



BANANA KELLY COMMUNITY IMPROVEMENT ASSOCIATION, INC.

2022 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

Our Staff 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 [Grab your reader’s attention with a great quote from the document or use this space to emphasize a key point. To place this text box anywhere on the page, just drag it.]

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.

During the COVID 19 pandemic, communities such as our South Bronx neighborhoods suffered disproportionately. Banana Kelly remains diligent in our efforts 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. However, COVID zapped resources in most

sectors including ours. In early 2020 Banana Kelly was expecting to transition from Pre-development to Construction loan closing on 22 buildings, with over 420 units. Because of the over \$10 billion gap in City finances (2020), the housing programs that oversee the construction loan closings for the City delayed the transition of these 22 buildings from pre-development to rehab for over two years. What is more, as of December 2022, we were only able to transition to rehab at 12 buildings. Ten of the 22 buildings continue to be in the pre-development phase and as of the end of 2022 it appears likely that these 10

buildings will not transition until sometime in 2023. This delay and uncertainty not only impacts the continued maintenance of these deteriorating buildings, but also impacts our organizing and social service provision. Our social service staff and case coordinators are also essential service providers, ensuring that residents continue to maintain linkages and necessary access to critical public and private social services.

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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 made

evident by the COVID 19 pandemic while continuing to grow and expand our portfolio and programmatic offerings. *(Above: One of many PPE and COVID 19 text kit distributions).*

I. AFFORDABLE HOUSING

Overview: During 2022 Banana Kelly was in the middle of rehab at 12 buildings, while 10 buildings remained in the pre-development phase. Many of these units were in urgent need of physical or structural repair, and some of them still are. Our goals for all 22 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.

In addition this year we closed on conversion at our BK Westchester-Home HDFC cluster, consisting of 4 buildings. The rehab of these buildings began in 2019 and was scheduled to be completed by the middle of 2020, but because of the COVID 19 pandemic the rehab was completed in 2022. Also in 2022 we were slated to close on a conversion loan at 788 Fox Street. But again, because of delays attributed to the pandemic the conversion is scheduled for early 2023. During 2022 we began and ended the year with 10 buildings remaining in the pre-development stage (see below) and were still in the construction phase at 12 buildings. Here is a closer look:

(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, which we originally acquired from the City in the 1980s and '90s. Because of the pandemic, rehab work took an extra-long time, by mid-2022 work was completed and in the Fall we were able to convert the project.

(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. At the end of 2022, we were 70% completed with the buildings still in the rehab phase, with completion expected in the Fall of 2023. Phase II, which includes the other two buildings, is planned for a late 2023 or early 2024. *(At Left: Bathroom renovations).*

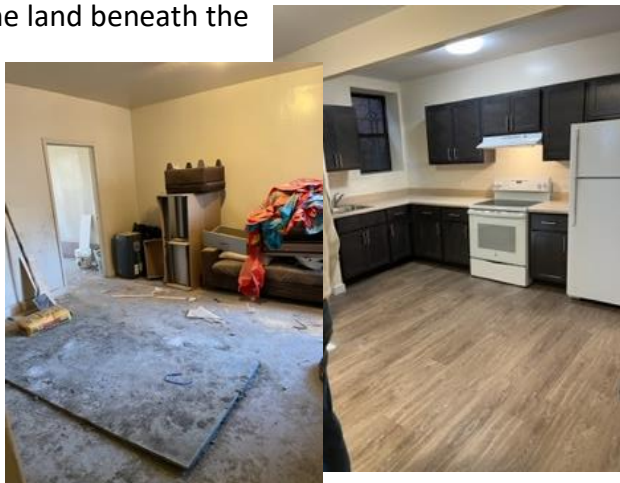
(3) The Third Party Transfer portfolio consists of five properties that we received through HPD. This portfolio was still in the pre-development stage at the end of 2022. As with the other projects, we had expected to close on these buildings in 2020. COVID-19 again delayed the transition for these four 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-2023. The lingering effect of COVID continues to impact this project.

(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 work, but as a consequence of COVID-19, this closing has been on hold. While still in pre-development during 2022, we are hopeful that we will be able to transition to rehab in the late Summer early Fall 2023. 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.

(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 continued through 2022. At the end of the year the project was 90% completed.

(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 East Harlem El Barrio 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 2022 ended the rehab at the 53 E. 110th Street 201 E. 120th Street were completed, however, the Certificates of Occupancy was not yet approved. As soon as the first two buildings receive their CoO, rehab at 204 W. 126th and 304 E. 121st Street will begin in early/mid 2023. *(Left: Before and after images of the rehab at 110th Street)*

II. TARGETED HUMAN SERVICES AND ORGANIZING

2022 saw a return to some sense of normalcy. Our staff continued to provide services in a safe manner, but we increased our in-person contact to pre-COVID 19 levels. In 2022 our organizing and social service teams worked in concert to be in the field as much as possible, but kept the option for remote meetings and events. Getting back to a more in-person routine was vital in 2022, especially to reconnect, face to face as much as we could, with our residents and in particular with the most vulnerable: our senior citizens, formerly homeless and our disabled residents. Our staff worked to ensure that resident had the knowledge of, access and were

