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Executive Summary

TerraNueva is NYC HPD's **RFP-winning vision** for equitable, resilient development on Inwood's last publicly owned waterfront. It **reclaims the Harlem River** edge as a **place for families to live, learn, and thrive**. It brings together community priorities, climate-forward design, and long-term public benefit.

Location 4095 9th Avenue

Neighborhood Inwood, NYC

Lot Size 70,942 SF

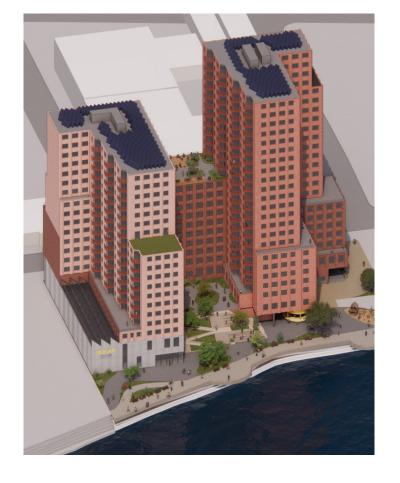
Zoning C6-2 | Special Inwood

District | WAP Site

Design Passive House, LEED,

Certifications Energy Star

Asset Type Mixed-Use Residential



What TerraNueva Delivers



517 Affordable Homes 100% Affordable, 15% Formerly Homeless



Stokely Carmichael Park
Public realm with esplanade,
children's playground and
boat house



STEM & Workforce 23,915 SF green jobs hub with SolarOne + Youth Center



100% Electric
Passive House certified
building powered
entirely by electricity



Community Retail Grocery store, pharmacy, riverfront cafe, affordable local businesses

Public Capital Stack

NEW YORK STATE OF OPPORTUNITY.	HFA First Mortgage	\$111,350,000
	HCR New Construction	\$72,380,000
Homes and Community Renewal	HCR MIHP	\$20,600,000
Department of Housing Preservation & Development	HPD ELLA	\$56,926,000
NYC HDC	HDC ELLA	\$20,000,000
FHAC	FHA Green MIP	\$3,528,068

Residential Overview

Unit Mix

2 BD 30%

3 BD 22%

AMI Breakdown (Units)

100% AMI 20%

77% AMI 25%

47% AMI 25%

47% AMI 25%

Development & Operation

Total Development Cost	\$456.3 M
Residential NSF	406,367 SF
Retail + STEM NSF	44,387 SF
Gross Annual Income	\$16.41 M
Stabilized NOI	\$10.18 M
DSCR	1.27
Yield on cost	4.6 %
Stabilized Year	2030

RFP & Community Vision

In response to the NYC HPD RFP for 4095 9th Avenue, TerraNueva was designed around priorities shaped directly by the Inwood community. In the Spring of 2024, HPD hosted a Community Visioning Workshop that informed both the RFP and the values of this proposal. Residents emphasized the need for deeply affordable housing, local-serving retail, STEM education, and accessible open space. These priorities form the foundation of TerraNueva's design, ensuring the project is shaped by, and accountable to, the community it serves.



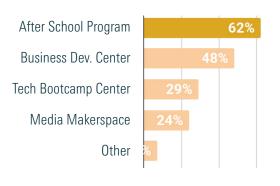
"Affordable Housing"

- 29% of Inwood is considered "severely costburdened" (spends 50%+ of income on rent) - 68% of Inwood households are below



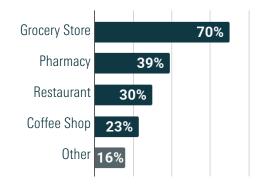
"STEM Center"

"What type of STEM facility would you like to see on the site?"



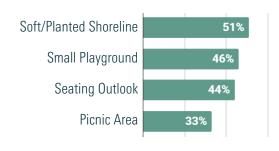
"Commercial Ground Floor"

"What Type of Commercial use Would You Like to See on the Site?"



"Relaxing Open Space"

"What type of open space amenities would you like to see?"



Community Engagement





TerraNueva's Vision *New Earth*

TerraNueva reimagines the Harlem River edge as a model for sustainable, equitable, and climate-resilient urban living. Designed in direct response to community needs and city priorities, the project combines deeply affordable housing, green workforce programming, and vibrant public space into a single, cohesive civic infrastructure.



Sustainable Living & Climate Resilience

TerraNueva introduces 100% all-electric, Passive House—certified housing, reducing carbon emissions while improving long-term energy efficiency. Green roofs, permeable paving, and bioswales anchor the site's strategy for climate resilience along a vulnerable waterfront edge.



