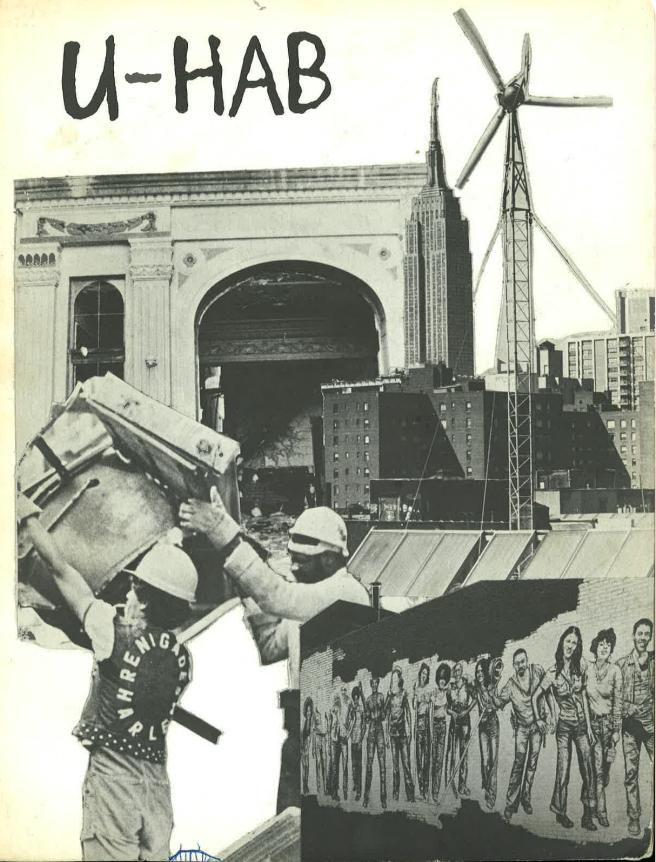
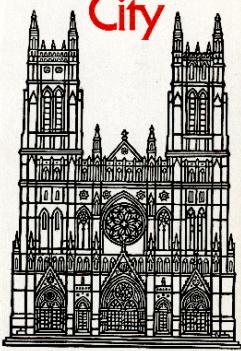


# U-HAB



The Spirit  
of the  
City



# 2019 UHAB ANNUAL REPORT

# Building for Us

---

This year, UHAB made a considerable effort to build an archive. In doing so, the lesson we learned from decades of growth is very simple: what has always mattered most for affordable housing is community. It is the strength and support that comes from the community inside a co-op that is just as essential as the affordable housing itself.

With this in mind, UHAB is proud to offer new and expended programs to low-income homeowners with a refined lens on our work. We have more data and research than ever on the long-term impacts of redlining policies and how communities of color have been resilient in their efforts to remain in their homes, whether in the 1970s or today. By building new affordable co-ops, strengthening tenants' rights statewide, making share loans through our HomeOwnership Lending program, and working in cooperation with our Interboro Community Land Trust partners to create the first Citywide CLT in New York City, we are actively working to dismantle the detrimental legacies of redlining and community disinvestment.

As we look toward the future, our work is expanding in several ways. We are offering more services like Co-ops Go Solar and our energy programs that are tackling the most pressing issue of our lifetime: the climate crisis. Without renewable energy and carbon reduction, low-income residents more than anyone will be affected. Most importantly, we need to recognize that it is not just low-income communities, but people of color in particular who are disproportionately affected by this crisis, just as they have been marginalized from fair and stable housing. UHAB's CDFI, HomeOwnership Lending, helps ensure that a family is not denied the opportunity to purchase because they don't have the money to be an all cash buyer. This program makes small loans where other lenders are reluctant and in this way supporting our HDFC and Mitchell Lama co-op communities continue to offer affordable housing.

The interest in co-ops and our work is expanding not just in New York City, but in upstate New York where residents can securely remain in their mobile homes; to New Haven, CT where the nearly 50-year old Seabury Co-op struggles to keep up with its aging infrastructure; and to Seattle, WA where a new permanently affordable co-op is being created. UHAB is excited to be assisting a new City financed co-op development program in Oakland, CA and we continue to meet with officials in other cities who are seriously considering the limited-equity model.

We have come a long way and welcome our next chapter of growth.

