

University Neighborhood Housing Program Northwest Bronx Resource Center 2018-2019

In 2018-19 UNHP worked to meet increased demand for our housing services at the [Northwest Bronx Resource Center](#) and build the ongoing use of our financial resources. Partnerships and collaboration are essential to serve the many low-income families and individuals seeking to build financial stability and housing security in our community. The Resource Center is [an NYC Financial Empowerment](#) Center and offers free 1:1 financial coaching 3 days a week by appointment. UNHP is a [HPD Housing Ambassador](#) and offers Housing Connect enrollment in the NYC affordable housing lottery as well as NYC Rent Freeze enrollment for seniors and people with disabilities. UNHP assisted close to 3,000 Bronx residents in the past year through our services, resource fairs and outreach events. Below are some of the highlights and success stories.

UNHP Free Tax Prep Program is #MoreThanTaxes

Thanks to our community partners, Ariva and Fordham Bedford Community Services and over 90 trained volunteers, UNHP was able to assist 1,504 tax filers with an average AGI (Adjusted



Gross Income) of \$17,936. The majority of Bronx residents who use our tax program are African American or Latino/a (88%) and 22% of tax filers speak Spanish as their primary language. 98% of filers received a refund and over \$2M in refunds were processed through our site. 22% of filers received the Earned Income Tax Credit (EITC) for a total value of

\$743,238.91. Volunteers provided 1,163 hours of support for the program. This year we increased our support services to all of our tax filers, but especially senior citizens, in a number of ways; all tax clients were screened for the NYC Rent Freeze and SNAP, NYC Department of Finance offered on-site assistance for the SCRIE and DRIE and homeowners tax exemptions, and we offered three tax days in the community rooms of three low-income Bronx senior citizen residences; Edison Arms, Rose Hill Apartments and Serviam. In addition to tax prep at our site, UNHP partnered with Capital One, POTS, Ariva Ready to Rent, Legal Aid and Apple Bank for Savings to provide a range of free housing and financial services. Read more about [our more than taxes tax program here](#).

Resource Fairs and Outreach Events

UNHP held 2 large and 15 smaller events since July 2018. The highlight is our large 2017 and 2018 affordable housing and financial services Resource Fair, branded as Bronxtober Fest. Between the two events UNHP assisted over 200 Bronx residents. Attendees had the opportunity to speak to legal representatives, bankers, counselors, advisers and program



associates. On-site NYC Housing Connect, NYC Rent Freeze, and financial coaching was available throughout the day-long events. Outcomes: 20 Credit pulls and brief review, 90 attendees enrolled in NYC Housing Connect and the Department of Finance assisted 11 seniors and people with disabilities with enrollment in the NYC Rent Freeze Program. Read more about our [2017](#) and [2018 Bronxtober](#) Fest events by clicking on the links. 2019 Bronxtober Fest is on the calendar for October 19th! We held 8 Bank pop-up days during the same time period. UNHP worked with local bank branches to set up an assistance table in the branch- UNHP was able to assist close to 60 bank customers with our free financial and housing resources.

Financial Empowerment through 1:1 Advisement and Getting Ahead Workshops

UNHP has been partnering with Neighborhood Trust Financial Partners and their well-designed 5 class Getting Ahead group personal finance workshops since 2009. UNHP hosts and recruits for the classes and a trained NTFP Advisor runs the classes complete with workbooks and action-based plans. Each graduate receives a credit union gateway package, and free 1:1 financial counseling. UNHP alternates the classes in English and Spanish and between January 2018 to June 2019 ninety-four (94) people have taken the Getting Ahead class and over 80 have graduated from the program, received their credit report and met 1:1 with the financial advisor. NTFP also staffs UNHP's NYC Financial Empowerment Site at the NWBRC. Bronx residents seeking 1:1 financial advisement can call 311 or UNHP to schedule an appointment. The site is active and UNHP is successful at following up with Bronx residents we meet through our services, outreach events and resource fairs for this service. In the past year and a half, 292 individuals have met 1:1 with the NTFP Financial Adviser over 500 one hour private sessions.



First-time Homebuyers

Thirty-three Bronxites came out to [UNHP's First-Time Homebuyer Event](#) on Thursday, May 2nd to talk to lenders, find out about special incentives and move forward on their path to homeownership. The UNHP-sponsored event included two home-buying basics presentations, one in English and the other in Spanish, access to credit reports, and an opportunity to talk with community bankers about mortgage requirements and special programs. Neighborhood Housing Services (NHS) also participated in the presentation and was busy providing information about grants and special programs offered by NYC and NYS to promote

homeownership for families with moderate incomes. The evening offered an opportunity to work with Bronxites on their overall financial picture and identify and address barriers to financial stability and possible homeownership. On-site credit reports, enrollment in Neighborhood Trust Financial Partners Getting Ahead class and 1:1 appointments at the UNHP NWBRC/NYC Financial Empowerment Center were available during the evening. 16 people obtained their credit report, 12 people signed up for Getting Ahead and 8 people made appointments to meet with a financial advisor.

