

Neighborhood Housing Services of Bedford-Stuyvesant, Inc.

NHSBS News Celebrating **23** Years of Excellence
In Bedford-Stuyvesant and Beyond

Winter 2015



One NHS



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The annual All Staff meeting was held on Monday, January 12th, hosted by NHS of Northern Queens. The day was a great success. The CEO, Ms. Bernell Grier kicked off the day with an overview of a successful 2014 and the assurance of a successful 2015. Other members of the Executive Management Team (EMT), followed by providing updates on their respective offices/department’s accomplishments and goals for 2015. A representative from Humana, enlightened the staff with more tips and benefits available from the Employee Assistance Program (EAP) and Work-Life Services. There was a role playing exercise where staff played out scenarios of two program counseling sessions, one in foreclosure and the other in first-time homeownership. There was a robust staff exchange of best practices following each scenario that left all with new and revived knowledge. There was a service award presentation to staff that have been at NHS from as little as one month to over 20 years. The presentation was earnest and there was a show of appreciation for all.

A New Year, A New Home

NHS’s goal is to provide education, counseling and other resources to promote long-term financial stability and housing security. We are always happy to report when one of our clients completes the process and turns the key to their new home.

Cynthia McMullen, a new homeowner at NHS of Bedford-Stuyvesant, (NHSBS) found us through an internet search for home buyer’s assistance. She attended our First Time Home Buyer’s Education class in July of 2013 and was excited about the many possibilities she discovered, such as the HPD HomeFirst Down Payment Assistance Program and the SONYMA Conventional Plus mortgage program. The next month, she attended a Pre-Approval Day at NHSBS co-hosted by Wells Fargo Home Mortgage. After receiving her pre-approval that week, she immediately began shopping for her home.

The search was difficult: many properties that she could afford were out of her desired area or needed a great deal of repair work, and many that she wanted would have blown her budget. Undeterred, Ms. McMullen used this time to increase her assets and improve her credit so that she would be in a better position to purchase the house of her dreams. She contacted us in September of 2014 to say that she had placed an offer on an attractive property. The place she found was a 2-family home in Mount Vernon, where the housing prices were more manageable than the immediate area in Brooklyn where she had initially thought about buying a home. Utilizing the education that she received from our Homeownership Counselor, Cynthia was able to put down 10% on a mortgage with Citibank, using their Home Run program.

Cynthia closed on her house on January 12th: Congratulations on another success story.





Giving Back to a Community in Need

During the months of November and December, NHSBS reached out to help our neighbors who most in need. We launched a food drive leading up to the Thanksgiving holiday so that families struggling to make ends meet could feed their families well. At the beginning of December, we started a food, toy, coat, and clothing drive to carry people through the hardest part of the winter. We realize that a can of food or a toy can only do so much to ease a family's burden, but we wanted our fellow Brooklyn residents to know that someone out there cares.

Working with Isabahlia Ladies of Elegance Foundation, NHSBS handed out donations to 25 families in the Brownsville/East New York area of Brooklyn. On December 19th, we joined Isabahlia at their annual Christmas show, where young people showed their talents by dancing and reciting poetry.



Safe at Home

Protecting Homeowners from Foreclosure Scams

Ms. McLean was delighted when she saw an advertisement promising to help her avoid foreclosure. Five years after turning the key in her home, she had suffered a loss of income and was finding it difficult to keep up with her monthly mortgage payments. She called the number on the screen immediately and asked how the company could help. They told her they could solve her problems, but she had to give them a one-time deposit of \$6,800 in order to proceed. Afraid and desperate to save her home, she agreed. Once she had paid them, this "Foreclosure Services" company referred her to a lawyer that they worked with and Ms. McLean was asked to sign a retainer. Over the course of nearly two years, these attorneys made a show of submitting documents to the bank and negotiating on her behalf. For their services, she was made to pay nearly \$1,500 per package submitted. She received little communication from the lawyers unless it was to discuss payment, and she got no word as to the status of her mortgage.

