

The Bronx Talks Back UNHP

UNHP and our guest bloggers have used [Views from the Northwest Bronx](#) to share the experiences of local groups as well as data and analysis about our community. Our blog series has covered changes in community development, Bronx demographics, multifamily housing sales, and the impact of city housing policy and private investment in the borough.



In this and [another blog post](#), UNHP is sharing the northwest Bronx views of neighborhood residents, community leaders, Bronx community development professionals and UNHP board members. Thank you to all who shared their opinion and thank you to Elizabeth Strojan for helping out with resident interviews at our free tax preparation program and Tyler Falish who conducted the UNHP board interviews.

Nayda Alejandro is the director of [Rosehill Management](#) and oversees three low-income senior citizen housing developments with over 240 affordable units, created originally with HUD 202 funds, which are no longer available. In addition to decent affordable apartments, the senior developments offer accommodations for an aging population, wheelchair and walker access, community rooms, social workers, transit vans and activities. The wait lists for each development is long; a recently opened wait list at Edison Arms was filled in 30 days. Section 8 rental subsidies keep the apartments affordable for the seniors whose average income is \$12,000 from social security and some pensions. Nayda has been overseeing senior affordable housing for many years and used to do home visits prior to tenancy for the seniors. Even 20 years ago, renting rooms and doubling up was a way to afford the rent. At one memorable home visit, she entered a large apartment and each of the four bedroom doors had its own padlock. “I wish that there were more buildings like this [Rose Hill Apartments]. We just opened our inquiry list at Edison Arms and we already have the names of 500 people seeking an application. There’s a need out there.”

Nayda C. Alejandro, Director of Rosehill Management & UNHP Board member.

Ms. Jones, a fan of UNHP, uses our free tax preparation service and has taken our [5-session Getting Ahead Financial Education](#) workshop, even though she calls herself “an avid budgeter.” She was born in Brooklyn, but has been living in the Bronx since she was three years old. In 1981, she moved into her apartment building in the Fordham-Bedford area only to have the landlord remove the boiler! She participated in the rent strike and paid her rent into the rent strike account until heat and hot water were restored. She has a different landlord now and is very pleased with the service and repairs that she has in her building. “The building is well cared for by the super and the other workers, but it is an old building and there are issues with the pipes and leaks.” She worked for the New York Times and Citicorp as she was raising her daughter in her two-bedroom apartment. After retirement, Ms. Jones became ill and received Section 8 rent subsidy. She says it is a godsend. She knows people who had Section 8 and for one reason or another let it lapse; Ms. Jones, who lives on her social security, makes sure hers is up-to-date. An active Bronx citizen, she volunteers for Senator Rivera, is a community gardener, and encourages her neighbors to vote and get involved. Ms. Jones does what she preaches and enjoys many of the Bronx attractions including, Wave Hill, Poe Park, Freedman House, Botanical Gardens, and the Bronx Museum.

She has seen many changes in the neighborhood since 1981, some good, some not so good. She has a great apartment, but dislikes the lack of respect that some of her neighbors show for the building and their neighbors. She feels that the neighborhood is becoming overdeveloped: “They are putting up big buildings on very tiny lots. I know people need homes, but rehab the old buildings. I have a friend whose landlord turned her building into homeless housing and then she was homeless. Luckily she found a spot in a senior building within the year—but that makes no sense.”

Ms. Jones, Neighborhood Resident.

These pieces on the blog provide great insights into the issues facing the City and the Bronx today. Thirty years ago South Bronx neighborhoods were devastated, and further north there was tremendous pressure to just hang on. While there has been massive physical revitalization and significant assistance to low income families and people in need of supportive services, today there are tremendous pressures bearing down on the Bronx. UNHP's BIP Program, created in 2000, has been a vital resource in revealing rising acquisition prices, building distress, challenged property economics and household rent burden. UNHP has pulled the banks, HPD and community organizations into the process to collaborate in trying to address these threats.

CPC has seen numerous properties it financed over the years sold at inflated prices. High prices stress the property economics, resulting in diminished services and rent pressure. Buildings that are trading hands at current prices, or leveraging, are prime candidates for distress. UNHP's leadership in organizing focus here is essential.

