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taxprep@urbanupbound.org

Far Rockaway Economic Advancement
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Far Rockaway, NY 11691
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Jobs-Plus Astoria
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Phone: 718.204.0158
astoriahouses@urbanupbound.org

Jobs-Plus East Harlem
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New York, NY 10029
Phone: 718-269-6822
eh@urbanupbound.org

Coney Island
BCS at O’Dwyer Gardens NYCHA Development
2945 W. 33rd St., Brooklyn, NY, 11224.
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financialfitness@urbanupbound.org
Looking back over the last year, I can say with great confidence that it was a year full of progress for Urban Upbound. We are positioned for a future where we can help more residents of public housing achieve economic stability and build long-term assets.

More than 25,000 low-income NYC residents benefitted from our various programs. We expanded the Financial Fitness Program throughout Queens (Far Rockaway and Jamaica) and Brooklyn (Coney Island). The Worker Cooperative Initiative was a success, as it continues to create pathways to prosperity for low-income NYCHA residents. Urban Upbound partnered with Pursuit to offer a paid tech training program for NYCHA youth. Also, we are now the 3rd largest free tax preparation site in the United States.

Our year-end financials results as of June 30, 2019 show continued stability and strength as outlined in the audit results of this report. One of the most important commitments we are making as we move into the future is technology. Over the past year, we have continued to enhance systems and software to help us improve services we provide. From a more efficient and refined customer relationships management system, to an automated reporting system, we have invested to create solutions for our residents and employees alike.

From financial progress to community progress, this past year brought us steps closer to achieving our mission to break the cycle of poverty in public housing neighborhoods. I am grateful to the staff of Urban Upbound, our leadership team, and the Board of Directors for all that we have accomplished this year. Together we have established a strong foundation for the organization, full of promise and hope.

Bishop Mitchell Taylor
**Total Revenue:** $6,321,165 | **Total Expenses:** $6,307,134

**Program Expenses**
- **Workforce:** 37%
- **Youth Career Pathways and College Access:** 28%
- **Financial Fitness:** 21%
- **Federal Credit Union:** 7%
- **Cooperatives:** 7%

**Funding Sources**
- **Government:** 84%
- **Foundations & Corporations:** 7%
- **Individuals:** 9%

**Total Assets:** $1,495,952 | **Total Liabilities:** $714,517 | **Total Net assets:** $781,435

**Overall Expenses**
- Program: 85%
- Fundraising: 8%
- General & Administrative: 7%
At the core of Urban Upbound’s mission and work is our belief that place-based, peer-led support is essential to helping NYCHA residents achieve economic progress. Urban Upbound builds a culture of economic empowerment in NYCHA developments, providing residents with access to formal and informal networks that encourage employment, education, and advancement.

Key programs include:

- **Employment Services For Youth and Adults**
  Aligned with Jobs-Plus framework, we focus on creating long-term career ladders through sector-focused job readiness preparation, vocational training, and one-on-one career counseling services including facilitated job placement services, job retention and career advancement support for 12 months after securing employment, and on-going referrals to a host of coordinated partners for services such as income supports, child care, adult basic education classes, and transportation accommodation.

- **Financial Counseling**
  Urban Upbound’s certified financial counselors provide low-to-moderate income individuals and families with a suite of financial services geared toward achieving financial literacy, stability, and success. We provide one-on-one and group financial counseling services that educate residents about budgeting, saving, reducing debt, building or repairing their credit, starting a business, accessing public benefits, and acquiring assets.

- **Income Support Services**
  Ranked 4th nationally in IRS VITA sites, we have helped individuals access over $76 million in tax returns in the past decade. Our Free Tax Preparation program operates in 32 locations throughout the City during the 2020 tax season. We also offer year-round services at our Long Island City office. Our service enables qualified working families and individuals to take advantage of the Earned Income Tax Credit (EITC) benefit and apply for Supplemental Nutrition Assistance Program (SNAP), which can increase their buying power or allow them to start a savings plan.
• **Community Revitalization**
  Public housing neighborhoods often lack basic goods and services found in most communities such as cooperatives and social groups. Urban Upbound is working to change that through initiatives that increase assets, resources, and economic opportunities in the communities we serve. Our worker cooperatives incubate job growth and wealth creation within public housing neighborhoods. For instance, we operate a worker-owned security company that has contracts with hotels, grocery stores, and other businesses.

