



BANANA KELLY COMMUNITY IMPROVEMENT ASSOCIATION, INC.

2019 – 2020 – 2021 ANNUAL REPORT

Banana Kelly Community Improvement Association contributes to a revitalized, safe and economically vibrant South Bronx through the development and management of affordable housing and provision of targeted human services. Banana Kelly works to preserve affordable housing and keep people in it by:

- Preserving and expanding the supply of safe, affordable housing;
- Creating the opportunity for resident governance and community control;
- Providing supportive services that enable resident empowerment and community restoration; and,
- Supporting local investment in the community.



Hope Burgess, President & CEO with Eric Adams

Banana Kelly works with people who are living under the threat of displacement, or who have been displaced, who live, work or spend significant amounts of time in Bronx Community Districts 1, 2, 3 and 4. Our residents and clients are typically some combination of low income, low wealth/assets, low educational level, and/or a disability. The vast majority of our residents and clients are people of color.

This pandemic continues to demonstrate how communities such as ours suffer disproportionately not only from COVID 19, but all of the many comorbidities and social

determinants of health. Now more than ever, we are working diligently to ensure that our residents are not subjected to unjust and inequitable living conditions and that they have access to well-maintained, healthy and truly affordable housing. Since the pandemic began, our staff has maintained an effective cleaning and disinfecting protocol like none other in our 43-year history. With our extensive property management experience and a dedicated staff including our invaluable superintendents, we created protocols that keep our buildings clean and safe for our residents. In addition to providing safe living conditions, we expanded our efforts to organize our residents and those that live in other neighboring buildings so that they

develop the leadership capital to ensure that they, the residents, take a more active and engaged role in building management. Finally, Banana Kelly continues to provide targeted human services to help residents maintain a safe and affordable home as well as maintain connections to supportive services and programs.

Letter from our President & CEO Hope Burgess.

After coming up through the organization over many years and serving as our COO for 5 years, I officially took over as President and CEO of Banana Kelly Community Improvement Association in 2019. No one could have imagined what our world, our city and the Bronx would go through in these last few years. The pandemic has revealed to the world the disparities and issues that have long existed here in the South Bronx. It has also shown that our work is more important and critical than ever. Fortunately, I have not had to do this all alone. Our staff, board of directors, and resident council members provide a strong backbone to the fulfillment of our mission. Support from our allies, our funders and elected officials has helped carry us forward and grow in our scope, coordination, and impact on policies and systems. These have been transitional years for our organization, but they have been years of growth and development as well. What I am most proud of is that we continue to put the focus on our residents and providing them with a safe and affordable home and the necessary tools to combat the forces of displacement and gentrification. By creating and managing housing that is both locally controlled and resident controlled, and by helping residents develop critical skills to advocate for themselves, we can more effectively build and sustain safe and stable communities.



*Hope Burgess,
President &
CEO*

In this report you will find out more about our work in our three core areas: affordable housing development and management; community organizing; and social services. We believe this combination gives us a unique foothold and perspective on what our neighborhoods need and how all of us as residents, staff, allies, elected and agency representatives, funders, and partners can work together to more effectively build and sustain safe and stable communities. What follows is a review of how Banana Kelly has met the many challenges of the past three years head on while continuing to grow and expand our portfolio and programmatic offerings.

I. AFFORDABLE HOUSING

Overview: During the period covered by this Annual Report, Banana Kelly assumed ownership or management control of twenty-two (22) properties with approximately 500 units. Many of these units were in urgent need of physical or structural repair, and some of them still are. Our goals for all of these buildings is to stabilize the housing, improve conditions through the redevelopment and renovation of apartments, and ultimately restore and preserve affordable housing for our residents. Moving these buildings through the pre-development stages and close on construction loans takes skill, determination, and hard work, even in normal times. Because of the challenges caused by the COVID-19 pandemic, it was only in 2021 that we were able to fully move 12 of these buildings through the pre-development stage and close on construction loans. The physical rehabilitation of these dozen buildings has finally begun.