Richard Conley, Senior Vice President, [The Community Preservation Corporation](#).

The Bronx is in a very unique and precarious situation. You have different groups of people making decisions that have and will affect its' residents for decades to come. City officials are directing a disproportionate amount of supportive housing, shelter beds and cluster site projects to the Bronx that create pockets of almost permanent poverty. Then you have speculative developers who are looking to cash in on the housing crisis and banks that are willing to finance their purchase of over-priced buildings. All the while, Bronx residents who receive no subsidies, the large majority, are struggling to stay afloat because their wages have not kept up with rent and cost of living increases.

The next generation of Bronxites deserves a chance to live in the neighborhoods that the previous generation fought to preserve.

John Garcia, UNHP Board member, Director [Fordham Bedford Community Services](#), & life-long Bronx resident.

David, a self-employed carpenter has consecutively filed taxes with UNHP for 5 years. Since leaving his native Mexico in 2000, David has lived in the Bronx. Even though David is not a US citizen, he, like many other immigrants, files his taxes every year, knowing he owes over \$2,000 on federal and state taxes. David hopes to adjust his immigration status, to retain more of his work income, open a checking account to pay his rent and have a more stable home for his family. His daughter, a freshman at CUNY, will work over the summer at Manhattan College with incoming international students.

David, Bronx resident.

Katiuska operates a group family daycare business in her home in the Wakefield section of the Bronx. Katiuska became a daycare provider in 2011 so that she could work from home, educate young children, and fulfill a dream to have her own business. Katiuska, born in the Dominican Republic and recently a U.S. citizen, is a member of the Fordham Bedford Community Services (FBCS) Early Learn network. In 2015, she opened the Larimar Center

on Decatur Avenue in the Fordham section of the Bronx to offer after-school programs and summer camps for children and educational opportunities for other home-based daycare providers. Katuska is well educated and trained in her field; she has a business college degree with a masters concentration in health, and is a licensed daycare provider. She has an alphabet soup of other prestigious accreditations from CDA, NYSAFCC and NYSAEYC and is a graduate of NYC Small Business Services, Citi, UNHP and FBCS Northwest Bronx Childcare Entrepreneur Class.

Katuska is a founding member of [Bronx Providers United](#), a group of trained and licensed Bronx daycare providers working together to improve their businesses and provide high quality childcare to Bronx children and their working parents. She is concerned that there are not enough subsidized daycare slots in the Bronx for low-income working families. “All parents need good choices for quality daycare.” She recently had to turn away five families from her daycare business because when they sought subsidy slots from FBCS, there were none. The families chose to go on the waiting list, even though daycare may have been available in other boroughs, because they need to find daycare close to home. The lack of subsidized slots affects Bronx home-based daycare providers, too. Many Bronx working families do not earn enough to pay “market daycare rates” which are about \$175 per week for a three-year-old child. Bronx daycare providers and Bronx families need the subsidized slots to thrive.

Katuska has a strong entrepreneurial spirit and is eternally optimistic, but even she has her doubts about being able to make her daycare and community center businesses work. A \$7M cut to the NY State 2017/8 budget childcare budget will mean 900 children in New York will lose their subsidized care. Only 17 percent of eligible toddlers receive subsidized care in the Bronx. Katuska spoke to Mayor de Blasio at his Bronx Town Hall in May. She questioned the creation of Pre-K for three-year-olds, and its impact on family daycare providers; the Mayor told her not to worry, as more babies will be born. Katuska knows more babies will be born, but with the competition from unlicensed daycare providers, UPK, 3PK, and the lack of subsidized daycare slots, she is not sure how many more babies she will care for before she goes out of business.

Katuska Morel, FBCS Group Daycare Provider, Founder of Larimar Center, Member of Bronx Providers United & Bronx Resident.

Delroy, works in construction and has been a tax client of UNHP for a few years. UNHP and POTS were able to assist him this year to obtain a hardship exemption from the Affordable Care Act penalty, which would have been over \$700 and a real strain on his finances. He has lived in the Bronx for 13 years and lives with his family in a two-bedroom apartment. The rent is \$1350. He lives on Sheridan Avenue, pretty close to Yankee Stadium. Delroy has a sense that things are getting better in the Bronx – at least better than he heard they were when he lived in the Caribbean. He sees buildings getting renovated, others being built and things are getting better. His biggest complaint: too much snow!

