



## **UNHP Northwest Bronx Resource Center**

### **2016/17 Highlights**

Created in 2012, the UNHP Northwest Bronx Resource Center (NWBRC) is a collaborative initiative with other successful nonprofits to bring resources to our community. Housed in a vibrant existing community service hub managed by Fordham Bedford Community Services, at Refuge House, the Center offers a wide range of interconnecting financial services to Bronx residents. Our biggest success in the past year was in response to the growing affordable housing crisis in our community. UNHP quickly and successfully built an affordable housing assistance program that offered a range of housing services for tenants, including eviction prevention, enrollment and assistance with the NYC Rent Freeze and NYC Housing Connect. Over 2,300 individuals, 95% of which are LMI individuals, received assistance at the Center from June 2016 to July 2017. Additionally, UNHP became an HPD Housing Ambassador in 2017.

The NWBRC works to increase both financial security and housing stability as these issues are intertwined. When adjusted for inflation, incomes in the Bronx remain the lowest in the city. In fact, according to the American Community Survey, between 1989 and 2015, incomes in the borough have declined by 20 percent. In 2015, the poverty threshold for a family of two adults and two children was \$24,036. Despite having over 92 percent of the Bronx workforce employed in 2015, over 430,000 residents, or nearly 30 percent, lived below the Federal poverty line. Over one third of all households in the Bronx are severely rent burdened (pay in excess of 50 percent of income toward rent). Coupled with downward trends in income, people in our borough are struggling to make ends meet and this gap has resulted in doubling up, eviction, and loss of housing. Even though Bronx rents are lower than other parts of the City, about 50% of Northwest Bronx residents pay half of their incomes towards rent. The demand that rising rents plays on stagnant Bronx incomes makes it even more urgent that Bronx residents avoid predatory financial products, address urgent financial issues, obtain any aids to increase housing affordability and stability and develop a long range financial budget and plan.

### **2017 Northwest Bronx Resource Center Partners & Service**

[Legal Aid NYC](#) – Foreclosure prevention counseling for struggling homeowners and contract review for homebuyers and other legal services once a month on-site

[The Financial Clinic](#) – 1:1 financial coaching twice weekly on-site

[Neighborhood Trust Financial Partners](#) – Group financial workshops and individual coaching held about 6 times a year at UNHP.

[Ariva & Fordham Bedford Community Services](#) – Tax preparation on site in the FBCS computer lab or at local senior citizen residences from January to April.

[Part of the Solution \(POTS\)](#) – Public benefits screening and health insurance screening by coordinated appointments at POTS main office situated in the northwest Bronx.

[NYC Tenants Support Unit](#) – Provides a range of assistance for tenants facing eviction or seeking a new affordable apartment.

## Affordable Housing Services at the NWBRC

UNHP began providing new direct housing assistance at the Northwest Bronx Resource Center in the summer of 2016. Stagnant incomes and rising rents have contributed to the affordable housing crisis in the Bronx. While the majority of low-income renters in the Bronx face issues of housing insecurity and financial instability, senior citizens are especially vulnerable. Senior Citizen advocacy groups, The Mayor's Office and LIVEON NY cite data that the Department of Finance Senior Citizen Rent Increase Exemption is under-utilized at a time when low-income seniors are facing serious housing issues. In the Northwest Bronx neighborhoods of Kingsbridge Heights and Mosholu, LIVEON NY estimates that more than 70% of seniors and people with disabilities who are eligible for the program are not enrolled. UNHP offers NYC Rent Freeze (also known as SCRIE/DRIE) enrollment, renewal and screening assistance by appointment once a week to seniors and people with disabilities. UNHP hired a new bilingual staff person to assist with the SCRIE/DRIE applications and worked with the Department of Finance, used our tax program as an outreach tool and expanded outreach through ads, events, posters and flyers.



