## UNHP Rises to the Challenge of a Tough Year For the Bronx Amid Covid-19

## March 2020 to March 2021

In the midst of tough times due to the health and economic impacts of Covid-19, there is still much to be grateful for in the Bronx and at University Neighborhood Housing Program(UNHP). We are a year into our transition to remote work and UNHP has managed to find a way to provide remote affordable housing and financial services to Bronx residents, build on years of data collection and research to offer relevant information on the multifamily housing market during the pandemic, and bring our on-theground experience with community-controlled properties and tenants to bear on policy discussions about the preservation of affordable housing amid COVID-19. We are grateful to be able to stand with our hard-hit neighbors, and for the support of our partners, funders, and donors. We'd like to share some highlights of our recent work and share our plans for 2021 in the three areas we work towards our mission; affordable housing development, direct service, and community-focused research. UNHP closed in December with HPD and HDC on a \$12M tax credit repositioning of a 10 building project with 273 residential units and 10 commercial units, known as Reclaim HDFC. These properties were originally purchased as vacant buildings from the City in the late 1980s and renovated with the Low Income Housing Tax Credit. One of the Reclaim buildings, 2042 Grand Avenue, pictured above was upgraded with public area upgrades and a new boiler. The income eligibility of the entire package was adjusted to provide deeper affordability options and the repositioning will fund 8 exterior renovations and 2 public area upgrades. The portfolio is managed by Dougert Management and the repositioning will ensure that these buildings remain as permanently affordable housing for the Bronx over the next 60 years.



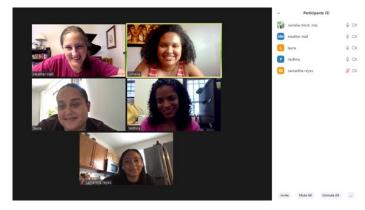
Preserving affordable housing during Covid-19 starts with our own portfolio; new cleaning and sanitizing procedures, delivery of masks to our building staff and tenants, and a temporary halt to non-essential renovation work were our first priorities in Spring 2020. Our Asset Manager, Brendan Mitchell, shared in a recent blog post some of the struggles to preserve community-controlled housing during the pandemic as rent collections dipped but expensive regulations and steady increases in operating costs, like insurance, remained. UNHP has have been working with other affordable housing property owners to look at the significant increases in insurance premiums, which have outstripped heating and water

and sewer as the highest operating line items in our properties as evidenced by a \$1M premium for an <u>8</u> <u>building</u>, <u>526 unit complex</u> co-owned with <u>Fordham Bedford Housing Corporation</u>. In 2021 expect to see UNHP share and seek to address the threats that rising operating costs pose to preserving affordable multifamily housing for low-income families.

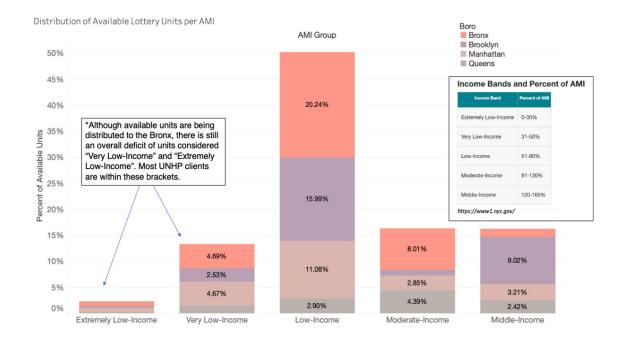


UNHP replaced our popular in-person resource fair, known as <u>Bronxtober Fest</u>, with a season of enhanced opportunities for Bronx residents to access remote housing and financial services. Working with our partners, UNHP offered 10 webinars in English and Spanish, trained over 20 trained volunteers who provided 120 service hours and assisted 135 NWBRC program users upgrade their Housing Connect accounts during special callin hours.

Teamwork makes the dream work! The staff of the UNHP Northwest Bronx Resource Center worked very hard to transition to effective remote services and meet the increased needs of Bronx residents. Heather Hall (top left) is our Salesforce consultant who enhanced our behind the scenes texting and automation of our database, while Jumelia (top right) led our bilingual team as they assisted program users and callers access essential assistance.

