

•Self-Reliance

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Linked to Mortgage Redlining

Neighborhoods Target Insurance Redlining

Redlining has been a central issue for neighborhood organizers and activists since its prevalence was uncovered in the early 1970's. Pressure on individual banks has forced the reconsideration of mortgage loans to whole communities previously denied credit. Pressure from coalitions of community groups has led to anti-redlining legislation in several states and to the passage of both the federal Home Mortgage Disclosure Act of 1975 and the Community Reinvestment Act of 1977 (see "Whatever happened to the CRA?", page 6).

Recently, however, it has become apparent that another form of redlining exists which also contributes to the decline of neighborhood housing stock—home insurance redlining. A Department of Housing and Urban Development study released last year confirmed that inner city homeowners have had trouble getting homeowners insurance coverage since the 1940's. The report concluded that the \$287 billion insurance industry's abandonment of city neighborhoods in favor of "safer" suburban tract homes is "by indirection, choking credit and the means to maintain healthy core urban areas today . . ." Community activists and some government officials have come to understand that mortgage availability is often directly dependent upon the availability of homeowners insurance, because banks regularly require insurance as a pre-condition to the approval of a loan. In the past few years, community groups have begun to act.

Rubber Stamp Regulation

Because so little attention had been paid to insurance redlining until quite recently, regulation of the insurance industry, unlike regulation of the home mortgage industry, is very lax and is not at all attuned to the specific needs of low and moderate inner-city communities. HUD's Federal Insurance Administration (FIA) offers crime and flood insurance, riot reinsurance policies and the often-criticized FAIR (Fair Access to Insurance Requirements) plans*, but FIA has little statutory authority over the industry.

Regulation of the insurance industry has fallen squarely on the states since the federal McCarran-Ferguson Act of 1945. This law exempts insurers from federal anti-trust law as long as states regulate rates. In most states, regulators do little more than rubber stamp insurance rate requests. Careful scrutiny of company territories, pricing and classification policies is rare. Only three states have enacted relatively strict and effective anti-redlining laws: Michigan's 1977 measure considers a company's refusal to write insurance in certain areas an "unfair practice"; Missouri prohibits refusal, non-renewal or cancellation based upon the geographic location of a property; and Illinois prohibits the denial of insurance based solely on a dwelling's age and location. (Illinois is also the only state to require insurance companies to disclose the zip codes of all homeowner policies underwritten in the state.) The majority (Continued on page 4)

*These federally mandated, state sponsored plans, born in the 1968 Urban Riot Reinsurance Act, have become the last resort for people who cannot get property insurance in the private market. National People's Action charges that FAIR plans have become a "dumping ground" for risks that insurance companies refuse to cover. Also, FAIR plans fail to cover liability and theft in all but two states.

Notes

Neighborhood Economic Enterprises profiles sixty-eight neighborhood-based businesses that work. These include co-ops, worker-controlled businesses, community development corporations, community development credit unions, and sweat equity cooperative homesteading. The report also includes a bibliography on neighborhood enterprise and a list of technical and financial assistance resources. Copies are \$3.50 from: **National Association of Neighborhoods, 1612 20th Street NW, Washington DC 20009.**

Tips on grassroots fundraising for non-profit, low budget organizations are being offered by The Institute, a training center in New Orleans affiliated with the ACORN community organizing network. A two-day workshop beginning January 29 will cover a range of fundraising projects—from bake sales to membership dues—exclusive of grant-writing. For more information, contact: **Meg Campbell, The Institute, 628 Baronne Street, New Orleans LA 70113.**

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The federal government's role in displacing low-income urban residents with what the major media admiringly refer to as upper-income "urban pioneers" has long been overlooked. But displacement is not primarily the result of private market forces unaided by federal subsidies or programs. For a copy of a report entitled *Reinvestment Displacement:*

HUD's Role in a New Housing Issue, write to: Prof. Conrad Weiler, Political Science Dept., Temple University, Philadelphia PA 19122. To find out what HUD could do to minimize or counter the effects of displacement, contact: **Frances E. Werner, National Housing Law Project, Suite 300, 2150 Shattuck Avenue, Berkeley CA 94704.**

The March of "Progress" . . .

Wasting Taxes in Texas: The Texas Industrial Commission is spending \$2 million a year in state and federal dollars to lure businesses to Texas. There are a number of reasons why this activity deserves a loud Bronx cheer. The most obvious is that for every job brought to Texas, one is lost in some other part of the country, usually the North or Northeast. Cleveland officials, in fact, are investigating the possible illegality of the Commission spending federal funds to help bring economic ruin to Northern cities. But even from a Texan's point of view, the Commission does not make good economic sense. Small local businesses find that their tax dollars are used to entice large national competitors. And Commission funds are all but non-existent to help start and expand small native industry, particularly minority-owned businesses. Finally, like many unneeded operations, the Commission grossly over-estimates its value by claiming credit for bringing in jobs that would have come to Texas anyway, economic conditions being what they are. Big corporations can afford their own market studies. They don't need a public subsidy to make them feel better about reaping greater profits.

—information from the *Texas Observer*

Mail We Could Do Without: "Because of budgetary restraints due to Proposition 13, I am cancelling the subscription to *Self-Reliance* for the Civic Center branch library."

Putting the Brake on Bicycling: Officials in Montreal claimed they had no money to mark special bike lanes on city streets, so a bicycling group painted bright green lines of its own along two miles of downtown streets and marked them "bicycle paths." The group also printed "people's parking tickets" and put them on cars parked in the newly created bike zones. The city, however, suddenly found enough money to hire a private firm to "greywash" over the popular artwork.

—information from *Open Road*

Health Hazard in Monterey: A couple in Monterey, California, has been told by county officials that the "lack of a required flush toilet" on their forty acre farm (they have an outhouse) constitutes a public health hazard. Meanwhile, a recently-released report on California pesticides shows that Monterey put 1,313,063 pounds of pesticides on county soils last year.

Where are the Jobs Going? While small, neighborhood businesses have shown they can create jobs, the same can hardly be said for the country's largest corporations. Mobil, for example, employed more than 75,000 persons eight years ago, but now employs only 71,700, nearly half of whom work outside the U.S. During this same period, Mobil's sales tripled and its earnings doubled. American Can, the country's second largest container manufacturer, employs about 5000 fewer people than it did five years ago. Meanwhile, sales have jumped from \$2.3 billion to \$3.4 billion. Similar patterns run through the operations of other large corporations. The rest of the economy, it seems, has to run faster to make up for the jobs the industry giants are doing away with.

—information from newspaper columnist Milt Moscowitz

Residents Design, Build And Run Their Own Parks

Three years ago the New York City Parks and Recreation Department spent several million dollars rehabilitating Crotona Park, a 147-acre park in the South Bronx. They resurfaced basketball courts and replaced hoops that had been torn down long ago. They planted hundreds of trees and added new facilities, including a swimming pool.

Within a year, Crotona Park was a mess. The basketball courts were covered with broken glass, and hoops were torn down again. Most of the trees were torn to pieces, and the pool was destroyed. The city's millions were completely wasted.

Several blocks north of Crotona Park, a different kind of park was built. A group called the Community Involvement Program covered a small corner of a vacant lot with topsoil and invited about twenty residents to grow vegetables on the site. Local teenagers helped build a fence around the garden. The entire project, called "A Farm in the Bronx," cost a few hundred dollars. Vegetables grew all summer and they were never vandalized. This summer, more residents want to plant gardens and the group has plans to expand.

It is hard to pinpoint all the reasons why one park was ruined while the other is thriving. But several differences between the two are obvious. Residents themselves planned the community garden, and they knew it would not succeed without strong support throughout the neighborhood—especially from local teenagers. The group worked carefully, taking on only what they were sure they could handle, and not moving forward until they felt the rest of the neighborhood was with them.

While millions of dollars were spent on rehabilitating Crotona Park, almost no money was budgeted for maintenance

and security. So when lights were broken and minor damage went unrepaired, Crotona Park quickly fell apart. At the community garden, a network of residents, including senior citizens watching from their windows, took responsibility for care of the site. Small problems never had a chance to become big ones.

Almost \$1 million worth of volunteers labor and donated material has been committed by community groups . . .

Based on this kind of grassroots experience, a new urban parks program has started in the South Bronx that may become a model for urban parks planning throughout the country. During the next year and a half, at least twenty community groups in this ravaged section of New York City will be turning fifteen vacant and rubble-strewn lots into community gardens, parks and playgrounds.

