South Bronx Land and Community Resource Trust

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INTRODUCTION

A Movement on the Rise

Movements for self-determination, stewardship and community ownership have gained momentum nationwide following decades of neighborhood-driven housing, commercial, and public space development. Cities like Miami, Boston, Oakland and now, New York City, have advanced models for creating sustainable opportunities for economic and residential independence. These new approaches to housing and land ownership that promote democratic and community-driven decision making have become a vital means of preserving neighborhoods and building equity. Community Land Trusts (CLT) models have served as powerful tools to harness established resources and build community wealth while protecting long-time residents. These strategies ensure that neighborhoods diversity and affordability remain intact amidst growing gentrification, land speculation and displacement in urban areas.

The COVID-19 pandemic of 2020 has placed new and unprecedented socioeconomic pressures on low-income and working-class populations, increasing the likelihood that long-time residents and businesses will be forced out of their neighborhoods. The livelihoods of many New Yorkers continue to face significant threats, particularly in a moment when communities are wary of government support and protections.

It is critical that, now more than ever, residents are able to reclaim control of their neighborhood’s land, resources and future. In order to accomplish this, bold policy and structural changes that protect residents against displacement, eviction, and economic devastation are needed.

Melrose Commons Urban Renewal Area

In the early 1990s, residents of Melrose Commons in the South Bronx fought against redevelopment plans, produced by the City, which would have directly led to their displacement from the neighborhood. This culminated in the establishment of the Melrose Commons Urban Renewal Area in 1993, led by the grassroots community group We Stay/Nos Quedamos (Nos Quedamos). Nos Quedamos was the first nonprofit to successfully utilize the City’s 197a process to create a vision for their own community which preserved all that was valuable to the long-time residents.

The Legacy of Nos Quedamos

Over the following three decades, the continued advocacy efforts of Nos Quedamos have led to a number of high impact development projects within Melrose Commons, which have brought approximately 2,000 units of co-owned affordable “green” housing, approximately 1 million square feet of new commercial space and 15,000 new residents to the area. Nos Quedamos developed an award-winning plan and design for Melrose Commons which today is characterized by low-density condominium townhouses and sustainable energy systems. In 2012, Melrose Commons was awarded Leadership in Energy and Environmental Design (LEED) Certifications, the first neighborhood of its kind in New York City to receive this honor from the U.S. Green Building Council. Melrose Commons’ successes are a testament to community-led, and community-oriented, real estate development, advocacy efforts and visions.
South Bronx Land and Community Resource Trust

Nos Quedamos, with technical assistance from Hester Street (HST) and support from the Mayor’s Office of Environmental Remediation (MOER) and the NYC Community Land Initiative (NYCCLT), studied the area of Melrose Commons through the lens of a CLT model. This report is the culmination of that work and outlines the mission and development principles for the recently created South Bronx Land and Community Resource Trust (SBxLCRT). It also considers opportunities for creating vital housing, energy, and communication infrastructure in Melrose Commons.

The purpose of this study is to:

- Build on previous consultations carried out as part of the Melrose Commons Urban Renewal Plan, and other community-focused plans;
- Propose a planning framework for the SBxLCRT and a development plan for both residential and mixed-use sites that advance the goals of the Melrose Commons community, including equitable access to affordable housing, communications and energy resources; and
- Examine existing and planned development in the neighborhood, as well as potential opportunities for future development through the lens of a CLT model.

The SBxLCRT is urgently needed in Melrose Commons, given the intensifying gentrification and market-rate development pressures that the community continues to face. In addition, Nos Quedamos has the opportunity to financially reposition and restructure several of their current buildings that are approaching Year-15 Low Income Housing Tax Credit (LIHTC) investor exits. LIHTC is federally funded, tax-exempt incentive that can be used for a down payment or to offset a borrower’s tax payments. The SBxLCRT can provide the opportunity for Nos Quedamos to place existing assets under community control, with affordability permanently guaranteed, and pursue acquisition of new buildings in the area to be incorporated as part of the CLT.

As a community-based development corporation, Nos Quedamos views this approach as imperative for advancing and expanding community engagement in the neighborhood’s future, and to ensure that all future developments prioritize deep affordability.
STUDY AREA

This report focuses on the Melrose Commons area of the South Bronx defined by the Harlem River to the west, 165th Street to the north, St Ann’s Avenue to the east and 139th Street to the south. A Place-Based Community Brownfield Planning study provides a unique opportunity to advance the Melrose community’s vision for long-term affordability, community-owned land and community-controlled development through the newly created SBxLCRT.

PREVIOUS PLANS AND STUDIES

Precedents for this study include the following planning processes in the Bronx and in Melrose, specifically:

Melrose Commons Urban Renewal Plan
1994

Completed in 1994, this in-depth urban renewal plan reflects the community’s response to a top-down development plan that would have spurred the displacement of residents in Melrose Commons. Rallying behind Nos Quedamos, the community spoke out against the City-led plan and proposed an unprecedented plan of their own known as the Melrose Commons Urban Renewal Plan.

Bronx-Wide Principles for Development Without Displacement
2011

The Bronx-Wide Principles for Development Without Displacement was collectively developed by a group of Bronx-based community organizations, including Nos Quedamos. Each group led their own community engagement process and incorporated components representative of local people and experiences from across the Bronx. The study outlines principles for advancing new, equitable development and preserving existing development without displacing residents and businesses.

Building Housing Affordability in the South Bronx: The South Bronx Land and Community Resource Trust
2018

Soon after Nos Quedamos had planned the creation of the SBxLCRT, a group of NYU Wagner Master’s program students produced a Capstone project focused on building housing affordability in the South Bronx Community Districts 1, 2, and 3. In partnership with Nos Quedamos, this study developed feasibility scenarios for the SBxLCRT and included a spatial analysis of publicly-owned vacant land in Melrose Commons for future development.
**STUDY AREA SNAPSHOT**

**RACE + ETHNICITY**

<table>
<thead>
<tr>
<th>Race/Ethnicity</th>
<th>Percentage</th>
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<tbody>
<tr>
<td>Latinx</td>
<td>64%</td>
</tr>
<tr>
<td>African American</td>
<td>31%</td>
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<tr>
<td>European</td>
<td>2%</td>
</tr>
<tr>
<td>Asian</td>
<td>2%</td>
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<tr>
<td>Other</td>
<td>2%</td>
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**FOREIGN BORN POPULATION**

