



Helping residents create,
fortify, and sustain their
affordable co-ops and
tenant associations since 1973

Fiscal Year 2017

UHAB ANNUAL REPORT

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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.

Executive Director's Statement

Forty-four years ago, UHAB was born in response to New York City neighborhoods that were being abandoned by their owners, resulting in lack of heat and hot water, deteriorating conditions and arson. Literally, the Bronx was burning.

UHAB was based on the simple notion that neighborhoods, even deteriorating neighborhoods were home to thousands of New Yorkers where they were born and lived their lives, graduated from school, were married and raised families. They were neighborhoods where homes should be rehabilitated, the fabric repaired and lives preserved. And the residents could, should and would participate in rebuilding their own homes and communities. Urban Homesteading with Sweat Equity rehab was UHAB's response – a Self Help response

This year, as we celebrate 44 years of Self Help, we see a world that looks very different from the way it did more than four decades ago—and even last year at this time. With uncertainty at the national level and changing circumstances locally, UHAB is evolving and responding once again.

This time, our Self Help response is sort of a UHAB 2.0, applying 44 years of skills and knowledge and experience in new and innovative ways. As HPD has withdrawn support for UHAB's technical assistance to affordable co-ops, we have refashioned our assistance as fee for service offerings to the 1,300 co-ops in our co-op communities. We have expanded our training offerings with classes 4 evenings every week. And strengthened our services to co-ops with a stronger and more affordable insurance program, improved bookkeeping services and new green building services. We are expanding our services and training to Mitchell Lama co-ops and providing "Future Proofing Services" to co-ops in the regular market.

With support from the Ford Foundation and Cooperative Foundation we took a census of the more than 300,000 units of affordable co-op housing nationwide and gained and understanding of how to "Serve and Grow the Co-op Community".

In response, we have created Homeownership Lending, a CDFI and licensed lender for cooperative share loans and loans to affordable co-ops, something we desperately need in NYC and nationwide. To expand beyond UHAB's own \$1 million investment, we have support from LISC, the Robert and Jane Toll Foundation and another valued

partner, the National Cooperative Bank. This support and loans will allow us to expand our lending throughout the HDPC and Mitchell Lama co-op community and someday nationwide. The outcome of the nationwide census and survey is the creation of the 6th Principle Coalition. This Coalition, organized as a co-op, will be a platform for the interactive map and data about our 3,000 co-ops and 120 support organizations in our community with vendor, professional and resource directories, best practices and document libraries and a policy forum for preserving and expanding the affordable co-op community across the country. This is a work in progress with our advisory partners, NAHC, CNYCC, CU4ML, City First Homes and Grounded Solutions, formerly the National Community Land Trust Networks.

From Portland, Maine to San Francisco, from Seattle to Asheville, North Carolina, from Washington DC to Boston and many places in between interest in creating and preserving affordable co-ops is on the rise.

One of the stark messages from our national survey was the loss of nearly 150,000 units of limited equity co-ops. Expiring use and regulatory agreements being the main cause. Preserving and creating permanently affordable co-ops will be a big part of UHAB's future agenda. Community Land Trusts are an important tool in this effort and our evolution to UHAB 2.0. The Center for NYC Neighborhoods, Habitat for Humanity New York City, the Mutual Housing Association of New York (MHANY), the Urban Homesteading Assistance Board (UHAB), and Citi Community Development as Founding Investor recently announced the creation of The Interboro Community Land Trust. This CLT, while committed to permanent affordability, will also build community and social capital as well as wealth for this generation of individual and cooperative homeowners and for generations to come.

In Cooperation,



Andrew Reicher
Executive Director, UHAB

About

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 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 more than 1,600 buildings (comprising 1,350 housing cooperatives), creating homeownership opportunities for residents of more than 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 Mission

To create opportunities for self-determination in decent, affordable housing, provide innovative long-term solutions in combating displacement, and preserve and strengthen existing affordable housing for generations to come.

