

WHEDco's Community Needs Assessment helps us develop a deeper understanding of the strengths and challenges present in the neighborhoods where WHEDco's buildings are located. **In light of the current neighborhood study and potential rezoning being conducted by the NYC Department of City Planning, WHEDco's Crotona Park East Community Needs Assessment provides insight from community members themselves about the improvements, services and resources they want to see in their neighborhood, to make it a healthier, even more vibrant place to live and raise a family.**

This summary of findings reports the results of 413 surveys, collected Summer to Fall 2018 from respondents who live, work, or study in zip codes 10456, 10459 and 10460. It offers a snapshot of current perceptions and hopes among people in a neighborhood on the cusp of change. This survey is a follow-up to WHEDco's 2010 Crotona Park East/Morrisania community needs assessment. For the 2010 assessment, see: [https://bit.ly/cpe\\_2010](https://bit.ly/cpe_2010)  
**A full report on the new assessment will be available Spring 2019.**

**Only 13.0%**  
*have heard a lot about the possible rezoning around Southern Boulevard*

### Bronx Community District 3: Crotona/Morrisania Quick Facts

<b>91,601</b> Residents	<b>31%</b> Foreign-Born	<b>16%</b> Unemployed	<b>31%</b> Live in poverty	<b>60%</b> Rent-Burdened
----------------------------	----------------------------	--------------------------	-------------------------------	-----------------------------

Source: NYC DOHMH Community Health Profiles 2018: Morrisania and Crotona

### Who took this survey ————— 413 Respondents —————

Females	Males	Other
<b>67.8%</b>	<b>31.9%</b>	<b>0.3%</b>

Foreign Born	Born in USA or its territories
<b>38.4%</b>	<b>61.6%</b>
Employed	Students
<b>66.2%</b>	<b>13.6%</b>
Average age	Average household size
<b>44.4</b>	<b>3.2</b>

Major sources of household income	
Employment	<b>230</b>
Public benefits	<b>108</b>
Pension/Social Security	<b>83</b>
Money from Family/Friends	<b>16</b>
Other	<b>11</b>

**54.6%**  
of households earn less than \$20,000/yr

Race/Ethnicity	
Hispanic of Any Race	<b>249</b>
Black/African-American	<b>119</b>
African	<b>14</b>
Race other	<b>13</b>
White	<b>10</b>
Asian/South Asian	<b>6</b>
American Indian/Native Alaskan	<b>4</b>
Middle Eastern/North African	<b>3</b>
Native Hawaiian/Pacific Islander	<b>1</b>

Place of Birth		
Country of Birth	Count	Percent
United States	<b>182</b>	<b>47.9%</b>
Dominican Republic	<b>72</b>	<b>19.0%</b>
Puerto Rico	<b>52</b>	<b>13.7%</b>
Mexico	<b>19</b>	<b>5.0%</b>
Honduras	<b>10</b>	<b>2.6%</b>
Ecuador	<b>9</b>	<b>2.4%</b>
Guatemala	<b>4</b>	<b>1.1%</b>
Jamaica	<b>3</b>	<b>0.8%</b>
Cuba	<b>2</b>	<b>0.5%</b>
El Salvador	<b>2</b>	<b>0.5%</b>



## Neighborhood Perception

**The biggest neighborhood concerns for community members are safety and cleanliness.** More than half (54.5%) of respondents do not feel their neighborhood is safe, and over half (56.9%) do not think their neighborhood is clean and well-maintained. While over half (58.8%) of respondents feel their neighborhood is well-lit and they feel safe crossing the streets (65.6%) in Crotona Park East, this data shows vast room for improvement of lighting and pedestrian infrastructure. Pedestrian injury hospitalization rates in Morrisania and Crotona are higher than in the Bronx and NYC overall.<sup>1</sup> Improving these areas could contribute to a higher general sense of safety.

### Affordability

A little over half (52.0%) of respondents think that their neighborhood is affordable. Since neighborhood affordability encompasses not just housing, but also food, clothing, transportation, personal services and other general costs of living, we kept the question about affordability broad to get a more comprehensive response. Taking a deeper look into the data, those who have been in the neighborhood between 3-5 years, and those who have been in the neighborhood over 16 years, were most likely to report that they felt their neighborhood was affordable. Also, although over half of respondents think their neighborhood is affordable, affordable housing still ranked highest among things respondents would really like to see more of in the Crotona East area.

### Community Needs

Respondents were asked what they would like to see more of in their neighborhood. The top five choices are listed to the right. They closely match the top three pressing issues in Crotona/Morrisania identified by Bronx Community Board 3 in their latest (FY 2020) needs assessment: health care services, unemployment and youth and children's services.<sup>2</sup>

According to the NYC Parks Department, in Crotona/Morrisania, 100% of residents live within walking distance of a park or open space. Based on the survey responses, better parks and public spaces ranked high on the list of community needs, which may suggest the need for improvements, programming, accessibility or diversity of uses in these spaces to better meet the community's needs and wishes.

