, 1982.
does not primarily market to the Polish population, by deliberately invoking Polish nationalist symbolism it gestures towards its ethnic origins – to Poles and non-Poles alike.

Polish Landlords and Their Polish Tenants

Another indispensible means of property accumulation for Polish immigrant landlords in Greenpoint has been, of course, their tenants. Because Greenpoint’s housing stock is overwhelmingly multi-family, tenants are willy nilly a part of the home buying process. In rent-stabilized buildings, owners purchase existing leases – along with the obligation to continue to abide by them – with the building itself. The rent roll for the building thus becomes a major pricing factor, as do other characteristics of the individual households. In non rent-regulated buildings, with five units or fewer, landlords have much more latitude with respect to tenancy. They can choose their tenants and establish rents at will, and are not obligated to renew leases or extend tenancy to immediate family members. Finding and retaining tenants, however, remains a necessity for the vast majority of Greenpoint’s landlords.

Indeed, nearly all of the Polish immigrant landlords I spoke with stressed the vital importance of having tenants to help pay for the costs of the building – both mortgage payments and upkeep. All landlords interviewed revealed that renting their extra units to tenants was absolutely essential to meeting the mortgage payments, and many said that purchasing a larger building (6-family or more) was preferable simply because it allowed for more tenants and thus more supplemental rental income. Most Polish landlords retained the tenants who had been living in the building prior to purchase, at least initially. Those who purchased empty or partially-occupied buildings quickly found tenants from among the Polish immigrant population in Greenpoint. As long as there was an ample supply of Polish immigrants in search of housing within the enclave, Polish landlords had no trouble finding tenants to help finance their mortgage payments. K. Romek, for example, who bought his first home in Greenpoint in 1985, nine years after immigrating to the United States, recalls how Polish immigration furthered his own prospects for home ownership:

In 1986 there was martial law in Poland, which meant that many Poles arrived to Greenpoint and very few left to go back to Poland. And every immigrant needed housing, preferably in Greenpoint. So the housing business in Greenpoint was very good back then. (personal communication, October 20, 2009)

So good, in fact, was the “housing business” in Greenpoint during the years of intensified Polish immigration to the neighborhood, that Romek went on to purchase three more buildings over the next ten years. He claims to have never had difficulty in finding tenants for his apartments, as he drew primarily from among the local Polish immigrant population. Thus the steady flow of Polish immigrants into Greenpoint in the 1980s and 1990s, which, as discussed in chapter three, created a fluid and flexible rental market for immigrant tenants, simultaneously

83 In New York City, buildings with at least six residential units built prior to February 1, 1947 are rent-regulated. Over thirty percent of Polish-owned properties in Greenpoint are rent-regulated. See Table 12.

84 For example, because landlords must offer lease renewals, they will often consider the age of a primary tenant in a rent-stabilized or rent-controlled apartment when anticipating future vacancies and rent levels. Similarly, because immediate family members have apartment “succession rights” – the right to take over apartments and their leases after the departure of the primary tenant – household size and composition are also taken into account by prospective landlords. Seniors also have special protections, particularly against eviction by landlords claiming apartments for personal use. Indeed, the provisions of rent-regulation are such that it is not hard to detect the motivation for certain biases and prejudices against tenants on the part of landlords.
served the purposes of their immigrant landlords. The enclave was vital to this process, continually attracting new immigrant tenants to help produce and sustain a new class of property owners.

Because housing is a peculiar commodity, moreover, whose “purchasers” never fully consume it, but only do so piecemeal and over time, landlord-tenant relations are complicated by factors other than price and purchasing power. As John Allen and Linda McDowell (1989) have argued, the landlord-tenant relationship is not a simple market transaction, but is rather akin to a hire relationship. Stemming from this particular feature of housing is a fundamental tension between its ownership and use. That is, while the landlord may yield temporary use of the apartment to the tenant, he does not relinquish ultimate ownership. He maintains a restricted claim on the disposal and usage of the apartment, which itself remains more or less useful/productive as fixed capital after the current tenancy.

This, combined with the fact that landlords often share a home with their tenants (in a literal sense), has profound implications for landlords’ choice of tenants and the landlord-tenant relationship in general. For Polish landlords in Greenpoint, the monetary value of a particular tenancy – the rental price – must be weighed against its other, non-monetary aspects. It is this extra-economic characteristic of the landlord-tenant relationship within the Polish enclave that complicates the standard narrative of gentrification as singular, inexorable, and entirely reducible to a strict economic logic. Though the displacement of lower-paying Polish immigrant tenants by more affluent Americans has undoubtedly been the predominant theme in the story of Greenpoint over the past decade, interviews with Polish landlords suggest a more nuanced relationship with their tenants, one in which the ability to pay rent is not the sole factor determining landlord preference.

What some Polish tenants lack in ability to pay, they make up for in other respects. Polish landlords who do not speak English, for example, often prefer fellow Polish immigrants as tenants simply for linguistic reasons. The inability to communicate clearly and freely in English with American tenants can be a source of profound insecurity for Polish landlords, forcing many to hire translators or other intermediaries in dealing with their tenants. Conversely, the freedom to effectively express desires, intentions, or even threats in Polish can be a source of security and power for the Polish landlord. Rather than struggle to communicate with a non-Polish tenant, a Polish landlord may choose a fellow immigrant who will understand (and be understood) fully. Within the enclave, language remains a weapon – one that can cut both ways.

Moreover, even as the majority of Greenpoint’s Polish tenants face displacement pressures – through steadily rising rents, landlord harassment, or (most often) a combination of the two – some tenants remain useful to their Polish landlords because of the specific housing forms and conditions to which they accede. As discussed in chapter three, it was common practice, particularly in the 1980s and early 1990s, for Polish tenants to live in severely overcrowded apartments. While this was doubtless at least partly a result of immigrant tenants’ willingness to endure substandard living conditions in exchange for cheaper rents, the

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85 This is particularly the case when there are no English-speaking children available to serve as intermediaries. Polish real estate agents, to be discussed further in the following chapter, frequently play this role.

86 The power of language in mediating landlord-tenant relations among Polish immigrants in Greenpoint was made clear to me in my work as a housing consultant. While Polish tenants would often bring me letters – threatening or otherwise – written in Polish by their landlords, they would always insist that I draft a response letter in English. This simple move often changed the balance between landlord and tenant, at least momentarily, as landlords were often forced to: a) acknowledge that the tenant was received outside, “expert” assistance; and/or b) look for outside assistance themselves, primarily from (costly) lawyers.
arrangement was also convenient for landlords who desired maximum rent for minimum maintenance and repair. Apartment overcrowding had the additional advantage of dispersing the risk of nonpayment among several tenants.

In some cases, even Polish landlords who rent apartments to higher paying American tenants continue to take advantage of the relative convenience of a low-maintenance and flexible Polish immigrant tenantry. In interviews with Polish landlords, for example, I noticed that “illegal” residential units – often located in basements or behind ground-level commercial spaces – were occupied exclusively by Polish tenants. In addition to single rooms for rent, basement units continue to appear on the Polish classifieds website, which indicates that a submarket for such units persists in the enclave. Basement units are rented out for significantly less than the other, American-occupied apartments in the buildings, providing Polish tenants with an affordable foothold in the neighborhood, and their landlords with supplemental, “off-the-books” rental income that would have otherwise been forgone.

Other Polish landlords will convert railroad-style apartments or even entire floors of multi-family buildings into Single Residency Occupancy (SRO) units for Polish tenants. R. Szalyga’s Polish landlord, for example, converted a two-bedroom apartment into five separate rooms, with separate locks for each, and a common bathroom and kitchen. With each tenant paying $400 per month in rent, the $2000 per month in total rent is more than the landlord could hope to obtain from a standard, two-bedroom apartment (personal communication, April 4, 2009). If, as is likely the case, the landlord managed to deregulate the converted apartment in the process, he would also have freed himself of any lease renewal obligations or rent increase regulations – an additional boon. In this respect, retaining Polish tenants in SRO-type living arrangements – even in rapidly gentrifying Greenpoint – has its rationale.

Finally, some Polish landlords in Greenpoint continue to view their Polish tenants as more reliable – if less affluent – than younger American tenants. Such landlords will forfeit the extra money in rent in exchange for tenants who will pay fully, consistently, and on time, and will do so for longer periods of tenure. K. Romek, for example, charges $900 for a two-bedroom, non-regulated apartment – well below what the present market in Greenpoint can bear. He acknowledges that what he charges is “a good rent,” but adds: “But if the tenants are good, and I can still pay the mortgage, then why raise the rent? I would rather keep an empty apartment for a month or two in order to find the right tenant” (personal communication, October 8, 2009). Similarly, W. Pruszek, who owns two buildings in Greenpoint, makes it a point to charge $100 less than what he thinks he could fetch for the apartment. This way, he says, “I have better tenants and better relations” (personal communication, May 24, 2009).

The fear – not entirely unfounded – among such Polish landlords in Greenpoint is that American tenants are more likely to move out quickly, and without paying rent. This is precisely what happened to J. Konarski, whose American tenant simply stopped paying rent after

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87 “Illegal” units or conversions are units that do not have a residential Certificate Of Occupancy (COO). Research on illegal residences in New York City has shown that such units are concentrated in formerly industrial neighborhoods or areas with high immigrant population densities (Pratt Center for Community Development, 2008).