Hearing about the issue she was having, Ms. McLean was referred to NHS of Bedford-Stuyvesant by a friend and former client. Our Foreclosure Counselor, Courtney Corbin, contacted Bank of America and began interacting with the lender as her third-party representative. The loan officer from BOA informed Mr. Corbin that they had not received the updated documents they had requested for 4 months. Working with the bank, Mr. Corbin submitted the necessary documentation and Ms. McLean was approved under the federal HAMP modification program in record time: less than 30 days. She made her first trial payment in November, and the modification will be made permanent as of February 1. In a bizarre twist, the attorneys that Ms. McLean had on retainer have continued to call her, claiming they need to hear from her to get her documents submitted. When passive messages didn't seem to be working, they started making threatening phone calls.

Ignorant of the fact that her loan had been modified, representatives from this firm began harassing our client and demanding payment. Mr. Corbin is currently working with Ms. McLean to package a formal complaint with the NYS Attorney General.

Original Principal Balance: \$315,924.40
Original Interest Rate: 5.5%
Original Monthly Mortgage Payment: \$2,467.15

New Principal Balance: \$363,359.67
New Interest Rate: 2% (graduating to 4.25% by 2021)
New Monthly Mortgage Payment: \$1,554.96 (\$1961.96 by 2021)

Stepping Off on the Right Foot

Financial Empowerment for Brooklyn Youth



NHSBS is proud to be working to expand the skill sets of young people in our community. With our Youth Financial Literacy and Leadership Program, we have helped to educate some 80 middle and high schoolers in the basics of money management since the inception of the program. We believe that building a firm foundation is important to strengthening Brooklyn's families and neighborhoods. Kids who complete our program have an understanding of the origin and function of money, the role and types of financial institutions and accounts, budgeting and savings, credit and debt management, as well as investment and financial planning. With these skills, they will be in a position to support the development and growth of the communities they are a part of.

On December 8th, we held our last YFLL class of 2014 in the library of Brooklyn Excelsior Charter School. After being welcomed by the Assistant Principal and Director of Stakeholder Engagement, Ms. Sonja Jones students and parents sat for the 5-hour interactive workshop. The emphasis was on breaking through the difficult technical language of finance, such as commodities and annuities, and making money management accessible and relatable to students. The adults in attendance also gained insights into things like debt-to-income ratios and budget-setting.

Of those who attended the December class, 11 year-old Madison Vasquez was the first to open her free savings account with the help of NHSBS. Her father had attended our Home Buyer's Education class and was so impressed with the education they received that he not only followed up with the savings account, but got Madison registered to attend Brooklyn Excelsior starting in January. We are excited to see them progress.

NHSBS Year in Review

2014 was a busy year for Neighborhood Housing Services of Bedford-Stuyvesant, Inc. From community board meetings to resource fairs, we were busy involving ourselves in the growth and development of Brooklyn's neighborhoods and communities. Below is a selection of shots from throughout the year.



From top left to bottom right: Assemblywoman Annette Robinson (D- District 56) speaking at the Annual 36th Council District Senior Breakfast at Brooklyn Botanic Garden; Femi Faoye (D.R.E.A.M.) and Officer Williamson (81st Precinct) at the Youth Financial Literacy & Leadership Program in February; Board members at the NHSBS Annual Benefit at Weeksville Heritage Center; NFL Commissioner Roger Goodell and schools officials at the dedication of the new athletic field at Boys and Girls High School; Foreclosure Counselor Courtney Corbin and new Program Assistant, Ana Diaz at the October Foreclosure Intervention event with NationStar Mortgage; Community Outreach Coordinator Gerard D. Miller Jr., Popular Community Bank Vice President, Wendy Scarlett, NHSBS Executive Director Richard M. Trouth, and NHSEF Exec. Director Tonya Ores on a radio program with the New American Chamber of Commerce; NHSBS Board member Christine Parker, Assemblywoman Robinson, House of the Lord Church Pastor Rev. Dr. Herbert Daughtry, Councilman Robert E. Cornegy, (fmr.) Mayor David Dinkins at the rededication of Nelson Mandela Field on Nelson Mandela Day of Service.





