4 NEIGHBORHOODS

$238 MILLION INVESTED
OUR MISSION IS TO SUSTAIN THE ECONOMIC REVITALIZATION OF ALL COMMUNITIES IN UPPER MANHATTAN THROUGH JOB CREATION, CORPORATE ALLIANCES, STRATEGIC INVESTMENTS, AND SMALL BUSINESS ASSISTANCE.
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Since commencing operations in 1996, the Upper Manhattan Empowerment Zone Development Corporation has invested nearly $238 million in public funds into Upper Manhattan neighborhoods. Throughout the years, our strategic investments have created over 10,000 jobs and have attracted an additional $1.1 billion in private capital. By investing in business, the arts, and workforce development, UMEZ has served as a catalyst in the revitalization of Upper Manhattan. We look forward to serving the communities of East and Central Harlem, Washington Heights, and Inwood in the years to come.

Sincerely,

Kenneth J. Knuckles
President and CEO

Joseph J. Johnson, III
Board Chairman

(From left to right) Ken Knuckles, Congressman Charles B. Rangel, and newly elected Congressman Adriano Espaillat at an event celebrating Congressman Rangel’s service to Upper Manhattan.
ARTS AND CULTURE  $42.8 MILLION INVESTED

The Cultural Industry Investment Fund (CIIF) encourages long-term, sustainable change for Upper Manhattan’s cultural organizations. Grants are made specifically to build administrative capacity, support organizational development, and promote sustainability.

SMALL BUSINESS LENDING  $12.2 MILLION INVESTED

UMEZ’s Business Resource and Investment Service Center, Inc. (BRISC) provides loans ranging from $50,000 to $250,000 for small business formation and/or expansion. Small business loans are meant to create opportunities for local wealth creation and economic vitality in Upper Manhattan.

WORKFORCE DEVELOPMENT  $10 MILLION INVESTED

UMEZ’s Workforce Development program applies a demand-driven strategy that supports the building of skills and knowledge of residents in a way that responds to the needs and expectations of employers. The program provides financial and technical assistance to catalyze employment and training for current and clearly anticipated future employment gaps in the neighborhoods of Upper Manhattan. The goal of the fund is to create training opportunities that do not currently exist, which link directly to employment opportunities.

COMMUNITY DEVELOPMENT PARTNERING  $40.7 MILLION INVESTED

Since 1997, UMEZ has partnered with organizations to provide direct technical assistance and loan packing support to local businesses and entrepreneurs seeking to acquire financing through UMEZ and other small business lending institutions. Loans packaged by community partners are presented to UMEZ and other non-traditional lending institutions, including entities that specialize in microcredit, to offer micro loans to individuals who are underserved by mainstream banking institutions. These collaborative relationships ensure that the local demand for capital, especially from challenged entrepreneurs and small businesses are met.

COMMERCIAL DEVELOPMENT  $75.1 MILLION INVESTED

UMEZ provides loan capital of $250,000 or more to projects that create jobs and substantial economic growth in Upper Manhattan. Business Investment loans are typically commercial business loans aimed at small business formation and/or expansion, or commercial real estate development loans. Commercial real estate loans are for projects that will generate significant job creation as well as transform the physical landscape of blighted areas.

ARTS AND CULTURE  $42.8 MILLION INVESTED

SMALL BUSINESS LENDING  $12.2 MILLION INVESTED

WORKFORCE DEVELOPMENT  $10 MILLION INVESTED

COMMUNITY DEVELOPMENT PARTNERING  $40.7 MILLION INVESTED

COMMERCIAL DEVELOPMENT  $75.1 MILLION INVESTED

$93.6 M IN GRANTS TO NONPROFIT ORGANIZATIONS

$87.3 M IN LOANS TO BUSINESSES

$57 M IN TAX-EXEMPT BONDS FOR COMMERCIAL REAL ESTATE
INTERVIEW WITH
CONGRESSMAN CHARLES B. RANGEL
Q: The Empowerment Zone legislation was signed into law by President Bill Clinton in 1994. What was Upper Manhattan like in the 90s?

A: I had to find out legislatively how I could be most effective in being a senior member of the most important committee in the House of Representatives. I had to find out how my relationship with the President of the United States and the Speaker of the House could allow me to get the attention of the federal government to address the problems that I was having in my community. My community is where democratic presidents came to show the depth of poverty that we had to support their political promise to improve it. My community had the highest crime rates, the highest poverty rates, and the highest deterioration of health rates. There was a shortage of housing and two to three families would live in one house. The housing was not well kept. There were rats as big as cats and the solution appeared to be razing the property instead of building...[or] replacing it with additional housing. I remember so many people my age...walking the street, where parents were afraid, and these empty lots where they used to manufacture...it was just a frightening thought.....where do we go from here?

