ESSENTIAL BUT INVISIBLE
COMMUNITY ORGANIZATIONS
IN THE TIME OF COVID

A REPORT FROM THE CHANGE CAPITAL FUND
MAY 2021
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CHANGE CAPITAL FUND GRANTEES

Ashana Kelly  
Restoration  
Cypress Hills

Good Old Lover East Side  
Make The Road New York  
New Settlement Apartments

St. Nicks Alliance
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INTRODUCTION

As New York City absorbed the shock that the raging COVID-19 virus would necessitate the city’s shut-down and schools and businesses locked their doors, so, did the staff of community-based organizations head home. Just as an inequitable world was becoming unimaginably worse for the city’s poorest, the lights in community centers went out and, in an instant, thousands of English learners had no classes, children had no afterschool, teens no summer work, job seekers no way to access training, immigrants no kind English-speaker explaining a path to citizenship... It was as if the Ghost of Christmas Yet to Come had shown a glimpse of an ugly future in a scary present.

While ambulances screamed and the streets filled with demands for a racial reckoning, the staff from community-based organizations focused on the needs of their communities. Like all of us, they were worried about getting sick, about aging parents, their children, suddenly out of school. Working from their homes, they quickly reached out to their communities to learn of urgent hardships and fears. In response, without direction or full knowledge of how services would be paid for, they sourced and distributed food, raised and distributed cash, donated computers, and trained people to use them. They rejiggered and restored their services to offer them on-line. They counseled and consoled, marshalled volunteers and social networks to provide mutual aid. They raised their voices to demand racial justice and to insist that unmet needs be more systematically addressed.

They were not able to reach everyone. The community organizations lost staff, tenants, members, and neighbors to COVID-19. But, in the darkest days of the pandemic, as now, they provided a buffer and lifelines to hundreds of thousands of people, offering comfort, paths forward and even new opportunities.

This report is from the Change Capital Fund (CCF). We are funders who have pooled our resources to support neighborhood-based, community development corporations for twenty-five years. Our long-term relationship with our grantees affords us an opportunity to get to know them well and we are grateful for their dedication, adaptability, and resilience. Born in crises, New York City’s community development corporations (CDCs) formed to rebuild homes and revitalize their neighborhoods, renovating over 100,000 apartments as affordable housing and putting thousands of buildings back on the tax rolls. Today, they remain essential emergency responders that work directly with residents to soften the blows of crises, call attention to the experiences of low-income people, and advocate for public policies that support them. Our grantees were behind successful organizing campaigns that are preventing hundreds of thousands of evictions and that will provide relief for undocumented workers.

IN THE MONTHS OF THE PANDEMIC, FROM APRIL 1, 2020 TO SEPTEMBER 30, 2020 CCF’S 8 GRANTEES:

- Reached 125,929 people, 67% with incomes below poverty.
- Distributed $1,674,189 value of food to 34,354 households
- Provided Personal Protective Equipment (PPE) to 73,241 people
- Gave out $4,138,104 (mostly private funding) to 7,169 households
- Counseled 11,939 people
- Provided emergency services with an estimated value of over $11.5 million
Based at the United Way of New York City, CCF’s funders—banks, foundations, intermediaries, and the Mayor’s Office for Economic Opportunity—contribute funds to make grants that are larger than many of our institutions could make individually, for a longer-term and with more flexibility. We support our grantees in four-year cycles with a goal to increase their capacity to manage based on their performance. With our resources they have hired internal evaluation coordinators, built tracking systems, and changed their cultures to become more outcome oriented. The data systems they have created have proven vital during the pandemic, enabling staff and their constituents make strategic decisions and to share information in dangerous times.

Of the many lessons of the pandemic, one is surely that we must better support the organizations that care for and empower our low-income neighbors. We cannot take for granted that these organizations will continue to be there for hundreds of thousands of low-income people. Change Capital Fund seeks to call attention to the outsized contributions made by these organizations in a troubled time and to remember their value in ‘good’ times, which are chronically difficult for too many people. CCF invites funders to join us so we can increase the capacity and resiliency of these groups, as essential to their communities as firehouses.

The data herein provides a snapshot of the aid that our eight current grantees marshalled for the first six months after the pandemic hit New York City in February 2020—with data systems CCF helped them to build. These groups stepped up even while some government funding was stepped down. We recognize, and CCF funders support, scores of other organizations that are in the same, tenuous situation. They are all expected to run on too little, too fickle funding that leaves them without enough resources to adequately plan or invest in their own futures. We recognize and thank the people who helped so many people in hard times and we urge the City and philanthropic community to sustain and to step-up support for nonprofit community development organizations as we work to put the bleak conditions of a world that abandons its most vulnerable members behind us.
# Spotlights on Caring in the Time of COVID

## Ongoing Core Services of CCF Grantees

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Change Capital Fund has supported place-based organizations that address the most urgent needs in the city’s poorest neighborhoods since 1996, first as the Neighborhood 2000 Fund, then, from 1996 to 2012 as the Neighborhood Opportunities Fund. In 2013, sensing a need for CDCs to reposition themselves in a gentrifying city and in a new funding environment, we refocused our support on capacity building and renamed as the Change Capital Fund. We believe that increasing community development organizations’ capacity to manage their programs based on outcomes enables them to reach more of the people who need their services more effectively and to succeed in a competitive funding environment.