Housing Security

NHSBS Launches Rental Housing Education and Counseling

Beginning **Thursday, February 12th**, NHSBS will be providing rental housing education and counseling for current tenants and those looking to move. The Rental Housing Education & Counseling Program will be comprised of a 3-hour education class and a one-on-one counseling session.

During the class, participants will learn about various aspects of tenants' rights and responsibilities, landlord rights and responsibilities, affordability guidelines, state and local law covering rentals, as well as paths to homeownership. You will receive a certificate to acknowledge that you have been fully educated. NHSBS will bring the same level of care and expertise common to our home buyer's counseling to the one-on-one renter's appointment. We will do a review of your income, credit, and assets to help you determine how much you can afford to pay in rent per month. We will then be able to provide an analysis for a prospective landlord to prove your suitability as a tenant.

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.



Setting the Vision

Community Meeting to Redesign Jesse Owens Park



On Wednesday, January 14th, NHSBS' Community Outreach Coordinator joined educators, parents, students, and other stakeholders in a Parks Department visioning meeting for Jesse Owens Park on Lafayette Avenue. The meeting, held at PS. 26- Jesse Owens, was intended to gain community input on the expected \$4.5M renovation of the site, and to introduce local residents and stakeholders to the community organizations in the area that can provide resources for their families. Among those who spoke were Parks Commissioner Mitchell J. Silver, 36th District Councilman Robert E. Cornegy, and PS 26's principal Cynthia Celestine. They touched on the fact that the park has been basically ignored by city planners since 1991, and that much of the equipment and infrastructure is outdated and badly in need of repair. Each of the speakers stressed the importance of bringing quality modern facilities to the area to respond to the needs of the community.

Attendees were broken into groups and asked to brainstorm ways to improve the park. A lot of thought was given to the look and feel of the space, such as taking down unnecessary fencing and adding lighting and color. It was also suggested that a performance area and gathering place be created to accommodate community events like dance performances and movie nights. Each group presented their ideas, which were gathered by Parks employees and reps from the landscape architecture firm responsible for the project. The stand-out group was the Silver Team (named after the Commissioner), which was composed of young students of PS 26.

NHSBS Workshop and Seminar Calendar

January

- FREE Home Buyer's Orientation: Wednesday, January 7th, 6pm-8pm
- First-Time Home Buyer Education Class: Saturday, January 17th, 8:30am-4pm
- FREE Foreclosure Walk-In Clinic: Every Thursday, 10am-2pm

February

- FREE Home Buyer's Orientation: Wednesday, February 4th, 6pm-8pm
- FREE VITA Tax Preparation: Thursday, February 5th, 12th, 26th, 10am-2pm
- Rental Housing Education Class: Thursday, February 12th, 6pm-9pm
- FREE Youth Financial Literacy Class: Saturday, February 14th, 10am-3pm
- FREE Financial Capabilities: 5 consecutive Tuesdays, starting Feb 17th, 6pm-8pm
- First-Time Home Buyer's Education Class: Saturday, February 21st, 8:30am-4pm
- 3-week Home Maintenance Training Class: starts Saturday, February 28th, 9am-3pm
- FREE Foreclosure Walk-In Clinic: Every Thursday, 10am-2pm

March

- FREE Home Buyer's Orientation: Wednesday, March 4th, 6pm-8pm
- FREE VITA Tax Preparation: Thursday, March 5th, 12th, 19th, 26th, 10am-2pm
- First-Time Home Buyer Education Class: Saturday, March 21st, 8:30am-4pm
- FREE Foreclosure Walk-In Clinic: Every Thursday, 10am-2pm

Please RSVP as seating is limited

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