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<thead>
<tr>
<th>Status</th>
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<tbody>
<tr>
<td>U.S. Born</td>
<td>65%</td>
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<tr>
<td>Foreign Born</td>
<td>35%</td>
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**LIMITED ENGLISH PROFICIENCY**

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<th>Language</th>
<th>Percentage</th>
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<tbody>
<tr>
<td>English</td>
<td>75%</td>
</tr>
<tr>
<td>Spanish</td>
<td>21%</td>
</tr>
<tr>
<td>European</td>
<td>2%</td>
</tr>
<tr>
<td>Other</td>
<td>1%</td>
</tr>
<tr>
<td>Bilingual Households</td>
<td>2%</td>
</tr>
</tbody>
</table>

**AGE**

<table>
<thead>
<tr>
<th>Age Group</th>
<th>Percentage</th>
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<tbody>
<tr>
<td>Under 15</td>
<td>10%</td>
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<tr>
<td>15 - 24</td>
<td>23%</td>
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<td>25 - 54</td>
<td>42%</td>
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<tr>
<td>55 - 64</td>
<td>16%</td>
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<tr>
<td>65+</td>
<td>10%</td>
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**OWNERS VS. RENTERS**

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<thead>
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<th>Category</th>
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<tr>
<td>Owners</td>
<td>8%</td>
</tr>
<tr>
<td>Renters</td>
<td>92%</td>
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</table>

**10-YEAR GROWTH PATTERNS**

<table>
<thead>
<tr>
<th>Growth Pattern</th>
<th>Percentage</th>
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<tbody>
<tr>
<td>9% Income Growth</td>
<td>9%</td>
</tr>
<tr>
<td>26% Rent Price Growth</td>
<td>26%</td>
</tr>
</tbody>
</table>

**COVID-19**

(based off ZCTA: 10451. Data extracted on August 24th, 2020)

29% of the Melrose population tested positive for COVID-19.

150 people lost their lives to COVID-19 in Melrose.

Data Sources: US Census Bureau ACS 2018 5-yr Estimates, NYC Department of Health COVID-19 Data
PROBLEMS & OPPORTUNITY

Neighborhood conditions in Melrose declined in the 1960s and 1970s due to redlining and disinvestment by the financial industry and government. More broadly, this was a shift of investment away from neighborhoods of color that resulted in both increased racial and ethnic segregation and the devaluation of properties in those areas which included Melrose.

Residents of Melrose have since overcome the economic abandonment of government and the private sector and transformed their neighborhood into one that is grounded in economic self-determination and community empowerment. More recently, the rapid increase of real estate investment in the South Bronx has left community members concerned about the changes coming to their neighborhood and the economic and environmental justice threats these changes may bring.

Conversely, as Nos Quedamos considers the possibilities of the SBxLCRT, an opportunity exists for the community to truly control and harness assets and resources in the Melrose Commons neighborhood to forward collective self-determination for its residents.

STRATEGY MODEL

Nos Quedamos’s push for community self-determination and ownership are part of a larger strategy (detailed in the following diagram) towards resiliency. This requires community capacity to plan for, respond to, and recover from major disruptions in the neighborhood, and the well-being of the Melrose community within the realms of health, prosperity and equal access.

In order to achieve these outcomes, Nos Quedamos’s strategy recognizes the need for the community to have control over a variety of resources in order to materially advance its goals. With new development in Melrose and the arrival of new families from Africa, Central and South America into the neighborhood, there is a critical need for Nos Quedamos to reintroduce the organization to the community, reconnect with the community’s history and integrate new voices in order for the future and long-term community succession. Thus, the creation of the South Bronx Land and Community Resource Trust (SBxLCRT) is one of the strategy’s main pillars and the focal points of this report. However, advocacy and policy are also integral parts of the strategy — for the community to build power, ensure that the SBxLCRT can flourish, and advance government policies that would further community resiliency and wellbeing.

The entirety of the strategy and the implementation of the Community Resource Trust requires collaboration and partnerships with a variety of actors, both in the grassroots realm and the governmental, business and philanthropic sectors.
MISSION

Improving the Resiliency and Well-Being of Melrose

WITHIN THE REALMS OF:

REALMS

HEALTH
- Food
- Climate
- Recreation
- Medical

PROSPERITY
- Income
- Jobs
- Housing

EQUAL ACCESS
- High-income jobs
- Family resources
- Life opportunities

RESOURCES

COMMUNITY LAND + RESOURCE TRUST
- Ownership of these resources:
  - Development
  - Communications
  - Energy

PUBLIC ADVOCACY
- Building community power to ensure that the land and resource trust can flourish.

POLICY CHANGE
- Advance government policies that increase the resiliency and wellbeing of Melrose residents.

PARTNERS

COMMUNITY
- Residents of Nos Quedamos properties
- Residents of Melrose
- Residents of the South Bronx

PARTNERS
- Community organizations in Melrose and the South Bronx
- Members of the NYC CLT Learning Exchange
- Technical assistance providers

FUNDERS
- Investors
- Foundations

CITY GOVERNMENT
- City Council
- Community Board
- Borough President
- City agencies

WITH THE COLLABORATION OF THE FOLLOWING PARTNERS:

ALL WHILE KEEPING A BOTTOM-TO-TOP APPROACH.
COMMUNITY LAND TRUST

“We can understand community land trusts as both a mechanism to remove land from the speculative marketplace so as to have communities decide what to do with the land...as a mechanism that fosters transparency, accountability, and democratic participation in the way that the community decides what to do with their assets and the land.”

- Monxo Lopez, South Bronx Unite

A Community Land Trust (CLT) is a non-profit organization that treats land as a public good and allows a community to:

• Remove land from the speculative marketplace and give residents control over what to do with the land; and
• Foster transparency, accountability and democratic participation in decision-making about the land and collective resources.

CLTs are started by collecting diverse local residents and shifting ownership from private to public. Land protected by a CLT is taken off the market for private ownership.

CLTs are owned by the residents who use them, along with local experts and stakeholders.

A CLT Board is voted on by the owners to take care of daily management.

CLT protected land is leased out by the Board to local residents/organizations for use.

WHAT IS A CLT?

A Community Land Trust (CLT) is a non-profit organization that treats land as a public good and allows a community to:

• Remove land from the speculative marketplace and give residents control over what to do with the land; and
• Foster transparency, accountability and democratic participation in decision-making about the land and collective resources.

