

# TENANTS TALK

SEMI-REGULAR CHICAGO TENANTS NEWSPAPER

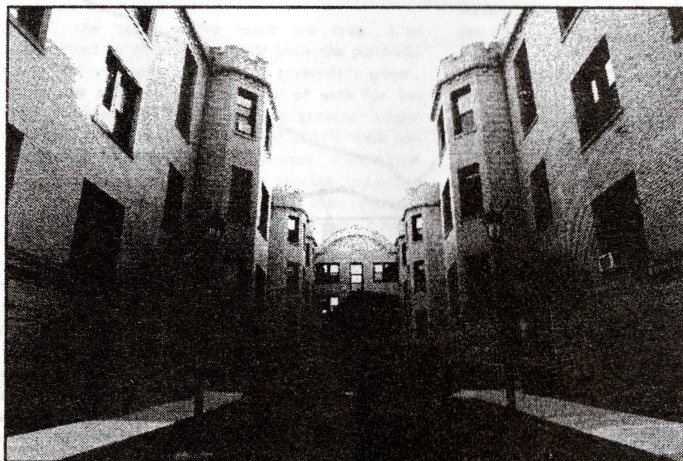


Issue 1

July/August 2022

Logan Square

## FIRE ON SAWYER



Early in the morning on Sunday, March 27, a second floor unit of an M. Fishman & Co. apartment building caught fire. Luckily, the residents of the Sawyer Avenue unit escaped unscathed, and no other units were affected by the blaze. Despite at least one concerned neighbor contacting Fishman with their concerns, the cause of the fire remains a mystery.

In email correspondence with a tenant from the building, a representative of Fishman & Co. refused responsibility for investigating the fire, and also declined to consider fire-mitigation measures as basic as providing additional fire extinguishers. Sadly, this is what many tenants have come to expect from Fishman & Co., who display a pattern of putting their bottom line over the safety and wellbeing of their tenants.

Fishman declined to respond to our questions about the fire.

The apartment complex consists of 7 separate but connected "towers," with six units per tower, arranged in a U-shape around a central courtyard.

Morgan C, who's lived in the building for over a year, awoke to firefighters clearing the smoke out of the blazing unit, which sits across the courtyard from her bedroom.

Concerned about the well-being of her neighbors, in

addition to her own safety, Morgan emailed the building's property manager, Courtney Bullen, regarding the fire: "It occurred to me that it might have been an electrical fire, and that they would be sending someone out to check on the electrical work in the building." To Morgan's surprise, Courtney responded that they had not become aware of the fire until much later in the day, when one of the neighboring units alerted the company. According to Courtney, investigating the cause of the fire was the job of the insurance company, so Fishman was unable to provide any pertinent information to Morgan.

Although the cause of the fire still remains unclear, a search of Chicago's building department records shows that the unit's drywall, cabinets, and flooring will have to be repaired or replaced, suggesting a fairly significant fire. The records also reveal that the building failed its most recent publicly available annual inspection in 2014, though no specific code violation is listed.

In addition to questions about her neighbor's fire, Morgan voiced her concern over the amount of fire extinguishers in her building, with Fishman providing only one per six-unit tower. She noted that if a fire were to break out in her apartment, she would have to leave her unit and go down two narrow flights of stairs in order to access the extinguisher, a potentially dangerous maneuver in a multi-unit tower.

Morgan asked if Fishman would be willing to increase the number of accessible extinguishers available to tenants. Courtney replied that there were "no current plans to increase the number of extinguishers on the stairwells," but that buying her own personal one would be something her "insurance company would prefer as well." Adding basic fire

safety to her expenses is not something Morgan would prefer, as she already has to pay for all utilities (none are included in rent), and recently had her rent raised by \$120 per month by Fishman.

According to a local fire safety equipment provider, the conventional fire extinguisher layout in Chicago consists of one fire extinguisher per empty landing in buildings like Morgan's, or one on each floor if there are no empty landings. This suggests that Fishman may not be providing enough extinguishers for Morgan and her neighbors. It's worth noting that the language in Chicago's municipal code is difficult to understand, so a housing lawyer must be consulted before determining whether or not Fishman is providing the legal minimum amount of extinguishers.