During our first cycle we supported Cypress Hills Local Development Corporation (CHLDC), Fifth Avenue Committee (FAC), New Settlement Apartments (NSA) and St. Nicks Alliance (SNA), all of whom increased their budgets and improved their outcomes during CCF’s four-year cycle. We sustained our approach for a second cycle of grantees even as we continued to provide stepped down grants to our first cohort. Our current cycle includes: Banana Kelly Community Improvement Association, Inc. (BK), Bedford Stuyvesant Restoration Corporation (BSRC), Good Old Lower East Side (GOLES) and Make the Road New York (MRNY). In both cycles we provided annual grants of $200,000 to $250,000 paired with generous technical assistance and regular workshops and convenings.

The following case studies mention a sampling of the services that each grantee provided during the early months of the pandemic and as racial tensions erupted. Despite cuts and delays in government funding, all eight of our grantees maintained service delivery while adding emergency supports under dire conditions.

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**EMERGENCY RESPONSE ACTIVITIES OF CCF GRANTEES**

- Wellness calls
- Food distribution
- Cash distribution
- Eviction prevention/Rental assistance
- Health counseling
- PPE and other goods distribution
- Assistance to small businesses
- Organizing
Banana Kelly Community Improvement Association, Inc. (Banana Kelly) provides affordable housing, organizes residents, and offers direct services to foster the stability, self-sufficiency, and collective capacity of low-income, South Bronx residents. Banana Kelly has renovated and preserved over 2,800 apartments. Today they manage some 65 buildings with approximately 1,551 units. In the South Bronx neighborhoods served by Banana Kelly, over 20% of renters pay 50% or more of their income for housing costs. Banana Kelly keeps at least 85% of its units affordable to renters earning at or less than 30% of Area Median Income (less than $33,000/year for a three-person household). They are also cultivating ownership and management models that give residents control over land and buildings.

Even during the early days of the pandemic, Banana Kelly increased their housing portfolio by acquiring deeply troubled buildings with many violations and occupied by tenants in need of services. Then, due to delays in City construction loan closings, they had to find ways to make urgent repairs without the anticipated renovation funds. They did so by applying for grants and stretching their budget. While most staff worked at home, Banana Kelly’s building Superintendents expanded their on-site duties, keeping tenants safe through more stringent cleaning protocols, adding to property management costs.

Meanwhile, organizers and case coordinators intensified their efforts to keep in touch with residents through phone calls, emails, social media, on-line meetings, and surveys. Residents’ top worries were food insecurity, price gouging by local supermarkets and cash assistance. In response to these needs, Banana Kelly distributed over 16,000 meals via over 20 food giveaways, during the spring and summer months and continued to host Saturday Free Markets, rotating among their four community gardens, to distribute fruits and vegetables as well as face masks and hand sanitizer. During these food distribution events, Banana Kelly’s social service and organizing teams connected with hundreds of residents in order to offer additional social and human services and created opportunities to virtually connect neighbors on pressing issues. To keep the conversation going, Banana Kelly staff trained residents, often one-by-one, to use technologies and remote platforms, such as UberConference and Zoom. By helping residents to attend and facilitate virtual meetings, staff was able to identify new volunteers and resident leaders, including several youth leaders, who helped grow their own tenant associations and contributed to successful community events.
Banana Kelly helped form 12 new tenant associations during the first six months of the pandemic. As one example, Banana Kelly learned that Daana was interested in starting a tenant association when she came to a food give-away event. Banana Kelly followed up with her and soon she and her fellow tenants won repairs. Following her victory, Daana began to attend Banana Kelly’s Resident Council meetings. During the early months of the pandemic, she began volunteering at food giveaway events; helped lead the Get Out the Vote Campaign and helped design a leadership development training for residents of Banana Kelly’s buildings.

Even through remote organizing, Banana Kelly was able to coordinate a campaign where 100 people reported fourteen price gouging businesses to 311. This secured the attention of the Consumer Protection Agency and, soon after, businesses returned local prices to pre-Covid levels.

