

# Neighborhood Housing Services of Bedford-Stuyvesant, Inc.

NHSBS News ..... Celebrating 21 Years of Excellence  
In Bedford-Stuyvesant and Beyond

SUMMER 2013



## Neighborhood Housing Services Joins the Brooklyn Chamber of Commerce

We are pleased to announce that Neighborhood Housing Services of Bedford-Stuyvesant (NHSBS) and Neighborhood Housing Services of East Flatbush (NHSEF) have become local members of the Brooklyn Chamber of Commerce. The Chamber promotes economic development across the borough and serves as an advocate for businesses in many sectors of Brooklyn’s economy, from large chain stores to small businesses and non-profit organizations. Membership to the Brooklyn Chamber extends our efforts further into the community, allowing us to work in as many areas as possible to increase equitable development across our neighborhoods, ensuring that the voices of our residents are heard at all levels of business and government.

On the morning of June 13<sup>th</sup>, NHSBS participated in the Brooklyn Chamber of Commerce’s 3<sup>rd</sup> Annual Not-for-Profit Summit, which was hosted by St. Francis College in Downtown Brooklyn. The plenary session opened with a word from Carlo A. Scissura, President and CEO of the Brooklyn Chamber of Commerce; followed by commentary from Denise Arbesu, the Chamber’s Chair. Domenick A. Cama, Senior Executive Vice President & COO of Investors Bank gave a rousing introduction to the keynote speaker in which he called to mind all the good work that non-profits have been doing in Brooklyn for a long time. The Keynote Address was delivered by Brendan J. Dugan, President of St. Francis College. Repeating the themes the others had already touched on, he welcomed all of the organizations in attendance to partner with St. Francis, rather for the use of space or in sponsoring events, in order to better serve the people of the borough.

This year’s event featured a panel discussion focusing on navigating post-election NYC followed by breakout sessions covering corporate giving, technology & communications, and board development. During the networking lunch that followed, our Community Outreach Coordinator was able to build bridges with other organizations in the area to begin planning initiatives to better impact our neighbors.

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## Beat the Heat with NHS and NYS Energy Audits!

Neighborhood Housing Services provides the opportunity for residents to receive assistance through  
**New York State Energy Audits**

Services include low-cost energy efficiency audits to Brooklyn residents, and helps qualified homeowners and renters apply for NYSERDA’s Empower Program.

The program provides the following services to homeowners and renters:	The following services are available to homeowners only
· Replacement energy efficient refrigerators	· Home energy audits
· Installation of high-efficiency lighting	· Attic insulations
· Installation of smoke/CO detectors	· Rim Joist and crawlspace insulation
· Installation of low flow shower heads and aerators	· Door weatherization
	· Air, sealing and other home efficiency measures



**Call us today for more information on this energy-saving and budget-conscious program!**



COALITION FOR THE  
IMPROVEMENT OF  
BEDFORD-STUYVESANT

## 36<sup>th</sup> Council District Candidate Forum

This is an historic time for Brooklyn's 36<sup>th</sup> Council District. Councilman Albert Vann, who has served the Bedford-Stuyvesant community for more than 40 years, is stepping down from his seat to allow for another generation of leadership to steer our neighborhood into its next phase. Several candidates have thrown their hats in the ring for the opportunity to assume this City Council seat, and the competition has been fierce. In a spirit of conciliation, NHSBS and other members of the Coalition for the Improvement of Bedford-Stuyvesant (CIBS) have come together to host a 36<sup>th</sup> Council District Candidate Forum. This will allow members of the local community to meet and interact with the candidates, and to ask them pressing questions which may affect the results of the upcoming election.

The event will be held in the Billie Holiday Theater on the first floor of Restoration Plaza on Wednesday, August 28<sup>th</sup> at 6:30pm. CIBS will post announcements across the community so that all may attend.



