



Building A Greater Bronx



Urban Horizons Economic Development Center in the Highbridge/Concourse neighborhoods, South Bronx

# Case Study

## WHEDco's Urban Horizons Affordable Housing Development in the Bronx

October 2017

# INTRODUCTION



Inside view of the abandoned Morrisania Hospital, which WHEDco restored and reopened in 1997 as the Urban Horizons affordable housing development, home to 132 apartments.

Celebrating its 25th year, the Women's Housing and Economic Development Corporation (WHEDco) is a community development nonprofit organization whose mission is to give residents in the South Bronx access to all the resources that create thriving neighborhoods.

In addition to building beautifully-designed green, affordable homes that serve as a foundation for family stability, WHEDco creates life-changing opportunities for local residents of every age through our research-driven Early Childhood and Youth Education initiatives, which set kids on a path to college; small business development programs, which nurture entrepreneurship and address community needs; family support and counseling services, which connect families to the critical resources they need to succeed; and arts and culture programming, which showcases the borough's musical legacy and supports a new generation of artists.

Recognizing the need for affordable housing and social services infrastructure in the Bronx, Nancy Biberman founded WHEDco in 1992 on the simple idea that all people deserve healthy, vibrant communities. Five years later, in 1997, WHEDco inaugurated its Urban Horizons Eco-

economic Development Center in the heart of the High-bridge/Concourse neighborhoods, one of the poorest Congressional Districts in the United States, transforming the long-abandoned Morrisania Hospital into an award-winning community hub that features 132 energy-efficient, affordable apartments, our Early Childhood Discovery Center, a training institute for childcare providers, a commercial kitchen that incubates small food businesses, family support services, and more.

Twenty five years later, the footprint of WHEDco's vision for a greater Bronx is printed all across the borough. As we celebrate this important milestone, we are reflecting on our work over the past two decades, and examining the impact it has had in the communities we serve.

The following is the first in a series of three briefs that focus on the Urban Horizons affordable housing development. This first brief aims to offer a glimpse into who has resided in Urban Horizons between 1997 and 2014, and how our tenants compare to the overall neighborhood population across different quality-of-life measures.

# BACKGROUND

There is a shortage of affordable housing in many cities throughout the United States, and it is particularly acute in New York City due to wide-ranging factors, including the high costs of land and housing construction. Developers primarily build housing for people who can afford market rates, and there are limited housing subsidies for individuals (Joint Center for Housing Studies of Harvard University, 2015; Jeantet, 2013). Quite simply, there is a high demand for affordable housing but a low supply.

The Low Income Housing Tax Credit (LIHTC) program is currently the most extensive affordable housing program in the United States. The program was added to Section 42 of the Internal Revenue Code in 1986 in order to provide private developers with an incentive to create and maintain affordable housing (Keightley, 2013) that can address the supply and demand imbalance.

LIHTC is a tax credit that private developers bid on for the “acquisition, rehabilitation, or new construction of rental housing targeted to lower-income households” (U.S. Department of Housing and Urban Development, 2017). The LIHTC program was created to help address the lack of affordable housing in the United States, especially for households earning less than \$15,000 a year (Joint Center for Housing Studies of Harvard University, 2015). Between 1986 and 2013, more than 6.5 million households encompassing more than 13.3 million people have lived in homes that have been financed by the LIHTC (Dietz, 2015).

The vast majority of renters throughout the United States, as well as specifically in the Bronx have extremely low income. HUD (2017) classifies households making 80 percent, 50 percent and 30 percent of the Area Median Income (AMI) as low income, very low income and extremely low income, respectively. There are two rules that developers can choose to follow for the construction of the property.

The first is the “20-50 rule”, in which 20 percent of the units are rent-controlled for households with income at or below 50 percent of the Area Median Income (AMI). The second is the “40-60 rule”, in which 40



percent of the units are rent-controlled for households at or below 60 percent of the AMI (NYU Furman Center, 2012).

Urban Horizons was developed through the use of the LIHTC. The Urban Horizons development also receives credit from the 420-c Tax Incentive Program, which gives “complete or partial tax exemption for low-income housing developed with tax credits” (New York City Housing Preservation & Development, 2016). The 420-c Tax Incentive Program was enacted in 1993 and is monitored by the NYC Housing Preservation & Development (New York State Department of Taxation, 2013). This program was created to incentivize the construction of low income housing by private developers, and is still in use today.

