

Neighborhood Housing Services of Bedford-Stuyvesant, Inc.

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

WINTER 2013



Recovering from Super Storm Sandy An Example of Resiliency

When Hurricane Sandy bore down on the New York coast on October 29, many were surprised at the amount of destruction she left in her wake. Many residents were skeptical of the weather reports, having done a lot to prepare for Irene last year that proved to be unnecessary. Sandy, on the other hand, left a trail of damage that has been estimated around 50 billion dollars. The New York City Transit system was taken offline to protect it somewhat from wind and water, but large sections remained out of service for days and weeks in some cases, such as Far Rockaway. Neighborhoods were razed, vital business corridors were debilitated, some hospitals were without power or water, and an estimated 43 people across the 5 boroughs lost their lives. Amid the devastation, one saw city residents coming together to provide much needed care, support, and supplies to those affected. Volunteers and workers ranging from the National Guard and the Red Cross to members of the Occupy movement lent a hand in helping the Big Apple pull itself out of trouble.

The effects of the storm, in its aftermath, were especially devastating for one of our staff members at NHS of Bedford-Stuyvesant (NHSBS). Mr. Courtney Corbin, Foreclosure Intervention Counselor, is a resident of Far Rockaway, Queens. Unfortunately, the basement and first floor of his family's home was completely washed out. In his description of the damage, he said that beds were floating and the refrigerator was overturned during the height of the storm, and mold was beginning to set into the walls. They were without power for more than a week, and had to stay in a shelter housed in Rockaway High School. Through it all, Courtney remained a smiling example of strength and resilience, making the trip in to work every day that he could, to do what he does so well and that is to help homeowners avoid foreclosure. Program Manager and Homeownership Counselor, Mr. Kevin Washington is a resident of Staten Island. Staten Island was also heavy hit by Sandy and although Mr. Washington's residence was not directly affected, he was witness to large-scale destruction on the island.

Neighborhood Housing Services of New York City (NHSNYC) was there on the ground. Staff immediately began sharing resource information across all NHS offices to disseminate to residents and community partners across the boroughs. Strategies were in place to target those in dire need of assistance. On Saturday, November 16, NHS of East Flatbush and sponsors Flushing Bank, Freddie Mac, New York State Senator John Sampson's office and Home Depot led a charge into Canarsie delivering 300 buckets filled with basic cleaning supplies to residents within a two-block area. On December 19, staff and volunteers from NHS of New York City and NHS of Northern Queens, in partnership with NHS of Jamaica, distributed supplies to Sandy victims from an official FEMA location on Far Rockaway: the initiative was coordinated through the Governor's office and supplies were made possible by Sears.

Neighborhood Housing Services extends our heartfelt wishes for a speedy recovery for those affected by Sandy, and our condolences to anyone who has lost a loved-one. Inasmuch as we are able, NHS is here to help.

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Relief Efforts

- Was your home damaged?
- Do you have an estimate for repairs?
- Have you contacted your insurance company?
- Have you registered with FEMA?

Contact our office TODAY at (718) 919-2100 or visit our website at www.nhsnyc.org and ask about our suite of products and services to help you rebuild.

- Emergency Repair Loans up to \$10,000.00 (90-day deferment on repayment)
 - 1-4 unit Moderate Rehab Loans
- Multi-family/Mixed Use Loans (for properties with 5-20 residential units)



NHS of Bedford-Stuyvesant at the Community Leadership Institute



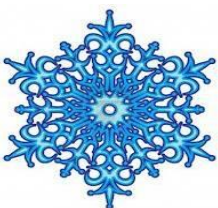
COALITION FOR THE
IMPROVEMENT OF
BEDFORD-STUYVESANT

The Office of the New York State Attorney General's Homeownership Preservation Program

(HOPP)

In October 2012, Bridge Street Development Corporation, Pratt Area Community Council and NHS of Bedford-Stuyvesant were awarded \$220 thousand dollars under the New York State Attorney General's Office, Homeownership Preservation Program (HOPP) to provide direct foreclosure intervention counseling services to homeowners in Bedford-Stuyvesant. Bridge Street Development Corporation will serve as the Sponsor-organization for the team.

The 3 organizations are members of the Asset Building Network, a committee of the Coalition for the Improvement of Bedford-Stuyvesant (CIBS). The team has made major strides in saving hundreds of homeowners from losing their homes to foreclosure over the last five years: collectively, the team has received funding through the Center for New York City Neighborhoods (CNYCN), the New York Mortgage Coalition and the New York State Housing and Community Renewal (HCR).



From October 25th-28th, members of NHS of Bedford-Stuyvesant's Board of Directors and staff traveled to the Community Leadership Institute (CLI). The CLI is an annual conference hosted by NeighborWorks America® which brings together local leaders from around the country to brainstorm on ways to expand and enforce initiatives which will increase the quality of life for residents in their respective communities. This year's CLI was held at the Marriott World Resort in Orlando, Florida.