Sincerely,

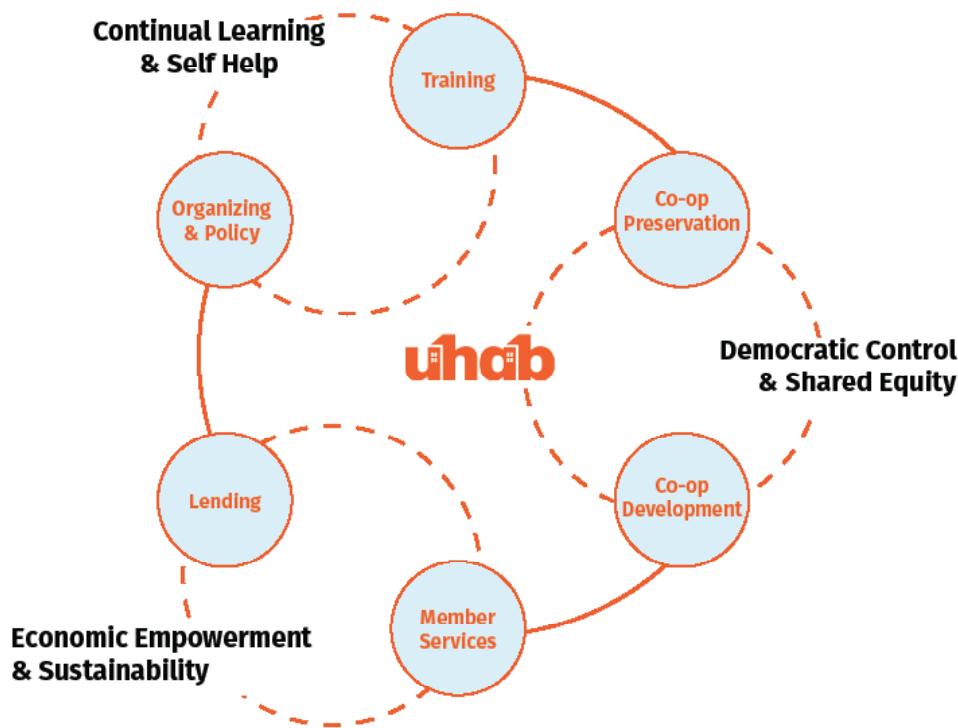


Andrew Reicher, Executive Director

# Community through Cooperation

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 Principles



### I. Continual Learning & 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. Ongoing education and training is the key to preserving affordable housing cooperatives and strong tenant associations.

### II. Democratic Residential Control & Shared Equity

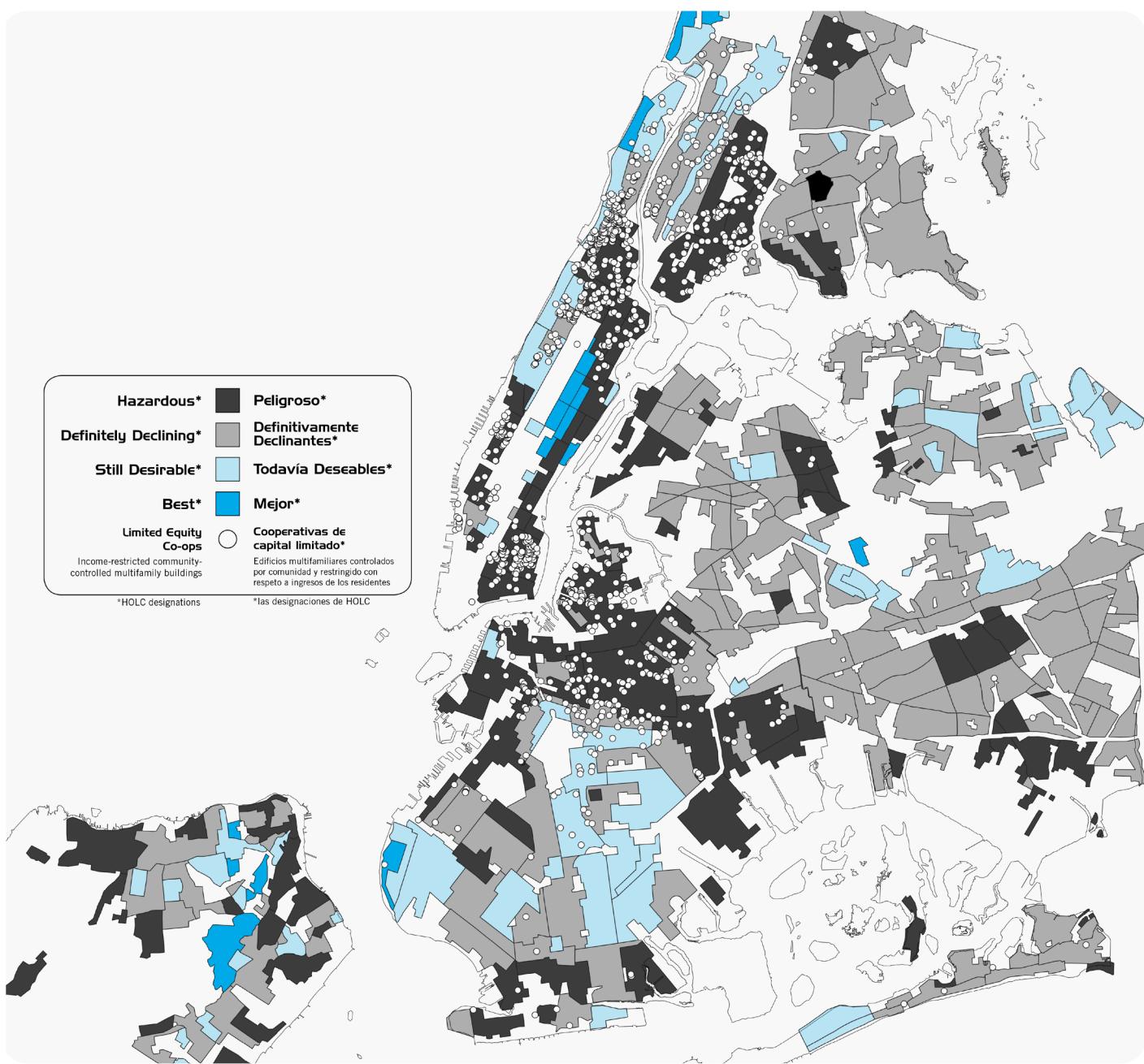
Transparent leadership and the participation of a majority of residents—each contributing unique skills and perspectives—make democratic governing and organizing possible. This collective control of housing helps prioritize a shared equity that keeps affordability manageable for future incoming residents.

