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Griffith, Mark Winston, Oral history interview conducted by Matthew Birkhold, July 18, 2017, Voices of Crown Heights oral histories, 2016.027.1.19; Brooklyn Historical Society.

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Oral History Interview with Mark Winston Griffith
Voices of Crown Heights oral histories, 2016.027.1.19
Interview conducted by Matthew Birkhold at Brooklyn Movement Center on
July 18, 2017 in Bedford-Stuyvesant, Brooklyn

GRIFFITH: Can you hear anything?

BIRKHOLD: It's clearly picking it up, but I can't hear -- oh, you know why I can't hear it in the headphones?

GRIFFITH: Because you're not plugged in.

BIRKHOLD: Yep. [laughter]

GRIFFITH: Things like this, you find out that they matter.

BIRKHOLD: That sounds better.

GRIFFITH: Okay, so that's good?

BIRKHOLD: Yeah, it's perfect.

GRIFFITH: Okay, cool.

BIRKHOLD: Okay. Yeah, so August 1st is the day. We're out of here.

GRIFFITH: Yeah.

BIRKHOLD: All right. The address here is 375, right?

GRIFFITH: That's correct.

BIRKHOLD: Okay.

[Interview interrupted.]

GRIFFITH: So much more West Indian than even when we were there. But our next-door neighbors were Haitian, other Jamai-- our other next-door neighbors were Jamaican. So the point is; when we moved to that block, we thought of it -- you know, we had a backyard that was -- well, we had a backyard in Brooklyn too, but -- we had a little fountain, we had a driveway, we had a garage. And I think initially we -- the kids, we liked it, but -- and, you know, I had a great time there. But by the time I got to high school and then moved to college, I think all of us, except for my mother, had kind of-- I

won't say buyers' remorse, but-- we missed Brooklyn. We missed the action of Brooklyn. And both were overwhelmingly Black, but Brooklyn was just grittier, it was -- you know, as a young person, there's a lot more action. You know, Queens was, at the-- at that time-- they don't c-- they don't have anything like this now, but it was called a two z-- two-fare zone, because you'd have to take the bus to the train, and you'd have to pay a separate fare for each one. And so to get to either Brooklyn -- even to get to Brooklyn, you know, there were no -- there weren't like the A tr-- there was no, like, easy way to get to Brooklyn or to Manhattan, and so it was much more isolating out in Queens. And by the time we got older, you know, again, we wanted to be part of the action. So all of us, my brother, sister, and I, and my father, all left Queens and came back to Brooklyn in the, in the '80s; leaving my grandmother -- my mother, sorry. My parents divorced when I was, like, 23, 24 years old, and my father went -- came back to Brooklyn and moved into -- well, actually, he did that after I moved into my grandmother's house. So, but even between them, we used to come back to my grandmother's house all the time. My cousins who also lived in Queens; we would go back-- like, when my parents and my aunt and uncle would go out-- they would bring us to Brooklyn and my grandmother would babysit us. So I came back to Brooklyn quite a bit, and it was always seen as the grittier -- particularly when you talk about the '80s and '90s, it was a place -- you know, every -- I mean, my father used to make fun of me, because by the time I got to Brown --

BIRKHOLD: Which is when?

GRIFFITH: In 1981. Between 1981 and 1985, I was at Brown, and I was part of a series of protests there. And it was a reporter who asked me -- you know, who talked to me, and he asked me where I was from, and I said Brooklyn. And my father made this joke that, like, you know, "Real revolutionaries are not from Queens, they're from Brooklyn," so that I felt the need to identify -- although, I mean, by the time I was at Brown, I had been away from Brooklyn for a really long time, so, you know. Most people in my position would have said they're from Queens, you know. And I felt like I was a little -- I was a little-- It was a little disingenuous and a little -- I was faking it a little bit by