CLTs are usually started by a collective representation of neighborhood residents to preserve and enhance low-income housing and other places, or assets, of value in the community, or to develop unused spaces to meet community needs. A CLT can be formed as either an independent, non-profit development corporation or as a programmatic activity within an existing non-profit development corporation.
CLT Corporations

This model includes the creation of an independent, non-profit development corporation usually governed by a tripartite board of directors that is either elected by its members or appointed by the pre-existing nonprofit organization. A CLT corporation may be the result of a pre-existing non-profit transition and is almost always a membership-based organization, drawing its members from a geographically defined community and whose board of directors is elected by its members. Members consist of people who call the geographic boundaries of the CLT their home.

The “classic” CLT board of director governance structure is composed of three parts, each containing an equal number of seats. One third of the board represents residents who lease land from the CLT (“leaseholders”), one third represents residents from the community but who do not lease from the CLT (“the community”). The final third is made up of public officials, local funders, nonprofit housing or service providers, and other representatives presumed to speak for the public interest (“the public”). Across existing CLTs, the exact make-up of the CLT board can vary widely and in some instances a tripartite model is not followed. Precedents include:

- **Dudley Neighbors Incorporated** - a community land trust that controls 30 acres of formerly vacant, blighted land in the Dudley Triangle area located in the Roxbury neighborhood of Boston, Massachusetts. DNI’s mission is to implement the community revitalization plans of Dudley Street Neighborhood Initiative which promote affordable housing, economic development, and open space among other amenities.
- **Cooper Square CLT** - works with area residents on the preservation and development of affordable, environmentally healthy housing and equitable community and cultural spaces.

CLT Programs

In this approach, when an existing non-profit community housing development corporation adopts the CLT as a programmatic activity, likely for the purpose to develop affordable homes for owner-occupants and to preserve the affordability of those homes. A CLT program does not exist as a separate corporation or have its own board of directors and is absent of both a membership and the tripartite governance.

Precedent Examples: Select Habitat for Humanity affiliates (Marion County, Florida for example), Albany County Land Bank Corporation’s Equitable Ownership Program.

CLT Corporation vs. Program

<table>
<thead>
<tr>
<th></th>
<th>STRENGTHS</th>
<th>WEAKNESSES</th>
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<tbody>
<tr>
<td><strong>CLT CORPORATION</strong></td>
<td>• Provides increased governance flexibility, through a separate structure, based on stated CLT purpose and community need</td>
<td>• Requires significant upfront investment in both time and financial resources</td>
</tr>
<tr>
<td></td>
<td>• Gives increased membership control; decision-making-ability controlled by the community</td>
<td>• May require increased ongoing operational funding</td>
</tr>
<tr>
<td><strong>CLT PROGRAM</strong></td>
<td>• Can be launched quickly and relatively inexpensively</td>
<td>• Gives limited community control without membership</td>
</tr>
<tr>
<td></td>
<td>• May be a more cost-effective approach to “preserving affordability”</td>
<td>• Provides limited autonomy; priorities of existing non-profit board of directors may change over time</td>
</tr>
</tbody>
</table>
HOW DOES A CLT WORK?

CLTs are governed by a board of directors with membership consisting of people from the geographically defined community. As decided by the board of directors, CLTs typically acquire and hold land assets, based on community need, and separates ownership of the land from ownership of the property, including built structures on top of it. Community members may develop or purchase the structures on the land and would agree to a 99-year ground lease with the CLT.

The board of directors may create eligibility criteria for home or business owners on CLT land and usually hold the right to purchase the structures when and if the owner wants to sell. The ground lease may also include a resale formula intended to limit the future sale price in order to preserve affordability. This is one of the ways that a CLT keeps housing and commercial rents affordable in perpetuity. In addition, the CLT removes the cost of the land from the purchase formula allowing community members to own their home or business at a reduced investment.
Unprotected community gardens are constantly threatened by outside development. With a Community Land Trust for these sites, the gardens can be preserved and protected. Simultaneously, new community developments built on vacant land can also be protected.
CASE STUDY EXAMPLE: COOPER SQUARE CLT

The Cooper Square CLT began in 1991 but is rooted in late 1950s community advocacy efforts opposing planning czar Robert Moses’ proposed demolishing of an 11-block area in the Lower East Side of Manhattan. The Cooper Square Committee (CSC) of residents and businesses would complete its own plan for the urban renewal of this area in 1961 and after 10 years of advocacy, the City accepted their Alternate Plan for Cooper Square.

The Cooper Square CLT was created in 1991, by the Cooper Square Committee (CSC), as a separate landholding entity for the CSCs multifamily housing and commercial building portfolio which included 356 apartments in 22 formerly City-owned buildings. The CLT was created at the same time as the Cooper Square Mutual Housing Association (MHA), which manages the buildings that reside on the CLT owned land. Cooper Square operates with two distinct boards of directors – the MHA board, which residents of CSC owned, and managed buildings have a controlling stake and the CLT board, that gives control to members who don’t have a stake in the MHA. CSC continues to provide several programs such as tenant counseling and social service referrals and the Senior Health, Advocacy and Recreation Program (SHARP).
One strategy that has emerged as beneficial to forward We Stay/Nos Quedamos’ mission is the creation of the South Bronx Land & Community Resource Trust (SBxLCRT), a CLT aimed to preserve and sustain the growth of community space while supporting resident participation and decision-making in community planning and land use development.

**METHODOLOGY**

For the SBxLCRT to properly reflect the hopes and goals of the South Bronx community, an overarching mission and development principles for the community land trust have been proposed which reflect plans and strategies previously accepted by the neighborhood. These plans include:

- The Melrose Commons Renewal Plan (1994)
- The Bronx-Wide Principles for Development Without Displacement

Additional information on these previously accepted plans and strategies is provided in the **Context: Melrose Commons** section above.

**SOUTH BRONX RESOURCE TRUST MISSION**

The South Bronx Land and Community Resource Trust (SBxLCRT) is an integrated long-term strategy for the preservation and sustainable growth of affordable housing, open space, community resources, community institutions and landmarks, as well as community cultural preservation; while supporting resident participation and decision-making in community planning and land use development through the creation of a non-profit community land trust.

The SBxLCRT will work to reconnect neighborhoods and remove barriers to economic opportunity and open space through smart design and will create and support a healthier community by bringing into balance land-use, affordability, accessibility to services and open space, environmental sustainability, resilience, community scale and character. The SBxLCRT will foster dialogue on community planning, preservation, and development and in turn, improve the health and well-being of Melrose and beyond.
DEVELOPMENT PRINCIPLES

The proposed SBxLCRT Development Principles include:

- **Affordability** – The SBxLCRT will facilitate development in the Bronx that is affordable to a mix of incomes and guarantees housing for the income levels of current residents and businesses, including a variety of ownership and rental options.

