

# Neighborhood Housing Services of Bedford-Stuyvesant, Inc.

NHSBS News... .. Celebrating 22 Years of Excellence  
In Bedford-Stuyvesant and Beyond

Autumn 2013



## National Night Out

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On August 5<sup>th</sup> of this year, NHS of Bedford-Stuyvesant (NHSBS) again participated in the National Night Out, an annual summer event sponsored by the National Association of Town Watches in which precincts organize anti-crime rallies with the participation of local business and civic organizations. Various Police Department units presented displays, while several other government agencies and local nonprofits took part.

The event was a success, with officers handing out burgers and franks to local residents and giving a friendly face to the hard job of policing. A DJ kept the energy high, and a Michael Jackson impersonator entertained the crowd, dancing around the open park area and the children's jungle gym. It was a great opportunity to connect with neighbors as well as government officials, and several candidates for elected office stopped by to drum up support for their campaigns.

NHSBS founding board member, Ms. Catherine Arline; along with commanding officer of the 81<sup>st</sup> precinct, Inspector Juanita N. Holmes; were presented with Resolutions from the City of New York, presented by city Comptroller John Liu. As the sun lowered toward the horizon, Ms. Arline took the opportunity to thank the officers and leadership of the 8-1 for their tireless service to the community, and to encourage increased civic engagement. "These are our streets, our homes, our neighborhood," she said. "We have to work with the police to defend our blocks. Let's take back the night!"

## Realize the Dream

### HPD's HomeFirst Down Payment Assistance Program

Many New Yorkers want to buy a home but don't have enough money saved for their down payment and closing costs. As part of Mayor Bloomberg's "New Housing Marketplace Plan," the New York City Department of Housing Preservation and Development (HPD) created the HomeFirst Down Payment Assistance Program. It provides qualified homebuyers with up to \$15,000 toward the down payment or closing costs on a 1-4 family home, a condominium, or a cooperative in one of the five boroughs of New York City.

To qualify for the loan, a prospective homebuyer must meet all of the following criteria:

- Be a first-time homebuyer
- Complete a homebuyer education course taught by an HPD-certified counseling agency
- Have his/her own savings to contribute to the down payment or closing costs
- Meet program income eligibility requirements (\$68,700 is the maximum household income for a family of four.) Maximum annual income varies depending on family size.
- Purchase a 1-4 family home, a condominium, or a cooperative for owner-occupancy in one of the five boroughs of New York City
- The home purchased must pass Housing Quality Standards (HQS) inspection before Purchase
- Live in the home purchased for at least 10 years

To take the first step toward purchasing a home through the HomeFirst Down Payment Assistance Program, contact NHS to get information on the One-on-One Homeownership Counseling and the First-Time Homebuyer's Class.



Commanding Officer: Inspector: Juanita N. Holmes  
NYC Comptroller: John Liu  
NHSBS Founding Board Member: Catherine Arline





### CIBS Welcomes New Program Manager



CIBS is happy to announce and welcome the new Program Manager: A native of Bed-Stuy, Ms. Laryssa Green is a graduate of New York University, where she earned a B.A. in Psychology. She has done extensive work with children at P.S. 11 in Brooklyn and at the Betty Ked Preparatory School in Tema, Ghana. She is the founder of the Porcelain Dolls Girls Club, a mentoring group for young girls in the Bedford Stuyvesant community. What excites her most about joining the CIBS team is the fact that she will be a voice for the indigenous people and especially the seniors of this community. She is especially looking forward to implementing more programming for seniors. It is extremely important for her to make comfortable the lives of those who paved the way for her to do everything that she has done and will do. She now has a platform to make heard the concerns of the people that she has lived amongst for all of her life.

Welcome, Laryssa!



On October 19<sup>th</sup>, NHS of Bedford-Stuyvesant participated in a panel discussion on homeownership as part of the Bed-Stuy Alive! celebrations during the third week in October. The panel featured NHS of Bedford-Stuyvesant, Bridge Street Development Corporation, as well as lenders and other community partners. Bed-Stuy Alive! began on Saturday, October 12, with the Gala Kick-off street event, and ended with the 35th Annual House Tour of Bedford-Stuyvesant on Saturday, October 19. The event is a joint venture of the Bedford-Stuyvesant Artists' Association, the Bridge Street Development Corporation, the Bedford-Stuyvesant Restoration Corporation, Community Board No. 3, the Brownstoners of Bedford-Stuyvesant, Inc., the Bedford-Stuyvesant Gateway Business Improvement District, and the Bedford-Stuyvesant YMCA. Bed-Stuy Alive! promotes the assets of the community, including its businesses, tourism and fine arts legacy and fosters community pride. The week includes live cultural performances from local schools and community organizations and a special live concert featuring some of Brooklyn's hippest, hottest and funkier bands. In addition to great entertainment, this free outdoor neighborhood celebration includes the Tohma Y. Faulkner community awards presentation honoring some of Bedford-Stuyvesant's community legends, of which Councilmember Albert Vann was a recipient last year.