saying I was from Brooklyn, and I think by the time I graduated from college, I went back to Brooklyn because I wanted to live -- that's the life I really wanted to live. In terms of the politics, in terms of the culture, in terms of my own sort of history. I mean, you know, a lot of my political consciousness and that of my parents kind of developed in Brooklyn, and that's where I always sort of saw my ideological and political and cultural roots beyond Jamaica. And so I couldn't wait. I mean, literally, I never -- when I moved from Brooklyn -- when I moved from Queens -- sorry. When I left Brown, I never brought my clothes back, I never brought my stuff back to Queens. I went straight back to Brooklyn. My grandmother offered me a room in her house, you know, and I've been there ever since. So it -- there's something about the place; it always had this allure, this strength. You know, and again, I think that as someone -- when you, when you grow up working- and lower-middle-class, you know, you have this sense of, like, what's genuine and what's, like, legitimately grassroots and legitimately the streets, and Brooklyn represented all of that for me. It represented the grittier place to be. You know, I think a lot of it is -- you know, looking back on it, I think some of it -- I won't say it was pretentious but, you know, it spoke more to who I aspire to be than who I was, I think. And I think a lot of that has shaped who I am today in being a community organizer and being in Brooklyn and, and -- you know. When you, when you live in Brooklyn, particularly when you're in community organizing now, there's this, there's this game that we play, it's like this legitimacy game; when you're in Brooklyn, and it's like who -- you know, you say how long you've been living here, and that somehow makes you more credible. Which I think ultimately is kind of bullshit, but I play the game as much as anyone. And, you know, I'm always -- you know. You ask me what the -- you know, "How's the weather?" and I'll find a segue to tell you, like, how long I've been in Brooklyn and [laughter] the fact that I'm this -- my, you know, my kids are the fourth generation there, and-- You know, particularly these days when there's such rapid gentrification, we look for our bona fides in being from Brooklyn, and there's so few people who actually can claim that that it's an extra source of pride and, again, legitimacy, whether legitimate legitimacy or not, so.

BIRKHOLD: You said your father would tease you that "Real revolutionaries are from Brooklyn."

GRIFFITH: Right, right.

BIRKHOLD: Were, were, were, were, were your, were your parents, were your father or mother involved in, in -- politically in Brooklyn?

GRIFFITH: Yes. I mean, they weren't hardcore, you know. I mean, he was joking. He was, he was saying -- he was saying more about me than he was about himself. He wasn't even suggesting that he was a revolutionary. He was just saying that I fancied myself one, and so I was putting on revolutionary airs. [laughter] But you know, my father -- it -- my father -- both my mother and father were civil servants, and my father identified with the Civil Rights Movement and went to the March on Washington. And we always grew up with a sense of racial consciousness, although my father was very explicit. I mean, we -- he -- he was both -- he talked about injustice, and he was -- made it very clear about racism and about how Black people were oppressed, and yet he always was, like, careful to make, to make sure that we identified as human beings first. And he had White colleagues, and we grew up with White people sort of blended into our family, and it was always this very tricky balance that we played. But politically speaking, he was -- always had a very explicit political consciousness, but he didn't wear it on his sleeve, and he didn't -- you know, he belonged -- when he was in, in -- he went to Queens College; he was part of the NAACP there. Which at the time, I guess, you know, was certainly seen as more radical than it is today -- well, maybe not. But, and-- but more importantly, he and my mother were part of something called Model Cities, which was a part of the War on Poverty program. And so there was something about that; that although it was a, it was a federally funded program, it was always infused with this kind of feeling of Black and community self-determination that I always had a strong sense of. I mean, no one, I don't think, ever used the word, the term "self-determination," but I always grew up with that sensibility in, in, in the background. And so, my mother was less overtly political. Her -- she comes from a political family. Her brother ran for office in Jamaica and was very close to Michael

Manley and was a socialist himself. And my uncle -- I have another unc-- another cousin, a guy named Michael Thelwell, who is a fairly -- well, he's a fairly well-known author. He wrote the, the book *The Harder They Come*, and he wrote a book on -- what's his name--? on-- It'll come to me. So that was always in my background, my family, but, you know -- and, and my-- By, by far, my parents were political, but not, not stridently so.

BIRKHOLD: Okay. So you come back from Brown in, in, in 1985.

GRIFFITH: Correct.

BIRKHOLD: How had Brooklyn changed while you had been gone, and how did you respond to those changes; come back with this political--

GRIFFITH: Sure.