NYC Rent Freeze and Housing Connect

UNHP began a program to outreach to seniors and people with disabilities to file for [the NYC Rent Freeze program administered through the NYC Department of Finance](#) in 2016. In 2017, UNHP assisted people to apply for affordable housing through the NYC online platform known as Housing Connect. These services have grown in the past three years. The NYC Rent Freeze can provide real relief to those on limited incomes and help seniors and people with disabilities remain in their apartments. NYC Department of Finance has been a good partner in our work; they provided on-site services at tax time, UNHP screened all tax filers for the program and DOF



assisted 28 seniors/disabled freeze their rent. In the past year, UNHP applied for the NYC Rent Freeze for 60 seniors and/or people with disabilities and 47 applicants received the rent freeze. The demand for [NYC Housing Connect](#) is overwhelming; UNHP has assisted with over 1,000 housing applications in the past year in person and over-the-phone. The affordability crisis is real and Housing Connect is not a quick or likely solution to help people on the brink of homelessness. UNHP assists people apply for subsidized apartments and at the same time can refer people in urgent need to NYC Tenants Support Unit at the NWBRC, Homebase or legal services to help people remain housed. Although the odds of getting an apartment are slim, UNHP is starting to gather success stories from people who have gotten apartments. Pictured at left is Odillis and UNHP intern,

Claudette. We met Odillis at the Saint Simon Stock Resource Fair in the fall of 2018. Odillis, a senior citizen, lives in a deteriorated walk-up apartment and was hoping to find something affordable and with an elevator. Claudette helped her apply for a senior apartment on Housing Connect and to Access-A-Ride. Her Access-A-Ride was renewed and she was called back for a 2nd interview for the affordable senior apartment in May 2019. " I thank God and I thank Claudette" UNHP was featured on [NY1 and Bronx News 12](#) for our Housing Connect work.

The NYC Rent Freeze can assist seniors and people with disabilities remain in their apartments despite limited incomes. To qualify, applicants must be 62 or older, pay 1/3 of their income in rent and be on the lease. DOF will freeze their rent and pay the landlord the future rent increases. Andrea a retired hospital employee was thrilled that her NYC Rent Freeze came through thanks to UNHP. " They (NYC Department of Finance) told me this is the rent you will

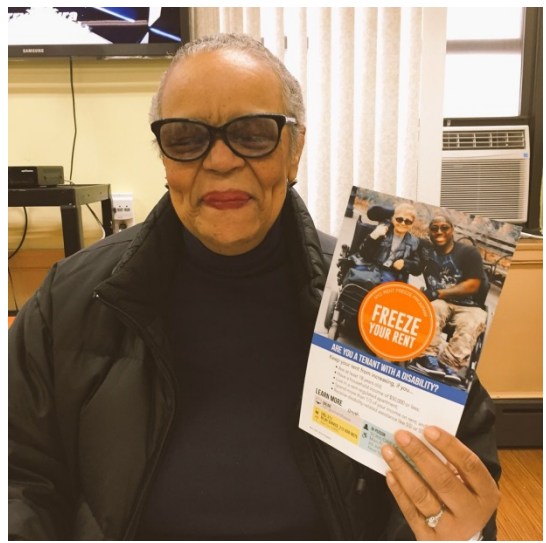
pay forever - I used to worry how I could pay the rent after I retired, but now I can sleep at night.” Andrea worked for 39 years at Bronx Lebanon Hospital and now enjoys spending her time with her rescue dog, Gisella.

Housing Connect



In April 2017, UNHP became an HPD Housing

Ambassador, promoting our services to help Bronx residents enroll in Housing Connect, NYC’s online affordable housing lottery. UNHP just heard from our first successful Housing Connect client, Audis Reyes, who came by our offices to show us his lease and keys to his brand new apartment in the Bronx. Audis is a long-time client of our partner, Ariva. Working with a Ready to Rent coach and Raniel from UNHP, Audis applied for a number of Bronx apartments through Housing Connect. Audis had been a construction worker for many years but was disabled after working around the World Trade Center after 9/11.



Audis signed a lease for a beautiful two bedroom that he will share with his daughter in the West Farms neighborhood. “I am so grateful and happy! The apartment is beautiful and right across from the train and a school.”



Teamwork makes the Dreamwork

Jumelia Abrahamson (right) is the Director of the NWBRC. The Center has 1.5 full-time staff people and relies on assistance from other UNHP staff at special events and tax time, graduate student fellows, interns, seasonal staff, partnerships and partners to accomplish our ambitious goals.