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Saved From Foreclosure: A Personal Testimony



Shonvelle Douglas

Normally, we would have the honor of writing about a resident and how their lives have been impacted by Neighborhood Housing Services. But sometimes their personal story is so compelling that covering it ourselves wouldn't have nearly rendered the same justice as having them tell it.

Shonvelle Douglas, a native of Guyana and East New York resident, is one such example. Her story, unfortunately, is similar to countless homeowners who have fallen behind on their mortgage payments due to job loss.

This letter has been slightly altered from the original. Also, the Mortgage Assistance Program (MAP) is a mortgage debt relief program administered by the Center for New York City Neighborhoods (CNYCN). Without further adieu, here is her story:

By Shonvelle Douglas

In 2009, six months after purchasing my first home, I was laid off from my job because the company downsized. I was jobless with a mortgage and other bills that still needed to be paid. I tried desperately to gain a place back in the job market but had no success. I explored every job avenue that surfaced. Initially, I thought that it would take a little time for my situation to sort itself out but it went from bad to increasingly worse. Like many others that had that false sense of job security and was facing the same or worse crisis because of the state of the economy, I was very disillusioned. The stress of not having a job and the thought of losing my home adversely affected my health. I was hospitalized three times between July and August in 2012. With nowhere else to turn, I applied to

Social Security Disability Income and was approved at the end of December 2012. I even managed to secure a part-time employment to help with my expenses. Even though my situation looked less dismal, the monies I received could not cover my expenses. I still found it difficult to pay my mortgage arrears coupled

“Basically, the program gives you up to \$25,000 (my expenses were \$24,567) to get yourself back on track and you pay absolutely no interest on the money!!!”

with the regular monthly payments plus my other living expenses. I tried to apply for a modification from the bank but was told that I do not have sufficient income to qualify for such a modification. I became even more desperate; I had

seemingly exhausted all my avenues but I refused to give up. I prayed that there is a program or someone that will be able to help me save my home. At this point, I was willing to do almost anything.

One day, I confided in a friend and after sharing my story with her, she told me about Neighborhood Housing Services (NHS). She said that they are very good at what they do and if anyone can help me it would be them. I figured I still had everything to lose and it wouldn't hurt to check it out. I got in contact with NHS, sat with two wonderful representatives that gave me hope.

One was assigned to me along with an attorney from Grow Brooklyn. These very knowledgeable individuals understood my situation and treated me with dignity and respect. The information that was given to me was straight forward, clear, concise and was designed to truly assist me. The MAP (Mortgage Assistance Program), worked through Neighborhood Housing Services, is intended to help homeowners in difficult financial situations keep their home even in the foreclosure state. Basically, the program gives you up to \$25,000 (my expenses were \$24,567) to get yourself back on track and you pay absolutely no interest on the money!!! I thought this was too incredible to believe, but it gets better: I can pay this money off during the life of my mortgage or pay it off sooner. Yes, there was the initial paperwork: hardship letter, mortgage note, bank state-

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Testimony cont.

ment, credit check, proof of income, other minor information here and there, and then the closing approximately four months later, but that was nothing compared to the peace of mind and knowing that things will be alright. I plan to pay it off sooner. I am grateful to NHS and MAP for saving my home; I want to share my story with everyone I meet. If you are sincere in your efforts to save your home and have financial difficulties such as mine, please, please contact NHS and see what see what MAP can do for you.

My mortgage was reinstated by the bank and my foreclosure case was immediately terminated. This program turned my overwhelming situation into a manageable one and gave me hope. Once again, thank you NHS and the MAP committee.

For more info. about Foreclosure Prevention Services & MAP, please call 718-469-4679.



Canarsie Students Raise Money for Sandy Relief



Angella Cummings (middle) standing with Principal Mrs. Jackson (left) and the Student Council of PS 66.

There are many highlights for 2013. One being worthy of praise is the selfless and inspiring actions of the Student Council of PS 66. This group of mostly 12 and 13 year-olds, under the guidance of Principal Mrs. Jackson, in the early part of the year raised \$500 to be used to assist families still reeling from Superstorm Sandy in Canarsie. Many of students were themselves impacted directly by the storm. In June of this year, NHS accepted the donation on behalf of the Canarsie

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The Canarsie Office Moves



Photo by Richard Rosario

On October 7, Neighborhood Housing Services of East Flatbush (NHS) opened its doors to its new Canarsie satellite location on 9715 Ave L on the corner of Rockaway Parkway, right above an eye wear business. NHS staff combed the neighborhood that day handing out flyers to passersby, dropping in on local businesses, spreading the word of the grand opening guerilla style.

The previous NHS Canarsie office was on 9201 Flatlands Ave., a space donated by

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Upcoming Events

Date	Subject	Location	Time
Every Wed.	Fast Track Homebuying Course By appointment only.	NHS East Flatbush 2806 Church Ave. Brooklyn, NY 11226	3PM
Flexible	Free Foreclosure Intervention Clinic Please call to schedule an appointment.	NHS East Flatbush 2806 Church Ave. Brooklyn, NY 11226	Flexible
Thur. Jan 23	Free Homebuying Seminar (Call to RSVP)	M&T 354 Flatbush Ave. (bet 8th & 7th Aves)	6PM
February (Date To Be Announced)	Home Maintenance Training Course	Astoria 1045 Flatbush Ave. Brooklyn, NY 11226	6PM



All About Snow Removal



I'll admit: it can be soothing watching snowflakes gracefully fall, silently building form and layers. Children also love this element, the snowball fights, the snowmen and snow angel effigies on the ground. But for a homeowner, this is just another chore on the to-do list in maintaining your property, a costly and dangerous one for you and pedestrians alike if it's neglected.