• **Financial Inclusion**
  An economic anchor, the Urban Upbound Federal Credit Union has provided safe and affordable banking options since 2010, keeping assets locally owned and controlled. Urban Upbound Federal Credit Union is the first to open in 35 years in Queens. The FCU offers safe and affordable banking options to the surrounding Long Island City community and constituents we serve. Products offered include savings accounts, credit building products, personal and business loans, free NYCHA rent payment processing (nearby financial institutions charge up to $8.00 for this service).

• **College Access and Youth Development**
  Since 2006, the College Access Program has helped hundreds of low-income students cultivate the competencies necessary for college entry. Students in the program take part in a rigorous SAT preparation course and workshops to ease their transition to college. They also receive one-on-one counseling on how to navigate the college application and financial aid process. Over the years, our program has helped students improve their SAT scores by an average of 110 points and has secured over $10 million in financial aid.
PROBLEMS

- **85%** of NYCHA residents face significant barriers to employment, including limited work experience, low levels of education, history in the criminal justice system, and facing financial crises.
- **50%** of NYCHA residents are not “job ready,” defined as being prepared to engage in job search, find a job and stay employed.
- **46%** of working-age NYCHA residents without disabilities do not report income from employment.

HOW WE HELP

Urban Upbound provides job readiness preparation, sector-focused training, and one-on-one career and educational counseling services including facilitated job placement services, job retention, college counseling and career advancement support for 12 months after securing employment.

We refer clients to a host of coordinated partners for benefits such as, child care, adult basic education classes, and transportation accommodation.

OUR RESULTS

3,748 people were connected to employment opportunities in a high growth sector.
Anthony Hunt-Davis, a Jefferson Houses resident, is now a General Manager of a chain hotel since February 2020. Anthony first learned about Urban Upbound through his sister. When visiting the East Harlem site, Anthony met with a career counselor, who referred him to job opportunities. Anthony accepted an offer to work at a boutique hotel in Queens. He started as a maintenance worker, but was promoted recently to General Manager. He admitted that Urban Upbound, and the trusting relationship that he had with his counselor, gave him the extra push that he needed to persevere.
YOUTH CAREER PATHWAYS

PROBLEMS

- 55% of NYCHA youth graduate from high school in four years.
- 71% is the number of NYCHA youth reporting no income.

HOW WE HELP

Urban Upbound addresses the education inequality and unemployment rates experienced by young adults ages 14-24 through a comprehensive and individualized approach, providing them with access to educational, employment and financial counseling services.

We provide services to over 2,100 youth annually. Key services include job readiness classes, educational training, job placement assistance, and college prep services (e.g. SAT preparation, college counseling), as well as internships, mentoring and networking opportunities, and wraparound supports.

OUR RESULTS

- 309 NYCHA youth secured employment in high growth sectors.
- 100% of high school seniors accepted into 2- and 4-year colleges.
Joseph Kemp is currently a dual-degree JD/MBA candidate, but, as a first-generation high school graduate, college was not always an obvious choice for him before he joined Urban Upbound in 2012. At the 2019 Gala, Joseph spoke on stage as an Honoree to celebrate his achievements. He shared that a counseling session at Urban Upbound helped make his decision to go to college. Joseph went to CUNY’s John Jay College of Criminal Justice and graduated cum laude in 2017. He worked in various organizations before furthering his education at the University of Michigan.
PROBLEMS

- **$25,007** is the average income in NYCHA, well below NYC’s median income level.
- **80%** of NYCHA residents do not have emergency savings or assets.
- **$40,000** is the lifetime average of what typical NYCHA resident will spend on money orders and check cashing fees.

HOW WE HELP

The Financial Fitness Program addresses clients’ financial issues, helping them open a bank account, budget, save, reduce debt, build credit, start a business, and acquire assets such as a home or business.

