

UNHP Northwest Bronx Resource Center 2025 Annual Report



In a tumultuous year for the multifamily affordable housing sector, the UNHP Northwest Bronx Resource Center (NWBRC) remained a valuable and trusted resource for low-income Bronx families and individuals seeking to build both housing and financial stability. 2025 was marked by advances in financial inclusion through the opening of a new Bronx credit union, the expansion of our reach thanks to [Bronx-wide community partnerships](#), and an increase in attendance at in-person events and additional opportunities for 1:1 financial counseling services at the Resource Center.

[Northwest Bronx Resource Center](#) works collaboratively with six other effective organizations to offer a wide range of bilingual (English and Spanish) housing and financial services designed to build both housing security and financial stability. Like the surrounding Bronx community we serve, NWBRC program users are low-income tenants, and the majority are Hispanic. The average household income of those we serve is \$25,000 - 95% of program users earn less than 50% of the Area Median Income. 30% of our program users are senior citizens on fixed incomes. In 2025, the NWBRC and its partners offered 2,476 service sessions to 967 unique individuals and offered 30 in-person or virtual events with 767 attendees. UNHP encourages program users to layer UNHP services to move towards financial and housing security; 63% of NWBRC program users used multiple services and engaged more deeply with Resource Center services. The outcomes of these services include increased savings, goal setting, credit improvement, more affordable apartments, eviction prevention, and increased financial knowledge. A chart with the NWBRC services and their use in 2025 is on the last page of this report. The Resource Center also engages with its subscribers through monthly bilingual newsletters, text, and targeted calls in English and Spanish - we reach 3,622 active users. Our

bilingual newsletters provide information on the latest online affordable housing lotteries, new public programs, NWBRC events, and services, and can be found on our [publications page](#).

New Credit Union Expands Financial Access in the Bronx

On April 4th, 2025, UNHP, along with the other members of the Bronx Financial Access Coalition, hosted the official ribbon-cutting ceremony for the [Bronx People's Federal Credit Union](#). This celebratory event, attended by over 100 partners, members, and six elected officials, focused on the financial inclusion



opportunities offered by this satellite branch of the LES People's Federal Credit Union. The branch will offer affordable, high-quality financial services, loans, and products - opening doors for Bronx residents who are often targeted by predatory check-cashing and costly maintenance fees to build wealth and ownership.

Jumelia Abrahamson of UNHP spoke on the importance of access to affordable banking for all: "We encourage wealth building by helping residents buy a home or start a business with quality products and services. We will continue to meet people where they live and work, and the economy will be re-shaped one member at a time." The event was [covered by News 12](#).

Another way the NWBRC has improved access to quality, credible financial and housing information is by expanding our footprint beyond the Northwest Bronx. Collaborating with Bronx Financial Access Coalition members and other Bronx community partners, Jumelia offered multiple workshops in different Bronx neighborhoods. Workshop attendance resulted in 1:1 follow-up appointments at the Center. The NWBRC also collaborated with banks, including Ridgewood Savings, Valley Bank, and Amalgamated Bank, at in-person and virtual workshops to bring financial resources to our community.

Helping Bronx Residents Build Financial and Housing Stability

As a direct service provider, the Northwest Bronx Resource Center collaborates with six other effective organizations to deliver a range of interconnected services, including 1:1 financial coaching, eviction prevention, NYC Rent Freeze enrollment, and affordable housing applications. The NWBRC prides itself on its ability to assist Bronx residents in taking meaningful actions towards housing and financial stability. The Resource Center does this through group and 1:1 sessions and by maintaining strong relationships with partner organizations that offer specialized services to meet the distinct needs of community members.

Through [Ariva](#), a long-time and valuable partner, the NWBRC offers free 1:1 financial coaching at the Resource Center twice a week. Through this partnership, our program users have access to Ariva's Financial Counseling and the [Ready to Rent](#) program, which helps prospective renters verify their income, check their credit, and prepare housing lottery applications. The NWBRC has found success by following up with housing seekers once they work with the coach. This hands-on approach increased client engagement and empowered participants to take concrete steps toward securing affordable housing and establishing financial preparedness. In 2025, 433 Ready to Rent sessions were provided by two Ariva counselors on Mondays and Tuesdays.

