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Innecity landlord fights the system

By CARL STODDARD

Charles Costa sits in the gut of Detroit. All around him he sees decay and death. And he has a message for the suburbs: "Watch out."

Costa's home is in Southfield and his children go to Southfield schools. But a large part of his life revolves around Detroit, where he has spent much of his last 14 years.

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He is a landlord. Many have labeled him a slum landlord.

But more than that he is an outspoken voice in a city that he both loves and hates.

"This is not the stereotype landlord," he said during an interview. "We're not working out of some office building with the piped-in music. We're right here in the gut."

In this case, the gut means a two-story brick building a few blocks from the Lodge Freeway on Myrtle. The neighborhood is filled with abandoned, stripped homes, boarded-up stores and weedy lots where houses once stood.

HIS OFFICE on the second floor is decorated in deep reds, with a faded carpet and dusty furniture. The paint around the windows is peeling, and there are gouges in the walls.

"I think I have a better view here than they do at the police department or the welfare shelter. I have the best place, like a bleacher."

He pointed matter-of-factly to buildings where killings have recently taken place.

"They killed a landlord over here. They killed two caretakers over here, for the money."

He has been threatened, cut, beat and mugged, he said. But he remains. He is now one of the better known landlords in Detroit, and has on a number of occasions taken his crusade for a better Detroit to the common council.

"This is a violent business. But I stick with it because I like it," he said.

"I exist. But I'll never get rich. (In 1970 he went bankrupt.) It's not the money I'm after. I got hung up with the humane thing. Everybody has a quest."

"I picked up the biggest fight, anybody can handle. I'm fighting bureaucracy, and nobody can win that fight."

He estimates that more than 80 percent of his tenants are on welfare. For them he tries to supply adequate housing, with heat and other utilities.

BUT COSTA complains that it is hard to do, because as soon as an apartment becomes vacant the plumbing is torn out, the windows smashed or stolen and the apartment becomes uninhabitable.

Then the building inspectors come, fine him and make him fix it. Things have gotten so bad, Costa said, that some landlords are trying to give their property away.

"I get calls everyday. They say

"Take my building. I don't want it," Costa said.

"The man who owns this building across the street, he offered it to me for \$100,000. After a few shootings, a few stabblings, he offered it to me for \$100,000. No down payment. A year with no payments."

Costa didn't take it. Costa blames much of the problem on the welfare system. He said it deprives persons of pride. It makes money lose its value when it is given away rather than earned, he said.

"It's like if you hit \$1,000 at the race track. You go out and spend it. But if you have to work for it, you hold it tight."

Still, he doesn't place the blame for the welfare system's failure on the people, but on the federal government.

"I CAN'T be mad at the people who do it (abuse the system). I got to be mad at the people who permit them to do it. It goes all the way to Washington."

Costa has been trying to convince the government that a new system is required. His suggestion is that the welfare money be sent directly to the landlord, thus assuring that welfare persons would have a place to stay, he said.

So far the suggestion has been ignored.

Meanwhile, he said, more and more buildings are becoming vacant in the city. But while the buildings disappear the people don't, and before long the garbage is overflowing into the suburbs.

"Where is all this going to go?" he asked.

"Farmington, Livonia, Southfield, Grosse Pointe. It's almost there."

And in Detroit: "You'll have a renaissance going on, but no rebuilding."

"The threat is getting worse in the suburbs. They can't get away from it. I think we're heading toward a total revolution, and I don't know what's going to stop it."

Costa sits in his small, dark office talking and talking about his Detroit, his hopes and his fears. He is an intense man and he conveys his intensity with his dark eyes and dramatic voice.

RAISED in Europe, he lived through the bombing of World War II with his family in Yalta. He acts and looks very much like a man still at war.

During the interview he wore a white, turtle-neck sweater and a black leather coat. In his desk he has a pistol, which he hasn't yet fired at another human being. Costa sees himself more as a crusader than a fighter.

Toward that end he is organizing the landlords in the tri-county area to try to get more of a voice for the landlords and make their ideas known.

"You need an activist," he said. "You need somebody to get in there and right the wrongs. But everybody is scared. It's sick."

As a visit-leaves, Costa offers a last bit of advice.

"Keep your car doors locked. You stop at a traffic light, and they're on you just like that." And he snaps his fingers for emphasis.

Then Costa disappears into the unmarked door that leads to his office where he'll continue his fight that even he doubts can be won.

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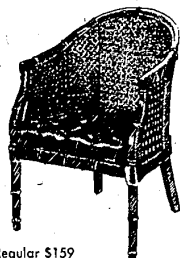
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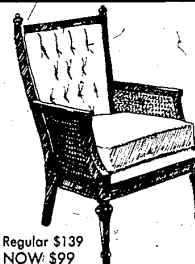


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Insurance FACTS

by
Robert H. Bergstrom,
CPCU



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