

# Neighborhood Housing Services of Bedford-Stuyvesant, Inc.

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

Autumn 2014



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## In Loving Memory



**Catherine Laburn Arline**

**January 4, 1937- October 24, 2014**

It is with extreme sadness that we announce the passing of Ms. Catherine L. Arline, who stood as a tireless advocate for her community. Born in Ahoskie, North Carolina to Archie and Irma (née Outlaw) Arline, she was the second of seven children. Upon graduating from Ahoskie Senior High School, she attended St. Augustine's College, now St. Augustine's University. After acquiring her teaching certificate in Sociology and Social Studies, Catherine moved to Brooklyn, New York. In 1960, she began what would be a 30-year career with the NYC Human Resources Administration, during which time she also served as a consultant for the NYS Office of Mental Health, Mental Retardation, Disability, and Substance Abuse. In 1967, she received her Masters of Social Work degree from Howard University, afterward returning to HRA as a supervisor of Special Services for Adults.

From an early age, Catherine was always active in her church, school, and community. She came to be widely beloved and respected in the Bedford-Stuyvesant community she called home since 1959. She held many leadership positions in local organizations; including President of the Quincy Street Co-operative Block Association, Model City Housing Development Corporation, and the 81<sup>st</sup> Precinct Community Council. A founding member and former President of the NHSBS Board of Directors, Ms. Arline had a special heart for the youth and always gave the most of herself. We at NHS recently honored her as a part of our Annual Benefit, where she received commendations and proclamations from the City Council, the Office of the Brooklyn Borough President, and the New York State legislature. Serving on the Advisory Board of the Kingsboro Addiction Treatment Center, she was also an active member of Brown Memorial Baptist Church, the Brooklyn Alumnae Chapter of Delta Sigma Theta Sorority, Inc., Howard University School of Social Work National Alumni Association, and St. Augustine's College National Alumni Association.

There is no way to fully describe the impact that Catherine "Aunt Cathy" Arline has had on everyone she came in contact with. There is no one who saw her smile, felt her judgment, or listened to her words of wisdom that was not deeply touched. She is survived by her siblings; Mary A. Carlson, Mervin A. Arline, Larette A. Lassiter, and Irma Y. Wills; 9 nieces and nephews (Sylvia, Patrice, Sandra, Tiffany, Kenny, Stephen, Mervin, Michael, Stanley); 2 goddaughters (Sylvia, Francina); an adopted son (Kambui); and a host of dear friends and mentees. Catherine L. Arline leaves behind a legacy of dedication, leadership and personal sacrifice, and will be sorely missed.

A public viewing and memorial service was held Thursday, October 30<sup>th</sup> at Brown Memorial Church, where she served as Treasurer for years. The service was attended by community members, law enforcement, and dignitaries from city, state, and national government. Special presentations were made by members of the 81<sup>st</sup> Precinct Community Council Youth Explorers and Delta Sigma Theta Sorority, Inc. A funeral took place at New Ahoskie Baptist Church in Ahoskie, NC. On Saturday, November 1<sup>st</sup>; she is interred at Highland Memorial Gardens Cemetery in Ahoskie, NC.

**In lieu of gifts and flowers, the family has asked that donations be made to:**  
**The 81<sup>st</sup> Precinct Council Youth Explorer Program**  
**30 Ralph Ave, Brooklyn, NY 11221**  
**In honor of Ms. Catherine L. Arline**



## Bridging the Youth & Community

**Saturday, August 2<sup>nd</sup>**, World Impact International Ministries held its 1<sup>st</sup> annual Healthy Family-Fun Day at the Ronald McNair Elementary School. NHSBS was there to give information about our services, including First-Time Homebuyer Education and our Youth Financial Literacy & Leadership Program. The theme of the day was "Giving Back in a Healthy Way", and the event featured cooking demos, CPR training, and more. Local musicians were given a spotlight for positive messaging to reach the youth.