## CityLIFT New York Launch a Success

In early June, NHS of New York City (NHSNYC), in partnership with Neighborworks® America (NWA) and affiliate partner La Casa de Don Pedro (a non-profit community development organization in New Jersey) launched the 18<sup>th</sup> national City LIFT program at Pier 94 in Manhattan. The New York launch marked the largest ever of the CityLIFT launches across the country. CityLIFT is a down payment assistance program for first-time homebuyers and potential home buyers ready to re-enter the home purchase market. Qualified homebuyers purchasing in Brooklyn and the Bronx received reservation letters in the amount of \$30,000.00 and qualified homebuyers purchasing in Jersey City and Newark received reservation letters in the amount of \$15,000.00. All reservation letters came with a 60-day expiration date, within which time homebuyers are expected to enter into a contract of sale. Funding for the program is made possible by Wells Fargo Bank. The New York launch marked the first time that a launch had exhausted 100% of the committed funds on the first day. One thousand appointment slots were filled within a week and 994 families attended the CityLIFT launch over the course of 2 days, Friday June 7<sup>th</sup> and Saturday June 8<sup>th</sup>.

Rainy though it was, anxious attendees came streaming in throughout the day on Friday, many of them walk-ins who wanted their own piece of the American dream. Those who arrived without a pre-approval from a participating lender had the opportunity to get screened and possibly receive a pre-approval from Wells Fargo on the spot. Four hundred letters were distributed to New York purchasers and 113 to Newark and Jersey City purchasers.

## Post- CityLift Launch

On August 12<sup>th</sup>, reservation letters will expire and all funds not expended toward a contract of sale, will be reallocated back into the funding pool and slots will reopen on a first come first served basis. Information will be posted on the NHS website at [www.nhsnyc.org](http://www.nhsnyc.org). You can also contact a local Brooklyn or Bronx NHS office or La Casa Don Pedro in New Jersey for further details.

### CityLIFT Program Information:

- Provides eligible homebuyers with down payment assistance of \$30,000 to buy a home in Brooklyn or the Bronx, or \$15,000 to buy a home in Jersey City or Newark. Provides homebuyer education that will prepare you for finding and financing a home and for managing the financial responsibilities of homeownership
- Assistance is not limited to first-time buyers
- Must meet Area Media Income (AMI) guidelines in the area where you want to purchase a home (includes ALL persons 18 and older living in the home)
- Properties qualified for the Program must be:
  1. Located within the borough of Brooklyn or the Bronx, NY; or city of Newark or Jersey City, NJ
  2. The primary, owner-occupied home of the buyer(s)
  3. Townhouse, condominium, cooperative apartment, 1-4 unit property, or Planned Unit Development

If you are interested in the CityLIFT Program, take the quiz on our website and find out if you are immediately eligible to start the application process.



## Community Impact Measures NHS and NeighborWorks® America Assess Resident Satisfaction

Neighborhood Housing Services of Bedford-Stuyvesant (NHSBS) is embarking on a new initiative in the Bedford-Stuyvesant community, spearheaded by NHS of New York City (NHSNYC), in collaboration with Neighborworks® America (NWA). NWA is a member-organization with more than 250 participating, community-based organizations, located nationwide. NHSNYC is a chartered member of NWA. NWA has introduced the Community Impact Measures project (CIM). The project's objective is two-fold, first to review the impact that the services provided by NHSBS have had in the community and second, to better understand the overall needs of the community in order to advocate for more programming resources to continue to meet those needs.

An 8-block radius was selected where a substantial amount of affordable housing developments are located that were sponsored by NHS. The targeted area consists of 850 households, located between Bedford, Greene, Marcy and Lafayette Avenues. A sample size for the survey is 266, with a 5% margin of error and 95% confidence interval. The project is expected to be conducted in late July, into early August 2013. We are hoping for a minimum of 70% response rate. In order to obtain this response rate, there will be 443 notices sent to residents.

NHSBS and NHSNYC will work with local, community partners to conduct an in-person, door knocking campaign to distribute surveys to the 443 households selected. The survey questions are designed to gain feedback around issues relating to but not limited to, levels of community involvement, safety issues, financial challenges, affordable housing issues and community leadership. Participants in the door-knocking campaign will pair up and will be provided with designated addresses to solicit surveys. Residents selected for the project will have the opportunity to complete the surveys on site or return to them to the NHSBS office located on Gates Avenue via stamped-addressed envelopes that they will be provided with. The campaign is expected to be conducted over a 2-week period, including 2 week-ends, to ensure that residents who are employed have the opportunity to participate.

Once all the data is collected, it will be incorporated into A Success Measures measurement tool system and evaluated by staff at NWA and NHSNYC. Success Measures has four inter-related components:

1) A carefully developed and tested participatory outcome evaluation method and approach: 2) A set of core indicators and corresponding data collection tools specific to community development: 3) A web-based data system that supports the design, implementation and tabulation and 4) A program of training and technical assistance to guide organizations in applying Success Measures and integrating evaluation into their organizational processes.

