Finding Aid to the Loretta Starvus Stack Glenridge Apartments Residents' Council Papers, 1969-1996, SFH 591

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Glenridge Apartments was created as part of the Diamond Heights Redevelopment Plan adopted in the 1960s. Originally planned as a moderate-income co-operative, Glenridge was instead created as a rental development to fulfill Federal Housing Administration requirements. It was considered a model complex, with racial diversity of residents, and part of a desirable neighborhood mixed in with private homes.

The San Francisco Redevelopment Agency enabled the Kate Maremont Foundation to purchase the land at $100 per lot. A combination of federal and city funds paid for street facilities. The foundation furnished management staff and paid the overhead, while the contractor, Robert Chuckrow Construction Company, furnished the seed money. The Maremont Foundation was a non-profit organization which pioneered programs in housing for families with low and moderate incomes, financed primarily under Section 221(d)(3) of the National Housing Act of 1961.

The 275 apartments were built in 1969 with loans from the U.S. Department of Housing and Urban Development. In exchange for below-market interest rates, the owner agreed to keep rents low for the 40-year term of the mortgage. A restriction prohibited selling any of the units at a profit for the first 20 years. After 20 years, they could pay off the loan, avoid the rent restrictions and sell the buildings.

Glenridge rapidly developed a sense of community and cooperation. Residents started a cooperative nursery school and began publishing a newsletter in 1970. The publication was soon titled Poor Riders' Almanack. By the end of that year, dwellers organized the Glenridge Community Council, whose purpose was to represent the residents in community matters and promote the general welfare and common interest of Glenridge.

At the same time, residents found out that the Maremont Foundation had been in talks with a prospective non-profit buyer, and would be interested in selling the homes to the residents. A feasibility study was then conducted by the foundation, to focus on the viability of residents forming a cooperative and rough costs of acquisition and monthly costs. At the same time, the residents’ council conducted a management survey. However, a tenant buyout did not happen.

Various HUD-approved transfers of ownership took place over the years. In 1978, the Maremont Foundation sold the apartments to National Investment Development Corporation, transferring the project from non-profit to regulated, for-profit ownership. The new owners approved annual leases. However, in October of 1980, this was still an issue. In 1983, Glenridge was sold to Glenridge Apartments Limited Partnership (comprises of Bruce Rozet, Stephen Moses, and Dean Earl
The Glenridge Residents’ Council was formed in 1986. The idea of moving to tenant ownership began in December of 1970 with discussions between the Maremont Foundation and the Glenridge Housing Committee. In 1988, tenants began looking into creating a cooperative to purchase Glenridge. The idea, if realized, would make Glenridge the first HUD-subsidized project bought out by tenants as a limited equity co-op. In 1990, Associated Financial Corporation proposed a resident buy-out of the complex.

In 1991, a draft sale was prepared, from Glenridge Apartments Limited Partnership to Glenridge Residents’ Council. In March of 1991, Glenridge Apartments Residents’ Council, Inc., or GARCI, was incorporated as a nonprofit, public benefit corporation to acquire, rehabilitate, and operate Glenridge as affordable housing for low- and moderate-income families. Following years of negotiations, GARCI closed on the purchase in September of 1993.

In 1994, steps were being taken to convert from a resident-controlled non-profit entity to a limited-equity housing cooperative in order to insure long-term affordability. Under cooperative housing, members own an interest in the corporation and share in operation of the development; the property is owned by the corporation. Glenridge Apartments were now fully controlled by its residents.

Biographical Information

Loretta Starvus Stack was a resident of the Glenridge Apartments and an officer of the Glenridge residents associations, working to improve services for residents. She advocated for regular bus service to the neighborhood, and founded the nearby Crags Court Community Garden. She is credited with organizing the conversion of Glenridge to cooperative ownership.

Stack was born in Connecticut on May 2, 1913, and began working at the age of 14 in a textile factory. During a bitter strike, she joined the Communist Party at 17, working primarily as a labor organizer and later as the party's California organizational secretary and member of the state committee. She moved to Los Angeles in 1942, becoming active in the United Electrical Union, before moving to San Francisco. In 1951, she was working as a waitress at Ahrens Bakery and had two young children when she and 14 other state CP leaders were arrested in violation of the Smith Act, the popular name of the Alien Registration Act enacted by Congress in 1940. She was convicted and sentenced to five years in prison in 1952. However, her conviction was later reversed, considered a significant contribution to Free Speech efforts. She left the Communist Party a few years later. Stack's second husband was Walter Stack, a veteran union hod carrier and Marine Union and CP member, and well-known in the area running scene.

In an oral history published in Red Scare, Memories of the American Inquisition, Loretta Stack said that sometime after the Supreme Court decision, her $100 deposit for a place in the St. Francis Square Co-operative Apartments was rejected by HUD, who deemed her a flight risk.


Arrangement


Scope and Contents

Documents the move of Glenridge Apartments from private to tenant ownership, beginning in 1970. Includes By-laws for Glenridge Community Council (first set dated 1971), Glenridge Residents’ Council (first set dated Oct. 19, 1986), and Glenridge Apartments Residents’ Council, Inc. (first set dated Feb. 4, 1992); residents’ newsletters, Poor Riders' Almanack (Jan. 1970 to Sept-Oct., 1972), Glenridge Rap Sheet (1980-1986), and Glenridge Council News & Views; residents' association minutes; correspondence with HUD, property owners, property managers, and attorneys; finance documents; and court filings for matters directly or indirectly related to Glenridge. Subjects include rent increases, maintenance issues, month-to-month lease, public transportation, and transfer of ownership to residents.

Subjects and Indexing Terms

Stack, Loretta Starvus, 1913-2001 -- Archives
Glenridge Community Council -- Archives
Glenridge Residents Council -- Archives
Glenridge Apartments Residents’ Council, Inc. -- Archives
Low-income housing -- California -- San Francisco -- History
| Box 2 | Series 2 *Glenridge Residents' Council, 1986-1991*  
|       | Physical Description: .25 Cubic Feet |
| Boxes 2-3 | Series 3 *Glenridge Apartments Residents' Council, Inc., 1991-1996*  
|         | Physical Description: 1.55 Cubic Feet |