BIRKHOLD: --consciousness and commitment? How had things changed in Brooklyn, and how did you respond to those changes?

GRIFFITH: Well, in some ways, they hadn't changed very much at all. I mean, it was still seen as a low- and moderate-income Black community; it was still seen as struggling. In fact, I would say even in the '80s, you know, at the dawn of the crack epidemic, it was kind of seen as more dangerous than ever. You know, the, the, the West Indian Day Parade was seen by my friends as, like, it's like, you know, the word was like you didn't go there because you were going to get shot. You know? So, in that respect, its reputation as a rough-and-tumble, you know, as a quote-unquote "slum," as a quote-unquote "rough area" had only enhanced when I moved back. And what, what had faded in the background was -- not too far back, but faded a little bit -- was some of that political history that I had talked about. And yet -- and I, you know, I sometimes blur the lines between Crown Heights and Bedford-Stuyvesant, but you still -- I mean, one of the things that's interesting is that one of the, one of the guiding lights to my coming back to Brooklyn was Al Vann. And Al Vann -- you know, I have a very interesting history with Al Vann. My uncle was one of Al Vann's lieutenants, and my father and my uncle work for the Board of Education. And so in the Ocean Hill–Brownsville decentralization fight, my, my uncle actually -- and I think my father too --

worked in the very district where, where -- in Ocean Hill–Brownsville. So they were very much in the middle of it. And my father ran -- My, my uncle ran what was called the Afro-- Afro-American Teachers Association in Queens, the Queens chapter of that, which was, again, very tied to the Ocean Hill–Brownsville decentralization fight. Where was I going with all of this?

BIRKHOLD: That Al Vann was part of what brought you back.

GRIFFITH: Right, right. And so -- right. And to your earlier question about how much had it changed. So I never forgot that stuff, and when I, when I graduated from Brown, I recognized that I wanted to -- you know, I had been a part of a series of struggles of political stuff at Brown. I was the head of the -- what essentially was the Black student union there, the Black, the Black political organization at Brown, and so I was very politicized at Brown, and while other people were going off to law school, to medical school, to engineering, you know, I just wanted to go back to Brooklyn. And I didn't know what I -- I didn't have a sense of it, but I just wanted to be involved in some kind of grassroots activity. And again, because of what I associated with Brooklyn and that political past and the idea of self-determination and the Model Cities program, I wanted to be -- I wanted to -- I wanted to be part of that again. And Al Vann was a part of that because he had just -- he was running for borough president, he was the head of the -- what was it called? -- the community -- Coalition for Community Empowerment, which was a coalition of Black elected officials in Brooklyn who were very much running shit, you know, and like very much had a sense of Black folks, like, owning their turf, their political turf, in Central Brooklyn and being progressive and being very aggressive about exerting power in Brooklyn. So I wanted to be a part of that energy. And I wanted to be -- I thought at the time that elected politics was the way to do that. I mean, I got disabused of that a little bit later on. But I wanted to work for Al Vann, and I wrote him a letter and everything and wanted to interview, couldn't get an interview, but I ended up working for his campaign. And so that was a very big part of my coming back to Brooklyn and what I wanted to do professionally. And because I couldn't work for Al Vann, I ended up working for another elected official, Clarence

Norman Jr., who in fact was my state assemblyman at the time. Al Vann was the state assemblyman in Bed-Stuy, and Clarence Norman was in Crown Heights. So things had shifted a little bit in terms of electoral politics, but still the legacy of Major Owens and Shirley Chisolm was very much alive there, and I felt like I was a part of that continuum. And it really wasn't until, I would say, really the last 10 years or so have I experienced a big social and cultural and economic shift in Brooklyn.

BIRKHOLD: Okay. Can you tell me about your work with Clarence Norman?