### III. Economic Empowerment & Sustainability

UHAB provides access to affordable, high-quality resources covering areas of energy, finance, democratic participation and education. These tools help residents maintain lower costs of living while helping to demystify financial technicalities. With support and guidance, all residents should be able to read and manage their finances, in order to make informed decisions about their operating costs.

# Housing Justice is Racial Justice

This map overlays the location of modern-day HDFC co-ops with redlined neighborhoods from the 1930s. Redlining was a discriminatory housing practice that devalued neighborhoods where people of color lived and made it difficult for people of color to secure safe, affordable housing. In this map, the deepest shade of grey represents the least economically desirable neighborhoods. In the 1970s and 1980s, landlord abandonment and arson led to City foreclosure on thousands of occupied buildings in these same neighborhoods, creating the conditions for the self-help housing movement and the creation of thousands of HDFCs.



Through organizing and self-help initiatives, community-controlled housing arose as a way for low-income people (mostly people of color) to take control of their housing solutions when the government and private sector would not. Today, neighborhoods like Harlem, the South Bronx, and Central Brooklyn struggle with the legacy of redlining through high air pollution, increased heat waves, and higher poverty rates, and gentrification threatens to displace longtime residents from neighborhoods that were once abandoned.

Through it all, community control remains a tool to provide New Yorkers with decent, affordable housing. HDFCs are anchors in their neighborhoods, providing a safe haven to raise families and age in place. Tenant unions build power among renters and win victories like stronger rent laws.



UHAB helps people of color control, manage, and improve their homes. We know from experience that most of the low- to moderate- income residents in the buildings we serve are Black or Latinx. Our goal is to have as many people from the communities we serve reflected in our organization's leadership and programs. Currently, almost 60% of our Board and Staff are people of color.

More than half of our organization is bilingual in English and Spanish, fulfilling an essential need for our Spanish-speaking HDFC board members and residents. We provide our technical assistance, homeownership advisement, energy advisement, bookkeeping services, quarterly newsletter, and entire training curriculum in both English and Spanish.

