Community is the Operative Word in 'Community Development'
UNHP

The history of community development in the Bronx offers many lessons on the crucial importance of the deep involvement of community members in charting a path forward for their own communities. When the local community leads the process, and residents' voices are brought to the fore, innovative, sustainable, and sometimes surprising solutions can be found and effectively implemented.

In the early 1970s, when community leaders came together out of concern about deteriorating neighborhood conditions in the Northwest Bronx, the term 'community development' was rarely used. Destruction and devastation spread through many Bronx neighborhoods, as documented in the CBS report, *"The Fire Next Door*." The outlook for the Bronx was bleak, and people were concerned less with development than with containment and preservation. New York City was in the midst of a deep fiscal crisis; the private sector was abandoning Bronx neighborhoods and banks were selling mortgages to speculators at major discounts. Real estate speculators were cashing in by purchasing buildings for low prices, collecting as much rent as possible while spending as little as possible on services and repairs and, finally, in many cases abandoning the building. Basic city services—including policing and garbage collection—were severely curtailed in many Bronx neighborhoods while City officials contemplated a strategy of "planned shrinkage," targeting limited resources into neighborhoods they deemed as salvageable.

The northwest Bronx is a series of neighborhoods from the Cross Bronx expressway to the County line, dominated by multifamily buildings. Vacant buildings were concentrated in Community Boards 5 and 6 and scattered throughout Community Board 7.

As a result of those early neighborhood meetings, the Northwest Bronx Community and Clergy Coalition (NWBCCC) was formed. NWBCCC's goals were to halt the deterioration and keep the buildings occupied by organizing the tenants. Tenants came together to fight for their buildings and built on their success to organize blocks and then neighborhoods to stop the deterioration and rebuild. As the NWBCCC grew in sophistication, neighborhood groups addressed local concerns and Coalition-wide committees were formed to address broader issues, including some that had national implications. The NWBCCC Reinvestment Committee was formed to address "redlining", the refusal of lenders and insurance companies to lend or insure in "certain" areas. Tenant and community leaders became actively involved in Congressional passage of the Community Reinvestment Act (CRA) of 1977—which aimed to hold financial institutions accountable for their investment (or lack thereof) in communities—as well as in local efforts to get the City to target more resources toward the preservation and renovation of both City-owned and privately held apartment buildings.

Fighting to preserve essential public and private services such as banks, police stations, and garbage collection, was part of the work of northwest Bronx leaders and community groups in the 1970s and 80s.

Neighborhood meetings and tours with bankers, regulators, city officials, foundations and investors were part of the work to encourage reinvestment, develop new funds for community development and gain partners. Neighborhood leaders identified buildings

Section 8 vouchers were used extensively as part of the refinancing and renovation deals that improved deteriorated occupied properties in the Bronx. This historical use of vouchers to limit the impact of building renovations on low-income tenants combined with the recent influx of voucher holders to the Bronx's more affordable rental stock makes the Bronx the leader in the number of Housing Choice (Section 8) Vouchers utilized. Source HUD Open Data 2014 In many of the buildings abandoned by the private sector, tenants took on the task of collecting rent and operating the building. This work led to the creation of community-based housing organizations and ultimately to the commitment of five banks and an insurance company to start putting money back into the neighborhoods. The NWBCCC organizing effort encouraged the City to commit funds to refinance and/or repair deteriorating, occupied apartment buildings. The City commitment included access to tenant-based Section 8 vouchers for income eligible tenants to limit the impact of potential major capital improvement rent increases.

Borough	Housing Choice Vouchers (2014)
Bronx	49,687
Brooklyn	39,477
Queens	10,825
Manhattan	19,588
Staten Island	2,741
NYC	**122,318**

The Bronx held 41% of all Section 8 vouchers in NYC

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Neighborhood leaders also wanted to begin to address the vacant apartment buildings that were spread around the Northwest Bronx—especially in Community Boards 5 and 6. The passage of federal legislation creating the Low-Income Housing Tax Credit (LIHTC)—combined with a new housing plan instituted by Mayor Koch—made available a substantial amount of resources to support the purchase and renovation of vacant apartment buildings. The City provided loan funds and nominal purchase prices; national nonprofits like Local Initiatives Support Corporation (LISC) and Enterprise Community Partnerspackaged the LIHTC investments; and community housing organizations expanded their work to renovate the vacant buildings and create affordable housing. Using the LIHTC and the various City loan programs that were created or expanded was complicated, but they brought millions of dollars into the neighborhood with strict occupant income restrictions and regulatory agreements to ensure that the units were available to low-income families and individuals.