Our Principles

I. 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.

II. 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.

III. Shared-Equity (or Limited-Equity) Co-op 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.

IV. 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.

V. Continual Learning

Ongoing education and training is the key to preserving affordable housing cooperatives and strong tenant associations.

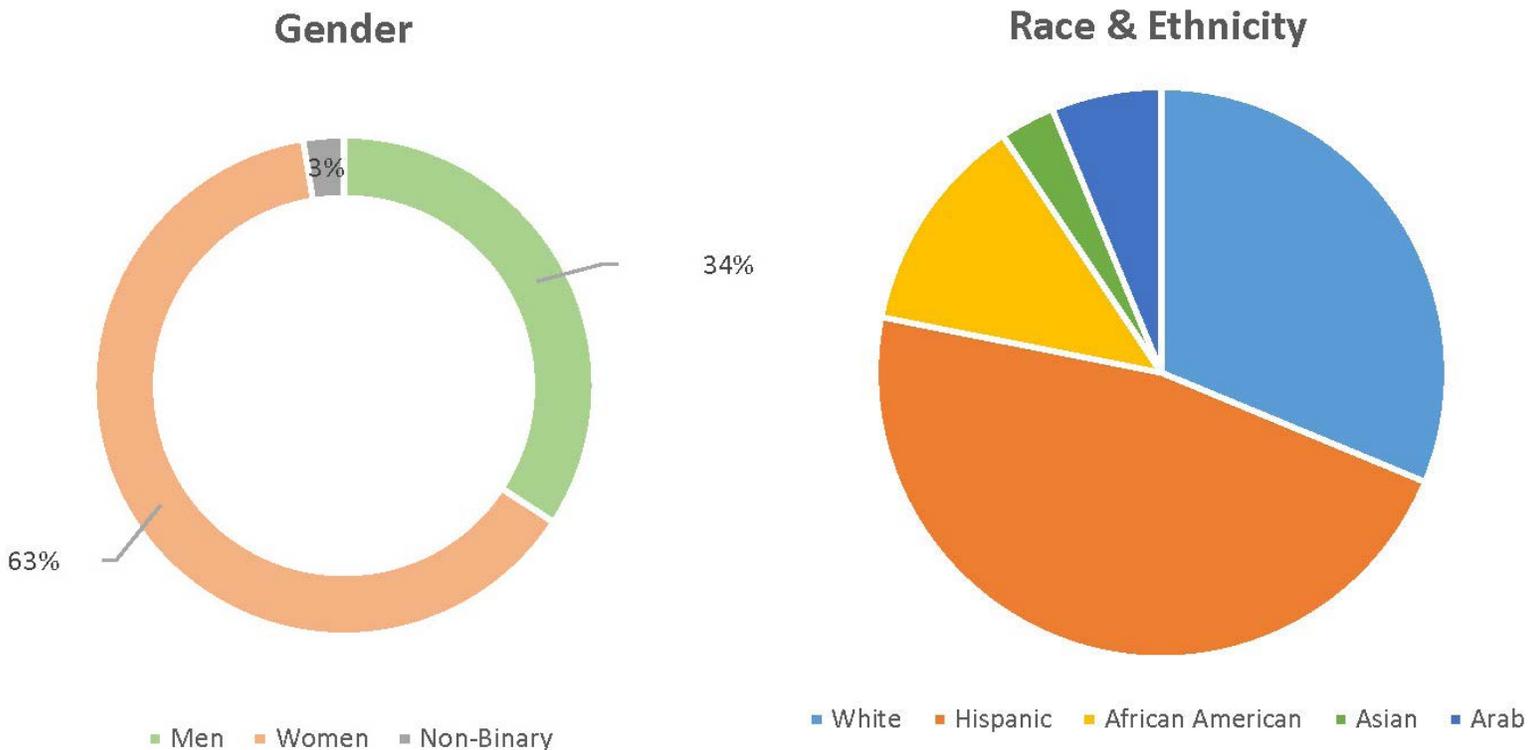
Inclusion & Diversity at UHAB

Racial, ethnic, and socio-economic 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 African-American and/or Latino.