Over the course of the conference, participants attended a series of workshops with themes that targeted specific areas of community development, from youth programming to senior citizen leadership, and from organizational management to event planning. On Saturday, about a third of the attendees went on bus tours which each highlighted a community development project that was being run by organizations in the Orlando area. These included the low-income rental properties and a business district managed by a local church, and another which demonstrated how building a safe playground for children can help bring a community together.

Members of the NHS staff and board were able to share ideas with and glean from other community leaders from all across the US and territories, from Alaska to Puerto Rico. Attendees worked on independent projects suited to meet the needs of their respective communities. The Dorothy Richardson Awards dinner was held during the conference followed by a vibrant line-dance celebration in the themed "Sunshine Room".



Standing from left: Paul Hawthorne, Esq.-board member; Tory Netto-board member; Gloria Sandiford-board member; Richard Trouth-Executive Director. Seated from left: Catherine Arline-board member; Reginald Shell-board treasurer; Margie Bhola-asst. treasurer; Gerard Miller- Community Outreach Coordinator

NHS of Bedford-Stuyvesant's Youth Leadership Academy

One key part of the CLI was the Action Planning session, where the members of the delegations came together to flesh out the idea for a project they wanted to tackle at home in their community. Participating organizations will be awarded a \$2,000.00 grant from NeighborWorks America® to act as seed money for whatever project goes forward. The NHS of Bedford-Stuyvesant team agreed that one of the biggest issues affecting the community is the lack of participation of neighborhood youth in positive enterprises and leadership roles: as well as the brain drain experienced when older members of the community transition. To answer this pressing concern, and to instill leadership skills in young people who have the potential to run organizations and start businesses down the line, NHS of Bedford-Stuyvesant committed itself to building a Youth Leadership Academy. This workshop-oriented group will target young people aged 11 to 16 and allow them to acquire knowledge and experience in community leadership, activism, entrepreneurship, financial literacy and resource management, and life skills.

Important to this endeavor is engaging established members of the community to lead workshops in content areas familiar to them. Entrepreneurs, community organizers, block association leaders, local activists, as well as our lending and big-business partners, will be called upon to share their experiences and insights with the participants. NHS of Bedford-Stuyvesant is now opening a call for both youth participants and counselors or workshop facilitators. Preference for youth participants will be given for those who live within the bounds of Bed-Stuy, Ocean Hill, Brownsville and Bushwick. Counselors and workshop facilitators, who will go through a vetting and short training process, may reside or work in any of the 5 boroughs or Long Island. For more information and an updated timetable, please contact:

Gerard Miller- Community Outreach Coordinator: (718) 732 8022; gerard_miller@nhsnyc.org

You Don't Have to Take Our Word for It *NHS Clients Describe Their Experiences*



Kalif Rahman has owned his home in Bedford-Stuyvesant since 2006. He has worked as a New York City Corrections officer for 16 years. In 1998, a co-worker of his brought him an application for a lottery that NHS of Bedford-Stuyvesant was conducting through the Department of Housing Preservation and Development (HPD). He filled it out and submitted it, not thinking much of it but knowing it was worth a shot. NHS kept in touch with him for a long while, sending letters reminding him of his log number and letting him know that he was still on the list. In October of 2006, he received a letter in the mail congratulating him on having been chosen to receive a property. The letter said that, if he were still interested, he should head down to NHS for a meeting. Upon arrival, he proceeded through the screening process, after which he was given the address to the property and a tour was scheduled for the following weekend. He was impressed with the extent of the gut renovation, including the numerous spacious rooms, the new appliances and the floors. After touring the house, Mr. Rahman began courting lenders to find an affordable mortgage. Because of the transit strike that year, the closing process was delayed, and the meeting rescheduled. He fondly remembers returning to the NHS office on December 31st, sitting around the conference table with the realtors, lawyers, and NHS staff, and hammering out the particulars. Finishing at about 11:30am, Mr. Rahman called up his friends to help him move his belongings out of the 2-bedroom apartment he had been renting. In a funny twist, the house was so new to him that he hadn't figured out how to work the shower after all of his things were moved in. He laughs when he recalls taking a birdbath that night. That notwithstanding, when the ball dropped that night and 2006 rolled into 2007, Kalif Rahman was in his home. Now the father of 4-year-old twins, a boy and a girl, he is proud to have a legacy to leave them. We gave Mr. Rahman two words, and asked him if he could define them. Here are his responses:

HOME- "When I had my apartment, home didn't really mean anything. It was still mine, y'know, but now home means a lot. Home means security. Home is comfort, peace of mind. I have 4-year-old twins now, and they know that's home. [I can say], 'you're home now.'"

NEIGHBORHOOD- "Neighborhood is a lot. I have good neighbors [all around me] and we all talk together, we're all on the same page when it comes to looking out for the block, cleaning up. We've got some good people. Community means a lot now."