**Saturday, August 23<sup>rd</sup>**, NHSBS participated in a community fair in conjunction with Brooklyn Excelsior Charter School, co-hosted by PS 309. The theme of the event was "Bridging the Youth and Community", and featured talks by youth leaders and educators trying to spark social change through students and their families. The keynote speaker was

Dr. Linda Michelle Baron, a long-time youth activist, educator, and children's book author. She shared selections from her newest book, "The Sun in On", a collection of uplifting and inspiring poems meant to encourage positive thinking in children.

**Saturday, September 13<sup>th</sup>**, NHSBS was at a Back to School event held at Brooklyn Collegiate Preparatory Charter School. Though it was a rainy day, parents and middle schoolers came out to get school supplies and gather information from local nonprofits and service providers. A DJ set a festive mood and school staff served the potluck-style food that the families had donated.



## Preserving the American Dream

### *Classic Case of Crisis Averted*

When Maria Marrero walked into the NHSBS office in November of 2012, she told a sad story. Years before, this Salvadorian native looked into the possibility of purchasing a home of her own in the Brooklyn neighborhood that she loved. As so many do, she went to a local contact because she speaks only Spanish and wanted guidance through the process from someone she could trust. Mrs. Marrero went to this broker, who was said to specialize in getting Latino families affordable mortgages, and he took her by the hand and promised to get her the best deal possible. She moved into her house on Stanhope St. in Bushwick, and happily made her regular payments until the economic crisis, when she was laid off from her industrial job. She tried to get help from the broker she had originally dealt with, paying him more than \$2000 over a period of about 2 years to work out an agreement with her lender. Ultimately, this individual disappeared and left Mrs. Marrero in the lurch.

Now, she was afraid. The bank was sending weekly letters to her house, demanding a payment she was unable to make. When she had someone respond that she had asked for a work-out, they told her they were unaware of any such request. She was holding back money for necessary repairs in the hopes that the bank would agree to accept payment, and the upkeep of the house was beginning to suffer. There was a hole in the roof that was affecting her top-floor tenants, and structural issues with her front stairs were impacting everyone in the home. She was ready to make the repairs, but wanted to be in a position to pay up if and when the bank made a concession.

When our Foreclosure Intervention Counselor, Mr. Courtney Corbin, reviewed the client's files, there was a lot to be desired. First, the mortgage agreement that Mrs. Marrero signed was for an interest-only loan. She had been paying on her mortgage for 7 years, and had never touched her principal balance. Secondly, it was an adjustable-rate mortgage, and her interest rate had increased drastically since she moved into her home. The amount of the mortgage was more than Mrs. Marrero could afford without factoring in the rental income she was receiving. To top it all off, the mortgage documents involved were written exclusively in English.

After a long, difficult negotiation process that lasted 18 months, Maria Marrero began her trial modification in July of this year. We are happy to report that she signed her final modification agreement in October. Felicidades, Doña Maria!

## 2014 Community Resource Fair

### *Bringing Relevant Services to Central Brooklyn Residents*



NHSBS hosted its first Community Resource Fair on October 18<sup>th</sup> at Medgar Evers College- CUNY. The goal of the event was to connect Brooklyn residents with the providers of essential services throughout the community. Over 250 residents filed into the dining hall of the college's newest building, getting a chance to meet face-to-face with representatives of local non-profits, city and state agencies, bankers and servicers.

Those looking to purchase a home were able to speak with a mortgage lender, discuss the Home First Down Payment Assistance Program with a rep from HPD, and find out about their disaster preparedness and insurance options from NHS's Insurance expert. For those who have served our country as members of the armed forces, a wealth of services were on display from Black Veterans for Social Justice and SONYMA, which has unveiled a program to provide highly-competitive first mortgages to veterans. Employees of the Department of Consumer Affairs, Human Resources Administration, and our partners in the Coalition for the Improvement of Bedford-Stuyvesant (CIBS) offered information on everything from child support advocacy and legal assistance to affordable rental housing and tenants' rights.