### On the Right Track An NHSBS client keeps her home with the HAMP program

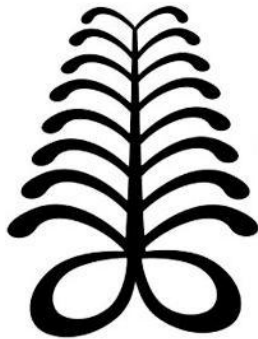
NHSBS celebrates another milestone loan modification, through the federal Home Affordable Modification Program (HAMP). A resident of Brooklyn, Customer X, came to us seeking a modification of the loan she had taken out with Countrywide seven years ago because the loan had recently been sold to Select Portfolio Services and was put through to begin foreclosure proceedings. With an outstanding balance of \$736,615, Customer X was two years behind on the mortgage, with arrears totaling \$159,603. This became understandable when we found that her monthly mortgage payments were set at a whopping \$4,558 a month with an interest rate of 8.6%.

When she arrived at her counseling session with our Foreclosure Counselor, Mr. Courtney Corbin, she was distraught and looking for a way to save her home. Mr. Corbin submitted her file for the HAMP. Once put into the review system, Customer X's case was flagged as 'suspicious' as per the guidelines of the U.S. Department of Justice and State Attorneys General global settlement. Based on this settlement, she received a reduction of her principle balance in the amount of \$481,475 and a new interest rate of 3.6%. When the file was finally assessed under the HAMP guidelines, the interest rate was further reduced to 2%. Today, Customer X's principle balance is \$263,557 and her monthly mortgage payment is now \$1,724.53.





## Community Corner Nextdoorganics CSA



Every day we as humans have to make numerous decisions about the food we eat and sometimes these decisions are challenging. We sometimes wonder; where does our food come? Or how is it grown? Or who planted and harvested it? Or how did they make it? **Nextdoorganics** offers an innovative, full service CSA (Community Supported Agriculture). They operate an urban farming and distribution network of local, organically-grown, and sustainable food year-round. They source food from a wide variety of sources from the Northeast, New York State, New York City, and our own neighborhood. Nextdoorganics tries to find foods grown or made in or near NYC. They connect their members with other independent farmers, small batch producers, cheese mongers, and bakers within the local food system. The pantry items round out your grocery list and are offered each week at the CSA pickups and deliveries. At the Nextdoorganics CSA, you will get:

- 1) Organically grown and certified organic; otherwise, grown using organic practices but not certified organic. They strive to offer as many heirloom and heritage-breed products as possible.
- 2) If produce is not organic, Nextdoorganics makes sure it is treated with minimal chemicals (like apples, for instance) and will let you know.
- 3) Transparency about where the produce comes from and when it was harvested.
- 4) As locally produced as possible by small operations from people they have personally built relationships with and trust.
- 5) No artificial chemicals, preservatives, GMO, HFCS, hydrogenated oils, or any chemically altered or partial extracts.

For more information: [www.nextdoorganics.com](http://www.nextdoorganics.com) or (516) 234 5222

### 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.



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

**Please RSVP as seating is limited**

#### July

Foreclosure Clinic: Thursday, Jul. 18<sup>th</sup>, 10am-2pm

First-Time Homebuyer Club Class: Saturday, Jul. 20<sup>th</sup> at 8:30am

Home Maintenance Training Program #1: Saturday, Jul. 27<sup>th</sup> 9:00am-3:00pm

#### August

Program and Service Orientation: Wednesday, Aug. 7<sup>th</sup> at 6pm

Foreclosure Clinic: Thursday, Aug. 15<sup>th</sup>, 10am-2pm

First-Time Homebuyer Club Class: Saturday Aug. 17<sup>th</sup> at 8:30am

Community Fair @ New Jerusalem UMC: Saturday, Aug. 17<sup>th</sup>, 10:00am-2:00pm

Home Maintenance Training Program #1: Saturday, Aug. 24<sup>th</sup>, 9:00am-3:00pm

#### September

Program and Service Orientation: Wednesday, Sep. 4<sup>th</sup> at 6pm

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

First-Time Homebuyer Club Class: Saturday, Sep. 21<sup>st</sup> at 8:30am

#### CONTACT US:

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