88 Although it must be noted that some Polish landlords express similar reservations with respect to Polish tenants, particularly those who are undocumented. In a 2010 online discussion about landlord-tenant relations in the Polish language newspaper Nowy Dziennik, “Kasia,” a Greenpoint landlord of 16 years, writes: “Now, the majority of Poles immigrating to the US are swindlers with tattoos. They come from a free Poland and do the same thing here. They move in for a short time, make a mess, and move to another clean apartment. I personally have had enough of such tenants, I would rather the apartment sit empty for a month until I find an appropriate tenant” (Kern-Jedrychowska, 2010).
a time, while continuing to assure Konarski that he would soon be receiving money from his parents. He was finally able to evict the tenant, but was neither able to recover the back rent nor his legal fees. When asked whether this experience changed his opinion on the relative merits of Polish and American tenants, Konarski answered: “After what happened with the tenant from West Virginia, I trust Poles more, because he was such a ‘sneaky man’. He could have just told me he didn’t have money, but instead he lied to me and he lied in court” (personal communication, July 15, 2009).

The Polish Rentier and Neighborhood Gentrification

What role have Greenpoint’s Polish landlords played in the gentrification of the neighborhood over the past several years? Have they driven the process forward, passively adapted to and taken advantage of the changes it has wrought, or resisted it? While fully answering this question is beyond the scope of this chapter – and, indeed, this dissertation – there is evidence to suggest that the Polish landlord class has played an ambiguous, sometimes conflicted role in the gentrification process. On the one hand, the targeted redevelopment of the North Brooklyn waterfront – along with the feverish real estate speculation that both preceded and followed it – helped drive home and rental prices to unheard of levels in Greenpoint. From this, local landlords – Polish immigrants included – undoubtedly benefited. Many Polish landlords were more than happy to see their rental prices rise as their Polish tenants moved out. Some actively courted the new gentry by refusing to renew leases to Polish immigrants, renovating their apartments, and looking outside the enclave for new tenants; others expedited this seemingly natural process of “invasion and succession” illegally, through harassment, disinvestment and the like.
Indeed, data on sales activity in Greenpoint over the past thirty years clearly indicate that Polish landlords have taken advantage of rising real estate prices, selling their apartments in greater numbers over the past decade. From 1990 to 1999, an average of 27.4 Polish-owned properties were sold per year; this figure rose to 53.9 for the period 2001 to 2007, just prior to the housing crash of late 2008. Moreover, the transformation of Polish-owned properties into corporate ownership – either through individual conversion or third party sales – witnessed a sharp increase over the same period. This reflects a qualitatively different relationship to property, one in which the potential profits and liabilities of ownership are privileged and made explicit.

On the other hand, the same sales activity data point to a different trend with respect to Polish-owned properties over the past decade. While it is true that corporate sales/conversions have increased year after year, there has been an even greater increase in family transfers of Polish-owned properties. This suggests that, even as many Polish landlords are “cashing out” from the gentrification process and/or converting their buildings into profit-making enterprises, still more are retaining their properties for their families. While they will undoubtedly continue to benefit from the rising rents, they will do so more as passive rentiers than active real estate developers. Polish landlords may not have been driving the gentrification process, but they have been more than happy to go along for the ride.
Conclusion

This chapter has explored the social basis for Polish immigrant home ownership in Greenpoint. In many ways, the experience of contemporary Polish immigrants to Greenpoint has echoed that of their nineteenth century predecessors, who also coveted property and exhibited a remarkable propensity to acquire it in a relatively short amount of time. Like immigrants past, moreover, Polish immigrants to Greenpoint have acquired and maintained their properties not as heroic, individual acts, but as part of a larger immigrant community. This enclave constituted its own political economy of housing, in which resources – material, financial and human – as well as information, circulated. For the Polish immigrant, home ownership entailed not just the physical upkeep and renovation of the building, but its financial sustenance as well. Both aspects have drawn upon the social resources of the enclave, in the form of immediately accessible pools of skilled labor and immigrant tenants.

Greenpoint’s transformation from immigrant enclave to waterfront citadel, however, has transformed the nature of home buying and home ownership for Polish immigrants. For both renters and buyers, no longer is Greenpoint a neighborhood of first settlement. The area has simply become too expensive for first-time homebuyers within the Polish community. Meanwhile, the steady exodus of longtime Polish renters continues, as young Americans “discover” the quaint, urban village of Greenpoint just across the East River.

Still, Polish immigrant tenants have managed to retain a foothold in the neighborhood. Some Polish landlords have even maintained a preference for Polish tenants, whose flexibility, agreeability, and reliability may be welcomed. In certain situations, these attributes may trump the rent-paying ability of their more affluent American rivals. Such attitudes with respect to tenancy, combined with an inclination to hold onto, rather than develop, existing properties, suggest that Polish landlords in Greenpoint constitute an ethnic rentier class whose relationship to the ongoing gentrification of the neighborhood has been more reactive than proactive. This is not, of course, to say that the general trend among the Polish landlord class in Greenpoint has not been towards the replacement of lower-paying, Polish immigrant tenants with younger, more affluent Americans. As the following chapter will show, however, there are elements within the enclave that are much more directly and proactively involved in the gentrification process. These actors comprise the enclave’s own “growth coalition.”
Like the wider capitalist city of which it is a part, the Polish enclave of Greenpoint is comprised of its own “place entrepreneurs” – individuals and/or groups of individuals motivated to produce space not for its concrete uses, but for the realization of profits (Logan & Molotch, 1987, p. 29). These local interests, while driven to maximize exchange values, are simultaneously tied to the production of specific use values – use values that are constitutive of the formation and growth of the immigrant enclave itself. Two such “place entrepreneurs” in Polish Greenpoint – the Polish & Slavic Federal Credit Union and the several Polish-owned and operated real estate agencies – are the subject of this chapter. Both have drawn upon and helped to further consolidate the resources of the enclave, creating a class of Polish landlords and generating profits from the appreciation of property values in the process.

Though organically linked to the enclave, however, these local actors are invested in processes of value creation that pose fundamental challenges to the enclave’s continued survival. The exchange values generated within the enclave have helped usher in an entirely new set of users – and attendant use values – that have transformed the physical and social composition of the neighborhood. The immigrant community from which both the Polish credit union and local Polish real estate agencies arose has thus been undermined, compelling these place entrepreneurs to adapt to the emerging environment by changing their practices and modes of operation. This process has not been unproblematic, for their relationship with the enclave has in some ways become strained, even as they continue to survive in Greenpoint. It is no small irony that both actors, in their relentless pursuit of local exchange values, have helped to undo the very conditions of their possibility.

The Homebuilders: The Polish-Slavic Federal Credit Union – Emergence and Growth

In the mid-1970s, as the late-communist wave of Polish immigrants began to settle in Greenpoint, the new arrivals faced a dilemma. While the emerging Polish enclave offered an initial haven of sorts, fulfilling the immediate needs of immigrants by providing them with employment and rental housing relatively quickly and easily, fundamental challenges for the longer term remained. Central among these was access – or lack thereof – to home mortgage financing, a sine qua non for home ownership in America, which was of course the very reason many immigrants left Poland in the first place. Greenpoint in the 1970s, it will be recalled, was in many respects a quintessential neighborhood in crisis, marked by the collapse of local industry and the retreat of municipal services. Banks and insurance companies delivered the coup de grace to the neighborhood in the form of redlining – a legally-sanctioned practice that made it nearly impossible to obtain home purchase loans, home improvement loans, and homeowner’s and fire insurance.

Compounding these general policies of disinvestment were the more specific disadvantages faced by recently-arrived Polish immigrants, for whom the entire home-buying process was terra incognita. In an already-redlined area, the paucity of available mortgage financing was rendered even more scarce for immigrants, who more often than not worked off-the-books, were seasonally employed, and/or had no prior credit history. It was the latter, in particular, that proved the greatest obstacle to the Polish immigrants who aspired to homeownership, as banks simply refused to lend to applicants without a credit history. The irony
was evident: a budding community of immigrants working and saving desperately to buy homes; a local housing stock literally collapsing under its own weight from widespread disinvestment; and no financial mechanism by which to bridge the gap between the demand for and supply of local housing.

Eventually, into this void stepped the Polish & Slavic Federal Credit Union (PSFCU). First formed in 1976 as the Commercial & Industrial Federal Credit Union, the PSFCU emerged out of a small circle of Polish immigrants surrounding a local Polish priest, Longin Tolczyk, and the Polish-Slavic Center (PSC), a nonprofit he founded in 1972 to provide social services to the Polish immigrant population in Greenpoint.\(^89\) Frustrated with local banks’ unwillingness to grant home loans or even checking and savings accounts to Polish immigrants without legal residency permits, this group of local Polish activists turned to self-help as a means of providing financial services and assistance to members of their community.\(^90\) Yet while the concept of an ethnic credit union was not a novel one – indeed, the history of ethnically-organized buildings & loans societies or “thrifts” reaches back to the late 19th century – Greenpoint’s Polish immigrants had neither the financial knowledge nor the organizational experience to found a credit union of their own.