OUR RESULTS

- **2,614** clients receiving financial counseling.
- **$9,025** of average debt reduction.
- **178** points of average credit score increased (FICO 04 SCALE).
Maxine Nash met an Urban Upbound financial counselor to obtain assistance with mitigating a fraudulent charge on her credit report. She came in to get it removed, but ended up working with Urban Upbound to learn how to better manage her finances. The financial counselor helped set up direct deposit for her paycheck, automate savings, and open a credit builder loan account at the Urban Upbound Federal Credit Union. In five months, Maxine increased her FICO credit score by 57 points and saved $125.
INCOME SUPPORT SERVICES

PROBLEMS

● 50% of the median income of the average NYCHA resident falls 200% below the average NYC resident median income level.

● 27% of NYCHA residents struggle with filing their annual taxes and accessing public benefits, citing the English language as a barrier.

HOW WE HELP

The Income Support Services program offers Free Tax Preparation services and assistance applying for public benefits. Urban Upbound has 33 tax prep sites in Queens, Manhattan, Brooklyn, and the Bronx. Urban Upbound Tax Preparer volunteers and staff speak Spanish, Cantonese, Mandarin, Fujian, Bengali, Russian, Italian, French Creole and Korean for clients with Limited English Proficiency.

OUR RESULTS

● 14,272 tax returns filed.

● $13 Million in tax refunds returned to the community.
Miriam Diaz Richaud can now focus on getting her degree. The single mother of two usually had to pay $180 to file her taxes to receive not more than $3,000 in returns. Urban Upbound’s free tax prep program helped her collect more than $11,000 through Earned Income Credit, Child Tax Credit, and American Opportunity Credit, among others. With the worry of money no longer being a barrier, Miriam has enrolled into an electrical training program.
PROBLEMS

3% are the number of businesses in NYC are minority-owned.

<1% of business owned in NYCHA communities are led by residents.

HOW WE HELP

Urban Upbound brings economic opportunity to the communities we serve through the creation of worker-owned cooperatives, which provide their owners with a path to entrepreneurship and economic stability. Cooperatives provide affordable banking, reasonably-priced and healthy food, and construction work adjacent to public housing communities.

OUR RESULTS

. 3

businesses in growth-phases, led by 22 worker-owners and employed 11 community residents.

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additional businesses receiving ongoing technical assistance and support.
OSHA SOLUTIONS
(Blanca Palomeque, Cesar Palomeque, Jaime Rogel, and Guillermo Serna)

Urban Upbound has helped OSHA Solutions develop a website, create promotional materials, build negotiation and financial management skills, and network with other business owners and potential clients.

Osha Solutions, launched in 2014 and led by Blanca Palomeque, Cesar Palomeque, Jaime Rogel, and Guillermo Serna, empowers construction workers in low-income and immigrant communities.

Urban Upbound has helped OSHA Solutions develop a website, create promotional materials, build negotiation and financial management skills, and network with other business owners and potential clients. With guidance from Urban Upbound, OSHA Solutions has grown its reach and impact to 7,000 workers, earning over $1M in revenue.
PROBLEM

43% of NYCHA residents are unbanked.

HOW WE HELP

The Urban Upbound Federal Credit Union provides safe and affordable banking options to the surrounding Long Island City community and constituents we serve. Products offered include savings accounts, credit building products, personal and business loans, free NYCHA rent payment processing.

OUR RESULTS

- 1,156 total members
- $2.2 Million in processed NYCHA rent payments.
Vincent Phillip is an MTA bus driver who just closed on his house in January 2020. Mr. Phillip came to Urban Upbound with a goal to purchase a house, so he enrolled in our First Time Homebuyers program, met our financial counselor, and joined the credit union in March 2018. After learning and understanding what he needed to do in order to purchase his first home, Mr. Phillip began his journey of saving with Urban Upbound Credit Union. Mr. Phillips purchased his first home in Far Rockaway, Queens.
SUPPORTER’S LIST

FOUNDERS
($250,000+)
Anonymous
New York City Council
NYS Office of Children and Family Services
NYC Office of Financial Empowerment

PILLARS
($100,000-$249,999)
JPMorgan Chase Foundation
New York State Education Department
NYC Small Business Services

VISIONARIES
($50,000-$99,999)
Citi Community Development
Internal Revenue Service