- **Community Engagement and Ownership** – The SBxLCRT will meaningfully engage residents in visioning and designing projects that provide ownership opportunities for the community. This will include engaging in ongoing, long-term community education and outreach to ensure residents understand the benefit of the CLT model.

- **Equitable Economic Development** – The SBxLCRT will help define and incorporate an appropriate distribution of commercial space and services based on community need and provide opportunities for residents to expand their earnings potential, including business ownership.

- **Food and Environmental Justice** – The SBxLCRT will promote planning and development that fosters environmental and human health and incorporates steps towards sustainability. This could include the creation of open space for community access and/or food production.

- **Cultural Revitalization** – The SBxLCRT will foster interconnectedness between people through the creation of public space and celebration of local culture. This includes respecting the physical, social, and environmental patterns within the community.

- **Community Driven Investment** – The SBxLCRT will be a centralized, community-owned entity which makes meaningful and responsible investments in local community assets including land, energy, communications, business, and people.

DEVELOPMENT AND ECONOMIC IMPACT

Over the past 25+ years, Nos Quedamos has contributed significantly to improve the resiliency and well-being of the Melrose community. The creation of the SBxLCRT will help ensure the continued investment in the community will be fully captured by residents of Melrose. To date, the total development investment by Nos Quedamos in the community includes over 2,700 construction jobs, affordable housing for over 4,500 tenants, and over $450 million in investment value across real estate development, infrastructure and open space, education and trade programs, and public health and environmental quality.

**Nos Quedamos Investment in the Melrose Community:**

- **2,700 Construction Jobs**
- **Affordable Housing for over 4,500 Tenants**
- **$450 Million in Investment Value across Multiple Fields**
WHAT CAN A CLT DO FOR MELROSE?

CLTs are uniquely positioned to respond to the needs of their neighborhood because they are geographically focused and provide a member-led governance structure and decision making. This means that CLTs understand the importance of neighborhood development and revitalization that is appropriate to their community.

The vast majority of CLTs focus on contributing affordable housing and homeownership resources within the community but have also been a catalyst for community ownership of assets such as energy, green space, Wi-Fi, and commercial space. Affordable housing, community Wi-Fi, and community solar are emerging assets that have been determined by Nos Quedamos and the Melrose community as important for community control and are, therefore, the focus of the proposal in this report.

What can a CLT do for Melrose?

“The importance of creating a Community Land Trust in Melrose will give families an opportunity for sustainable homeownership and deep housing affordability. [The] Melrose community will have a voice (or a say) in the redevelopment plans, remaining committed to their neighborhood as they stop gentrification.”

- Ely Diaz Director of Community Development & Program at We Stay/Nos Quedamos, Inc.

“A Community Land Trust in Melrose would carry the torch lit over 25 years ago with the unprecedented adoption of Melrose Commons Urban Renewal Plan. This community driven plan is proof positive of what community power in the South Bronx looks like and what can be achieved. It is the embodiment of community self sufficiency and self determination.”

- Jessica Clemente President/Chief Executive Officer at We Stay/Nos Quedamos, Inc.

Are their questions Nos Quedamos is grappling with when it comes to launching SBCxLRT successfully?

“How can residents (community members) stay committed through the long process of developing a CLT? As it happens in organizing, youth got involved, but life and family happens and they move on and sometimes away from their community looking for a better future. The older community members age and the fight becomes more difficult as time progresses.”

- Ely Diaz Director of Community Development & Program at We Stay/Nos Quedamos, Inc.

“NQ is still in the early stages of developing the CLT model in Melrose. With that said, community education and organizing are key factors to the success of the CLT. A second factor would be from a planning and policy perspective considering the creation of a special district that would permit the transfer and banking of development air rights in Melrose.”

- Jessica Clemente President/Chief Executive Officer at We Stay/Nos Quedamos, Inc.
Community solar is a solar power-generating facility whose electricity is shared by more than one subscriber or property. It expands access to solar for all and provides economic and environmental benefits equally to homeowners, renters, and business in the community. It does this by generating solar power which is shared by the community who receive credit on their electricity bills for the shared power that is produced. Community solar allows community members to go solar even if they do not own property.
SOLAR ENERGY IN MELROSE

Energy burden is plaguing low-income neighborhoods, as well as African American and Latinx neighborhoods in the US. According to the American Council for an Energy-Efficient Economy, the average energy burden of low-income households across the US could be cut by as high as 35% with clean, efficient energy access.

P.S. 073
11,205 sq ft available for solar panels

Boricua College
3,242 sq ft available for solar panels

Nos Quedamos HQ
9,532 sq ft available for solar panels

Bronx Haven High School
40,575 sq ft available for solar panels

Lincoln Medical & Mental Health Center
53,965 sq ft available for solar panels

M.S. 223 The Laboratory School of Finance & Tech
25,864 sq ft available for solar panels

Public Buildings for Solar
- Public Schools
- Public Libraries
- Universities/Colleges
- Hospitals
- Nos Quedamos Developments & HQ
- Community Gardens Chosen for Solar

Energy Burden
The % of household income taken up by energy costs*

Average Energy Burden Comparison*

<table>
<thead>
<tr>
<th>Site Area</th>
<th>6%</th>
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<tbody>
<tr>
<td>Bronx</td>
<td>7%</td>
</tr>
<tr>
<td>Manhattan</td>
<td>2%</td>
</tr>
<tr>
<td>City-Wide</td>
<td>4%</td>
</tr>
<tr>
<td>USA</td>
<td>3%</td>
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</table>

The Bronx has the highest average energy burden out of the 5 boroughs. The Site Area is only 1% less than the Bronx, and 1% more than the average Latinx households in the US.

*Data Source: The American Council for an Energy-Efficient Economy
As a community, most households subscribe to an Internet Service Provider (ISP) and pay a company monthly for access to Wi-Fi. This adds another monthly subscription for a resource that should be seen as a necessity. Under a CLT, the community can form its own Wi-Fi network, and cut monthly subscriptions to ISPs entirely.

COMMUNITY DIY BROADBAND

1. A “hub” is installed on the roof of a tall building. This connects other households with Wi-Fi.

2. “Nodes” are installed on smaller surrounding buildings. The node receives internet from the nearby hub. The user pays a one-time fee for equipment.