Other buildings that had already begun renovation were also affected by pandemic-related delays. The rehabilitation of our: BK Westchester-Home HDFC cluster, consisting of 4 buildings, had begun in 2019 and was scheduled to be completed by the middle of 2020, but because of the COVID 19 pandemic this schedule was pushed into 2021 and is now slated to be fully completed by the second quarter of 2022. During 2019 and 2020 we were in the pre-development stage in the 22 buildings cited above, namely the four former Cluster Site buildings: the four buildings and one vacant lot that came through the Third Party Transfer program: the three Affordable Neighborhood Cooperative Program (ANCP) buildings in Harlem; the six buildings within the JOE Intervale portfolio; and the four buildings in the East Harlem / El Barrio Community Land Trust (EHEBCLT) portfolio. Even with the pandemic-related delays, we managed to close on the four EHEBCLT buildings in late November 2020. Construction began on two of these buildings in early 2021. Additionally, we closed on construction loans at two of the buildings within the BK Cluster and the six buildings in the JOE Intervale portfolio in late spring 2021. Rehab began at all eight of these buildings in the summer 2021.



1315 Lafayette Street

(1) BK Westchester-Home Street HDFC. In 2018 we were awarded 9% LIHTCs for the four buildings in this cluster featuring 115 units—1084-1086 Home Street and 1244-1246 Westchester Avenue—and closed on a construction loan in November of that year. These tax credits allowed us to substantially boost the scope of work for the rehab of these buildings,



Renovation at 976 Tinton

which we originally acquired from the City in the 1980s and '90s. In 2019 and early 2020 we completed much needed work both inside and outside of the buildings, including full masonry repair, roof replacement, boiler conversions from oil to gas, as well as new kitchens, bathrooms, and upgraded lighting, stoves, and refrigerators in each apartment. COVID-19 put the brakes on the rehab work, but by the close of 2021 we have completed 95% of the work and are in the final punch list stage.

(2) Former Cluster Site buildings – In 2019 we were working to make emergency repairs to the four buildings that comprise the BK Cluster Site – 941 Intervale, 976 Tinton, 1315 Lafayette and 911 Simpson. In addition, in October 2019 we began the provision of light touch case management services to the 156 families that live in these four buildings. In 2020 the four buildings were slated to transition from pre-development to

construction loan closing in order to begin the rehab. However, because of the COVID 19

pandemic we were only able to transition to construction loan closing for two of the buildings, 941 Intervale and 976 Tinton and this loan closing occurred in June 2021. Rehab of these buildings began in the Summer of 2021. Phase II, which includes the other two buildings, is planned for a late 2022 construction loan closing and into rehab.

(3) The Third Party Transfer portfolio consists of five properties that we received through HPD. As with the other projects, we had expected to close on these buildings in 2020. COVID-19 again delayed the transition for these four buildings and one vacant lot. The buildings are located at 868 E 163 Street, 421 E 157th Street, 428 E 157th Street, and 330 E 139th Street. The vacant lot is located at 793 E 163rd Street and an additional TPT building may be transferred to us once we close on the project. The buildings consist of studios, 1 - 4-bedroom apartments with the majority of units having 1 bedroom and the average size about 900 square feet. Our partner on this project, Neighborhood Restore, is helping us shepherd this project through pre-development to construction loan closing as we continue to gather all necessary documentations for HPD. The latest potential schedule coming out of HPD is that closing will not occur until mid- to late-2022.

(4) ANCP – 311 Pleasant Avenue Cluster. The three (3) buildings in our Pleasant Avenue ANCP Cluster - 311 Pleasant Ave, 51-55 E 129 Street, and 1263 Park Ave are home to 64 apartments. Similar to the TPT buildings, we had intended to complete the pre-development work and move them to construction loan closing in 2020 and commence substantial rehab



Renovation at East 120th Street, East Harlem

work, but as a consequence of COVID-19, this closing has been on hold. In 2020, working drawings and other necessary documentation were submitted to HPD's BLDS unit for design review. While we are unsure of the rescheduled date, we remain hopeful that we will be able to begin rehab sometime in 2022. The rehab will comply with Enterprise Green Communities and HUD Section 504 requirements for handicap accessibility, with a few apartments outfitted for mobility-impaired residents and one for a sensory-impaired resident. The apartment upgrades will include new bathrooms and kitchens, as well as all new finishes, plumbing, heating, electrical and a complete sprinkler system with fire alarm. The scope also includes much needed exterior work. We are currently working with HPD to finalize the construction documents as well as license agreements and sponsor reviews.

