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**In Tunnel, 'Mole People' Fight to Save Home**

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The occasional shaft of light descends from a grate 25 feet overhead, and rats scurry across the dirt floor, but otherwise the wide railroad tunnel beneath Riverside Park is a dark and peaceful place. It suits the needs of its inhabitants, who number perhaps 100 and sometimes call themselves the Mole People.

These men and women may be the most stable homeless settlement in New York City, although some of the old-timers would not describe it that way. After 15 years in the tunnel, they do not consider themselves homeless. They have plywood shanties and cinder-block bunkers with rugs, beds, night stands, kerosene lamps, wood and gas stoves, paintings on the walls, pets in the yard.

But the quiet life along the Hudson River is becoming problematic, both for the Mole People and for a neighboring group of squatters called the Rotunda Gang because of their home beneath the park's traffic circle at 79th Street. Change is coming to the Lower Upper West Side.

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During the last two weeks the Parks Department has rousted the Rotunda Gang from the round arcade it inhabited for years. Down in the two-and-a-half-mile-long tunnel, Amtrak crews are laying track to bring trains through for the first time in 10 years, and the Mole People are wondering how their life style will coexist with locomotives.

And then there is the worrisome news from downtown: the evictions of the homeless from train stations and subway platforms. The Riverside squatters are sympathetic to the dispossessed, but they don't necessarily want those people in their neighborhood.

''We'd like to keep out the riffraff,'' said Joseph Milan, 44 years old, who built a shanty on the railroad land last summer. ''Around here we show responsibility. We go to work in the morning. We don't steal. We don't do drugs. We don't need those crackheads and addicts and alcoholics from the stations branching out here.''

'You Should Do Something'

The several dozen members of the Rotunda Gang, who have moved their cots and stoves to other parts of Riverside Park, blame newcomers for some of the problems that contributed to their eviction: drunken knife fights, muggings, crack dealing, and hookups of lights and television sets to the park's electrical system.

''We tried to keep this a nice area for the public,'' said Michael McDowell, 35, who moved into the rotunda three years ago. ''But the people from downtown came, and they have no pride. They sit around and curse and spit and play loud music. A lot of them are pandhandlers - that's the lowest. God gave you two hands, you should do something. With pandhandling you lose all self-respect, and we know what they do with that money - drugs.''

The Rotunda Gang elicited mixed reactions from neighbors at the 79th Street marina. A few yacht dwellers befriended them, bringing them meals at Thanksgiving and Christmas, but others objected. So did many Upper West Siders, said Charles McKinney, the director of Riverside Park.

''It was one of the chief complaints we heard from the public,'' Mr. McKinney said. ''Parents were afraid to take their children there.''

Mostly Middle-Aged

The Rotunda Gang and the Mole People are generally middle-aged men -white, black, Hispanic - who keep to themselves, although some live with girlfriends or share meals with neighbors. They spoke of past bouts with drugs or alcohol and mental illness, but most of those interviewed seemed sober and lucid.

Some work at outside jobs, go to school or survive on government checks mailed to churches or friends living nearby. Probably most are self-employed. They go off with shopping carts collecting scrap metal, cans, bottles, books and magazines to sell on nearby streets or redeem at recycling centers.

They go to public showers, take their clothes to self-service laundries and clip coupons to shop in the supermarket. Some of the couples cling to traditional domesticity: he goes to work, she stays home to clean and cook. In the evening they stroll along the river, read, listen to music, and gossip with neighbors. They keep in shape by playing basketball in the park and using old railroad ties for weight lifting.

In one sense they are historical restorationists. The mud flats along the Hudson were home to squatters when the railroad came in the mid-1800's, and there was a full-fledged shantytown until Robert Moses decided to put a park and a highway up the West Side in the 1930's.

Mr. Moses, the City Parks Commissioner and master builder, covered the New York Central railroad tracks, much to the relief of Riverside Drive residents who had endured smoky, noisy and smelly trains carrying cattle and pigs to downtown slaughterhouses. He built the park's promenades on top of the 75-foot-wide tunnel from 123d Street down to 72d Street, where the tracks emerge into the former railroad yard now owned by Donald J. Trump.