Got a Question? ASK UNHP

[ASK UNHP](#), the NWBRC's monthly bilingual seminar, represents another way in which the Resource Center provides direct service to its member base. Since 2021, ASK UNHP has remained a credible source of housing and financial information to the Bronx community and acts as a monthly bilingual one-stop shop for financial planning, housing assistance, tax, and housing lottery questions. While sessions were held virtually during the pandemic, they are now hybrid events, attracting both Zoom and in-person attendees. (pictured) The ability for participants to attend in-person allows for more specific, individualized feedback on which services and partner organizations best fit their needs. In 2025, the NWBRC hosted 10 ASK UNHP sessions, attracting 226 attendees, discussing topics such as homebuying tips, senior housing lotteries, and credit. Our January ASK UNHP focused on tax form preparation. The event attracted 18 participants who engaged in a conversation focused on taxes and banking. A local supermarket donated gift cards that were given away as part of the session.



In-Person Financial Empowerment Highlights

On March 15th, the NWBRC partnered with the Jerome Avenue Revitalization Collaborative (JARC) to host a [Financial Empowerment Community Event](#). The event offered safety and asset-building workshops and hosted tax filing sessions and workshops that were attended by 40 participants.

On June 26, the NWBRC participated in the Building Futures financial literacy event in collaboration with Ridgewood Savings Bank, Norwood Branch. Co-sponsored by the office of Vanessa Gibson, the event provided homebuying information and support from Yvon Ponce. Resource Center staff signed up interested attendees with financial coaching to review their mortgage-readiness.



On November 13th, UNHP teamed up with Valley Bank for an in-person Healthy Habits Workshop as well as remote small business sessions with local entrepreneurs. 13 community members enjoyed the in-person workshop with its focus on budgeting, debt reduction and day-to-day healthy financial habits that can make a difference in personal financial stability. Later in the week, 7 small business owners met virtually with Valley's small business team to engage with information about starting and growing a small business.

The Resource Center participated in multiple outreach events in 2025. Pictured here, Resource Center staff give out school supplies at Fordham University's large Back-to-School Event at Fordham Plaza. The Northwest Bronx Resource Center also engaged with Bronx residents at the FBCS Baby Shower in May, the Whedco Back to School event, and the NWBCCC Spring fair. These events connect Bronx residents with our services and programs.



In July, Jumelia offered a financial education workshop to 20 senior citizens living in the Servaim Affordable Housing complex. In addition to budgeting, part of the workshop focuses on scams that target senior citizens. Another workshop in the summer was focused on young people in the SYEP program. Topics covered include handling your first paycheck, electronic banking, and creating a savings plan.

2025 Chart

Service/ Activity	#Sessions/Attendance	Note
NYC Rent Freeze Programs	85 NYC Rent Freeze initial and renewal applications were submitted for Senior Citizens or tenants with Disabilities.	NWBRC has 226 active cases for this service. Together, recipients save \$8,606 a month in frozen rent, totalling \$103,272 annually through the SCRIE/DRIE programs
1:1 Financial Coaching	433 Financial Coaching sessions provided to 315 individuals	Ariva offers coaching at the NWBRC with increased savings, reduced debt, budgeting, and credit outcomes
Housing Application Assistance/lotteries in NYC	296 households, 1520 applications submitted to 139 buildings, of these 41 are in the Bronx	45 housing applicants were selected for interviews/ and 10 received an affordable apartment
Eviction Prevention	174 sessions at both NWBRC sites or virtually.	One Shot deals/ Landlord issues/ Repairs/ Section 8 concerns are addressed with the NYC Mayor's Public Engagement Unit
ASK UNHP	10 sessions/226 attendees Sessions are hands-on with in-person and online staffing, to expand literacy, submit applications, and schedule future 1-on-1 appointments.	Monthly Live bilingual Seminars. Hybrid participation (in-person or Zoom). Topics included homebuying tips, senior lotteries, and credit.
Workshops/Events	30 events/767 attendees Goal-driven events, offered in-person and virtually	Multiple literacy workshops: Healthy Habits with Valley Bank, SYEP My First Paycheck, Budget Workshop for senior citizens at Serviam