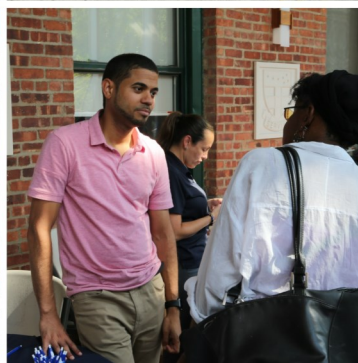
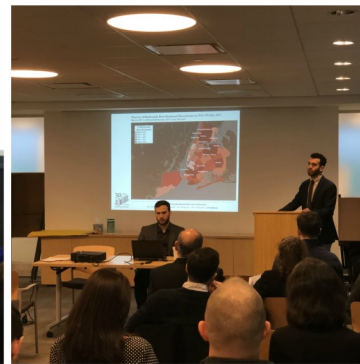




UNIVERSITY NEIGHBORHOOD HOUSING PROGRAM

Biennial Report 2018 - 2019

*Working to create, preserve, and improve affordable housing and
bring needed resources to the Northwest Bronx*



Foreword



One of our college volunteers wrote about their experience with UNHP 's tax program last spring. She said, "People would tell me about a small part of their life and some were truly inspirational...one worked two and three jobs to provide for her family. She still had a smile on her face and had an upbeat attitude which was very uplifting." I mention this because that is the energy source of UNHP: the people with whom we work are our inspiration. People's commitment and determination inspire us, and their stories inform us and our efforts.

We talk frequently about how unique UNHP is. We oversee the management of nearly 1,000 affordable apartments, we assist more than 3,000 people through our Neighborhood Resource Center, and we gather and analyze data on more than 60,000 apartment buildings in New York City. To achieve our mission, we develop and maintain affordable housing, provide direct service to individuals and perform community-focused research. Each of these components informs the others and leads us to work on issues that affect the lives of the people living in our community.

We have been at this since 1983. We are grateful for the people we assist, the volunteers, the many individuals and organizations in the public, private and non-profit sectors who have contributed time, money and wisdom to our efforts. We are also grateful to the staff and interns who have been with us (some for many years) and our incredible Board members (both current and past). We invite you to read our report, visit [our website](#), and follow [our blog](#). We hope you'll continue to support our efforts, or join them if you have not already done so.

A handwritten signature in blue ink that reads "Jim Buckley". The signature is fluid and cursive, with the first name "Jim" and last name "Buckley" clearly legible.

Jim Buckley
Executive Director, UNHP



MISSION

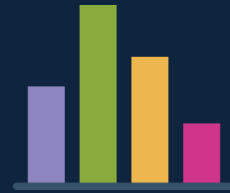
The mission of University Neighborhood Housing Program (UNHP) is to create, preserve, and improve affordable housing while bringing needed resources to the Northwest Bronx. UNHP is a community-based housing developer and lender, researcher, and direct service provider in the Bronx. As a developer, UNHP is directly involved in 27 multifamily buildings that provide affordable homes to 1,216 Bronx families. Through the Multifamily Assistance Center and the Building Indicator Project (BIP), UNHP has been able to aid in the improvement of over ten thousand rental units across New York City. The UNHP Northwest Bronx Resource Center serves the community with free housing and financial resources including financial education, foreclosure/eviction prevention, tax preparation, NYC affordable housing lottery, and NYC rent freeze enrollment.



OUR WORK



**AFFORDABLE HOUSING LENDING
& DEVELOPMENT**



COMMUNITY-BASED RESEARCH



**NORTHWEST BRONX
RESOURCE CENTER**

AFFORDABLE HOUSING LENDING & DEVELOPMENT



UNHP oversees affordable housing buildings in our community and works to ensure the properties provide decent affordable housing for our residents. UNHP works towards this goal through financial restructuring, ongoing maintenance and renovations, as well as energy-saving upgrades and improvements.