3. The user gains fast, reliable internet connection without subscribing to an ISP.

4. The user does not pay a monthly service subscription and saves money on a monthly basis.

COMMUNITY WIFI

Community Wi-Fi leverages existing technology for community development by providing internet resources and a platform for local communication at a reduced cost that is resistant to power and internet outages. It does this by identifying tall buildings in a neighborhood and installing a network of routers, or hubs, on their rooftops that connect with both a local server and the internet. The hub is provided internet connection through a local Internet Services Provider and spreads connection to other routers at street level or on smaller buildings, which are known as nodes. Often this infrastructure is coupled with an emphasis on self-governance and sustainability through Digital Stewardship – community members or organizations who help grow and maintain the technology in their neighborhoods ongoing.

This network will provide three unique benefits:
• Free internet access in public spaces
• Low-cost internet access to residents in-home, with no restrictions or contract requirements
• Free access to community services including low-cost internet access for neighborhood resident and small businesses
Community DIY Broadband

Household internet is usually provided by a subscription to an Internet Service Provider (ISP). However, alternative resources could help bring fast, reliable internet service to households that cannot afford or lack quality internet service.

Feasibility for NYC Mesh

Clusters of tall buildings exist in areas with limited to no internet access.

NYCHA-owned buildings could serve as internet hubs because of their size and amount of residents.

Internet Subscription Access

121,605 people have no internet access

*Internet access without a subscription to an internet service provider (ISP)
AFFORDABLE HOUSING FOR ALL

Affordable housing development is extremely important for the community because it provides more housing options. However, rent prices are increasing at more than 2x the rate of household income prices. As rent prices rise, less options are available for low income households. Under a CLT, housing is permanently kept at an affordable rate, which keeps the local community local.

Normally, affordable housing not protected by city government is at risk of property speculation, making it vulnerable for purchase by private developers who drive up rent prices. However, under a CLT, rent costs drop to a more affordable rate. This gives more housing options to low-income families. In addition to lower rent prices, property owned by a CLT cannot be speculated. This means affordable housing stays affordable for the local community forever.

AFFORDABLE HOUSING FOR ALL

Through the separation of ownership of land and the buildings that sit on top of that land, the CLT model can create long-term affordability for housing. Often the value in land comes from external sources such as existing infrastructure, services and public goods such as transportation, and real estate investment. Therefore, if the land is excluded from the price of housing, affordability increases and can be ensured by the community that controls it. In addition, CLTs usually limit resale profit potential for resident owners which helps ensure affordability in the long-term.
Neighborhoods that suffer from high rent burden due to low household income and growing rent prices need more affordable housing availability. Development can happen using the available residential vacant lots to provide more housing options to the local residents.

**Affordable Housing Development**

- **52,078** housing units are subsidized

**Data Sources:**
- NYU Furman Center - CoreData NYC
- NYC Department of City Planning - PLUTO

**Graph:**
- Residential Development
  - Residential Zoning*
  - NYCHA Developments
  - Available Residential Lots*
- Subsidized Properties Density *
  - Low
  - High

*Data Source: NYC Department of City Planning - PLUTO
*Data Source: NYU Furman Center - CoreData NYC
A CLT will help provide Nos Quedamos and the Melrose neighborhood with the opportunity to redevelop existing assets and create new and emerging assets which are owned by the community. With the threat of gentrification more pressing than ever, the CLT model is a proactive strategy that will empower residents and stakeholders to remain in their community and allow them to own and steward these community assets. Therefore, the SBxLCRT is intended to not only preserve and create deeper affordability in housing, but will also protect accessible community spaces that are an equally vital part of a vibrant and sustainable community. Further, the SBxLCRT will consider broad approaches to land use management and local economic development in order to produce effective strategies that confront issues related to environmental resilience, municipal infrastructure, public safety, and cultural preservation and development.

HST undertook an examination of Nos Quedamos’ existing properties and emerging assets in Melrose Commons to understand and outline an effective development strategy for Nos Quedamos through a CLT model. This section of the report outlines the identified existing and emerging assets and provides possible strategies for the future revitalization of these assets. Existing assets (a Nos Quedamos property) have been examined to understand the redevelopment potential that exists with that asset. Emerging community assets are those which do not currently exist but have been identified as a priority for development in the future.

EXISTING NOS QUEDAMOS PROPERTIES

Four buildings included in the Nos Quedamos’ portfolio are approaching Year-15 tax credit investor exits. Upon reaching Year-15, a financial repositioning strategy should be undertaken that ensures financial and physical viability and preservation of these properties in Melrose. These properties include:

- Palacio Del Sol Apartments – 760 Melrose Avenue
- Parkview Commons – 871 Elton Avenue
- Parkview Commons II – 406 East 161st Street
- 500 East – 500 East 165th Street

The four buildings approaching the end of compliance require approximately $17 million in capital improvements cumulatively as of 2018 (per L+M Development Partners estimate provided to Nos Quedamos). The strategy pursued for these four buildings may provide the framework for future buildings that reach the end of compliance; therefore, it is critical that Nos Quedamos choose a strategy that works in both the short and long-term.

Three potential strategies are proposed for the existing Nos Quedamos properties reaching Year-15 tax credit investor exits and are included below for further consideration.
Strategies for Redeveloping Existing Nos Quedamos Properties

**Strategy A: Maintain Current Partnership for Repositioning**

This strategy would allow Nos Quedamos to maintain its current partnership with L+M Development Partners in re-capitalizing the four buildings approaching Year-15 expiry whereby 2023 Nos Quedamos will have full ownership of the four buildings. This strategy would be relatively easy to implement in the short-term as a term sheet has already been drafted by the existing partner in anticipation of the end of the compliance period for the first of the four buildings in December 2019. In addition, as laid out in the term sheet, this strategy would provide resources for Nos Quedamos to invest in asset management capacity building within the organization. Finally, it would likely include maintaining C+C Apartment Management LLC, a subsidiary of L+M, as the property management provider of these four buildings.

This strategy may limit the opportunity for Nos Quedamos to assume full ownership of the four properties in the short-term, until the recapitalization loan is repaid in full.