The project has several unique components. First, money for tools and materials (over \$1 million) is coming from the Department of Interior's Land and Water Conservation Fund, generated largely through the sale of off-shore oil leases. The lion's share of the Land and Water Conservation Fund has been earmarked for rural areas, and before now, none of it had been given directly to any urban community groups.* The Land and Water Conservation Fund, coupled with the recently enacted Urban Park and Recreation Recovery Act (see related story on the Act on this page) will make significant public resources available for urban, neighborhood-based open space planning.

Another unique part of the program is that community groups will design, construct and maintain the fifteen sites themselves. Almost \$1 million worth of volunteer labor ("sweat equity") and donated material has been committed by the community groups to match the government support. Some of the sites will be converted into land trusts (for an explanation of land trusts, see page 10).

All of the groups have already undertaken at least modest park and garden projects of their own. A group called the Bronx River Restoration Project, for example, spent an entire summer clearing a river bank of old cars and junk that had

(Continued on page 10)

\$725 Million for Urban Parks

The Land and Water Conservation Fund of the Department of Interior is the first federal funding source for community-designed urban parks. But it is not the only one. Last October, Congress passed the \$725 million Urban Park and Recreation Recovery Program. Most of this money will go through traditional channels to local governments for regular park maintenance. But some of it, at least \$15 million, is targeted for innovative urban park programs, including those designed by non-profit groups. The feds will be on the look-out for park plans that tie in with community development, public service employment and neighborhood self-help projects. For more information on the Urban Park and Recreation Recovery Program, contact: Urban Programs Task Force, Heritage Conservation and Recreation Service, Pension Building, 440 G Street NW, Washington DC 20243.

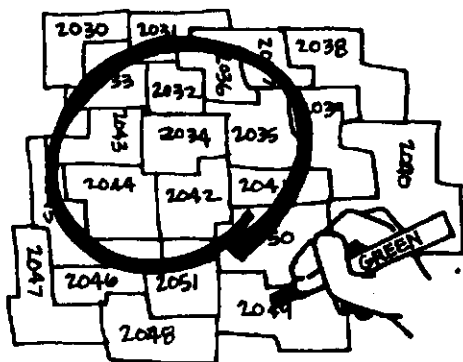
*Organizing the community groups in the South Bronx in order to receive a grant from the Land and Water Conservation Fund was itself a complex process. None of the groups had ever worked with each other before, and bringing them together was tricky. The end result, though, is a new cohesiveness in the South Bronx community. Officials from state, city and federal government were also directly involved in the planning from the start. This made bureaucratic snags easier to overcome. But reconciling the goals of numerous community groups with three levels of government was not easy. Institute staff spent the better part of six months keeping the project alive from the time it was first proposed to the time funds were finally approved this fall.

Insurance Industry Choking Urban Neighborhood

(Continued from page 1)

of the states have done little to end insurance redlining.

As a result, there has been a grassroots push in the past few years to publicize insurance redlining as an issue, to develop organizing strategies to combat it, and to win changes in company policies and government regulation so that insurance redlining will be declared an unfair and illegal practice everywhere in the United States. Through organization, precision research and confrontation, community organizations have made some of the major insurance companies sit down and agree to write policies in neighborhoods previously being given inadequate coverage.



In the forefront of the anti-redlining campaign stands National People's Action (NPA)—the 200-strong nationwide coalition of community groups. NPA has taken action against insurance redlining in several major cities.

NPA's research and training arm, the National Training and Information Center, has found that insurance redlining practices range from the blatant refusal to write homeowners policies for a particular location—using zip code maps to define community boundaries—to more subtle tactics, such as the removal of insurance agents from neighborhoods, the denial of insurance because of the age or type of construction of a house, cancellations and non-renewals, variable property inspection criteria, artificial price structures, inconsistent application requirements, and overuse of the less protective FAIR plans.

Last winter, Chicago's citywide coalition, Metropolitan Area Housing Alliance (MAHA)—an NPA affiliate—tracked the underwriting records of the Allstate Insurance Company and found patterns of widespread cancellations and non-renewals of homeowners policies in thirteen Chicago neighborhoods. Based upon the zip code disclosure data required by Illinois law, MAHA found that during 1977 the biggest underwriter in the city had cancelled or refused to renew more than 5000 homeowners insurance policies in the city. MAHA's findings were picked up by the Chicago media and by the state's division of Insurance, which threatened Allstate with investigation and possible prosecution.

MAHA persisted with its documentation, and crashed an annual stockholders meeting of Allstate's parent company, Sears, Roebuck, and Company. Allstate refuted the charges but, under pressure from MAHA and the state insurance department, agreed to negotiate with the anti-redlining forces.

During last May's negotiations with MAHA, Allstate agreed

to drop special requirements for homeowners insurance in the allegedly redlined neighborhoods. This ended the "Designated Postal Zone Policy" that had required homeowners in those areas to pay a 40 per cent downpayment, accept a high theft deductible, and to sign an insurance application before coverage was even considered.

Around the same time, Allstate introduced to Illinois homeowners another reform which a company spokesperson said had been on the drawing board for nearly two years: "the basic policy." The new policy is designed to cover homes which would cost more to replace than their market value. "Basic policy" coverage is written for the market value of the home. Traditionally, an insurance policy is written to cover up to 80% of the full replacement costs of a home. Where there is a large difference between a home's replacement costs and its value on the real estate market, insurance companies have been reluctant to write homeowners policies. The difference between market value and replacement value is often great in older urban neighborhoods where homes were built with materials considered too expensive to replace in the current construction market. Allstate's basic policy has also been offered to homeowners in Michigan, Nevada, Ohio and Wisconsin, and has been proposed in parts of Minnesota and Missouri.

"The basic policy is the key to the whole issue," Rob Schacter of MAHA and NPA said. "It has virtually stopped cancellation. Last year we found over 5000 cancellations and non-renewals. This year there may be as few as 1000. That's a victory. It may not be the total solution, but at least it stops the bleeding."

Now, MAHA is concerned that the older neighborhoods in Chicago will be offered the basic policy only and will be denied access to Allstate's standard and deluxe policies. To confirm that homeowners are given a choice of coverage and are not automatically relegated to the "basic policy," MAHA quarterly monitors Allstate's underwriting by zip code, volume, and type of policy. MAHA also forced Allstate to contact all homeowners whose policies were cancelled or not renewed and to affirmatively market insurance in those neighborhoods.

Two other NPA affiliates, Minneapolis' Northside Redlining Task Force and Cleveland's Buckeye Woodland Community Congress are also demanding that Allstate disclose the geographic location of all its policyholders. In Missouri, Allstate is reportedly one of several insurance companies under investigation by the state's Division of Insurance.

NPA vs. State Farm and Aetna

Allstate is not the only target of the anti-redlining campaign. State Farm and Aetna Life and Casualty and other underwriters that do large volumes of urban insurance business are under NPA examination.

State Farm has been sued by NPA for alleged discriminatory redlining practices in Illinois. NPA has charged State Farm—Illinois' largest property and casualty underwriter—with "pulling agents out" of predominantly black central city areas. After the suit was filed, State Farm broke off negotiations with NPA. State Farm has also negotiated with the Buckeye Woodland Community Congress.

After Aetna met in October with NPA community leaders

from five cities, executives from the Hartford-based company paid visits to neighborhoods in the Bronx, Brooklyn, Philadelphia, Chicago, and Cleveland, where community leadership has accused Aetna of redlining.

In the Bronx, the community groups pointed to the scarcity of Aetna agents and brokers, the reluctance to insure apartment buildings, and the rapidly rising rates. Leadership of the Northwest Bronx Community and Clergy Coalition showed five Aetna representatives several apartment buildings. Some had been denied coverage and some had had their policies cancelled. After touring the neighborhood, Aetna Assistant Vice President in the property and casualty division, George Clyde, said he "agreed with the neighborhood people that some of the buildings appeared from the cursory tour to be quite nice. The upkeep of some was very good, and although we couldn't make commitments, some looked quite insurable; others were not as good." Aetna and the Bronx community group wrestled over the group's demands that Aetna consider 20 buildings for insurance. Aetna insisted that 20 was too many and that all other business would have to be dropped to meet their demands. Aetna finally agreed to process the applications of five buildings in the neighborhood. Breda Camp-

bell, a Bronx resident and property owner who chaired the meeting, said Aetna's response "is just a crumb, but it's better than nothing."

NPA is tying the Bronx' experience with that of the other four cities in order to build negotiating strategies. NPA's exposure of homeowners insurance scarcity has impressed Aetna executives; but effecting changes in company operations remains an imposing challenge.