Innovation & Green Jobs

At the core of the project is a workforce pipeline led by SolarOne, offering training in energy systems, HVAC maintenance, and sustainability to local residents. The STEM center creates long-term career pathways in New York's emerging green economy.



Community & Waterfront Revitalization

A formerly fenced-off shoreline is transformed into a civic commons that includes a boathouse, floodable café, and shaded playground. The design fosters community ownership by reweaving public space with housing, education, and access to the Harlem River.

Location and Current Context



Project Site

Q 4095 9th Avenue

Transportation

VITA	1 Train Line	15 m
o io	CitiBike	1 m

Education

Daycares	18 mir
Schools	1 min
CUNY	10 mir

Sports

Sports Facilities 5 min

Health

Hospital 5 min

Urgent Care 18 min
Pharmacies 15min

Site Adjacency and Land Use



Located on the Harlem River at the northern tip of Manhattan, the site sits at the intersection of unmet community needs and latent public opportunity. Within a five-minute walk of schools, hospitals, and the 1 train, the parcel remains cut off by industrial fencing, parking lots, and an inaccessible shoreline. TerraNueva transforms this void into a thriving and connected hub for housing, education, and public life. It relinks Inwood to the river and to its future.

Project Site Photos







Market Analysis

The data highlights Inwood's rent burden, income disparities, and demographic trends, establishing the need for deeply affordable, family-oriented housing.

3.92

Average # of people per household

75%

of residents are hispanic (majority identify as Dominican) \$62,190

Median Household Income (20% less than citywide -\$77,550)

29.4%

of residents are severely cost burdened 11.2%

of residents are seniors age 65+

28.9%

of Inwood residents are youth under the age of 18

Market Comparables



Address	;	Forty-Six Fifty 4650 Broadway	The Eliza 4790 Broadway	North Cave Apartments 375 West 207th St.	TerraNueva 4095 9th Avenue
Units		222	174	611	517
Affordable U	nits	67 130% AMI	174 (100% Affordable) 60% AMI and below	484 30-110% AMI	517 (100% Affordable) 15% FH, 37—100% AMI
Stories		22	14	30	24
Area		351,000 SF	175,000 SF	544,000 SF	521,698 SF
Mixed-Us	е	Charter School, Grocery Store	Library, Robotics, Pre-K, STEM	60,000 SF retail, 120 parking	STEM Center, Cafe, Grocery
Rent		Market Rents Studio \$2,800 , 1BR \$3,050 2BR \$4,600	Affordable (HPD ELLA)	Studios \$555–\$1,727 2BR \$834–\$2,592	\$1,087-\$4,037 (HPD ELLA)

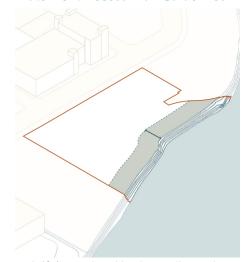
Zoning Considerations



Site Facts				
Zoning District	C6-2 (R8 equivalent)			
Special District	Special Inwood District (IN), Tip of Manhattan Subdistrict			
Designa- tions	MIH, Waterfront Block, Coastal Zone, FRESH zone, E-Designation (E-459)			

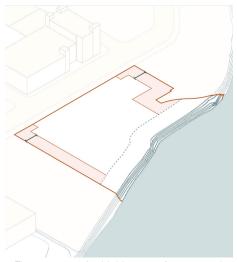
7 : (0						
Zoning & Buildable Calculations						
Total SF (from shoreline)	70,942.00					
	Base FAR	Allowed FAR				
Residential	7.20	510,872.40				
Commercial	6.00	425,652.00				
Total Buidable SF		510,782.40				
FRESH Zone SF		10,916.24				
Total Buildable + FRESH		521,698.64				

Waterfront Access Plan Guidelines



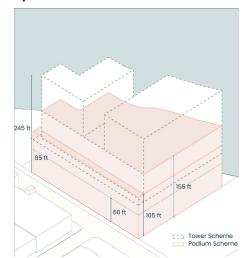
A 40-foot-wide public shorewalk must be provided along the Harlem River, open 24/7 for pedestrian access and excluded from FAR calculations.

A 30-foot-wide upland connection must link public streets to the waterfront, treated as a narrow street to ensure clear pedestrian

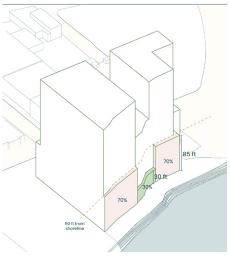


The remaining buildable area after required setbacks and public access walkways.