Equipment: The snow shovel is the standard tool of the trade. Make sure the handle is screwed on tightly before use. You may also want to check to see if the handle screws are weakened after a cleanup. Another popular tool is the **snow blower** which comes in two classes: the Single Stage is light and has a rubber edge that gets close to the sidewalk; it has a reputation of handling

wet snow. Stage Two unlike Stage One can be used over gravel and has an auger that breaks up snow. The downside to the snow blower is that you have to use the shovel to scrap off the remaining snow or ice sheath.

Salt: Salt or deicers prevents ice or snow from binding to the pavement. Rock salt or snow salt is the most popular and affordable. According to Popular Mechanics, a technology and science magazine, it is advisable to sprinkle salt close to the ground forming manageable rows. They also suggest that you apply salt before a major storm; this will prevent the snow sticking to the ground and make the cleanup easier.

Deicing salts are also known to damage concrete over a period of time. Salt attracts additional

water to the pavement. The concrete absorbs water and the water causes the sidewalk to expand after the temperature drops. As a homeowner, you must weight your options regarding safety, cost, and the potential damage to the sidewalk.

Here are some shoveling tips:

Stretch: Removing snow can be back breaking work. You will be surprised with how many pounds of snow you've cleared. It makes sense to stretch especially your back, hamstring and shoulders before shoveling. And once you get started, pace yourself.

Drop Off Point: Decide where you will dump the snow before you start. In New York City, it is illegal to dump snow in the street. As you get started, the first shovelful will be the farthest from you, getting shorter as you make a way toward the designated mound.

Posture: It is best to hold the shovel close to you body. This will help prevent you from over-exertion and suffering back problems. Don't twist your body when throwing snow and keep your back straight when going from a bent position to upright.

Don't Over Dress: It is important to be warm as possible and dress in layers but you don't want to overdress which can lead to excessive perspiration and dampness which further causes chills.

Cars: Clean the car first and then its surroundings.

Tag Team: Assistance from a friend, family member, neighbor or young person up the block not only makes the task easier but friendly conversation makes the time go by quickly as well.

Rest: You know your body better than anyone else. Take breaks when necessary, especially if you have a strenuous job ahead.

Head Start: If you expect a snow storm or heavy fall, it may be wise to remove as much snow during the snowfall and finish it when the snow stops. This will

Snow cont. on next page

Voices from the Street

The Select bus line on the B44 and B41 is up and running. Do you think these bus lines were a good idea? Do you think it is more efficient than the previous Limited buses?



Darren, the Single Guy:

"I don't think it was worth the fare hike. It's not increasing efficiency. I've been to other cities, to other municipalities and the buses are free, you have multi ways to pay, and you have multiple lines. I don't think it's better."



Eileen, Grandmother:

"I don't think it's quicker. To me it's slow. It's so long; these streets are so busy. We don't need a bus that size. It seems like it's a few of them on the road."



Adam, Writer

"I never used it. I think it's more of a hindrance. In my opinion it disables the common man; it tells folks don't leave your house on time. It causes more traffic, it took away a lane – parking. We only have two lanes here."



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Brooklyn Real Property. A larger space was indeed necessary to accommodate the ever increasing needs of the community given the post-Sandy recovery. Many homes in the area are still in dire need of repair and the number of homeowners 30 to 90 days delinquent on their mortgages has sky rocketed after the Superstorm according to Property Shark, an online research company that collects foreclosure data. NHS is currently providing home improvement financing and grants when available, free homeowner insurance review, free foreclosure intervention counseling, first time homebuyer counseling and home repair and construction inspections at the Canarsie location. "NHS was here before the storm and we will be here well after

the storm," said Albert Payne, NHS of East Flatbush board member and Canarsie resident, at the vigil commemorating the first anniversary of the storm on October 28.

To reach the Canarsie office, call 718-469-4679.



Photo by Richard Rosario

The staff of Neighborhood Housing Services of East Flatbush wishes you and yours a joyous Holiday Season and a prosperous 2014.

Snow cont.

allow your work to be more manageable.

Stretch When Done: Your muscles in your back, thighs and arms may be sore when finished. Stretch those respective parts, hydrate yourself and rest. Good luck shoveling.

Sources:

- Berendsohn, Roy. *16 Cardinal Rules for Snow Shovelin*. Popularmechnics.com. February 9, 2011.
- Reaves, Lawrence. *Salt Damage to Sidewalks and Driveway*. Ezine Articles. March 27, 2013.
- Morgan, Tom. *Tips for Snow and Ice Removal*. Weatherchannel.com. (No date listed).



Students cont.

Coalition which it is a member. The Canarsie Coalition is a group of not profits and residents working to assist Canarsie in all areas of recovery.



NHS of East Flatbush
 2806 Church Avenue
 Brooklyn, NY 11226

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