



University Neighborhood Housing Program

*Working to Create, Preserve, and Improve Affordable Housing
and Bring Needed Resources to the Northwest Bronx*

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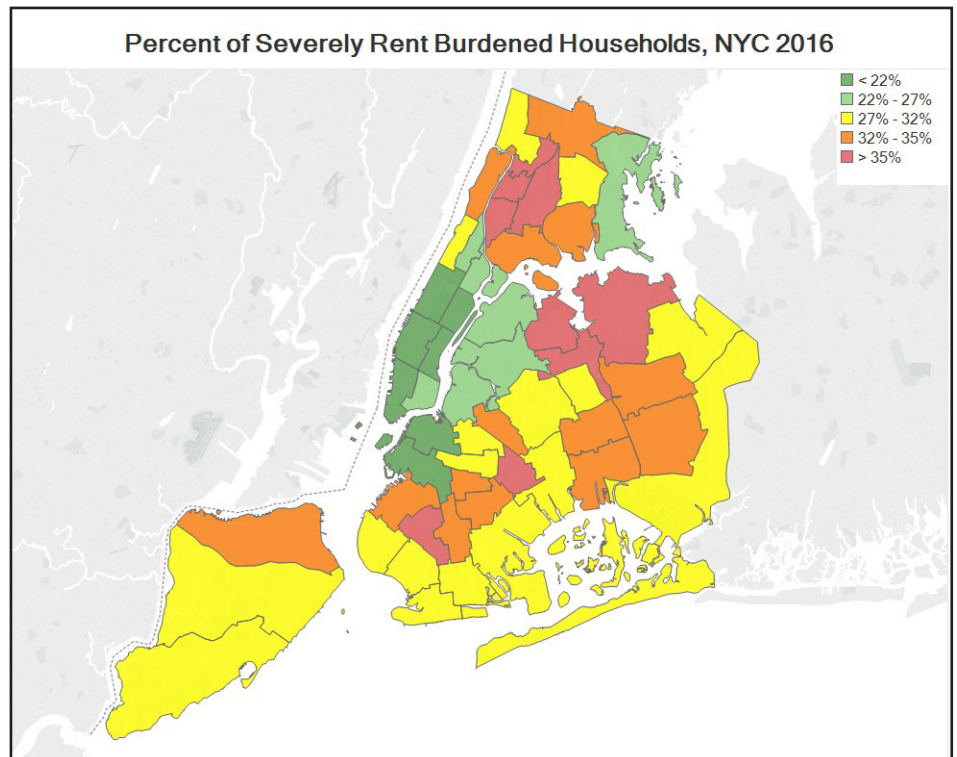
One-on-one financial counseling with a trained financial coach

University Neighborhood Housing Program (UNHP) strives to create and preserve affordable housing and bring needed resources to the residents of the northwest Bronx. At its creation, UNHP was a community-based lender and even after close to 40 years, much of our work continues to address the aftermath of redlining and disinvestment in the Bronx.

Today, our work to identify and address distressed multifamily housing, preserve existing affordable housing and expand resources plays a larger role in our community development efforts. UNHP is a NYC Housing Ambassador and our Northwest Bronx Resource Center (NWBRC) is a NYC Financial Empowerment Center. In collaboration with six established non-profits, the

NWBRC offers a wide range of interconnected free financial and housing services to about 3,000 low-income Bronx residents yearly.

The neighborhoods we serve are among the few areas in the city that are still viewed as affordable for lower income families and individuals. As a result, the income levels of the people moving into our community are lower than the people living here already. While the clear majority of northwest Bronx households work, wages are very low. More than 30% of households earn less than \$15,000 a year and 45% earn less than \$25,000. As rents rise and incomes stay low, it is not surprising that about half of northwest Bronx residents pay more than half of their incomes towards rent as indicated in this citywide map.



“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, Bronx resident

Northwest Bronx

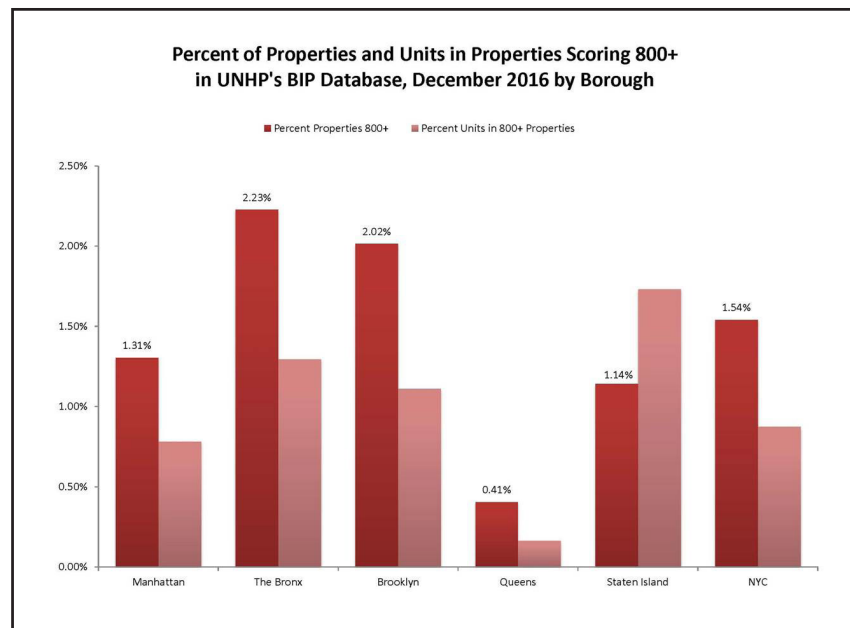
30 Years



University Neighborhood
Housing Program

Resource Center

Since 2008, UNHP and its partner organizations, Fordham Bedford Community Services and Ariva, have helped over 13,000 low-income Bronx households file their taxes for free and access more than \$16 million in tax refunds. UNHP collaborates with local Bronx colleges to train over 80 students for IRS VITA certification each year. Volunteers from Fordham University, Manhattan College, The College of Mount St. Vincent, and Lehman College are integral to our program. In addition to providing professional tax preparation with no fees charged, UNHP offers access to SNAP, NYC Housing Connect, bank accounts, NYC Rent Freeze and financial coaching during our tax days.



UNHP developed the UNHP Multifamily Assistance Center and its tool, the Building Indicator Project (BIP) to identify and address distressed multifamily rental buildings in New York City. The BIP database uses building code violations, city liens, and other building information to determine the likelihood of physical or financial distress in the over 62,000 buildings in NYC. Shared with 38 banks, 4 banking regulators, HPD and 46 community organizations, the BIP database has aided in the improvement of tens of thousands multifamily rental units in NYC.

UNHP works as a developer, community-based lender, and technical assistance provider to create, preserve and improve affordable housing. UNHP oversees 27 affordable buildings in our community and works to ensure the properties provide decent affordable housing for the 1,216 households who call these multifamily buildings home. UNHP technical assistance and support have played a key role in the preservation, purchase, and renovation of an additional 69 multifamily Bronx buildings. This property located across from the Bronx Zoo underwent significant renovations after a fire and provides affordable rental units for 86 households.