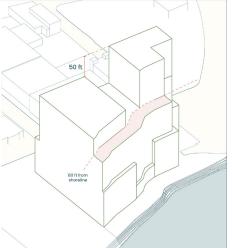
Special Inwood District Guidelines



The zoning envelope allows podiums up to 155 feet and towers up to 245 feet in height.

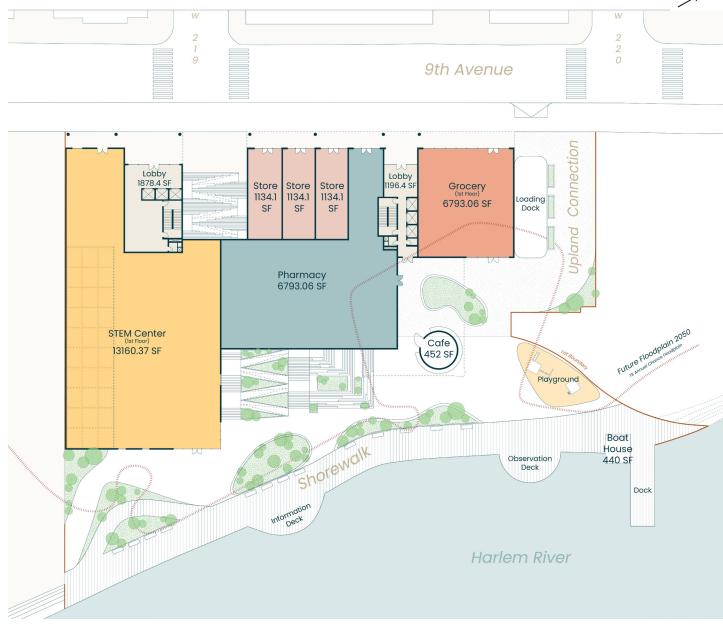


Within 50 feet of the shoreline, 30% of the frontage must step down to 30 feet, while 70% may rise to 85 feet before setbacks.



Towers must be set back at least 80 feet from the shoreline and maintain a 50-foot height differential.

Ground Floor Plan





The ground floor plan prioritizes accessibility, community connection, and zoning compliance through a continuous commercial corridor along 9th Avenue. All storefronts front the street, while larger anchors like the grocery store and pharmacy also open onto the waterfront to encourage pedestrian movement throughout the site. A recessed loading dock is carefully screened with a vegetated buffer to maintain walkability along the upland connection. Along the shorewalk, TerraNueva introduces neighborhood recreation amenities shaped by community engagement, including a shaded playground and a new boathouse for the local rowing community. A seasonal floodable café provides an additional gathering space at the river's edge. The result is a ground floor designed not only to serve residents, but to welcome the broader Inwood community.

View of the cafe, playground, and riverfront esplanade anchoring TerraNueva's public realm

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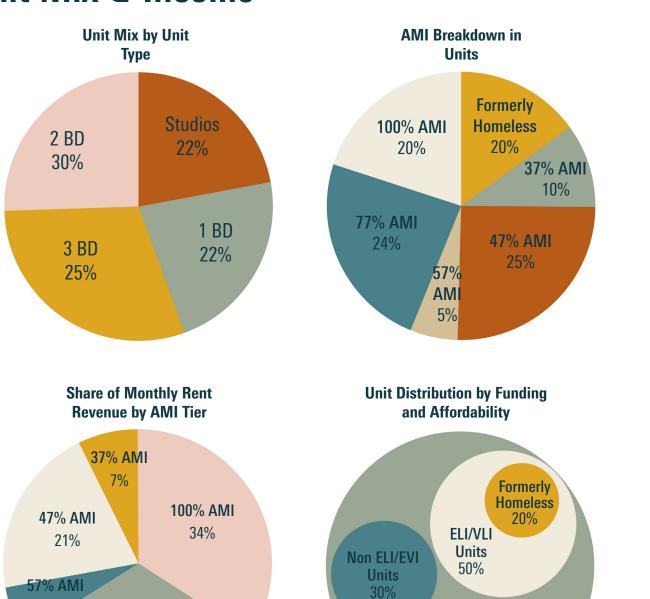
Residential Floor Plans

Residential Plan (Before Set Back) 9th Avenue 1214 SF 457.39 SF Efficiency 457.39 SF 956 SF Ratio 434 SF .89 975.1 SF Studio 1 Bedroom 3 Bedroom Green Space Harlem River **Residential Plan (After Set Back)**



The residential floors prioritize family-sized units, with over half of all apartments sized as two- or three-bedrooms. Larger units are strategically placed along the building's setbacks, allowing direct access to terraces and maximizing natural light and cross-ventilation. The massing tapers as it rises, enhancing privacy and outdoor space while meeting zoning height and setback requirements.