GRIFFITH: Sure. So -- and, you know, and I -- I'm really critical of Al Vann because I -- well, Al Vann in some ways didn't need me. Al Vann had an office full of really talented people, including, you know, Richard and John Flateau and-- You know, people in his orbit were Esmerelda Simmons and all these other folks who were really talented; I mean, just really attracted these really politically astute and politically aggressive people. Clarence Norman was seen as sort of more of a mainstream kind of party, kind of machine politician. Didn't have as pronounced an ideology. So I missed that, and I kind of wanted that, but I settled for just being with an elected official. And when I got there, I think Clarence was smart enough to recognize someone who was young, who could write, who could communicate, and who he could exploit. I don't mean like -- not necessarily in a bad fashion, because like, you know-- I don't know-- I think I was hired making like $8,000 a year.

BIRKHOLD: What year?

GRIFFITH: This was 1985; in, I think, October or November of 1985. And -- but I loved it, because, you know, I went in there as a legislative assistant or whatever, and I just had direct contact with constituents. I worked on -- did constituents work. I got involved with the issues. And a lot of people in the neighborhood got to know me through Clarence and understood I was Clarence's-- kind of one of his-- first points of contact. But also knew me as having -- as being independent from Clarence and having my own sort of political mind. And I got involved in some things while I was at Clarence's office. I g-- I, me and this guy named Michael Hooper and a guy named Kazumbe Bats, Yvette and Una Clark, all became part of something called CHANT: Crown

Heights Africans Networking Together. And some of it I'm proud of, some of it I'm not proud of; because it was in response to this woman named Wilma Mae Reddish-- who lived in Crown Heights-- who accused the, the Hasidic Jews in the surrounding neighborhood of firebombing her house and trying to force her out. And so we led this campaign to demand, you know, equal treatment in front of the police, justice from the police, you know, equal share of resources, and just basically parity. Like, we wanted to -- we were like, "Look, you know, we're part of this comm-- Black folks make up the majority of this community, and we want to be treated as equal partners in this community," and we felt like the Hasidic Jewish community had -- was, was racist and was very aggressively, kind of, moving on the Black community there. So, I mean, I think that what I'm proud of was the fact that it was -- you know, there was a lot of Black self-determination there, and we were very clear about our demands. But I think -- I think there were some elements of it that I didn't -- I didn't necessarily traffic in myself, but some people did. I think there was some anti-Semitism that was mixed in, because there was, there was a little bit of fearmongering going on that, again, I'm not particularly proud of. But the point -- the reason I raise that is because I was doing that while I was at Clarence's office, but I wasn't doing it as a representative of Clarence. I also got involved in stuff that was going on at the House of the Lord Church at the time: You know, Eleanor Bumpurs, Michael Stewart, other people had been killed throughout the city. So I was part of efforts, sort of, you know; anti–police brutality movements and stuff. I was big part of -- like, I ran with Lisa Williamson, later became known as Sister Souljah, at that time. I was part of -- I felt like a gen-- of a generation of young Black folks who were politically active and who were sort of, kind of like, you know, rising figures in New York City. So while I was at Clarence's office, within like a year I became chief of staff. And to be quite fair, I think it was less because of any talent that I had, it was because I was kind of like the last person standing in the office. And, you know, it's not like Clarence gave me much authority. You know, I wasn't like his right-hand man. I was just like the young kid who would do anything that he told me to do. So I was kind of more of his lackey than [laughter] anything else. But again,

it was a great -- it was -- I don't think I would be -- I don't think I would have the roots I have today, I wouldn't have made the connections, the inroads, in Central Brooklyn had it not been for that time I spent at Clarence's. So many of the professional and personal and cultural, kind of, connections that I've made since then can be traced back to my time at Clarence's office. I was there for two years, and in 1987, I had sort of gotten enough of elected -- of electoral politics; kind of got a little cynical, and realized I was still young and I wanted to -- and already, you know, that world had become a little claustrophobic. I was, I was in deep, and so I decided to fulfill a dream of mine, which was to travel, and I ended up going to Nigeria for a year. And --

BIRKHOLD: What'd you do in Nigeria?

GRIFFITH: I was in school. I was attending the University of Ibandan. I was in graduate school in English literature. So I ended up getting a masters while I was there -- another great experience.

BIRKHOLD: This is '88-89?

GRIFFITH: That was from 1987 -- the end of 1987 to the beginning of 1989. Yeah.

BIRKHOLD: And then you come back to Brooklyn after that.