One of the best things that happened is that representatives from three loan servicers were in attendance to review delinquent mortgages, with 40 clients receiving positive decisions that day. There were also presentations about NHSBS' programs and services, financial literacy, and insurance protection. All-in-all, the Community Resource Fair proved to be a smash hit, and we at NHSBS look forward to repeating that success next year.

## NHSBS 4<sup>th</sup> Annual Benefit

### *Honoring the Past/Building the Future*

On Thursday, September 25<sup>th</sup>, Neighborhood Housing Services of Bedford-Stuyvesant celebrated its 4<sup>th</sup> annual benefit at Weeksville Heritage Center in Crown Heights. The theme for the evening was 'Honoring the Past/Building the Future'. We honored the dedication of the organization's first three board presidents; Mr. Reginald D. Shell, Ms. Catherine Arline and Mr. James C. Durrah. They were presented with plaques from the organization, as well as with proclamations from the New York City Council, New York State Assembly, New York State Senate, and the Office of the Brooklyn Borough President. We also recognized the first young resident graduate of the new Youth Financial Literacy and Leadership Program (YFLLP), D'Andre Liriano. He shared his experiences with the program, explaining that it has shaped his ideas about money and the possibilities for his future. He now has practical skills that will carry him throughout his life. D'Andre also said that he is using his new knowledge of budgeting and savings to save toward a vacation for his family. He sees how hard his parents work to provide a life for them, and would like to be able to show his gratitude. D'Andre will be interning at NHSBS in 2015.



Senator Velmanette Montgomery spoke about the many accomplishments of NHSBS under the leadership of the honorees; remembering how they started with an idea and an urge to help secure their community. Ms. Nora Daniel, Chief of Staff to Council Member Darlene Mealy brought to mind the tireless dedication of Mr. Shell, Ms. Arline, and Mr. Durrah. She recalled bus trips to Albany during which they would hold the Council Member to account for policies she voted on, demanding her support for local initiatives. Deputy Borough President Diana Reyna recounted a project she worked on with NHSBS while she was a Councilmember, saying she was impressed with the organization's ability to put on a large series of events to promote financial literacy among Brooklyn's minority population. The keynote speaker for the evening was Council Member Robert L. Cornegy Jr., 36<sup>th</sup> District, Brooklyn. He commended the Board members for their leadership, and highlighted the guidance that he received from them as he began community organizing and neighborhood politics years ago. He underscored the significance of meeting at a place like Weeksville Heritage Center, which is a symbol of the resilience and self-sufficiency of Brooklynites, then and now.



## Youth Financial Literacy & Leadership Program

### *Building the Future*

In 2012, the staff and board of NHSBS attended the annual Community Leadership Institute (CLI) hosted by NeighborWorks America. During the conference, they attended workshops on community engagement and stabilization. They also took tours of local development projects in the Orlando area, and were able to ask questions of the organizers trying to make a difference in their surroundings. As a part of the CLI, each participating organization had the opportunity to apply for a seed grant to spearhead an initiative in their service areas. Those from NHSBS saw the desperate need to engage young people in constructive programs, as well as to train them to carry on the work of those organizers and community leaders that have gone before them.



NHSBS decided to launch a Youth Leadership Academy to train future change agents in community leadership and stabilization efforts, but a greater need was found after researching the programs already in existence. In Central Brooklyn, there are any number of youth programs and activities, ranging from church groups and NYPD Explorer programs to organizations like the Foot Soldiers and the YMCA. What was missing was some form of life skills training, basic financial literacy education, practical education, in areas that would make life easier moving forward. Thus the Youth Leadership Academy became the Youth Financial Literacy & Leadership Program (YFLLP). The aim is to provide an in-depth education in money management and financial literacy so that young people would be empowered to follow their dreams and be in a position to help others. The program covers the nature of money, basic budgeting, saving for the future, understanding credit, avoiding or managing debt, and financial planning. The students then brainstorm ways that they can use this knowledge to improve the standard of living for themselves, their families and their neighbors. As an added incentive, and to give the students a way to practice their new skills, NHSBS initiates savings accounts for graduates of the program in partnership with local community banks.