Unit Mix & Income



Monthly Rents

77% AMI

32%

Unit Type	Avg Market Rent	37% AMI	47% AMI	57% AMI	77% AMI	100% AMI
Studio	\$2,200	\$1,087	\$1,358	\$1,630	\$2,174	\$2,717
1 Bedroom	\$2,700	\$1,165	\$1,456	\$1,747	\$2,330	\$2,912
2 Bedrooms	\$3,500	\$1,389	\$1,747	\$2,097	\$2,796	\$3,495
3 Bedrooms	\$4,200	\$1,615	\$2,018	\$2,422	\$3,230	\$4,037

LIHTC Units

80%

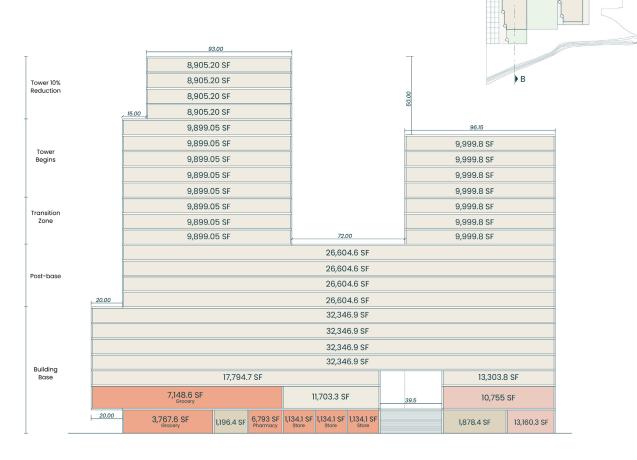
MIHP

20%

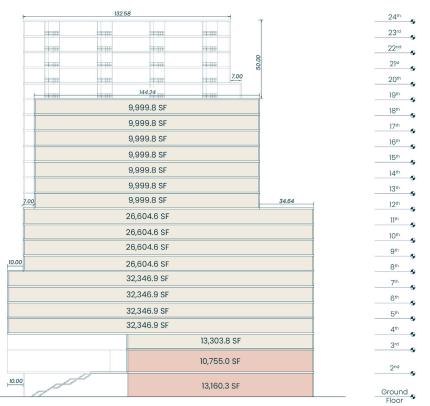
13

Building Stack

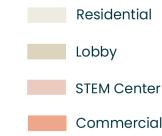
Section A



Section B



Legend



TerraNueva rises 24 stories, balancing zoning compliance with comfort, openness, and public accessibility. The first two floors, each 15 feet high, house the STEM Center and commercial spaces, creating a transparent and welcoming base along 9th Avenue. Above, residential floors follow a 10-foot height for spatial efficiency and livability. Setbacks at the podium preserve a human-scaled street experience, while a second-floor courtyard offers shared outdoor space for residents. A public stair links the courtyard to the shorewalk, improving circulation and connecting the street to the riverfront.

Public Shorewalk Stokely Carmichael Park

TerraNueva's public waterfront is anchored by Stokely Carmichael Park, named in honor of the civil rights organizer who linked racial justice to education, self-determination, and collective power. The name reflects a commitment to reclaiming public land for the public good, particularly in neighborhoods that have long been excluded from investment in open space and opportunity.

The 1.4-acre esplanade includes a floodable café, shaded seating, a children's playground, a boathouse for the local rowing community, and continuous public access through a 40-foot-wide shorewalk and a 30-foot upland connection. Designed to promote community use and movement, the park creates a civic edge between the city and the river. The STEM Center's presence alongside the waterfront reinforces this connection between place, education, and equity.













STEM Center SOLARONE Partnership

Green Design Lab



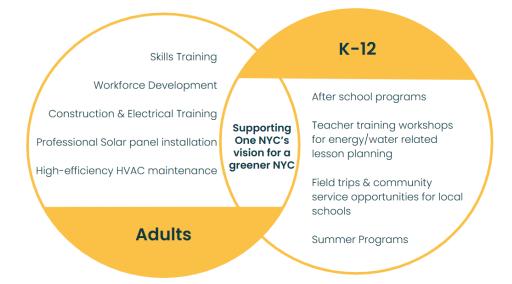
Workforce Training



Summer Programs

TerraNueva's 23,915 square foot STEM Center is developed in partnership with SolarOne, a leading NYC nonprofit focused on sustainability, climate equity, and green workforce development. The center serves both K-12 students and adults, offering hands-on afterschool programs, summer learning, and career training in high-efficiency HVAC systems, solar installation, and electrical work. Located at the intersection of Inwood's residential core and its underused waterfront, the center leverages the site's visibility and access to bring environmental education into the public realm.