**Strategy B: Pursue a Partnership with JOE NYC for Repositioning**

In pursuing this strategy, Nos Quedamos would establish a partnership with JOE NYC for the purpose of re-capitalizing the four buildings approaching Year-15 expiry. JOE NYC is a joint ownership entity that acquires and manages affordable multifamily properties on behalf of member non-profit Community Development Corporations (CDCs). In the Bronx, the JOE NYC board includes Banana Kelly Community Improvement Association and Mutual Housing Association NY (MHANY) along with other prominent community development corporations in NYC. They have established a multi-year pipeline of projects that will be refinanced and recapitalized while collaborating with lenders and investors to ensure that the financial performance of their JOE NYC projects meet community expectations. In return for joining and contributing properties to JOE NYC, CDCs have a seat on JOE NYC’s Board of Directors, the right to net cash flow (based upon a valuation) and access to guarantees for new developments.

The primary benefits of participating in JOE NYC are:

- JOE NYC provides the requisite balance sheet and liquidity necessary to recapitalize existing projects and acts as a co-guarantor for CDC members on new projects.
- JOE NYC provides economies of scale through bulk purchasing power.
- JOE NYC provides asset management expertise and tools to achieve operating efficiencies for partners.
- JOE NYC provides enhanced cash flows by leveraging the size and strength of its membership and their assets.

This strategy may limit the opportunity for Nos Quedamos to both assume full ownership of its assets (buildings) and invest in internal asset management capacity building. It is important to note that properties transferred to JOE NYC cannot be sold by JOE NYC and the partner CDC can buyout JOE NYC after 10 years (or until loan recapitalization, if longer than 10 years). Partner CDCs may also opt to retain fee interest in the underlying land of properties transferred to JOE NYC through the creation of a community land trust.
Strategy C: Pursue a Partnership with Additional Community Development Corporations for Repositioning

Under this strategy, Nos Quedamos would pursue a partnership, or multiple partnerships with other CDCs to recapitalize the four properties. This strategy may be beneficial if a partner CDC has a complementary mission, social service expertise, and/or community and political relationships of benefit to Nos Quedamos.

This strategy may be more difficult to establish, depending on Nos Quedamos’ existing relationships with other CDCs.

Strengths vs. Weaknesses

<table>
<thead>
<tr>
<th>STRATEGY A: Maintain Current Partnership</th>
<th>STRENGTHS</th>
<th>WEAKNESSES</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Easy implementation in short-term</td>
<td>• Limits ownership opportunity in short-term</td>
<td></td>
</tr>
<tr>
<td>• Investment in internal capacity building in long-term</td>
<td>• Limits opportunity to pursue other property management providers</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>STRATEGY B: Pursue Partnership with JOE NYC</th>
<th>STRENGTHS</th>
<th>WEAKNESSES</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Enhances opportunities to recapitalize existing projects and identify and move on new projects</td>
<td>• Limits investment in internal capacity building in long-term</td>
<td></td>
</tr>
<tr>
<td>• Increased cash flow through JOE NYC dividend pay-out</td>
<td>• More difficult to implement in short-term</td>
<td></td>
</tr>
<tr>
<td></td>
<td>• Limits building ownership opportunity (land ownership remains through CLT model)</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>STRATEGY C: Pursue Partnership with Additional CDC(s)</th>
<th>STRENGTHS</th>
<th>WEAKNESSES</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Align and strengthen partnerships within the CDC community</td>
<td>• More difficult to implement in short-term</td>
<td></td>
</tr>
<tr>
<td>• Investment in internal capacity building in the short-, and long-term</td>
<td>• May limit ownership opportunity depending on the specific ownership structure pursued</td>
<td></td>
</tr>
</tbody>
</table>

Budget

<table>
<thead>
<tr>
<th>ASSET</th>
<th>TOTAL CAPITAL EXPENSE COST</th>
<th>TIMELINE</th>
</tr>
</thead>
<tbody>
<tr>
<td>760 Melrose Ave</td>
<td>$4,659,704</td>
<td>December 31, 2019</td>
</tr>
<tr>
<td>871 Elton Ave</td>
<td>$5,202,912</td>
<td>December 31, 2020</td>
</tr>
<tr>
<td>406 East 161st St</td>
<td>$3,445,330</td>
<td>December 31, 2021</td>
</tr>
<tr>
<td>500 East 165th St</td>
<td>$3,816,752</td>
<td>December 31, 2022</td>
</tr>
<tr>
<td>Total</td>
<td>$17,124,698</td>
<td></td>
</tr>
</tbody>
</table>
In 2018, the Bronx Civic Center Local Planning Committee, as part of the Downtown Revitalization Initiative (DRI), proposed 13 projects for DRI funding within the Melrose Commons area of the Bronx. This included up to $10M in funding “to advance catalytic projects and create strategies to attract additional investment.” Two of the 13 identified projects have been given support by Nos Quedamos, that was identified in the DRI investment plan as an organization playing a lead role in local economic and community development.

These two projects have therefore been identified as short-term “easy win” projects that already have public and private sector support. These projects include:

**Create Active, Resilient Community Gardens with Solar Lighting and Wi-Fi**

*Land Resources: Community Solar, Community Broadband*

One of these projects identified three community gardens in Melrose Commons as possible sites for solar panel installation with Nos Quedamos identified as a project partner. This project would serve as a demonstration project for broader deployment to enhance the impact of sites on the community overall. The three sites are:

- Jardin de la Roca/The Rock Garden – southeast corner of E. 160th Street and Elton Avenue
- Latinos Unidos – mid-block on the north side of E. 157th Street between Elton Avenue and Melrose Avenue
- The Rainbow Garden – southeast corner of Melrose Avenue and E. 157th Street

**Expand Low-Cost Broadband Access in Melrose Commons**

*Land Resource: Community Broadband*

The DRI also proposed the creation of a point-to-multipoint, rooftop-based wireless broadband network to serve a variety of user groups in Melrose Commons. Two buildings in Nos Quedamos’ portfolio have been identified to pilot this project because they have existing fiber access. These three buildings and one community garden are:

- Palacio Del Sol Apartments – 760 Melrose Avenue
- El Jardin De Selene – 390 East 158th Street
- Parkview Commons and Parkview II – East 161st Street between Elton and Melrose Avenues
- Bronx Third-- 500 East 165th Street
Strategies for Developing Emerging Assets

Create Active, Resilient Community Gardens with Solar and Wi-Fi at three sites:

- The Rainbow Garden – southeast corner of Melrose Avenue and E. 157th Street
- Friends of Brook Park – southwest corner of Brook Avenue and E 141st Street
- The Sunshine Community Garden – 1768 Bryant Avenue adjacent to E 174th Street

Energy Impact – This project would include the installation of mounted solar panels to improve lighting in and around the gardens, making them more accessible at night, providing night-lighting of surrounding streets for safety, and providing a power source for small-scale community events and cell-phone charging stations within the garden.