Q: What did you hope to achieve with the Empowerment Zone legislation?

A: Our theory [was] that if you can invest enough money and show people how they can make money, that would create a climate where it would attract people with talent, and it would trickle down to the people so that they would want to be trained to participate and be productive.

I had no hopes and dreams about this happening until I got the enthusiastic support of [U.S. Secretary of Housing and Urban Development,] Jack Kemp. This happened during the [President George H.W.] Bush administration and he hooked up with a buddy of mine, [U.S. Representative Robert] (Bobby) Garcia, in order to present me with a right wing republican idea and a left wing democratic idea. We passed it. [It] didn’t go anywhere [at first], but oh boy oh boy when Clinton came into office, I can’t believe the good times I’ve had with him...a president that wanted to do anything he could to help. With republicans talking about wanting to use the tax code to provide incentives that were based on statistical data reflecting the depth of poverty...the magic of the whole [Empowerment] concept was to remove obstacles, that for whatever reason were an impediment to progress.

Q: Tax incentives had been tried in past years. How were you able to get $100 million in federal grants for each zone, and then get matching funds from the city and state of New York?

A: A person living in New York City somehow sends revenue to City Hall, to Albany, and to Washington. And each political subdivision decides what they want to do with their money. And a lot of it is based on, ‘what can I do to get re-elected?’ And that’s how it is throughout the world. So that means poor peoples’
priorities don’t really get to the table.... But if you find a concept that can break that down and I’m not good enough to find the words....

Well I think it would be if you came up with a formula like we did, and that is, you want to increase your investments threefold? Put up one third from the federal, and the state and city will put up a third a piece. Well, they all will get monetary benefits.

Investors would put their investment where they would get a return on their investment and pay lower taxes on their investment. And they don’t care what the investment is used for. So if you’re motivated by greed to provide homes for the homeless, or health care for the sick, or jobs for the unemployed, who cares?

And so it was a national competition by mayors and governors. And each one would say, “we care more than the others.” And the federal government would say, “well prove it...put up more.” We’re not going to say what you should do. But this is what Chicago is doing. This is what New York is doing. This is what Los Angeles is doing.

**Q: The Upper Manhattan Empowerment Zone is in its 20th year of operations. What do you think has been UMEZ’s impact thus far? How have the neighborhoods changed?**

**A:** To me as a child, 125th street was the broad, White way. My whole life was on 132nd Street and Lenox Avenue, but I gravitated towards 125th Street. I breathed in the Apollo, the people all dressed up, the stores, the Whites that were completely in charge, the Blacks that would dress up like Whites, and act like they were part of it...it seemed like someone took a part of America and threw it on 125th Street.

And then something happened, and they took away my 125th Street. What happened? The Apollo closed, stores closed... And along came Percy Sutton, along came the Empowerment Zone. Along came lights. Along came clean streets. Along came a decrease in crime. Along came people who had hope.

Oh how I finally think we got rid of the expression, “they don’t got nothing Uptown. Its cheaper Downtown.” And now people say, “you can get any thing you want in Harlem.” And the most important thing is that, [as] a part of the Empowerment Zone program, you gotta hire us. If we’re not what you want, you gotta get us in shape. You gotta hire US. You need a program for us? Get the program.
1996 - 2016: INVESTMENT HIGHLIGHTS

The Upper Manhattan Empowerment Zone (UMEZ) commences operations.

1996

UMEZ provides an $11.2 M loan to develop Harlem USA, the first large scale commercial development in Harlem.

1998

The Washington Heights and Inwood Development Corporation receives its first UMEZ loan, of $300,000, to amplify the capacity of its micro-business development program.

1998

Settepani, an Italian cafe on Lenox Avenue, receives a $200,000 loan from UMEZ. Settepani was one of the first businesses to open on Lenox Avenue, and continues to be known in the neighborhood for its delicious sweets.

2001

Congressman Charles B. Rangel authorizes the Empowerment Zone legislation, which President Bill Clinton signs into law.

2005

UMEZ provides a $15 million loan and $40 million in bonds to launch East River Plaza, a retail complex in East Harlem. UMEZ also grants $80,000 to STRIVE, which led to nearly 1,000 residents participating in training, leading to significant full-time, part-time, and seasonal jobs in East River Plaza stores.

2005

UMEZ begins a partnership with Accion, the largest nonprofit micro-lender in the United States, to boost microlending efforts in Upper Manhattan. UMEZ provides Accion with a $1.5 million grant for the creation of a 13-year loan program, dedicated to Upper Manhattan micro-entrepreneurs and businesses.

2006
UMEZ’s Cultural Industry Investment Fund (CIIF) provides a $2 million grant to El Museo del Barrio, an institution dedicated to preserving Puerto Rican and Latino culture. The UMEZ grant was the largest grant the museum had received in its 40 year history.