In this effort, NHSBS has partnered with organization such as DREAM, the Bedford-Stuyvesant YMCA, the 81<sup>st</sup> Precinct Community Council, and DIVAS for Social Justice. To-date, we have educated over 79 young residents, and look forward to training many more. As we move into the future and get our staff fully certified, the YFLLP will be facilitated by our own staff as opposed to outside consultants.





### Rental Education and Counseling Program

An intensive tenant education program for New York City residents. We want to help maximize your rental prospects and find the place that is right for you!

The Renter's Toolkit includes:

**3-hour Tenant Education Class**

- Budgeting & Money Management
- Tenant Rights & Responsibilities
- Landlord Rights & Responsibilities
- Pathways to Homeownership

**One-on-One Rental Housing Counseling**

- Personal Finance Review
- Budget Mapping
- Credit Analysis
- Referrals for Tenant Advocacy Services

**Enrollment Fee: 75.00**

For more information, please contact:

Neighborhood Housing Services of Bedford-Stuyvesant, Inc.  
1012 Gates Ave., 1st Floor  
Brooklyn, NY 11221  
(718) 919 2100



### Happy Holidays from NHSBS

Veterans Day *	Thanksgiving Day *	Fiesta de la Guadalupe
Chanukah *	Winter Solstice *	Christmas
Kwanzaa *	New Year's Day	

Here at Neighborhood Housing Services of Bedford-Stuyvesant, we truly understand the value of family and community, especially as the days get shorter and the long nights get colder. We would like to share our warm wishes for a wonderful holiday season for you and yours.

We would also like to show our commitment to those less fortunate than ourselves. With that in mind, NHSBS will be holding a food, coat and toy drive throughout the months of November and December. The food will be donated to local food pantries to increase the number of families they are able to serve. The blankets, coats, and toys will be given to local shelters to assist those families who are in need, reminding them that they are cared for.

If you are interested, please bring clean coats and blankets, unused or gently used toys, and undamaged dry goods to our office anytime from 9:00am to 5:00pm, Monday through Friday from November 10<sup>th</sup> through December 22<sup>nd</sup>. Thank you, and may your lights shine brightly!

### 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.



### NHSBS Workshop and Seminar Calendar

#### November

- Program & Service Orientation: Wednesday, November 5<sup>th</sup>, 6pm-8pm
- Youth Financial Literacy & Leadership: Saturday, November 8<sup>th</sup>, 10am-3pm  
Location: Brooklyn Excelsior Charter School, 856 Quincy Street, (Ralph & Patchen Ave)
- First-Time Homebuyer Club Class: Saturday, November 15<sup>th</sup>, 8:30am-4pm
- Home Maintenance Training Program #1: Saturday, November 22<sup>nd</sup>, 9am-3pm
- Getting Ahead- Financial Capabilities #1: Tuesday, November 18<sup>th</sup>, 6pm-8pm

#### December

- Program and Service Orientation: Wednesday, December 3<sup>rd</sup>, 6pm-8pm
- First-Time Homebuyer Club Class: Saturday, December 20<sup>th</sup>, 8:30am-4pm
- Chase Home Mortgage Info Session: Saturday, December 20<sup>th</sup>, 2pm-3pm

### Please RSVP as seating is limited

#### CONTACT US:

NHS Bedford Stuyvesant, Inc.  
1012 Gates Avenue, 1st Floor  
(Between Ralph Ave. & Broadway)  
Brooklyn N.Y. 11221

P (718) 919-2100, F (718) 919-2725, E-Fax (646) 792-4110

Visit us online: [www.NHSBedStuy.org](http://www.NHSBedStuy.org) or [www.cibsbedstuy.org](http://www.cibsbedstuy.org)