GRIFFITH: Come back to Brooklyn after that, and I start -- and as soon as I get back, Clarence offers -- essentially offers me a job working at his office. I'm like, "Nah." But also I get another job offer working at one of his -- an organization that he was essentially the godfather for, which is an organization called the Crown Heights Neighborhood Improvement Association, which was located at 752, if I'm not mistaken? I don't remember. But it was located on Ocean Avenue, between Park and Prospect, if I'm not mistaken; a storefront on the second floor.

BIRKHOLD: Okay. And what did the Crown Heights Neighborhood Improvement Association do?

GRIFFITH: At that time, the basic kind of format for particularly, like -- whereas right now, city council people are considered to be more powerful, back then, before redistricting, before they changed the city charter, assembly people were seen as being more powerful, and they had access to a lot of state monies. So virtually all of the elected

officials -- Clarence Norman, William Boyland, Roger Green, Velmanette Montgomery, Al Vann, Major Owens, who was federal, but -- all of them had affiliated organizations that they were able to fund through state agencies. Most of them had some kind of youth organization; most of them had some kind of economic development or-- and economic development and/or housing organization. And these organizations, oftentimes, they maintained merchants' associations, they developed housing, some of them did housing organizing, some of them did other kind of economic development work. Al Vann had started something called "Vannguard." And so that was, like, sort of the template. So I went to work for what was Clarence Norman's economic development vehicle. And there I came in as the assistant to the direc-- I was the assistant director. Well, again, first started as -- what? I came on to start a project, and then I became the assistant director, but the project I was brought in to do, again, can be -- started me along what I ended up doing later on in life, which is when I started the Central Brooklyn Partnership and Central Brooklyn Federal Credit Union. So the woman at the time who ran the place, her name was Jasmin Raffington, she brought me into -- she was able to pay me through some city and state money to work on this project to start self-help projects in the neighborhood, economic self-help projects. So I was looking at all these different models: a credit union, a land trust, a food co-op, mutual housing associations. All different models of -- really sort of cooperative models that were neighborhood-based, and my role was to get some of these things started and incubate them. And I started working on that project and was bringing -- and brought in other organizations from across the Central Brooklyn area. And we very purposely didn't see our project as being a Crown Heights project, but as being as a Central Brooklyn one, where Black Brooklyn -- Bed-Stuy, Crown Heights, East Flashbush, at that time, Clinton Hill and even parts of Fort Greene, Brownsville -- they constituted the sort of catchment area. And I ended up, along with Errol Louis, started-- what ended up being-- the Central Brooklyn Federal Credit Union and also started a loan fund for small businesses and also started a food co-op at the time, briefly. All of this was incubated and funded, to some extent, by city and state monies. And the

Crown Heights Neighborhood Improvement Association, within a couple of years, because the director kind of mismanaged the funds -- she didn't, she didn't embezzle it, she just didn't manage it well -- we lost the contracts, the city and state contracts. So the organization went out of business, but by that time I had already started the credit union and all this other work. And so I was able to maintain that independently, and then received some foundation grant money to continue doing that work after I left the Crown Heights Neighborhood -- so I went from the Crown Heights Neighborhood Improvement Association. I then worked for -- while I was still running this project on the side, the credit union, before I'd gotten the funding for it, worked for the Community Service Society, worked for the New York Civil Rights Coalition. And then when the grant money came in for the credit union, left that and started the Central Brooklyn Partnership and Central Brooklyn Federal Credit Union.

BIRKHOLD: Right. So tell me, one, a little bit about your work with the Community -- CSS.

GRIFFITH: Uh-huh, Community Service Society.

BIRKHOLD: Yes, please.

