

URBAN LEAGUE
AFFORDABLE HOUSING &
COMMUNITY
DEVELOPMENT CORP.
(ULAHCDC)
Hudson County

Community Development Case Study

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When Urban League Affordable Housing & Community Development Corporation's Director, Gladys Payton-Ford, was asked in a recent interview what she would do if her organization had unlimited funds, she said that she would help achieve the following vision:

" create a self-sustaining, economically viable community that provides living-wage jobs, good public schools and maintains the culture and integrity of the community." (Payton - Ford, 2010)

Led by Payton-Ford, ULAHCDC is currently pursuing this vision on a local and countywide scale - a vision that began at the organization's inception over a decade ago with limited resources

ULAHCDC – HISTORY OF THE ORGANIZATION

Hudson County is located in northern New Jersey, just across the North River (Hudson River) from Manhattan. With a population of over 608,975 and growing, Hudson County is one of New Jersey's largest counties (US - Places, 2010). The county's median household income is \$40,293, just under the national median (U.S. Census Bureau, 2000). Between 7% and 12% of Hudson County's households qualify for affordable housing (50% of median household income or below). Meeting the needs of the underserved and underrepresented populations in Hudson County is one of the Urban League of Hudson County's (ULHC) primary goals. For a visual representation of the service area of the ULHC, see Figure II.

The mission of the ULHC, like the mission of its parent organization, The National Urban League, is focused on empowerment (National Urban League, 2010; Payton - Ford, 2010). The 100th affiliate of the National Urban League, the ULHC's focus is "empowering residents and improving the quality of life in urban communities" (Urban League of Hudson County). Founded in 1971, the ULHC is a 501(c)3 non-profit organization. The programs and services it provides are countywide, but the daily traffic within its Jersey City headquarters is largely local. Residents in and around the Martin Luther King Jr. Drive headquarters can take advantage of a broad variety of programming, including internet and computer skills classes for children, employment services, preschool programming, child care grants and counseling, child care provider training and mentoring (Urban League of Hudson County).

Jersey City, the location of the ULHC headquarters, has a population of about 240,055, approximately 39% of Hudson County's total population. The city lies on the eastern side of the county, along the county line and state border on the North River. By 2000, the median household income was \$37,862, considerably less than both the Hudson County and national median household incomes (U.S. Census Bureau, 2000). Similar to the county as a whole, between 7% and 12% of the population in Jersey City qualify for affordable housing.

In the early 1990's, residents originally from New York and other areas in New Jersey migrated to cities in Hudson County, including Jersey City. This produced an increased demand for affordable housing at the county and city level. Primarily focused on social services and educational programming, the ULHC recognized the need to form a subsidiary that could focus on housing development and services to meet the affordable housing need of the populations it served. In 1993, the subsidiary, the Urban League Affordable Housing & Community Development Corporation was established (Payton - Ford, 2010).

ULAHCDC – THE ORGANIZATION

The ULAHCDC takes "a holistic approach to community development initiatives that aim to empower residents and other community stakeholders" (Urban League Affordable Housing & Community Development Corporation). Its mission (in progress) is to

"address the structural crisis in neighborhoods by producing quality affordable housing combined with holistic community development which incorporates training in the construction process, elevates the capacity of local minority contractors, and facilitates business for local vendors while linking public dollars with private investments to create partnerships that enhance

the quality of living standards for individuals at or below 50% of the median income levels in Hudson County" (Urban League Affordable Housing & Community Development Corporation).

To implement this mission, the ULAHCDC seeks community input within its development and program planning and establishes partnerships to complete projects and gain funding.

The ULAHCDC is classified as a 501(c)3 entity and is independent from the ULHC; however, the connection as a subsidiary leads to strong administrative ties to the larger organization. A visit to the Jersey City headquarters demonstrates the integration of the ULAHCDC into the daily activities and environment of the larger ULHC organization. It is hard to think of one without thinking of the other. This closeness is also facilitated by the size of the ULAHCDC's staff. Beyond the organization's board, there is a director and a small staff of three to five people (Payton - Ford, 2010).

In order to ensure that the community is actively involved in the ULAHCDC's efforts, the organization uses several techniques to gauge interest and gather input from community residents. During each development project, community meetings are conducted to further understand the needs of the neighborhood and the perspective of its residents. In addition, the ULAHCDC regularly surveys area residents to gain information for future projects and programs. Finally, in order to stay up-to-date with the dynamic population it serves, the ULAHCDC utilizes the steady stream of local residents that come to the ULHC headquarters to gather input on the ever-changing needs of the local community (Payton - Ford, 2010).