NPA's assault on redlining started two years ago. As the above case studies indicate, the campaign has already had some success. The response of the industry has been mixed, but NPA's Rob Schacter reports that "we've found a tremendous difference in the industry between this year and last. They've had to be pushed up front but now they're taking some actions." Another NPA member said that "as more and more cities pick up the redlining issue, the potential becomes great for ending it. The industry is really afraid of federal regulation." Communities who want to organize against insurance redlining and need assistance in developing case histories and documentation should contact: **Ed Shuma, National People's Action, 1123 W. Washington Blvd., Chicago IL 60607.**

—Deborah Stewart

Seven 'Danger Signs' of Insurance Redlining

Communities that suspect insurance redlining need to develop a strong, well-documented casebook of redlining incidences before challenging insurance companies. Rob Schacter of National People's Action, a coalition of community-based organizations that is active in fighting insurance redlining, says organizing means "systematic and consistent door-to-door neighborhood canvassing. Talking with people, asking questions, and reviewing individual insurance complaints, though a long and arduous task, will provide you with the strong constituency you will need in the long battle ahead."

The *Seven Danger Signs* that communities should watch for in suspected insurance-redlined areas are:

1. Cancellation, non-renewal, or rejection for insurance because of:
 - location of your property (the neighborhood)
 - age of your house
 - replacement cost of your house is so far above its market value as to present an arson hazard, i.e., you might burn it down for the insurance.
 - nonsense reasons: space heaters, pets, needs a paint job...
 - cancellation by your last insurance agent or company
 - your agent is no longer writing for your insurance company in your neighborhood
 - no written reason at all!
2. A high downpayment on your insurance
3. A high deductible on your insurance
4. A high premium on your insurance
5. A sudden increase in your premium without a reason
6. Less coverage than you want—no theft and no liability coverage
7. Coverage only by the FAIR plan, which often charges higher rates, provides no theft coverage

and no liability insurance.

Communities finding evidence of one or more of the *Seven Danger Signs* should document their cases through the following sources suggested by Schacter:

- **Case histories** of neighborhood residents that are both factual and personal
- **Test calls** to insurance agents and companies
- **Local insurance agents.** NPA has found that the local agent, who has very little power in the company, often sympathizes with a community's situation but insists that s/he is only following company orders. "By quoting company underwriting directives and memos in his/her defense," Schacter says, "the agent may unwittingly provide you with valuable information and data on the company hierarchy, policies, and profit/loss ratios with which to further strengthen your case."
- **State Department of Insurance.** Through public pressure, the regulatory agency can become the pivotal point of an anti-redlining campaign. Information on current insurance practices filed in the Department can be used to legally document incidences of redlining. And the mere presence of the State Department of Insurance director on the same public platform as the offending insurance company can dramatically cut and clarify the issue. At the same time, you can ask the insurance company to sign an anti-redlining pledge and demand the support of the insurance department director.

A final tip to communities organizing against insurance redlining is to narrow down the issue into manageable parts. "Figure out what you want," Schacter says "and forget the rest. You can research to death and end up with a mountain of good and interesting material that goes nowhere."

—Deborah Stewart

Whatever happened to the CRA?

Last May, *Self-Reliance* described the Community Reinvestment Act as "landmark legislation" for community groups fighting mortgage redlining in their neighborhoods. Since that time, regulations for implementing the law have been written which seriously weaken its effectiveness. This update summarizes the major shortcomings in the regulations and describes what is ahead for community groups that may try to use the law to stop redlining.

When the Community Reinvestment Act became law in 1977, anti-redlining activists pushed for strong regulatory provisions such as cease-and-desist orders, a mandatory reinvestment plan, and disclosure of lending portfolios, lending terms and rates.

But skillful lobbying by bank and savings and loan organizations prevented all of these provisions from being included in the regulations. Instead, community groups must work with definitions of illegal lending which are either strictly limited or so vague that discrimination becomes almost unprovable.

A lender's record in meeting community credit needs, for example, can be challenged only when a bank or savings and loan tries to branch-out, merge, relocate, consolidate or take over another institution. Redliners that stay put cannot be touched.

There will also be no government help for community groups studying their local lender's credit record under the CRA. A proposed training program sponsored by the four federal regulating agencies—the Federal Home Loan Bank Board, the Federal Deposit Insurance Corporation, the Federal Reserve Board, and the Comptroller of the Currency—was not included in the CRA regulations. This leaves community groups with what they had before—a mountain of work.

Lenders, on the other hand, have been given such vague definitions of their responsibilities that it will be difficult to prove illegal practices. Banks and savings and loans are allowed to define their own community and the services they offer, and they do not have to guarantee certain kinds of loans for low and moderate income neighborhoods.

Despite all these weaknesses, the Community Reinvestment Act is still a community group's best weapon against redlining. A number of bank challenges are underway using the CRA and several rulings are expected soon which will better measure the law's effectiveness. In New York City, a coalition of community groups and public officials has challenged an application of the Brooklyn-based Greater New York Savings Bank to open a branch office on the affluent upper East Side of Manhattan. In October, the FDIC announced that the case would be the first considered under CRA.

In a weighty 88-page report, the anti-redlining group charged Greater New York with grossly underserving Brooklyn's credit needs. The report showed that only 6.5 percent of the bank's real estate loans are made in Brooklyn, even though 80 percent of the bank's deposits are in Brooklyn branches. Seventy-eight percent of the bank's investments, the report said, are made out-of-state. And, although Greater New York has \$594 million

in deposits, the bank made only \$7.5 million in local mortgage loans.

It should be remembered that the redlining fight in Brooklyn has moved ahead based on lessons learned from previous redlining cases, particularly one in St. Louis. There, Missouri ACORN lost a bank challenge, but showed other groups what is involved in launching an effective challenge. The Brooklyn group, for example, bolstered its statistics with sworn affidavits from 15 local residents—including a real estate broker, a professor and a clergyman—attesting to alleged discriminatory treatment by the Greater New York Savings Bank.

Despite weaknesses, the CRA is still a community group's best weapon against redlining.

According to the Center for Community Change (CCC), a public interest group providing communities with technical assistance on the CRA process, documentation of actual cases of credit discrimination is crucial. CRA regulations also "encourage" direct negotiations with lenders. A community group cannot launch a CRA challenge without demonstrating in detail that it made requests for credit and attempts at negotiating agreements with lenders. Says Allen Fishbein of CCC's reinvestment project, "It's absolutely necessary to approach the institutions. A formal lending agreement is the goal."

In some cases, confronting a lender directly is all that is necessary. The Missouri Housing Coalition and other neighborhood groups, for example, spent only a week preparing a challenge to the application of a local savings and loan for a branch office. But, before the challenge was heard, the S&L negotiated a credit agreement with the community groups. One legal aid lawyer described the agreement as "the most significant breakthrough in assuring credit for residents in the center city in my experience here." With the agreement in hand, community groups withdrew their challenge of the branch office application.

A CRA challenge, or the threat of one, can also affect other bank practices besides mortgage lending. In Evanston, Illinois, for example, a community group with its eye on the CRA won a commitment from a local savings and loan to help acquire twenty abandoned buildings for rehabilitation and resale. A group member said the CRA helped define what the community could reasonably ask of the lender and encouraged the group to go after a large-scale project.

Using the Community Reinvestment Act to effectively eliminate redlining means digging into real estate registries, organizing community support, and building a legal case. The CCC is providing technical assistance to community groups across the country that are working against redlining. Contact them at: 1000 Wisconsin Avenue NW, Washington DC 20007. —Deborah Stewart

Neighborhood Advocacy Through Television

During cable television's rapid expansion in the early 1970's, citizen media activists in several cities tried to prepare for the coming of cable to their hometown *before* the industry moved in. In Washington DC, the Washington Community Video Center operated out of a storefront on a depressed commercial strip, training local residents in video production and trying to develop a constituency that could fight for public access when Washington went cable. In New Orleans, a similar drive began in 1972 with the founding of two organizations, Citizens United for Responsive Broadcasting and the New Orleans Video Access Center (NOVAC).