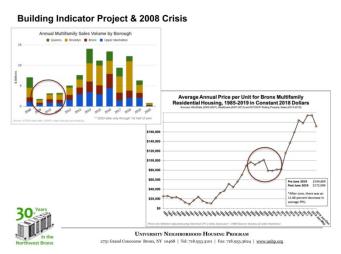


One of UNHP's biggest Covid-19 concerns was how to support vulnerable Bronx residents and our 3,000 program users at the Northwest Bronx Resource Center (NWBRC) without our popular face to face programming and large resource fairs. Barriers around technology and increased need due to loss of income and illness in families presented challenges to our program. Thanks to a well-developed client database, a portable phone system, and dedicated bilingual staff and interns, the NWBRC never lost touch with its program users. Jumelia Abrahamson, Director of the NWBRC, put together a successful Fall Fest program which incorporated trained student volunteers, our long-standing partners, Neighborhood Trust Financial Partners, Ariva, Neighborhood Housing Services (NHS), POTS, NYC DOF, Legal Aid Society, NYC Tenant Support Unit, and original YouTube content to offer a wide range of housing and financial services. Fall Fest included increased text, call, and email outreach, special Housing Connect call-in hours, and 10 webinars, in English and Spanish, attended by over 200 attendees. The webinars and increased contact led to 43 NYC Rent Freeze enrollments and 40 financial counseling appointments. Looking ahead to 2021, UNHP will be working with NYC free tax prep leader, Ariva, to offer a scaled-back remote free tax preparation program and will continue to assist community residents as they struggle to recover from the financial impact of Covid-19 and remain housed.



UNHP trained volunteers focused on connecting our program users with the new Housing Connect 2.0, NYC's affordable housing lottery. UNHP preliminary research shows the need for more deeply affordable housing to meet the need for housing for Bronx families and individuals.

One of the services in highest demand at the Northwest Bronx Resource Center is assistance with Housing Connect, the affordable housing lottery, which is further evidence of the affordable housing crisis in the Bronx. The shelter at home Covid-19 restrictions made a safe, affordable home seem even more fundamental to Bronx families. Housing Connect recently upgraded to Housing Connect 2.0 and thanks to our 25 student phone volunteers we were able to convert 135 user accounts. The NWBRC is proud of this work but struggles with the mismatch between available lotteries and the income of the people who come to us for help as outlined in the graph above.



Tracking the rise and fall of multifamily sales prices per unit and its impact on affordability is part of our research work. This research is shared with public agencies and the leading multifamily lenders in an effort to address building conditions and long-term affordability.

Our Bronx-focused and NYC multifamily housing market research, as well as UNHP's Building Indicator Project (BIP), have become especially relevant at this time. Research and writings on the <a href="impact of Covid-19">impact of Covid-19</a> on our community, the struggle to preserve community-based

affordable housing, and NYC real estate during the pandemic provided valuable real-time information to

public agencies and those serving the Bronx. UNHP's research around building distress has been shared on our blog, at the annual BIP meeting, our affordable housing forum, and webinars for HPD staff members, tenant organizations, and legal services groups. Our analysis points to imminent challenges in building operations and the ability for owners to make their mortgage payments, challenges which are exacerbated by long-term trends of rising rents and rising asset values in the market for rent-stabilized housing in the Bronx and NYC. Jacob Udell, UNHP's data & research coordinator, was one of four authors of a report, recently published by the Community Service Society and titled, "Corporate Windfalls or Social Housing Conversions? The looming mortgage crisis and the choices facing New York." The report aims to be an overarching narrative of the potential crisis in rental housing, what it portends, and the tools and resources needed on the city and state levels to successfully avoid crisis and preserve affordable housing. In 2021, tracking trends of distress and working to preserve affordable housing through new (and old) models will be a focus of our efforts.

UNHP is grateful that we have been able to continue to raise support for the work towards our mission, which feels more important than ever. Thank you to <u>our funders</u> who delivered grants early in response to the Covid-19 crisis and all <u>those who supported our Affordable Housing Webinar</u> and fundraiser this year. <u>Your support</u> is appreciated and always welcome. UNHP is grateful to our many public, private, and nonprofit partners who collaborate with us to bring resources to the northwest Bronx. UNHP remains a unique and strong organization poised to tackle the issues that lie ahead in 2021.UNHP is very thankful for the work of so many people, the resilience offered by our Bronx neighbors who come through our doors, the experience and wisdom gained from past adversity, and the tremendous help and support we receive from many different individuals and organizations. We close with a <u>paraphrased quote</u> from John Garcia, Executive Director of <u>Fordham Bedford Community Services</u>, UNHP board member and lifelong Bronxite, "The Bronx has been here before and there is a lot of work to be done. I have faith and I have hope we will emerge from this crisis a stronger community. There's not much we can't accomplish together. Don't count us out!"



Thanks to partnerships with the Bronx Relief Effort, Humanity Forward, and Neighborhood Trust Financial Partners, and our own fundraising, UNHP was able to provide small direct relief grants ranging from \$30 to \$1,000 to struggling families and senior citizens we serve. UNHP selected program users in need and set aside some of the grants for undocumented immigrants who did not qualify for the stimulus.