### NHSBS hosting 2<sup>nd</sup> Semi-Annual Art Show and Sale

On May 7<sup>th</sup>, following the annual meeting, NHSBS hosted the first semi-annual art show, welcoming supporters to patronize local artists and musicians. The featured artists were Ms Fedrecia Hartley, Mrs. Diane Grazette-Collins, and Mr. Carlos Mateu. Carlos' geometric realism with Afro-cuban religious motifs mixed well with Diane's abstract acrylic pieces and Fedrecia's figurative, floral mixed and abstract media pieces. Music for the evening was provided by the Marc Constant Collective, who laid out a smooth selection of jazz standards and original works, photography was provided by Mr. Andre King who was able to capture the essence of the evening in every shot and refreshments were provided by G. Murray Catering which left all guests with a happy and satisfied look on their faces.

On Thursday, December 5<sup>th</sup> at 7:00pm, the board of directors will host the second semi-annual art show. We look forward to a very successful evening and continuing the legacy of supporting local artists and their contributions to the community.





## Rehab & Home Repair Financing with NHS

Have you had an emergency, such as a boiler going out in the middle of winter or a roof leaking water into an apartment during a storm? Are you interested in getting repairs done to the façade of your home or in upgrading your electrical system?

### **NHS CAN HELP YOU!!**

#### **We offer:**

- Emergency repair loans up to \$10K
- Moderate rehab loans for 1-4 units up to \$30K
- Significant renovation loans for 1-4 units up to \$99K
- Landlord 1 loans for 5-20 units up to \$25K

## **Call us before the winter weather hits!!!**



## **Another Foreclosure Breakthrough**

*Lavern & Nigel Benjamin*

We are happy to announce that another one of our client families has qualified for the Home Affordable Modification Program (HAMP) and has received a loan modification from their lender. Mr. and Mrs. Benjamin, whose original mortgage was \$424,286 with a monthly payment of \$2,459, were roughly \$43,000 in arrears and seeking a resolution with their lender. After coming in for a consultation with our Certified Foreclosure Intervention Counselor, Mr. Courtney Corbin, they submitted a loan modification application under HAMP. This program provides clients an opportunity at an interest rate or principle reduction so that they are able to afford to pay their mortgages. The Benjamins are currently in the last month of their trial modification, with their new monthly mortgage payment set at \$1,978.

Our homes mean a great deal to us. They represent safety, security, a promise of stability for ourselves and our families, and they represent the fruit of years of hard work on our part. Often, especially in low-to moderate-income families of color, the single greatest accumulation of wealth is in the home. Not only do we value our homes for the sentimental reasons of comfort and family cohesion, but homeownership comprises a significant investment of time and money.

It can be a real blow to a family when, because of a loss or change of income, or because of sudden and unexpected expenses, they are unable to maintain their mortgage payments. Sometimes the reason is a layoff or change in employment, sometimes it is due to a medical emergency or natural disaster. In those instances where one finds it difficult to pay their mortgage according to the current terms, NHS is there to provide Foreclosure Intervention Counseling, working with the client and their lender to come to a resolution. Often, that resolution entails either a principle reduction or a rate reduction and an agreement to apply the arrears to the end of the mortgage.

## **Super Storm Sandy Remembrance**

*One Year Later*

As we quickly approach the first anniversary of Super Storm Sandy's landfall in the tri-state area, we look upon a city transformed. No one expected the water levels throughout the five boroughs to get as high as it did, or for the subway system to be washed out to the extent that it was. No one anticipated such large portions of the City of New York, from the Rockaways to Chinatown to be immobilized by an historic deluge. Many expected Sandy to pass much the way Irene had, with some flooding and wind or tree damage; but far from the massive devastation that befell us in late October of last year.