CCF resources have enabled Banana Kelly to hire an evaluation coordinator and move from paper files to on-line software for their housing management, organizing and direct services programming. These new systems are increasing Banana Kelly’s use of data to guide their programming. For example, use of surveys is becoming a staple of client outreach. Now, Banana Kelly is supporting a resident-designed and implemented needs assessment survey to help start or strengthen tenant associations in 14 buildings simultaneously and determined how to focus resources to best meet needs.
Bedford Stuyvesant Restoration Corporation (BSRC), the nation’s first Community Development organization, began in 1967 as an economic development extension of the civil rights movement. Today, BSRC is focused on closing the racial wealth gap by empowering Black families and businesses to build net worth and strengthen the community. During the height of the pandemic while they delivered urgent services, they completed a strategic plan that set long-term goals to increase the stability and upward mobility of black families by helping 1,000 families over the poverty line, generating $20M in savings, and positioning 2,500 customers for prime mortgages and homeownership per year. They also intend to grow Black-owned businesses and revenue by 5%. BSRC services are offered borough-wide; they are headquartered in Bed-Stuy at Restoration Plaza, a center for arts, services, and workforce development. Restoration is planning the Plaza’s transformation into a tech innovation hub, offering arts, entrepreneurship, and technology training.

As the pandemic caused a massive economic shutdown, BSRC found that jobs were the highest priority for their clients. During the first few months of the pandemic, they helped 135 residents access a range of jobs from frontline workers to remote call centers. The Brooklyn Business Center helped businesses to survive during the pandemic by helping them access PPP loans and other support. They helped secure $4.5 million in capital, yielding $1.97 million in sales increases, 113 new employees hired, and 23 businesses saved.

Restoration’s Center for Personal Financial Health helps employer networks launch and advance careers, and helps clients manage personal finances. Through adaptation and innovation, they have been able to sustain their reach during the pandemic assisting some 4200 people in six months even though new sites that opened in February had to close in March. Staff sent countless texts, finding individualized messages most effective.

Work with clients, especially those on food stamps, became exponentially harder because not every client had a computer, the ability to scan or share files or a comfort level in conducting on-line transactions. With public phone systems overloaded and seeing this knowledge-gap impeding public benefits access and tax filing, Restoration developed training on computer literacy and provided individual bridges to address the digital divide.
BSRC became a distribution hub for food, masks, hand sanitizer, diapers and even air conditioners. They doubled down on social supports, making wellness calls, training staff to provide bereavement counseling, and working across services to identify and refer people to mental health supports and to prevent evictions. They also distributed cash, pioneering a relationship with MoCaFi, an African American-owned national fintech platform. In six months, they provided emergency cash grants of up to $400, while also enabling over 100 residents to access affordable bank accounts.

CCF’s consultant is coaching Restoration’s new Quality Assurance Director, and CCF grant funds are supporting the development of an organization-wide data system along with training for staff on how to use data to fine-tune programming.

At the time Restoration met Brittney in 2016, she was collecting $400 per week in income support and had not been employed in more than one year. With help from a Career Coach, she secured a position as a pharmacy technician and, later, full-time employment as a provisional teacher in Pharmacy Tech earning ~$70,000 per year. With financial coaching, Brittney increased her credit score by more than 200 points, and she moved her family out of public housing into a three-bedroom apartment. When the pandemic hit, Brittney was furloughed and she turned back to Restoration for help, receiving financial support through their Emergency Relief Fund and gift cards from Foodtown to cover groceries. Finally, in September, her school reopened and she was able to start work remotely. Now, back on track to pursue her long-term goals of owning her own home and business, she is an ardent advocate for Restoration.
CYPRESS HILLS LOCAL DEVELOPMENT CORPORATION

Cypress Hills Local Development Corporation (CHLDC) has supported more than a few generations of children from toddlers to adulthood in Cypress Hills and East New York, Brooklyn during its forty-some years. They created a childcare center, a community school, afterschool programs, college access and success services as well as advocacy efforts for and with the neighborhood’s young people. CHLDC also develops and manages affordable housing and trains residents to get jobs and advance in their careers. Their continuous innovation is improving the lives of neighborhood residents by pioneering ways for homeowners to legally rent their basement, to fix their leaky roofs, and to weatherize their homes. They have organized and won major concessions and neighborhood investments through a zoning negotiation including a new community center and organizational home, Chestnut Commons, that will provide 3,000 people every year with access to recreation and arts, job training, adult education, college access/ persistence services and a kitchen incubator for small food businesses.

On March 23, 2020, just days after NYC shut down, CHLDC set up a hotline with a call-in number offering one-on-one assistance. It was posted at all their buildings and on their website, and shared through text, email, and social media. They also immediately began providing gift cards for food, soon shifting to enroll residents in the NYCGetFood program which offered eligible New Yorkers a month’s supply of food. They raised funds and delivered fresh produce weekly to four, overwhelmed grassroots food pantries and helped their members gain access to public benefits. They convened a network of smaller neighborhood nonprofits and mutual aid groups to maximize resources and share information and advocacy. When, like many groups serving low-income people, they found that many participants lacked either the computers, the internet connectivity, or the comfort with technology to interact online, CHLDC accommodated by meeting with needy clients while maintaining social distance rules.