### Health

Almost two-thirds of respondents (62.6%) agreed or strongly agreed that they had access to places to exercise in their neighborhood, and only a little more than half (55.8%) stated that they had access to healthy foods. Respondents were also asked about household members dealing with health issues. Asthma, diabetes and mental health issues were the most common responses. These particular issues are especially influenced by social determinants of health and changes to the neighborhood need to positively impact these health issues.

1. NYC DOHMH Community Health Profiles 2018: Morrisania and Crotona  
2. NYC Department of City Planning Bronx CD 3 Community Profile

<b>Please tell us how you feel about this neighborhood:</b>	Strongly Agree	Agree	Disagree	Strongly Disagree
This neighborhood is affordable	9.9%	<b>42.1%</b>	38.9%	9.2%
This neighborhood is safe	5.7%	39.8%	<b>43.8%</b>	10.7%
This neighborhood is clean and well-maintained	8.1%	35.0%	<b>44.3%</b>	12.6%
This neighborhood is well-lit	8.5%	<b>50.3%</b>	33.5%	7.8%
I can cross streets safely in this neighborhood	13.1%	<b>52.5%</b>	26.6%	7.9%
I can get healthy foods in this neighborhood	8.7%	<b>47.1%</b>	29.4%	14.7%
I have access to places to exercise in this neighborhood	10.2%	<b>52.4%</b>	25.6%	11.9%
I am satisfied with the quality of public transportation here	18.0%	<b>58.3%</b>	16.5%	7.3%

### What would you really like to see more of in this neighborhood?

<b>Affordable housing</b>	<b>276</b>
<b>More police presence</b>	<b>235</b>
<b>Community centers/youth programs</b>	<b>233</b>
<b>Better parks and public spaces</b>	<b>199</b>
<b>Career/job training centers</b>	<b>184</b>
Benches and bike lanes	158
Café/sit down restaurants	144
Cultural/entertainment options	131
Childcare services	126
Affordable financial services	96
Immigration/legal services	95
Less police presence	19

### Top 5 Health Issues Faced in Respondents' Households

- 1 Asthma (112)
- 2 Diabetes (88)
- 3 Mental Health Issues or Depression (57)
- 4 Obesity (49)
- 5 Other Serious Illnesses (cancer, heart disease etc.) (44)

## Housing

For all individuals and families, having stable housing they can afford is the foundation for accessing other resources—from good schools to quality medical care and jobs—to lead healthy, prosperous lives. Stable and affordable housing is also key to creating safer, more equitable and thriving communities. Rising speculative and predatory development in the Bronx is beginning to directly and indirectly displace residents. Those most at risk are those who rent where they live, do not have current leases and are rent-burdened. City statistics show that 60% of the Bronx Community District 3 population is rent-burdened.

### Renters and Rent

The overwhelming majority (91.6%) of respondents stated that they rent where they live. Of respondents who stated that they rent, 82.5% have a one- or two-year lease, while about 13% stated that they do not have a lease. Of those who rent, 43.1% live in a rent-stabilized apartment, while a little under a quarter are not sure if they live in a rent-stabilized apartment. Although most respondents—four out of five (80.5%)—reported paying less than \$1,500 per month in rent, over half (54.1%) indicated they are extremely rent-burdened. Thus, while the NYU Furman Center currently ranks Bronx Community District 3 as the fourth most affordable area in NYC, with 88.1% of rental units affordable at 80% Area Median Income (AMI), our survey shows that area rents may still be too high for residents.

### Housing Issues

We asked respondents if they experienced certain housing issues within the last 12 months. These questions gauge the vulnerability of residents to rising rents and other forces. The most striking of these findings is that over half of respondents (54.1%) pay *more than half* their monthly income on rent. WHEDco's previous research shows that extremely rent-burdened households "show a higher incidence of poor quality-of-life indicators that may be related to income and poverty, such as poor health, inadequate living conditions, and limited access to services."<sup>3</sup>

Nearly 3 out of 10 respondents state that their landlord harasses them or neglects doing repairs in their apartment.

Based on WHEDco's services and research in a Bronx neighborhood that has already undergone a rezoning (Jerome Avenue area in 2018), as well as anecdotal information from community residents there, the proportion of Crotona East-area residents experiencing housing issues will likely increase, leaving even more at risk of displacement, if government policies and programs for preserving and creating more and more deeply affordable housing are not strengthened.

## Rezoning

Any rezoning to allow more housing development in the Crotona East neighborhoods around Southern Boulevard should respond to vulnerabilities identified in order to strengthen local assets and prevent detrimental impacts on community members, like displacement. **Our survey showed that 6 in 10 of respondents have never heard of the neighborhood study and possible rezoning around Southern Blvd.**

3. WHEDco, "Rent Burden in the South Bronx," 2017.

4. NYU Furman Center, "State of New York City's Housing & Neighborhoods," 2017.

**Rent-burdened**  
Households that pay more than 30% of their income on rent.

**Extremely rent-burdened**  
Households that pay more than 50% of their income on rent.

Source: U.S. Department of Housing and Urban Development

Only  
**8.4%**  
of respondents  
own where they live

**54.1%**  
of respondents paid more than half their monthly income on rent and are considered **extremely rent-burdened**

