



# ANNUAL

EAST RIVER DEVELOPMENT ALLIANCE



# REPORT





# ERDA is positively changing New York City public housing neighborhoods by providing residents with the tools and opportunities necessary for self-sufficiency and economic mobility.



**Bishop Mitchell G. Taylor**  
Founder & President, ERDA

## *Dear Friends,*

ERDA's mission is to transform and improve New York City public housing neighborhoods by providing residents with the tools and opportunities necessary for self-sufficiency and economic mobility. Through four integrated initiatives - Workforce Development, College Access, Financial Fitness, and Community Economic Development - ERDA works with community members to build pathways out of poverty. All ERDA programs are guided and supported by our Outreach Initiative, which employs residents of public housing as community organizers. Our Outreach Team both recruits for ERDA services and assesses community needs on an ongoing basis.

This past year has been one of incredible growth and accomplishments, in spite of the tough economic climate that disproportionately affects public housing residents.

In April, we opened the doors of the ERDA Federal Credit Union - the first credit union to be chartered in New York City in over a decade. Praised by Mayor Michael Bloomberg as a "major step forward" for Long Island City residents who have traditionally had to rely on expensive check cashing services, the credit union has been a tremendous success in the six months since its founding. The ERDA FCU now boasts over 400 members, and we are offering innovative services such as free NYCHA rent payment and direct deposit for community members - all of which go towards revolutionizing the way public housing residents manage their money, build capital, and achieve their financial goals.

And in September, ERDA officially opened our Astoria Houses satellite office and with it, launched Financial Independence Today (FIT) - an innovative partnership with United Way NYC and the NYC Housing Authority. This new office allows us to reach a highly marginalized and isolated community in Western Queens - poverty, unemployment, high school drop-out, and crime, and virtually no direct access to goods and services such as subway service, a bank, or a supermarket. ERDA is working to change this paradigm and create pathways out of poverty through one-on-one financial counseling, workforce development, our college access program, and soon a branch of the ERDA Federal Credit Union.

The FIT initiative, aimed at increasing the financial stability of public housing residents who find themselves in rental arrears, allows ERDA to build on our experience and expertise helping community members of Western Queens reduce debt and build assets. The initiative launched at a crucial time: more than 1 in 10 households living in public housing owe at least one month in back rent, which represents a major increase from last year. Queens has been hit particularly hard: the number of residents owing back rent jumped nearly 70 percent in the last year. In the short time that the FIT initiative has been active, ERDA's financial counselors have made great strides in helping public housing residents in rental arrears create budgets, manage their finances, and start getting back on track.

This past year, we also celebrated the high school graduation of our first senior class of College Access Scholars and their matriculation into four-year colleges around the country. All of the College Access Scholars are the first in their families to attend college and all are from low-income families, making their successes all the more profound.

We also helped an additional 150 low-income New Yorkers find good jobs, the majority with benefits. We launched an expanded comprehensive benefits counseling initiative - where all ERDA clients have access to all public benefits to which they are entitled. And we surpassed the \$10 million mark in tax refunds returned to over 5,000 community members since the inception of our tax prep program, which connects low-income New Yorkers to the Earned Income Tax Credit and allows them to avoid predatory tax filing practices that are disproportionately marketed to low-income files.

As is true every year, all of ERDA's successes and accomplishments could not have been achieved without the drive and dedication of the ERDA staff. Your expertise, truly impressive diligence, and steadfast dedication to helping the residents of Western Queens are crucial to ERDA's ability to provide pathways out of poverty. I would also like to thank our committed, diverse, and generous funders - including our Board of Directors and newly established Advisory Board - for believing in ERDA and for providing valuable guidance in all of our endeavors.

I am so proud of all that ERDA has accomplished in this past year and over the past six years. Together, we have empowered public housing residents financially, in searching for and maintaining employment, in gaining an education, and in revitalizing our neighborhoods. The stories of community members that we share in this report illustrate the importance of ERDA's work in public housing neighborhoods. I look forward to our continued partnerships with passionate community members, like-minded organizations, innovative local businesses, our strong and dedicated elected officials, and all of our visionary funders to provide public housing residents with the tools they need to change their lives and their communities. ERDA has a long future ahead of us, and we hope that you will continue to support us and our mission.

Warmest,

A stylized, handwritten signature in black ink.