WHEDco’s role as a nonprofit developer is a crucial element of this case study. Research on affordable housing developments indicates that nonprofits have a commitment to developing housing that is affordable to people with lower incomes and to maintaining affordable rates over a longer period of time.

Further, nonprofit providers are often recognized for helping stimulate investment in the neighborhood, especially in places that need revitalization. More so, nonprofit housing providers are known for their connections to community and residents, and for their commitment and ability to provide services for residents (Silverman and Patterson, 2012; Bratt, 2007).

These elements are at the heart of WHEDco’s housing and community development model. As this paper will demonstrate, residents of Urban Horizons have stable, affordable housing and fare well on key socio-economic indicators compared to the surrounding community – all of which highlights the importance of the role of nonprofits in the affordable housing sector.

This also supports the argument that the role of nonprofits should be expanded (Bratt, 2007), especially during times of skyrocketing housing costs, where the need for more affordable housing becomes ever more evident, and the need to keep people housed stably and reduce the levels of homelessness.

## Data Sources

The data used for this analysis is derived from tenant files collected by a series of management companies who have been contracted by WHEDco to manage the Urban Horizons development. These files contain demographic and financial information pertaining to the residents of Urban Horizons. Data from the United States Census American Community Survey (ACS), 2009-2014, is used as a comparison measure during years where the ACS data is available.

# FINDINGS

Demographics	Average
Female	57.2%
Born in the United States or its Territories	70.9%
United States Citizen	80.1%
Previously Homeless (All tenants)	20.9%
-Adult Homelessness (Person 19 and above)	16.4%
-Child Homelessness (Person under 19)	4.5%
Speaks English	70.4%
Person Under 19	37.3%
Original Tenants (moved in 1997)	55.0%
-Percentage of Original Tenants in building throughout 2014	37.7%

Table 1. Demographics for all tenants in Urban Horizons, 1997-2014

## Overall Demographics

A total of 685 individuals have resided in Urban Horizons between 1997 and 2014. A little more than half of these tenants moved into the building in 1997, when it first opened. As seen in Table 1, approximately 40 percent of the residents are under the age of 19, making the building quite young: The average age for tenants is 25 and the median age, 22. This is considerably lower than the median age of residents in the surrounding district: In 2014, the median age for Community District 4 (CD4) was 32. Most of the building residents (57.2 percent) identified as female, which is slightly higher than the community's average of 52.8 percent in 2014. Based on information in tenant files, 143 tenants (about 20 percent) reported that they had experienced homelessness; of the 143 formerly homeless tenants, 112 were adults and 31 were children.

Almost one-third of the tenants identified as Black (which includes people who indicated they are African Americans, Africans and Black Caribbean). Hispanics or Latinos accounted for 61 percent of the tenant population. These percentages are similar to the racial and ethnic breakdown of CD4. On average, most of the tenants (70.9%) across the study period were born in the United States or one of its territories; it is worth noting that, while in 1997, 64 percent of the tenants were born in the U.S., this amount increased to 72 percent by 2014. Residents who were born outside the United States primarily hailed from the Dominican Republic and West Africa, particularly Ghana and Nigeria. This is noticeably higher than the community district, where approximately 60 percent of the residents had been born in the United States, according to 2014 data. The primary language spoken in the building was English, followed by Spanish.

Race/Ethnicity	Percentage
-Black	31.6%
-Hispanic	60.9%
-Asian	1.6%
-Multiracial	5.5%
-Other	0.4%

Table 2. Racial/Ethnic Breakdown for all tenants in UH, 1997-2014

## Length of Stay

In Table 3, we note that the average length of stay for all tenants was 9.25 years. Only about 10 percent of tenants resided in Urban Horizons for less than 2 years. About one-quarter of tenants lived in the building between 2 to 5 years. Another 26 percent of tenants lived in the building between 6 to 10 years, and 37.5 percent lived in the building for 11 or more years. A total of 377 individuals moved into Urban Horizons in 1997: 37.7% of these original tenants still resided in the building in 2014. Although there are no publicly available studies on similar buildings to better contextualize this data, it is notable that close to 40 percent of original tenants remained in the building during the study period, and that almost 40 percent of residents have resided in Urban Horizons for more than 11 years (the average residency is just over 9 years). The longest anyone could have lived in the building during this study is 17 years, and almost 40 percent of tenants have lived in the building for the entire span of 17 years, which indicates housing stability.

