

October 19, 2008

Door to Door, Foreclosure Knocks Here

By [MANNY FERNANDEZ](#)

At times, this stretch of 118th Avenue in South Jamaica, Queens, feels not so much like a neighborhood but a memory of one.

A red-brick house with overgrown weeds in the yard is boarded shut. A house with a dirty awning has a thick chain looping out from a hole in the door where a deadbolt once was. On the front window of a vacant property around the corner, someone has taped a sign warning that the water supply has been shut off and antifreeze added to the sinks and toilets.

Newton and Ronda Whyte have gotten used to living next door to no one. “Every two or three houses it’s empty,” said Ms. Whyte, 36, a nurse assistant. “It’s not a good feeling. You see the weeds growing tall and the junk mail piling up.”

This area at 118th Avenue and 153rd Street is at the center of New York’s foreclosure crisis. About 28 percent of the homes in this working-class neighborhood just north of [Kennedy Airport](#) have been in some phase of foreclosure since 2004, and its census tract leads the city in foreclosure filings.

More than two years ago, most homes here were occupied and the neighborhood was making strides against the drugs, violence and abandonment that had plagued it in the past, residents and merchants said. But today they mostly talk about decreasing property values, increasing crime, struggling small businesses and fraying community bonds. They talk of leaving, and wonder whose house is next.

“It’s not even worth getting to know anybody because nobody is going to stay around anyway,” said Fernando Espinal, 23, who grew up on 118th Avenue.

The gates are down for good at the Mega Deli Grocery at one end of the avenue. Pansy Johnson, who owns Yaad Food, a nearby Caribbean restaurant, said she often has to ask for a rent extension because her sales have decreased by nearly a third. And there have been two burglaries of empty homes in foreclosure this year in the area of 118th Avenue and 153rd Street, the police said.

The telltale signs that a house is empty come not from a bank or real estate agent, but pizzerias and Chinese takeout restaurants: The length of time a house has been abandoned can be measured by the number of old menus, fliers and junk mail that collects on doors and stoops.

“It’s like a depression,” said Ms. Johnson, who is from the island of Jamaica, and whose restaurant is near 118th Avenue and Sutphin Boulevard. “I’ve never seen so much houses boarded up in all my life in this country. It’s so desolated. It hurts the heart.”

This corner of South Jamaica is much like neighborhoods in other cities around the country where foreclosure has spread like an epidemic. In many of those places, a spate of subprime lending made it easy for people with modest incomes and poor credit histories to buy homes — even as they increased their risk of foreclosure with adjustable interest rates and other types of complicated and costly loans.

This census tract — [No. 288 in southeast Queens](#) — had 226 foreclosure filings on one- to four-family homes in the past five years, the highest in the city, according to an analysis of housing data prepared for The New York Times by the [Furman Center for Real Estate and Urban Policy](#) at [New York University](#). In 2005, 69 percent of the homes purchased in the tract were bought with subprime mortgages.

“What you see in that community is incredibly high rates of high-cost and subprime lending,” said Vicki Been, director of the Furman Center.

Within Tract 288, four blocks — encompassing 118th Avenue between 155th Street and Sutphin Boulevard, and 153rd Street between 118th and 119th Avenues — are some of the hardest hit by foreclosures.

Thirty-nine of the roughly 140 properties on those blocks have been in various stages of foreclosure since 2004, according to data on [PropertyShark.com](#), a real estate site. Once a foreclosure petition is filed, the owner and lender can work out a settlement. But if they do not, the home can be repossessed and sold at auction.

The disposition of the foreclosure filings and scheduled foreclosure auctions of the 39 homes is unclear. About a dozen are vacant, blending in with other empty properties on those blocks. Two homes have eviction notices posted on them and others are undergoing renovations.

People here seem not to have moved out so much as vanished.

The unlocked screen doors of unoccupied homes sway in the breeze. At a red-brick home at 152-09 118th Avenue, the front door and the living room window are boarded up, but the DirecTV satellite dish remains, as does the message that a former occupant traced into the top step’s wet concrete long ago: three hearts and the words “Dez-n-Duke.” A foreclosure auction on the property is scheduled for Friday.

Despite the tightness that comes from living side by side in mostly narrow two-story homes, people largely keep to themselves. Few ever know for certain that neighbors are at risk of losing their homes. Departures happen quickly, mysteriously.

Newton and Ronda Whyte remember the man who lived next to them for years in the yellow house at 152-37 118th Avenue. Mr. Whyte called him Trini, because he was from Trinidad, but he never learned the man’s full name. The house the man left behind a few months ago, like the other foreclosed houses on these four blocks, quickly developed the feel of an abandoned property.

On the grass of their former neighbor’s small yard, next to the “For Sale” sign, someone stuck a placard advertising the “New York Foreclosure Showcase” at the Long Island Marriott Hotel in Uniondale. The sign is so big and so close to the Whytes’ house that some of Mr. Whyte’s visiting relatives thought that he was the one at risk of foreclosure.

“It’s a reminder of what’s staring us in the face,” said Ms. Whyte, who has lived on 118th Avenue with her

husband and two children for 12 years.

Many of the homes on these four blocks are squeezed onto narrow lots no bigger than 1,350 square feet. At one end of 118th Avenue is Baisley Pond, a swath of lush greenery that gives the area a serene suburban feel.

In 1999, the median household income in Tract 288 was \$44,348. Residents, many of them African-American, or of Guyanese or Jamaican descent, take pride in sweeping their stretch of sidewalk. Their ranks include custodians, nurses and retirees.

Adeline Marshall, 66, broom in hand one recent afternoon, said the neighborhood had come far since 1991, when she bought a two-bedroom house on 153rd Street for \$75,000.

Back then, there were no sidewalks, just dirt. One of the lots at the corner was trash-strewn and vacant. In July 1995, [gunfire erupted during a basketball tournament at Baisley Pond Park](#), killing two spectators. Seven years earlier, also at the park, a high school basketball coach volunteering as a referee was [beaten to death](#) after drug gangs bet thousands of dollars on the game and the referee made a call someone did not like.

Ms. Marshall, a retired practical nurse, said things had started to turn around in more recent years. The city installed sidewalks and pavement. A new residence went up on the once-empty corner lot. The population in Tract 288 grew to 4,300 in 2000 from 3,400 in 1990.

But now, Ms. Marshall and other residents said, the foreclosures have stalled the neighborhood's progress.

William Knight's 15-year-old son found a drug user's syringe in the yard of the empty house next door on 118th Avenue in June. "In the one year being here, I've watched it just kind of spiral down," said Mr. Knight, a civil engineer. "There's definitely less people, and due to less people it brings the negative element."

On a recent Tuesday afternoon on 153rd Street, the smell of marijuana lingered in the air. Residents complain that the empty homes have encouraged people from other neighborhoods to loiter on the street, drinking beer and making noise at all hours.

A few months ago, Ms. Marshall's glass storm door was shattered by a gunshot. "Look at the sign," Ms. Marshall said, pointing to the Foreclosure Showcase notice in the yard of the empty yellow house. "What am I going to do? You think I want to stay here? I want to sell, too."