(5) JOE Intervale Cluster was formerly part of a for-profit portfolio located in our primary catchment area of the South Bronx and consisting of 112 affordable units in six buildings: 1118 Southern Blvd, 1036 and 1039 Intervale Ave, 1141 and 1149 Tiffany Street, and 1035 Hall Place.

The former owner had barely kept these buildings code-compliant, with serious arrears and numerous maintenance and repair problems. In partnership with the Mutual Housing Association of New York (MHANY), we moved these buildings through the pre-development phase during 2019 and 2020. After numerous pandemic-related delays, we were able to finally close on the construction loan in late spring 2021. The rehab work began during the summer and will continue through 2022 and perhaps 2023.

(6) East Harlem El Barrio CLT Cluster. In 2018(?) we were selected along with CATCH as the developer for this first new community land trust project in New York City in decades. We closed on the construction loan for these four buildings in late 2020 and work began on two of the buildings in early 2021. We have worked closely with the Community Land Trust, and are currently working with building residents to establish a tenant controlled mutual housing association as the future building owners, while the CLT will continue to own the land beneath the buildings. All existing households will have their rents set to affordable levels, utilizing Section 8 vouchers and other subsidies. As 2021 ended the rehab at the 53 E. 110th Street building was 90% completed and 70% completed at the 201 E. 120th Street. Rehab at 204 W. 126th and 304 E. 121st Street is set to begin in early/mid 2022.



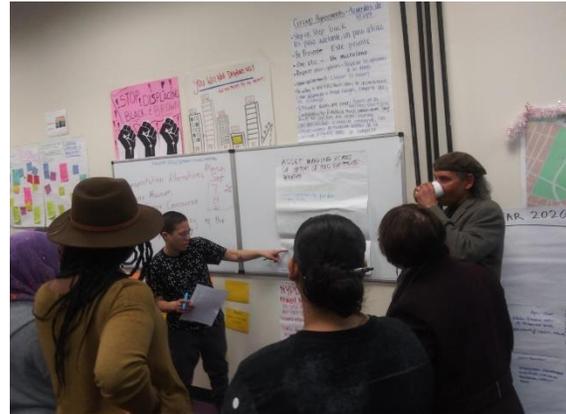
53 East 110th Street, East Harlem CLT in 2020 before rehab began.

II. TARGETED HUMAN SERVICES AND ORGANIZING

Despite the social distancing necessary to slow the spread of COVID-19, our organizing and social service provision teams were able to create a more engaged and educated resident population. During the worst of the pandemic in April through December 2020, and as we moved through 2021 the organizing and social service teams worked in concert to keep in virtual contact with residents while identifying rising needs, concerns and areas of support of our residents such as access to food banks and food pantries; medical services and prescriptions and cash assistance. This was especially important so that we maintain our outreach to the most vulnerable: our senior citizens and our disabled residents to ensure that they are able to obtain the necessities during this crisis. At the beginning of this crisis, we employed a comprehensive communication approach in order to keep in contact with our residents and to regularly check in on their well-being. As the pandemic eased after vaccinations became widely available in 2021, our staff has continued to communicate with residents on a regular basis through flyers, phone calls, text messages, social media and virtual meetings. Our staff are making sure that resident know about and are connected to much

needed programs and services such as access to healthy food, medical and health linkages, financial assistance and other social services.

Resident Council: As a mutual housing association, we believe in a strong Resident Council that guides our organizing work and develops leadership in our residents. For instance, one of our longtime Resident Council leaders, Ms. Sonya Ferguson, recently became a board member of Banana Kelly Community Improvement Association, in addition to her role as the President of the Kelly Street Block Association. We continue to organize tenant associations in buildings across our portfolio. In 2021, this work grew to include the four buildings in the East Harlem El Barrio CLT.



Organizing Workshop (before COVID) 2019

Case Management Services. We continued our Case Management services to assist the most vulnerable of our residents in keeping their homes. In 2020 and 2021 we were able to provide assistance to thousands of South Bronx and Northern Manhattan residents who were impacted by COVID-19. Residents were provided access to rental assistance programs, supportive services and other government and private programs to stabilize their living situation.

Rental Assistant Program. Our Supportive Housing Rental Assistance Program (RAP), is funded by the US Department of Housing and Urban Development, continued to support homeless and disabled individuals, through both a rental subsidy and a supportive services component. In During 2-19 through 2021 we assisted over 36 families, just over 100 individuals, while continuing to provide follow-up services to close to 80 residents.