## NYC Rent Freeze and Housing Connect

UNHP staff was trained in administering NYC Rent Freeze and Housing Connect services by the Community Service Society. We offer these services at the NWBRC once a week. UNHP has screened 340 individuals and submitted a total of 163 applications (new or renewals) for senior citizens and individuals with disabilities to the Department of Finance. Many applications are still pending, but so far 68 have been approved. In April 2017, UNHP became a [HPD Housing Ambassador](#) and as an ambassador we work with people who want to participate in NYC's online affordable housing lottery for newly constructed multifamily rentals. At a recent outreach fair, we helped over 20 people sign up for Housing Connect and we have added an extra day of service to accommodate Bronx residents seeking this service.

## Eviction Prevention Partnership with NYC Tenants Services Unit

In January 2017, UNHP partnered with NYC Tenants Services Unit (TSU) to provide much-needed [eviction prevention assistance](#) to Bronx tenants at the NWBRC twice a month. TSU provides multiple services relating to eviction prevention, including legal referrals, legal rent forms, and referrals for housing subsidies. They also provide expedited help for those at immediate risk of eviction. Since the service has become available, 57 Bronx tenants have met with the TSU advisor.



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

The financial services component at the NWBRC is the foundation for all our services. Satisfactory credit scores, a budget, savings and manageable debt are required for renters, prospective renters, homebuyers, retirees and college-ready students – everyone. [A Financial Coach via The Financial Clinic](#) provides 1:1 financial coaching at the Center twice a week and UNHP organized five sessions of Neighborhood Trust Financial Partners’ 10 hour, 5 session Getting Ahead workshop, three of which were held in Spanish. A total of 69 individuals participated and 54 graduated from the program. In addition to the 10 hour class each participant had the opportunity to meet 1:1 with a financial coach

and qualified for membership into the Neighborhood Trust Credit Union. The UNHP Financial coach assisted 238 low-income Bronx individuals.

## UNHP Resource Fairs

UNHP organizes Resource Fairs and Outreach Events as a way to bring our services into different neighborhoods and populations in our northwest Bronx community. These events, often in collaboration with other nonprofit or public service providers, offer on-the-spot assistance, printed information and materials and an opportunity for follow-up. Throughout November 2016 to June 2017, UNHP hosted five resource fairs attended by over 200 individuals with a focus on a range of important issues, including financial inclusion, immigrant access to financial services, taxes, tenant issues, homebuyer information and affordable housing.

In November 2016, UNHP organized [the Bronx Tenant Housing Resource Fair](#) with the help of 10 partners (listed below). Two workshops were offered; one on Tenant Rights and Eviction Prevention and another on Finding, Qualifying, and Applying for Affordable Housing. Attendees were also able to visit tables from our partnering organizations for individual help and further information about available services and resources. Over 60 people attended, 17 obtained their credit scores, 13 people scheduled coaching appointments, and 16 people signed up for SCRIE/DRIE applications and Housing Connect sign-ups



Partners: Fordham Bedford Housing Corporation, The Financial Clinic, POTS, West Bronx Housing & Neighborhood Resource Center, The Legal Aid Society, HomeBase, Senator Gustavo Rivera’s Office, Northwest Bronx Community & Clergy Coalition, NYC Tenant Support Unit, and the Mayor’s Community Affairs Unit

UNHP also hosted [two resource fairs](#) as bookends to our 10<sup>th</sup> Anniversary NYC Free Tax Prep Program. On January 18<sup>th</sup> we hosted a Financial Fitness Fair and on April 12<sup>th</sup> we hosted our Spring into Action Event. At both fairs, Bronx residents had access to our free financial and housing services offered out of the NWBRC, banking presentations in Spanish from Amalgamated Bank, immigrant services, and tax appointments. Additionally, Santander Bank was onsite providing information about bank accounts and credit report assistance, TD Bank volunteers were available to pull credit reports, and Apple Bank for Savings was on site for residents to open bank accounts.