Regardless of Fishman's legal standing, Morgan was unhappy with Courtney's response: "I definitely felt frustrated and pretty dismissed. It was unfortunately how I expected her to respond." Given her concerns about her safety in the unit that they own and operate, she felt that it would have been easy for them to provide her with a fire extinguisher, at relatively little cost to the multi-million dollar company.

On top of her frustration with their lack of empathy, Morgan questioned why Fishman & Co. did not notify the building's tenants about the fire. "It just seems like an intense moment that they didn't tell us about." She cited frequent emails about small inconveniences like overflowing trash bins as background for her dissatisfaction regarding the lack of communication around the fire.

Morgan explained that this type of frustrating communication is typical of her prior correspondences with Fishman. "We were talking to Courtney about our rent going up and it took three emails and over a week for her to respond...so I just feel a general sense of Fishman evading response when they can."

When asked about how she would like Fishman to address the situation going forward, Morgan said she would like to know that her neighbors are safe, what caused the fire, and for Fishman to increase the number of fire extinguishers in her building.

This is a developing story. If you have more information please reach out.

# RENT UP 17%



Many Fishman tenants who wish to remain in our current homes have received lease renewal offers for increases of up to 17%. We have all received the same bland, vague renewal offer letter that attributes a "significant increase in costs including labor, materials, and property taxes" as justification for these rent increases. Property management has refused to expand upon these additional expenses when pressed during individual rent increase negotiations, informing this writer that "there are many items across the board of the various expenses we incur [on] a daily, weekly, and monthly basis as part of our business". We have been told by property management that landlords everywhere are increasing rent because the market must make up for losses that occurred during the pandemic.

A group of tenants involved in the North Spaulding Renters Association went around in the Fishman building we live in on Spaulding after the first renewal offer letters went out earlier this spring, and collected signatures from about 20 of the tenants in our building on a petition that suggested a cap to the rent increase for all tenants. The petition suggested a 3% increase across the board, based on what inflation looks like in a typical year. When presented with this petition at a meeting with this writer, our property manager Courtney Bullen informed me that M. Fishman and Co. does not "participate in collective bargaining", and that all rent negotiations would be about individual units and with their respective tenants only. In the end, I did not have much luck getting even my rent down - After much back and forth with "the owners", Courtney was only able to lower my \$250 increase by \$25.

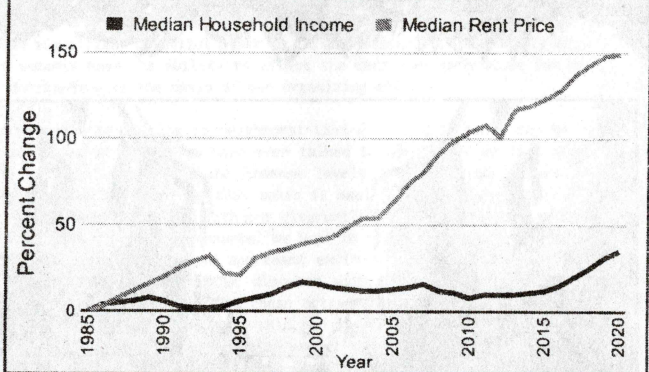
Fishman tells us they must increase prices to meet the "market rate," regardless of any improvements to the space- or lack thereof. It's true that landlords all over Chicago and the United States use inflation, pandemic losses, and supply and demand as justifications for market rates that burden tenants with higher basic costs of living. Landlord behemoth's like M. Fishman, however, are not so much subject to market whims as protected from them by their tenants' wages in the form of ever-growing rent. The national market's growth from 1985 to 2020 increased at a rate 4x that of income since 1985, according to the Clever Report. Since 2021 rent prices and growth rates have continued to reach historic heights. According to realtor.com, rent across the nation has increased 15.5% in the last year. Chicago is not far behind the national average increase, with apartment-list.com reporting a whopping 15.3% increase across the city as of June 2022. Meanwhile, the income of the average renter has only grown by about a third as much as the cost of their home- realtor.com also reports that average earnings have grown by only 5.2% in the last year, which hardly stands up to the average rent increase. Because landlords have disproportionate advantage in and influence over the rental housing market, tenants should not take the market argument as an accurate or fair excuse for rent increases. Instead, it is more useful to understand rent increases as one of the ways landlord's generate profits at the tenant's expense.