Youth Education Program (YEP). Summer Camp and After School. The YEP program continues to be a vital complement to our efforts to assist families through the development and management of affordable housing and social services. In 2019 Campers were exposed to new experiences, explored career paths and most importantly had fun. The campers were provided with opportunities to expand their horizons through regular field visits to museums, zoos, libraries, open spaces and parkland. Campers went to the movies, had cook-outs, attended theatre productions, and listened to guest speakers on a wide range of subjects. The After School Program is designed to: (1) provide an outlet for a safe, productive, after school



Halloween Event – After School October 2019

experience that supplements and complements in-school lessons; and (2) provide venues for homework completion, independent study, and group achievement.

Because of the COVID 19 pandemic both program were suspended through 2020 and 2021. We hope to restart these programs in 2022.

Community Organizing. Community organizing continues to be central to how we affect change though this work looked different in certain ways during the pandemic, including more integration with our case management team. At the beginning of this crisis, we employed a comprehensive communication approach in order to keep in contact with our residents and to regularly check in on their well-being. Our staff continues to communicate with residents on a regular basis through on-line/virtual conferences, flyers, phone calls, text messages, and social



Food Giveaways 2020

media in order to ensure that resident know about and are connected to much needed programs and services such as medical and health linkages, financial assistance and other social services. Another collaborative effort came during the spring and summer 2020 months when our organizers worked hand-in-hand with our case management staff to develop and implement a comprehensive Resident Needs Assessment survey. In addition to updating resident demographic and contact information, the survey included a wide range of topics, including: education,

technology, health, employment, food, safety, community life, and Banana Kelly services. A follow up survey was conducted throughout the 2021 summer months. Our work to implement new data solutions had begun in 2019, and this integrative work was one of our initial goals even before the pandemic.

Access to Healthy Food and Nutrition: Funded by the New York City Council, our Access to Healthy Food and Nutrition organizing work supports our organizing and educational work around our network of garden spaces. In addition to improving garden spaces and providing programming such as workshops and cooking demonstrations, we had already been engaging in food distribution before the pandemic. Once COVID-19 arrived, we shifted focus and increased our partnership with the New York Common Pantry to establish regular food distribution sites around our neighborhood so that our South Bronx residents would have access to healthy food during this pandemic. By the end of August 2020, we distributed over 12,000 meals to our local residents during weekly food distributions. Throughout the fall of 2020 we hosted weekly Saturday Farmer’s Markets to distribute fresh and free fruits and vegetables. Finally, we continued to provide face masks and gloves to those who do not have access to these PPEs. These efforts continued through 2021 and, although the food giveaways were held generally on a bi-weekly basis, we were able to distribute over 22,000 bags of food within our community.



Cooking Demo – 2019 After School,

Stabilizing NYC: We continue to organize in local buildings threatened by predatory equity investments where tenants face harassment, increasing rents and untenable conditions. Thanks to funding from the City Council initiative, we have made progress working with tenants to win repairs and fight back against rent increases in numerous buildings over the past three years, such as 769 Bryant Ave, 1057 Hoe Ave, 1202 Spofford Ave, 741-743 Hunts Point Ave, and 1134 West Farms Road. We are also part of the larger citywide Stabilizing NYC Coalition partnering in this larger fight with groups across the city.



Relief effort during COVID 19, 2020

Community Land Trust Initiative: We have taken on the role of technical assistance provider in the New York City Community Land Initiative. Using our expertise in mutual housing associations, we have been developing and implementing a training curriculum for the residents of the East Harlem El Barrio CLT that prepares residents to serve on the board of directors of their mutual housing association once construction is complete. This curriculum is highly interactive and adaptable for other CLTs to use in the establishment of mutual housing associations on their land.

