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**Cops, dealers and me;
Judith Matloff and her family risked everything on a 'fixer-upper' in Harlem.
Eight years later, are they happy in the 'hood?**

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My seven-year-old son was thrilled when the swat team sealed off our street the other evening. Five police cars screeched by in pursuit of a lady gangster. Then undercovers pointing guns jumped out of unmarked cars and set up a blockade on the corner. The best part was when a nice officer in a flak jacket offered a tour of his large emergency truck. It held, among other things, suits for anthrax attacks and a gigantic battering ram to break down doors.

"This is better than video games!" exclaimed young Anton.

My husband and I were not so delighted. Did this operation mean that our allegedly gentrified patch of Harlem had not really gentrified?

Eight years ago I made the riskiest decision a homeowner could make. After living abroad for 20 years as a press correspondent in oft-dangerous places, I announced to my husband, John, that we were moving back to my native New York City. While he stayed behind in Moscow to pack up, I took every cent of our combined savings and impulsively paid just over \$350,000 for a "fixer-upper" townhouse. We were priced out of nicer parts of the city - this was the height of the dotcom boom and values had skyrocketed - so I took what I thought was a calculated risk in a dodgy part of town.

The frayed Victorian property had everything that makes property-obsessed Manhattanites smug. It was unbelievably cheap and had light and space - 4,860 sq ft, to be exact, not including the garden. I counted seven bedrooms, six decorative fireplaces and two apartments that we could rent out to cover living expenses. Our new palace also had what real estate agents always go on about: location, location, location.

In this case, I learned only after signing contracts, it was the ideal location for narcotics dealers. So rushed was the broker to offload the place that he neglected to tell me the police called this area Ground Zero - this was before 9/11 - due to a buzzing commerce that provided cocaine for much of the US east coast. The open house had been scheduled before trading hours on a Sunday, so I had no idea when I bid for the property what lay outside my front door.

As soon as I took possession I discovered that a gang of 60 Dominican thugs controlled the block, which was like a Nymex trading floor for drugs. At all hours they shouted buy and sell orders into their cell phones to serve the snorting needs of clients driving in from 15 states. They thought nothing of leaving trash everywhere, urinating on the front steps and leaning menacingly on my front gate. They also took all the parking spots.

In case that wasn't bad enough, a jittery crack addict named Salami occupied the abandoned house next door and wanted to claim ours as well. The owner of that building was so scared of Salami that she gave up trying to evict him. The

emboldened junkie would serenade me with lines from the Police hit Every Breath You Take - "I'll be watching you" - as I walked by. Aside from glaring at us, he had the unpleasant habit of throwing smelly bags of excrement into his adjacent backyard. Then there were those syringes that I found under our rose bush. Did Salami put them there as a threat?

I had the worst case of buyer's remorse but my pragmatic Dutch husband took solace in the fact that the house was an incredible bargain. "Eventually the area will gentrify," he wagered. How long it would take, though, we didn't know.

First, we had to make the property liveable. We soon discovered that "fixer-upper" was a euphemism for total wreck. Termites had chewed the beams to sawdust so they were floating without support. Being short of funds and naïve, we thought it would be "romantic" to take time off from work and do the construction job ourselves. After all, John was handy; he had made us bookshelves. Invariably, we experienced some minor mishaps. At one point the back wall fell down when we tried to widen the window in the kitchen. Then workmen ruined the entire plumbing system when they poured concrete down the drains.

As we drifted from disaster to disaster - there was also the issue with subcontractors who turned out to be ex-convicts and fought with anyone from another ethnic group - our budget also exploded. Renovators always tell you to expect to treble the original cost and time you anticipate on a rehab job. This work actually finished in a nifty four months but we spent 10 times what was budgeted.

Still, rehab woes were nothing like navigating the unspoken rules of the streets. We quickly learned not to walk our dog anywhere near a drug raid after he nearly got mauled by a stoned police Rottweiler that had inhaled deeply from a kilo bag someone dropped on the pavement. We learned that we had to hire a man to clean up the garbage that the dealers left on our sidewalk, so as to avoid hefty sanitation department fines. Some other neighbours suggested adopting their tactic - dumping boiling water from the roof to scare off the fiends.

We preferred negotiation. A little research showed that the neighbourhood had virtually no violent crime. These guys earn as much as investment bankers and don't like muggers that attracted police attention. Working on the assumption that the slick head of the drug crew was essentially a businessman who didn't want trouble, we eventually struck a deal whereby he'd keep his guys off our property and I wouldn't make life tough for them by continually calling the cops to our street. He also promised to save my elderly mother a parking space when she came to visit.

Other perks followed. We lacked a television at the time so the near daily police raids served as our personal reality show. At the screech of a police siren we'd take our places on the front stoop, open a few beers and watch the undercovers raid the drug buildings as helicopters rattled overhead.

This was all before our son was born. Naturally his arrival in 2000 made us reevaluate the choice of living in the neighbourhood but we found that West Harlem is in fact a charmed place to raise a kid. This is the sort of area where you actually have barbecues with your neighbours. It's one of the last blocks in Manhattan where you can safely leave your child to ride his bike on the street and know that the grannies in lawn chairs will watch him.

The only time I was anxious about the negative influences of the 'hood was when toddler Anton devised a game he called "cops and dealers". Copying what he saw outside the window, he'd line up his little plastic Lego men at intervals next to triple-parked cars, then a police car would hurtle down the street and all would scatter. Fortunately, that stage has passed and his interest has turned to baseball, which is fantastic because the Dominican leagues uptown are the best and cheapest in the city.

In any case, the drug activity has moved elsewhere over the past few years due to police cleansing, combined with the Darwinian forces of Manhattan real estate. More bourgeoisie priced out downtown have moved up here and rehabbed the remaining crack dens on our street and beyond. Salami moved around the block to live with an old lady who wanted to save his soul. With the narcotics salesmen driven out, or at least underground, nail salons that were drug-laundering fronts closed down. Cafés serving crème brûlée have opened instead. Middle-class parents have formed a decent new public school. Keeping up with the changing times, our local liquor store, Ray's, now does wine-tasting in front of the bulletproof glass that protects the cashier.

In hindsight, we unwittingly made a sound financial decision. Brownstones in our neighbourhood are now trading at \$1.2m-\$2m on average - about ten times their 2000 prices - and I think ours is worth about \$2.5m. That's well below the \$4m commanded by homes on the Upper West Side further south but still pretty good. Gentrification has helped insulate West Harlem against the foreclosure epidemic hitting other parts of the city; at a recent homeowners' meeting no one seemed in danger of losing their house due to predatory lending. And sales are still happening, with prices holding strong or even rising, in part because Columbia University is expanding its campus northward toward us.

So life is good. But what about that swat team the other night?

The cops told me it was an isolated event - just a vendetta between two nasty girls who lived on other streets. I checked in with the man from the New York District Attorney's office just to be sure the incident didn't mean a resurgence of the bad old days. He assured me that, essentially, the narcotics trade had been eradicated from our street.

"Gee, that's a relief," I sighed.

Apparently, though, we're not totally in the clear.

"We hear the Mexican gangs may be moving east from across town," the man warned. "Keep your eyes open."

Judith Matloff is the author of 'Home Girl - Building a Dream House on a Lawless Block' (Random House, \$25)

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