It is clear that Fishman's proclivity to hike up rents has been wildly successful in generating profits at increasingly faster rates. While at first glance, M. Fishman's process for determining how to distribute these rent increases and concessions among their tenants may appear random; it seems there is some sort of strategy at play. By increasing rent and undergoing negotiations on an individual basis, management runs less risk and has more flexibility when balancing

the profits and losses involved in rent increases and turnover costs. Units that stand vacant or take time to turn over do so at a cost to the landlord, especially in the form of lost profits. This means Fishman & Co are motivated to maintain existing tenants at a higher rate of rent to help them make up for these losses, but that they may not back down if the threat is larger.

Many of our neighbors have successfully negotiated far more reasonable rent increases - as little as \$50 or \$75 when their original renewal offers suggested numbers that were twice or three times as much, suggesting individual negotiations have more potential for decreasing the burden of rising rent to us as tenants. Fishman & Co know that to give me a decrease comparable to what other individuals have received, in this context, would force them to contend with a large number of tenants less likely to roll over and more likely to demand equal treatment in the face of increases. While "the owners" refused to negotiate rent on collective terms, their final offer was likely not based solely on the profits and turnover cost of my individual unit in mind. Rather, they likely considered the profits they could lose out on from the 15+ units represented by the signatures on the petition they were presented.

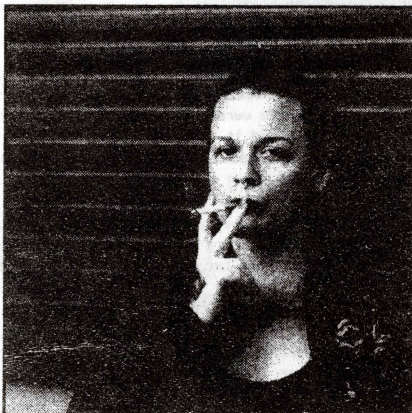
Rent vs. Income - 1985-2020 - National



Source: Clever Real Estate, [www.realestatewithch.com/rent-to-income-ratio-2022/](http://www.realestatewithch.com/rent-to-income-ratio-2022/)

Tenants organizations across the country are banding together to try to make a change so that we can all live more comfortable lives and stop spending so much of our hard earned money on homes that we don't even own ourselves. M. Fishman says that they won't collectively bargain with us, but they need us more than they are willing to say. While disheartening for me and my petition-signing neighbors, our experiences lead us to believe that collective action can compromise the effectiveness of M. Fishman's strategy for raising our rent and their profits at increasingly faster rates. At the very least, it is our hope that becoming aware of tenants' experiences negotiating rent and understanding M. Fishman's decision-making strategies can enable individual renters to negotiate the terms of their lease on less exploitative, if still unequal, terms.

## MEET YOUR NEIGHBOR: KAT



Hi Kat! Please tell us a little bit about yourself - what's your "vibe"?

Hey! Thanks for talking with me. What's my vibe? Well, I spent the last 15 years living out in the north country of Minnesota before moving to Chicago in 2019, but I also love the city and grew up in the small but bustling Providence, RI. With the influence of all these places combined, I guess you could say I'm a fancy hick. You could end up drinking a nice glass of Bordeaux with me, or we might steal pallets from the back of Home Depot and burn them in a field, just depends on the day.

Tell us a little about the unit you live in. Which Fishman building do you live in? What is your monthly rent?

I live at 2332.5 North Spaulding Avenue in a converted studio apartment. It's, like, a studio

plus. I pay \$1,090 a month for it and live with my girlfriend. Neither of us could afford the rent on our own. It's habitable, but it's had its fair share of problems. There is water damage to the ceiling, and when we complained about it, Fishman just painted it over. There's an additional hole in the bathroom ceiling from when they were doing renovations upstairs. To be honest, I haven't even bothered to send in a maintenance request for that one because of how they dealt with the water damage. A lot of our amenities also don't work well, and it can make life a hassle. The shower fluctuates in temperature, there are always broken machines in the laundry room, and our door buzzer doesn't work. All that said, this is home to me. I don't want to leave, I just want to live in conditions that demonstrate some level of respect and empathy on the part of my housing provider.

What percentage of your wages go toward rent and has

What percentage of your wages go toward rent and has your rent increased at all during your tenancy?