Given the small size of the organization, the ULAHCDC occasionally partners with other entities when pursuing larger development projects. In general, the ULAHCDC seeks partnerships with "businesses and community organizations, housing advocates, government and tenant groups" to reach the population it hopes to serve (Urban League of Hudson County).

These partnerships can be particularly valuable when dealing with funding. The ULAHCDC uses both public and private funds, but most sources are public (Payton - Ford, 2010). To secure funding, the ULAHCDC uses contacts from past partnerships and research to establish sources of funding and available grant money (Payton - Ford, 2010). Regardless of the project, finding funding is a creative process which usually involves a combination of several sources (Payton - Ford, 2010).

According to Payton-Ford, the ULAHCDC usually begins with a project or service in mind that meets an organizational goal. Initially, they seek grants and funding sources that fit the project's objectives. If no funding is available for their objective they will seek a best-fit scenario, understanding that there might be additional requirements for the funding that must be included in the project or programming. The ULAHCDC is continually searching for resources to pursue activities which meet their organizational goals and, ultimately, empower those whom they serve (Payton - Ford, 2010).

ULAHCDC – ACHIEVING GOALS: PAST AND PRESENT

Past Achievements

The ULAHCDC developed several projects over the last 17 years. The organization completed a child care center and administrative office space at 202 Central Avenue in Jersey City and the Jersey City Community Charter School at 128 Danforth Avenue. It also completed two buildings with 14 units of affordable housing on Bergen Avenue (Urban League of Hudson County). Refer to Figure III for a map of the ULAHCDC projects within Jersey City.

Two projects stand out as best reflecting the work of the ULAHCDC. According to Payton-Ford, the rehabilitation of a former bank building for the new headquarters of the ULHC, as a part of Project Reclaim, is an achievement for the ULHC as a whole. Likewise, consulting on the Bayonne Community Action Project to create additional workforce housing in Bayonne is another of the organization's major successes (Payton - Ford, 2010).

ULHC Headquarters, Project Reclaim

Project Reclaim is an ongoing project that began in the late 1990's to "reclaim" the neighborhood around the ULHC headquarters. It has two goals: (1) to relocate the original headquarters of the ULHC from a commercial district in downtown Jersey City to a location closer to its daily clients, and (2) to become a redevelopment anchor for an 18 block area near the Martin Luther King Jr. Drive (Payton - Ford, 2010). In 2005, New Jersey Future awarded the ULHC a Smart Growth Award for its redevelopment of the bank building for its headquarters as part of Project Reclaim (New Jersey Future, 2005).

According to the New Jersey Future feature on the project, Martin Luther King Jr. Drive "was once the foremost shopping area in the southern half of Jersey City," but over time, decreased area commerce and disinvestment led to the area's deterioration (New Jersey Future, 2005). In fact, even as recently as four years ago, crime in the area was still a serious issue.

In 2007, Jarrett Renshaw wrote an article entitled, "City's Center of Violence - Area's High Rate of Violence Pits Locals Against 'Limited' Police" for The Jersey Journal. In this article, Renshaw cites a statistical data mapping program that was used by The Star-Ledger and The Jersey Journal to calculate and map the violent crime occurrences in Jersey City. According to the study, "from Jan.1, 2006, until July 23 of [2007], the neighborhoods in and around King Drive were home to the highest volume of the city's most serious crimes – assaults, robberies, shootings and homicides" (Renshaw, 2007). The mapping program also identified that three of the intersections with the highest crime were in and around the Project Reclaim area (Renshaw, 2007). For a visual representation of the Project Reclaim area and its relationship with these high areas of crime, refer to Figure I.

The ULHC and the ULAHCDC viewed the rehabilitation of the former bank building as an opportunity to build a first-class facility that would be "a symbol to the community, and to investors, about what was possible in the neighborhood." In order to complete the project, ULHC and ULAHCDC relied upon support from partnerships with "the City of New Jersey, First Union/Wachovia Bank Community Development Finance Group and The Enterprise Foundation" (New Jersey Future, 2005).

Today, the headquarters' expansion includes 27,000 square feet of commercial space. The ULHC and the ULAHCDC occupy much of the facility. Payton-Ford admits that while the headquarters is a success, revitalizing the area within Project Reclaim is a slow process (Payton - Ford, 2010).