In fact, it was a co-founder and member of the New York-based Ukrainian Federal Credit Union who both inspired and guided the development of the PSFCU. A friend of W. Fraczek, one of the founders of the PSFCU, M. Koc was instrumental in mobilizing the Polish immigrant community in Greenpoint. As Fraczek recalls:

I told [Koc] that Poles are coming to Greenpoint, working hard, but have no place to put our money. We can’t go to banks because we don’t have Social Security cards. And Koc said, ‘Listen, Wladziu, when you have your next important meeting at the Polish-Slavic Center, tell me about it and I’ll come. I want to help you with this.’ And so [Koc] came and explained to us why we should form our own credit union and that he would help us so that we wouldn’t make the same mistakes that the Ukrainians made in forming their credit union… And Koc attended our credit union meetings every two weeks in the beginning. (personal communication, December 12, 2009)

Following the initial meeting with Koc, Fraczek and three other Polish immigrants – including and lawyer and an accountant – officially founded the Commercial & Industrial Federal Credit Union. The name was soon changed to the Polish & Slavic Federal Credit Union so as, in the words of Fraczek, “to attract other people from Eastern Europe – such as Czechs, Slovaks, Hungarians and Ukrainians.” A Polish-American with professional banking experience became the first official full-time employee of the PSFCU.

Though the Polish-Slavic Center was not the driving force behind the creation of the PSFCU\(^91\), as a social service organization with organic ties to Greenpoint’s Polish immigrant

\(^89\) In the words of Longin Tolczyk (1988), the main goal of the Polish-Slavic Center was “to unite Polish-Americans in the fight for social rights, to assist fellow Poles facing all kinds of difficulties in life, to care for the old and infirm, and to spread and strengthen the best Christian-national traditions among the younger generation.”

\(^90\) The official history and mission statement of the PSFCU reads: “The Polish & Slavic Federal Credit Union was established in 1976 by the founders of the Polish & Slavic Center led by Rev. Longin Tolczyk. The founders wanted to help immigrants who, upon arrival in New York City, wanted to buy houses in Greenpoint but were turned down by the banks. Banks were unwilling to extend credits for purchases or renovations of real estate properties to people who did not yet have an established credit history, especially since these properties were located in an area that was run-down at the time.” Retrieved from https://en.psfcu.com/Your_Credit_Union_247.html

\(^91\) Indeed, according to Fraczek, PSC’s founder Father Longin Tolczyk was initially opposed to the creation of a Polish credit union in Greenpoint, fearing that it would only compound the problems he had been having with city officials in securing funding for the PSC (personal communication, December 12, 2009).
community, it was essential to the credit union’s formation and growth. Not only were PSC meetings the initial venue for the creation of the PSFCU, but the PSC cafeteria – where hundreds of Polish immigrants would gather during the workweek for hearty Polish meals at bargain prices – housed the first PSFCU office\(^2\). With a service window in one corner of the cafeteria, the PSFCU gained direct access to practically the entire Polish immigrant community in Greenpoint. Permission to operate on PSC grounds, moreover, conferred a degree of legitimacy to the credit union initiative from the get-go\(^3\). By 1976, the PSC was a popular and well-respected community organization among Polish immigrants, and its cafeteria a vital source of nourishment; in its first years of operation, the PSFCU parlayed its close organizational and physical ties with the PSC into a much broader membership.

Indeed, as an *ethnic* credit union, the PSFCU from its inception was organically tied to the PSC. As a credit union defined by an “associational bond” – in which relations are based around a common organization – the PSFCU has required formal membership with one of five “sponsoring organizations”\(^4\). Membership has been restricted to individuals of Polish descent, though exceptions have been made through the sponsoring organizations. Because the founders of the PSFCU emerged from a circle of PSC activists, and the two organizations grew symbiotically in Greenpoint throughout their early years, the PSFCU and PSC have remained closely linked, in terms of membership and leadership.

Not surprisingly, a major source of initial capital accumulation for the fledgling credit union was the local Polish immigrant population, which had previously lacked access to banking services in the neighborhood. This included Polish immigrants who were unable to communicate in English, were skeptical American banking practices, or were prevented from opening bank accounts for lack of either a Social Security Card or Tax Identification Number. It was the latter group in particular that was drawn to the PSFCU, for the PSFCU was the only financial institution that permitted Polish immigrants without proper documentation to open accounts\(^5\). This opened up a considerable and previously-untapped source of savings for credit union

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\(^2\) The importance of the PSC cafeteria for Polish immigrants to Greenpoint cannot be understated, for not only did it provide hearty and affordable meals, but it also served as a meeting place and source of information for immigrants in need of employment or housing. When it first opened in 1975, the cafeteria served traditional three-course Polish meals for 50 cents. One of the primary attractions of the cafeteria, moreover, was that it allowed patrons to take (and even take home) unlimited amounts of bread. Thus a single meal at the PSC cafeteria could provide an entire day’s sustenance for a Polish immigrant. The PSC cafeteria remains in operation to this day, as a lunch center for neighborhood seniors.

\(^3\) This trust, however, did not come easily. According to Fraczek, the conspicuous absence of a crucifix in a cafeteria ostensibly operated by an aid organization founded by four Polish priests, raised the suspicions of cafeteria-goers and would-be members of the PSFCU. It was not until *after* a crucifix was surreptitiously hung on the cafeteria wall that fears over the PSFCU’s intentions were sufficiently allayed, and membership grew (personal communication, December 12, 2009).

\(^4\) Currently, the eligible sponsoring organizations include: The Polish-Slavic Center; The Polish Cultural Foundation; Polonia of Long Island, Inc.; Polish Supplementary School Council of America; General Pulaski Memorial Parade Committee; Alliance of Polish Clubs in the USA; and Polish Highlanders Alliance of North America. PSFCU website.

\(^5\) In an interview with *Nowy Dziennik*, PSFCU Executive Director Alicja Malecka explained the popularity of the credit union among Polish immigrants. In addition to providing financial services in the Polish language, the PSFCU applied more lenient lending criteria to recently-arrived immigrants. According to Malecka, “Everyone knows how important it is to have a credit history in the United States. Immigrants who have just arrived to the US do not have a credit history, so no one will lend to them. They can obtain loans from us, because we have more lenient criteria for such applicants. We give credit cards to immigrants without a credit history. This allows them to develop a credit history” (Zurawicz, 1996, p. 23).
activities, primarily home mortgage lending in the hitherto-redlined neighborhood of Greenpoint.

Thus PSFCU membership grew rapidly from the very beginning, reflecting the intense demand for financial services among Greenpoint’s Polish immigrant population. Within its first year of operation, the PSFCU had attracted over 540 members, most of them Polish immigrants from Greenpoint, and had issued over 75 personal loans, 15 home mortgage loans, and 29 small business loans (Chabrowski, 1997).

Table 6.1 below reveals the growth of the PSFCU over its first two decades of operation. By 1986, the PSFCU had accumulated nearly half a million dollars in assets; over the next decade, total credit union assets would practically quintuple, reaching almost $2.2 million. This extraordinary growth in assets from 1986 to 1995 coincided with intensified Polish immigration to Greenpoint and the general amnesty granted to Polish refugees. The lifting of martial law in Poland (1986), followed by the collapse of socialism (1989), unleashed a new wave of immigration to the United States. Many of these immigrants, as the table below suggests, contributed to the rapid development of the PSFCU.

Table 14: Polish & Slavic Federal Credit Union Assets (1986-1995)

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<th></th>
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</thead>
<tbody>
<tr>
<td>ASSETS</td>
<td>$438,000</td>
<td>$1,850,000</td>
<td>$2,090,000</td>
<td>$2,266,000</td>
<td>$2,186,000</td>
</tr>
<tr>
<td>NET ASSETS</td>
<td>$282,000</td>
<td>$1,643,000</td>
<td>$1,970,000</td>
<td>$2,019,000</td>
<td>$1,957,000</td>
</tr>
<tr>
<td>REVENUE AND SUPPORT</td>
<td>$711,000</td>
<td>$1,663,000</td>
<td>$2,177,000</td>
<td>$2,511,000</td>
<td>$2,470,000</td>
</tr>
</tbody>
</table>

Source: Glos, November 15, 1996.

By 1997, in fact, the PSFCU had become the 89th largest credit union in the United States in terms of assets. According to the independent financial analysis firm Callahan, moreover, the PSFCU had the highest capital to assets ratio (16.87%), the second-highest return on assets (1.98%), and the highest average loan balance ($25,426) among American credit unions. Particularly revealing was the high average loan balance, which was a direct result of the PSFCU loan portfolio – consisting primarily of home mortgages to first-time Polish immigrant homeowners. Originating home mortgage loans, it will be recalled, particularly in the previously-redlined neighborhood of Greenpoint, was the PSFCU’s raison d’etre.

Indeed, in addition to providing much-needed banking services to Polish immigrants, the PSFCU served as an invaluable source of information for first-time home buyers. In May 1997, for example, the PSFCU organized an informational meeting at the PSC for over 150 prospective homebuyers. An expert panel of real estate attorneys, real estate agents, and mortgage officers from the PSFCU was assembled, and among the topics discussed were: types of home loans; current conditions on the real estate market; home buying procedures; home loan conditions; and the costs associated with home buying. Frequently-asked questions from the audience included: whether membership with the PSFCU is required to obtain a home loan; whether it is necessary to conduct a title search prior to purchasing a home; whether the income source of a down-

96 The PSFCU’s social embeddedness within the Polish immigrant community in Greenpoint – its intimate knowledge of the community and highly-personalized relations with its membership – was a source of the credit union’s strength and success early on. In this sense, the PSFCU was not unlike the Chinese “ethnobanks” in Southern California which, according to Li, Zhou, Dymski, & Chee (2001), has derived its success from its “social capital”: “the presence of community-specific networks, information channels, norms, and disciplinary mechanisms” (p. 1925).

