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## ON EXHIBIT: HOUSING FOLLY AND FAILURE

An artful 'learning center' delivers substance with a disturbing punch

*Bendix Anderson*

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*Red Lines Housing Crisis Learning Center, Queens Museum of Art; New York City Building - Flushing Meadows Corona Park; Wed.-Sun 12-6 p.m., Friday 12-8 p.m., through Sept. 27, 2009; \$5 suggested donation.*

The exhibit begins with a pair of signs, knee-high sandwich boards like those posted by realtors in front of homes for sale across the country. These display two photos of vacant "McMansions" on small suburban lots. These images welcome viewers into the "Red Lines Housing Crisis Learning Center" at the Queens Museum of Art.

As visitors travel into the exhibit, more sandwich boards represent older houses, arranged in relation to their geographic location, starting far out in the suburbs of Detroit by the door and ending deep in the inner city at the end of the exhibit. The homes get progressively older and more dilapidated as they get closer to the center of town.

Created by Damon Rich, the founder of the Center for Urban Pedagogy in Brooklyn, the Learning Center focuses on the housing policies and economic decisions that have drained resources from inner-city neighborhoods across America for decades, contributing to today's housing crisis – and the efforts of housing activists over the years to reverse the trend.

There is a lot worth seeing in the Learning Center's relatively small space, though the exhibit feels a little jumbled together, leaving it to the visitor to pick out the individual strands of an extremely complicated subject. Visitors seeking to understand the current housing crisis should return as often as possible to the exhibit's series of illuminated panels, which tell the story of government

policies beginning in the 1930s that created the suburban landscape we have today and systematically discouraged investment in older, urban neighborhoods. Later panels describe the growing clout of housing advocates who fought to force banks to invest in their neighborhoods; and how lack of

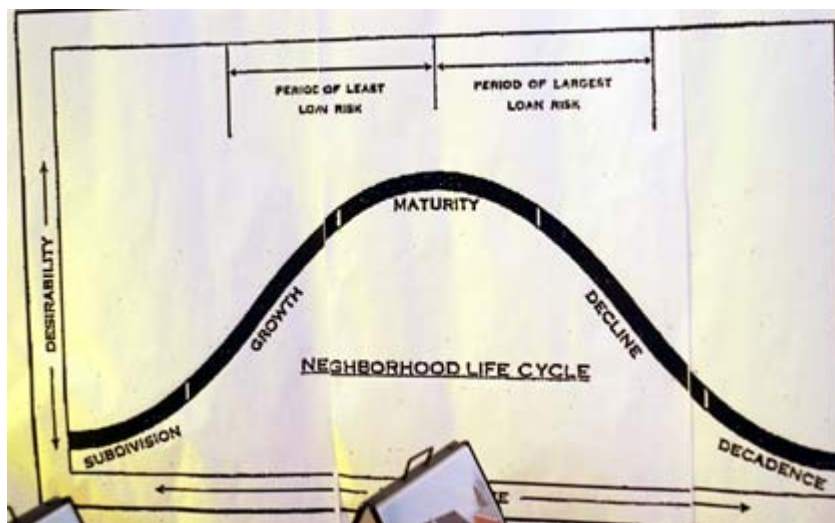


A view inside the Housing Crisis Learning Center.  
*Photos by Bendix Anderson*

oversight and financial deregulation soured some of those investments, allowing the flood of new capital into neighborhoods to devolve into the FHA scandals of the 1970s and the predatory lending of today.

At their best, the panels are clear as textbook pages, and they can provide a framework for viewing the other parts of the Learning Center, which also help to flesh out the story. For example, the government policies described in the panels that drained money from urban neighborhoods are literally brought into the room in the form of several large, slightly yellowed maps drawn by the federal Home Owners' Loan Corp. between 1938 and 1940. The word "red-lining," which describes the practice by banks and government officials of refusing to support lending in certain neighborhoods, is reflected in these maps. They mark out neighborhoods officials judged too risky for government-supported home loans, often because of their racial composition. On a large map of Queens, N.Y., many of the places marked in red are the same, mostly-minority neighborhoods plagued with high rates of home loan foreclosures today.

On the opposite wall, a printout of a large chart loosely attached to the wall shows the "Neighborhood Life Cycle," from the birth of the neighborhood as a subdivision, to its peak of desirability, onward through decline and decadence. Many government officials and programs through the 1940s, 50s, and 60s found little value in older neighborhoods and buildings.



The Learning Center also tells its story through a series of large-scale visual metaphors, like the real estate style signage scattered throughout the exhibit. Another sculpture evokes economic forces that can sometimes seem beyond the comprehension of individual homeowners. The jagged peaks and valleys of a 40-foot long line graph, roughly sawn out of plywood and spray-painted black, shows the ups and downs of interest rates over more than 40 years.

"If the interest rate were right in front of you, what would you do to it?" asks a nearby sign. Also, a working model train called the S&L Railroad compares two kinds of investments made by savings and loan banks. A tight loop of train track surrounding photos of homes and neighborhood businesses represents investments once made by well-regulated S&L banks in their own local communities. But a much wider loop of track surrounds images of investments made by S&L banks after deregulation in the 1980s. The banks often made these investments far from their home communities, whether in flashy hotels, failed office complexes, or the Keating Five, a circle of bribed U.S. senators. By 1989, more than half of the S&L banks had failed.

## Community Reinvestment

The show includes heroes as well as villains. The illuminated panels describe the efforts of community activists to bring investment back into urban communities. A turning point in the government's policy is marked by a press release from the Federal Reserve loosely pinned to the interest rate sculpture. In the often stilted language of government programs, the document announces the implementation of the Community Reinvestment Act, which has forced many financial institutions to re-invest in once-neglected neighborhoods.

However, investment in urban communities often turned sour as deregulation and a booming bond market poured money into these neighborhoods, frequently in the form of high-interest, predatory loans.

The exhibition tells the story of an elderly Queens woman who lost her home to foreclosure after taking out a modest loan for just a few thousand dollars from predatory lender Delta Funding. Swamped in fees, the borrower soon lost the house she had lived in for years without every fully understanding the loans she had taken out and how the balance she owed ballooned so quickly.

"They were being evicted as trespassers," says Josh Zinner, co-director of the Neighborhood Economic Development Advocacy Project in Manhattan. The story he tells is one of the strongest parts of the exhibit. It's part of a series of videotaped interviews projected onto a screen near the end of the show. Other interview subjects range from academics to finance experts at major banks to local community developers.

Try not to worry about the distracting split-screen format, in which half the screen shows the person being interviewed, while the other half shows another person apparently waiting to be interviewed, occasionally nodding or gesturing.

## The Big Map

Don't leave the exhibit without visiting the Panorama of the City of New York. The curators have used the giant-scale 9,335-square-foot model of the city, which includes every single building constructed before 1992 in all five boroughs, to tell a story of neighborhoods slammed by home loan foreclosure.

Every block with three or more foreclosures is marked with a small, red triangle. In broad stretches of the city's low-income neighborhoods, from Jamaica in Queens and East New York and Bedford-Stuyvesant in Brooklyn, nearly every block is marked with a triangle.

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