

**University Neighborhood Housing Program (UNHP)**  
**June 2015 – June 2016**  
**Report on the work of the Northwest Bronx Resource Center**

The Northwest Bronx Resource Center, in collaboration with other successful non-profits provided a range of vital interconnecting financial education services to our underserved community in the northwest Bronx. Individual financial coaching, group financial education workshops, foreclosure prevention, first-time homebuyer counseling, benefits and healthcare insurance screenings were provided regularly on-site at the Northwest Bronx Resource Center. The Resource Center is conveniently located in Refuge House, the base for our neighborhood partner, Fordham Bedford Community Services (FBCS). FBCS provides a wide range of services out of Refuge House for the community including, Citizenship and ESL classes, afterschool tutoring, a college prep program and access to a computer lab.



One of the highlights of this time period was our partnership with the New York City Civic Corps. UNHP welcomed two Civic Corps members in September 2015 who continued to work with us through the end of July. The Civic Corps members developed new volunteer initiatives and provided direct financial services to community residents as part of their work. UNHP continued with expanded and later hours for the twice weekly financial coach from The Financial Clinic for 2015/16.

The Parodneck Foundation worked with us to offer Saturday hours for homeowners and first-time homebuyers as well as twice monthly regular hours at the Resource Center. UNHP worked with partner Seedco to provide the services of a marketplace navigator, community health advocate and public benefits screener on-site during the tax days and as a regular by appointment service at Refuge House. In April 2016, Seedco ended this type of service and UNHP created a new partnership with Part of the Solutions (POTS) to offer healthcare insurance and SNAP enrollment. This partnership with POTS is an extension of our work together in the same neighborhood and complements the services that UNHP offers to our participants. Other highlights include successful resource fairs in site locations and a strong free tax preparation season; offering on-site services, new partnerships with financial intuitions and public agencies.

**Northwest Bronx Resource Center Partners**

- The Parodneck Foundation - foreclosure prevention counseling and first-time home-buyer help
- The Financial Clinic - financial coaching
- Neighborhood Trust Financial Partners- group financial workshops and individual coaching
- Ariva and Fordham Bedford Community Services - tax preparation
- SeedCo – Public benefits screening and health insurance screening through April 2016
- Part of the Solution (POTS) – Public benefits, Snap and health insurance screening and enrollment

UNHP also worked in collaboration with other partners to offer additional services, topic-specific workshops or fairs including Fordham Bedford Housing Corporation (FBHC), Community Service Society, West Bronx Housing, Start Small Think Big, NYC Small Business Services, Monterey Cornerstone Community Center, Concourse House, Project Heal, Thorpe Residence and NYCHA Resident Empowerment Economic Services (REES). We partnered with many banks listed below to offer free financial products to neighborhood residents. In addition to their valued partnership, FBHC provided space for many of our workshops and fairs.

UNHP was able to work with local residents to reduce the use of predatory financial services, and increase financial stability in our community. Below is a summary of our outcomes followed by more detailed information and links to stories about our work.



**UNHP's Free Tax Preparation Program**, in partnership with Ariva and Fordham Bedford Community Services assisted 1,422 low income families and individuals file their taxes for free. On tax days, UNHP coordinated the provision of a wide range of interconnecting services to low-income tax filers. 164 tax clients utilized on-site services including; 4 ITIN applications, 38 ITIN tax filings, 69 people were screened for SNAP, public benefits and low-cost health insurance, 27 people obtained their credit reports and 13 of those people saw the financial coach on-site,

22 people opened on-site banks accounts with either TD Bank or Apple Bank for Savings, and 4 people purchased savings bonds. UNHP exceeded our goal of 10% of tax clients using on-site services, and 50 out of the projected 100 obtained credit reports on-site or during tax-time workshops. The UNHP Tax Program assisted 351 households obtain \$801,494 in Earned Income Tax Credit and 64 households receive \$64,131 in education credits. UNHP filed 1,555 returns for \$1.9 million in fee-free refunds. The average return was \$1,378. UNHP tax program users continue to be low and very low-income Bronx residents; 88% of UNHP tax filers earn less than \$30,000 and 55% earn less than \$10,000. 61% of our filers were Hispanic and 23% were African American. 38 immigrants filed their taxes using an ITIN number.

**Volunteer Initiatives** UNHP's two Civic Corp members increased our volunteer participation, not only at our free tax preparation program, but as credit coaches and committed volunteers for on-going outreach events at UNHP. The Civic Corps members created two new volunteer groups that worked during the tax season; UNHP Peer and Resident Ambassadors. The Peer Ambassadors were responsible for communicating with other volunteers at their school as well as providing information about other UNHP services and soft-touch financial services like credit reports. The Resident Ambassadors are community members who spread the word about our programs to their neighbors. 77 student and professional (non-student) volunteers assisted during our free tax prep program providing over 1,000 hours of service to our program and low-



income Bronx residents. 49.4% of our volunteers were Manhattan College students, 29.8% were from Fordham University, 18.2% were working Professionals and 2.6% of our volunteers came from Bronx Community and Monroe College.