Staff was similarly adaptive in pivoting their job training in response to an upended labor market. With restaurants closing, culinary training was put on hold and, through a partnership with Kingsborough Community College, a Certified Nurse Assistants training began. As paratransit jobs temporarily disappeared, participants were directed to jobs in warehouses. Their Building ENY launch went forward because work on local development projects in the affordable housing sector carried on. CHLDC won accommodations for Adult Education students who were unable to sit for the TASC exam but were able to continue classes and use CHLDC’s computer lab when needed. 111 people received job training and placement help and an additional 61 got help with their adult education goals during the pandemic’s first six months.
Following the murder of George Floyd, CHLDC, and all CCF’s grantees, worked in solidarity with the Black Lives Matter movement in calling for changes to eradicate racial inequality and violence. CHLDC worked with the Coalition for Community Advancement to create a platform calling for: financial relief for residential and commercial tenants and small homeowners; better access to training and jobs; and increased access for Black, Latino, and working-class people to banks, credit/loans and affordable financial products. They called for the restoration of funding for youth programs, the Summer Youth Employment Program (SYEP), fresh food access, Community Land Trusts and the Basement Legalization Pilot and divestment. Partly in response to their grassroots organizing, the NYC Council restored partial funding for the Summer Youth Employment, fresh food access and Community Land Trusts. CHLDC intends to continue planning and organizing for budget justice and the divestment from the criminal justice system.

With CCF funding, CHLDC created a new Director of Evaluation and Research position, built out an organization-wide database system and shifted their organizational culture to be more of a ‘learning organization”, basing program decisions on outcomes and impact on the community.
FIFTH AVENUE COMMITTEE, INC.

Fifth Avenue Committee (FAC) formed in 1978 to organize the residents along Fifth Avenue, Brooklyn to rebuild their community due to the local impacts of redlining and in the wake of a failed Urban Renewal project. At that time, nobody imagined the tidal wave of gentrification that would ultimately overtake their Park Slope community. While thousands of low- and moderate-income residents have been able to stay in the area due to FAC’s permanently affordable housing and other interventions, gentrification has displaced even more. Now, the organization is deploying its hard-won knowledge and skills to advance economic, social, and racial justice in Gowanus, Red Hook and Sunset Park and beyond, so they remain diverse, vibrant communities where residents have both the opportunities to achieve their goals and the power to shape their communities’ future. FAC’s constituents, many of whom live in geographic pockets of extreme poverty in these mixed-income communities, are approximately 53% Latinx, 26%, Black, 12% White, 9% Asian/Pacific Islander and other races/ethnicities. FAC assists them by developing and managing affordable housing and community facilities, offering student-centered adult education, creating economic opportunities, ensuring access to economic stability, and organizing residents and workers.

FAC continuously surveyed community residents, including many tenants in their buildings, to collect critical information and inform FAC’s responses as the pandemic wore on. In addition to the impact of the virus itself—which brought illness, death, fear, anxiety, separation, and isolation—FAC found that mental health issues worsened, domestic violence, and tenant harassment grew. FAC tenants who had been sober for years relapsed into chemical dependency. The needs of undocumented residents became more acute as stimulus payments were not made available and existing benefits were left on the table due to the public charge rule. FAC has lost ten tenants and six program participants to COVID.

In response to the needs, FAC joined with its affiliates Brooklyn Workforce Innovations and Neighbors Helping Neighbors to raise and distribute emergency cash assistance. They also partnered with the Red Hook Container Terminal to distribute tons (literally) of food to several thousand people including public housing and rent stabilized residents, with a focus on seniors, FAC’s tenants, food pantries, mutual aid groups and local businesses feeding first responders.

Throughout the COVID crisis FAC has been a first responder for the 454 low- and moderate-income families living in their 44 buildings. FAC’s front-line property management staff have provided ongoing disinfection, PPE, maintenance, security,
Prior to the pandemic, K worked as a commercial truck driver, a certification she received after completing FAC’s Sunset Park Bridge Program and BWI’s Red Hook on the Road program. She is a single mom with a young child who recently moved from a family shelter to temporary housing. Despite applying for unemployment and SNAP benefits, it took months for those benefits to kick in. K used funds from FAC’s COVID relief fund to buy groceries and pay bills to get her through.

and direct supports for tenants. FAC and its affiliate NHN have also been active in informing at risk tenants and homeowners of their rights as related to the eviction moratorium, the suspension of housing court and repairs. FAC staff prevented 40 illegal evictions. They connected 380 households to SNAP benefits, health insurance, unemployment benefits, and tax preparation services. 359 individuals were provided with digital literacy training and over 200 people received computer tablets, Chromebooks, or hot spots to connect them. 113 people received adult education and 141 received ESL training. They directed people to COVID-19 testing, other medical/mental health services, financial counseling, test and trace information and more recently to vaccinations. Like most of our grantees, during this time, FAC helped recruit residents to complete census information; they reached out to more than 90,000 individuals.