Length of Stay	Percentage
-Less than 2 years	10.1%
-Between 2-5 years	26.4%
-Between 6-10 years	26.0%
-More than 11 years	37.5%

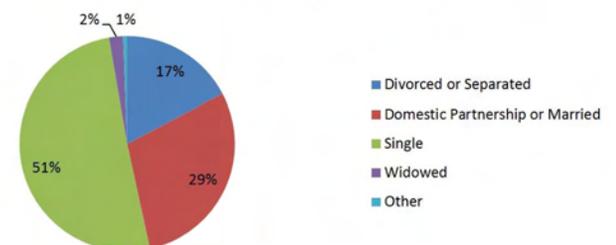
Table 3. Average length of stay for all tenants in UH, 1997-2014

## Adults

### Marital Status

In order to look at variables related to the composition and finances of the households, we looked only at data pertaining to adults, ages 19 and older. There were 428 individuals in this subgroup. Just over half of the adults in the building were single, and a little under 30 percent of tenants were either married or in a domestic partnership; this closely resembles the marriage rate of the community district, which was 27.6 percent in 2014. Almost 75 percent of heads of household were female.

Figure . Marital Status of Urban Horizon Tenants 19 years and older, 1997-2017



Educational Attainment Level	Percentage
-Less than a High School Diploma	23.0%
-High School Diploma or GED	16.8%
-Completed Some College or Vocational Training	53.6%
-College Degree (2yr. or 4yr.)	6.1%
-Advanced Degree	0.5%

Table 4. Educational attainment for adult tenants in UH, 1997-2014

### Educational Attainment

The educational attainment of adults in Urban Horizons is quite varied: 23 percent of tenants did not finish high school, while approximately 17 percent either graduated from high school or obtained the GED equivalent. Another 53.6 percent completed a few years of college or obtained vocational training. Meanwhile, approximately 6 percent of the tenants had an Associate or Bachelor's Degree. ACS data related to educational attainment in CD4 shows that 62.9 percent of adults 25 and older are high school graduates and higher. The percentage of Urban Horizon tenants is higher, at 77 percent.

### Employment

We also examined rates of employment and amount of time spent working for adults during the time they lived in the building. Although the working status of tenants changed over the years (from working to not-working, and vice versa), about 23 percent of them were never employed. When comparing time worked to the length of stay, tenants worked 64.5 percent of the time they lived in the building. Roughly half of the residents were working in the year that they first moved into Urban Horizons. Although the average employment rate of adults in Urban Horizons during the 1997-2014 timespan was just under 70 percent, there were a few years that the rate approached 80 percent. Even though the rate dipped to approximately 40 percent in 2014, it indicates that, for the most part, each year a large majority of adults were employed. In comparison, the 2011-2015 ACS 5-year Estimate shows that the labor force participation rate for this area hovered around 60 percent.

Year	Average employment rate
1997	71.4%
1998	74.1%
1999	74.5%
2000	75.6%
2001	78.4%
2002	76.8%
2003	71.6%
2004	74.8%
2005	67.6%
2006	71.1%
2007	71.9%
2008	70.9%
2009	67.4%
2010	59.3%
2011	56.6%
2012	58.5%
2013	72.5%
2014	40.6%

Table 5. Percentage of households working in Urban Horizons, 1997-2014

## Households

The 685 tenants of Urban Horizons encompassed 206 households or families. The average household size was 3.6 people. Families living in the building were larger than those living within the district: The average household size in community district 4 was 3.0 in 2014. The most common household composition type was "single parent with children", which accounts for 46.6 percent of households, as seen in Table 6. This was followed by "both parents with children", at 16.5 percent. There was a total of 13.1 percent of households that consisted of "householder only". "Parent(s), children and other relatives", "householder living with a spouse or other adult" and "households with adult children" accounted for 10.7, 8.7 and 4.4 percent, respectively.