### **1:1 Financial Coaching and 10 hour Group Financial Education Workshops**

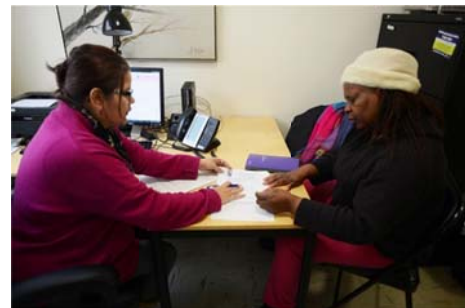


UNHP assisted 314 individuals through our group and individual financial coaching sessions. We offered 7 Neighborhood Trust Financial Partners Getting Ahead Financial Education classes. These 5 week, 2 hour sessions cover, in group-style classes, budgeting, savings, credit, banking, and debts. Every participant obtains their credit report, an analysis, a 1:1 meeting with a financial coach and access to credit union products. 68 low to moderate income individuals participated in the Getting Ahead

workshops and 47 graduated from the class by attending 4 out of five sessions, doing homework on financial issues and meeting with the coach. UNHP engages a financial coach via The Financial Clinic two days a week out of the Resource Center. 246 individuals attended 317 sessions with the UNHP Financial Coach at the NWBRC. There was a retention rate of over 30% for financial coaching clients and 218 people obtained their credit report. The Financial Clinic reports an improvement in credit scores and reduction in debt for its UNHP coaching clients; 54 clients improved their credit score and 49 clients addressed debt issues. Additionally, 26 coaching clients, saved consistently, put aside a portion of their tax refund, reduced banking fees and/or achieved a financial goal.

### **Helping Homeowners Prevent Foreclosure and Providing Guidance to First-time homebuyers**

Working with the Parodneck Foundation, UNHP offers regular 1:1 foreclosure prevention counseling and 1:1 homebuyer assistance out of the Resource Center. Parodneck is certified by HUD to offer these services and assisted 18 homeowners. 4 homeowners got modifications, 10 submitted a work-out plan and 4 were referred to legal services. Using the UNHP Homeowner Outreach Database (HOOD), UNHP sent out a 2,000 piece mailing to



homeowners who were behind on City liens to inform homeowners about our financial education and foreclosure prevention services. An additional 34 Bronx residents have been using our on-going first-time homebuyer services at the NWBRC; 10 are pre-approved for a mortgage, 11 are meeting with the financial coach, 6 are mortgage ready and 7 have developed a longer range savings plan.( some clients are using multiple services)

### **Topic Specific Workshops and Resource Fairs**

UNHP worked with 416 individuals through **topic-specific financial education workshops** and **Resource Fairs** with opportunities for individual help and follow-up at the Resource Center. In January 2016, twenty-one graduates joined the first twenty-five daycare providers to graduate from a 40 hour Small Business Services Childcare Entrepreneurship Program funded by Citi and organized by UNHP and



Fordham Bedford Community Services. Three graduates went on to open a second business after the class. UNHP assisted the first class of graduates, at their instigation, form an advocacy group known as Bronx Providers United/Provedoras Unidas Del Bronx. A group of about thirty licensed Bronx family daycare providers have organized and are working to advocate for increased subsidized vouchers, higher reimbursement rates and better benefits.

Working with Start Small Think Big and Fordham Bedford Community Services (FBCS), UNHP offered two intensive workshops for home-based daycare providers. One workshop attended by 12 providers offered bilingual legal assistance on reducing risk through insurance and incorporation. The second workshop attended by 45 daycare providers was run by a CPA on filing taxes for the self-employed. UNHP also collaborated with FBCS to provide curriculum-based financial education lessons within their Citizenship and English as a Second Language classes. UNHP assisted 77 immigrant adult students with lessons on banking, budgeting, and financial communication skills as a part of the FBCS run classes. UNHP staff provided 2 workshops to 28 young people on budgeting, banking and savings. UNHP also worked with the students and families of FBCS enrolled in their College Prep Program with information on FAFSA and budgeting for college. UNHP's Financial Coach participated in specific training at Goodard Riverside around filing for financial aid, understanding the College fund gap, assessing student financial aid packages and FAFSA. UNHP assisted 20 families through workshops and coaching around college financial information. UNHP also offered 4 topic-specific workshops for 58 low-income individuals at



specialized programs for victims of domestic violence, women in transitional shelters and workforce program participants. UNHP partnered with Dougert Management and Amalgamated Bank to offer a financial workshop for the 12 superintendents of the buildings overseen by UNHP. Working with NYCHA REES, UNHP undertook special outreach and event efforts and assisted over 50 NYCHA residents through our services. UNHP provided 5 Resource Fairs reaching

143 people. UNHP views the Resource Fairs and targeted workshops both as an on-the spot assistance tool as well as a way to provide information about our in-depth follow-up services available at the Northwest Bronx Resource Center. The bullets below highlight the UNHP Resource Fairs held over the past year.