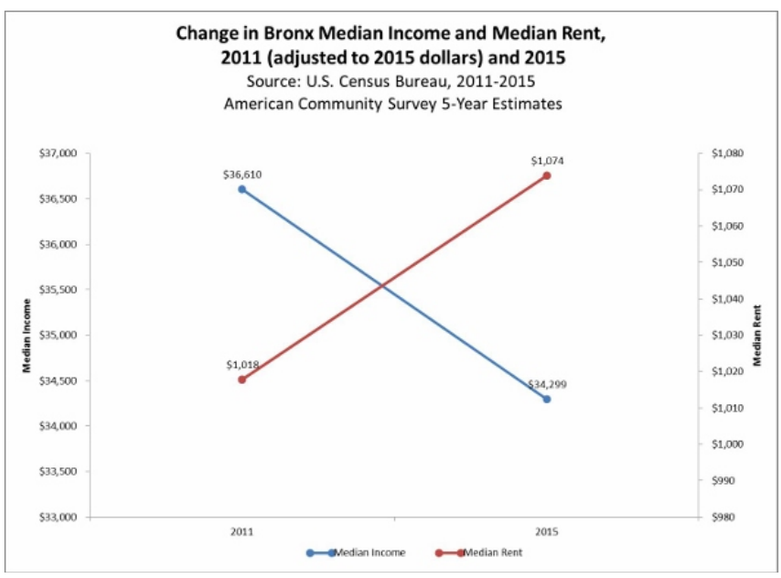
In those early years, this was what community development looked like: people and community organizations created the development goals and plans for their neighborhoods and fought for the resources to make it happen. This community organizing and development movement began to reverse the impact of the earlier failures of both the private and public sectors in many Bronx neighborhoods.

Efforts by community leaders and Coalition-wide committees to preserve vacant buildings from demolition and reclaim them for the neighborhood paid off with the advent of the Low Income Tax Credit and an energized and funded commitment from New York City to support affordable housing renovation of this building, located on Southern Boulevard in the Board 6 Crotona neighborhood, returned 31 units of affordable rental housing and 4 commercial units back to the neighborhood. Over 100 vacant buildings and thousands of units were reclaimed in the northwest Bronx by community-based developers.

Increased private investment in the LIHTC and the City's willingness to provide public funding meant that there were more resources available for needed affordable housing. The private sector, encouraged by stable financing and the successes of community groups, started to return to these "redlined" neighborhoods. With greater financial capacity and flexibility, it was easier for the private sector to navigate the myriad requirements of the various development programs. The ability of the private sector to put money into the deals, hire development expertise, and operate city-wide made it easier for the City to look to the private sector to play an increasingly prominent role as the volume of deals increased. The financial and geographic limitations of most nonprofit community-based groups made it more difficult for the groups to compete. All of this fueled the impression that benevolent private developers could do the work the local nonprofits had done but with greater speed and effectiveness.