Wi-Fi Impact – Installation of Wi-Fi routers to enable internet connectivity at the gardens. All three gardens are in City-owned vacant land and are registered in the City’s Green Thumb program. The gardens are also protected from development through the Melrose Commons Urban Renewal Plan. The project is estimated to cost approximately $630,000 for all three gardens. The DRI will fund the project design and installation cost for this project.

Resiliency Impact - Activation of Resiliency Hubs at select community gardens. Hubs provide an opportunity to effectively work at the nexus of community resilience, emergency management, climate change mitigation, and social equity while providing opportunities for communities to become more self-determining, socially connected, and successful before, during, and after disruptions.

Expand Low-Cost Broadband Access in Melrose Commons at two buildings:

- Palacio Del Sol Apartments – 760 Melrose Avenue
- El Jardin De Selene – 390 East 158th Street

Wi-Fi Impact – The network would provide three important services for the community:

1. Free Wi-Fi in and around select public spaces, offering free internet access for use by an estimated 25,000 people annually
2. Free access to an internet-enabled local resource portal for the 7,000 residents within Nos Quedamos networked buildings
3. Low-cost broadband services for the 7,000 same residents within Nos Quedamos networked buildings.

Both buildings identified for this project are owned by Nos Quedamos. Neture, Inc. has been identified as a project partner responsible for the design, maintenance, and marketing of the Wi-Fi network. The project is estimated to cost approximately $1,330,000 for the base tower and public access installation as well as in-unit installation. The DRI will fund $437,000 for the purchase and installation of the base tower and public access equipment, and the remaining $894,000 will need to come from private sources.

Budget

<table>
<thead>
<tr>
<th>ASSET</th>
<th>TOTAL COST</th>
<th>TIMELINE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Create, Resilient Community Garden</td>
<td>$630,000</td>
<td>12-18 months</td>
</tr>
<tr>
<td>Expand Low-Cost Broadband Access</td>
<td>$437,000</td>
<td>12 months</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>$1,670,000</strong></td>
<td></td>
</tr>
</tbody>
</table>
Vacant Property Opportunities for Emerging Assets

Another opportunity for emerging assets in the medium and long-term is the acquisition of new properties for either residential developments or community gardens. Listed below are potential city-owned vacant lots. These lots were chosen by analyzing the lot area, the floor area ratio (FAR), the lot’s current zoning code and the surrounding area of the lot to determine desirability. All lots are currently owned by the NYC Department of Housing Preservation and Development (HPD).

Vacant Properties for Residential Development

<table>
<thead>
<tr>
<th>SITE</th>
<th>ADDRESS</th>
<th>LOT AREA (SF)</th>
<th>FAR (RESIDENTIAL, COMMERCIAL, FACILITY)</th>
<th>ZONING</th>
<th>DESCRIPTION</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>868-872 Washington Ave</td>
<td>3,876</td>
<td>3.44, 3.4, 6.5</td>
<td>C4-4</td>
<td>Two lots across from NYPD 42nd Precinct</td>
</tr>
<tr>
<td>2</td>
<td>359 East 157th St</td>
<td>2,440</td>
<td>3.44, 3.4, 6.5</td>
<td>R6</td>
<td>Corner lot across from Jackson Houses NYCHA Development</td>
</tr>
</tbody>
</table>

Vacant Properties for Community Garden Development

<table>
<thead>
<tr>
<th>SITE</th>
<th>ADDRESS</th>
<th>LOT AREA (SF)</th>
<th>FAR (RESIDENTIAL, COMMERCIAL, FACILITY)</th>
<th>ZONING</th>
<th>DESCRIPTION</th>
</tr>
</thead>
<tbody>
<tr>
<td>A</td>
<td>387 East 156th St</td>
<td>2,646</td>
<td>2.43, 0, 4.8</td>
<td>R6</td>
<td>Tight lot between a residential unit and school playground</td>
</tr>
<tr>
<td>B</td>
<td>881 Brook Ave</td>
<td>1,764</td>
<td>3.4, 3.4, 6.5</td>
<td>C4-4</td>
<td>Small lot between two residential units that connects to Washington Ave lots mentioned previously</td>
</tr>
<tr>
<td>C</td>
<td>405 East 161st St</td>
<td>1,671</td>
<td>6, 0, 6.5</td>
<td>R8</td>
<td>Small lot between a single-family home and a House of Worship</td>
</tr>
<tr>
<td>D</td>
<td>503 East 153rd St</td>
<td>7,143</td>
<td>6, 6, 6.5</td>
<td>C6-2</td>
<td>Triangular lot located on a median between Bergen and Brook Avenues</td>
</tr>
<tr>
<td>E</td>
<td>463 East 159th St</td>
<td>1,667</td>
<td>3.44, 0, 6.5</td>
<td>R7-2</td>
<td>Tight lot between to residential units</td>
</tr>
</tbody>
</table>
Large areas of unsubsidized housing available for subsidies

Many tall buildings available for DIY Internet installation

Multiple vacant residential lots available for development

Community gardens selected for solar within Melrose development area

Public buildings available for solar panels

Community land trust needed to protect community gardens and ensure longevity of vacant land development

Two of the largest buildings by square footage available to decrease energy burden in these areas

ANALYSIS / RECOMMENDATIONS: PHASE 1

Selected Properties
- Yr-15 Nos Quedamos Developments
- Community Gardens for Solar
- Buildings/Lots for Wi-Fi
- Vacant Lots for Residential
- Vacant Lots for Community Gardens

Areas of Opportunity
- Development Areas
- Energy Areas
- Communication Areas
The following recommendations were based on an examination of Nos Quedamos’ existing properties and emerging assets in Melrose Commons and focus on possible strategies for carrying-out the SBxLCRT and its long-term stewardship, as a corporation or a program. The recommendations presented here pose two different paths that Nos Quedamos can follow. The decision between these two paths will depend on whether Nos Quedamos’s board decides to move forward with a CLT as a separate corporation or as a program within Nos Quedamos. Regardless of which path they choose, collaboration and engagement around the CLT model are critical for the path ahead towards community ownership of resources. These recommendations consider how various community stakeholders can engage in the CLT process and begin creating the infrastructure for the SBxLCRT to thrive.