## UNHP Resource Fairs

- Two Resource Fairs were held for prospective homebuyers. The first was an Open House held on Friday, July 24<sup>th</sup> 2015 at the West Farms Square Community Room, in conjunction with [West Farms Social Services](#). [West Farms Square](#), a 526 unit, 8 building affordable housing complex is co-owned by UNHP and [Fordham Bedford Housing Corporation](#). 16 West Farms tenants and neighborhood residents were able to meet with the Parodneck Foundation counselors and participated in a home-buying basics presentation offered by Jumelia Abrahamson. Gerald Carter and Noemi Aviles answered questions from the interested home-buyers and made follow-up appointments for counseling. The second Home-Buyer event was held on April 16, 2016 at Refuge House. Thirty-four prospective homebuyers earned their HUD Certification and were able to attend two informational workshops, obtain free credit reports, scores and counseling, and gain access to three lenders with affordable products for first-time homebuyers. Alma Rojas, the UNHP Financial Coach from [The Financial Clinic](#), assisted 17 attendees print their credit reports, 2 people work on a budget and scheduled many others for 1:1 financial coaching appointments at the UNHP [Northwest Bronx Resource Center](#). Lenders [Amalgamated Bank](#), [Sterling National Bank](#) and [HSBC](#) attended the Expo, co-led the workshops and provided information about their mortgage products, access to mortgage pre-qualifications and information about special products for homebuyers.



- With a focus on preventing identity theft and protecting your money, UNHP held a Financial Security workshop on November 3<sup>rd</sup>, 2015 which offered a range of financial services to the tenants of West Farms Square and surrounding buildings. [Popular Community Bank](#) offered two half-hour workshops on protecting your financial information. [Ariva](#) provided the services of an on-site financial coach who worked with attendees to obtain their credit report and review the results. Sarah Altagracia of [Operation Hope](#) engaged attendees around home-ownership options and HUD-certified

counseling in the West Farms community. [idNYC](#) provided on-the spot scheduling for appointments to obtain this popular form of photo identification. Over twenty West Farms and NYCHA residents attended the workshop, four people met with the financial coach, twelve obtained information or assistance about idNYC and 10 people participated in the financial security workshops.

- Working with our Resource Center partner for foreclosure prevention assistance, [The Parodneck Foundation](#), UNHP sponsored a March 15th Senior Citizen Homeowner Resource Fair that offered an opportunity for homeowners to meet with attorneys, counselors, and a financial



coach. The Fair was part of The Senior Citizen Initiative and provided home energy assessments, credit report analysis, and special low cost renovation and loan programs for senior homeowners. Ten senior homeowners attended the Resource Fair held at Serviam Gardens and received services from The Parodneck Foundation, The Financial Clinic, UNHP, Sustainable South Bronx and the NWBCCC Weatherization Project. Six seniors printed their credit reports, two scheduled appointments for financial coaching at the NWBXRC, 2 homeowners applied for property tax exemptions (STAR) and 3 homeowners have been approved for a free home energy assessment. One senior applied for the Senior Citizen Housing Assistance Program (SCHAP), a

low-cost loan product from The Parodneck Foundation. Attendees also made follow-up appointments for legal and foreclosure prevention assistance through the Parodneck Foundation.

- Working in collaboration with NYC Department of Finance, Community Service Society, Fordham Bedford Housing Corporation,(FBHC) POTS, and West Bronx Housing, UNHP hosted a Bronx Rent



Freeze Outreach and Information event on June 29<sup>th</sup> at Serviam Gardens. 63 seniors attended the event and 25 filed for the Senior Citizen Rent Increase Exemption (SCRIE) or the Disability Rent Increase Exemption(DRIE). Thanks to support from Citi, UNHP will be adding SCRIE and DRIE outreach and application assistance to our services at the NWBRC. A rent freeze supported by the NYC Department of Finance can assist low-

income seniors remain in their apartments. It is estimated that up to 70% of eligible seniors in our neighborhoods have not applied for the program.