Bayonne Community Action Project

Bayonne, New Jersey is just south of Jersey City in Hudson County. Its population is approximately 61,842, and the median household income is \$41,566 (U.S. Census Bureau, 2000). In the early 2000's, the city had sufficient housing for Bayonne's high- and low-income populations. However, according to Payton-Ford, residents with entry-level and civil service jobs needed additional workforce housing at reasonable prices. The ULAHCDC focused on this project because it addressed the housing needs of one of Hudson County's cities (Payton - Ford, 2010).

The ULAHCDC acted as a development consultant for the Bayonne Community Action Project, which was implemented by "a faith-based group picked by the Bayonne Housing Authority to rehabilitate two of its aging scattered site properties on Avenue C" (Leir, 2006). A total of eighteen units were built – eight affordable units and 10 workforce units (Leir, 2006). Specifically, Payton-Ford characterized the ULAHDC's role in the Bayonne project as "project manager, overseeing construction and the initial lease of all the apartments, and then turning over the management responsibilities" (Stivers, 2004).

As described by Payton-Ford, the Bayonne Community Action Project hoped to develop high-quality housing that utilized local minority contractors (Payton - Ford, 2010). To build capital for the project, funding came from a variety of sources, including grants from the New Jersey Housing Mortgage Finance Agency, Hudson County HOME program, Regional Contribution Agreement grants and a Community

Development Block Grant. Additional funding came from JP Morgan Chase, Pamrapo Savings Bank and Bayonne Community Bank (Leir, 2006).

Over time, the activities of ULAHCDC have not been limited to development. The organization has also provided programming focused on housing. Through the New Futures Housing & Consumer Credit Counseling, in partnership with the New Jersey Council of Urban Leagues, the ULAHCDC held “workshops [which] provided residents of Hudson County home buyer education and pre-purchase housing counseling,” particularly for those who qualified for first time homebuyer financial assistance (Urban League Affordable Housing & Community Development Corporation). For Payton-Ford, this program reflects some of the organization’s most inspiring work (Payton - Ford, 2010).

Present Programming & Projects

Unfortunately, the current recession has affected the activities of the ULAHCDC, just as it has affected many individuals and organizations in the United States. While housing development remained a goal, the ULAHCDC made several program changes and shifted the focus of its services in the community. Today, the ULAHCDC primarily helps individuals with foreclosure and financial issues. Also, over the last year, ULAHCDC transitioned from focusing on development to adding more programming to meet current needs. In addition, it has placed a greater emphasis on collaborating with other groups for development and programming efforts (Payton - Ford, 2010).

Reflecting this shift, today the ULAHCDC offers Restore Our Homes Housing Counseling & Foreclosure Mitigation Services which provide “one on one housing counseling and foreclosure mitigation for families facing foreclosure” (Urban League Affordable Housing & Community Development Corporation). Also, the organization holds workshops conducted by certified housing counselors on money management, financial literacy and foreclosure prevention (Urban League of Hudson County). Finally, ULAHCDC still owns and operates the 14 affordable housing units on Bergen Avenue, Tegu I and Tegu II (Payton - Ford, 2010). These properties require routine maintenance, leasing and general property management duties.

ULAHCDC – LOOKING TOWARDS THE FUTURE

Though the recession momentarily shifted the programmatic focus of the organization, and moved development to a supporting role, recent efforts have led to a new and exciting project. In 2007, the ULHC President, Elnora Watson, was quoted in Jarret Renshaw’s article on the violence in the area near the headquarters:

“We were determined to reclaim this neighborhood...and in some ways we have made strides, but this is not a problem that can be fixed by one group, or one building.” (Renshaw, 2007)