2007

UMEZ partners with Grameen America to expand its microlending efforts into Washington Heights and Inwood. UMEZ provides a $500,000 loan to launch the microlending program.

2009

UMEZ’s Cultural Industry Investment Fund provided a $646,000, three-year implementation grant to the Dance Theatre of Harlem. After 40 years of operations, the dance company faced the fear of closing down. The grant enabled the successful implementation of its strategic plan, and in 2013, the company made its return to the New York stage at Lincoln Center.

2010

UMEZ provides Grameen America with a $3 million loan to continue the microlending program in Washington Heights and Inwood.

2011

UMEZ awards Hot Bread Kitchen $150,000 to establish Hot Bread Almacen, a retail outlet at the historic La Marqueta on 116th Street and Park Avenue.

2011

UMEZ provides Grameen America with a $500,000 loan to launch the microlending program.

2014

UMEZ’s Cultural Industry Investment Fund provides a $100,000 grant to help the Hispanic Federation establish an affordable rental program for the Julia de Burgos Performance and Arts Center in East Harlem.

2015

UMEZ provides STRIVE with $482,000 to create the East Harlem Talent Network. The EHTN connects jobseekers to employment opportunities through a network of community partners.
Small businesses hiring locally build the fabric of the community. They increase the quantity and quality of job opportunities presented, and in turn increase income, alleviate poverty-related issues, and increase diversity in the workplace. Local employees bring value to the business by understanding the local market and by direct advertising in the community.

Jelena Pasic, co-owner of Harlem Shake
Jennifer Chowdhury and Alexander Guzman long dreamed of opening their own restaurant. The pair have decided to open Archer and Goat, a chic restaurant on Lenox Avenue serving upscale, pub style foods. The BRISC loan for $150,000 will help fund start-up costs.

After the success of the first Harlem Shake in Central Harlem, Jelena Pasic and Emil Radoncic decided to open a second establishment in East Harlem. The $250,000 BRISC loan was used to finance the balance of start-up costs associated with the project. The second Harlem Shake opened in the summer of 2016.

In 2014, UMEZ provided STRIVE, a global workforce development organization, with $482,874 to launch the East Harlem Talent Network. The EHTN serves as a central hub to connect employers with local residents. In August of 2016, the EHTN celebrated its 100th job placement, including 17 job placements with Harlem Shake.
Support for the arts not only helps the institution funded, but also nourishes a broad cultural ecosystem. Strong institutions are able to provide more and better experiences to their visitors, facilitate productive conversations with peer institutions, and contribute to the broader economic development and sustainability of our community.

Thelma Golden,
executive director of Studio Museum in Harlem
MORRIS-JUMEL MANSION
WASHINGTON HEIGHTS
$156,000

Built in 1765, Morris-Jumel Mansion is the only remaining pre-Revolutionary War home in Manhattan. Its mission is to present American life from the Colonial era to the present by preserving, collecting, and interpreting history, culture and the arts to engage and inspire diverse audiences. The Mansion just celebrated its 250th anniversary, and the CIIF grant will allow for the implementation of a new five year strategic plan which includes capital renovations, the restructuring of its collection, and expanded programming.

HISPANIC FEDERATION
EAST HARLEM
$100,000

The Hispanic Federation was selected by the NYC Economic Development Corporation to revive the Julia de Burgos Performance & Arts Center, a Latino cultural and civic space that seeks to promote and enhance the quality of life in East Harlem through exhibitions, performances, film screenings, special events, community engagement, facility rentals, and educational programs. With support from a previous grant from CIIF, the Hispanic Federation successfully created a low-cost rental program and a robust program calendar, turning a previously underutilized space into a cultural hub for local artists and residents. The new $100,000 CIIF grant will enable the Hispanic Federation to provide further capacity building support to the Julia de Burgos Performance & Arts Center.
STUDIO MUSEUM IN HARLEM  
CENTRAL HARLEM  
$1 MILLION  

The Studio Museum in Harlem was founded in 1968 by a diverse group of artists, community activists, and philanthropists who envisioned a new kind of museum that not only exhibits works of art, but also supports artists of African descent and arts education. In 2018, the Museum will celebrate its 50th year anniversary, and has launched a campaign to fund the design and development of an expanded facility on 125th Street. CIIF funding will help the Museum build new capacity in development, marketing, communications, and earned revenue while the Museum is displaced.

THE APOLLO THEATER FOUNDATION  
CENTRAL HARLEM  
$1.75 MILLION  

Since opening in 1934, the Apollo Theater has been recognized as an influential cultural force around the world. The Apollo Theater Foundation’s mission is to preserve and develop the legendary theater through world-class live performances and education programs that honor the influence and advance the contributions of African-American artists, while also advancing the voices of emerging talent. The Apollo Theater began a multi-year renovation project in 2016, which will include an expansion into the neighboring Victoria Theater. CIIF’s $1.75 million grant will cover essential costs associated with the renovation.
Local businesses hire local, create jobs and income locally, and inspire by teaching “hands on” entrepreneurship.