GRIFFITH: Yes. So I went there -- I was brought in by this guy named Galen Kirkland, who I had briefly worked with when I was at the Crown Heights Neighborhood Improvement Association. He brought me in as one of his lieutenants to run something called the political development department at CSS, which was this attempt to take advantage of the fact that New York City was changing its city charter. This was 1990, '91, and at that time, the city government, its structure, the board -- what was called the board of estimate at the time, was ruled unconstitutional, because it violated one person-- "one person one vote," because you had the borough presidents, who sat on the board of estimate, and the board of estimate made decisions. And the city council was very -- didn't have a whole lot of juice. And so what they did at the time, they abolished the board of estimate, they kept all the borough presidents but gave them more ceremonial roles, they gave the city council members -- they increased the number from 35 to 51, they increased their roles. And all this was going on. So I was brought into CSS to start a project that would increase the voting power of low- and

moderate-income and Black neighborhoods throughout New York City. So I worked on something called the voter participation project, and they had offices throughout New York City, in Brownsville, in Harlem, in the South Bronx. In fact, Charles Barron ran the one in Brownsville. And so I was, I was, I was in charge of, like, helping to administer and work -- run the program for that program; for a voter participation project, which was registering people to vote. A community organizing project, which was organizing people in different neighborhoods, and then a project where we actually trained people to run for city council in these districts. We really, again, were trying to put Black and low- and moderate-income -- black and brown low- and moderate-income neighborhoods in a position to take full advantage of this. We made sure that we testified at the hearings that determined how the lines were being drawn to maximize our political power. So I worked on that project at CSS. Again, something I'm pretty proud of. And then I did that, and then Galen Kirkland left there, and then he went to something called the Civil Rights Coalition, and he asked me to join him there, and then I was -- I was there as a consultant, still working on the credit union. And then again, I got the money for the Central Brooklyn Partnership and Central Brooklyn Federal Credit Union. That's when I left there.

BIRKHOLD: And what year did, did, did the money for the Central Brooklyn Partnership --

GRIFFITH: November of 1991. I know it very distinctly, because the contract came from -- we got money from the New York Foundation, from North Star Fund, and a bank -- what was the bank's name? I forgot. But essentially I -- my first day officially was November 1, 1991.

BIRKHOLD: And tell me about that work.

GRIFFITH: Again, very exciting work that I'm very proud of. What it was -- there was two organizations that I, that I cofounded. Again, Errol Louis-- who now is with New York 1, who is a columnist for the *Daily News*-- he was a, he was working for something called the National Federation of Community Development Credit Unions. He also worked here -- he also lived in Crown Heights, and we also had a friend in common. So back in '85 or '86, we had become close. The way I tell the story is: I was working in the

political field, and I wanted to -- I wanted to learn more about journalism. He was a journalist and wanted to learn more about the political field. So we kind of intersected there. And he was dabbling in all sorts of things, and he was at this organization called the National Federation of Community Development Credit Unions, and it just so happened that that organization gave the -- supported me when I was at the Crown Heights Neighborhood Improvement Association. It helped me learn -- I did an internship where I learned more about the credit union. So by the time I had -- by the time I had left the Crown Heights Neighborhood Improvement Association and I had taken the Central Brooklyn Credit Union separate, I knew that I had to create a base. That is, the credit union just couldn't live on its own; I needed to create a base that had a larger vision that the credit union would be tied into, and that could be sort of the advocacy and the organizing arm. And that would also be in a position to take in grant dollars and would help fund not only the credit union but possibly other ventures as well. So I organized -- I and some other people organized the credit union while I was the executive director of the Central Brooklyn Partnership. And we called it the Central Brooklyn Partnership because it was a collaboration with about, say, 10 different organizations throughout the neighborhood. But very quickly after we got started, it became consolidated; a staff-consolidated thing. And we started -- one of the first orders of business is that we started organizing for the credit union. We started getting what were called pledges, getting people to sign up, to join. We started training in how to manage a credit union. We identified new -- we identified possible board members. And we, and we essentially went to the federal regulators and said, you know, "You have abandoned this neighborhood for too long; we want you to support it through a charter for a credit union." It was a much different time. At that time there was a, there was a movement, and a lot of different-- what are called "community development credit unions" were started at that time. It's very hard to get one started now. And there was also something called the CDFI Fund, Community Development Financial Institutions Fund that was started by Clinton, and we were actually the first credit union chartered under the Clinton administration. So I was