Run by four VISTA workers, NOVAC took on the task of building support for public access to television. The city's mayor backed the effort and established a municipal telecommunications commission. The ball seemed to be rolling, but while the city was still mapping its TV strategy, conditions in the cable industry changed drastically (see "Whatever happened to Public Access?" *Self-Reliance* #9). By late 1974, the major companies were retrenching rather than expanding. As a result, cable television never did make it to New Orleans or to Washington. Unable to sustain itself, the Community Video Center in Washington folded in 1975. NOVAC, on the other hand, weathered the transition and has continued to grow. There are now eight staff people at NOVAC, six CETA employees and two VISTA volunteers. The budget for this year will be about \$100,000. Over the past six years, NOVAC has dedicated itself fully to making television an effective social action and educational tool for the low-income community of New Orleans.

Information and Advocacy for Low-Income New Orleans

When I was in New Orleans in November, I visited NOVAC's office. Located on a funky commercial street dominated by bars and used furniture stores, NOVAC has a second floor office and ground floor studio space. During my visit, I viewed three different tapes produced by NOVAC. The contrasts among the tapes reflect the tremendous increase in sophistication and technical skill that the staff has developed over the past six years. The first tape, a short introduction to starting a food co-op, provided in NOVAC's early years, was boring, choppy and excessively wordy. The creators had not yet learned how to use the medium. The second tape, slightly longer and made more recently was a dramatic presentation of the dangers of co-signing for a loan. Sound and visual quality were better. The story was a bit simple, but the entire production showed more sophistication.

The final and most recently-produced tape was called "Changing the Channel: The Renovation Question." Prepared as a segment for *Being Poor in New Orleans*. NOVAC's occasional series aired on WGNO, a local independent station, the

half-hour show was a polished, useful presentation on the problems of renovation and displacement in New Orleans' Irish Channel and other neighborhoods. Interviews were handled smoothly, music was well-chosen and well-timed. The show moved quickly and still explored the issues carefully. It was clear that NOVAC had come a long way in developing media capabilities that could be helpful in advocacy for New Orleans' low-income community.

Being Poor in New Orleans, an attempt to publicize some of the problems specific to poor people in New Orleans, is the first NOVAC series to receive airplay on television. Besides the displacement program, the series has included *Talking Crime*, a look at how New Orleans residents perceive the extent and dangers of street crime in the city, and *The Clarks*, a portrait of a ghetto family. Joseph Clark, a high school student who appears in the show said, "People in New Orleans will be shocked. They don't want to see people from the ghetto. It's an unpleasant subject for most people. They just want to see us buried and forgotten back here in the project. But we're here and we're living as best we can. I hope they see the show . . . I hope they see we're a together family."

NOVAC has since sold other programs to television. The public television station in New Orleans has aired at least one program. In the coming months. *This Cat Can Play Anything*, the story of the life and music of New Orleans' own Manny Sayles, banjo and guitar jazzman, will be shown nationally on the Public Broadcasting System. The local ABC affiliate is also interested in NOVAC's work.

NOVAC staff does not simply produce tapes. Staff members also assist people from the community in the production of "grassroot" videotapes on problems and issues of

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NOVAC Hit by Flood

Last May, it rained for five straight days in New Orleans, causing massive flooding in the downtown area. NOVAC's office was one of the casualties. Some of the losses suffered by NOVAC were irreplaceable, such as damage to master tapes and one-of-a-kind footage. Much of the video hardware in the studio was also water-damaged. Staff member Burwell Ware estimates that the flood cost NOVAC \$8000. The organization has received a loan to help replace the ruined equipment, but is worried about where the money to repay the loan will come from. Readers interested in helping this non-profit tax-exempt organization can send donations to: New Orleans Video Access Center, 2010 Magazine, New Orleans LA 70130. For a five dollar membership fee, you will receive a year's worth of *Video Vibes*, NOVAC's clever and informative quarterly newsletter.

Progress Reports

TVA Boosts Solar in Memphis

Memphis, Tennessee, may soon be known as the solar capital of the world. During the next year, at least 1000 solar hot water heating systems will be installed in Memphis homes in an ambitious project sponsored by the Tennessee Valley Authority.

Not only is the TVA solar project the largest single installation of solar hot water systems in the country, it is also designed to provide a true test of the commercial potential of solar. The program involves no subsidy from the TVA. In fact, the giant public utility stands to save money from the solar systems.

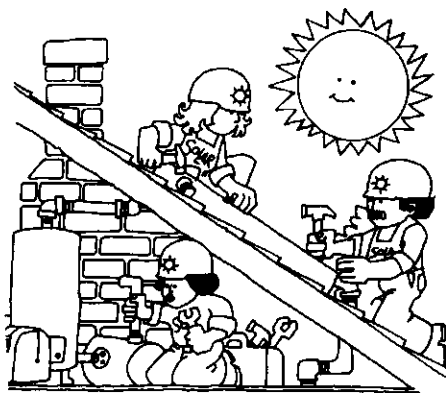
At the same time, the program should eliminate the two biggest barriers to solar acceptance—high initial cost and lack of quality control.

The cost of installing the solar system—an average of \$2000 per home—will be loaned to TVA customers at low interest rates over 20 years. Monthly bills to pay for the loan and all maintenance of the system will remain at \$13 for the 20 year period. As the cost of electricity rises, only a small portion of the electric bill (for the solar back-up system) will go up.

TVA saves two ways. For every kilowatt provided by the sun over the next twenty years, the TVA will not have to provide that power through expensive conventional facilities. Also, the electric back-up systems will work only during off-peak hours, producing hot water which is stored in oversized, well-insulated tanks for use in peak times when necessary. This cuts TVA's overall peak loads, when electricity is most costly to produce.

In addition to the benefits from solar energy, the project will provide a significant economic boost to downtown Memphis, where unemployment among black youths is 50 percent. Through the South Memphis Development Corporation, unemployed minorities will be trained to install and service the solar equipment.

For more information on the TVA solar program, contact: **Fran Koster, TVA, 426 United Bank Building, Chattanooga TN 37401.**



SBA Backs Worker Ownership

A new worker-owned and managed business is scheduled to begin production this month in Connecticut. The International Poultry Corporation will employ about twenty people, most of them previously unemployed Spanish-speaking residents of Willimantic. The company, which will process chicken for restaurants, airlines, hospitals and schools, is projecting sales of \$1.5 million for its first year.

One of four loans to start the business came from the Small Business Administration. It was the first time the SBA has provided a loan to a worker-owned cooperative business. Other loans for the project came from the Campaign for Human Development, the Community Services Administration, and the Industrial Cooperative Association, a new fund for worker-owned businesses. The total loan package amounts to just over \$200,000.

The idea for a worker-owned and managed company developed when a chicken processing plant that had been operating in the area since the late 1940's shut down in 1974. A local chapter of the Federation for Economic Democracy wrote a proposal to CETA for a training program that would lead to a reopening of the plant. After long negotiations with skeptical CETA officials, thirty Spanish-speaking residents were taught skills in chicken processing, business management and cooperative ownership.

The training program ended last February, and, for the rest of the year, it looked like bureaucratic snags and an inability to secure financing would doom

the project. The company was also having trouble finding a plant manager who was both knowledgeable about the chicken processing business and experienced and comfortable with cooperative worker ownership.

The final piece of the financial package—the SBA loan—came through just last month. At the same time, the company found the manager it was looking for through a self-management conference in Atlanta. Vladimir Cale knows the chicken processing business and has experience with worker's councils in his native Yugoslavia.

With production about to begin, the employees have demonstrated more enthusiasm and dedication to cooperative management than their original advisors had hoped. On their own initiative, employees are developing a pay structure and decision-making procedure. Federation members say this wouldn't be happening were it not for the CETA-funded training in cooperative management.

For more information about International Poultry Corporation, contact: **Angel Figueroa, PO Box 372, Willimantic CT 06226.**

Voters Dump Shopping Mall

This November, voters in East Lansing, Michigan, became the first in the nation to reject a shopping mall by referendum. The vote ended a two-year battle between a major Minneapolis-based mall developer and local environmentalists and neighborhood activists who opposed the mall on the grounds of increased traffic, urban sprawl, energy waste and air pollution.

Anti-mall forces first lost a lengthy zoning battle, then gathered over 7000 signatures to place the issue on the ballot. The mall developer tried stopping the referendum in court, and, failing that, outspent the anti-mall group three to one on the campaign. Voters, however, put the controversial mall to a final rest.

The anti-mall organizers are currently assembling information on their campaign for use by other anti-mall activists around the country. Contact: **Jim Anderson, Citizens for a Livable Community, PO Box 1461, East Lansing MI 48823.**

NY Recyclers Get \$1 Million

With the help of research compiled by the Institute's waste utilization staff, recycling advocates in New York shook loose \$1 million in state funds for low-technology source separation recycling.