'You Learn to Adapt'

The tunnel was uninhabited in 1974, when a 27-year-old man named Joe moved in. He still lives there, which is why he asked that his Irish surname not be published.

''I don't want my kids to know I'm here,'' he said. ''They think I live on Madison Avenue. I've got a mailing address there, and when they come to town I borrow a guy's apartment, put my name on the door - it works out all right. You live down here, you learn to adapt.''

At first, Joe slept near the tunnel's southern entrance, below ground inside a huge scale used by the railroad. Then he and another pioneer, who is now 48 and gives his name as John J., moved into a cluster of cinder-block buildings once used by railroad workers inside the tunnel. John J. got the biggest home - bigger than most Manhattan studio apartments - and he has been decorating it ever since.

''I'm always rearranging things, cleaning up, bringing stuff from the trash,'' John J. said, pointing out some of his acquisitions - a sofa, coffee table, desk, floor lamp with burning candles in the socket, framed paintings, a ceramic statue of a lion, and several stuffed animals, including a four-foot bear propped up for display. A dozen kittens and a dog played on the rug.

'It's Not Too Bad'

''The only things we don't have are running water and electricity,'' said Joe. ''The other bad part is watching out for the jerks that come down the outside, the people who try to be smart and they're stupid. I've been in a few fights. Kids come in to steal things and start fires. There's a guy who wears a dress and cowboy boots who comes in a lot, and another guy who goes around offering people 20 bucks to beat him up.

''But mostly it's peaceful. It's all how you play it in your mind. If you don't make it today, you can make it tomorrow. I'd like to move out of here if I could get the money together, but I'm not homeless. A cardboard box, that's homeless. A park bench, that's homeless. Down here, it's not too bad.''

Joe estimated that 100 people now live in the tunnel. They arrived gradually over the years and are scattered along its sides for more than a mile. Some live in another cluster of buildings abandoned by the railroad. Others are up on catwalks, inside niches in the wall, on ledges and in various alcoves. Some built shanties in the middle of the tunnel, but they had to make way for the new track.

The track will be used by the Amtrak passenger trains that now go from upstate New York into Grand Central Terminal. The new route, bringing passengers directly into Amtrak's hub at Pennsylvania Station, is to have 20 trains a day, starting next spring.

''The people in the tunnel haven't caused us any problems so far,'' said Clifford Black, a spokesman for Amtrak, ''but they will be endangered by the trains, and we will do everything in our power to evict them. That's difficult to do in that cavernous expanse with all those dark recesses, but we have been trying to get the word out to them.''

A Universal Aspiration

Some of the Mole People are worried about the new railroad line; others are confident they will survive in their nooks. For now, they are more concerned with what seems to be a universal aspiration in the tunnel: getting enough money to move into an apartment. Despite their years in the tunnel, they still see it as a temporary address, a safer alternative to the city's shelters or the streets or the other shantytowns.

''I was planning to move out three days after I got here,'' said Douglas, 45, another man who did not want his children to read his last name. He moved into an alcove last summer, where he and a man named Shorty keep their beds neatly made and share their meals. Because Shorty has trouble working, Douglas has been supporting both of them by selling magazines on the Broadway sidewalk.

''It's been an adventure for me - I'll word it that way,'' Douglas said. ''You have to have a sense a humor. Look, we've got a river view. It's like going on an extended camping trip, except that instead of being able to go home when you're done, you are home. There are two things that I miss: a shower in the morning, and watching ''Eastenders'' at night. Everything else I can survive.''

After a year, even the rats did not bother him so much. When he heard a rustling against the tunnel wall, he explained that it must be a rat named Hippity-Hop.

''I call him that because he's missing his two front legs,'' Douglas said. ''I see him all the time. I've got a rattrap, but I can't bring myself to use it on him. I never thought I'd see the day when a rat would go by and I'd say go ahead, but that's the way it is down here. Live and let live.''