organizing this credit union between 1991 and 1993, and in early 1993, we received our charter to start the credit union and we had our grand opening. And our first office -- well, when I was at the Central Brooklyn Partnership, our first office was actually on my block, at 1251 Dean Street; which was the site of the Brooklyn Urban League, the Brooklyn chapter of the Urban League. The Brooklyn chapter -- the Brooklyn Urban League has since moved or sold that building. But the cat who was the director of the Brooklyn Urban League at the time -- God -- he became the -- Dennis Walcott, who was the education chancellor under Bloomberg. At that time -- this was before then -- he was the executive director of the Brooklyn Urban League, and he liked what we were talking about with the credit union and the Central Brooklyn Partnership, and he let us have free space in that office. So that was our first office. But when the credit union was chartered, we opened up our branch and the office of the Central Brooklyn Partnership-- which were together in Restoration, in an office in Restoration-- which we retrofit with bulletproof glass and all this stuff to take in depositors. And at the time -- this was a moment, also, when the community develop-- when -- shit, why am I blanking on the name? -- when the Community Reinvestment Act, the CRA, Community Reinvestment Act, was in popularity, was high in popularity, and there were a lot of organizations that were being funded by banks to compensate for the fact that they did not have deposits in Black and low- and moderate-income areas. So we got -- what ended up happening is because of the Community Reinvestment Act, we ended up getting-- What happened was Chemical, Chase, and what later became -- Manufacturers Hanover, Chemical, and Chase Bank all consolidated at some point in time. And that meant that they left -- they left some of their branches, and so what they did was they ended up giving us one of their bank branches for the credit union, which was on the corner of Bedford Avenue and Fulton, which is now a Rent-A-Center, ironically, so. I mean, it's poetic. And we got that building in 1994, and when we got that building, it enabled us to grow, like, leaps and bounds. We w-- You know, we got a lot of press attention. We were in the *New York Times*, we were on the "MacNeil/Lehrer Newshour," we were on *Like It Is*. We were on these different news--

we were in *Essence*, *Newsweek*. And so we were blowing up. We were becoming like little celebrities. And within the first few years, we became the biggest credit union of our kind in the country. And we were seen as, like, these young, sort of Afro-centric, you know, like -- our politics were black, but we were still green in terms of recognizing the, the economic potential of our neighborhood. I mean, to be quite honest with you, I was an English major, I got my English degree as a graduate student too; I knew shit about this stuff. I went in there as an organizer, and I was like, you know, "We can do something that hasn't been done before." And I just saw it as a way of building -- of creating an institution that, that was all about Black self-determination. I think that Errol was a little bit more sort of economically development–minded than I was. But we started this institution, and again, people saw us as having all these Black Nationalist credentials and starting what was a Black cooperative. And so we became known as, like, the Black bank, and Black bankers, and the Bed-Stuy bank, and-- We also became known as the hip-hop credit union, because I had dubbed it that in a speech that I gave at our grand opening, and the *New York Times* picked it up, and people started calling us the hip-hop credit union, because I was saying that -- you know, and I had -- I was just starting to grow dreadlocks at the time, which was associated with hip hop in the -- this -- you know, whatever. This is the early '90s, right. So my thing was: hip hop took music from the, from the past, re-spins it, and puts a whole new kind of sound and sensibility over it. And my thing was this is what we were doing with the credit union. I mean, I was very conscious of our history and my connections to "The East," to Al Vann, to the African Street Festival, to Jitu Weusi, to Paragon, which was another credit union that existed before. Very much, very conscious of that history that I and this institution was a part of. And so invoked that in that speech and talked about that as being sort of the old-school track that we were sampling, you know. And -- but we were putting a brand-new sort of rhyme over it, you know? And I think that really sort of captured people's imagination, became kind of gimmicky after a while. People start thinking of the hip-hop bankers. It just -- it became, it became a little ridiculous after a while. But all of that enabled us to grow

really quickly, and within a few years we had branches in different locations, we had seven thousand members, we had almost $10 million in assets. But, you know, the problem was we grew too quickly. The problem was we had really high expenses because -- not -- we had inherited -- we had owned this building, but we also had this other property adjacent to it where we had to pay rent, and --