# UHAB BY THE NUMBERS: 2019

**125** fair elections monitored  
in practice of democratic  
community control



**9** HDFCs  
adopted solar,  
bringing the total  
number to  
**28**

**3,500,000** tenants protected  
under stronger rent laws



**115** budgets planned to  
preserve HDFCs' financial  
stability & affordability

**5**  
affordable  
homeowner-  
ship loans  
totaling  
**\$242,011**

**203**  
trainings for  
affordable  
co-op  
residents

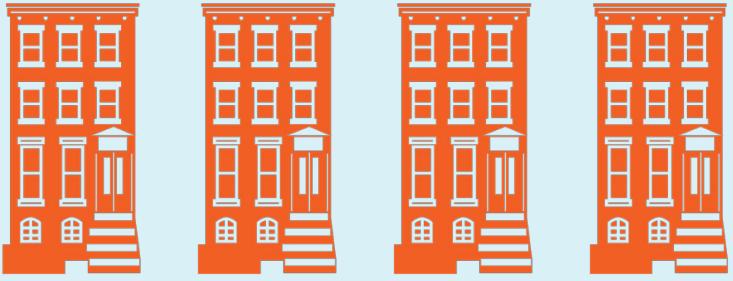


**\$9,197,000**  
secured in loans to  
help HDFCs make  
capital  
improvements



Our Co-op  
Preservation  
team helped  
**15 co-ops**  
secure necessary  
loans to avoid City  
foreclosure last year.

This represents over  
**350 families**  
that were able to  
retain their equity  
and control of their  
homes through  
technical assistance  
and guidance  
from  
UHAB staff.



To date, UHAB is the  
foremost developer of  
limited-equity housing  
co-ops in NYC. we have  
developed **over**  
**1,300 units** of  
affordable housing  
with the support of a  
variety of City and State  
programs.



# ENERGY EFFICIENCY FOR ALL

In New York City, households that spend over 6% of their income on energy bills are considered energy burdened. Largely due to discriminatory housing policies and substandard living conditions, the rate of low-income communities' energy burden is three times higher than the national average. For HDFC co-ops, solar energy and energy efficiency aren't just feel-good decisions or ways to meet the city's climate goals; they're vital cost-saving technologies that can sustain their housing into the future.

We are in a historic moment thanks to new climate laws passed by New York State that set our state on a path to carbon neutrality. Low-carbon buildings are more cost effective, comfortable, and resilient, yet energy upgrades often pass by the buildings that need them the most.

This year, we expanded our energy services. We created a survey to track and evaluate building health, developed our green training curriculum with new classes on optimizing heating systems, climate change and HDFCs, and green energy codes, and connected HDFCs to low- and no- cost incentive programs to make upgrades.

Communities who cooperatively control their housing are well suited to democratically control their energy!

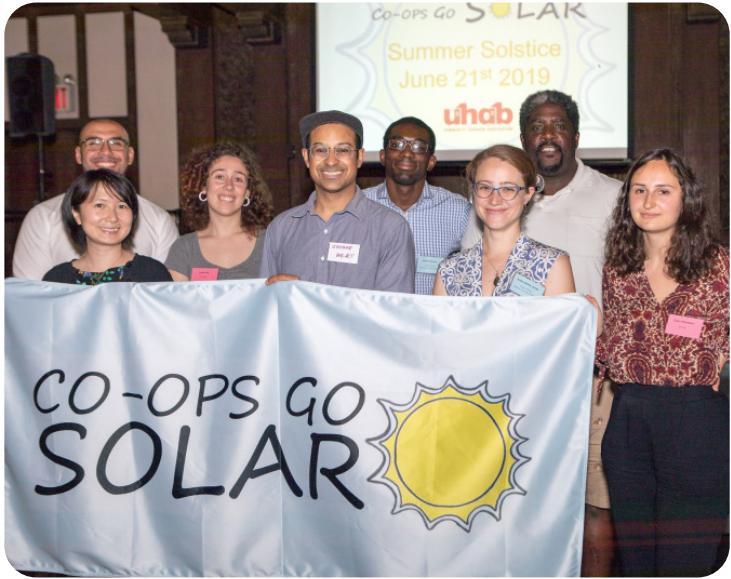
The very first building to harness renewable energy in NYC was Heartstone HDFC in the Lower East Side.

Their windmill led to the landmark case that brought Net Metering to NYC — a policy that makes small-scale energy production possible today.



# CO-OPS GO SOLAR

On the Summer Solstice we celebrated the first 24 HDFCs to commit to solar energy. Since then, four more HDFCs have joined **Co-ops Go Solar** with a commitment to go solar. Together, these co-ops will save over \$5,000,000 over the panels' 25-year lifetime, and keep over 10,000 tons of carbon out of the atmosphere. That's the equivalent of planting a forest five times the size of Central Park!