I currently work for a tenants' rights organization as a hotline counselor. I take calls from people who are struggling with issues like eviction, poor conditions, and landlord harassment. I also just picked up a second job working nights at a steakhouse. I'm not sure yet what percentage of my wages will end up going toward rent with the added income, but with what I was making at the nonprofit alone, I was spending one third of my income on rent and bills. That is obviously not very sustainable, thus the second job. Although our rent has not increased since we began living here, we still struggled to make rent and pay bills throughout the pandemic. When restaurants shut down, my girlfriend and I both lost the jobs we had at the time. We fell behind on rent more than once and were lucky to receive assistance from the state to help us keep afloat. I'm also worried that our monthly rate will be going up at our next lease renewal, which I've seen happening with lots of neighbors. If they raise the rate by 15% or 20% like they've been doing to some people, we'll have to move, which I really don't want to do.

The legend goes that you had the idea to form NSRA when the pandemic first arrived. Will you share with readers how NSRA started, why it exists, and what you'd like it to be?

Ha! Yes, the tales you've heard are true. I've always worked in restaurants, and when the pandemic hit, my employer was closed by the governor's order. At first, we all thought we'd be out of work for two weeks, and then the time just kept growing longer and longer. I was really scared and didn't know how we were going to survive and stay housed. I knew that a lot of my neighbors were in the service industry, too, which sucked for all of us, but it also provided a unique opportunity to organize. In 'normal' times, the housing crisis tends to strike people as individuals, and we as a society are so focused on the grind that it's considered shameful to admit that you're being evicted or having trouble making rent. Suddenly, there was this unexpected situation

where I shared a specific struggle with dozens - or hundreds - of people in my immediate community, and it seemed like we were all finally willing to talk about the larger issues behind that struggle and work on solutions together. I'd read a little about tenant organizing and heard of groups like Kansas City Tenants and LA Tenants Union, and it seemed to me that the only way we were all going to make it through this thing was if we did it together. I started sliding flyers under doors in my building, and pretty soon a little group of us were having weekly meetings over Zoom. The relationship you form with someone doing work like this is really special, and I've come to share mutual respect, admiration, and interdependency with a bunch of people in my building and other Fishman-owned properties we've expanded into. It's been really hard work, and sometimes it feels like we're shooting spitballs at a dragon because Fishman is so large and well-funded (by their tenants, btw), but we have created resilience by building a network of people who care for each other, encourage each other, and call each other on our shit. What I'm trying to do, in short, is build a system of care and autonomy that works to replace capitalism and prioritizes wellness over wealth extraction. There's a practically infinite amount of work we need to do to get there, and I'm glad that I'm doing it with my neighbors and fellow tenants.

What are your major concerns as an M. Fishman tenant? What are some goals that you would like to see NSRA strive toward?

When I moved here, I didn't know who Mark Fishman was, or what he had done, almost single-handedly, to the neighborhood of Logan Square. He has jacked up rents, evicted entire buildings, and done other awful and shady things in his quest to gentrify the area for his profit. So in addition to the shared personal concerns we all have as far as living conditions and our own feelings about home, which are important, I also feel that this is someone who is directly attacking an entire community and needs to be stopped. I feel that what M. Fishman is working to create is a rootless place, where people don't know their neighbors and don't feel any attachment

to - or responsibility for - the community in which they live. I hope that NSRA can create a group of tenants who feel embraced and seen by their community, and are thereby willing to fight with all their might to improve the lives of themselves and their neighbors. In order to create that community, of course, we need to take power back from and build protections against the rentier class (that is, landlords as well as lenders). I absolutely do not believe that there is any way to create and protect cohesive communities under our current capitalist system, and I hope that NSRA can play a small part in changing that system. To that end, we are working to get to a point where we, as unified neighbors, can create a bargaining force that will be able to speak on behalf of tenants to dictate the conditions of our homes, negotiate leases, and generally advocate on behalf of tenants. I also hope that our existence can be a part of normalizing collective action by tenants in the way that we are seeing it become widespread in labor right now. The concept of a tenants' union is unfamiliar to most people right now, and I'd like to see that change.

What would you do with the money if your rent was 30% lower?