Bishop Mitchell G. Taylor  
Founder and President  
East River Development Alliance



# ERDA and the Communities We Serve

ERDA IS BASED IN FOUR PUBLIC HOUSING NEIGHBORHOODS IN WESTERN QUEENS:

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We know that approximately 30,000 individuals actually live in these communities.

LESS THAN HALF OF HOUSEHOLDS HAVE A WORKER.

LESS THAN 1 IN 10 RESIDENTS HAS A BACHELOR'S DEGREE.

APPROXIMATELY 3 IN 10 RESIDENTS LACK BANK ACCOUNTS.

THE MAJORITY OF RESIDENTS USE CHECK CASHERS AND NON-FORMAL BANKING SERVICES.

7 IN 10 BLACK AND LATINO BOYS DO NOT GRADUATE HIGH SCHOOL ON TIME.

THE AVERAGE HOUSEHOLD INCOME IS \$21,000, PERILOUSLY CLOSE TO THE FEDERAL POVERTY LINE AND FAR BELOW THE NYC SELF-SUFFICIENCY STANDARD, WHICH MEASURES WHAT IT ACTUALLY TAKES TO MEET BASIC NEEDS IN NEW YORK.

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## WORKFORCE DEVELOPMENT:

job placement assistance for the unemployed and underemployed, with a focus on creating long-term career ladders.

## COMMUNITY ECONOMIC DEVELOPMENT:

organizing to ensure public housing neighborhoods have access to community assets such as mainstream retail services, including fresh food, banks, and a financial cooperative that empowers the community.

# The ERDA Response

Working closely with the existing networks in public housing communities, ERDA employs a holistic approach to neighborhood improvement and to increased resident access to opportunities.

This approach consists of four integrated initiatives that reach 4,000 residents per year.

## FINANCIAL FITNESS:

crisis counseling on critical debt issues, long-term and short-term individualized financial counseling, financial education workshops, free tax preparation, and homeownership workshops.

## COLLEGE ACCESS:

a comprehensive initiative for youth, including school-based, weekend and afterschool activities such as college trips, SAT preparation, college counseling, career exploration, mentoring and college application assistance, and retention services and counseling for those in college.



# Johanna Flores

## Client Success

### FINANCIAL FITNESS

ERDA's Financial Fitness Program (FFP) was launched in January 2007 to provide public housing residents with financial education and ongoing financial counseling services to promote and support economic security and long-term asset building.

Since its inception nearly 2,000 individuals have participated in financial education seminars and workshops, and over 600 residents per year participate in one-on-one short term crisis counseling and long-term financial counseling. **Participants who have been enrolled in the FFP for 4 months have on average decreased their debt by \$5400 and increased their savings by \$1900.** Half of FFP clients have zero savings when they start the program.

*"My name is Johanna Flores. I am a single mother, the sole supporter of my children, and I attend LaGuardia College pursuing my Associate's Degree in Business Management. Because of the additional support I give my parents, I built up thousands of dollars in credit card debt. Fortunately, ERDA came into my life."*

My financial counselor helped me understand how to achieve effective debt management and the importance of spending my money wisely. She taught me so much, starting from the small, every day financial decisions to helping me think about my long-term goals.

I opened a traditional IRA account so that when it's time, I will have the funds to enjoy my retirement and not have to depend on my children. All of these lessons from ERDA give me peace of mind and allow me to be productive at work and an attentive mother.

I now have a plan to pay off all my credit cards. For the first time in my life (and I may be the first in my family to do this), I have money in my savings account and I will continue saving, saving, and saving. I know it will take years, but my dream is to be completely debt free, so I can then buy my dream house!



# Angel Gonzalez

## Client Success



## WORKFORCE DEVELOPMENT

Since its inception in August 2006, ERDA's Workforce Development Program has successfully placed approximately 150 per year in jobs with an average wage of over \$11/hour. Nearly half of our job placements have been in jobs that provide health benefits. ERDA has also helped public housing residents and other community members access skills training opportunities, GED and college programs, support services to stay employed, and career advancement programming.

Our program is unique because many of our participants have not worked in many years or have limited experience. ERDA includes the one-on-one case management supports needed to help clients meet their career goals, whatever they may be.

