Helping residents secure affordable housing through strong, sustainable co-ops and tenant associations.
UHAB has always championed the principle of self help — the belief that lower-income residents could, should, and would participate in rebuilding their own homes and communities.
Helping people help themselves

UHAB is grateful to our supporters for standing with self-help housing and resident control for all these years. With the help of our funders and the support of our donors, our team has had a productive year full of successes, including saving 15 HDFC co-ops from foreclosure.

What does it mean to save 15 HDFCs? It means keeping their building costs low in a rapidly gentrifying city. It means saving an entire city block worth of resident-controlled homes. It means preserving roughly 300 households, keeping families together, and securing permanently affordable housing for future generations. It wasn’t the actions of UHAB alone that helped prevent this – it took a community of organizers, nonprofit partners, technical assistance providers, and supporters like you to make this happen.

Throughout my 40 years as Executive Director at UHAB, I’ve witnessed firsthand that HDFC co-ops are not immune to the rippling effects of gentrification and predatory equity. Every day, predatory purchase offers are made to low-income families with the intent to push them out of their neighborhoods. Time and time again we have worked with residents whose answer to these offers is clear: “No, we choose to stay in our homes. We need a place to live.”

It is an honor to stand alongside co-op residents and rent-stabilized tenants who are leading the way to secure affordable housing for themselves, their neighborhoods, and for future generations. By joining the movement, you help amplify the voices of advocates and organizers working on the ground every day, fighting for better housing rights. When supporters like you and the communities we work with unite, people win over profit.

This year, we committed more than ever to strengthen the fight against displacement and tenant harassment, and support the growth of resident power.

In Cooperation,

Andrew Reicher, Executive Director
The Urban Homesteading Assistance Board (UHAB)

UHAB empowers low- to moderate-income residents to take control of their housing and enhance communities by creating strong tenant associations and lasting affordable co-ops.

Our History

The Urban Homesteading Assistance Board was born in the midst of New York City’s economic crisis of the 1970s.

With landlords abandoning their buildings en masse, the city found itself with more than 11,000 buildings on hand and no idea what to do with them. UHAB became a voice for the residents living in 4,000 of those buildings— longtime New Yorkers who had no intention of leaving.

Turning buildings over to their residents to manage began as an experiment. But soon the city was convinced that this revolutionary approach could be sustained. The first year UHAB offered training, in Harlem, residents of 200 buildings learned how to cooperatively govern and operate their own multi-family dwellings.

We have only grown since then.

UHAB has now assisted in the preservation of some 1,300 buildings (comprising 1,100 housing co-ops), creating homeownership opportunities for residents of nearly 30,000 apartments.

Over the years, we have developed a unique expertise in serving the needs of the city’s limited-equity co-op community. Today, New York City has the largest number of affordable co-ops in the country.

Our Principles

1. Self Help
When residents take the lead on everything from creating, managing, and preserving their own co-ops to advocating for affordable housing policy reform, this not only improves buildings and neighborhoods, but it transforms lives as well.

2. Democratic Residential Control
Transparent leadership and the participation of a majority of residents—each contributing unique skills and perspectives—make democratic governing and organizing possible.

3. Limited-Equity Cooperative Ownership
Allowing departing shareholders to make only small profits when selling their shares preserves affordability for current and future low-income co-op homeowners by keeping purchase prices low and protecting building eligibility for a variety of subsidies.

4. Cost-Effective Sustainability
UHAB provides access to affordable, high-quality resources, including fuel and weatherization programs, bulk-rate fire and liability insurance, assistance with loans for co-op shares and capital improvements, advice on governance, tax abatement guidance, debt analysis, and streamlined bookkeeping.

5. Continual Learning
Ongoing education and training is the key to preserving affordable housing cooperatives and strong tenant associations.
Racial, ethnic, and socioeconomic diversity are essential to UHAB’s mission and have always been a focus of our organization.

About 90% of the low- to moderate-income residents in the buildings we serve are of African and/or Latino descent.

We have always made efforts to recruit staff from buildings; several residents have held executive staff positions at UHAB. With a growing number of Spanish-speaking residents in the buildings we serve, we have gone to great lengths to recruit bilingual staff members. More than 45% of our staff speaks both English and Spanish, with staff members speaking other languages as well (from Haitian Creole to Arabic).

We provide services in both English and Spanish, including technical assistance, bookkeeping, *UHAB Member News*, the full UHAB University curriculum, and homeownership training.
Fiscal Year 2018: A Year of Growth

This year, UHAB’s team has worked to increase our services, expand outreach, and scale our impact on statewide and national levels.

Co-op Preservation

In FY 2018, UHAB’s Co-op Preservation team closed loans totaling $4.4m, secured for 234 units across nine buildings, to help these affordable co-ops with capital improvements and debt reduction.

As we rolled out our new affordable co-op services and technical assistance options for HDFCs, several co-ops opted into the new programs. Prior to any outreach, we worked with 35 individual HDFCs to address their needs and expect this number to grow rapidly next year.