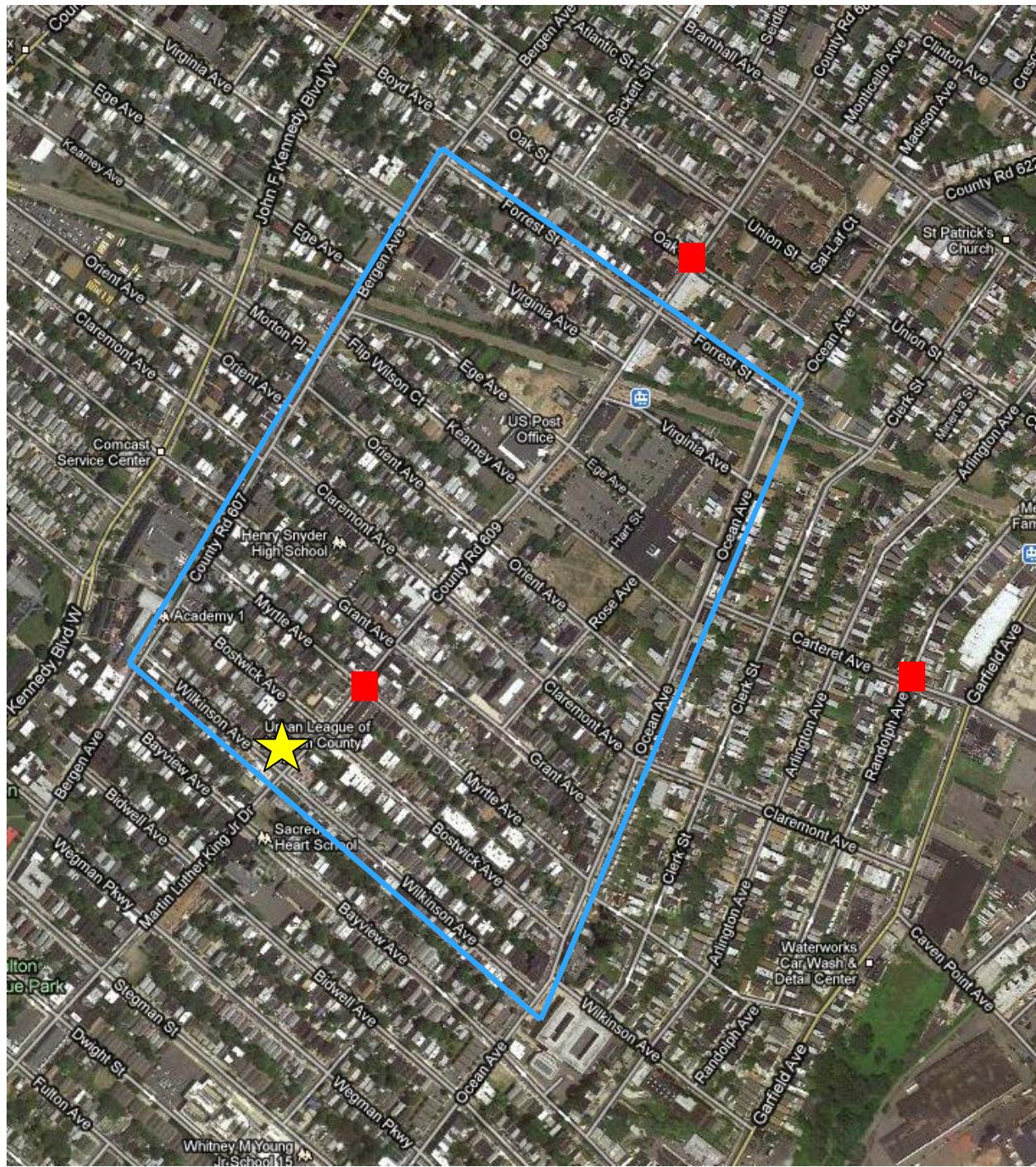
The Renshaw article demonstrates the challenges of stabilizing and “reclaiming” a neighborhood. Even after several years in the area, 2006 crime figures were still high (Renshaw, 2007). Looking forward, beyond the recession, the ULAHCDC recently took steps to continue work towards the goals set forth by Project Reclaim and to continue revitalization of the area surrounding the headquarters (Payton - Ford, 2010).

The Community Asset Preservation Alliance of Jersey City is a recently formed partnership between the ULAHCDC, ULHC, a private developer, Alliance Construction LLC and New Jersey Community Capital to purchase two buildings near the ULHC headquarters on Boswick Avenue (Payton - Ford, 2010). According to Payton-Ford, these buildings represent the last abandoned property in the area around the ULHC headquarters (Payton - Ford, 2010). Originally built with funds for affordable housing, the buildings are currently a magnet for gang activity (Urban League Affordable Housing & Community Development Corporation). According to information produced by the ULAHCDC,

"The Boswick Avenue Property is a key component in [the] mini-plan for the specific Urban League – Alliance neighborhood. Our six block area stretches from Claremont Avenue to Bayview Avenue along MLK Drive" (Urban League Affordable Housing & Community Development Corporation).

Though plans for redevelopment are still in progress, the purchase of this property is a milestone for the neighborhood. If developed for affordable housing, this completed project will meet an ongoing need in the area.

While projects such as this have been slow to return as the primary activity of the ULAHCDC because of the economy, it is encouraging to see the organization moving forward towards its vision. Maybe, Payton-Ford's vision – a viable community that supports the needs of its residents - is possible for the Project Reclaim neighborhood in the future.