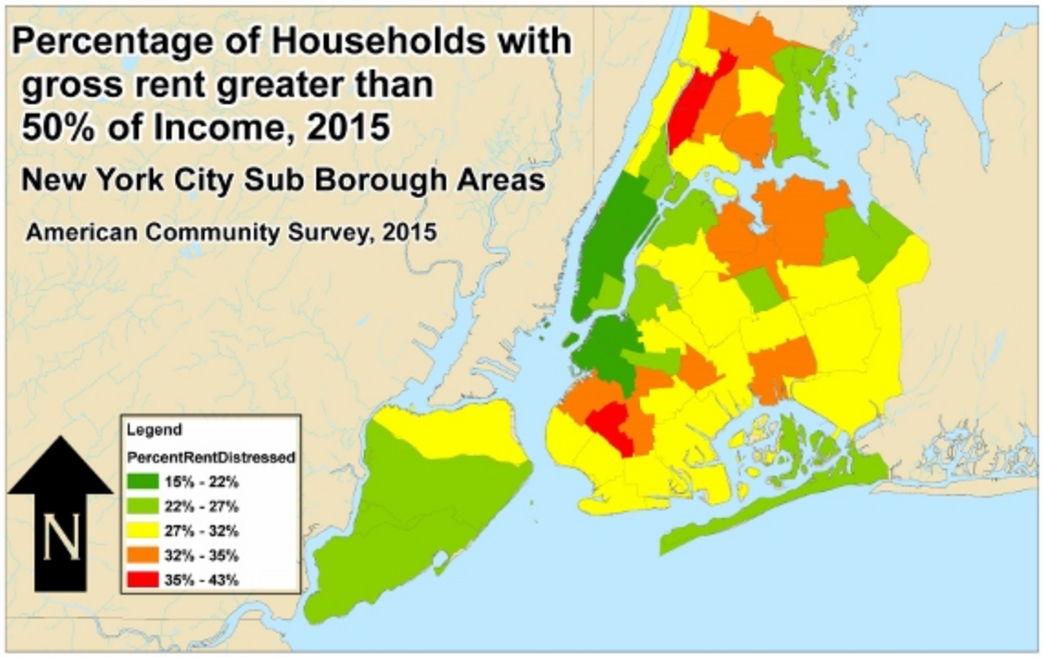
In recent years, City administrations have made public commitments to create and/or preserve large numbers of units. As these numbers are being achieved, the role of for-profit owners and developers has grown. While many of these private developers have real commitments to the provision of quality, affordable housing, their sensitivity to neighborhood concerns and issues cannot match that of locally based nonprofit community organizations. What may have been gained in number of units developed has been lost in community responsiveness. Community-based developers have fought to secure local priorities like larger apartment sizes, enhanced security, and safe community spaces.

Community organizing and community development groups played a tremendous role in the turnaround in the Northwest Bronx and many other neighborhoods around New York City. The decline of the involvement of local groups in planning efforts has likely contributed to the skepticism about whether the City's announced affordable housing plans will meet the community's needs.



The steady decline in Bronx median income coupled with ever increasing median rents has caused an affordability crisis in the Bronx.

This concern about the future is further fueled by the declining or stagnant financial situation of residents in many Bronx neighborhoods that, despite rising rents, remain more affordable than most other parts of the city.



Even though Bronx rents are more affordable than other parts of the city, more than half of Bronx community districts indicate a high rent burden. The Bronx touted as "most affordable borough" is actually the least affordable.

Steadily rising rents, the number of people in our neighborhoods spending over half of their household income on rent, the stagnancy of household income, and the lack of job opportunities contribute to the growing uncertainty and frustration that people have regarding their future in New York City. Grassroots community engagement with this work should be viewed as a positive thing for New York City as a whole. This engagement reflects a desire and a commitment to remain in the city.

Virginia Matic, one of UNHP's early board members, used to say, "We're not talking about affordable housing, we're talking about our homes." When people are talking about their homes, they're not thinking of spreadsheets and affordable housing goals; they are thinking about what is needed to create and maintain a safe and affordable place to live. The history of community development in the Bronx has shown that when people from the community are deeply involved in the process, difficult problems are solved, long-term solutions are devised, and informed compromises are made.

If you're interested in digging deeper into the history of community development and sustainable housing in the Bronx and elsewhere in urban America, we encourage you to seek out the following resources: "South Bronx Rising: The Rise, Fall and Resurrection of an American City" (Jill Jonnes), "House by House, Block by Block: The Rebirth of America's Urban Neighborhoods" (Alexander von Hoffman), and "The Past, Present, and Future of Community Development in the United States" (Alexander von Hoffman).

Additional photos illustrating the history of community development in the Bronx can be viewed on Tumblr.