97 See Chapter One, above.
payment must be documented; whether it is possible to obtain a home mortgage without permanent legal residency; how long the process of obtaining a home mortgage takes; and how large a home loan can be taken out. The PSFCU thus served to not only demystify the process of home-buying for Greenpoint’s Polish immigrants, but also provided access to a network of real estate operators/facilitators capable of guiding the purchaser through the process from start to finish.

Graphs 6.1 to 6.6, derived from data from the Home Mortgage Disclosure Act (HMDA), show the PSFCU’s loan activity from 1993 to 2009. Graphs 6.1 to 6.3 show the number of loans issued by the PSFCU (according to loan type), while Graphs 6.4 to 6.6 show the total dollar value of the loans issued (according to loan type). Both sets of graphs indicate an upward trend in loan activity and amount, peaking in 2003, followed by a more gradual decline.

Figure 4: PSFCU Loans (1-4 Family Homes) 1993-2009

Unfortunately, earlier data was not available.
Figure 5: PSFCU Loans (5+ Family Homes) 1993-2009

Figure 6: PSFCU Total Loans 1993-2009

*Includes Loans on: 1-4 Family Homes; 5+ Family Homes; Refinances; Home Improvement
Figure 7: PSFCU Loans (Amount) 1-4 Family Homes 1993-2009

Figure 8: PSFCU Loans (Amount) 5+ Family Homes 1993-2009
The Limits to Credit Union Growth in Greenpoint

At the same time, however, HMDA Mortgage data show how PSFCU lending to Greenpoint has declined over time in relation to other geographical areas (see Graphs 6.7 to 6.9, below). As rising rents kept new Polish immigrants out of Greenpoint, while driving many of the older ones out of the neighborhood, satellite Polish enclaves began to emerge throughout the New York Metropolitan Area (tristate area). PSFCU lending followed, helping immigrant Polish renters become homeowners, as the credit union’s reach spread geographically outwards from Greenpoint. Neighborhoods in Queens, such as Ridgewood and Maspeth, became targets of PSFCU lending, as did the more suburban areas of New Jersey.

As Graphs 6.7 to 6.9 show, however, throughout the period 1993 to 2009, the percentage of the total value of PSFCU loans to Greenpoint remained higher than the percentage of the total number of PSFCU loans to Greenpoint throughout the period 1993 to 2009. In the face of credit union’s expansion, both indicators declined – but the decline in value (of loans) as a percentage of the total was less than the decline in number (of loans). Greenpoint thus remained a relatively lucrative area of residential investment for the PSFCU, even as the local real estate market itself became increasingly saturated. This was a function, of course, of the steadily rising property prices in Greenpoint. The neighborhood, in other words, was being gentrified.
Figure 10: PSFCU Loans to Greenpoint (1-4 Family) 1993-2009

Figure 11: PSFCU Loans to Greenpoint (5+ Family) 1993-2009
This was not the only indicator that Polish immigrants were steadily becoming priced out of Greenpoint. While the relative number of PSFCU loans to Greenpoint was declining, the percentage of Greenpoint-based PSFCU loans given to non-occupants was rising, reaching 21.6 percent in 2006 and 22.5 percent in 2009. This relative increase in non-occupant loans shows that existing homeowners, rather than first-time homebuyers, had become an increasingly important target segment of the Greenpoint population for the PSFCU. As Greenpoint became increasingly cost-prohibitive for Polish immigrants looking to purchase their first home, a higher percentage of PSFCU loans that did go to Greenpoint did so to existing homeowners with established equity.

Meanwhile, as the PSFCU began to look further afield for lending opportunities, Polish immigrants themselves began to turn to other sources of financing for their home purchases in Greenpoint. Mortgage financing from outside the Polish community – which had been conspicuously absent in the 1970s – became readily available in the 1990s. The PSFCU’s success with the Polish community in Greenpoint attracted the attention of larger, national and even international financial institutions, which soon opened branches in the neighborhood. In an extraordinary reversal of the redlining policies of the 1970s, banks such as Citibank, Bank of America, HSBC and Sovereign began to actively court Polish clients, by hiring Polish-speaking employees and donating to community initiatives. In April 2006, HSBC went one step further, enticings PSFCU CEO Bogdan Chmielewski away from the credit union to open and manage its first branch in Greenpoint. The opening, a gala affair attended by former Polish President and Nobel Peace Laureate Lech Walesa, was the largest branch opening in HSBC history.

Currently, practically every major American bank has a presence on Manhattan Avenue, Greenpoint’s main commercial strip, and is equipped with Polish-speaking staff. No longer are
prospective Polish homebuyers limited to the PSFCU for home loans; whereas before their options were limited (practically nonexistent), now there is an embarrassment of choices. Indeed, as Table 6.2 shows, a steadily increasing percentage of Polish immigrants have turned to larger financial institutions – many of them with more competitive rates and a wider range of services – for mortgage financing. Among current Polish-surnamed homeowners in Greenpoint, a full 82 percent of home mortgages from the period 1981 to 1990 came from the PSFCU. This figure dropped precipitously over the following 20 years, falling to 52 percent for the period 1991 to 2000, and 34 percent from 2001 to 2009. In some ways, it can be argued, in helping to rescue the previously redlined neighborhood of Greenpoint, the PSFCU had ultimately become a victim of its own success.

Table 15: Home Loans to Greenpoint (1981-2009)

<table>
<thead>
<tr>
<th>PERIOD</th>
<th>PSFCU LOANS</th>
<th>OTHER LOANS</th>
<th>% OF LOANS FROM PSFCU</th>
</tr>
</thead>
<tbody>
<tr>
<td>1981-1990</td>
<td>137</td>
<td>30</td>
<td>82%</td>
</tr>
<tr>
<td>1991-2000</td>
<td>158</td>
<td>147</td>
<td>52%</td>
</tr>
<tr>
<td>2001-2009</td>
<td>90</td>
<td>178</td>
<td>34%</td>
</tr>
</tbody>
</table>

Source: Property Shark

To be sure, the PSFCU itself played an active role in this process through its dedicated strategy of geographical expansion. As Polish immigration to Greenpoint began to level off and decline, new membership rates to the credit union also decreased. As competition from larger financial institutions also intensified, moreover, the PSFCU found itself fighting harder over a steadily shrinking pie. It responded by adopting a kind of “spatial fix” – expanding its field of membership geographically by opening new branches in order to attract new sources of capital. In 1987, a second PSFCU branch was opened in Union, New Jersey, as the credit union expanded to serve a growing pocket of Polish immigrants outside of Brooklyn. Several more branch openings followed: a second Greenpoint branch (1992); a branch in Boro Park, Brooklyn (1996); a branch in Clifton, New Jersey (1996); a branch in Ridgewood, Queens (2001); a branch in Bayonne, New Jersey (2001); a branch in Linden, New Jersey (2003); a branch in Copiague (2004); a new headquarters in Greenpoint (2005); ATMs in Doylestown, Pennsylvania (2007); two branches in Chicago, Illinois (2010); and a new operations center in Fairfield, New Jersey. Like other credit unions, the PSFCU was confronted with the challenges inherent to credit union expansion, in which fields of membership have begun to exhaust their growth potential. In this effort, the PSFCU was following a well-hewn path of credit union expansion.

99 I use the term “spatial fix” – developed by Harvey (2001) to describe how capital expands geographically to overcome its inherent tendencies of overaccumulation – to describe the credit union’s attempt, as a financial institution, to overcome its own limits to continual growth within a specific geographical area. If the credit union is not solely driven by the profit motive per se, still it is committed to ensuring maximum returns on dividends to its member/shareholders. The deregulation of US credit unions in the late 1970s, allowing for a wider range of products and services consistent with the more generalized deregulation of the finance sector, only heightened this expansionist drive. Hence the capital-like behavior of the institution (Purcell & Cobb, 2004).

100 PSFCU executives were quite explicit in championing this approach. In a 2007 interview with Nowy Dziennik (Deptula, 1997), PSFCU CEO Bogdan Chmielewski explained the credit union’s strategy of maintaining growth in the face of reduced Polish immigration to the United States: “Most of all, we want to open branches in other regions that have large Polish populations and were we can achieve financial success…Our strategic goal is to open one branch per year, not necessarily in New York and New Jersey…We are looking for more places and are thinking about expanding to Pennsylvania, Connecticut, Florida, Arizona, Detroit and even Chicago” (p. 33).
The “spatial fix” was but one strategy employed by the PSFCU to retain and increase membership. Another approach was to expand and “modernize” its range of client services. Confronted with a membership whose growth potential was limited, the credit union chose instead to generate more services – along with the associated fees – from existing members. The objective, as PSFCU CEO Chmielewski put it, was “that all [credit union] clients do not just have a savings account, but also a checking account, a credit and debit card, use online banking, and take out the full range of loans. So that [the PSFCU] becomes a so-called primary financial institution for [its] clients.”

Finally, the PSFCU began working to attract the younger generation of Polish Americans in the New York Metropolitan Area – potential members who, while not dependent upon Polish-language banking services as were their parents, might yet identify with their Polish heritage and thus be drawn to the credit union. To this end, the PSFCU launched a series of high-profile educational initiatives targeting this population. Since 2001, the credit union awarded over $1.3 million in higher education scholarships, and, in 2007, it donated $100,000 to help endow a chair of Polish Studies at Columbia University, signaling its commitment to both the Polish-American community and to Polish culture. The PSFCU even sponsored an essay contest soliciting ideas on how to remain competitive among the Polish-American community. Tellingly, all of the entries were written in English (Moulton, 2008).