CCF has helped FAC to be more data driven increasing program coordination, impact and organizing campaigns that build local power.
Good Old Lower East Side, Inc. (GOLES) has protected the housing and quality of life for low-income and working-class people on the Lower East Side (LES) of Manhattan since 1977. The Lower East Side, one of the city’s most densely populated and most racially diverse neighborhoods, ranks second for income inequality in our economically polarized city. As gentrification threatens the neighborhood, GOLES helps low-income residents remain safely in their homes through three interconnected strategies: 1) direct services, 2) resident education, and 3) community organizing. With a budget of less than $2 million/year, GOLES stands out for its deep rootedness in the community, its welcoming and bilingual staff, and its ability to generate outsized impact for its size.

In the year before the COVID-19 Pandemic, GOLES was serving about 10,000 people per year. But in the six months from April through September 2020, after the pandemic hit, GOLES reached nearly 63,000 people. They did this, despite having to work remotely, by marshalling almost 100 volunteers, in partnership with NYU and other organizations, who found a sense of purpose supporting GOLES. Their staff and volunteers made over 34,000 ‘wellness calls’ to check in on every contact in their system, many who live in the public housing that comprises a significant part of the neighborhood’s housing.

GOLES had institutionalized social networks and crisis response protocols during Hurricane Sandy, which hit the neighborhood hard. They built on that knowledge to reinvigorate those networks during the COVID pandemic. GOLES provided food and information, helping people access unemployment benefits and stimulus checks. They counseled people to prevent evictions and shared other essential information using texts and phone calls at a scale they had never done before. For example, they sent 12,000 texts about NY State’s eviction moratorium, the only way some tenants learned that it was implemented or extended. This outreach, in addition to other use of social media, newsletters, and flyering, was critical to informing LES residents of their right to stay in their homes.
In April, a GOLES staff member reached into her own pocket to buy groceries for a client. A few days later, that staff member called to follow-up and we learned that the client had shared their groceries with a neighbor who “needed them more.” A few weeks later, GOLES helped a local senior sign up for food delivery and she called back to say how much she liked the “chicken with barbecue sauce, vegetable lasagna, macaroni and cheese...”. Five minutes after this conversation, a disabled man from the same building called: “My neighbor told me you could help me get some food.” Often, when GOLES helps a community member, they, in turn, find a neighbor who needs help.

CCF resources have helped GOLES bring on a new Director of Strategic Initiatives to customize a new, organization-wide Salesforce System, and train staff on how to use the system. They credit this system for their ability to reach tens of thousands of people, determine what they need, and respond quickly and nimbly. They are now working to expand the system, particularly in regard to recruiting and managing volunteers, in order to amplify their impact even more.

“We went from zero to 100 overnight, from in person to remote, from reaching 700 people/month to reaching more than 60,000 people in six months.”

—Damaris Reyes
EXECUTIVE DIRECTOR, GOLES
MAKE THE ROAD NEW YORK

Make the Road New York (MRNY) is New York City’s largest, community-based, membership organization, representing immigrants and working-class people of color from across the city. It has community centers in three neighborhoods: Bushwick, Brooklyn; Corona Queens; and, Port Richmond, Staten Island. Including its additional neighborhood sites in Westchester and Long Island, MRNY has 24,000 members. MRNY was established 24 years ago to organize with working class immigrants in Bushwick to demand justice on a range of issues; it has since grown to impact tens of thousands of people across the state. Its four-part strategy includes: legal services, leadership education, community organizing and policy innovation and advocacy.

The community centers in each of MRNY’s sites were always humming with energy prior to the pandemic, with smells of the chicken and rice cooking for the evening’s meeting, packed classrooms, colorful murals on the wall, and a buzz of purpose. When the pandemic hit, MRNY was readying to begin construction on a new center in Jackson Heights, Queens.

By spring 2020, many MRNY members had already been personally impacted by aggressive anti-immigrant policies and practices. This only intensified when MRNY’s members began getting sick and losing their jobs and incomes at disproportionately high rates. MRNY staff heard story after story of devastating loss compounded in many cases by limited English or lack of citizenship. In response, MRNY raised and distributed $4 million in the first six months to some 5,000 families, averaging $800 payments for people who did not qualify for government support. They continue to provide emergency food—produce, nonperishables, and frozen meals—to 1,000 families each week—using staff and volunteers at their office and via volunteer mutual aid and a bike brigade delivery system. They created a $100,000 In Memoriam fund to provide financial aid to families unable to afford burial and cremation costs for loved ones lost to COVID-19—accessed by over 50 families. MRNY lost over 80 members to the virus.

MRNY’s report, Excluded in the Epicenter, was among the first to call attention to the disparities of the impacts of COVID and the economic shutdown by race, ethnicity, immigration status and income. A follow-on survey found that 65% of respondents were out of work and of those working, nearly three quarters were earning less than they were pre-COVID. The report also documented that 90% of unemployed undocumented respondents had not received any public economic assistance.