HIGHLIGHTS

\$10M WATER CREDIT



UNHP's long-time advocacy for water and sewer rate reform won a victory in 2017 when the New York City Water Board implemented a [\\$10M Multifamily Water Assistance Program](#) for FY 2018. This water credit helps keep rents affordable and support building upgrades and improvements in selected New York buildings. Recently, the program has been approved to run through 2020 and is expected to continue in the years ahead. Dozens of Bronx buildings that had applied for program started to receive their \$250/unit rebate at the end of May 2018. This great news is the culmination of UNHP's work for over 30 years to highlight the need for water and sewer rate reform.

RENOVATIONS



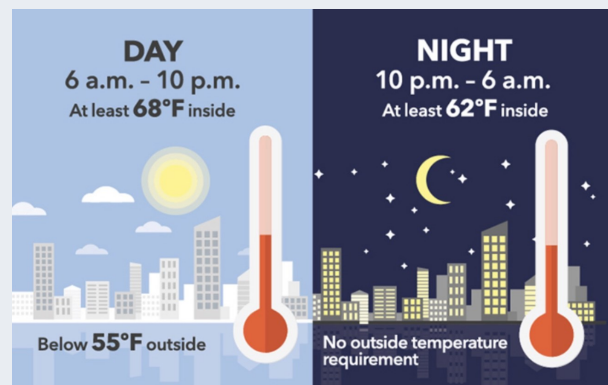
Following a fire during the week of Christmas 2017 in our Garden Street development, which displaced 9 families, UNHP managed the gut rehabilitation of 9 apartments which sustained serious water, smoke and fire damage. Six months later, families were able to return to their newly renovated homes. With supplementary proceeds from UNHP's Green Loan Fund, the building received a completely renovated lobby, electrical systems, security systems, façade restoration, and an exterior ramp to increase accessibility for our many longtime senior tenants. In addition to the public areas, another 12 units were gut renovated throughout 2019.



NYC BUILDING OPERATOR TRAINING

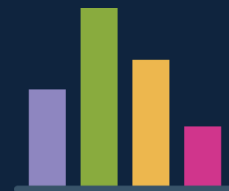
Through the Building Operator Training Program provided by the [NYC Department of Small Business Services \(SBS\)](#), 14 UNHP building superintendents and two ownership representatives received 30 hours of intensive training designed to improve multifamily operations and maintenance as well as save energy and curb operating costs.

The training helped to build UNHP's capacity to fulfill our mission to create, preserve and improve affordable housing and bring resources to the northwest Bronx. Running buildings efficiently helps to control operating costs especially when affordable rents are a priority. Recognizing the superintendents as the front-line maintenance professionals they are and creating a network of knowledge and support will help UNHP and FBHC maintain the high quality of its affordable housing portfolio.



**Thank you to the [NYC Department of Small Business Services](#), the [Mayor's Office of Sustainability](#), and the [Building Performance Lab](#) of CUNY's Sustainable Building Initiative for providing this training.*

COMMUNITY-BASED RESEARCH



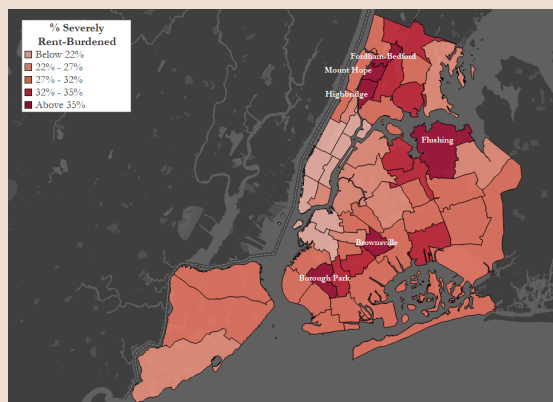
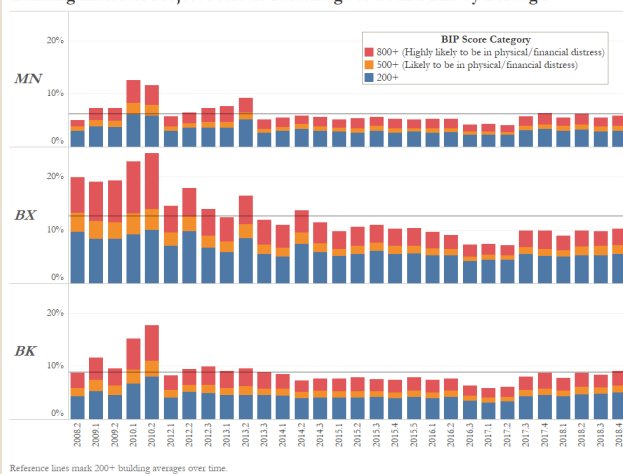
UNHP organizes around and researches the emerging issues that impact the affordability of our neighborhoods. We do this through two main avenues: the Building Indicator Project (BIP) and the Multifamily Assistance Center.