Credit Union Expansion and Its Discontents

The credit union’s primary response to the twin pressures of decreased Polish immigration and heightened interbank competition – to geographically expand its field of membership – was not without its pitfalls. In the case of the PSFCU, this tension between the drive to expand its operations and its locally-embedded character was heightened by its dual role as both a local credit union (at least at its inception) and an ethnic credit union, with a bi-national membership. In 1986, when the PSFCU was still in its early years of formation, a sudden bank run nearly toppled the credit union. News of the discounted sale of Polish automobiles precipitated the run on the PSFCU, as depositors hurriedly withdrew funds in order to purchase the automobiles for their families back in Poland. Though the PSFCU ultimately withstood this run with assistance of another local bank, the vulnerability of the local credit union to events abroad was made plain.

After 1989, when travel restrictions to and from Poland were eased considerably, this tension between scales of operation was further heightened, as the credit found itself serving an increasingly mobile, transnational membership. Members’ mobility in itself was not a problem; indeed, Polish immigrants had been traveling back and forth and sending money to Poland for years. What was new – and increasingly problematic – was that the larger cross-border financial transactions involving the PSFCU began to attract the scrutiny of industry regulators. These investigations ended in catastrophe for the credit union in 1999, when the PSFCU was placed into government receivership for violating the Bank Secrecy Act. Specifically, the board was dismissed for failing to report transactions of over $10,000 with the IRS. Apparently, the credit

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101 Ibid. This, too, has been a common approach to credit union development, particularly since the deregulation of the credit union industry in the United States in 1977. In order to better compete with larger financial institutions, the argument goes, credit unions must become more like their competitors. As Ferguson (1997) puts it, “By widening their product portfolios, credit unions are operating with an underlying belief that product diversification is what members themselves want and that greater business orientation is, therefore, to their ultimate benefit” (p. 28).
union had granted reporting exemptions to Polmar Trading and Travel Services, a firm owned by a PSFCU board member. The problem was not so much the exemption, which was permissible for firms with regular cash returns of over $10,000, were reputable and in good-standing, but with the fact that Polmar was involved in currency transactions abroad with Pekao Trading Corporation, a Polish company. It was thus the transnational nature of the transactions that created legal problems for the credit union. Though the PSFCU’s field of membership was local, its actual range of activity was transnational in scope, creating a situation that was ultimately untenable.

The PSFCU’s expanding geography of operation over time – its version of the “spatial fix” – also complicated its internal mechanisms of governance. Like all credit unions, the PSFCU was caught between the imperatives of capital accumulation and expansion on the one hand, and maintaining the legitimacy and integrity of the “common bond” on the other. In focusing on the former, the credit union inevitably jeopardized the latter. The dilemma was unavoidable and inherent to the credit union condition. As Fuller (1998) puts it:

It could be argued that in relation to the tie that binds members together, this desire to cover larger areas, and ultimately to cover the whole of the city in a patchwork of common bond areas could lead to more barriers to the future development of any proposed credit union. In particular, it undermines the notion that pre-existing common linkages should be built upon, and not new ones imposed, and weakens the degree of mutual loyalty and trust that underlies credit union operations. (p. 151)

In the case of the PSFCU, by geographically expanding the membership base, the credit union leadership ultimately courted internal dissent. Not only did the decision to open the Operations Center in Fairfield, New Jersey breed distrust among some of the membership, but continued membership expansion has eroded the very legitimacy of the PSFCU Board of Directors. As credit union membership has extended well beyond the Polish community in Greenpoint, the percentage of the membership attending annual meetings and voting in elections for the Board of Directors has steadily decreased. The chronically low voter-turnout has been a cause of concern for some of the credit union’s older members, who worry about the PSFCU’s ability to hold its leadership accountable.

More recently, at the 2010 PSFCU Annual Membership Meeting, the Board of Directors announced their intention to open yet another credit union branch in Chicago, Illinois – home to the largest Polish immigrant population in the country. While this move would undoubtedly increase the overall membership of the credit union, it would do so to the (further) detriment of the institution’s cohesiveness. Indeed, I personally witnessed the skepticism with which this proposal was met by credit union rank and file in Greenpoint, where the annual membership

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102 According to Fuller (1998), the three traditional forms of common bond are: associational (around a common organization); occupational (around a common job); residential area (around a common place of residence); and “live and work” (in which one works within a common bond area).

103 According to Fraczek, many PSFCU members attributed this decision to the then-CEO’s bid to launch a political career in his home state of New Jersey, which is where the credit union had opened its first branch outside of Greenpoint (personal communication, December 12, 2009).

104 Mazur interview.

105 Indeed, as James DeFilippis (2004) notes, the bond that holds credit unions together is often a very weak one, for “there is almost no involuntary interaction between members, and so a sense of shared experience or common identity is not constructed.” DeFilippis also notes the “alienating” effects of “individualized monetary transactions” and the “lack of participatory democracy” in the functioning of the credit union – both of which render credit unions inherently unstable foundations upon which to build inclusive and democratic communities (p. 137).
meeting had taken place. Some accused the PSFCU Board of Directors of promoting expansion at the cost of its core membership base in Greenpoint, while others questioned the extent to which future credit union meetings would remain representative of the membership, given the vast geographical distances between branch locations. Fears about credit union membership meetings being moved to Chicago were openly expressed (personal communication, April 12, 2010).

The Gatekeepers: Polish Real Estate Agents in Greenpoint

Another Polish element of Greenpoint’s “growth coalition” has been the neighborhood real estate agent. Spawned by waves of immigration and intensified Polish settlement in the neighborhood, Polish-speaking real estate agents have filled an important niche in the local housing market. From the late 1990s onwards, New York City’s extended housing boom drove further activity in the real estate services sector. Rising real estate prices generated higher transaction commissions for agents, while faster turnover in housing meant more business volume. Polish-speaking real estate agents, particularly those who had entered the business early and had developed a reputation and broad client base, were beneficiaries of this process. They quickly became local actors with a vested interest in Greenpoint’s continued growth and creeping gentrification.

As relatively small-scale operations arising out of the immigrant enclave and still dependent upon it for business, however, Polish real estate agencies have had a complex and, at times, contradictory relationship to gentrification. That is, though they have come to thrive and grow dependent on sustained neighborhood growth, they remain attached to a social fabric that is in some ways fraying under the very pressures of this change. Their bonds with the enclave-in-dissolution – previously unbreakable – have been tested and strained by the socio-spatial processes at work. Large-scale, waterfront development has transformed North Brooklyn – first Williamsburg and now, increasingly, Greenpoint – into a veritable boomtown for high-profile corporate real estate firms. These new entrants onto the local real estate scene are dominating the higher end of the market, while slowly prying apart Polish agents from their longtime clients. With the housing crash of 2008, however, and the slowdown in residential sales activity, Polish agents are once again finding their services in demand. By continuing to offer a wide range of real estate related services, informed by an intimate knowledge of the needs and concerns of Polish landlords, local Polish real estate agents have managed to survive and even thrive.

Real Estate Agents and the Making of a Polish Landlord Class:

As actors in Greenpoint’s immigrant housing market, Polish-speaking real estate agents were relative newcomers. In the early years of enclave formation, when the late-socialist wave of Polish immigrants began settling in Greenpoint, Polish-speaking real estate agents did not play a particularly significant role in this process. Locating and securing housing was done informally – through relatives who had arrived earlier, by word of mouth at work, church or on the streets, or from personal ads posted at neighborhood gathering points such as laundromats, pharmacies, or the credit union. As long as Polish immigrants were primarily concerned with finding cheap rooms for rent, and desperate enough to live in crowded, dormitory-like conditions, there was no need for Polish-speaking real estate agents.
It was not until more and more Polish immigrants began looking for homes to purchase in Greenpoint, making the move from tenants to owners, that Polish-speaking real estate agents emerged fully on the scene. Their role was a typically middleman role, serving as conduits and translators between Polish immigrants and the neighborhood’s (mostly) American homeowners. By the mid-1980s, conditions for a makeover of Greenpoint’s homeownership structure were ripe: on the one hand, a Polish immigrant population with enough savings and (thanks to the PSFCU) access to credit to purchase a home; on the other, a retiring American homeowner population looking to sell and move out of the area (and often state) altogether. It was an auspicious moment for Polish speakers with experience in the real estate industry. Such, indeed, was the case with Ela, who opened her own real estate agency in Greenpoint in 1984. Recalling how brisk her business was in the early years, she says:

I had a lot of Polish buyers [back then]. And a lot of times I was getting exclusive listings from American owners and selling to Polish buyers. I had a lot of those deals back then. Because having the Polish credit union, having better interest rates, lower down-payments for commercial spaces than Americans had, [Polish buyers] were putting down 20-25 percent on commercial buildings with 5-6 residential units. Americans, not have the Polish credit union, had to put down 35 percent, sometimes even more, and had to pay higher interest rates. So the Polish credit union helped a lot of Polish people buy property.