The money came from a contingency fund of a bond act that had been designated only for high technology solid waste treatment. When New York recyclers realized they were completely left out, they appealed directly to Environmental Conservation Commissioner Peter Berle. They quoted statistics prepared by the Institute on the economics of recycling based on reports from private, municipal and community-based recyclers. They also cited a comprehensive recycling plan prepared for the state of Oregon. As a result, \$1 million is now available for low-technology recycling projects in New York.

Making the funds available, however, and getting them out into communities seem to be two different things. Recyclers complain that there are restrictions on low-tech projects that do not apply to high-tech proposals. No funds can be spent on low-tech buildings, for example, while almost all the high-tech money is being used for this purpose. Also, a low-tech system must be in place and working successfully with guaranteed markets before state help is provided.

With these requirements, it is no wonder that so far only \$2900 has been allocated for one low-tech project, even though the \$1 million fund was created almost a year ago. And even if all the money is spent, it pales by comparison to the total funds going to high-tech systems: \$175 million. With that kind of spending bias, recyclers say they are fighting a losing battle. "It looks as though all of the high grade paper from our government offices will be burned in a forthcoming refuse-derived-fuel plant in the Albany area," said Jean Smalldon, a member of the Ulster County Environmental Management Council. "Recyclers there have already noticed a lessening of interest in recycling, because people feel the plant will solve the waste problems."

Ms. Smalldon says that she and En-

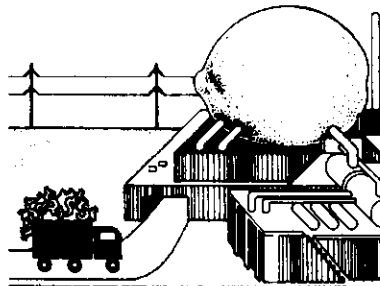
vironmental Management Council members from several other counties are pressing state officials to follow through on what has been promised for source separation and recycling. For more information, write to Ms. Smalldon at: Ulster County Environmental Management Council, County Office Building, Kingston NY 12401.

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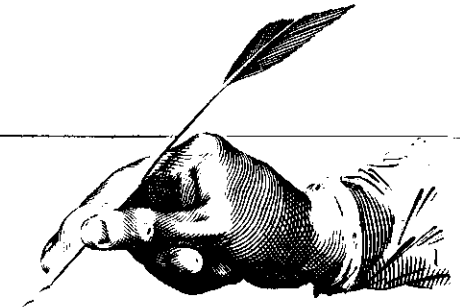
While recyclers in New York must fight for every public dollar they can get, garbage-to-energy plants, also called resource recovery plants, continue to receive huge public subsidies. Our conservative estimate puts public support for resource recovery to date at a half billion dollars. This year, the Department of Energy will provide \$300 million in loan guarantees and price supports for commercialization of resource recovery facilities.

But even this amount of money hasn't made the resource recovery industry work. A plant in Saugus, Massachusetts, for example, has been plagued with rising operating costs, technical bugs and difficulties buying garbage and selling energy since it opened three years ago. When residents near the plant demanded last summer that it be closed because of soot pollution, the company president was quoted in the *Wall Street Journal* as saying, "Close it down! Do us a favor! I'll lead the parade." And government and industry spokespeople cite this plant as the only successful resource recovery operation.

The *Journal* article (November 16, 1978) went on to describe the "economics of resource recovery" as "the heart of the slowdown" in the industry. This "slowdown" has driven out about thirty of the fifty companies originally involved in resource recovery. Cities and regions considering one of these plants, it seems clear, are taking a big risk.



The Workbook/cpf



When writing to any of the contacts mentioned in SELF-RELIANCE, please send a self-addressed stamped envelope. It will speed the reply and will save these folks some money.

Coops Form Credit Union

Ithaca, New York, is about to become the site of the first credit union formed by an association of worker-managed cooperative businesses. Seven businesses in the Alternatives Fund of Ithaca, Inc., have already pledged about \$100,000 for the credit union, which will eventually provide loans to expand worker-managed businesses and help start new ones. The process of forming a credit union has taken over a year, but the group expects to have its charter approved this month.

Getting to this point has not been easy. The group had to define worker management clearly, and, at the same time, keep the definitions flexible enough so that new businesses could join to make the credit union work. The group also had to demonstrate that it was a true association and not just a list of businesses gathered for the purposes of forming a credit union.

Although many of the Ithaca organizers have business and accounting skills, none was experienced at forming a credit union. Because application procedures at the National Credit Union Administration are fairly standardized, persistence is often more important than credit union experience.

The businesses in the Ithaca association include a food coop, a small construction company, an appliance repair business, a crafts marketing collective, a bakery, a restaurant and an electrician service. Similar associations in Philadelphia and Middletown, Connecticut, are now in the process of forming credit unions for their businesses. For more information on the Ithaca association, contact: William Myers, 323 North Albany Street, Ithaca NY 14850.

Earthworms, compost and windmills in

(Continued from page 3)

been accumulating there for several decades. One organizer said the clean-up was almost like an archeological dig, with older pieces of junk uncovered as the bank was slowly cleared. The group then spent the next summer reinforcing the river bank against erosion, grassing it over and building a

Ins and Outs of Land Trusts

For years, land trusts have protected thousands of acres of scenic rural and wilderness land from development. Recently, land trusts have been created in urban areas to develop vacant lots into neighborhood parks, gardens and playgrounds. In an urban land trust, vacant property is owned by an incorporated neighborhood group or association of neighborhood groups. This form of ownership insures that the open space will be controlled and protected by neighborhood residents who use the site. It does not mean the neighborhood group can do whatever it wants with the property. Usually the purposes of the trust and the owner's role in protecting it are carefully spelled out.

Since 1973, the Trust for Public Land, a San Francisco-based non-profit organization, has incorporated 15 land trusts and acquired 53 pieces of city property on behalf of the trusts. The sites are in New York City, Oakland, Newark, Miami and Ft. Lauderdale.

The process of turning privately-owned or city-owned land into a trust varies with almost every property. Basically, however, if the land sought for a trust is privately-owned, TPL will try to convince the owner to donate the site to a trust or to sell it at well below market value so that he or she can reap the tax benefits of such a transaction. In some cases, TPL offers to trade the desired property for another piece of land. Or, in the case of land owners such as banks or churches, TPL appeals to an institution's desire for good public relations.

While an urban land trust has proven benefits for a neighborhood, not every community group or piece of land is suitable for a trust. TPL currently restricts their activities to well-established groups with members representing a broad spectrum of community interests. They also prefer an organization with some sort of track record in open space planning. "Groups that have already developed a piece of land and now want to do something to protect it are what we have in mind," said Peter Stein of TPL's New York office.

The land itself may pose problems. Sometimes city building codes or zoning ordinances interfere. Abutting property owners may object to the development. TPL also makes sure that the proposed development for the trust is practical, and that nearby residents express a willingness to protect and maintain the site.

TPL has branch offices in California, New York, Florida, Ohio and New Jersey. For more information on forming an urban land trust, contact TPL's main office at: 82 Second Street, San Francisco CA 94105.

walkway between the bank and the river. Old auto tires, in plentiful supply, were turned into a resource and used to reinforce the walkway.

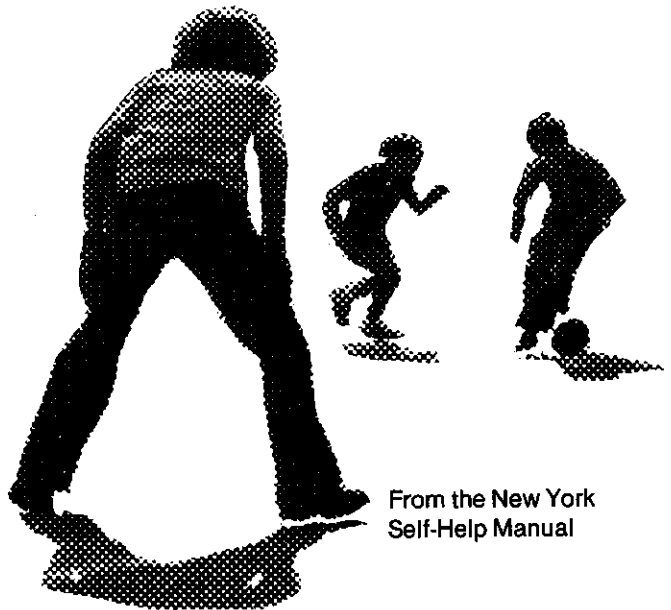
Other groups already have design plans for the sites in their neighborhood. A group called Banana Kelly, for example, wants to build a skateboard track and apply a small admission fee towards the cost of maintaining the site. Whatever is developed, the idea is to encourage successful projects like A Farm in the Bronx and Bronx River Restoration, while avoiding the disasters like the rehabilitation of Crotona Park.