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.



UHAB’s Board of Directors is comprised of 38% women and 62% men, X% of whom are people of color.

[Needs to be reviewed]

Fiscal Year 2017

At a Glance

This past year, UHAB has seen a lot of growth in its co-op services, public activities, and city-wide programs.

Co-op Preservation

\$1,682,000 in Private Loans

Member Services

This year, 560 co-ops opted for UHAB Membership.

UHAB's FLIP Program was offered to co-ops across 624 locations.

Training and Education

Housing Maintenance and Management Training Series

213 workshops

1,294 total participants

559 unique participants

UHAB University

54 Graduates

Introduction to Cooperative Homeownership

180 attendees (general public interested in cooperative homeownership and affordable housing opportunities)

Organizing and Policy

IF

Stabilizing NYC (major funds)

Research

6 PC

Homeownership Lending (HOL)

CDFI

32 loans

\$28,000 average loan

Total assets: \$875,042

Total portfolio amount of \$611,084

Current terms of our loans:

15 years

5% interest rate

20% down payment

Needs to be an affordable unit

Borrower must be 120% AMI or below to qualify

Co-op Development

Interboro CLT

Pipeline

Communication & Fundraising

Two major events

Gala funds raised: \$100k

\$1.7m
In low interest
private loans to
help co-ops
secure capital
improvements



54
Graduates of UHAB
University, a free
training series for
co-op residents



213
Free co-op
workshops
in the Bronx,
Brooklyn, and
Manhattan



Main Goals & Progress Overview

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- Broading market coverage
- Purchasing new office suites
- Opening branches in villages
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Progress Report

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Current Achievements

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New Projects Are On-going

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Member Services

ENERGY CAMPAIGNS

UHAB has launched new energy programs that reduce energy usage and energy costs, increases savings and joins the HDFC community with local efforts to address climate change. UHAB Member Services is increasingly offering new energy efficiency programs collaboratively with local energy partners.

UHAB collaborated with City University of New York (CUNY) Building Performance Lab and NYC Small Business Services to enroll 25 HDFC shareholders, board members, and superintendents in the 30-hour “Small Building Operator Training” programs where building operators learn techniques to increase energy efficiency on a building systems level. UHAB is currently helping to manage energy efficiency projects for participating buildings in the post-training period which allows the HDFC co-ops to increase their building’s efficiency by implementing efficient measures and receive incentive funding.

As of January 2017, UHAB became an ambassador to the NYC Retrofit Accelerator, a city-funded program 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. NYC Retrofit Accelerator’s energy advisors offer free, personalized advisory services that streamline the process of making energy efficiency improvements to buildings that will reduce operating costs, enhance tenant comfort, and improve the environment. This partnership supports UHAB’s ability to deliver efficiency programs and training, to connect HDFC cooperatives with incentive programs and energy efficiency opportunities, and has resulted in several hundred co-ops accessing water conservation programs and heat conservation programs.

FLIP

Here is a tally of the current FLIP figures, with the previous two years figures for comparison.

Our 32nd FLIP Renewal season for 2016-17 shows the following figures:

531 co-ops in 624 Locations covered, totaling 10,352 units with TIV \$1,875,697,980.00

Please note that for clarification of how we’ve been tracking co-ops vs buildings I am breaking out the figures with more detail so that we may track this more carefully over time. The difference in the figures is mainly that for some projects or co-ops have multiple locations such as:

- 1 policy (UHAB HDFC) covering all of our development buildings across 5 locations; or
- 1 policy (Ridgewood Bushwick) covering 17 locations; or co-ops with multiple locations i.e. Jennings Terrace Gardens which has 7 locations.