Have you experienced any of the following housing issues in the last 12 months?	No	Yes
I paid more than half of my monthly income on rent	45.9%	<b>54.1%</b>
I have lived in temporary housing or "doubled up" with another family member	<b>77.0%</b>	23.0%
My rent increased by more than \$100 per month	<b>78.7%</b>	21.3%
My landlord harasses me or neglects doing repairs in my apartment	<b>70.4%</b>	29.6%
It was difficult to find a landlord who accepts Section 8 or voucher payments	<b>83.2%</b>	16.8%
My home changed ownership and I have a new landlord	<b>87.3%</b>	12.7%
I was forced to sell my home	<b>95.4%</b>	4.6%

### Have you heard of the neighborhood study and possible rezoning around Southern Boulevard?



## Financial Access and Well-Being

To better understand community members' access to financial services that might support their overall economic stability, we asked community members about their sense of financial well-being.

**24.2%**

indicated that they **did not** have a U.S. bank account

### Usage of Financial Services

The three major financial services that respondents indicated that they used were the Bank (292), Online/Mobile (135) and Post Office (113). Only 8 respondents stated that they used no form of U.S. financial services. The respondents who used check cashers did so to cash paychecks and send money orders. There were 18 respondents with a U.S. checking account and also used the check casher to cash their paychecks. About 13% use informal savings or lending circles (susu, ROSCAs, etc) with family and friends.

### Unbanked Status

The Bronx has the lowest concentration of bank branches per household in the country, and the largest concentration of unbanked households in NYC.<sup>5</sup> There were 100 respondents (24.2%) who indicated they do not have a U.S. bank account. Their top three reasons for not having one were: I don't think I need one, I'm worried my money won't be safe, and I can't maintain the minimum balance required. 108 respondents stated they had a U.S. bank account but also answered the question 'If you do not have a U.S. bank account, what are your reasons for not having one?' Since there were so many respondents who answered this question despite having a bank account, we believe it indicates people may have reservations with banks. When all 208 responses to this question are combined, the three top reasons were: I don't think I need one, I'm worried my money won't be safe, and there is no bank in my neighborhood.

### If you do not have a U.S. bank account, what are your reasons for not having one?

I don't think I need one	27
I'm worried my money won't be safe	13
I can't maintain the minimum balance required	10
I'm worried they will charge me hidden fees	9
I had a bad experience with a bank in the past	8
I don't understand the banking system	8
There is no bank in my neighborhood	7
I am waiting for documents or don't have proof of address	5
I'm afraid they will give my information to the authorities	5
I don't feel comfortable speaking English	3
I am not allowed to open an account because I owe money to a bank	2
Other	3

### Emergency Savings

Research has shown that having savings is vital for absorbing the shock of unforeseen expenses, and is a gateway to building financial health.<sup>6</sup> **Over 4 in 10 respondents (43.6%) indicated that they had \$0 saved for a rainy day.** Almost a quarter of respondents stated that they had between \$1-\$500 saved, about 14% stated that they had \$501-\$1,000 saved and just under 20% of respondents stated that they had more than \$1,000 saved for a rainy day.

### Remittances/ International Money Transfers

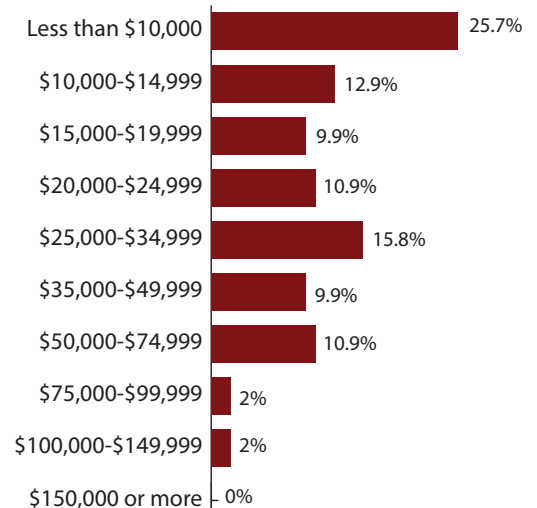
**31.1%**

send money to relatives or loved ones who live in another country

Given the large foreign-born population in the community, we asked about remittances, or money sent overseas to loved ones. Over 30% (31.1%) of all respondents indicated that they send remittances to help relatives or loved ones who lived in another country; the most common frequency was every 1-2 months (47.7%). A little under half of the respondents stated that they send \$50-\$100. The most common income group

of respondents who sent money overseas have an annual household income of less than \$10,000. Our findings show the majority of community members in Crotona East have a financial obligation in their home countries. This likely also impacts the pace at which they achieve financial well-being in the U.S.

### Percent of Respondents Who Sent Money Overseas by Household Income



5. Kamins T., "Why are so many New Yorkers still under-banked?" City Limits, 1/6/2017.

6. Krings, M. "Study shows importance of starting savings early." University of Kansas, 12/3/14.



**What do you want to see in your neighborhood?**

Call us at 718.839.1197 or email us at [yvega@whedco.org](mailto:yvega@whedco.org)

Visit [whedco.org](http://whedco.org) for more information about our services.