The Institute's Role

The Institute for Local Self-Reliance will be providing technical assistance to the community groups as they do the work. We will concentrate on two major areas: helping groups get as many neighborhood residents as possible involved in the program, and making groups aware of various options and limitations in open space planning.

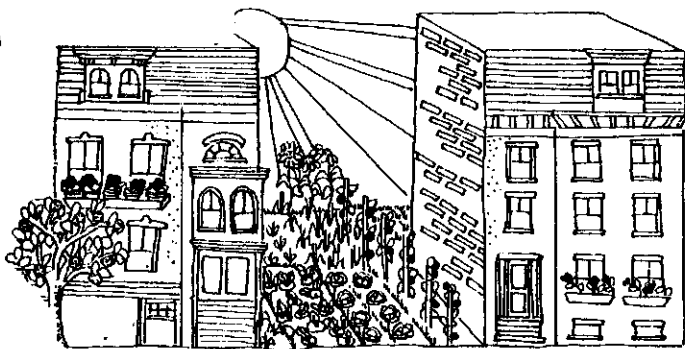
Motivating community residents is difficult because often they doubt that anything worthwhile can get started. "We may have to show people we really mean business, like bringing in a bulldozer to clear off a site," says Tom Fox, an Institute staff member. "Once something like that happens, it's easier to get other people interested."

The Institute staff will benefit from experience gained last year in helping plan Community Park West in the Adams-Morgan section of Washington DC (see Self-Reliance #15). As they did in the planning for Community Park West, ILSR staff will develop surveys to identify all the resources in each neighborhood which can help make the project a success. Key neighborhood residents will help in outreach to young people. Each community group will design a billboard for their site explaining what will happen there and who to call for more information. Questionnaires will ask residents what they think of the sites now and how they would like them changed. Maps of each site, with moveable pieces representing different kinds of park and playground facilities, will help residents visualize the total design before it is finalized.



From the New York Self-Help Manual

the South Bronx



To aid in community education, the Institute has prepared a slide show presenting examples of open space design at dozens of other sites around the country. "You can't expect people to fill out a questionnaire unless they know what some of the choices are," explains Institute horticulturalist Tessa Huxley. Many of the South Bronx sites, for example, are quite small. But by grading land into different levels, a small park can look less crowded. The slides show how others have done this.

Groups will also want to plan activity to take advantage of the sun and soil conditions, and so that sports do not interfere with residents who live next to the site.

Alternative designs will be emphasized as much as possible. Despite some initial skepticism from government officials, the program will include composting, earthworms, windmills, and, in some cases, recycling centers and tree nurseries. "The government people nearly fell off their seats when we started talking about earthworms," says Tom Fox. "But we explained that earthworms are essential for any successful gardening project, particularly on poor city soil." As a result, one of the tools paid for by the grant is an earthworm harvester. This machine will increase earthworm production already underway in the basement of a building owned by the People's Development Corporation, which is sponsoring four of the sites. Like the earthworms, finished compost from the largest composting operation in New York City, run by the Bronx Frontier Development Corporation, along with kitchen wastes composted by neighborhood residents will also be added to gardens. Simple "Savonius rotor" windmills (which can be built with scrounged material) may be used to pump fountains. Incorporating recycling centers into the sites will bring in a small source of revenue to help residents defray the cost of maintenance. Although no commercial tree nurseries are planned, small nursery operations will be started, with the trees used to replace those lost on the sites or donated to neighborhoods for planting along city streets.

While work is taking place at the fifteen sites, a larger plan for parks and recreation development throughout the South Bronx will be created. Community groups in the South Bronx want to have a major role in writing the plan, which should be ready when the demonstration project is completed.

Community participation in open space planning has never been attempted in such a comprehensive way. But the benefits for the South Bronx may become the benefits for other American cities in the future. "If we can pull it off here in the South Bronx," explains one enthusiastic government official, "it can be done anywhere."

Creating "urban forests"

Urban greening does not have to be confined to vacant lots. A number of organizations are planting trees along city streets—with remarkable success. Not only are the new trees good for the environment (they absorb pollution and cool summer air) they are a highly visible symbol of neighborhood revitalization.

Community-based planting projects can also solve a street tree's biggest problem: high mortality rates. In New York City, trees live an average of seven years, though they are capable of lasting fifty years or more. When new trees were planted in Boston two years ago, the loss due to vandalism in some areas approached forty percent within six months. Even in wealthy sections of St. Paul, Minnesota, hundreds of young trees died because they were improperly planted.

Groups such as the **Oakland Tree Task Force**, however, are getting much better results. Last June, this group created an "urban forest" in a vacant lot next to a school with a reputation as being one of the toughest in the city. Students at the school planted dozens of trees, and so far, not one has been lost to vandalism. After doing the work themselves, the students make sure "their" trees are protected. The Oakland Tree Task Force has also had considerable success convincing private businesses to donate trees or tools for neighborhood improvement projects. Contact the Task Force at: **1419 Broadway, Room 721, Oakland CA 94612.**

In Philadelphia, the **Pennsylvania Horticultural Society** provides trees at \$5 each to any organized neighborhood group. The Society arranges for city permits and provides a machine which will cut a section of the sidewalk for the tree pit. The neighborhood group supplies the labor for removing the pavement, digging the pit and planting the tree. The Society also requires signed approval from at least eighty percent of the households in the neighborhood before it provides any trees. After the planting, the Society follows up with stakes and wires for securing the trees and advice on care. Contact the Society at: **325 Walnut Street, Philadelphia PA 19106.**

In Los Angeles, a group called **The TreePeople** shows what can be done with a program that started literally as a one-man operation. Andy Lipkus now has a staff of nine that has helped residents plant over 5,000 smog-tolerant trees in city areas throughout Southern California. By the end of the year, the group's tree education program will have reached 15,000 people. Contact the TreePeople at: **12801 Mulholland Drive, Beverly Hills CA 90210.**

In New York City, the **Street Tree Consortium** acts as a clearinghouse for sixteen local organizations that help neighborhood residents plant and care for street trees. The group is filling a critical need since financial troubles have brought the city's tree planting almost to a halt. Contact the Consortium at: **Council on the Environment, 51 Chambers Street, Room 228, New York City NY 10007.**

The urban agriculture staff of ILSR is compiling a directory of street tree projects. If you know of efforts in your area, contact Tom Fox and Tessa Huxley at: **1717 18th Street NW, Washington DC 20009.**

Resources

Neighborhood parks, gardens and playgrounds

Tired of looking at that rubble-strewn piece of vacant land in your neighborhood? A number of resources can help you turn it into a neighborhood park, garden or playground—often at a cost of next to nothing. The guides and organizations listed here are local, but together they give an idea of the kinds of help and possibilities available to any community group.

Playground Clearinghouse Inc.

26 Buckwalter Road
Phoenixville PA 19460

This is Paul Hogan's non-profit technical assistance service for playground and neighborhood park design and construction. We reviewed his excellent book *Playgrounds For Free* (\$9.95, available from the address above) several months ago. It's still one of the best resources on this subject.

Community Design Centers

American Institute of Architects
1735 New York Avenue NW
Washington DC 20006

These centers provide free technical assistance in architecture and design. They've helped plan many community parks and playgrounds. This directory of centers and projects is now several years old, but an updated version will be available from the American Institute of Architects in a few months.

Citizens' Action Manual

Trust for Public Land
82 Second Street
San Francisco CA 94601
Free, available in February

This guide will offer a step-by-step explanation of how to develop vacant land into a neighborhood park. In addition to explaining the land trust procedure, it will provide a comprehensive list of resources for many kinds of open space planning.

New York Self Help Handbook

Citizens Committee for New York City
630 Fifth Avenue, New York NY 10020
144 pp. \$6.10 1976

This is the kind of book every city should have. It lists hundreds of New York City resources for a wide variety of neighborhood self-help projects. The section on open space planning tells where to get help on everything from planting trees to painting park benches.

Peoples' Environment Group

300 Broadway Suite 223
San Francisco CA 94133

This group transformed an asphalt schoolyard into an "environmental yard," complete with a mini-forest, pond and stream. They are available for consulting and also offer film strips and a tape explaining their work.