As for the previous years:

- The 31st Annual FLIP renewal season (2015-16) consisted of 561 policies covering 666 HDFC buildings (totaling 10,532 units) with an estimated TIV \$1,913,968,424.
- The 30th Annual FLIP Renewal concluded with 557 policies covering 621 HDFCs buildings (totaling 10,559 units) with a TIV \$1,752,635,914; this is 50 million more in TIV than the previous year.

Co-op Development

Since starting development in the early 2000s, UHAB has financed \$316,634,754 in total development costs to-date. UHAB has overseen the rehabilitation and permanent loan conversion of 96 buildings, comprising 1,322 units; 26 buildings, comprising 374 units remain in UHAB's pipeline.

Over the past year, UHAB made progress towards permanent loan closing and cooperative conversion on the projects remaining in its pipeline:

540-550 West 144th Street

UHAB closed on a permanent financing in May 2016.

On April 4, 2017, 540-550 West 144th Street HDFC held its first corporate meeting and elected its first resident-run Board of Directors. The 60 unit building is now an independent, resident-controlled limited-equity HDFC cooperative that will continue to receive stewardship services from UHAB's co-op preservation department.

520 West 144th Street

UHAB closed on a permanent financing in May 2017.

On November 8 2017, 520 West 144th Street HDFC held its first corporate meeting and elected its first resident-run Board of Directors. The 30 unit building is now an independent, resident-controlled limited-equity HDFC cooperative that will continue to receive stewardship services from UHAB's co-op preservation department.

640-644 Riverside Drive

UHAB worked with partners at HPD and Bank of America to amend the construction loan documents and to allow for necessary façade repairs and boiler replacement work to begin at 644 Riverside Drive. UHAB anticipates that 644 Riverside Drive will close on permanent financing and convert to a cooperative in the summer of 2018. Construction will start at 640 Riverside Drive in the summer of 2018 and continue until early 2020, with cooperative conversion expected in 2021.

Ridgewood-Bushwick Cluster

UHAB has been working diligently with partners at HPD and the NYS Attorney General's office to get the cooperative offering plan submitted and approved. The NYS Attorney General has required UHAB to create a Community Land Trust before converting this cluster of 18 buildings into a community cooperative. UHAB believes this project will convert by summer 2018.

544 East 13th & 377 East 10th

The rehabilitation of 544 East 13th Street & 377 East 10th Street were financed by utilizing HPD's inclusionary Housing program; UHAB was the first developer to create homeownership utilizing the HPD Inclusionary Housing program. Construction has completed, there is an effective offering plan, and the residents have begun moving back into the building. UHAB expects cooperative conversion at both buildings in early 2018.

278 East 7th Street

Cooperative conversion and permanent loan closing through the City's Participatory Loan Program is expected by March 2018.



Half Quarter View

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Building National Partnerships: UHAB and the 6th Principle Coalition

Since 2015, the Ford Foundation has supported the work of UHAB's national co-op research and coalition building project, the 6th Principle Coalition. With additional support from the Cooperative Foundation, we continue to build partnerships with a variety of organizations interested in cooperative housing across the country.

We have documented these points of contact to illustrate the enthusiasm for limited-equity housing co-ops as a viable model to secure permanently affordable housing in diverse markets. Whether they are organizations looking to develop brand new co-ops or interested in helping co-ops that are nearly 100 years old, we have fielded a multitude of questions and requests.



**SIXTH
PRINCIPLE
COALITION**



**The
Cooperative
Foundation**



**FORD
FOUNDATION**

Chicago, IL UHAB has been contacted by local practitioners and a CDC to plan a workshop and trainings for residents in the Pilsen neighborhood that are purchasing properties for a housing cooperative.

Pittsburgh, PA Veteran's support group, The Project LOVE Coalition is interested in building a co-op for its constituents. UHAB will consult in the proceeding work.

Los Angeles, CA UHAB has advised TRUST South LA in moving their co-op development project forward. Additionally, UHAB and TRUST collaborated in developing a workshop on community ownership strategies that was delivered to the City of Seattle.