*Why Solar?* Solar dramatically lower operating costs, freeing up funds that can be reinvested back into our communities. It brings people-powered energy to people-powered housing, and makes our City more resilient by reducing strain on our grid. With the help of campaigns like Co-ops Go Solar, HDFCs can access technical information, complex permitting processes. We're proud to support residents at the forefront of the fight for a Just Transition off fossil fuels.

# PRESERVING AFFORDABLE HOUSING



This year, HomeOwnership Lending launched **Lending You Home**, a loan program designed to help low-income residents purchase homes in HDFCs. HomeOwnership Lending provides loans tailored to the needs of low- to moderate-Income New Yorkers and limited-equity co-ops in order to preserve affordable homeownership opportunities for future generations. HomeOwnership Lending is a subsidiary of UHAB, and a mission-driven, CDFI-certified and New York State licensed lender serving New York City and beyond.

**HomeOwnership  
Lending** 

Our **Co-op Preservation** team helped more than 250 households preserve their affordable housing and secure loans to cover necessary costs for building repairs, efficiency upgrades, and help stabilize their finances. The technical assistance and stewardship our team provides HDFCs is crucial for their ongoing success.



This year we also successfully ran our first Mitchell Lama Co-op Election, and made our first share loan to a buyer in a Mitchell Lama co-op. We look forward to working with more limited-equity co-ops and other affordable housing programs to help guide residents towards better democratic control.

# ORGANIZING & POLICY

This was a significant year for UHAB Organizers, because after more than a year of organizing tenants in eastern Brooklyn, we supported the founding of **HOPE (Housing Organizers for People Empowerment)**.

HOPE is a community group fighting for housing justice in eastern Brooklyn (Brownsville, East New York, Eastern Crown Heights). Through organizing tenant associations, developing new tenant leaders, and fighting campaigns for stronger tenant protections, HOPE's mission is to build tenant power in their neighborhoods.



UHAB Organizers are continually working to identify residents who can become leaders in their buildings and in the tenant movement at large. Twice a year, we offer a free 4-session leadership development workshop series called **BOLD (Brooklyn Organizing Leadership Development)** that covers the basics of organizing and leadership.

Organizers who participated in BOLD were able to play a significant role in the Universal Rent Laws Campaign throughout 2018-19, which were hard fought and won by tenants across the Upstate/Downstate and Housing Justice for All coalition. This marked another significant point for our year—winning our demand for stronger tenant protections, and bringing tenant power to Albany in an unprecedented way.



# BUILDING OUR ARCHIVE

In 2019, we collaborated with Interference Archive, and worked closely together poring over UHAB's archive materials to preserve and share the rich history of our organization, the homesteading movement, and community controlled housing.

Together, we produced a four-month long exhibit, a catalog, and a map that help chronicle the history of the homesteading movement and share stories of people who fought to turn vacant or neglected buildings into vibrant co-ops, through photographs, newsletters, training manuals, cookbooks, and other materials found in UHAB's archive.



The exhibit was made possible through support provided by our generous donors and supporters, several Interference Archive volunteers, as well as funding from the Graham Foundation.

One of the greatest aspects of the archive project was how collaborative it was and how many donated materials we were given by our community. The archive is a living, growing project that we will continue to build and share over the years.

In an effort to properly and safely store the numerous boxes of photographs, documents, flyers, training manuals, reports, and other special artifacts dating back to the early 1970s, UHAB teamed up with NYU's Archival Studies instructor Maggie Schreiner and her team of graduate students.

Maggie's students worked with us throughout the semester-long course to help create an inventory and adequate storage methods for preserving quality and condition of our archive. This process was instrumental to planning the exhibit that followed later that year. We are grateful to Maggie and her students for helping us preserve and retell these stories.

In the Spring, Maggie's students also helped us host our very first Community Archiving Day, where HDFC co-op residents joined us with their own archives, and we collectively learned how to preserve and store our materials.



# 2019 PARTNERS & SUPPORTERS

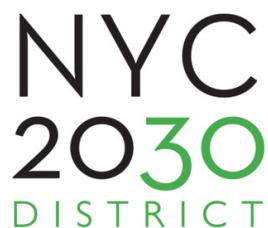


The Robert  
& Jane Toll  
Foundation



New York City Council Member  
**Mark Levine**





Cooperative  
Economics  
Alliance of  
New York City



Arthur J. Gallagher & Co.





120 Wall Street, 20th Floor  
New York, NY 10005

---

©2019 UHAB ANNUAL REPORT  
[www.uhab.coop](http://www.uhab.coop)