Delroy, Bronx Resident.

While Joe was at [NWBCCC](#), he worked with neighborhood residents living in buildings where their landlords could not get mortgages or refinancing. The NWBCCC Reinvestment Committee, in the late 1970's and 80's was largely focused on banks reinvesting in the

community, and addressing issues with lending and mortgages. “When we started, some of the real issues were on the mortgage side. It seems to have shifted to the equity/ownership side. It’s a refocus on the ownership and the owners—how they’re being regulated, whether the issue is preferential rents or something else. The gap between the rent rolls (or operating income) and the sales prices on some of these buildings is astounding.”

Joseph Muriana, UNHP Board President, Associate Vice President of Government Relations and Urban Affairs at [Fordham University](#), a former Executive Director of NWBCC and community organizer in Kingsbridge Heights.

Iris has been living in the Bronx for over 30 years. She lives with her family in a two-bedroom apartment and lives off her social security and wages from a part-time job. She feels secure in her apartment but sees people having trouble paying their rent, going to housing court, and ending up in homeless shelters. She, too, worries about her finances and living on a fixed income. If something out of the ordinary were to happen she would not be able to afford it. Iris lives close to the tax offices of UNHP in the Fordham Bedford section of the Bronx. She feels that the Bronx is “moving up. We need housing and it is good if they’re bringing the neighborhood up, but we can’t have displacement.”

Iris, Bronx resident.

William has lived and worked in the Bronx for 17 years and through his work in the Fordham Bedford community has developed a more nuanced view of the changes in the community.

William feels that his family and friends in the Bronx are unaware of the issues around affordable housing, concentration of poverty and cluster sites that were raised in our blog. Most people feel that “all construction is beneficial to the community. I, myself, felt this way too when I was working in the South Bronx around 2001 and saw construction and new chain stores.” When William sees development in the community now he thinks about the local business owners who are being replaced by chain stores and wonders if the housing being developed will benefit community residents. High rents and rising sales values are not always a sign that buildings are well-maintained. He has an uncle who is a super for a Pinnacle building in Brooklyn, the rents are sky-high and the building has many violations “soon we may be priced out too. No muy lejos, estaremos aburguesados.”

William Sanchez, Bronx Resident & Fordham Bedford Community Services staff.

After returning home from college in 1977, I was asking myself what career path I should take. I got on the elevated 4 train and headed to Yankee Stadium to see a game. What I witnessed during the train ride depressed me. It seemed that while I was away at school, The Bronx was devastated. I realized that I wanted to somehow work to stop the devastation. I was lucky enough to get a job with the Northwest Bronx Community and Clergy Coalition as a Community Organizer and after a year I accepted a position at NYC HPD overseeing the renovation and sale of City Owned Properties. 14 years later I left HPD to work in the Private Sector as a Property Manager.

My career path has led me to work in Affordable Housing in the nonprofit, governmental and private sectors. What I have learned is that the market does not care what a family can afford. Owners will always try to get the highest rent that they can legally charge and as a result families will be displaced. In my opinion what is needed is a governmental subsidy that is easy to obtain by tenants, does not burden owners with paper work and is easy for the Government to administer. The City of New York has created the Senior Citizen Rent Increase Exemption Program (SCRIE) and the Disabled Rent Increase Exemption Program (DRIE). If rent increase is above 33% of the household monthly income, the tenant's share of the rent is frozen at 33% of household income and the balance is provided to the owner as a Real Estate Tax Abatement. This subsidy is very easy to obtain, does not burden the owner and the City of New York does a very good job overseeing the program. If the city is committed to long term affordability, they should consider the creation of a Low Income Rent Increase Exemption Program. The abatement should be targeted towards low income residents that have lived in the same building for 10 years or more. If the rent were to increase above 33% of the household income, the tenant's share of the rent would be frozen and the increase would be provided to the owner in the form of tax abatement. This would guarantee that long-term tenants will not be displaced because of affordability, and owners would have some compensation for foregoing the rent increase.

Kevin Alter, a proud resident of the Bronx for 62 years!!