To address this crisis, MRNY launched the Fund Excluded Workers campaign to demand government scale solutions to the massive crisis that was hitting our communities. The campaign culminated in a 23-day hunger strike led by their members. It was instrumental in persuading state legislators in Albany to create
Gerardo Vital came to the US fleeing violence in his native Mexico over a decade ago. He settled in Jackson Heights, had two children, and became a tour guide. Working with MRNY, he became very active in their movement for immigrant rights, learning new organizing skills and building friendships with other members. In 2018 he was elected by his peers to be a member of the MRNY board. When COVID hit, both he and his wife lost their jobs and Gerardo quickly switched to selling tacos on the street at night to try to support his family. During the day, he helped support MRNY’s successful campaign for excluded workers and volunteered at their food pantry. Even though he works at night and has two children, he still makes time to speak to reporters, join online MRNY events, and help other Make the Road members. You can read more about him in a New York Times article that profiled street vendors.

A survey of MRNY’s members conducted by MRNY and Hester Street showed that 1 of every 6 people surveyed had lost a family member to COVID-19 in the first six weeks of the pandemic; many more had fallen ill and could not access care. A first-of-its-kind $2.1 billion fund to provide financial aid to immigrants who lost income during the pandemic. Working in coalition with others, MRNY also helped ensure that emergency Medicaid covers the costs associated with COVID-19 testing and treatment for immigrants on emergency Medicaid, helped win a state-level moratorium on evictions to protect tenants, legalization of e-bikes to protect delivery workers, and introduction of essential worker protections by the New York City Council. The Protect Our Courts Act—a major campaign for MRNY—was passed into law to keep ICE out of New York’s courts enabling immigrants to show up for civil suits such as child support, domestic violence without fear that they will be arrested, advancing their ambitious 2021 platform.

For a fuller accounting of MRNY’s emergency response and the impact COVID-19 has had on their community, see their three excellent reports:

- *Meeting the Moment: Make the Road New York in the COVID-19 Era*
- *Excluded in the Epicenter—May 2020 report with Hester Street*
- *150 Days Later: Unemployed and Excluded—August 2020 follow-up report with Hester Street*

CCF funding has enabled Make the Road NY to create a new position, Director of Data and Research, and to create an organization-wide database system. When MRNY launched their emergency financial assistance program, the data system helped them create eligibility criteria that matched the need. They also created a new attendance system, moving from paper sign-ins to a text-based system that allows participants to immediately register their attendance and complete intake information.
New Settlement Apartments (NSA) has been collaborating with neighborhood residents to transform the Mount Eden neighborhood in the Bronx over a period of 30 years. A visitor walking through the neighborhood will see 20 apartment buildings renovated by NSA, along with a neighborhood park that was physically transformed through their advocacy. NSA’s dazzling community center on Jerome Avenue offers (in normal times) an Olympic sized pool, dance classes, meeting space and a host of other activities as well as K-12 school that has dramatically improved educational outcomes for thousands of children. Still, a visitor’s eyes can only see a small part of the story: 1198 households, 30% of whom were formerly homeless, are safely and affordably housed; teens find their bearing through counseling and YouthBuild programs; high school kids discover that college is a possibility; and graduates move into the middle class. The neighborhood has seen its mostly Latinex, African American and African population increase by more than 4,500 people over the past three decades and it remains a landing place for immigrant families (40% of residents are foreign born). NSA’s community school has become a city model and the ‘Right to Counsel’ law, spearheaded by NSA’s tenant organizing arm CASA, and recently expanded by the NYC Council, is preventing evictions and homelessness citywide.

When NSA staff closed their programs in March 2020, 900 children lost their after-school programs; 150 unemployed young adults lost access to hands-on training and workforce readiness programs, and some 1,200 young people in or hoping to go to college were missing their one-on-one counseling, college visits and workshops. But, as best it could, NSA adapted its programming.

The Young Adult Opportunity Initiative (workforce development) and College Access Center staff reached out to offer emotional support to their participants and college-bound/-attending youth to keep them engaged and focused on their futures. At the same time that front-line workers were scrambling to move program activities and resources online, they became de-facto case managers. NSA raised funds for emergency grants to help students secure laptops and families to meet emergency needs. Both programs are now operating in a hybrid format.

NSA’s organizing division, CASA, dramatically shifted their work in the face of potential mass evictions. During the first four months of the pandemic, they helped coordinate city- and state-wide campaigns and, as part of the Housing Justice For All (HJ4A) and Right to Counsel (RTC) coalitions they helped win statewide rent relief and multiple extensions to the eviction moratorium.

NSA’s Parent Action Committee (PAC) turned its focus to the digital divide and holding the Department of Education accountable to meeting the needs of the
Michael P. was close to completing his coursework and obtaining his High School Equivalency Diploma before the pandemic hit. During this period, his mother lost her job in the service industry and Michael needed to get a job to help support the family, which included his younger siblings. Michael wanted to work and finish school but having to work the night shift made it hard for him to focus during the day when everyone was at home. His grades declined and his situation worsened as his warehouse job was not enough to pay the bills. The caring, supportive staff at NSA’s Young Adult Outreach Initiative enable Michael and others like him to come out from under hardships far too heavy for these youngsters to bear.

most disadvantaged families, including English language learners, students with disabilities, families in temporary housing, and families with limited technology skills. They held several digital townhalls with parents, students and both elected officials and Department of Education representatives.