*"My name is Angel Gonzalez, and I learned about ERDA's Jobs to Build On (JTBO) program through a flyer I saw on a building door in Woodside Houses. From what I saw on the flyer I thought that it could help me and I was right. When I went down there I met an ERDA Training Specialist, who taught the workshop at the time. In the workshop we were taught how to speak in interviews, how to type up a resume, and also how to be prepared for anything that was affiliated with the work environment."*

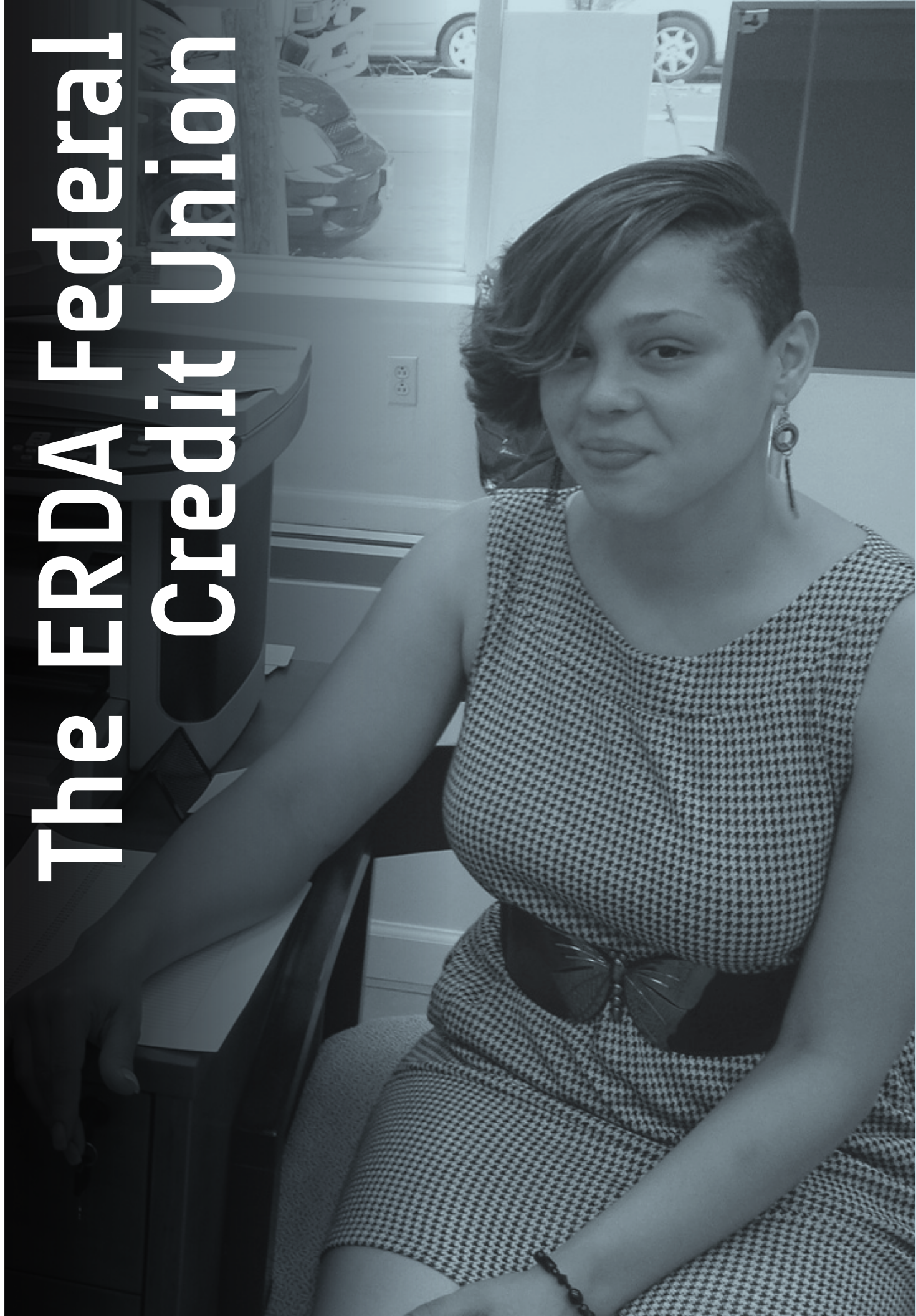
Soon after that I met other WFD counselors, who let me use the computers in their computer lab. At the same time they provided job sites and listings for the workshop class as well. The counselors gave each person one on one attention, which I thought was the best part of the workshop. After attending ERDA for a while, the ERDA Business Accounts manager came across a job that she thought would be good for me and also matched what was on my resume. The job was for the cable company RCN. ERDA got me the interview which went very well. I would also like to add that the second best part of the workshop is that the counselors get to know the job recruiters personally which I think is great on their part.