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. The Resident Council is the focal point of our community outreach and organizing efforts. Residents, particularly residents in our South Bronx community, are often seen as powerless to affect change. This powerlessness is perpetuated from those within and outside the community as well as by the residents themselves. The Banana Kelly Resident Council was established to begin to address



this situation. The overall goal of the Resident Council is to provide the mechanism for our residents to take control of their lives. We set out to accomplish this through the transformation of power patterns in a manner that allows our residents to gain an active voice and engagement in issues that affect their lives. Giving our residents the power to decide not only the objectives they want to focus on, but also the strategies in which to pursue to reach these objectives, is a critical first step in creating the foundation to gain a stronger voice and

ultimately take back the power to control their own lives. In 2022 our organizers continued to strengthen the Resident Council by adding new members and expanding programmatic involvement. *(Above: Community Health Event).*

Case Management Services. We continued our Case Management services to assist the most vulnerable of our residents in keeping their homes. In 2022 we continued 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. During 2022 we provided support to hundreds of our residents, who were behind in their rent (due to the pandemic and other reasons), to apply to the Emergency Rental Assistance Program and to One Shot deals; allowing residents to breath a bit easier knowing that some of their arrears were covered by government financial support programs. *(Right: Holiday Toy Giveaway).*

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 2022 we assisted over 36 families, just over 100 individuals.

Youth Education Program (YEP). Summer Camp and After School. Although this program continued to be on hiatus since 2020, YEP remains a vital complement to our efforts to assist families through the development and management of affordable housing and social services. Before the pandemic, our Summer 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 experience that supplements and complements in-school lessons; and (2) provide venues for homework completion, independent study, and group achievement.



While the COVID 19 pandemic forced the suspension through 2022, we are on track to relaunch the After School program in early 2023 and are planning a newly energized 2023 Summer Camp. *(Left: Story Telling at Garden of Hope).*

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. In 2022 our staff continued to communicate with residents on a regular basis through in person meetings, on-line/virtual conferences, flyers, phone calls, text messages, and social 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. Below are some of the exciting programs from 2022:

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 2022 we continued to utilize our garden/open spaces as venues to provide area residents with workshops, activities and events focused on ways to live healthier lives. We hosted regular Food Giveaways in partnership with New York Common Pantry to distribute over 1500 bags/boxes representing 3750 meals to our residents, generally each bag is enough to supply a family of four with healthy food alternatives. These giveaways averaged twice a month during the first two quarters. We also continued to distribute at all our events literature and information on the importance of being vaccinated (a campaign in partnership with

the FPWA's Roll Up Your Sleeves program). We also held events that focused on other healthy living activities and hosted activities (in person and virtual) on COVID vaccination and other health related issues. In 2022 added several new events and activities.



This past year we added several new programs including Microgreen gardening; Clean Up the Bronx; Rat Academy, Open Streets; Mobile Credit Union Van; Stop the Violence event and more. The Microgreen program is provided in partnership with Hydroponic Farms Cooperative. The program offers workshops on growing micro greens in indoor spaces such as apartments units or shared community spaces. Clean Up The Bronx. was a pilot program involving a youth crew dedicated to clean well-trafficked streets in our catchment area in order to provide a healthier environment. Banana Kelly partnered with a number of

organizations to Sponsor a Rat Academy Training program. Our first meeting was held virtually on October 12 and was structured to provide training to landlords, building managers, homeowners and residents in rodent/pest prevention methods. Banana Kelly was involved in the NYC Open Streets program during the summer months. We hosted several community events including a Circus, Back to School event, and Musician's Day. Stop the Violence event was held in August at which we honored victims of gun violence. The several hundred people who attended throughout the day heard heart-felt stories from members from our community whose lives were touched by gun violence. *(Above: Clean Up The Bronx Youth Team).*

Mobile Credit Union Van. Partnering with 3 other local community development corporations and with the Lower East Side People's Credit Union, Banana Kelly launched a mobile van bringing the opportunity to join a credit union directly to the residents of our community. Our South Bronx community has a long history of limited access to banks, forcing our residents to utilize other methods of banking such as check cashing businesses to pay bills, obtain money orders and case checks. Working with Webster Bank and the Lower East Side People's Credit Union we are providing the opportunity for our residents to create and manage their financial health. Since we began last year we have provided information and literature to hundreds of residents, with dozens opening bank accounts. *(Right: Mobile Credit Union).*



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, in 2022 we 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, 1134 West Farms Road and 810 Ritter Avenue. We are also part of the larger citywide Stabilizing NYC Coalition partnering in this larger fight with groups across the city.



Community Land Trust Initiative: In 2022 we continued in our role of technical assistance provider in the New York City Community Land Initiative. Using our expertise in mutual housing associations, we developed and started to implement 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 at all four building is complete. This curriculum is highly interactive and adaptable for other CLTs to use in the establishment of mutual housing associations on their land.

Job Training. In 2022 Banana Kelly partnered with Block Power to provide OSHA training for our residents, some of whom we hired to prepare apartments after a tenant moved out and before a new tenant moved in. Although only a handful of our residents went through the training program (between 4 and 6), we plan to continue this partnership in 2023 and increase the number of residents who enroll in this training program. *(Above: The Circus came to Kelly Street)*

We are proud of the progress we have made while emerging from the COVID 19 pandemic. This past year was somewhat 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 2023 – and in the years ahead. With the help of our friends, residents and funders we look forward to making 2023 an even better year. Looking ahead, 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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