Asked if he feels more invested now that he owns his home than when he was renting: "Yes, definitely. I feel part of a community now, part of a bigger structure, a wider structure of family... Community is everyone looking out for one another, keeping in touch, communicating. It's not just about a neighbor that you pass by on the elevator. We're all homeowners; we're all looking out for our homes."

If he had to talk to his twins about this experience in 20 years, when they're 24, he'd "tell them that buying a home is the best thing you could do. Going through [an organization like NHS] geared toward people in our income is the best way you could go. The sooner you can buy a home, the better."



William Jordan has been in his home in Bedford-Stuyvesant for 37 years. Coming from a family that valued homeownership and business acumen, he bought the house with a loan he got from his parents. Mr. Jordan is a longstanding member of the Brownstoners of Bedford-Stuyvesant, a community-based volunteer activist organization. Throughout his life, he has run a number of businesses, from retail establishments to a fish farm. Having partially retired, Mr. Jordan takes pride in the collection of African and African-American memorabilia that he has compiled over the years, housing an impressive private museum in his home. He has known NHS of Bedford-Stuyvesant founding member Reginald Shell since their time at Boys High School. When he began to have trouble paying his mortgage, he asked Mr. Shell for the contact information for this organization he'd heard so much about. He scheduled a meeting with NHS of Bedford-Stuyvesant's Foreclosure Counselor, Courtney Corbin, and they set to work to find out what his options were. Thanks to the hard work of Mr. Corbin and the good graces of his lender, Mr. Jordan was awarded a 3-month trial modification. After fulfilling the terms of the trial, he has recently seen his mortgage put through for a permanent modification. We gave Mr. Jordan a few words, and asked him what they meant to him. Here are his responses:

HOME- "Home is a place that gives me contentment, satisfaction, to see what I've done and how long I've been there. It gives me, also, an understanding of my neighbors around me."

NEIGHBORHOOD- "A neighborhood is a place where you can go about and, again, see your friends and see people in the community going about and doing the things they've done for a number of years, and improving their [lives]."

COMMUNITY- "Community means to me a place where you can go and find people that are similar to [you] growing in that community, doing things together, being active together, enjoying the holidays, enjoying vacations, enjoying conversation. That's community."

Asked how being a homeowner has affected him, Mr. Jordan said, "Homeownership has made me feel better about myself because I see my results; I see the results of the things I endeavored to do, put out, and see the improvements I've done in my home. It helps me to look within myself and say 'I'm improving every day.'"

If he had to tell his descendants about the process of buying, owning, and preserving his home, he'd say, "Homeownership is a way of giving you inner strength. When you first purchase a home, or desire to purchase a home, you want to improve your situation. By trying to do that, it betters you because you try to complete what you seek... It strengthens your will to do."



African Heritage Month

During the first week of February, NHS of Bedford-Stuyvesant will be host to programming centered on the recognition of African Heritage Month. NHSBS will pay tribute to those carried away on the Middle Passage, seasoned and worked on the islands of the Caribbean, and sold into chattel bondage across the Americas.

Beginning Monday, February 4th at 9am, local history aficionado and NHS of Bedford-Stuyvesant client Mr. William Jordan, will be exhibiting memorabilia which he has been collecting for more than 30 years, throughout the Bedford-Stuyvesant office. Mr. Jordan's collection includes everything from slave bills-of sale to wanted posters, paintings, sculptures, maps, and more. Stop into the office to marvel at the spirit of the pieces, and to see what one man's dedication to the history of his people can accomplish.

On Wednesday, February 6th at 1:00pm, a ranger from the African Burial Ground National Memorial will give a presentation on the history of the site and of African-descended people in New York. The African Burial Ground, a block east of Broadway between Duane St and Reade St in Lower Manhattan, was the final resting place for approximately 15,000 free and enslaved Africans from the 1690's to 1794.



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

Please RSVP as seating is limited

January

Open House: Wednesday Jan. 9th at 6pm
Homebuyer Orientation: Saturday Jan. 12th at 9am
Energy Efficiency Seminar: Wednesday Jan. 16th at 6pm
Foreclosure Clinic: Thursday Jan. 17th, 10am-2pm
Home Maintenance Training Program: Saturdays Jan. 19th at 9am
Habitat for Humanity Presentation: Tuesday Jan. 29th at 6pm

February

Rehab Loan Seminar: Tuesday, February 5th at 6pm
African Heritage Month program: Wednesday Feb. 6th at 1pm
First-Time Homebuyer Club Class: Saturday Feb. 9th at 9am
Energy Efficiency Seminar: Wednesday Feb 13th at 6pm
Foreclosure Clinic: Thursday Feb. 21st, 10am-2pm
Habitat for Humanity Presentation: Tuesday Feb. 26th at 6pm

March

Homebuyer Orientation: Saturday Mar. 9th at 9am
Open House: Wednesday Mar. 13th at 6pm
Foreclosure Clinic: Thursday Mar. 21st, 10am-2pm
Habitat for Humanity Presentation: Tuesday Mar. 26th at 6pm

CONTACT US:

**NHS Bedford Stuyvesant,
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**

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