CCF support helped NSA strengthen key components of its infrastructure during the last years of its founding director’s tenure. A new director has found an organization with more cohesive goals and stronger communications, development staff and internal data systems.
**ST. NICKS ALLIANCE**

St. Nicks Alliance (SNA) anchors an array of volunteer and neighborhood groups in Northern Brooklyn which helps kids become lifelong learners, protects tenants from landlord harassment, comfort, and support seniors, and develops skills and prospects for job seekers. Some 17,000 people per year participate in services and 5,200 people live in affordable housing managed by St. Nicks Alliance. 6,000 youth and families are served in 21 schools and community centers. St. Nicks also provides job training, adult education, and placement services to 1,200 individuals each year. The people from the neighborhoods they serve—Bushwick, Central Brooklyn, Northern Bedford Stuyvesant and East New York as well as parts of Brownsville, Greenpoint and Williamsburg—are predominantly immigrant, African American and Latinx.

Amongst the people served by St. Nicks Alliance are 3,500 elderly considered at risk for contracting Covid-19; the initial days and weeks of the shutdown left many without access to food and other basic needs. In March 2020, SNA launched a Senior Wellness and Emergency Food Distribution Campaign to ensure elderly and immune-compromised clients and neighbors had food, were able to address health issues, urgent needs, and loneliness. They made nearly 50,000 wellness calls to seniors. They worked closely with food pantries and other emergency service providers, opened two Emergency Call Centers, and repurposed their shuttered Senior Center and vans to operate an emergency food pantry and delivery service network. They sourced fresh fruit and vegetables from a local community business partner.

SNA also helped bring weekly lunches to residents in public housing for many months and hosted several grab and go meals for children and families at their Community and Afterschool Centers. Perhaps most remarkably, SNA was able to sustain a range of youth, workforce and housing services while working remotely, including afterschool and summer youth activities, and in-person day care for 60-80 toddlers.

CCF helped St. Nicks build out an organization-wide data base that integrated case management so that staff could see how each client and her/his household interacted with the agency’s wide array of workforce, education, housing, and other services. With technical assistance from the CCF consultant, SNA also was able to create a benefit analysis to document how an innovative after school reading program is improving the reading grade levels of its participants.
Pauline, a resident of St. Nicks Alliance affordable senior housing and one of hundreds of vulnerable seniors who received fresh produce and pantry goods delivered weekly by the St Nicks Alliance Senior Wellness Team throughout the Covid-19 Pandemic happily shared, “I don’t know what I would have done without these young, wonderful people checking in on me during this terrible and lonely period”.

COSTS AND IMPACTS OF A CRISIS ON ESSENTIAL ORGANIZATIONS

Covid magnified deep and long-neglected inequities along New York’s economic and racial lines: a digital divide that has exacerbated educational inequities, a wealth gap that left families stranded in the crisis, gaping holes in housing, healthcare, and job security that have taken severe tolls. Black and Latinex people died from Covid at far higher rates than whites. In *Heat Wave: A Social Autopsy of Disaster in Chicago*, Eric Klinenberg wrote, “The heat wave was an environmentally stimulated but socially organized catastrophe.” We might say much the same of the COVID pandemic. And, as in the Chicago heat wave, social networks saved lives.

New Yorkers relied on the staff of nonprofits during the pandemic as we regularly rely upon them to address the consequences of our racial and economic fault lines. The organizations CCF supports represent but a tiny fraction of the hundreds of community organizations—human services and job training organizations, settlement houses, advocacy groups and others that are contracted by the City for millions of dollars each year. But few, if any, are adequately resourced to solve the problems they exist to confront.

These nonprofits are chronically living on the edge and the pandemic has pushed them closer to the breaking point. An analysis conducted by the nonpartisan organization Candid last summer concluded that as many as 1800 nonprofits in New York State are at risk of going out of business due to COVID-19. The Human Services Council of New York surveyed 125 member agencies and found that 66% believed they would have to reduce services while 70% expected to implement layoffs. Philanthropic dollars are needed to support research and development, innovation, organizing and the agility demonstrated by nonprofits during the pandemic. They need increased city and state government support to support them.