And the Poles in the early to mid-1980s had like $100,000 in savings back then, so they could buy even a few houses sometimes. They were working hard, saving a lot, didn’t speak English and were asking me, ‘How can I buy a house? Find me a house.’ I had no problem finding houses. So Americans liked to work with me and they were giving me those houses. In three months I made more money than my husband was making in a year! My husband was getting crazy! And he was making good money, working as a computer programmer. (personal communication, November 15, 2009)

In fact, so well was Ela’s real estate agency performing in its early years, that her husband promptly quit his job to work with her full time. With his knowledge of computer programming, he was able to set up a computerized database of clients and property listings, thus streamlining their operation. The couple went on to provide tax accounting services on the side, which both drew upon and expanded their existing real estate business. They continue to operate both businesses jointly and out of the same office, from which they are able to maintain a core client base.

Such practices are not uncommon among Polish real estate agents in Greenpoint, who thrived on the possibilities of horizontal linkages provided by the enclave economy. Other Polish real estate agents started off not in real estate, but in other financial or business service sectors, such as insurance or accounting. With an already-established client base, the transition to the real estate business was made much easier, particularly during the heady years of the housing boom. Realtors could (and did) draw clients from other fields into their real estate operations, as prospective buyers, sellers, or renters of housing. The synergistic nature of these fields of service – how real estate naturally lent itself to insurance and tax accounting – coupled with the insularity of the enclave economy, which provided a captive clientele of sorts, has allowed Greenpoint’s multi-purpose agencies (real estate, insurance and tax accounting) to survive even as the Polish community dwindles.

Polish real estate agents functioned as more than simple property transaction facilitators for their Polish immigrant clients in Greenpoint. In the early years of enclave formation, in particular, Polish-speaking agents often advised their clients in strategies of property acquisition. For newly-arrived immigrants with little or no experience in homeownership, this informal advice was often highly-prized. Working in this capacity, not only were Polish real estate agents
conveyors of real estate information to their Greenpoint clients, they were also – and more importantly – transmitters of real estate practices. As such, they strongly influenced the behavior and actions of Polish immigrant homeowners, thus exerting a profound impact on the local real estate market writ large.

Indeed, it was often through the lens provided by co-ethnic real estate agents that immigrant homeowners came to understand the home buying process, and it was the agents’ advice that often guided their decisions. The upshot, according to one long-time Polish agent, is that Polish immigrant homeowners have gained a better sense of not just the mechanisms of homeownership, but also its rationale as investment opportunity. The notion of housing as a business, and the practice of leveraging equity in order to acquire yet more property, were unfamiliar and often avoided by many first-time Polish immigrant homeowners in Greenpoint. Ela recalls how she pushed her clients to continue to invest in real estate, and thus to look beyond the simple use value of housing and towards its potentially unlimited exchange value:

> With their big down payments, [Polish home buyers] would always have cash flow on their properties. I told them, having this money they could buy two houses, not only one. But they didn’t believe in loans! They didn’t want to take them out. You know, sometimes they would get a mortgage for 15 years and pay it off in 5 years! Stupid! I said you could have three houses! I was telling them, just make it even so that expenses and income balance out, and with that extra money that you have, buy another one, or a third one. Or they were asking me, ‘Ok, if I buy this then when can I buy another one? This has to be paid off first.’ I said, ‘No! You can refinance it!’ You know how many people I told what they could do? And having me, they could own more than one house. So then they were giving me those apartments for rent. (personal communication, November 15, 2009)

If, at the individual level, Polish agents were teaching their co-ethnic clients about home equity and the merits of housing’s exchange value, they were also, at the neighborhood level, working to open up the enclave to non-immigrants with more purchasing power. This, too, was an effort directed at maximizing local exchange values, and it operated on two levels. On one level, Polish real estate agents were among the first to advertise the North Brooklyn neighborhoods of Williamsburg and Greenpoint to wealthier Manhattanites, particularly the younger student populations looking for cheaper housing. D. Anders, who has owned and operated a real estate firm in Greenpoint/Williamsburg since the 1980s, recalls how he and his partner began to spread the word about the neighborhood by advertising around NYU and the Union Square area (personal communication, March 27, 2009). Soon, American students were flocking to the area, initiating a process that has continued, unabated, to this day.

On another level, Polish real estate agents were often working to convince their Polish landlord-clients of the monetary benefits to be derived from renting to non-Poles – younger, more affluent Americans, in particular. In many cases, this was no small task, as immigrant Polish landlords – particularly those with limited or no English-language speaking ability – were apprehensive of renting to non-Poles. The language barrier, along with fears of “cultural conflict” and, indeed, racism, had induced Polish landlords to forgo the potentially higher rent in exchange for the sense of security provided by the immigrant Polish tenant. Ela recalls how, beginning about 15 years ago:

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106 By “cultural conflict” I mean disputes and or fears over issues such as cleanliness, upkeep, noise/disturbance, and ‘lifestyle’. There is a general sentiment among the Polish realtors, landlords and even tenants in Greenpoint that younger American tenants tend to be messier and louder than Polish tenants.

107 See Chapter Three, above.

108 See Chapter Five on the seminal importance of the Polish tenantry for Polish landlords in Greenpoint.
I had to convince Polish homeowners who bought all these buildings to rent to Americans. They did not want to rent to Americans! It was shocking. I said, ‘Why?’ ‘I want Polish people,’ they said. But when the prices were going up, Polish people were not interested anymore. They started moving to cheap neighborhoods like Ridgewood, Maspeth, Glendale.

One of the landlords said, ‘I don’t speak English well. Then you will have to translate when I have problems later on.’ They were saying that. I said, ‘No problem, I will translate. [The American tenants] will call me and I will call you.’ So this is what I did for a while. And eventually they overcame that fear to rent to Americans. Because they were also saying, ‘We don’t know them. I don’t know their mentality, they are different people, I don’t know how I will communicate.’ I said, ‘My gosh, please, he will pay you more because he has a good job, you know, he’s American. Don’t you want to get more? Polish people will pay much less.’ So through the pocket I was able to convince them slowly, one by one, to bring Americans here. And this is how it started changing. About 15 years ago. (personal communication, November 15, 2009)

Thus in their capacity as indispensable intermediaries between Polish landlords and American tenants, Polish real estate agents served as handmaidens of Greenpoint’s rapid demographic change.

The 2005 Waterfront Rezoning and the Invasion of Corporate Real Estate Firms

The influx of more affluent American tenants to Greenpoint – a process in large part facilitated by Polish real estate agents – eventually helped to create the conditions for the 2005 Greenpoint-Williamsburg Waterfront Rezoning, marking a new era in the local housing market. As described in Chapter Two, the rezoning “liberated” acres of formerly industrial properties for the promise of much more lucrative residential use, thus generating a speculative fever that spread throughout the Greenpoint and Williamsburg communities. Developers of all stripes – from national behemoths such as Toll Brothers to local family-owned firms – descended upon the area en masse. New developments sprouted at a frenzied pace, as builders scrambled to begin construction before the tax exemption programs expired. Williamsburg and (to a lesser extent) Greenpoint had become ground zero of Brooklyn’s condominium construction explosion.

Following fast on the heels of the luxury developers, of course, were the larger, corporate real estate agencies. In 2007, Prudential-Douglas Elliman opened an office in Williamsburg, followed by The Corcoran Group in 2008. Moving into North Brooklyn in anticipation of the thousands of residential units in the development pipeline, these two firms were poised to dominate the higher end of the real estate brokerage market. They were soon joined by the somewhat smaller – yet by no means “mom and pop” – firms, such as Apts and Lofts, The Developer’s Group, and CitiHabitats. Within a few short years, the real estate business landscape in North Brooklyn had changed dramatically.

The spread of the corporate real estate firms into Williamsburg and Greenpoint had a mixed impact on the local housing market and, by extension, the much smaller Polish real estate agencies in the area. On the one hand, their entrance onto the scene was part and parcel of the entire “growth coalition,” whose targeting of North Brooklyn for (re)investment resulted in the aforementioned rise in property prices and acceleration of property turnover. Higher prices and quicker turnover meant larger commissions. For the local real estate sector as a whole – including the Polish agencies – this was all to the good.

On the other hand, the spoils of the rapidly expanding real estate market were not to be shared evenly. Larger developers, if not marketing and selling the units themselves, were more
than likely to enter into exclusive listing contracts with the corporate real estate firms that had recently set up shop in the area. Older, smaller, neighborhood real estate agencies were shut out of this higher end of the real estate market, and were forced to make do with their existing client base of individual landlords. If new developments had expanded the real estate pie, then Polish agencies were denied its most lucrative pieces.

At the same time, in the midst of this real estate frenzy and with no end in sight to the rise in housing prices, the corporate real estate firms represented hitherto unthinkable possibilities for the individual homeowner. That is, their higher profile and superior marketing capabilities held the promise of even greater profits to be made from real estate. The ubiquity of these new real estate agents – younger, more stylish, closer in age and disposition to the potential purchasing crowd – particularly around the new luxury developments, has exerted a kind of “demonstration effect” on some Polish homeowners in Greenpoint. Indeed, a common complaint among Polish real estate agents in Greenpoint is that Polish landlords are less willing to pay fellow Poles to find American tenants for their apartments, particularly if an American real estate firm is available for roughly the same price. M. Ziemba, who has been working in real estate for the past eight years, ascribes this to a particular Polish “mentality,” which is inherently suspicious of the intentions and capabilities of other Polish immigrants, while naively trusting in those of the “Americans” (personal communication, February 22, 2009).