Organizing and Policy

The Organizing and Policy department at UHAB is a strong team of two Directors, three lead organizers, and two apprentice organizers. In coordination with their ongoing organizing work in Crown Heights, Brooklyn, their team is embarking on a new project in East New York and Brownsville.

With support from Brooklyn Legal Services, New York Foundation, and North Star Foundation (among others), UHAB organizers continue to provide legal referrals to Legal Services New York, focus on organizing in rent-stabilized buildings, and working directly with tenants on building stronger rent laws across New York State.

Co-op Development

Through collaboration with the organizing department, our team conducted extensive outreach to the majority of the rental buildings on the Third Party Transfer (TPT) list to inform tenants of their right to petition to become an HDFC co-op through TPT. Two of the buildings we have worked with have had their petitions approved by the City.

Our largest development projects have made major progress this year. One 134-unit building will begin rehab construction in January 2019, and a 94-unit building undergoing rehabilitation will convert to a co-op in January 2019.

Training and Education

This year, UHAB’s popular Housing Maintenance and Management Training (HMMT) Series offered even more workshops than last year, totaling 223, and also saw an increase in participation with 1,784 participants (500 more than last year)! The classes were taught in Spanish and English across 14 locations in the Bronx, Brooklyn, and Manhattan.

UHAB University certificates were awarded to 60 graduates who successfully completed eight unique topic workshops.

Member Services

This year, around 600 co-ops opted for UHAB Membership, and are receiving UHAB’s Fire Liability Insurance Program (FLIP).

Co-ops Go Solar launched earlier this year and already several co-ops in the Bronx, Brooklyn and Manhattan have started or completed the process of solar energy conversion, taking advantage of free trainings, reduced rates, and financing opportunities through UHAB’s programs.

HomeOwnership Lending

This year, HomeOwnership Lending was awarded a CDFI grant ($519k) to expand its lending services, and became a member of the New York State CDFI Coalition.

Homeownership Lending is launching its website in Fall 2018, and has already provided assistance to eligible applicants.
$4.4m in private loans to help HDFC co-ops secure capital improvements

60 graduates of UHAB University, a free training series for co-op residents

223 Free co-op workshops in the Bronx, Brooklyn, and Manhattan

10,318 units enrolled in FLIP with a total insured value of nearly $2b
Energy Programs

In March 2018, UHAB launched Co-ops Go Solar, a campaign for HDFC co-ops to adopt solar electric systems with the support of NYSERDA—and for the first time ever, UHAB is a lead organizer in a contract with NYSERDA—and with our energy partners at Solar One’s Here Comes Solar program. Over the next year, UHAB is funded to reach out to HDFC community, with an emphasis on Bronx HDFCs, to explore their options to save money on common area electric charges through installation of solar electric arrays. Co-ops Go Solar will build a purchasing group of at least 20 co-ops throughout the city and will allow UHAB’s Member Services to develop their capacity to provide technical assistance on solar design, cost projections, and overseeing solar installation projects.

FIRE AND LIABILITY INSURANCE PROGRAM (FLIP)

Our 33rd Annual FLIP Renewal concluded for the 2017-18 season with an increase from last year: 575 co-ops in 627 locations covered, totaling 10,318 units with a total insured value of nearly $2b.

NEW PROGRAMS

This year, UHAB became an ambassador to the NYC Retrofit Accelerator, a program funded through the Mayor’s Office of Sustainability that advises building owners to become more efficient and join New York City’s efforts to fight climate change. This coincided with the soft launch of a new Member Services program for Benchmarking Services. For two years we’d offered Benchmarking Help Center trainings and finally opted to offer this as a service as buildings requested it. It has started as a soft pilot for the past quarter, and we are making a large outreach push for the coming fiscal year as the city requires more buildings of a certain size (over 25,000 square feet) be required to report.

Member Services led a record number of trainings through the Housing Management and Maintenance contract, including new topics “Let’s Talk about Energy Efficiency!” focusing on communication strategies in co-ops, and “Rodent Management Strategies” a collaboration with the NYC Department of Health to eradicate rodent activity throughout the city.

This past year, UHAB launched Social Media campaigns #HumansOfHDFCs to collect stories and to engage a new generation of HDFC co-op shareholders. We continue to work on finding meaningful ways to engage youth communities of the Co-ops. Our team is collecting co-op stories in order to put together a graphic novel, perhaps as a children’s book.

This year, UHAB partnered with Solar One to bring solar power to HDFCs. Pictured here, 838 Park Place in Crown Heights, became the first building (and HDFC) in NYC to utilize the Community Share Program, to install affordable solar panels for their 8-unit co-op.
Co-op Development

It has been an eventful year for UHAB’s Co-op Development team, with many innovative new affordable housing projects on the horizon in the coming year. As the first developer to create homeownership utilizing the HPD Inclusionary Housing program, UHAB believes in seizing all opportunities to help meet the current demand for affordable housing, and pursue every possibility with an open mind.