BIP

BUILDING INDICATOR PROJECT

- The BIP database tracks the levels of physical and financial distress in over 62,000 NYC multifamily apartment buildings. It was created over a decade ago as a response to an increasing divergence between the sale prices and net operating incomes of rental buildings in the area.
- Recently, the BIP server has been used primarily in the context of housing finance trainings, which equip participants with necessary tools to think critically about the NYC real estate investment and to craft organizing and advocacy relevant to the current market.
- The BIP system has undergone through several automation changes which now enables users to access more than ten years of historical data on buildings.

Building Indicator Project Score as Percentage of Total BBLs by Borough



MULTIFAMILY ASSISTANCE CENTER

- The Multifamily Assistance Center is a collaborative effort between UNHP and major multifamily lenders, foundations, public agencies, community groups, owners, and managers aimed at preserving the affordability and improving the conditions of multifamily buildings in the Northwest Bronx and throughout NYC.
- Every year, the Multifamily Assistance Center holds a financial roundtable meeting to discuss housing trends and share data with lenders about buildings in their portfolios. The 2019 multifamily lender meeting discussed housing data around the Bronx, distress in multifamily rental buildings, and renewing/reforming New York State's rent laws.



THE CRA AT 40

Understanding the Impact and Ensuring the Future of the Community Reinvestment Act

2017 rang in 40 years since the passage of the Community Reinvestment Act (CRA): federal legislation passed to end the practice of redlining and encourage banks to re-invest in the neighborhoods in which they operate. UNHP's work has been linked to the CRA as our organization continues to fight the aftermaths of redlining and disinvestment in the Northwest Bronx. In 2018, UNHP held two forums to examine the impact and future of the CRA. The first forum, held in Fordham Bedford's Serviam Campus, featured panelists from Enterprise Community Partners, Banana Kelly Community Improvement Association, Association for Neighborhood & Housing Development (ANHD), and the Northwest Bronx Resource Center. The second forum,

held at Fordham University's Lincoln Center campus and co-sponsored with the International Political Economy and Development (IPED) Program, featured a speech by FDIC board member Martin J. Gruenberg. Other organizations present in the panel were ANHD, New York City Housing Preservation and Development (HPD), New York City Housing Development Corporation (HDC), and Chhaya CDC.

Read more about the CRA forums below:

[Looking Back and Thinking Forward: Community Reinvestment Act at 40](#)

[The CRA at a Crossroads Forum Featured a Speech by FDIC Martin J. Gruenberg, Community Development Panel and a Large Crowd](#)



NORTHWEST BRONX RESOURCE CENTER



Launched in its Fordham Bedford Community Services (FBCS) Refuge House location in 2012, the Northwest Bronx Resource Center's (NWBRC) mission is to build financial stability and housing security for Bronx residents through direct services. The Resource Center helps residents with housing lottery applications, financial coaching, eviction/foreclosure prevention and other interconnected financial empowerment & affordable housing services.

In 2019, the Center improved its capacity to serve the community with an increase in employees, interns, and volunteers who staff NWBRC service days, resource fairs, and workshops.