Moreover, the linguistic advantage that Polish real estate agents enjoyed vis-à-vis their corporate counterparts has in part been closed by the emergence of Polish-speaking corporate real estate agents. Both Prudential-Douglas Elliman and The Corcoran Group now have Polish-speaking agents working out of their Williamsburg offices, enabling these firms to gain a foothold among immigrant Polish landlords. Either the sons or daughters of Polish immigrants, or younger immigrants themselves, this younger generation of real estate agents brings an important asset to the firms. This indeed has proven effective, as an analysis of the listings of Polish speaking agents shows that they have been overwhelmingly derived from Polish-surnamed landlords in the area.

Struggling to Survive: The Entrepreneurial Polish Real Estate Agent

Still, Polish real estate agencies have by no means gone away in Greenpoint. Despite the recent invasion of corporate real estate firms, Polish real estate agencies have managed to survive in Greenpoint for two main reasons\(^{109}\). First, the 2008-2009 housing market crash radically altered the local real estate landscape, creating upheaval in the different subsectors\(^{110}\) of the market in the process. With the seizure of the credit markets, loans for construction and home purchase grew scarce. Dozens of development projects stalled, and several condominium buildings were converted into rentals, in a desperate attempt by developers to at least cover the interest payments on their loans. For the real estate agents involved primarily in buying and selling condominium units – that is, the corporate agents – the housing market collapse was devastating. New housing inventory dried up, while the newly-converted rental units offered far lower commission fees.

\(^{109}\) Indeed, not just survive. Over the past year, at least three new Polish-owned and operated real estate agencies have opened in Greenpoint.

\(^{110}\) By “subsectors”, I am referring to, most broadly speaking, the sales versus the rental markets. More specifically, these two sectors can be divided into new (primarily condominium) construction versus older single- and multi-family homes.
For the Polish agents, on the other hand, the collapse of the sales market drove numerous would-be purchasers into the local rental market, where they had traditionally enjoyed a comparative advantage. Moreover, while sales prices plummeted, average rental prices in Williamsburg and Greenpoint have remained stubbornly high\(^{111}\) – another boon to the local real estate agents operating in rentals. This has preserved and, indeed, increased the need for Polish real estate agents in Greenpoint, particularly as more and more Americans search for rental housing in the neighborhood. Polish landlords have been more inclined to trust Polish agents to rent out their apartments, as there seems to exist an implicit understanding about what kinds of tenants are or are not desirable\(^{112}\). As one long-time Polish realtor explained to me, “Especially with the older clients, I have to be careful about who I bring, and what they look like” (Daria, personal communication, June 12, 2009)\(^{113}\).

The second factor contributing to the persistence of Polish real estate agencies in Greenpoint has been their own evolving practices, in the context of a radically-altered housing market. For example, when faced with the challenge of attracting a younger, American apartment-seeking clientele, some older Polish real estate agents have responded by incorporating their own children into the business. Ela, for example, joked with me that her daughter only realized the potential rental values in Greenpoint – the neighborhood in which she grew up – when all of her friends began moving to the neighborhood from the East Village after college. Now she is helping them make this move, and making money in the process. Indeed, as the follow internet post/thread reveals, Polish real estate agencies have become desirable among Americans in search of housing in Greenpoint precisely because of their “local” roots:

\begin{verbatim}
Helen Waite:  Hi – I know there’s another current thread about GP but this is a little o.t. from that thread. I am getting interested in Greenpoint as well, but I don’t have a good sense of how finding rentals there “works” as it were. I’m only experience (sic) with M’hattan. Without many doorman bldgs, one can’t do the building-to-building method. Are rentals mainly handled via brokers? Landlords? Are there reliable listing in CL, Brownstoner, Streeteasy? I get the vibe that people don’t like aptandlofts – true? Thanks, folks! H

Keith B:  Google Ela realty. She’s a local who found me a great space. helenwaite: Oh, thanks! I have seen their sign come to think of it. Still, unless you have experience with or rec about a new area it is daunting. Thank you, H

Keith B:  718.389.4515 Elzbieta. They have the local hook ups. She found me a great place on Milton Street.

Helen Waite:  Thanks, Keith!
\end{verbatim}

\(^{111}\) The resilience of local rental prices has baffled some real estate observers, as it seems to defy the logic of the generally slumping housing market. What it seems to indicate is that Williamsburg and Greenpoint remain inexpensive relative to Manhattan, which is whence many apartment seekers are coming. Also, the migration from Williamsburg to Greenpoint – which has increased recently as a result of overdevelopment in Williamsburg – has served to sustain Greenpoint rental prices.

\(^{112}\) During my interview with one long-time Polish real estate agent, a local Polish landlord walked into the office and reminded the agent that she was only interested in renting to tenants with legal residency permits, and that “having a good job is also important, especially because work is no longer as secure as before.” This landlord also stressed that she did not want “young people”, because “they bring club people, make noise, leave the windows open, enter and exit late at night” (personal communication, October 13, 2009).

\(^{113}\) Although I never observed such practices, it is not unreasonable to believe that among the “implicit understandings” between Polish agents and Polish landlords are more insidious forms of housing discrimination, particularly those based on race.
With the recent slow-down in housing sales, Polish real estate agents have also provided property management services for their Polish-landlord clients. Particularly among absentee landlords, many of whom have moved back to Poland but retain multiple properties in Greenpoint, such services are in high demand. More established neighborhood real estate agents – with whom these landlords share a long history – are more likely to move in this direction, as they have already earned the trust of their clients. Real estate agents will advertise and rent out apartments, formulate leases and renewal leases, administer the payment of utility bills, and subcontract out building maintenance services 114.

Sometimes Polish real estate agents will play an even more active role in furthering their landlord-clients’ interests, to the considerable misfortune of the tenants of the building. In efforts to spur the production of further exchange values on behalf of landlords, Polish real estate agents have served informal housing court advocates/advisers. In my own work as a tenant organizer, I have frequently encountered local Polish real estate agents helping landlords oust – by more or less legal means – their tenants 115. It is not uncommon for real estate agents to draft eviction notices, file eviction petitions, and accompany landlords to Housing Court and administrative hearings, serving as informal counsel. For Polish landlords who do not want to pay the premium of retaining an attorney, the Polish-speaking real estate agent can be an attractive alternative.

Even for non-Polish landlords, a Polish-speaking real estate agent can be of use in dealing with Polish tenants. The ability to speak Polish and even cursory knowledge of Real Property Law may be sufficient, if the landlord’s purpose is to convey his/her intentions to the tenants, threaten and/or harass them. Such was the case with one 8-unit building in Greenpoint, whose new landlord, immediately after purchasing the building, hired a local Polish real estate agent to draft a letter to the Polish tenants. The letter (written in Polish) ordered all tenants to move out by the end of the month, speciously referring to the new landlord’s “rights” to their apartments. In fact, all of the building’s tenants were protected from eviction by the rent stabilization code.

Such practices, however deplorable, point to the increasingly “entrepreneurial” efforts of Polish real estate agents to retain business and spur the production of exchange values in the face of heightened competition. In the current real estate environment, Polish agents feel the squeeze from both “above” and “below” – from “above,” the larger, corporate real estate firms that have invaded Greenpoint in the wake of the rezoning have dominated the new development market (both sales and rentals) and even made forays into the Polish homeowner market; while from “below,” Polish landlords and (more commonly) their English-speaking children have utilized new technology (i.e. internet-based real estate services) to reach their increasingly younger, American target-market. In response, Polish agents – particularly those who have long been in operation – have fallen back on their well-established relationships with local Polish landlords, providing an array of real estate related services that extend well beyond their traditional roles. How long this strategy will hold, given the aging Polish homeowner population and virtually non-existent Polish immigration to Greenpoint, remains an open question.

114 Indeed, while interviewing one Polish real estate agent in her office, at least two Polish landlords entered, asking the agent to read and explain letters from the city regarding their buildings.
115 I say “more or less legal” because some practices do indeed constitute tenant harassment and are thus, strictly speaking, illegal. See below.
Conclusion

Polish Greenpoint’s “place entrepreneurs” – as this chapter has shown – have played an integral role in the neighborhood’s development from immigrant area of first settlement to fully-fledged ethnic enclave. With the help, in part, of the PSFCU and local Polish real estate agents, a propertied class of Polish immigrants was able to emerge from a solidly-working class, renter population. The PSFCU provided access to credit, so essential to the process of homeownering; while Polish real estate agents revealed the logic and methods of property investment, equally vital to the process of homeownership. Collectively, these two institutions comprised the enclave’s own “growth coalition” – a set of actors combining with propertied interests to maximize the production of local exchange values. Along with the spectacular rise in property values in Greenpoint over the past three decades, both the PSFCU and local Polish real estate agencies grew in prominence within the enclave.