At the time of this report, all but one of CCF’s grantees predict decreases in their 2021 budgets. In 2020, CCF’s eight grantees estimate that they, cumulatively, received about $8.1 million to cover over $11.5 million value of emergency services. In 2020, funding gaps were largely mitigated by one-time federal CARES Act Paycheck Protection Plan (PPP) loans received by all but one of our grantees as well as one-time philanthropic grants. Two of eight CCF’s grantees had to reduce their permanent staff and groups running Summer Youth Employment Program and Summer Camps had to dramatically reduce those programs causing losses of hundreds of part-time counselor/supervisor positions and leaving thousands of teenagers and children (and parents) without summer activities. Below are other examples of the strains faced by CCF’s grantees:

Results of a survey of Latinx communities served by MRNY showed that nonprofits were looked to as the main source of support in the early days of the pandemic. See: Excluded in the Epicenter, Make the Road NY, Hester Street, Center for Popular Democracy, May 2020.
GOVERNMENT CUTBACKS AND DELAYS
While they doubled down to offer programs online wherever possible, several of CCF’s grantees lost government funding, even for some programs for which the groups had already made outlays. For example, Make the Road New York lost discretionary funding across program areas, including youth, health and low wage worker support, and they anticipate further reductions in 2021. The organization completed and paid for nearly $1 million of work since July 2020 with no reimbursement from the State to date and no certainty that the funds will eventually come through. Cypress Hills Local Development Corporation reported that, “NYS Department of Education eliminated all funding that supported our college access programs, leaving this cohort of high school students with limited guidance and resources. It is uncertain if this funding will be restored next year.”

LOST RENTAL INCOME AND INCREASED MAINTENANCE COSTS
Affordable housing managers lost commercial and residential rental income even while maintenance costs increased to cover hazard pay to superintendents and increased cleaning protocols. New Settlement Apartments’ 20 buildings typically generate about $800,000 per year, funding that they count on to support many of their social services. But in 2020 they received only about half of that. Rent from Fifth Avenue Committee’s commercial tenants, nearly all owned by women and / or people of color, decreased by 50%. Combined with a 15% drop in residential rent collection, FAC lost more than $500,000 in rental revenue. Similarly, Restoration saw losses of over $600,000 in rental income.

DELAYED CAPITAL FUNDING
Given the City’s budget shortfall projections, many capital projects were put on hold, delaying renovations of affordable housing, and delaying developer fees, a critical source of unrestricted funding for nonprofit housing developers. Only four of the 22 buildings Banana Kelly expected to transition to rehab closed on their construction loans in 2020, though they continued to address dire conditions in all of these buildings. St. Nicks Alliance is awaiting closings for their School Settlement Community Center and several new housing developments. FAC’s five projects in construction all experienced COVID delays with potential financial impacts to the projects and the organization of over $1.5 million

“We are preparing for a rough 2021 and 2022 but are determined to maintain high quality affordable housing portfolio as well as excellent support services.”

—Hope Burgess
EXECUTIVE DIRECTOR,
BANANA KELLY
PERSONAL TOLL
Many of the good people behind these organizations are exhausted. Even as they worried for their own families, they increased their workloads. They have been listening as people told them of their hunger, job loss, loneliness, illness, deportation and death of their loved ones. They translated individual needs into policy demands and they organized in support of their fellow essential workers and community members. We recognize the generosity of those working on the front lines and appreciate the emotional and personal impacts of this past year.
It is an underappreciated truth that New York City’s community-based nonprofits are critical in a crisis. During the COVID pandemic, they have held many people, households, and neighborhoods together. They were trusted to do so because, over decades, they have proven themselves to be trustworthy as landlords, as sources of quality services and information, and as organizers and advocates. Our crisis is not over. But even as it lifts, we must redouble our efforts to invest in the resilience of these organizations, which are as essential in good times as they will be in the inevitable next time.

Change Capital Fund supports the nonprofit community’s call to restore all of the government cutbacks and effective programs nonprofits have consistently delivered. We believe philanthropy and government can better support these organizations now and going forward. We urge our partners in philanthropy and government to:

• **Provide funding at a level** that allows for innovation and adequate internal infrastructure.

• **Provide multi-year funding** where possible to allow for planning and program development.

• **Support the organizing and advocacy** that addresses the systemic issues of racial injustice and poverty.

• **Provide more flexible, less restrictive funding**, trusting the leadership of the organizations to know how best to use funding to reach their own goals and objectives.

• **Address chronic delays in government contracting and payments** which result in high costs for borrowing and high stress for staff and boards managing cash flow.

• **Reject reporting requirements** that merely divert staff attention from services and retain reporting requirements that support effective management, for example:
  
  » **Eliminate use of proprietary reporting databases** so that nonprofits can track their own data. (Request excel sheets that the funders can upload into their own systems).

  » **Ask only for data that will increase the field’s learning** about what works.

  » **Always report back and allow grantees’ access to data** to increase learning and improve outcomes and scale.

CCF is working to live by these precepts. We hope to expand our collaborative and we welcome other funders to join us in investing in community development organizations that are anchors in their communities in the best and worst of times.
Altman Foundation
Bank United
Capital One
Deutsche Bank Americas Foundation & Community Development Group
Enterprise Community Partners
Goldman Sachs
LISC NYC
M&T Charitable Foundation
Mayor’s Office for Economic Opportunity
Mizuho USA Foundation
MUFG
Santander
Scherman Foundation
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