By increasing local entrepreneurship, we increase wealth in local communities.

Paul Quintero, President of ACCION
Accion began in Brooklyn in 1991, with the goal of connecting small business owners with financing and support to create and grow healthy businesses. Today, Accion is the largest nonprofit micro- and small business lending network in the United States. In the summer of 2004, UMEZ partnered with Accion to lend $500,000 to East Harlem business owners. Within a year, 40-50 loans were deployed, something that had never been done before in East Harlem. In 2006, UMEZ and Accion decided to amplify this work, and UMEZ provided $1.5 million in grants to establish a long term loan fund for the Washington Heights and Upper Manhattan business community. Through this partnership, Accion was able to lend over $5 million, over a 3 year period. Paul Quintero, President of Accion, describes it as the “biggest effort of its time in the history of the State of New York. Business owners in Upper Manhattan have the opportunity to access loans at an interest rate lower than any other Accion borrower in the State of New York because of UMEZ.” In 2016, Accion provided 39 loans throughout Upper Manhattan, totaling nearly $420,000.

The Washington Heights and Inwood Development Corporation (WHIDC) was organized in 1978 to serve the residents and businesses of northern Manhattan. Certified in 1996, WHIDC was one of the first Community Development Financial Institutions in the state of New York. The Business Operating Success System (BO$$), WHIDC’s micro-business development program, has assisted in the creation of over 500 micro-enterprises. WHIDC provides one-on-one assistance to entrepreneurs, and its services are aimed at assisting entrepreneurs with limited educational attainment, English language, or business management expertise. Dennis Reeder, Executive Director of WHIDC, describes typical clients as recent immigrants from Latin America who “want to start a business to support their families.” BO$$ clients include street vendors, storefronts, and in-home businesses. WHIDC has been a long-term partner of UMEZ. In 1998, WHIDC received its first loan of $300,000 to distribute among Upper Manhattan entrepreneurs. In 2015, WHIDC received another loan of $400,000, along with a $75,640 grant, to infuse into the business community of Washington Heights and Inwood. Under the UMEZ loan program, WHIDC provided four loans in fiscal year 2016, totaling over $123,000.
INVESTMENT AND FINANCIAL SUMMARY

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<th>FINANCIAL POSITION</th>
<th>2016</th>
<th>2015</th>
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<td><strong>Assets</strong></td>
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<td>Cash and Investments</td>
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<td>Loans to Businesses and Affiliates</td>
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<td>Grants Receivable and Other Assets</td>
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<td><strong>Liabilities and Net Assets</strong></td>
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<td>Liabilities</td>
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<td><strong>80,468,026</strong></td>
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<td>Receipts From Borrowers</td>
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<td>Receipts From Funding Sources &amp; Others</td>
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<td>(3,489,972)</td>
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<td>Loan disbursements</td>
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<td>Other activities (net)</td>
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<td><strong>Net cash provided by investing activities</strong></td>
<td>(38,747)</td>
<td>418,493</td>
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| Increase (decrease) in cash | **(1,868,910)** | **(320,426)** |
| BEGINNING CASH              | **52,556,729**  | **52,877,155** |
| ENDING CASH                 | **50,687,819**  | **52,556,729** |
NEW YORK EMPOWERMENT ZONE BOARD OF DIRECTORS
Hon. Charles B. Rangel
U.S. Representative, 13th District, New York

Hon. Jose E. Serrano
U.S. Representative, 16th District, New York

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Deputy Mayor for Housing and Economic Development
City of New York
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Hon. Howard Zemsky
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Vice Chair, New York Empowerment Zone Corporation

Kenneth J. Knuckles
President and Chief Executive Officer, Upper Manhattan Empowerment Zone
Development Corporation

Marlene Cintron, President, Bronx Overall Economic Development Corporation

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Carmen Vasquez

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Blair M. Duncan, Executive Vice President, Administration, and General Counsel
Verdery Roosevelt, Senior Vice President, Program and Nonprofit Investments
Gaffar Mohamed, Chief Financial Officer
Elizabeth M. Harris, Deputy General Counsel
Elected and appointed officials at the signing of the New York Empowerment Zone’s Memorandum of Understanding. 

(From left to right): Randy Daniels, Empire State Corporation; Deputy Mayor Fran Reiter; Charles Gargano, Chairman of Empire State Development Corporation; Governor George Pataki; Congressman Charles Rangel; Mayor Rudolph Giuliani; HUD Secretary Andrew Cuomo; Council member C. Virginia Fields; and Council member Guillermo Linares.
WANT TO LEARN MORE ABOUT OUR WORK?

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