Thanks to her getting me the interview I have been working at RCN for the past year and three months. It started as a temp job, which turned into a permanent job. I work as a Warehouse Person and make \$15.45 an hour. I am enjoying the work and the work environment.

In conclusion I would like to thank everyone that helped me and would recommend to anyone out of work to go there to seek help.



# The ERDA Federal Credit Union



## COMMUNITY ECONOMIC DEVELOPMENT

ERDA is creating public housing neighborhoods that are vibrant communities anchored with the basic goods and services that allow families to thrive. ERDA is working to ensure that residents living in public housing neighborhoods have access to fresh food, mainstream financial institutions, and local businesses that meet their needs.

Through the ERDA Merchant's Association, we are directly working with small businesses to promote local economic growth. And in partnership with graduate students at NYU, we are conducting a food assessment of the deli and grocery stores of Long Island City and Astoria to evaluate what healthy and affordable food options are available in the community.

### The ERDA Federal Credit Union

The ERDA Federal Credit Union offers affordable and relevant financial services including access to capital, asset building vehicles, and ownership stakes to its members. The credit union is located across from Queensbridge Houses, the largest public housing development in the country, and down the street from Ravenswood Houses.

The ERDA FCU serves as an economic anchor – helping ensure that as Long Island City continues to change, the growth benefits residents throughout the neighborhood by keeping neighborhood assets locally owned and controlled. Like all ERDA initiatives, the ERDA FCU is part of a comprehensive effort to promote self-sufficiency and economic mobility in public housing neighborhoods.

The ERDA FCU currently has over 400 members and \$200,000 in assets. Over 2,000 New York City Housing Authority (NYCHA) rent payments have been made.

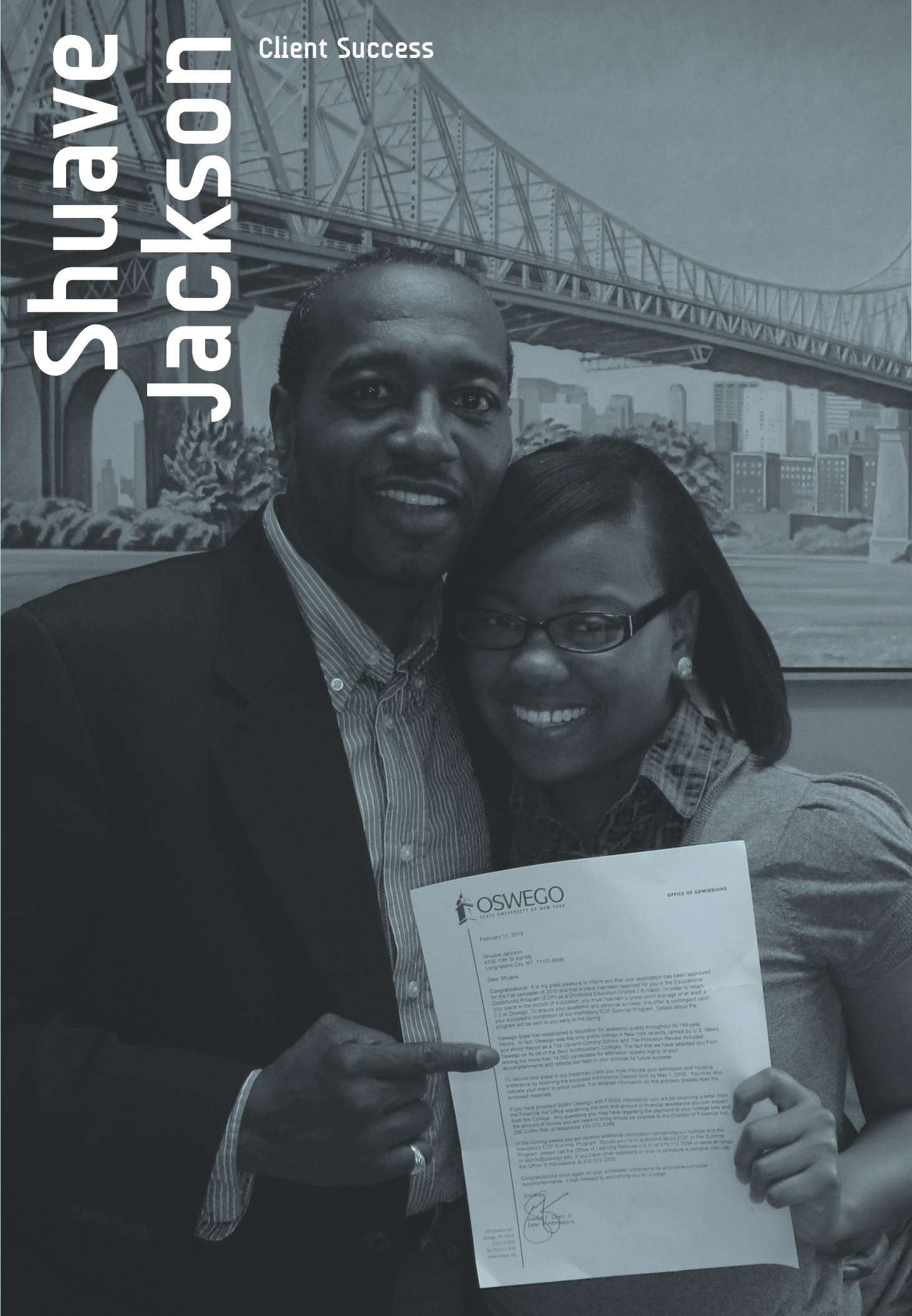
The following services are currently offered at the ERDA FCU:

- Savings Accounts
- Children's Savings Accounts
- Share certificates
- Vacation Clubs
- Direct Deposit
- Corporate/Official Checks



## Shuave Jackson

## Client Success



## COLLEGE ACCESS

ERDA has provided in-depth SAT, college preparation, and college retention services -- including one-on-one counseling about the FAFSA and financial aid for parents and students -- for more than 250 high school juniors and seniors since our inception. In 2010, we sent a cohort of 16 students to college -- these students are all the first in their families to go to college. High school juniors in 2010 increased their SAT scores by an average of 200 points. In our early awareness program, over 550 children ages 6-14 and their parents have attended college tours and information sessions at top colleges in the region. In addition, we have hosted a monthly career exploration program and financial education program for the entire fifth grade class at four local elementary schools since September 2005. In 2010, our new Savings Series reached 325 students at PS 76, PS 112, PS 111 and PS 171 -- a creative effort to provide banking education and accounts at the ERDA Federal Credit Union in local elementary schools.

*“My name is Hollis Jackson Jr. and I am a parent and resident of Queensbridge houses. My daughter Shuave Jackson joined ERDA as a part of the ERDA Scholars program for incoming 11th graders and she has received SAT and college prep support. This program helped her tremendously. Because she attended the SAT program, she scored 200 points higher than when she first took the exam. Likewise, because she attended the Scholar’s program, we knew how to navigate the financial aid system. She is currently attending SUNY -Oswego and she is receiving grants to cover her tuition, room and board at a reputable college.”*

Truly, I am ecstatic and very grateful for the amount of time and effort ERDA has put in to assist me and my family. As a single father, I knew I was going to need assistance with financial aid. ERDA helped walk me through the complicated process. As residents in public housing, we must be proud of, participate in, and utilize our available community resources. I am an example that if you work your community networks and organizations, they’ll work for you. It is time for us to step up and help our families and our communities make our neighborhoods safe, healthy and places of opportunity for positive development.

Again, I’d like to express my utmost gratitude and appreciation for all of the support and service my family has received from ERDA and I encourage and recommend you to become involved in reaching any employment, educational, financial or community development goals that you may have.