One of the hidden benefits we all received from Sandy's impact was just how unprepared we were for a storm of any significance. The storm drew sharp lines around the areas in which the NYC metro area stood vulnerable, and there has been major movement to address those issues. City and state agencies have ramped up their emergency response and preparedness efforts, trainings have been conducted for all major companies and service providers. Residents have compiled their go bags, taken CPR classes, signed up for their local CERT teams, and have worked out evacuation and other emergency plans with their families.

NHS of East Flatbush has maintained a presence in Canarsie since the height of the emergency response, and has set up a satellite office located at **9715 Avenue L**, to provide homeowners with much-needed assistance with services such as gap loans to families for whom assistance from FEMA and their insurance companies were not enough, and additional repair assistance through funding from a variety of sources supporting the cause and foreclosure intervention services. NHS have remained a steady advocate for homeowners whose ability to pay their mortgages have been affected by Sandy's wrath, and have recently reinvigorated our insurance services to allow individuals to reviews their policies to make sure they are not over- or underinsured.

With us going further into storm season, we are bracing for the worst, but know that we are much more prepared to be resilient in the face of whatever may come.

## Community Corner

*Get Out And Vote*

**The 2013 General Election will be on  
Tuesday, November 5<sup>th</sup>**



**NEIGHBORHOOD HOUSING SERVICES OF BEDFORD-STUYVESANT**  
IN PARTNERSHIP WITH **NEW YORK STATE ENERGY AUDITS**  
**Presents**

### **NYSERDA's EmPower Program**

**The program provides the following services to  
homeowners and renters:**

- Replacement energy efficient refrigerators
- Installation of high-efficiency lighting
- Installation of smoke/CO detectors
- Installation of low flow shower heads and aerators

**The following services are available to  
homeowners only**

- Home energy audits
- Attic insulations
- Rim Joist and crawlspace insulation
- Door weatherization
- Air, sealing and other home efficiency measures

### **Our Mission**

Neighborhood Housing Services revitalizes underserved neighborhoods by creating and preserving affordable housing and providing opportunities for homeownership education, financial assistance and community leadership. Working in partnership with government and business, we are led by local residents and guided by local needs.



This is an especially important election, as the residents of New York City come together to choose a new Mayor and a host of local public servants. It is important to know who is running for each office, what they stand for, and how their election might affect you. Every vote counts, as we see with the contentious race for the 36<sup>th</sup> City Council District. Regardless who wins the various races, NHS will continue to advocate to them on behalf of low- to moderate-income families for affordable homes, stable neighborhoods, and financial vitality for long-term residents.

### **Know Where to Vote**

Information on polling stations can be gathered by calling 3-1-1, or by logging onto <http://vote.nyc.ny.us/html/voters/maps.shtml>

An application or written request for an absentee ballot for the General Election must be postmarked no later than October 29, 2013.

The last day to personally deliver an absentee ballot application to the borough office for the General Election is November 4, 2013. Ballot must be postmarked no later than November 4, 2013 and received by the Board of Elections by November 19, 2013. An absentee ballot may be delivered to the borough office for a voter who, because of illness, travel, etc. is unable to vote at the polls, no later than 9 PM on November 5, 2013.

**Get more information** at [www.vote.nyc.ny.us](http://www.vote.nyc.ny.us)

### **Upcoming events & workshops at NHS of Bedford-Stuyvesant, Inc.**

**Please RSVP as seating is limited**

#### **November**

Program and Service Orientation: Wednesday, Nov. 6<sup>th</sup>, 6pm-8pm

First-Time Homebuyer Club Class: Saturday Nov. 16<sup>th</sup>, 8:30am-4pm

Foreclosure Clinic: Thursday, Nov. 21<sup>th</sup>, 10am-2pm

Home Maintenance Training Program #1: Saturday, Nov. 23<sup>rd</sup>, 9:00am-3:00pm

#### **December**

Program and Service Orientation: Wednesday, Dec. 4<sup>th</sup>, 6pm-8pm

2<sup>nd</sup> Semi-Annual Art Show & Fundraiser: Thursday, Dec. 5<sup>th</sup> at 7pm

Foreclosure Clinic: Thursday Dec. 19<sup>th</sup>, 10am-2pm

First-Time Homebuyer Club Class: Saturday, Dec. 21<sup>st</sup>, 8:30am-4pm

#### **CONTACT US:**

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**Visit us online: [www.nhsnyc.org](http://www.nhsnyc.org) [www.cibsbdestuy.org](http://www.cibsbdestuy.org)**