3,645

Individuals served in the past two years

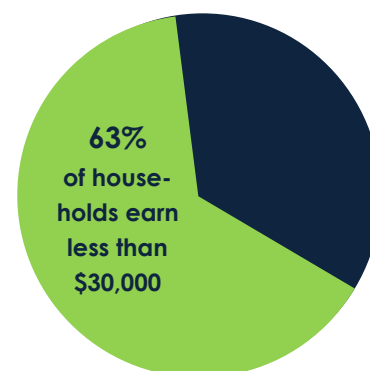
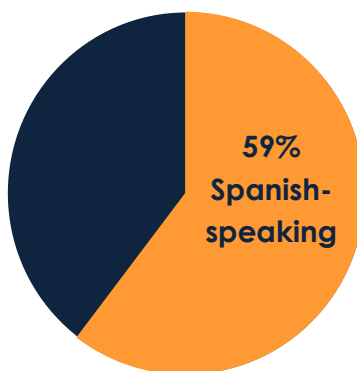
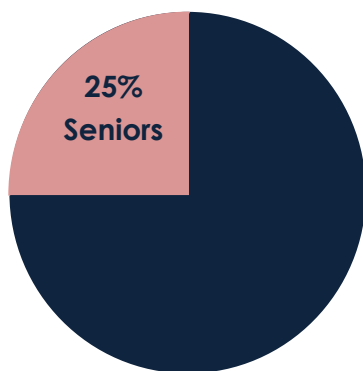
1,600

People who have used multiple NWBRC services

13,000

Individuals assisted to date (2012–2019)

Our Community at a Glance



VITA TAX PREPARATION

Every year, UNHP and its partners, Ariva & Fordham Bedford Community Services, provide a VITA Tax Preparation Program that helps thousands of low-income Bronx residents file their income taxes for free. Historically, Bronx neighborhoods lose millions of dollars in preparation fees and costly products while filing taxes [i.e. refund anticipation checks (RAC) and pre-paid cards]. By providing free tax preparation services in these same neighborhoods, UNHP helps ensure that much-needed money stays in the pockets of Bronxites. Additionally, many senior citizens receiving social security benefits are able to access the New York State refund to which they are entitled. In 2018 and 2019, UNHP was able to help 2,700 tax filers, bringing over \$3 million back to the Bronx.





BRONXTOBER RESOURCE FEST!

Every October, UNHP holds its biggest annual resource fair that serves the local community with housing and financial assistance. Participants have the opportunity to speak to bankers, legal and financial counselors, and non-profit groups specializing in assistance to tenants, homeowners, small businesses, immigrants and first-time homebuyers. Bronxtober Fest, along with UNHP's other resources fairs, gives participants a chance to gain on-the-spot assistance that can lead to follow-up services in the future.

238

Bronx participants
served in 2018 and
2019

135

Participants enrolled in
Housing Connect: New
York City's Housing Lottery

52

Volunteers from
Fordham University
and Manhattan College

16

Partner Organizations*



*For a full list of partners, visit our Bronxtober Resource Fest blogs:

[Volunteers + Partners + Bronxites = Successful 2019 Bronxtober Fest!](#)

[Affordable Housing Lottery Main Draw for UNHP 2018 Bronxtober Fest](#)



CORPORATE & FOUNDATION GRANTS

Amalgamated Bank	Enterprise Community Partners	Santander Bank, N.A.
Apple Bank for Savings	Esquire Bank	Signature Bank
Bank of America Charitable Foundation	HSBC	State Bank of India
BNY Mellon	JPMorgan Chase	Sterling National Bank Foundation
BNB Bank	M&T Bank	TD Charitable Foundation
Capital One Foundation	Metzger-Price Fund	Valley National Bank
Citi	New York Community Bank	We Are All New York (JCRC-NY)
	Charles H. Revson Foundation	Wells Fargo
	Ridgewood Savings Bank	

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Thank you to all our annual fundraiser sponsors! Pictures from the events and a list of our sponsors can be found in these links:

[2018 Bronx Beer Hall Fundraiser](#)

[2019 Bronx Beer Hall Fundraiser](#)

THANK YOU!