CHAMPIONS
($25,000-$49,999)
Capital One Services, LLC
LYFT/Citi Bike
Robin Hood Foundation
The Lerer Family Charitable Foundation, Inc.
The Durst Organization
U.S. Department of Housing and Urban Development

PIONEERS
($10,000-$24,999)
Alexandre Behring Costa

American Eagle Outfitters
Bergstein Family
Component Assembly Systems
Con Edison
Credit Builders Alliance
GoDaddy
Horizon Media
James and Barbara Korein
John Mavroudis
Judith McGrath
Macy’s, Inc.
Mark D’Arcy
MCJ Amelior Foundation
Michael Kassan
NYC Kids RISE
PTJ Operations, LLC
Santander Bank
The Arker Companies
The Bill and Melinda Gates Foundation
Anonymous
The Working World, Inc.
Tishman Speyer
Two Trees Management

ADVOCATES
($5,000-$9,999)
Alex Mill
Douglaston Development
Eric Zinterhofer
Facebook
Gene Kaufman Architect PC
John Sykes
Kickstarter
Local 237

M&T Bank
Mark and Lauren Booth
Priya Hospitality
REBNY
RXR
Valley National Bank

ALLIES
($1,000-$4,999)
Amalgamated Bank
Ann and Richard Sarnoff
Family Foundation
Archrock LLC
Aryeh Bourkoff
Benevity Community Impact Fund
Broadway Stages
Carole Robinson
Carolyn Glickstein
Catherine Nolan
Consortium For Worker Education (CWE)
Daly Gonzalez
Debra-Ellen Glickstein
Eric and Barbara Hippeau
Eric Ashman
Floating Hospital
Fredric Harman
Goldman, Sachs & Co.
Heidi Stamas
Jason Rapp
Jennifer Markus
Jonah Goodhart
Jordan Levy
LaGuardia Gateway Partners
Lisa and Richard Plepler
Liz & Mayo Stuntz
Marc Boyan
Mark Dalton
Mathis Pfohl Foundation
Melinda Katz
Michael Perlis
New York Credit Union Foundation
Paul Guyardo
People's United Community Foundation
Phipps Houses NY
Plaxall Inc.
Queens Chamber of Commerce
Rick Glickstein
Robert Flicker
Sheila Trichter
Shutterstock
Silvercup Studios
Sophie Merrill Stenbeck
Susan Lyne
TF Cornerstone
The Black Car Fund / NYCBF
Wendy Goldberg
Woori America Bank
ZMC, LP

FRIENDS
($1-$999)
Abe James Garcia
Adam Elzer
Adam Liebman
Adam Ross
Alan (AJ) Vaynerchuk
Alexander Crisses
Andrew Knopf
Andrew Sugrue
Ben McKeen
Betsy Morgan
Brad Feinberg
Brent Weinstein
Bryan Denberg
Carlos Watson
Christopher Ponte
Craig Walker
Cyrus Massoumi
Dario Spina
David Ellner
David F Carey
David Rodolitz
Deborah Johnson
Devon Bordenick
Dian Smith
Eliza & Jeffrey Stein
Elliott Smith
Eric Gioia
Fran Carpentier
Giuseppe Restivo
Gregory Coleman
Harris Mufson
Isabel Lerer
Jacki Kelley
Janice Korff
Jason Ostheimer
Jay Altschuler
Jody Rones
Jon Alagem
Jonathan Trichter
Justin Potter
Kasirer, LLC
Lara Crystal
Lonnie and Thomas
Schwartz Foundation
Lindy Bergstein
Lisa Sherman
Mallory Weinberg
Mark Ford
Marc & Janice Halpern
Mark O'Neill
Matt Amalfitano
Matt Derella
Matthew Blank
Matthew Greenberg
Michael Preysman
Michael Russell
Nicholas Brown
Nicholas Capowski
Paypal Charitable Giving Fund
Reliable Office Solutions
Richard Bressler
RSM US LLP
Ryan G. Smith
Said Mia
Samantha Elias
Sara Rapoport
Sean Carey
Simon Kirk
Stephen Colvin
Steven Cutler
Steven Rotter
Stu Barnes
Traci Stevens
Wiley Cerilli
Zachary Miller
Board of Directors
Ben Lerer
Board Chair
Nicholas R. Williams
Board Secretary
Jeremy Selman
Board Chairman Emeritus
Karthik Krishnan
Board Treasurer
Bishop Mitchell G. Taylor
Board Member
Bonnie Bergstein
Board Member
Bradley Tully
Board Member
Elysabeth Kleinhans
Board Member
Eric Gioia
Board Member
Eric Sobotka
Board Member
Eric Weiss
Board Member
Greg Schiefelbein
Board Member
Suraj Patel
Board Member
Executive
(Bishop) Mitchell Taylor
Chief Executive Officer
David Miller
Chief Financial Officer
Bethany Goldszer
Managing Director