UNHP worked with Ariva's Ready to Rent Program, POTS, NYC Tenant Support Unit, and the NYC Department of Finance to host two [Affordable Housing and Financial Empowerment days](#) in the month of June at Ariva's offices on West Tremont Avenue and the Mary Mitchell Center. Attendees could have a 1:1 financial coaching session, evaluate their credit report, and be screened for benefits. During these two events, UNHP created 49 new Housing Connect profiles, completed over 140 affordable housing lotteries applications, started 4 SCRIE/DRIE applications, and provided 20 financial coaching sessions and credit assessments via Ariva.



# UNHP'S 2017 INCOME TAX PROGRAM

## VITA BY THE NUMBERS

### WHAT WE ACCOMPLISHED



36 ITIN Returns



581 children & families reached



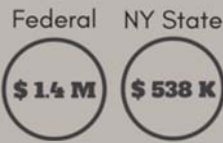
352 filers received the Earned Income Tax Credit (EITC)



29 self-prepared tax returns for over-income filers



254 Seniors assisted at their homes



\$1.9 million dollars in Federal and State fee-free refunds.  
Average Tax Refund of \$1,405,  
Gross Annual Income \$17,100.



Over 800 returning and 391 new clients scheduled an appointment.



240 Tax filers also participated in financial coaching or attended Getting Ahead workshops.

### ADDITIONAL PROGRAMS TO HELP INCREASE FINANCIAL SECURITY



109 SNAP screenings, 21 new enrollments.



10 new affordable bank accounts opened.



47 mini-coaching sessions and on-site credit report pulls.



92 unclaimed back years returns from 2015, 2014, & 2015.



86 volunteers, mainly students from Manhattan College and Fordham University, donated **1,712** hours preparing taxes and signing-up clients.

15 participants contributed over 30 hours!

HELPING BRONX RESIDENTS AVOID COSTLY PREPARATION FEES AND PRODUCTS. READ MORE ONLINE [WWW.UNHP.ORG](http://WWW.UNHP.ORG)

The above infographic shares the numbers for [our successful 2017 tax season!](#)

Additional financial services were also available to the tax day participants: Apple Bank for Savings was onsite providing access to no- and low-cost banking products, clients were screened for the NYC Rent Freeze and SNAP with the help of POTS, mini financial coaching sessions and credit report pulls were available, and the Bronx Community Health Network provided on-site access to affordable health insurance.



## Bank Pop Up Days

In order to expand the reach of UNHP's services that are offered through the Northwest Bronx Resource Center, staff members hosted [pop up events](#) at six different bank branches in the Bronx. We visited Amalgamated Bank, Ridgewood Savings Bank, Apple Bank for Savings, TD Bank, Capital One and Citibank and were able to assist 71 bank customers, many of whom have continued to utilize the services offered at the NWBRC.

## Working with Prospective Homebuyers

There is a lot of interest from neighborhood residents in purchasing their first home. Throughout 2016 and 2017, UNHP worked with over 70 individuals with a homeownership goal in mind. UNHP provided access to [1:1 financial coaching towards homeownership](#), a homebuyer counselor through the Parodneck Foundation, and group workshops. In October 2016, 45 Bronx tenants attended the [UNHP Fast Track Homebuyer Series in partnership with Santander Bank](#) where the full range of homebuyer information was covered, including buyer readiness, credit scores, down payment assistance, special first-time homebuyer programs, the role of a professional homebuyer team, and credit and homeownership traps over three separate sessions. Realistically, it is a challenge for moderate income households to buy a home, co-op or condo in NYC. Low and moderate income Bronx households are most likely paying over 50% of their incomes towards rent so consistent savings for a down payment is difficult. UNHP has seen that when households set homeownership as a goal they are motivated to improve their credit and enhance savings – actions which also help families when they want to move to another rental, need to meet education costs or are planning to retire. Families may also have the opportunities to increase earnings over time.



In 2016/17, UNHP created original materials to assist prospective homeowners, and tenants. [The BronxOwner Guide](#), [The Price Property Tracker](#), and four on-line resources for Bronx Tenants: [The Bronx Banking Guide](#), [Bronx Housing Resources](#), [Bronx Senior Citizen Housing Providers](#), and [Bronx Affordable Housing Providers & Private Managers](#).