Southern Boulevard Coalition: Banana Kelly played a lead role in the Southern Boulevard Coalition’s formation, growth and fight against displacement of local residents and

businesses that would have likely followed a city-led rezoning that had been proposed back in late 2016. Beginning in January 2019, we were able to leverage an increased investment by the Neighborhoods First Fund to bring more base-building organizations into the coalition and successfully push back against the rezoning. Together we focused our efforts on engaging our membership bases in both understanding the displacement risks of a DCP-led rezoning, and developed a community plan centered on land acquisition with our Resident Council members playing a prominent role. We met repeatedly with local community boards and our city council member to advocate both for our community plan and to oppose any rezoning that did not understand and mitigate the disparate negative impacts on communities of color. We organized rallies, walking tours, and engaged in conversations with elected officials, city agencies, and other grassroots activists who opposed any rezoning. We maintained a strong and unified message, not just in our neighborhoods but also with other coalitions in districts being studied or rezoned across the city. Because of this unified messaging and organizing, our Council Member Rafael Salamanca, Jr. announced at a December 2019 press conference that without a Racial Impact Study, the rezoning would be “dead on arrival.” By late February 2020, the City announced that it would continue with its Southern Boulevard Neighborhood Plan. During 2021 we released a detailed report on our organizing struggle available for download on our new website, www.sbcbronx.org.



Community Tabling/Informational event 2021.

Bronx Wide Platform: Along with the other organizations involved in the Southern Boulevard Coalition, we joined the Bronx Wide Platform and Coalition at the end of 2020. Together, we have been building power with groups across the borough building on the work of the Southern Boulevard Coalition to enact a community vision that values economic democracy and community control. In 2021, our work focused on voter education and registration around Citywide elections, as well the continued development of our platform for statewide and congressional elections in 2022.

Economic Justice: We continue to play an active role in the New York State Community Equity Agenda Coalition and the Equitable Reinvestment Committee convened by the Association for Neighborhood Housing Development (ANHD). At the state level, we were able to win funding

for the New York State CDFI Fund in 2021 to grow and expand community development credit unions (CDCUs) across the state. Currently we are organizing around the New York Public Banking Act that would allow municipalities to establish local public banks that would hold municipal deposits as a means to also invest in community initiatives. One outgrowth of our economic justice organizing work has been the development of a plan to bring a community development credit union to the South Bronx. We hope to share more about this in the coming

years as we raise capital dollars and collaborate with other neighborhood organizations and an established CDCU to roll out quality and affordable financial services and access for our residents.

Remembering Jose Rodriguez. *While there have been many losses to grieve since the beginning of the pandemic, our entire organization mourns the loss of Jose Rodriguez in December 2021 at the age of 58. Here is what our President Emeritus, Harry DeRienzo, wrote about Jose:*

Jose was a friend and a partner in our work to promote resident-controlled, not-for-profit housing efforts, land use for the people, and rights for the homeless. I met Jose through Picture the Homeless, a homeless advocacy group that strived to humanize a population of people that are shunned and ignored, and barely considered worthy of attention. Jose experienced homelessness. He participated in a Roundtable Discussion on the impact that homelessness has on people. That discussion was transcribed and annotated for my second book. Here is a statement, one of many, from Jose in that discussion:

“When I was homeless, I had to constantly re-enforce myself. It was a struggle each and every day...Before I was homeless, I used to go to museums, and do other things that made me happy. Now, I do not because I feel that these normal things are no longer for me.” Jose made that last statement even though, at the time, he was living in an affordable Banana Kelly tax credit unit. But the insecurity remained, as did the trauma, which Jose and others who had experienced homelessness live with day in and day out – even years after homelessness has ended.

Jose was a member and leader of Banana Kelly’s Resident Council, assisting in program development, involved with campaigns to hold the line on rent increases, create rights of tenants to have legal representation in eviction cases, dedicate city land for truly affordable housing, not what the city defines as affordable. Jose also never forgot where he came from and who helped him in hard times, remaining engaged with Picture the Homeless and participating in their actions.

Jose was a gem and he will be missed terribly. He is gone too soon but will be remembered for his legacy of promoting housing as a right and the right of every human being to be respected and to live and be treated with dignity.

THANK YOU TO OUR GENEROUS SUPPORTERS FOR PARTNERING WITH US

We are proud of the progress we have made while facing dire circumstances. These past few years were challenging, but out of these challenges came growth, as well as continued learning. Thank you all for your support and participation and we look forward to working with in 2022 – and in the years ahead. With the help of our friends, residents and funders we look forward to making 2022 an even better year. Looking ahead, and in light of the COVID 19’s impact on our communities, we intend to continue to save and rehab much needed affordable housing units, of course, but also to impact the restoration of the

social fabric of our neighborhood, through a stronger resident base, stronger ties to other community development corporations and a stronger local business community.

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