Household Composition	Percent
Both Parents with Children	16.5%
Householder Living with Spouse or Other Adult	8.7%
Householder Only	13.1%
Parent(s), Children & Other Relatives	10.7%
Single Parent with Children	46.6%
Households with Adult Children	4.4%

Table 6. Household Composition in Urban Horizons, 1997-2014

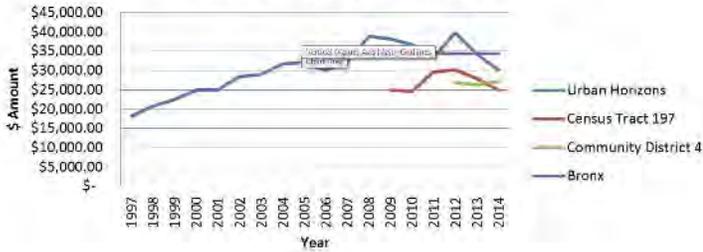
Approximately 20 percent of households have resided in a set-aside apartment. Set-aside apartments were units meant to house previously homeless families. Almost 40 percent of households had a member that was previously homeless. A more in-depth comparison of families who have experienced homelessness can be seen in the second brief of this series.

Income and rent are calculated based on the actual length of time either working or living in Urban Horizons for each individual year. Therefore, because all households that moved into Urban Horizons in 1997 did so in the middle of the year, the 1997 averages of household income and rent were significantly lower than the averages beginning in 1998. There is a steady increase in income for households throughout the study period. By 2014, only 45.5 percent of households earned less than \$25,000. Approximately 22 percent earned between \$25,000 and \$44,999. About 19 percent earned between \$45,000 and \$64,999. Another 8 percent of households earned between \$65,000 and \$84,000. The remaining 5 percent earned more than \$85,000. As shown in Figure 1, the median income also had been steadily increasing until 2007, when income began to fluctuate for Urban Horizon households. The average household income during the study period was \$34,610.60<sup>1</sup>, and the median was \$28,500.00. In 1997, the median household income was \$18,181.38 and, by 2014, it had increased to \$30,167.15. When compared with ACS<sup>2</sup> data for Census Tract 197, where Urban Horizons is located, the median income for all households in Urban Horizons was greater than the income for households in Census Tract 197 between the years 2009-2014, with a difference ranging from \$5,000-\$14,000. There is little difference when comparing Urban Horizons households to the entire Bronx; that is, the median income is similar. For the four years of which we have available ACS comparison data, we determined that Urban Horizons households earned more than the residents of the district.

1. Income and rent for Urban Horizons are in terms of nominal dollars.

2. Income and rent data for Census Tract 197, the Bronx, and Community District Four provided by the American Community Survey is adjusted for inflation.

**Figure 1. Median Income For Urban Horizons Households, 1997-2014**



In looking at average income throughout the time that residents lived in the building (see Table 7), over half of households had average incomes below \$30,000; meanwhile, about one in five households earned more than \$50,000. This distribution shows that, while the majority of households had relatively low incomes, some households' average income moved into more economically-secure territory, which -coupled with truly affordable rent levels- can support wealth creation.

As a result, Urban Horizons became a mixed-income housing development during the span of the study period, with approximately 20 percent of households earning average incomes at or above \$50,000, and 50 percent earning incomes below \$30,000. This suggests that having affordable, stable housing over an extended period of time may allow households to increase their incomes by maintaining affordable rents, which allows them to allot more money to other expenses. In addition, as Urban Horizons became more of a mixed-income building, it may have reaped some of the benefits associated with mixed-income housing, such as access to more and higher-quality community services and amenities, and enhanced social interactions that can lead to positive outcomes for low-income families (Urban Institute, 2010).

Average Income	Percentage
Less than \$10,000	9.9%
\$10,000-\$19,999	24.3%
\$20,000-\$29,999	21.9%
\$30,000-\$39,999	16.4%
\$40,000-\$49,999	7.5%
\$50,000-\$59,999	11.4%
More than \$60,000	8.55%

Table 7. Average Household Income in Urban Horizons, 1997-2014

## Rents

The average tenant-paid rent was \$450.18<sup>3</sup>. On average, tenants allocated 20.3 percent of their income towards rent payments, with 60 percent of households allocating less than 20 percent of their incomes to rent, which is an indicator of true affordability. Throughout the study period, an average of 10.7 percent of households was classified as rent burdened. A household is classified as rent burdened if it allocates more than 30 percent of household income toward housing costs during any given year<sup>4</sup>.

3. Many tenants were on housing subsidy programs which brought their rent payment down. Urban Horizons also offered preferential rent in certain cases. The contract rent was used only if there was no evidence of a housing subsidy or preferential rent for any given year.