I probably wouldn't do anything very heroic with the extra money. I would buy a new couch to replace my shitty, threadbare futon. I would go on a trip with my girlfriend. I would visit my family more. I do try to devote a portion of my budget to mutual aid, too, and I'm sure I would continue to do that. But, overall, I would spend it to make my life more pleasant and fun. I think a lot of people who do mutual aid and activist work tend to burn ourselves out trying to work around the clock and be, like, ascetics on top of it. It's important to do nice things for yourself when you're involved in work like this or you won't be able to sustain it.

Who's Charlie's hottest angel?

Farrah Fawcett, probably.

## LETTER FROM THE EDITORS

Welcome to the first issue of Tenants Talk, a bi-monthly newspaper focused on renter-related issues, especially in Logan Square. The newspaper was created by members of North Spaulding Renters Association (NSRA), an autonomous union of tenants living in the properties of Chicago landlord and developer Mark Fishman. Tenants Talk & NSRA share the same foundational beliefs, and our reasons for writing reflect our reasons for organizing. By centering the renter, Tenants Talk sets out to illuminate and interrogate the ways tenants are directly and indirectly exploited by landlords. In doing so, we hope to start a conversation about how things can change for the better, with the belief that collective action is the only way ordinary people can successfully direct their power towards changing these systems.

We have found that mainstream reporting on issues that affect renters do not often acknowledge the uneven and exploitative relationship that exists between tenants and landlords. This is an incomplete and limited perspective, especially in cities like Chicago, where 53% of residents are renters and neighborhoods like Logan Square, where 62% of residents are renters. Landlords, particularly large ones like Fishman, use the profits they take from tenants to wield enormous influence in the neighborhoods in which they own property. They exercise this power through things like political contributions, lobbying, and media connections and use this influence to increase their profits and reproduce this cycle. We believe that the disproportionate influence and advantage Landlords have in comparison to renters should be reflected in the way housing issues are reported on, and that is how we intend to orient our reporting.

We intend for this newspaper to act as a mouthpiece for tenants. Tenants Talk will report on stories, good and bad, about the things happening in the lives of M. Fishman & Co.'s tenants, as well as other matters that pertain to our struggle. We will detail the actions we take to strive for a fruitful life for ourselves and our neighbors. In this issue, for example, we do this in the following pieces:

### Fire on Sawyer!

Details a recent instance in which M. Fishman's neglect and alienating tactics put tenants at risk.

### Rent is Up 17%

Discusses recent rent increases and tenants' various attempts to negotiate with M. Fishman & Co and how their use of the market to justify increases ignores the massive role landlords like M. Fishman play in shaping the market.

### Meet Your Neighbor

Kat provides a history of NSRA, our grounds for organizing, and our hopes for the future.

A topic we do not discuss in our first issue is the intense gentrification that Logan Square has undergone since Fishman began buying buildings here. One of the most glaring effects of this has been the loss of 25,000 hispanic residents from the neighborhood. The residents that have moved in are mostly white and considerably wealthier than the previous residents. This fact is crucially important to the work we are doing as a union and with the newspaper, and we omit it in this issue only because we want to give it ample space in future issues.

In addition to updates about what we are doing and how to connect with us, future issues of Tenants Talk will feature theory and updates on labor struggles-tenant-based and otherwise; regionally & nationally. This totalizing approach is meant to connect what may seem to be unrelated struggles, with an emphasis on Logan Square as our primary site of interest.

In line with our belief in a brighter future, Tenants Talk will also uplift and celebrate the immense potential we have as people by serving as an outlet not just for news and theory, but also for art and creative exploration. Future issues will include art of all sorts: drawings, paintings, poems, songs, crochet,

anything us little creatures create. We hope to intertwine art throughout the entire paper, weaving the visual with the written, connecting the seemingly disparate worlds of daily life and creative expression. We will highlight books and movies and music that we enjoy, and we will let you know about events we find intriguing.

Ultimately, we hope Tenants Talk shows that if we want to realize our power and potential as tenants and workers to create a better world, it will only be realized through collective struggle and shared joy.

Sincerely,  
Contributors of Tenants Talk

P.S.