The limits to this growth, however, were ultimately exposed, along with the limits to the enclave itself. Rising housing and rental prices – the fruits of the “local entrepreneurs’” labors – rendered Greenpoint prohibitively expensive for new Polish immigrants – the very community upon which the PSFCU and Polish real estate agencies had built their early success. Meanwhile, as local conditions for outside, (often speculative) capital investment grew propitious, larger financial institutions and corporate real estate agencies entered the market, challenging the dominance of Greenpoint’s “local entrepreneurs.” The PSFCU and Polish real estate agencies were forced to adapt to the new environment – the former, through expanding its membership and offering a broader range of financial products; the latter, by consolidating its existing client base and expanding its array of property management services. Much like Polish Greenpoint itself, however, these strategies may prove fleeting, as the immigrant enclave slowly, steadily gives rise to a new “Gold Coast” on North Brooklyn’s East River.
CONCLUSION

The story of Polish Greenpoint over the past 30 years – its emergence, development, and eventual dissolution as an immigrant enclave – is nothing extraordinary. The history of New York City is replete with such neighborhood sagas, the mosaic of ethnicities ever shifting like the continual turn of a kaleidoscope. In the capitalist city – and even more so in the capital of capital – nothing is fixed. “All that is solid,” the urbanist Marshall Berman (1998) observed (following Marx) about New York, “melts into air.” Change is the only constant, as both the social and physical fabric of the metropolis morph with neither rhyme nor reason.

And yet there is an order to the seeming chaos, a clear direction to urban processes of centralization and sprawl, concentration and diffusion. As this dissertation has argued, the very formation of Polish Greenpoint as an immigrant enclave was a set of processes whose logic was driven by the limitations and possibilities of successive waves of Polish immigrants to New York. The immigrant housing market that emerged in Greenpoint in the 1980s, as a critical mass of Poles began to arrive, was shaped by this dialectic of need and opportunity: on the one hand, a population of Polish immigrants for which access to housing in the enclave implied opportunities for work and family life; on the other, a segment of this population whose opportunity to become homeowners depended upon its ability to fulfill the housing needs of its fellow immigrants. Collectively, these two faces of Polish Greenpoint have remade the neighborhood both physically and socially, shaping the area to their residential, employment and cultural needs.

Before long, however, this gradual, piecemeal process of capital accumulation among Polish immigrants at the local level was overtaken by political and economic processes on a much wider scale. The two sets of processes were not in fact unrelated, as the former in many ways created the conditions in which the latter could settle and metastasize. The physical and social transformations brought about by Polish immigration to the neighborhood set the stage for further investment. Government policies on multiple scales “liberated” speculative finance capital to seek returns wherever it could, and the ethnic, working class neighborhood situated alongside a deindustrialized waterfront made a fine target for investment. Wittingly or not, the Polish immigrants who created the enclave of Greenpoint played handmaiden to processes that would boost property values and rent levels precipitously – thus benefiting a local rentier class, while forcing out low-income, working class tenants.

The social relations of immigrant housing that have underpinned the formation of Polish Greenpoint have thus been part and parcel of the enclave’s dissolution under the eventual pressures of gentrification. The housing divide that emerged between Polish immigrant landlords and their co-ethnic tenants long preceded Greenpoint’s arrival as one of the borough’s – indeed the city’s – trendiest neighborhoods. Once established, however, this immigrant housing market articulated with much larger processes of capitalist urbanization that seized upon this divide, exacerbating it, as Polish landlords strove to maximize profits at the expense of their existing immigrant tenants. The implications of this encounter for the social relations of housing within the enclave – the processes by which the immigrant housing market has been dis-embedded from its social context – have been the subject of this dissertation.

As this study has shown, therefore, the transformation of Polish Greenpoint has not adhered to the standard gentrification narrative, in which displacement pressures on a working class population are generated externally by the middle class gentry. Rather, the seeds of gentrification were sown internally and much earlier, within the housing class divide that grew out of the very process of Polish immigrant settlement and enclave formation. It was the
development of the enclave itself that generated a kind of primitive accumulation of (local) capital, wherein a class of Polish merchants and homeowners emerged by utilizing (and often exploiting) the resources of its fellow immigrant workers and tenants. The specific use values of enclave housing for the Polish immigrant were eventually eclipsed by the potential exchange values that could be obtained from the same housing. For the Polish landlord, this prospect of rising rent levels has been enticing to say the least. For the Polish tenant threatened with eviction, on the other hand, it has been terrifying.

If the internal dynamics of the immigrant housing market and enclave formation have operated with relative autonomy from the wider urban housing market, however, the policies shaping this larger context have by no means been insignificant. Indeed, as this case study has illustrated, the specific mix of state policies and economic incentives – from low interest rates, to tax breaks on new construction, to large-scale land use rezonings – has fostered conditions that have been conducive to promoting local exchange values at the expense of existing use values. At the same time, the system of rent regulation and tenant protection has been steadily eroded, thus weakening the existing barriers to growth. Both processes have combined to unleash a torrent of real estate speculation in the neighborhood.

In Polish Greenpoint, the result has been a kind of “hollowing out” of the enclave. An external shell of Polish landlords and merchants remains, while the body within – the laboring and renting population of Polish workers and tenants – is being pri(c)ed out. Though this process is by no means complete – as the dissertation has shown, Polish tenants struggle daily just to remain in the neighborhood – the enclave’s trajectory has become increasingly clear. Soon enough, all that may remain of Greenpoint’s “Polishness” may be a thin veneer.
EPILOGUE

On September 24, 2011, a 40-year old Polish immigrant named Piotr Termana was found hanging dead in a Greenpoint park. Termana had been living on the streets of Greenpoint, and the apparent suicide was the fifth such homeless death to occur in Greenpoint parks over a 15-month period. In July 2010, a homeless man died of unknown causes. This was followed by a death by hypothermia in December 2010, a death by drowning in March 2011, and a suicide by hanging in April 2011. All of the victims were immigrants from Poland, and all were known to be alcoholics (Short, 2011).

This recent epidemic of homeless deaths in Greenpoint highlights an aspect of the Polish enclave that, though outside the scope of my dissertation, deserves consideration as it relates to the immigrant housing condition. For the homeless Polish immigrants in Greenpoint were doubtless once part of the enclave’s housing market, but have since fallen completely out of this web of social relations. The vast majority are substance abusers (primarily alcohol), and they have created their own community of fellow homeless, roving from park to park throughout Greenpoint. And though they (or their predecessors) have been living on the streets of Greenpoint for several years, the ongoing demographic change in the neighborhood, combined with the recent spate of deaths, has rendered their presence much more visible, and thus controversial.

Though deprived of physical shelter, the Polish homeless continue to claim their stake in Greenpoint and to resist expulsion from the neighborhood. Indeed, their dogged attachment to the enclave has posed a challenge for local elected officials and homeless advocates, for the Polish immigrants simply refuse to enter the homeless shelters that are located outside of Greenpoint. They prefer instead to remain in Greenpoint, finding company and security with each other in a familiar neighborhood. They live scattered throughout Greenpoint’s parks or underneath the Brooklyn-Queens Expressway overpass, obtaining food at the local soup kitchen and inuring themselves to the elements with drink.

The Polish homeless phenomenon in Greenpoint also throws light on the local Polish “establishment” – the Catholic Church, the merchants and businesspeople, and the homeowners – who feel both responsible for and ashamed of their fellow Polish immigrants on the streets. As early as 1998, well before the waterfront rezoning, alcoholism and homelessness among the Polish immigrant population were topics of considerable discussion in the Polish community. One local “activist” – a real estate agent by profession – even appealed to New York State Governor George Pataki for a $250,000 grant to combat alcoholism among Greenpoint’s Polish immigrants. In a Nowy Dziennik article describing this initiative, the Polish propensity for alcohol was identified as not only a “social plague”, but as a poor “business card” for the Polish community and the main reason outsiders did not want to live in Greenpoint (Chojnacka, 1998A). For local homeowners and real estate agents alike, this was a clear source of concern.

Curiously absent from any dedicated efforts to address Polish alcoholism and homelessness in Greenpoint, however, has been the local Catholic Church. Though by far the most prominent religious institution among the neighborhood’s Polish community, St. Stanislaus Kostka Church has remained virtually silent on the topic and has done nothing – outside of the occasional “Christmas meal” – to support the homeless community. Indeed, it has been two non-Catholic institutions – the predominantly-Polish Methodist Church of Christ the Redeemer and the nondenominational Greenpoint Reformed Church – that have actively reached out to the neighborhood’s homeless population. The Church of Christ the Redeemer provided over 20 beds
for the homeless, while the Greenpoint Reformed Church operates a bread pantry and soup kitchen that feed the hungry – the Polish homeless included (Kern-Jedrychowska, 2006B). More recently, Greenpoint Reformed Church’s Pastor has been leading local efforts to open New York city’s first “wet shelter” – a homeless shelter that permits alcohol consumption – in order to address the particular needs of Greenpoint’s homeless.

Finally, the recent Polish homeless deaths have coincided with a controversial plan by the City of New York to open an “assessment shelter” for up to 200 homeless men in Greenpoint. In the firestorm surrounding this proposal, local business, residents, religious and civic organizations, and elected officials have all vehemently opposed the city’s plan, insisting that the city must first address Greenpoint’s own homeless – the primarily Polish immigrants already living on its streets (McCroy, 2011). As part of these efforts, even St. Stanislaus Kostka Church submitted an Open Letter (its first) to the local city councilmember. Whether these demands are sincere, and the Polish homeless are not merely being used cynically to justify NIMBY-ist opposition to the proposed shelter, remains an open question. What does appear clear, however, is that the City of New York has once again chosen Greenpoint – home to numerous waste-transfer stations and the city’s largest sewage treatment plant – to locate its least palatable and most controversial facilities. Meanwhile, Greenpoint’s indigenous homeless population will continue to eke out an existence as the surrounding neighborhood continues to change.
REFERENCES


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