## NEW IN 2010

*ERDA Opens the ERDA Federal Credit Union – First Federal Credit Union Chartered in New York City in Over a Decade*

## NEW IN 2010

*ERDA Celebrates the Grand Opening of the ERDA Astoria Houses Office and the Launch of Financial Independence Today!*



On April 26, 2010, the East River Development Alliance (ERDA) celebrated the opening of the ERDA Federal Credit Union (ERDA FCU) – the first credit union to be chartered in NYC in a decade, the first new credit union in Queens in thirty years, and the first federal credit union chartered under the Obama administration. In a neighborhood where 3 in 10 residents lack bank accounts, and the majority of residents use check cashers for most of their financial transactions, the ERDA Federal Credit Union is revolutionizing the way public housing residents manage their money, build capital, and achieve their financial goals. It will embed a culture of ownership and savings in public housing neighborhoods in Western Queens and serve as a model for what is possible in public housing neighborhoods citywide, and throughout the nation. By the end of 2010, the ERDA FCU already had over 350 members and \$100,000 in assets, and processed over 1,200 New York City Housing Authority (NYCHA) rental payments for free.

“ERDA is dedicated to making public housing developments places of great opportunity, places which house a positive vision of the future for the people who live here. The establishment of this financial cooperative, owned by residents, makes resident empowerment and ownership real,” said ERDA Founder and President Bishop Mitchell G. Taylor. “The opening of the ERDA FCU marks the next phase of ERDA’s work for change, and presents a model for every public housing neighborhood in New York City.”

Mayor Michael Bloomberg said, “Nearly 50,000 Queens households – many in public housing – don’t have bank accounts, and one of the major reasons is a lack of access to local credit unions. The East River Development Alliance is committed to helping public housing residents in Long Island City move up the economic ladder, and its new federal credit union is a major step forward.”

The opening of the ERDA FCU was covered in:

*The New York Times, “Helping Queens Project Residents Focus on Saving,” 5/3/2010*

*Crain’s New York Business, “Getting Some Credit Where It’s Due,” 5/2/2010*

*NY1, “New Credit Union to Open in Long Island City,” 4/27/2010*

*Queens Tribune, “Federal Credit Union Sets Up Shop in Boro,” 4/29/2010*

Astoria Houses: A marginalized, underserved community. No bank. No supermarket. No subway stop. The poverty rate, the unemployment rate, and the high school drop-out rate are all higher than the New York City average.

On September 27, 2010, in collaboration with United Way of NYC (UWNYC) and the New York City Housing Authority (NYCHA), ERDA launched a new initiative, Financial Independence Today (FIT), and celebrated the grand opening of ERDA’s Astoria Houses office with the support New York City Council Member Peter Vallone, Jr. FIT is an innovative public/private partnership between UWNYC and ERDA – run in collaboration with NYCHA – aimed at increasing the financial stability of public housing residents who find themselves in rental arrears.

FIT is a two year demonstration project operating in six housing developments in Western Queens: Astoria, Baisley Park, Pomonok, Queensbridge, Ravenswood, and Woodside. Residents can access ERDA’s financial counseling and education services, ranging from short-term financial crisis counseling and financial education workshops, to longer-term one-on-one financial counseling focused on asset building. FIT plans to provide money management services to at least 2,000 households over two years.

The launch of FIT and opening of ERDA Astoria was covered in:

*The New York Times, “More Owe Back Rent to NYC Housing Authority,” 9/26/2010*

*WNYC, “Help for Public Housing Residents Who Are Behind on Their Rent,” 9/27/2010*



NEW IN  
2010*ERDA Outreach Team*NEW IN  
2010*ERDA's Comprehensive Public Benefits and Tenant Advocacy Initiative*

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Acknowledging the importance of neighbor to neighbor networking and the unique knowledge possessed by residents of public housing, ERDA's Outreach Team – all of whom are residents of public housing in Western Queens – provide door-to-door outreach for ERDA programs and conduct an ongoing community needs assessment. In the last 12 months, the ERDA Outreach Team has achieved the following:

Door-to-door outreach campaigns in five NYCHA developments: Queensbridge Houses, Ravenswood Houses, Astoria Houses, Woodside Houses and Pomonok Houses.

**Over 8,500 doors knocked**  
**Provided 678 ERDA program referrals to 580 households**  
**Initiated 455 ERDA program intakes**

Peter Rozario, a resident of Queensbridge, Jessica Clark, a resident of Bland Houses, and Chad Jenkins, a resident of Latimer Gardens, are members of the current outreach team. After six months of hard work, the team has been instrumental in connecting Western Queens public housing residents with important services like job readiness and job placement services, financial counseling, college access opportunities, public benefits screenings and guidance on the NYCHA rent and repair processes. In Astoria Houses specifically, the team directly referred 26% of residents with whom they spoke to ERDA programs.