4. HUDUSER PD&R EDGE, n.d.

Meanwhile, a household is considered severely rent-burdened when it allocates more than 50 percent of its income towards housing costs. During the 1997-2014 study period, households were classified as severely rent burdened only 5.6 percent of the time, on average.

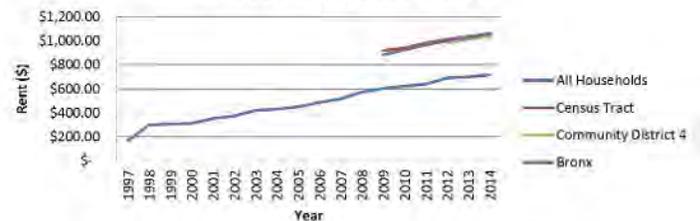
In terms of rent arrears, almost 30 percent of households have fallen behind on their rents at one point or another, with average cumulative arrears of \$2,947.33. Of the households that had fallen behind on their rents, 70 percent had been rent burdened at least once during their tenure. More than half of the households in rent arrears had at least one year in which they were severely rent burdened. A more in-depth exploration of rent burden will be examined in the third brief of this series.

Rent Burden and Arrears	Percentage
Average amount of income allocated to rent	20.3%
<b>Amount of time households were rent burdened between 1997-2014</b>	
- Not Rent Burdened (less than or equal to 30 percent)	83.6%
- Rent Burdened (between 31 and 50 percent)	10.7%
- Severely Rent Burdened (greater than or equal to 51 percent)	5.6%
Households who never experienced rent burden	44.6%
Ever in Arrears	29.1%

Table 8. Rent Burden and Arrears in Urban Horizons, 1997-2014

As seen in Figure 2, the median tenant-paid rent for all households in 1997 was \$166.83, and this amount increased to \$715.09 in 2014. The rent at Urban Horizons is lower in comparison to median rent in the area, as evidenced in the Census Tract from 2009-2014. The majority of households did not experience tremendous rent burden throughout their tenure at Urban Horizons. However, the number of families that experienced rent burden increased over the years, which will be examined more in-depth in the third brief of this series.

**Figure 2. Median Rent for Urban Horizons Households, 1997-2014**



# TAKEAWAYS



View of Urban Horizons' south wing, as seen from Walton Avenue.

The residents at Urban Horizons are doing fairly well on several key indicators. The most striking indicator is housing stability as measured by length of stay. Residents have an average length of stay of 9 years, and about 40 percent of residents have remained longer than 11 years (the maximum length of stay during this study period is 17 years). Approximately 40 percent of original tenants still reside in the building.

The educational attainment of residents at Urban Horizons is higher than that of residents in the community: 77 percent of adults in UH are high school graduates and higher, compared with 62.9 percent in Community District 4. In addition, the labor force participation rate of tenants was also higher (70 percent), compared to the community's rate of approximately 60 percent. The median household income of residents was also slightly higher at around \$30,000, compared to roughly \$27,000 in the community district.

Previously homeless families (those who moved into Urban Horizons from homeless shelters) had very similar experiences as families who had not come directly from the shelter system, essentially faring just as well. In our second brief, we will take a closer look at homelessness in New York City, and compare data for formerly homeless families at Urban Horizons and those who have not experienced homelessness.

Finally, the rents at Urban Horizons have remained quite affordable over time, which has helped to maintain the rate of rent burden quite low: Almost 84 percent of the time between 1997 and 2014, households were not rent burdened. Further, more than 45 percent of families have never experienced rent burden while at Urban Horizons, and 60 percent of families had a rent-to-income ratio of less than 20 percent. It seems that factors such as true affordability and not being rent burdened have been played a significant role in the ability of residents to stay in the building. This topic will be further explored in our third brief.

In conclusion, because there is hardly any publicly available data on people who live in affordable housing developments, we hope that, by providing a clear snapshot of who has lived in WHEDco's Urban Horizons building, we are adding to the body of knowledge on low-income housing, while speaking to the importance of making truly affordable housing available to low-income families. With regards to existing research on the role of nonprofit developers in the housing sector, the case study of Urban Horizons highlights positive indicators and experiences in relation to its tenants, thus highlighting the importance of creating and maintaining truly affordable housing that meets the needs of residents, while providing services to the community and stimulating investment in the neighborhood.

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