This partnership supports NYC's goal to create **400,000 green jobs by 2050** and addresses community requests for local career pathways and youth programming. Designed with a dedicated street presence and direct park access, the STEM Center acts as both anchor and gateway, reinforcing TerraNueva's commitment to equity, education, and climate resilience.





Retail Strategy









Stable, mission-aligned



Reserved for loca



TerraNueva delivers over 21,000 square feet of retail programmed to meet local needs and enhance day-to-day life for residents. Anchored by a full-service grocery store and a pharmacy, the retail mix also includes a riverfront café and three smaller storefronts targeted to local small businesses. All retail fronts 9th Avenue, reinforcing an active and walkable street edge. Larger tenants also open onto the shorewalk, encouraging public circulation between the street and the riverfront.

Ground-floor leases will prioritize affordability, essential services, and cultural alignment with the Inwood community. Informed by community engagement, the program responds to top-requested uses including grocery access, healthcare, and everyday retail. The café is designed as a flexible, seasonal space, floodable in high-water events and contributing to the vibrancy of the shoreline.

Retail Rents

Retail Type	SF	NER	Lease Type	Esca- lation	Comp Address	Com NER
Pharmacy	6,793	\$1,087	NNN	2%	4197 Broadway WH Pharmacy	\$132.96
Grocery	10,916	\$70	NNN	2%	4901 Broadway C-Town	\$69
STEM Center	23,915	\$80	NNN	2%	233 Broadway Manhattan Clinical	\$50
Anchor Restaurant	1,134	\$90	NNN	2%	1 W Frodham Road Qdoba	\$110
Restaurant #2	1,134	\$85	NNN	2%	4055 Broadway	\$91
Restaurant #3	1,134	\$85	NNN	2%	Jersey's Mike's Subs	\$91
Shorewalk Cafe	452	\$130	NNN	2%	2461 Broadway Black Street Coffee	\$137.50



