NEW FEATURE: Beginning today, our newsletter will include occasional interviews with someone in the industry who is leaving or starting a position in a real estate, economic development or housing outfit. We're beginning with Nancy Biberman, who stepped down from her job as president of the Women's Housing and Economic Development Corporation this fall after holding the title since 1992. She was succeeded by Davon Russell, the organization's long-serving executive vice president. The move came after WHEDco broke ground on Bronx Commons and the Bronx Music Hall. Below are thoughts from Biberman, who started her career as a legal services lawyer on the Lower East Side.

"To make a very long story very short, I was just stopping evictions, stopping evictions, stopping evictions and just said, you know, there's a limit to how much thumbs in the dike you can do. Maybe I should think about how to build more housing," she said of why she decided to leave her job and study real estate finance, land use planning and zoning for a year at Columbia. Following that, she founded and developed the West End Residence on the Upper West Side and, through Catholic Charities, led the creation of 722 apartments across 23 buildings in the Highbridge section of the Bronx.

"All SROs were controversial on the Upper West Side, but the notion of a nonprofit purchasing this building and creating a permanent residence for the elderly and a transitional residence with mothers for one or two children ... that was not greeted warmly by most people," she recalled. Despite lawsuits seeking to block the project, it is still open today and houses seniors and single mothers.

After renting the apartments in Highbridge by 1991, Biberman said she realized the neighborhood was lacking. Schools were teaching cartoons, buildings were vacant and social services nowhere to be found. "It was frankly terrifying," she said. "There was not an open store anywhere in the vicinity." So she set out to build a neighborhood around the housing she had helped develop. "I had sort of an existential crisis: What does it mean to develop housing? Housing alone is going to keep people sheltered — the proverbial roof over their head — but this isn't much." Biberman, a young mother at the time, helped found WHEDco to solve some of these problems. "I kind of ran down this list of things that were important to me and were important to my kids and I said this is what needs to happen in the Bronx. It's not rocket science. But it requires a different thinking. We're not just building housing; we're recreating communities."

One of the organization's first buildings included a 4,000-square-foot kitchen that served as an incubator for small businesses so residents could sell goods they were making at home. They also found a healthcare provider and began early childhood education. But one of the problems
she encountered were people whose incomes were either too high or too low for the prescribed bands missing out on housing altogether. One woman was deemed ineligible to live in one of WHEDco's buildings in 2008 because she had worked overtime the prior year and it pushed her out of the threshold. "She decided not to pursue it. It was too much work. She definitely slipped through the cracks," Biberman said.

**She also reminisced about** the days when the Lower East Side was an affordable place to live — "they were still selling pickles in barrels on street corners" — before a wave of higher-end homes swept across Manhattan and later Brooklyn and parts of Queens. Even the Bronx and Staten Island are luring residential development that's more expensive than what many New Yorkers can afford. "Building affordable housing has to happen in tandem with real preservation of what already exists," Biberman said. The solution to the shortage of affordable housing comes isn't just new construction, but "real preservation and tenant protection, which I don't think there is, in tandem with housing that is affordable to a broad range of families and a broad range of incomes from very low to modestly high," she said. For people earning 80 percent of the area median income or more, "We don't need government's help there," she said. "The market, the private market is building workforce housing now. While that argument may have been valid a few years ago, I don't think it is valid anymore."

**Biberman, who is 69,** plans to stay at WHEDco until a project she has worked on, Bronx Commons, opens sometime in the next 18 months. After that she may work in immigration law. "I think there's a real need for it these days," she said. "I think after awhile you feel like you're doing the same thing over and over again."