RECOMMENDATIONS AND CALLS-TO-ACTION

<table>
<thead>
<tr>
<th>SBxLCRT as a Corporation:</th>
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</thead>
<tbody>
<tr>
<td><strong>Action</strong></td>
</tr>
<tr>
<td><strong>Who Should Be Involved</strong></td>
</tr>
<tr>
<td>NYC New York City</td>
</tr>
<tr>
<td>Council Members</td>
</tr>
<tr>
<td>NYC Parks &amp; Recreation</td>
</tr>
<tr>
<td>CBOs</td>
</tr>
<tr>
<td>Community Gardeners</td>
</tr>
<tr>
<td>Property Managers</td>
</tr>
<tr>
<td>Melrose residents</td>
</tr>
<tr>
<td>Homeowners</td>
</tr>
<tr>
<td>Renters</td>
</tr>
<tr>
<td>Nos Quedamos Board</td>
</tr>
<tr>
<td><strong>What Is Needed</strong></td>
</tr>
<tr>
<td>Collaboration</td>
</tr>
<tr>
<td>Data and Research</td>
</tr>
<tr>
<td>Funding</td>
</tr>
<tr>
<td>People</td>
</tr>
<tr>
<td>Materials</td>
</tr>
</tbody>
</table>

**Collaboration:** Introductions to relevant community partners and local elected officials and city agencies

**Data and Research:** Feasibility analysis on adopting CLT model in Melrose
Host educational forums with Melrose residents, homeowners and relevant CBOs about the CLT model, the opportunity the SBxLCRT presents for Melrose and discuss goals and membership structures.

Increase community education, outreach, leadership development, and organizing efforts around the SBxLCRT and collaborate with local partners to build excitement about community ownership and preserving affordability in the neighborhood.

Consolidate partnerships with property managers, so Nos Quedamos can ultimately become the managers of all of their buildings by 2023.

Collaboration:
Coordination among Nos Quedamos, Melrose community and other organizations

People:
Staff, volunteers and community organizers

Materials:
Popular education materials

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SBxLCRT as a Program:

<table>
<thead>
<tr>
<th>Action</th>
<th>Who Should Be Involved</th>
<th>What Is Needed</th>
</tr>
</thead>
<tbody>
<tr>
<td>Increase community education, outreach, leadership development, and</td>
<td>Collaboration: Nos Quedamos, Community-Based Organizations, electeds and gardeners</td>
<td>Collaboration: Nos Quedamos, Community-Based Organizations, electeds and gardeners</td>
</tr>
<tr>
<td>organizing efforts around the SBxLCRT and collaborate with local</td>
<td>People: Staff, volunteers and community organizers</td>
<td>People: Staff, volunteers and community organizers</td>
</tr>
<tr>
<td>partners to build excitement about community ownership and preserving</td>
<td>Materials: Popular education and outreach materials</td>
<td>Materials: Popular education and outreach materials</td>
</tr>
<tr>
<td>affordability in the neighborhood</td>
<td></td>
<td>Data and research: Feasibility analysis for different ownership and governance structures</td>
</tr>
</tbody>
</table>
Strengthen local partnerships with community-based organizations and leverage new and existing resources to uphold community revitalization efforts and move power into the hands of residents, local businesses, and community-based organizations without leading to displacement

Collaboration:
Melrose residents, Community-Based Organizations, electeds and gardeners

Establish a “Melrose Resiliency Steward Committee” to work alongside New York City Environmental Justice Alliance (NYCEJA) and other advocates to convert select community gardens into active Resiliency Hubs aimed to improve Melrose’s ability to respond climate, public health and economic emergencies

Collaboration:
Melrose residents, Community-Based Organizations, electeds and gardeners

Activate solar and community Wi-Fi infrastructure at Melrose community gardens and other public spaces

Collaboration:
Community-Based Organizations, relevant city agencies and gardeners
CONCLUSION

With the unprecedented adoption of Melrose Commons Urban Renewal Plan over 25 years ago, Melrose has embodied community self sufficiency and self determination. As this process unfolds, Nos Quedamos can continue to explore and strategize around efforts that leverage the SBxLCRT and the Melrose community towards self-determination and ownership of the land. Whether it be looking further into development rights for the land trust as a policy and land-use tool to preserve affordable housing or combining lots to increase community resources, Nos Quedamos looks to provide the Melrose community with opportunities to learn about the CLT model, take an active role in the SBxLCRT in order to ward off outside developers, leverage their collective power to advocate for equitable policies and developments for the future of Melrose.

As Nos Quedamos and the Melrose community, continue to work towards an SBxLCRT, it is essential to ensure community conversations about the future of the Melrose and how a CLT can help achieve those aim. Future community engagement and conversations should aim to clarify:

• What are the biggest challenges for community members in working toward a healthier, more resilient and vibrant Melrose?
• How can we creatively organize the Melrose community towards the South Bronx Land and Community Resource Trust?
• How can community concerns about the CLT be addressed, and how can we rally enough support to make it a reality?
Low Income Housing Tax Credit (LIHTC) - Is the primary financial resource available in the United States for creating affordable housing. The LIHTC program provides State and local agencies with a substantial budget to issue tax credits for the purpose of acquisition, rehabilitation, or new construction of rental housing targeted to low-income households.

Repositioning - Related to affordable housing development projects that are financed through the LIHTC program, repositioning refers to the strategy of adjusting the equity base within a development once it has reached, or is beyond, the end of the initial tax credit compliance period (year 15). Repositioning strategies may include extensions or modifications of existing mortgages, securing additional subsidy, new or extended property tax exemptions, and/or leveraging private debt.

Community Development Corporations (CDC) - are 501(c)(3) non-profit organizations focused on revitalizing the areas in which they are located, especially those that are impoverished or struggling. Often, CDCs deal with the development of affordable housing but may also be involved in a range of initiatives critical to community health such as economic development, sanitation, streetscaping, education, and neighborhood planning.

Community Resiliency - is the ability to address generational harm done to the community and work through a process that leads to greater social cohesion, strong(er) community partnerships and better access to resources.

Resiliency Hubs - are community-serving facilities shifted to support community residents and partners and coordinate the distribution of essential resources and services before, during, or after a natural hazard event or emergency.
NEW YORK CITY AGENCIES LEGEND

- **NYPD** - New York Police Department
- **NYCHA** - New York City Housing Authority
- **DOT** - Department of Transportation
- **DCP** - Department of City Planning
- **DCAS** - Department of Citywide Administrative Services
- **HPD** - Housing Preservation and Development
- **P&R** - Parks and Recreation
Xuefeng que entreamos a la ciudad.

Xuefeng que entreamos a la ciudad.