Public Shorewalk



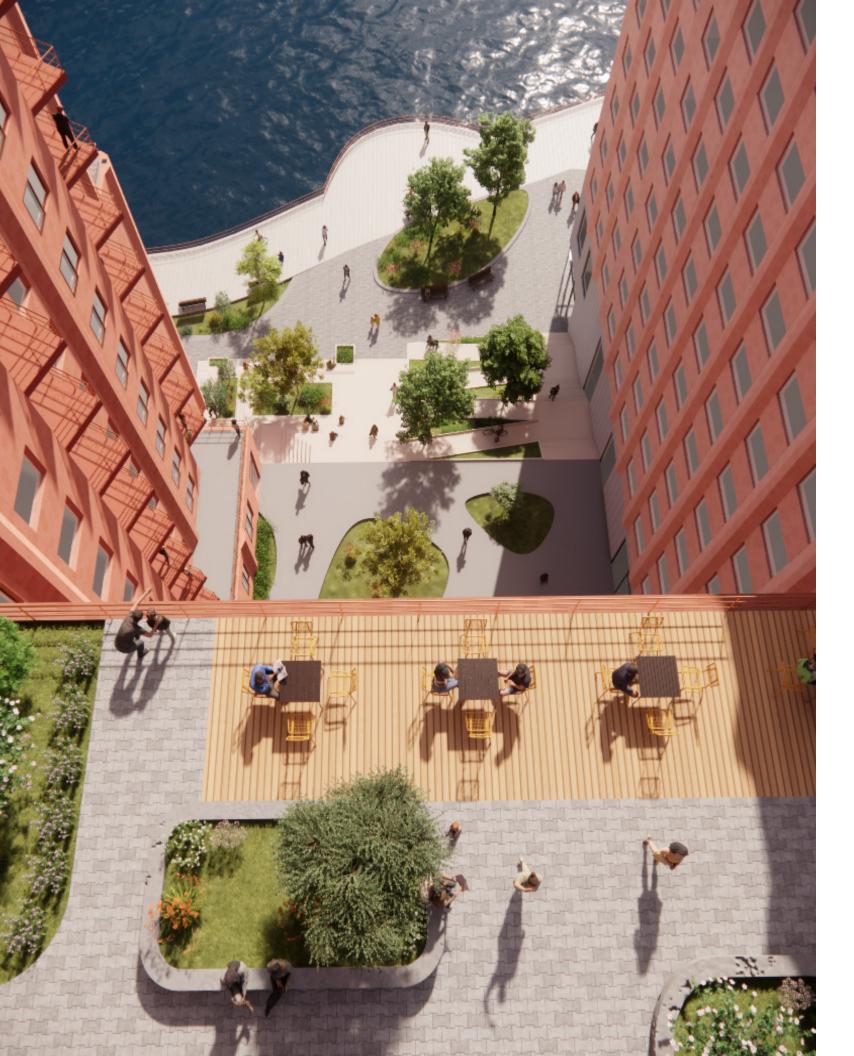
Residential Terrace



Sustainability + Resilience



TerraNueva's form responds to both climate and context. The southern tower is set back 30 feet from the property line to maximize southern exposure, while both towers feature a sawtooth facade that angles toward the Harlem River. This geometry ensures every balcony benefits from direct views and optimal daylight. Operable windows across all units support passive ventilation, reducing energy loads and enhancing indoor comfort. The development is 100% electric and Passive House-certified, significantly reducing emissions through high-performance envelope design. On the ground plane, bioswales, rain gardens, permeable paving, and shaded vegetation manage stormwater and heat while creating comfortable microclimates for residents and visitors.



Public Capital Stack

TerraNueva is fully publicly financed, with no developer equity. The project draws from a coordinated stack of city, state, and federal sources, including mortgage debt, subsidy, and tax credit equity. Funding partners include HPD, HDC, HCR, HFA, and NYSERDA, each supporting different affordability bands and program components. This layered structure enables the delivery of 100% affordable housing, long-term regulatory compliance, and climate-resilient public infrastructure.

Government Sources

	Source	Amount	Туре
NEW YORK	HFA First Mortgage	\$111.4 M	Debt
STATE OF OPPORTUNITY.	HCR New Construction	\$72.4 M	Subsidy
Homes and Community Renewal	HCR MIHP	\$20.6 M	Subsidy
Department of Housing Preservation & Development	HPD ELLA	\$56.9 M	Subsidy
NYC HDC	HDC ELLA	\$20 M	Subsidy
FHACT	FHA Green MIP	\$3.5 M	Mortgage Ins

LIHTC & Supplementary Sources

LIHTC

Calculation of Annual Tax Credit	интс	SLIHC
Annual Credit Rate	4%	4%
Amount Raised per Credit	\$1.00	\$0.70
Applicable Fraction	79.03%	79.03%
Eligible Basis	\$338,721,856	\$338,721,856
Per Unit Max Eligible Basis	\$575,000	\$575,000
Restricted Per Unit Eligible Basis x Units in Project	\$299,000,000	\$299,000,000
Eligible Basis x Applicable Fraction	\$236,312,334	\$236,312,334
Qualified Basis with 30% DDA Boost	\$307,206,034	\$307,206,034
One Year Credit - (Qualified Basis x Credit Rate)	\$12,288,241	\$750,000
Total Eligible Raise	\$122,870,125	\$5,249,475
Closing Distribution (15%)	\$18,430,519	\$787,421

Developer's Fee

Developer Fee Breakout			
Total Developer Fee (13% of TDC)	\$60,000,000		
Deferred Developer Fee at Construction	\$49,610,305		
Paid Developer Fee at Construction	\$10,389,695		
Deferred Developer Fee at Permanent Conversion (Paid over 15-Year CF)	\$36,634,085		
Paid Developer Fee at Permanent Conversion	\$12,976,220		
Net Paid Developer Fee	\$23,365,915		
Total Developer Fee	\$60,000,000		

Grants

Energy Efficiency and Clean Technology Training Program



NYSERDA provides \$1M to support programs that provide technical training, hands-on learning, job placement, and support services to build a skilled workforce to achieve New York's goals under New York's Climate Act.



NYS Workforce Development Capital Grant Program provides \$3M to support growing industries and increase capacity of workforce, addressing all racial, socioeconomic, ethnic, and gender groups.

Sources & Uses

Soft costs represent **19% of total development costs** and include all professional services, permits, and financing fees. The full developer fee is 13% of TDC and is partially deferred through stabilization.