—Agriculture in the City

Telephone Pioneers

Contact your local Bell Telephone Company

Some chapters in this national volunteer network of phone company employees have arranged for free surplus equipment, such as telephone poles, for use in community parks and have provided volunteer labor for park clean-ups. Each chapter does different projects, so be prepared to sell your idea to your local Pioneer group.

American Adventure Play Association

Fort Nathan Center
San Francisco CA 94123

This group designs playgrounds based on a Danish concept that kids know best the kind of playground they want. Equipment can be moved around or adapted for other uses by the children themselves. This group's parks are all in the San Francisco area, but they will consult with groups around the country.

Organizing Community Gardens—A Bibliography

National Center for Appropriate Technology
PO Box 3838, Butte MT 59701
6 pp. free 1978

This list of fifteen resources for community gardens is not complete. But the price is right, and there's enough information to get any would-be community gardening group started.

Council on the Environment of New York City

51 Chambers Street, Room 228
New York NY 10007

Another resource geared to New Yorkers, but a good example of what a city interested in neighborhood open space planning can do. The Council is a clearinghouse for a variety of New York groups involved in planning community parks. Ask for *Neighborhood Composting*, a new publication (38 pp., 50 cents) filled with lots of how-to composting information.

Thanks to Susan Taylor of the Trust for Public Land for help in compiling this resource page.

Moving from Good Ideas to Good Strategies

Readers who study our masthead (recently relocated to page two) will have noticed that, several issues ago, David Macgregor became a co-editor of *Self-Reliance*. Coming to us from Boston, David had previous experience as the editor of the *East Boston Community News* and as a reporter for a daily paper. Since May, David and I have shared the responsibilities of putting out *Self-Reliance* every two months and of coordinating the publications and outreach component at the Institute.

Beginning with the next issue of *Self-Reliance*, there will be another masthead change. After almost three years of editing and publishing *Self-Reliance*, I am stepping down. When the Institute began publishing the newsletter in April 1976, I had been on staff only a few months. Although at the time I had no journalistic experience (and little worldly experience), I was given the responsibility of fashioning and publishing a regular mouthpiece for the Institute's own work and for examples of urban decentralism across the country. I have done so seventeen times now: it is time for some new energy.

I will still have some input: It is difficult to divorce yourself from your own creation. I will continue to write articles and help develop themes and directions for the newsletter. But David Macgregor is now in charge: so the all-too-infrequently received suggestions, complaints and/or compliments should be sent to him.

Since this is my last issue as co-editor, and since I may not get another chance, I will take this opportunity to climb upon the editor's soapbox. I want to share with you some of the thoughts and concerns that have guided me as editor of *Self-Reliance* over the past few years.

The Democratic Promise Unfulfilled

As Americans and as world citizens, we are confronted daily with too many examples of inequity, injustice, and oppression—too many examples for it to be coincidence. We are confronted with a social system that generates inequalities, that benefits the wealthy and the powerful at the expense of the poor and the helpless, that shapes our communities, our workplaces, even our family lives to better serve the imperatives of production and profit. This is not new information: we know this too well.

Since the Industrial Revolution and the Civil War, we have watched the growth of an increasingly centralized system of production and power in this country and a parallel growth in sophisticated means of social control. The history of our highly industrialized and technologically complex society has been the history of a continued thwarting of "the democratic promise," as Lawrence Goodwyn entitled his book on populism. Although we all pay lipservice to the values of American democracy, the goal continues to recede as more and more decisions that affect the quality of our daily lives are made

without our knowledge or input. There have been episodes of a popular resurgence against what Goodwyn calls the "received culture," such as in the Populist era, the Thirties and the late Sixties, but the actors at these moments have all had to fight against powerful barriers to democratic action.

Today, we are painfully aware of the unfulfilled promise. A multi-national company in New Orleans buys a steel mill in Ohio, then closes it down. Five thousand people lose their jobs. The government provides funds for building a new highway. Planners chart the highway's course: people's homes are destroyed, their communities divided. What control do we have over government budgets, over how our taxes are spent? Proposition 13 fever, no matter how misguided, is a legitimate popular reaction to a pervasive feeling that there is no government accountability, that we pay in without having much say over what we get back.

To Revive Imagination and Vision

Along with the centralization of power and control and the distancing of decision-making from those affected, there has been another by-product of the triumph of corporate capitalism. As a people, we have lost a sense of vision; we have lost our collective imagination. This is due, in part, to the terror of living in a world which moves so quickly, where communication is instantaneous, crises constant, and eras end almost before they begin. And, in part, to the terror of living in a world always on the brink of disaster, a world hurtling toward a future in which tragedy seems unavoidable to all but the most optimistic.

But this loss of imagination is even more deeply rooted in the nature of our system of production. The development of modern technology, subservient to the needs of business and/or the war machine, has led to a degradation of work, so well analyzed in Harry Braverman's *Labor and Monopoly Capital*. The reality of work in most factories, offices and other workplaces is one that reinforces feelings of powerlessness, anxiety and social isolation, that undermines the development of collective confidence. The citizen in America today withdraws most of his or her energy into the private sphere, seemingly the only sphere left, as workplace and community both produce anxiety and a sense of powerlessness. With few guides for action or models for confidence either visible in our lives or taught to us in school or by the media, we fall back on the family, what Christopher Lasch has called the "haven in a heartless world." And we try to weather out the storm, holding on, if we are lucky enough to have home and family intact, to the little piece that we can, in part, control.

For too many of us, real social change has become unimaginable. We know what is wrong, but we can no longer imagine how it can be different. That is the conceptual tyranny that we at the Institute have, each in our own way, tried to counter.

(Continued on page 14)

Uniting research with direct technical assistance

(Continued from page 13)

The technical staff tries to develop and point to ways that things can be different. They help projects get off the ground that become beacons toward a different future. These projects have immediate benefit for the people involved. Participants learn skills, they sense accomplishment and control, they (and their communities) benefit socially and economically.

The newsletter serves an ideological function similar to that of the technical assistance work.

As Goodwyn writes in *The Democratic Promise*, "the people need to 'see themselves' experimenting in democratic forms." *Self-Reliance* is one of many different forums in this country today that is helping people to do just that, to see themselves experimenting with new institutions and new forms of organization. Like these other forums, be they local, regional or national in focus, *Self-Reliance* is trying to rekindle imagination in the most persuasive way possible, by documenting and highlighting what exists and what works—by telling people, people of modest means who might also have been convinced that they are of modest abilities and talents, that people like themselves have acted, have dared to imagine, have found more dignity as individuals and more unity as a group, and have even made some progress.

The Institute staff believe that the development of new technologies since World War II—in energy, small-scale production, information and communications systems, and a host of other areas—has made decentralization of production and of power a new, more viable alternative. We have consistently argued the case for decentralization in the issues of *Self-Reliance*. At the same time, we have been careful to emphasize that potential is one thing, actualization quite another. Decentralization and the democratic forms of organization that decentralization makes possible must be fought for. They will not be granted without significant grassroots pressure.

From Good Ideas to Good Strategies

It is toward this concern that decentralists must now begin to devote more attention. In the past four or five years, a large body of informed and convincing argument has been developed as to the need for and the logic of decentralization (and democracy)—arguments about inflation, unemployment, job creation, participatory planning, worker and community control, the flow of funds through a community and on and on. The surge of creative thought and concrete work on local energy systems, the utilization of waste for community development, and reinvestment strategies, to name a few, has been

exciting, even breathtaking. But good ideas, even ideas that work, are not enough. The coming years require serious consideration of organizing strategies, of ways in which the constituency for decentralization and local control can be identified, mobilized and motivated to demand change. Some good ideas may only be "marketable" to policy makers. Some may never be useful handles for organizing significant mass support. But others may. Now that we have a fairly well developed sense of what we want, we have to figure out just how to get there from here.

The barriers to successful organization are great—as are the barriers to democracy. Political and economic organizing is not as "sexy" as developing an inspiring plea for local control or for job creation through alternative energy systems. And it is long, drawn-out, not immediately (if ever) rewarding work. In a period when we—I am myself a good example—are distracted from one issue to another and one campaign to another, when we expect quick results and fairly instantaneous gratification, it is quite difficult to stick with the process of organizing a base of support and activity. Yet, it must be done. The South Bronx Open Space Task Force would never have happened were it not for the strength of the community groups involved. The popular outcry at the regional solar hearings last summer was a clear step in the direction of bringing numbers to bear on energy policy and its impact on low and moderate income citizens.

