



# GOOD for the NEIGHBORHOOD

*Cindy Cooper '03  
works to rescue  
housing at risk*

In the end, says Cindy Cooper '03, she does what she does for the love of a city. The City of Buffalo, that is – so different from California, where she grew up, but a place she has treasured ever since she came to the University at Buffalo to pursue a law degree and a doctorate in sociology.

She lives with her husband – Mark Schaefer '93, a civil law attorney – in a beautiful Victorian fixer-upper on Richmond Avenue, in the stately shadow of Kleinhans Music Hall. And she works for the city's Law Department as an assistant corporation counsel under Corporation Counsel Alisa A. Lukaszewicz '95, prosecuting cases in

Housing Court and working to keep lenders and homeowners from abandoning their city houses in foreclosure proceedings.

When lenders foreclose on a property, she explains, they are sometimes tempted to wash their hands of it, especially in depressed areas of Buffalo where homes may be worth only a few thousand dollars and reselling them is difficult. But abandoned properties rapidly fall into disrepair and, under the direction of Mayor Byron Brown, the city has already launched an aggressive effort to raze 5,000 abandoned homes in five years. In order to accelerate the city's economic revival, Mayor Brown is committed to removing

blight and opening up shovel-ready sites for new investment.

In Housing Court, Cooper insists that lenders keep the homes in good condition until a buyer can be found, donate them to community groups, or pay for demolition. When lenders ignore summonses for code violations, the city can enter a default judgment and levy fines – and then impose liens, which can hold up the lenders' other real estate deals. That threat encourages compliance.

In the midst of a national housing meltdown, that special focus on holding lenders accountable has drawn media attention, including a recent cover story in *Business Week* magazine.

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"You cannot just leave abandoned property lying around," Cooper says. "I do not want the city getting stuck with it. So there is a triangle among the homeowner, the bank and the city, and we are trying to achieve a common goal: to get someone to do something with the home other than the city."

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Buffalo, she said, is ahead of the curve in dealing with its foreclosure problem, because it hit earlier in Western New York than elsewhere in the nation. "We have an aftermath problem right now," Cooper says. Working with fellow UB Law alumna Mary Bowman '02, she is in court three days a week, dealing with the fallout from predatory lending, subprime loans, and the economic ill fortune that separates city residents from their homes.

"Cindy has been an asset, not only to the Department of Law but to the community in which she lives and the city that she has made her home," says Lukaszewicz.

Cooper came to Buffalo to do graduate work in sociology, the recipient of a Gilbert Moore Fellowship from the Baldy Center for Law and Social Policy to support her concurrent work in sociology and Law School. She became interested in housing issues when she worked as an intern in Judge Henry J. Nowak's Housing Court. She then worked for two years on a grant-funded project to reconfigure the court, helping to make it more of a problem-solving institution with the goal of helping stakeholders find the resources necessary to rescue houses at risk. Her dissertation in UB's Sociology Depart-

ment dealt with the role of banks in residential abandonment and why they should be held accountable for property code violations.

She went to Law School, Cooper says, as an academic exercise, fully expecting that she would end up teaching sociology on the university level. "I was not thinking about practicing law at all," she says. "I went to Law School to research the law and understand the law, so I could be a better sociologist."

"I took a lot of seminars," she recalls. "I liked the smaller environment, and I enjoyed writing papers. It was more like graduate school classes. I remember a great class on Law and Religion taught by Betty Mensch. There was a lot of heated debate in that class."

But in the end, she realized she was not ready to devote herself to academia. "I wanted to be engaged in the world," she says. "I wanted to get out and get in touch with more of the real world and become more actively engaged with what people were struggling with and working on. I was living in the city and driving to Amherst every day to study the city. I finally realized that did not make sense." She took the bar exam more than a year after her Law School commencement.

Now she sees the nitty-gritty of the housing market up close, sometimes driving with a city building inspector into some of Buffalo's roughest neighborhoods to see for herself the condition of the roof or the masonry. Her own experience in rescuing her home, encumbered by an IRS tax lien before she bought it, has given her empathy for those who struggle to repair their older homes.

"I feel strongly about fixing up houses in the city and doing the best with what you have," Cooper says.

"It is a lot of work, but it has to be a labor of love. I have an old house – I know what it is like."