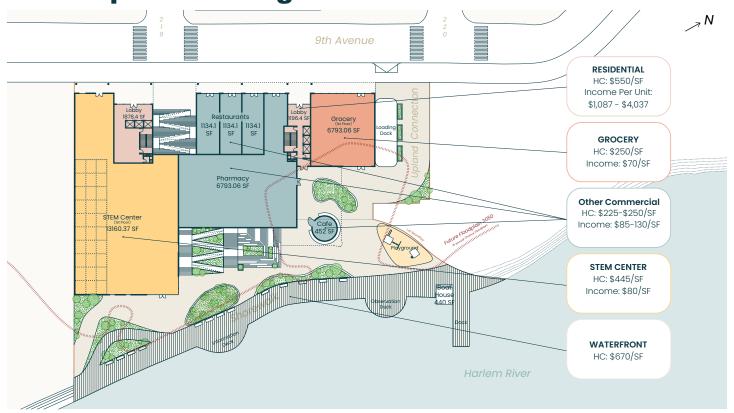
Construction Sources

Construction Sources	Amount	% of Total
NYS Affordable Rental Housing Program	\$111,350,000	24.40%
NYS HCR New Construction Program	\$68,761,000	15.07%
HFA Construction Loan	\$99,025,803	21.70%
HPD ELLA	\$54,078,750	11.85%
HDC ELLA	\$19,000,000	4.16%
NYS HCR MIHP	\$19,570,000	4.29%
FHA Green Mortgage Insurance Program	\$3,351,665	0.73%
HCR Accrued Interest during Construction	\$5,788,792	1.27%
Federal Law Income Housing Tax Credits	\$18,430,299	4.04%
State Law Income Housing Tax Credits	\$787,421	0.17%
NYS Workforce Development Capital Grant	\$3,000,000	0.66%
Deferred Operating Reserves	\$3,571,510	0.78%
Deferred Developer Fee	\$49,610,305	10.87%
Total Construction Sources	\$456,325,545	100%
GAP	\$0	

Permanent Sources

Permanent Sources	Amount	% of Total
NYS Affordable Rental Housing Program	\$111,350,000	24.40%
NYS HCR New Construction Program	\$72,380,000	15.86%
HPD ELLA	\$56,925,000	12.47%
HDC ELLA	\$20,000,000	4.38%
NYS HCR MIHP	\$20,600,000	4.51%
FHA Green Mortgage Insurance Program	\$3,528,068	0.77%
HCR Accrued Interest during Construction	\$5,809,326	1.27%
Federal Law Income Housing Tax Credits	\$122,958,754	26.94%
State Law Income Housing Tax Credits	\$5,788,792	1.27%
NYSERDA Energy Efficiency & Clean Technology	\$1,000,000	0.22%
Deferred Developer Fee	\$36,634,085	8.03%
Total Construction Sources	\$456,325,545	100%
GAP	\$0	

Development Budget



Hard Costs

\$550 SF

Residential (Prevailing Wages & Passive House)

\$445 SF

STEM Facility (Comparable to SPARC Kips Bay)

\$250 SF

Grocery, Pharmacy & Small
Businesses

\$225 SF

Destination Cafe

\$670 SF

Waterfront Buildout (Comp. to East River Esplanade)

Soft Costs

28% of Hard Costs

19% of Total Development Cost

Total Cost

\$306,911,344Total Hard Cost

\$85,842,690Total Soft Cost

\$60,000,000Developer's Fee (13% of TDC)

\$456,325,545 Total Development Cost TerraNueva's development budget reflects mission-aligned priorities: deep affordability, resilient infrastructure, and high-performance design. Residential costs incorporate Passive House certification and prevailing wage standards. Public-serving components like the STEM Center and waterfront café are supported by capital grants and priced to remain accessible. Costs are balanced against long-term operating stability and public benefit.

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Uses	Amount	Per Unit	% of Total	
Acquisition Costs	\$1	\$0	0%	
Hard Construction Costs	\$306,911,344	\$590,214	67%	
Soft Costs	\$85,842,690	\$165,082	19%	
Reserves and Escrows	\$3,751,510	\$6,868	1%	
Developer Fee	\$60,000,000	\$115,385	13%	
Total Uses	\$456,325,545	\$877,549	100%	

Operating Pro Forma

TerraNueva generates over \$15.5 million in effective gross income in Year 1, with net operating income stabilizing at \$10.2 million. Operating expenses reflect a fully electric building and long-term regulatory compliance, held at a consistent income-to-expense ratio of 1.09 or higher. The deal sustains strong performance over time, with a 15-year net cash flow of \$36.6 million and a DSCR that rises from 1.15 to 1.42.