In Fall 2010, the Outreach Team worked hard to recruit over 200 people for ERDA's 3rd Annual Job Fair which was held on October 7th. In addition, they have hit the pavement to recruit for ERDA programs through the following outreach initiatives:

Door-to-door surveys to gauge community awareness of the ERDA Federal Credit Union's services; In partnership with NYCHA, targeted outreach to recruit 11th graders for ERDA's College Access Program; and Tabling at the Floating Hospital and Community Healthcare Network to provide patients with general information regarding ERDA services.

ERDA is confident that these on-the-ground navigators have been instrumental in raising awareness about ERDA's vital programs, and the Outreach Team agrees. "Working for ERDA as a part of the Outreach team is exciting because we immediately see the results of our work," Peter Rozario said. "When people sign up for programs it's often because they learned about it from fliers that we distributed or because we spoke with them directly." Jessica Clark adds, "Don't let our enthusiasm fool you—outreach is hard work!"

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The ERDA Public Benefits and Tenant Advocacy Initiative was launched in January 2010 to provide direct access for ERDA clients to public benefits such as Food Stamps, Earned Income Disregard (EID), public health insurance, child care, tax incentives such as the Earned Income Tax Credit (EITC), SSI, SSD, veterans benefits, and advocacy related to public housing – including repairs, language access, and rental payment adjustments. These interventions empower public housing and other low-income residents of Western Queens to maximize their income while removing disincentives to work, enable optimal performance in all ERDA programs, and allow clients to meet their own personal goals.

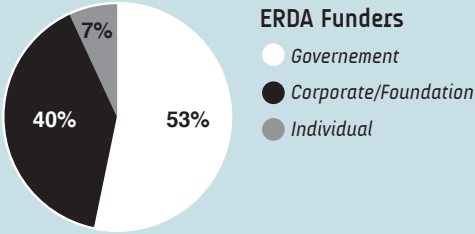
Public Benefits Counselors screen clients for a host of benefits and provide thorough screenings for food stamps, connecting the client immediately to an appointment at ERDA's Paperless Office System (POS) site, administered by ERDA, Food Bank for NYC and the NYC Coalition Against Hunger, to complete an application. Food Stamps Recertification appointments are also available through the POS site. Public Benefits Counselors also provide thorough screening for public medical care programs such as Medicare, Family Health Plus and Child Health Plus and provides appointments for a facilitated enroller to complete the application through our partnership with a local organization.

One of our Financial Fitness counselors met with Sara (name changed) back in November. She had fallen behind on her rent and had damages in her apartment that NYCHA was slow to respond to. Because of the pending repairs, she had been holding on to her rent for several months, keeping the money in cash. But the money disappeared; she believed someone stole it out of her apartment. Sara started working with her counselor to make a plan for rent payment and even though in December she fell ill and she couldn't attend meetings with the counselor in person, they still held meetings by phone and the counselor was able to prepare her for her pending court hearing. Sara knew to ask for an "Order To Show Cause" at court and her counselor also put together a letter of support for her. In the meantime, they continued to work on gathering the paperwork for HRA's "One Shot Deal". By January, Sara was able to file for her taxes and get a refund, with which she was able to pay part of her back rent. She is now also ready to present her case to HRA to apply for a One Shot Deal and hopefully finish paying the remaining balance of her back rent. Sara has also started working with our Tenant Advocate, who ensured that the repairs on Sara's apartment were completed.



Funds Secured in 2010

*\*Please note that this list does not match the FY10 audit, which represents July 2009–June 2010 actual funds received (not just secured).*



FOUNDER >

Consortium for Worker Education  
New York City Council  
United Way of New York City

PILLAR >

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ALLY >

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Financial Counselor  
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Development Associate  
Barbara Taylor  
Receptionist  
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Night Receptionist  
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Social Work Intern  
Phil Sharpe  
Social Work Intern

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Peter Rozario  
Jessica Clark  
Chad Jenkins

ERDA Federal Credit Union

Carmen Perez  
ERDA Federal Credit Union CEO  
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Service and Operations Associate  
Jacelyn Montanez  
Member Service Associate





# MAKING POSITIVE CHANGE



**The East River Development Alliance**

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