544 East 13th & 377 East 10th Streets

After almost 15 years of hard work, these projects closed on a permanent loan and converted to two independent HDFC co-ops on June 4th, 2018.

The first meeting of the co-op and election of a resident Board will be held in the next few months after the remaining vacant units are purchased by an eligible applicant.

This project was the first ever to use the Inclusionary Housing program to preserve and renovate existing affordable housing, and create two limited-equity co-ops. This is only the third application of the Inclusionary Housing program to create homeownership in the City — all have been done by UHAB.

640 & 644 Riverside Drive

These projects entailed organizing the residents of a 134-unit building and a 94-unit building in Washington Heights through the Third Party Transfer program. After thirteen years of working diligently with partners Settlement Housing Fund, on June 29th, 2018 UHAB staff worked tirelessly to close the construction loan and secure additional equity financing from Local Initiatives Support Corporation (LISC) for 640 Riverside Drive with MDG Design + Construction as the General Contractor, and Community Preservation Corporation is the participation lender.

644 Riverside Drive has completed its renovation and will become a co-op in 2019.

Interboro Community Land Trust

A 17-building cluster in Brooklyn renovated in partnership with RiseBoro will soon become a community co-op on Interboro Community Land Trust. This Land Trust is a collaboration between UHAB, Habitat For Humanity NYC, The Center for New York City Neighborhoods, and the Mutual Housing Association of New York. Interboro has received critical support from Citi Community Development, the CLT’s founding corporate partner. Interboro has also received support from Enterprise Community Partners, Inc., the New York City Department of Housing Preservation and Development, and the Office of the New York State Attorney General.

Third Party Transfer

Through collaboration with the organizing department, our team conducted extensive outreach to the majority of the rentals on the Third Party Transfer (TPT) list to inform tenants of their right to petition to become an HDFC co-op through TPT. Two of the buildings we have worked with have had their petitions approved by the City.
The Organizing and Policy team has had an eventful year with a growth in full-time organizers and engaging with the City’s Third Party Transfer program as a strategy for stabilizing communities in their affordable housing. As this team builds their Brooklyn base organizing tenants in East New York and Brownsville, they continue to expand and support the growth of the Crown Heights Tenant Union, which has made significant strides to develop tenant leaders and grow its capacity as a local voice for change and housing justice.

Predatory Equity
Stabilizing NYC, a citywide coalition that to which UHAB provides research/technical assistance support, was instrumental in informing legislation requiring HPD to track multifamily building sales across the city and start compiling a quarterly “Speculation Watchlist” as a first step towards tracking potentially predatory landlords. The first quarter of this list was released in October 2018, with a press conference at City Hall.

Housing Justice for All
Organized by the Upstate-Downstate Housing Alliance, The Housing Justice for All campaign is mobilizing tenants and low-income New Yorkers from across the state to hold Governor Cuomo accountable for the housing crisis in 2018. UHAB is one of many participating organizations in both the coalition and campaign, and our lead staff organizers are plugging into the wider goals and issues that unite renters across the state through their work on the ground.

Crown Heights Tenant Union
In addition to fostering the development of more leadership within the Crown Heights Tenant Union (CHTU), tenants are working closely together to expand their impact. A “heat committee” was established to tackle the recurring problems around heating in Crown Heights’ rent-stabilized buildings. The CHTU and Brownsville tenant members are outreaching to their state elected officials and collecting petition signatures to request they sign onto a pledge of support for the Housing Justice for All platform of Universal Rent Control, as part of a coalition-wide goal to have 40 electeds sign onto the pledge before the legislative session starts.

Brownsville & East New York
UHAB lead organizers have been working in Brownsville and East New York since August 2018, thanks to $200,000 in new funding from Brooklyn Legal Services. This funding has helped make it possible for our team to organize tenants in buildings owned by predatory investors, and continue to host community meetings and conducting research for a possible campaign focused on abuses of scattered site supportive housing.
Celebrating 44 Years of Self Help

UHAB’s 2017 Benefit

In November 2017, UHAB was joined by more than 250 guests at Tribeca Rooftops for an evening of celebration, dinner and drinks, and looking forward to 44 more years of innovation, collaboration, and preservation in affordable housing. UHAB honored its longtime collaborators, Andrew Knox (Edelman Sultan Knox Wood/Architects), longtime supporters Lorie Slutsky, Patricia Jenny and Patricia Swann (New York Community Trust), and named five influential and instrumental individuals as 2017 Housing Heroes, in recognition of their hard work in their communities: Vern Ballard (HDFC Shareholder), Debbie Bechtel (Brooklyn Law School), Adele Niederman (Cooperators United For Mitchell-Lama), Vera Robinson (HDFC Shareholder), Daphany Sanchez (NYC Retrofit Accelerator), and Deborah Sanders (HDFC Shareholder).