	Year 1	Year 2	Year 3	Year 4	Year 5	Year 10	Year 15
Effective Gross Income	\$15,593,724	\$15,905,599	\$16,223,711	\$16,548,185	\$16,879,148	\$18,635,944	\$20,575,588
Operating Expenses & Reserves	- \$5,410,319	- \$5,572,629	- \$5,739,807	- \$5,912,002	- \$6,089,362	- \$7,059,239	- \$8,183,593
Net Operating Income	\$10,183,405	\$10,332,970	\$10,483,903	\$10,636,183	\$10,789,787	\$11,576,705	\$12,391,995
First Mortgage Debt Service (5.90%)	- \$8,026,197	-\$8,019,858	-\$8,013,162	-\$8,006,089	-\$7,998,616	-\$7,954,434	-\$7,896,304
Total Subordinate Debt Service	-\$858,345	-\$858,345	-\$858,345	-\$858,345	-\$858,345	-\$858,345	-\$858,345
Net Cash Flow	\$1,298,863	\$1,454,766	\$1,612,395	\$1,771,749	\$1,932,825	\$2,763,925	\$3,637,346
Income to Expense Ratio	1.09	1.1	1.11	1.12	1.13	1.17	1.22
Debt Coverage Ratio	1.15	1.16	1.18	1.2	1.22	1.31	1.42

In Summary:

Year 1 NOI

\$10.2 M

DSCR

1.15

Net Cash Flow Year 15 \$3.6 M Total Cash Flow (15 yrs) \$36.6 M

Development Timeline

TerraNueva is projected to close in 2025 and begin construction immediately following final agency approvals. The development will be built over a 24-month period, with lease-up and stabilization completed by 2029. All 517 units will be regulated for 60 years under HPD term sheets, with LIHTC compliance extending through Year 15 and public-serving components like the STEM Center delivered in the first phase.



As a publicly financed project with a 60-year HPD regulatory agreement and long-term affordability commitments, TerraNueva is designed to be held in perpetuity. There is no exit strategy in the conventional sense; the structure reflects a mission-aligned, long-term stewardship model.

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A Future with TerraNueva



The Montilla Family

Annual Household Income	susehold Income \$97,000 (60% AMI)	
Household Unit Size	3 BR 2 BA	
Annual Rent (TerraNueva)	\$29,064	
Annual Rent (Market)	\$50,400	
Annual Utility cost (TerraNueva)	\$960	
Annual Utility Cost (Market)	\$3,180	
Total Savings per Yr.	\$23,556	

Ernesto, 33



- Electrical Skills Training for upcoming career transition
- Direct access to grocery store for family meals

Yamile, 7



- SolarOne After School & Summer

- Program directly in front of Zeta
- Waterfront Cafe for after school treats



Rosa, 61

Emilia, 30

- Quality Housing 3 minute walk from

- Convenient access to restaurants for

- Direct access to Pharmacy and proximity to Hospital

workplace (NY Presbyterian)

lunch break

- Paved walkways and Bike Trails for Exercise

- 100% electric building No harmful gases and healthier lifestyle

- Accessible Waterfront for Health and Wellness

Public Benefit Recap

In conclusion, TerraNueva delivers measurable public benefits across housing, infrastructure, and economic impact. With 517 deeply affordable units, a robust STEM education partnership, and vibrant recreational amenities, the project is designed to meet the priorities expressed by the Inwood community. It supports workforce development, climate resilience, and long-term affordability, advancing citywide goals for equity, sustainability, and inclusive growth.

Affordable Housing

517 affordable units

78 formerly homeless units

55% 2BR or larger

100% rent stabilized

Community Infrastructure

STEM Center with SolarOne

23,915 SF of education space

Floodable cafe and playground

Boathouse and shorewalk access

Economic & Environmental

140 jobs created

\$31,000 saved per family annually

100% electric, Passive House

10,500 SF of solar panels

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Appendix A. Design Guidelines – Inwood 9th Avenue RFP.

Appendix D. Financial Assumptions – Inwood 9th Avenue RFP. Submitted Spring 2025

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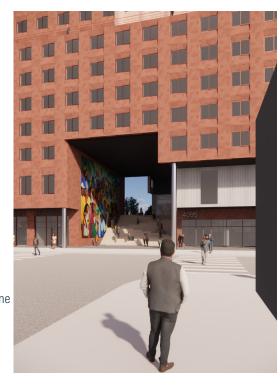
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Inwood's last public waterfront, once inaccessible and underused, becomes a neighborhood anchor that reflects the values of equity, sustainability, and community investment.





Development is not just construction. It is a chance to restore connection, correct imbalance, and build toward a future that reflects the communities our cities are meant to serve.

TerraNueva

Gabriela Ramos Figueroa Capstone Deal Book | 05.2025