The Institute for Local Self-Reliance will continue its role in the clarification of issues, in the advocacy of programs and projects and in the kind of technical assistance on specific projects which is, as in the case of the South Bronx, quite often a form of organizing assistance. The uniqueness of the Institute has always been its desire and ability to unite research and issue development with direct technical assistance at the community level. This shall—and must—continue. What we—and like-minded organizations and individuals—must devote further energy to is the question of strategies for motivating people to demand the democracy and power that is their right. We cannot afford to wait for change. We must spark both imagination and commitment, so that Americans will again become citizens, and so that "the people will see themselves experimenting in democratic forms" and will learn political lessons from their vision. It is a serious challenge. The Institute staff and the pages of *Self-Reliance* will, I hope, continue to explore ways of meeting that challenge, will continue to serve as a guide to those still fighting for democracy.

—Richard Kazis



THE PROGRESSIVE

Update on Recent Articles from Self-Reliance

In our article on alternative production for the British aerospace industry in *Self-Reliance* #16, we neglected to provide an address to write for more information. The Centre for Alternative Industrial and Technological Systems (CAITS) can be reached through the **North East London Polytechnic, Longbride Road, Dagenham, Essex RM8 2AS**. Those interested in conversion from military and aerospace production to alternative technologies should know about a new American report just released by the Mid-Peninsula Conversion Project. The report surveys a full range of military production jobs at Lockheed Missiles and Space and evaluates the potential for conversion to solar hardware production. Copies of the report are \$4 for individuals and \$6.50 for institutions from: **Mid-Peninsula Conversion Project, 867 W. Dana, 203, Mountain View CA 94041**. Finally, we should mention the *Conversion Planner*, a bi-monthly publication of SANE, a national disarmament organization. Subscriptions are \$5. Write to: **SANE, 318 Massachusetts Avenue NE, Washington DC 20002**.

We would also like to refer readers to several sources on Native American self-sufficiency not included in our article on the subject in *Self-Reliance* #15. A report on *Native Americans and Energy Development* (89 pp, \$4/individuals, \$6/libraries and non-profit organizations, \$10/businesses and government) was released in November by the Anthropology Resource Center. The

report documents the extent of energy resources on Native American land and effectively demolishes the notion that large scale energy development will cure Native American unemployment and poverty. A very enlightening study. Write to: **ARC, PO Box 90, Cambridge MA 02138**. Meanwhile, an Indian-owned Native American Natural Resources Development Federation offers technical assistance to tribal councils in managing their natural resources. This group sponsored a conference in December titled *Solar and Alternate Energy for Indian Reservations*. For proceedings, write to the Federation at: **910 15th Street, Suite 840, Denver CO 80202**. Another group that has been around for a while is the Native Indian Youth Council. Recently the Council has begun a number of alternative technology and self-help projects. For more information, write to: **NIYC, 201 Hermosa NE, Albuquerque NM 87108**.

Finally we would like to note that the chart of energy dollars spent and received by the District of Columbia printed in the last issue of *Self-Reliance* does indeed include energy consumed on federal property. We apologize for the confusion. In that case, we should have included figures on coal. For the record, they are: amount spent: \$9,903,794. Amount retained in District taxes: \$81,972; amount retained in DC wages: \$1,786,824; dividends, goods and services, proprietors net income: insignificant; total retained: \$1,868,796.

New Orleans Video Access Center

(Continued from page 7)

special concern to them. NOVAC offers an eight-week comprehensive training course. In the past year, forty people have been trained in video production, technology and scripting. Staff member Burwell Ware estimates that ten of those people produced their own tapes as part of the training. Sometimes, the production work is simple. One community producer used NOVAC equipment to record the substandard street drainage system in his neighborhood. He showed the tape to a city official: repairs were being made within a week.

Survival Information Television

The most innovative and exciting project of the New Orleans Video Access Center is called Survival Information Television (SIT). Tentatively scheduled for initial operations in the summer, SIT will be a unique way of transmitting to poor people television programs which provide information that can improve the quality of their lives.

Louisiana has one of the highest illiteracy rates in the country. Moreover, the last US census categorized over half of New Orleans' residents as poor or near poor. Like the poor in other cities, low-income residents in New Orleans receive most of their news knowledge from television. SIT proposes to establish an effective TV communications network for these people.

It will work like this. SIT viewing centers will be set up in waiting rooms of hospitals, welfare offices, neighborhood

health clinics—anywhere that low-income people wait for services. Each center will be equipped with a video-cassette system. Programs will be repeated regularly during the day and changed every six months or so. Commitments of support from the Office of Family Services (welfare), the Food Stamp Offices, and Charity Hospital, the city's largest public hospital, have already been received.

According to Burwell Ware, between sixteen and eighteen different viewing centers are planned, enough to reach a potential audience of 400,000. What holds up progress, though, is financing. The New Orleans Legal Assistance Corporation may provide some initial funding. Because each center requires about \$6,000 in equipment, NOVAC may try to produce enough material in the next few months so that one model center can be opened. Then, fundraising for the entire network can point to the potential shown by the one operational center.

SIT is an exciting idea. If it does get off the ground, NOVAC will be looked to as a significant innovator in information transfer to low-income residents. Even if SIT were to be still-born, NOVAC's current work, for which it has received several awards from the New Orleans Press Club, should guarantee the organization some impact on the lives and problems of poor people in New Orleans. For information, send a stamped, self-addressed envelope to: **New Orleans Video Access Center, 2010 Magazine Street, New Orleans LA 70130**.

—Richard Kazis

Notes

A new study of the job creation potential of solar energy and energy conservation offers encouraging statistics for low-technology energy advocates. Meg Shachter prepared this 15-page report under contract from the Department of Energy. For a free copy, write to Ms. Shachter at: DOE, Room 6E 068 Forrestal Building, 1000 Independence Avenue SW, Washington DC 20585.

A directory of organizations involved in renewable energy projects has just been published by the Citizens' Energy Project (152 pp., \$7.50). The groups are organized by state, for easy reference on who's doing what in your area. Appendices list organizations alphabetically, by type of organization (i.e. citizen group, consultant, business, etc.) and by interest area (solar, methane, geothermal, etc.). Well organized and very complete. A less ambitious but useful companion booklet, particularly for anti-nuclear information, is the *Energy Bibliography* (60 pp., \$2) listing more than 150 books on nuclear power and more than 50 books and studies on solar energy. The journals and organizations listed are not described adequately. For the *Directory*, write to the Citizens' Energy Project. For the *Bibliography*, write to the Coalition for Safe Energy. Both groups are at 1413 K Street NW, 8th Floor, Washington DC 20005.

Grants for social change projects in the Pacific Northwest are available from a new foundation called A Territory Resource. For information on eligibility criteria, write to: A Territory Resource, Box 4081, Seattle WA 98104.

One of the country's largest solar greenhouses—a 5000 square-foot shelter in Cheyenne, Wyoming—now has an informative seventeen minute slide show on how it got built and how it is run. This greenhouse provided food for thirty-five senior citizens in its first year and has the potential to supply fresh vegetables year-round for seventy people. A cassette-recorded script that accompanies the slide show also explains the greenhouse's methane digester, which will be used to heat water and provide CO₂ for the plants this winter. For information on renting the show, write to: Gary Garber, 1603 Central Avenue, Bell Building, Suite 400, Cheyenne WY 82001.

Two new publications on waste utilization are available from the Institute. The first is a twenty-six page report on the economic feasibility of recycling prepared this summer for the Economic Development Administration of the US Department of Commerce. The report summarizes recycling activity over the past eight years and, based on data from recycling enterprises and municipal programs, offers conclusions and recommendations for future economic development. A second report is a collection of articles and letters written by Institute

staff on high technology garbage-to-energy plants. This packet summarizes the Institute's position that these plants pose both economic and environmental problems. This material is a good starting point for community groups that would like their town or region to get involved in source separation and recycling of waste, but are confronted with a proposed garbage-to-energy plant instead. Copies of the recycling report are \$4. The garbage-to-energy packet costs \$3.

Support Self-Reliance

The Institute for Local Self-Reliance is a research and consulting organization that explores the potential for, and the implications of, high-density population areas becoming independent and self-reliant. The Institute, incorporated four years ago as a tax-exempt non-profit organization, conducts basic research; develops working demonstration models of new technologies, institutions and small-scale production systems; develops educational materials; and disseminates information.

The best way to keep up with developments at the Institute and around the country that are relevant to the movement toward urban decentralization is to subscribe to SELF-RELIANCE. The best way to support the Institute is to become an Associate Member.

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