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Homeowners Roll Up Sleeves to Trim Costs

By JOSH BARBANEL

In a rundown church gymnasium in Far Rockaway a few rough blocks from the ocean, Walter Mullins, a retired banker, provides homeowners with some valuable but hard-to-come-by tools in the struggle to survive the worst housing downturn in a generation.



In a New York City neighborhood hard hit by the housing crisis, one man teaches fix-it workshops that aim to keep homeowners from foreclosure.

"Black goes to bronze," Mr. Mullins says, over and over again, reciting a section of the catechism of home repair—in this case, which wire goes to which screw when wiring an outlet or a switch.

Unlike tracts of new houses in Arizona and Florida that are freshly mired in foreclosure, the old brick-front-and-frame houses of Far Rockaway and urban neighborhoods like it have spiraled in and out a series of housing crises for many decades, and need plenty of sweat equity.

Surprising, some of Mr. Mullins's most attentive pupils are home buyers who are facing the imminent threat of foreclosure, either because they said they paid too much, rented to bad tenants or were misled by unscrupulous brokers.

Still they follow Mr. Mullins's every word and watch every move of his hand-held tile cutter, as he provides hands on instruction on how to inexpensively repair drywall, remove and replace a toilet, tile a bathroom and hang a ceiling fan.

For six years, Mr. Mullins, has led the eight-week home repair classes, four times a year on Beach 37th Street in Far Rockaway. As a banker he worked in marketing, and he said he wound up participating in a series of lucrative bank mergers a decade ago, and was able to retire early at the age of 57.

That allowed to him to return to one of his first passions, working with his hands to fix up his house on Long Island, and teaching others the skills he taught himself to do.

"I always loved playing with tools," he said. "But my father said go out and get a job, so I became a banker."

Now much of the gym, built behind St. Gertrude Roman Catholic Church next to the site of a parochial school that was never built, has been converted into a permanent stage set of Sheetrock walls that are cut, repaired, tiled and wired over and over again year after year.



Ramin Talaie for The Wall Street Journal

Retired banker Walter Mullins, above center, instructs homeowners in the Far Rockaway section of Queens how to put up tiles and do other home improvements.



Ramin Talaie for The Wall Street Journal

Class attendees practice techniques.

has learned in the home-improvement class to repair a rental apartment in his white frame house on Fernside Place.

But he is caught in a foreclosure no-man's land: If he spends money on repairs for damage caused by a departed tenant, he can earn rent to pay the mortgage. But if he loses the house through foreclosure, the money he spent doing repairs will only compound his losses.

The home-repair program was set up in Far Rockaway six years ago, by the Housing Partnership, a regional not-for-profit, and the Margert Community Corp., which is based at St. Margaret and has helped develop hundreds of affordable homes in the neighborhood.



Ramin Talaie for The Wall Street Journal

Class attendees practice techniques.

The idea, Mr. Mullins, was to help first-time homeowners develop the confidence they need to cut repair bills and do it yourself, and figure out when they need to call a plumber or electrician.

"You can spend \$49 to buy a ceiling fan then pay \$200 to have it installed—or install it yourself," Mr. Mullins said.

Patricia Arias, who owns a home in Windsor Terrace, burst out with: "I paid \$250 to install my fan."

Mr. Mullins's class has powerful appeal for Arlene Phipps, who might be the last person one might expect to meet trying her hand at laying a straight row of white 4-by-4 tiles on a patched plaster board wall.

Ms. Phipps, a former housing authority senior-center director, is now facing foreclosure on a 20-foot-wide brick-front house on Beach 66th Street she purchased two years ago.

She still dreams of replacing her drab kitchen floor, even though she has been turned down for a modification of a mortgage she currently can't afford.

"I am still trying to make a positive out of a negative," she said. "It is a last bit of home."

Another home-repair student, Lloyd Blackwood, a former nurse who worked at Bellevue Hospital for years, wants to use what he

Still some houses, like the modest one purchased by Ms. Phipps, are in deep distress. In one ZIP Code on the east end of Far Rockaway, 23% of home mortgages are seriously delinquent, including 16% in foreclosure, according to the Federal Reserve Bank of New York.

Ms. Phipps bought what she thought was a two-family house, and planned to move her home day-care business to the lower level. But, she said, she was forced to close the day-care center for about a year, because the downstairs space wasn't legal. Her customers moved elsewhere.

She said she bought the house in 2010 with the assistance of a broker, Mitchell Cohen of Buy-A-Home. She said he helped her find a house she could buy, fill out all the papers and even found a lawyer to represent her at the closing.

At the end of that year, Mr. Cohen and his firm were sued by U.S. attorney in Manhattan for conspiracy to commit mortgage fraud that caused at least 17 home buyers to default on mortgages. Ms. Phipps's house wasn't part of the litigation, which is still pending.

Mr. Cohen's lawyer, Leland Beck, said that Mr. Cohen had done nothing wrong. He said that Mr. Cohen as a broker had represented the seller of the house, and it was the job of Ms. Phipps's lawyer to protect her interests.

Of course, learning how to patch a wall isn't going to save a neighborhood.

Ingrid Gould Ellen, a professor of urban planning at New York University, said that in the current housing crisis, burdensome mortgage payments, unemployment and falling housing prices have driven people into foreclosure—not maintenance bills.

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