We also understand that our small group does not have all the answers to how we will make things better, which is why we want this newspaper to be a forum for ideas and debates around issues that matter to us and our neighbors. We invite anyone to write to us with comments or ideas about the things we have written about, or things that you think should be talked about in the paper. If you think we're pieces of shit who got it all wrong, we want to hear from you too! Reach out to us through a letter to the editor at [northspauldingrenters@gmail.com](mailto:northspauldingrenters@gmail.com).

# ABOUT N.S.R.A.



We are a group of tenants renting from M. Fishman & Co., one of the wealthiest property management companies in Logan Square, if not the entire city of Chicago. The company owns dozens of residential properties in the Northwest side, most of which have dozens of units. This is in addition to dozens of commercial properties. They have been notorious for raising rents in Logan

Our union acts on the understanding that we, as renters, have very little control over the things that happen in our homes. Decisions about things like rent, renovations, and utilities are all made by the landlord. Because housing exists in a competitive market, those decisions are determined by what can make the landlord the most money, the well-being of us as tenants is almost always at odds with that fact. The most obvious and exploitative representation of this is the landlord's ability to extract limitless rent from us. The way things are now, we have zero say in this determination, thus why they are able to raise our rents each year as much as they want. But, because we are forced to provide landlords with the money to pay for the mortgage, taxes, and maintenance of our homes, we have significant potential power in this relationship. If properly organized, we as tenants have the ability to affect the decisions made about our homes. This understanding is the basis of our organizing efforts.

Square and Humboldt Park since they started buying properties in 1990, sometimes even doubling the previous rent price. A group of us started talking shortly after the lockdown order of March 2020, and over two years later a strong group has formed around that initial nucleus, which we call the North Spaulding Renters Association. Our group currently consists of around a dozen active members with a presence in eight buildings.

We organize by talking to neighbors! Living in a city today can be incredibly lonely, and so few of us have ever talked to the people we live alongside. We see this as compounding the immense levels of depression and anxiety in our society, and as something that makes it easier for landlords to take advantage of us as tenants-dealing with one disgruntled tenant is far easier than dealing with an entire group of tenants. We hope to reverse this trend by reintroducing community to the alienated apartment environment: making group chats, holding BBQs, helping each other in disputes with the landlord, and whatever else neighbors want to do! Through these actions, we hope to illuminate the reality of the tenant/landlord relationship and show everyone that we have the ability to shape our living situations, if properly organized.

# N.S.R.A. MEETING CALENDAR

NSRA has weekly tenant meetings and all Fishman renters are invited! Every Tuesday at 7pm our group meets to discuss what is going on across Fishman-owned buildings, to identify how we can collectively address our concerns, and, above all, to connect and hangout with neighbors.

Below you will find a calendar of dates and locations for these meetings. We would love for you to join us! Every week we rotate between various Fishman-owned buildings. Sometimes the weather doesn't enable us to meet outside, in which case we change our location to the Whirlaway.



[bit.ly/3z0Rc4L](https://bit.ly/3z0Rc4L)

Access the most updated version of the meeting calendar, dates, and locations online where we will make any changes if the need arises.

Date	Location	Other Details
July 26	2330 N Spaulding Ave	Front Lawn - Enter through the main entrance.
August 2	2319 N Kedzie Ave	Courtyard - Enter back gate through the alley (via Belden or Medill)
August 9	2714 N Spaulding Ave	Courtyard - Enter back gate through the alley (behind the Dill Pickle Co-op)
August 16	2657 N St. Louis Ave	Enter through alley back gate
August 23	2600 N Kimball Ave	Courtyard - Enter through the main entrance (with code)
August 30	2330 N Spaulding Ave	Front Lawn - Enter through the main entrance.


### CONTACT INFO

- 🌐 [northspauldingrent.wixsite.com/home](https://northspauldingrent.wixsite.com/home)
- ✉️ [northspauldingrenters@gmail.com](mailto:northspauldingrenters@gmail.com)
- 📧 @NorthRenters
- 📱 @northspauldingrentersassn
- ☎️ 443-FISHMAN (443-347-4626)

### TENANT COMPLAINT FORM

Something fishy?  
 Have you experienced chronic maintenance issues?  
 Has your rent increased?  
 Are your utility bills significantly higher than you'd expect?

Tell us about it - We can try to help and connect you to relevant resources!



[bit.ly/304p458](https://bit.ly/304p458)