BIRKHOLD: And this is Bedford --

GRIFFITH: Exactly. And so the operation costs were really high. And then, you know, we were -- people were coming to us from everywhere for, for loans. That's how credit unions make their money. And at some point in time -- one, because of an economic downturn, two, because our underwriting criteria was just not strong enough -- our, you know, our portfolio started to explode. People weren't paying us back. And that affected our bottom line. We had to increase our reserves. It put us in trouble with our regulator. And essentially the, the government came and took us over, you know, and put us in what's called conservatorship. And we fought really hard for that not to happen, because what they did to us, I mean, they did to us because we were small, they did to us because we were in a -- I don't want to say because we were Black, but because they could get away with it. You know, this is -- what happened to us was no different than what happens to bigger banks, and we were so small, relatively speaking, that the exposure and risk we, we represented to the loan -- to the insurance fund was very minimal. So we fought it, but -- we kept it in community hands, but the tradeoff was I left and Errol left. I went on to run the Central Brooklyn Partnership separately from the credit union; the credit union went on to do its thing. And the credit union was later merged into another credit union. I mean, by that -- when we left, its whole identity had been sort of stripped away, and it was just, was never the same place again. So yeah. And through the Central Brooklyn Partnership; went on to start a youth program, went on to organize vendors along Fulton Street, ran a loan fund, became involved in other sort of financial literacy and economic development and institution-building. And I left the Central Brooklyn Partnership in 2002.

BIRKHOLD: Can I ask you to clarify what you mean by organizing the street vendors?

GRIFFITH: So -- yeah, I mean, that was shorthand. Sorry to just drop that on you. So on -- I don't know -- how long have you been here?

BIRKHOLD: Ten years, 11 years.

GRIFFITH: So, just before you got here -- let's see. Yeah, just before you got here, on Fulton Street there were anywhere -- on any given day, there were anywhere from 40 to 100 street vendors.

BIRKHOLD: This is Fulton Street where?

GRIFFITH: Fulton Street between Bedford and New York Avenue. Yeah. There were anywhere from 40 to 100 street vendors. Most of them were either African or Caribbean, and they were selling either like African items or just knockoff stuff. And the powers that be wanted to revitalize Fulton Street, and they felt like the first thing they had to do was get rid of these vendors, because they were, in their mind, an eyesore. They pulled down the -- they just gave the neighborhood a bad look. And so I got involved in trying to make sure that these street vendors were not -- like, to fight on their behalf. And it was a tricky situation, because what ended up happening is we struck a deal with the city where they gave us this alternative, this market, that the vendors could operate in, based on a model that was -- that they had used in Harlem and on Caton Avenue in Flatbush. But they didn't give us the same supports. We had to pay -- we had to, like, maintain this ourselves without any subsidies.

BIRKHOLD: By "you," you mean the BK Partnership?

GRIFFITH: Yep, exactly. And so we had to end up -- so the trickiness of it was that the vendors didn't want to leave, and they saw us as being complicitous in having them leave, complicit in them leaving. Whereas we were like, "Look, we don't want you to leave, but if you do, we want to make sure you're taken care of." So we ended up gaining their trust, and we helped them organize this market. So we, we organized them. And there was a market on Albany and Fulton Street that operated between, I would say, 2000, 2002 and I would say 2006, '7, something around that. And all the vendors were in that market. I mean, it ultimately became rundown and -- by the time they left, I had already left the Central Brooklyn Partnership, and we were no longer

managing it. But I -- we worked to work with the vendors so that they could exercise their own power, because these were all, like, many of them undocumented, they were all poor, and the bourgeois elements in Central Brooklyn really kind of forced them out. And that, that became my first encounter with the forces of gentrification, except those forces were Black, and also my encounter with what I saw as, just-- with homeowners, the homeowner class in Central Brooklyn, that I think in many ways -- how do I put this? -- helped sort of usher in gentrification and, you know, just sort of represented this kind of Black bourgeoisie in Central Brooklyn and really had no interest in the empowerment of low- and moderate-income people. And just sort of saw themselves as people who were protecting their investments and their -- you know, I mean, there was a lot of -- I don't want to completely dismiss them. But, it was, again, my first encounter with what I thought was very misguided middle-class politics in Central Brooklyn.

BIRKHOLD: Okay.