Urban League of Hudson County Head Quarters



Boundary of Project Reclaim (Payton - Ford, 2010)



Most Crime-Ridden Intersections: Jersey City (Renshaw, 2007)

Urban League of Hudson County: Service Area (Figure II)



Image: (Google Earth, 2010)

— Hudson County:

Yellow Box Urban League of Hudson County

ULAHCDC: Jersey City Projects (Figure III)

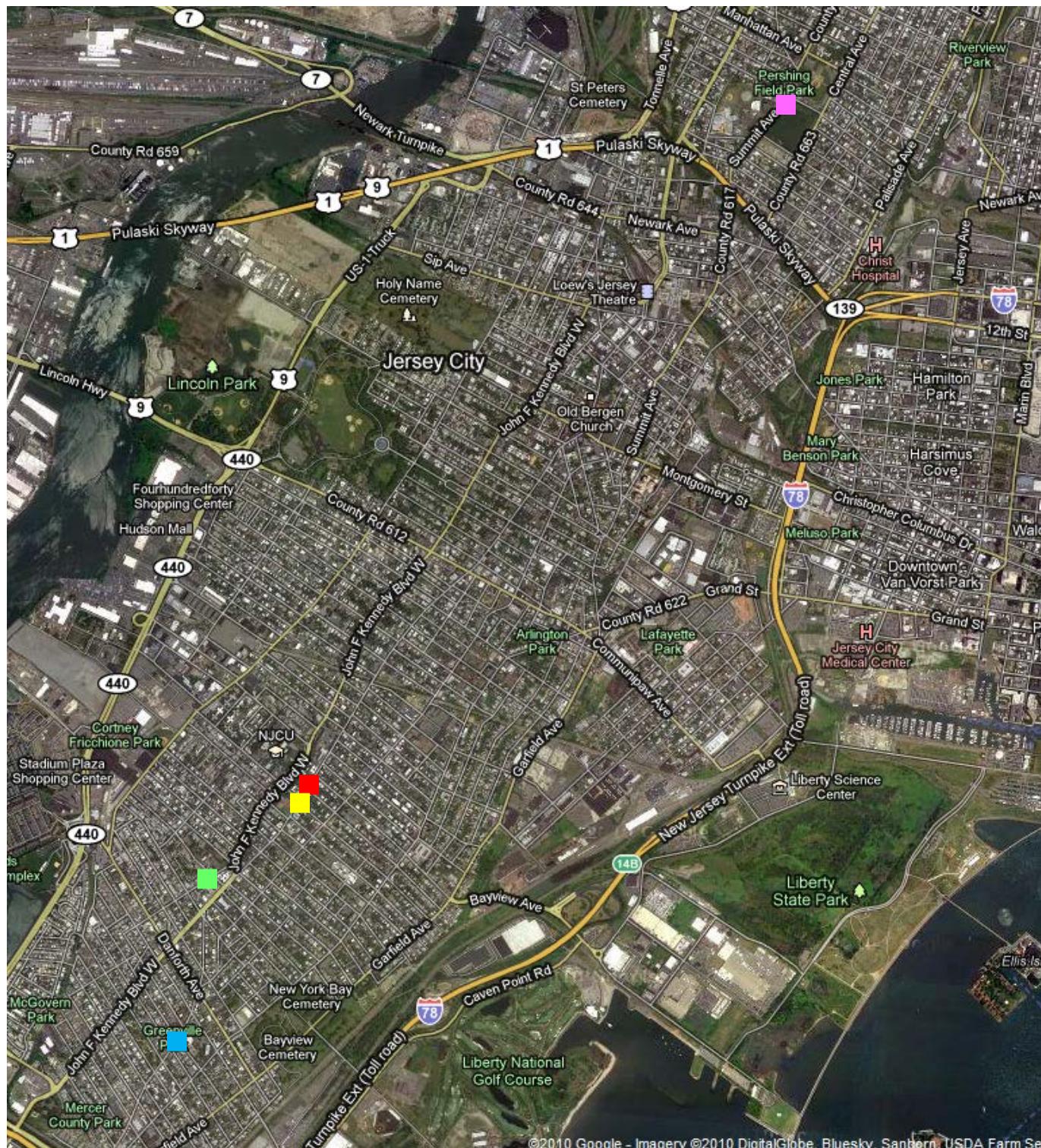


Image: (Google, 2010) ; Locations: (Urban League Affordable Housing & Community Development Corporation)

- ULHC
- Child Center & Admin. Offices
- Jersey City Community Charter
- Community Asset Preservation Alliance Property
- Tegu I & II

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