Operations
Deniro Robinson (Billy)
Outreach/Community Partnership Manager
Telisha Taylor-Lee
Assistant to the CEO
Samah Ahmed
Finance Administrative Asst.

Development
Rosalie Fransen
Data and Evaluation Manager
Stephanie Kalele
Development Coordinator

Jobs-Plus, East Harlem
Jamal Khan
Director
Lanish Alston
Assistant Director
Elyse Springer
Career Pathways Manager
Michael Creech
Employment Services Manager
Aleika Sepulveda
Retention Counselor
Chante Fortson
Career Counselor
Chris Telesford
Career Counselor

Jobs-Plus Astoria
Bruce Ford
Assistant Director
Timothy Holcomb
Community Engagement Coordinator
Ayisha Edwards
Employment Specialist
Franchesca Monegro
Employment Specialist
Juleime Cepeda
Engagement Specialist
Kristopher Stith
Retention Specialist
Nia Freeman
Retention/Training Specialist

Workforce Development Program
Bob Din
Assistant Director
Bashkim Syla  
Business Accounts Manager

Kevin Hernandez  
Business Account Manager

Leslye Almonte  
Business Account Manager

Natasha Edwards  
Business Account Manager

Vargas Vismany  
Career Counselor

Youth Career Pathways
Patricia Saenz  
Director

Nicole Perry  
Assistant Director

Barbara Taylor  
Site Manager, Far Rockaway

Brian Gaugler  
Career Advancement Coach

Ciara Thomas  
Facilitator/Mentor

Gwen Kincaid  
Program Assistant, Intake

Jamison Ellis  
HSE Instructor

Lisle Lewis  
HSE Teaching Assistant

Queneetsha Minor  
College Access Program Manager

Rhonda Murphy  
Employment Coordinator

Roni Wilson  
Career Advancement Coach

Roniel Sr. Perez  
Career Advancement Coach

Shyvone Blunt  
Facilitator/Mentor

Tynassia Gardner  
Engagement Specialist

Victoria McRae  
Career Advancement Coach

Income Support Services
Ahmad Elmaradny  
Director

Ralph Torres  
Tax Law Instructor/Site Manager/SNAP Benefit Specialist/VITA Program Coordinator

Angela Santos  
Tax Analyst/Snap Benefits Specialist

Worker Cooperative Initiative
Carlos Cano  
Associate Director

Bryan Mercado  
Program Coordinator

Oliver Allen-Cummings  
Program Coordinator

Gil Valbuena  
Financial Officer

Financial Counseling
Petra-Ann Younge  
Director of Financial Fitness Programs

Pedro Salazar  
Financial Fitness Program Manager

Evelyn Pena  
Senior Financial Fitness Counselor

Junaid Abdin  
Senior Financial Fitness Counselor

Vitaly Gendlin  
Senior Financial Fitness Counselor, Coney Island & Far Rockaway

Dwayne Jackson  
Financial Counselor, Jobs-Plus East Harlem program

Jaran Manzanet  
Financial Counselor, Jobs-Plus Astoria program

Mukarramhoon Igamberdieva  
Financial Fitness Counselor, Coney Island & Far Rockaway

Pedro Hernandez  
Financial/Housing Counselor

Tyrone Turner  
Financial Counselor, Youth Pathways program

Credit Union
Chhanda Sutton  
Branch Manager

Maria Lopes  
Member Service Representative and Financial Fitness Counselor