Connecticut UHAB has been contracted by the Connecticut Green Bank to perform a series of trainings and technical assistance to CT housing co-ops. The Green Bank has also committed support to a state-wide housing co-op conference that UHAB is organizing in the Spring of 2018.

Seattle, WA Seattle City Council Member O'Brien organized an event 'Building Affordability through Community Ownership' and invited UHAB to discuss limited-equity cooperatives and how the model could be applied in the Seattle area. We delivered a three hour workshop attended by 70 practitioners to share our transferable practices, history and proposals for Seattle and participated in an evening panel discussion about community ownership strategies for affordable housing attended by more than 100 interested folk.

Syracuse, NY The Canary Co-op, a housing co-op for people with multiple chemical sensitivities, has identified and acquired an appropriate property and begun repairs. It will be a 3 unit co-op, the first for the Canary Co-op. UHAB assisted the organization to become incorporated and tax exempt and provides advice and assistance on an ongoing basis through property acquisition and co-op development

Newark, NJ The City of Newark is piloting a nonprofit housing cooperative for low and moderate income artists and have contacted UHAB to assist with marketing and resident training. UHAB presented at a conference for city officials and the public in April, 2017.

Portland, ME UHAB spoke with the City of Portland about our work with co-ops, the advantages of the co-op model, and co-op housing history. The State of Maine, and local governments are planning to host UHAB for a co-op workshop sometime in 2018.

San Francisco, CA UHAB consulted with the San Francisco Community Land Trust (CLT) on a number of issues in 2014. These included the conversion of their first co-op and participation in a co-op convening funded by the Mayor's Office of Housing that included practitioners, existing co-ops and interested organizations. UHAB was hired by SFCLT to assist in capacity building under a grant from the Grounded Solutions Network, formerly the National Community Land Trust Network. SFCLT has gone on to create several new co-ops.

Washington, DC UHAB and City First Homes staged a convening of 30 Washington housing co-op practitioners from 12 different organizations in April of 2015. Since then UHAB and City First have collaborated on grant applications to fund their share loan lending as well as on insurance work.

Asheville, NC UHAB was invited to present our model of limited-equity cooperative housing to the City of Asheville and community stakeholders as part of a series on shared-equity and community homeownership strategies.

Yellow Springs, OH UHAB fielded a variety of questions in regard to the co-op development process as Yellow Springs CLT was exploring the use of the model for a new development project. We shared model documents including standard regulatory agreements and price charts. The CLT has moved forward and will include a co-op in its portfolio.

Partnerships

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Ford Foundation

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Interboro CLT

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51%
Russia Revenue
with tax

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24%
Hungary Revenue
with tax

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20%
Qatar Revenue
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Jump Out of Comfort Zone

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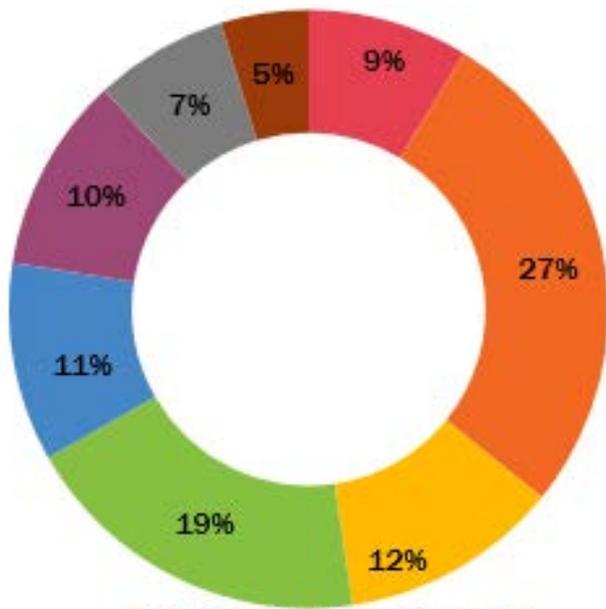
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\$3,513,209

TOTAL REVENUE

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