

Strengthening Communities Across Brooklyn For Over 27 years

Newsletter Fall 2020

'BNS On The Move' 1921 Atlantic Avenue

BNS will have a new and permanent home in 2023. As part of Mayor Bill de Blasio's efforts to increase affordable housing opportunities for New York City residents, the development process for 1921 Atlantic Avenue, Brooklyn has begun. The site will comprise 193,134 square feet designated for residential space for seniors and affordable housing units. There will also be a 44-car, enclosed parking area, rooftop access for residents, a lounge, Brooklyn Neighborhood Services office, a community facility operated by Oka farms and an organic supermarket. The site is being developed by Dabar Development Partners LLC in partnership with Thorobird Companies, two Minority and Women-Owned Business Enterprises (M/WBE).



Work In Progress: Mixed Use

Anticipated Completion Date:
December 2022

Owner: 1921 LIHTC LLC
315 Madison Ave., 3rd floor
New York, NY 10017
212-653-8878

For Additional Information:
718-875-8160

General Contractor:
Monadnock Construction, Inc.
155 Third Street
Brooklyn, NY 11231
718-875-8160

To anonymously report unsafe
Conditions at this work site, call 311.
Para reportar condiciones peligrosas
en un sitio de trabajo, llame al 311.
No tiene que dar su nombre.

To see other permits issued
on this property, visit:
www.nyc.gov/buildings




Wellness Wednesdays with The Office of NYC Council Member Robert E. Cornegy Jr. D-36

The Office of NYC Council Member Robert E. Cornegy Jr., D-36 provided vital information and resources to Brooklyn residents through the pandemic. Wellness Wednesdays, a series of Wednesday outdoor events coordinated by the CM's office, from July 29th through early September, at Bedford-Stuyvesant Restoration Corporation, provided attendees with; mental wellness tips, voter registration assistance, Census 2020 resources, Personal Protective Equipment (PPE), food distribution and more.



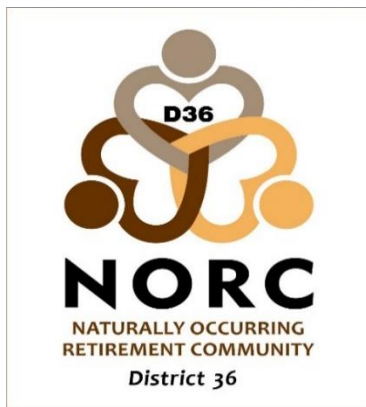
NYC Council Speaker, Corey Johnson joins Council Member Cornegy and Team Cornegy in the distribution of food supplies



Residents lined up to benefit from the resources available at the recurring events



BNS staff members Andrea Green, Community Outreach Coordinator and Hector Ramos, Housing & Financial Literacy Counselor, joined Team Cornegy at a few of the events providing information on BNS' programs and services.



District 36's NORC Launches Webinar Series Serving Bedford Stuyvesant and Crown Heights Seniors

COVID-19 has challenged everyone to create new ways to access services and obtain information needed to stay safe and connected to family and community. The D36 NORC, like many other services, has transitioned to a primarily virtual platform, to make sure that seniors are able to stay connected with the programs and services they need to age in place. The virtual webinar series includes sessions on fraud prevention, securing benefits and entitlements, health-related support, social services, financial literacy education, recreational activities, accessing emergency home repair grants, supportive counseling and more. ***"The NORC focuses on keeping seniors living in their house or apartment, in an environment where they are comfortable and safe, while encouraging them to stay connected with community resources,"*** says program administrator, Richard Truth, Executive Director, Brooklyn Neighborhood Services. Bessie Edwards, of B. R. Edwards Associates, RE was recently appointed consultant to the program, providing program development and implementation.



Maria Saint-Vil, NORC grant recipient

Maria first came to BNS in May 2019 when she was 12 months behind on her mortgage. She had fallen behind after the death of her husband and was not able to get back on her feet until a year later. During that time, she had accumulated mortgage arrears in the amount of \$26,000.00. Although she was able to resume her monthly mortgage payments after a year, in the amount of \$1,880.00, she was unable to pay off the arrears. When she came to us, she did not qualify for a loan modification due to her circumstances; however, she was able to qualify for the New York State Mortgage Assistance Program (MAP), that assists delinquent homeowners in paying off their mortgage arrears and bring them current. In October, Maria's boiler broke down and she had been out of heat for almost three weeks; thanks to the NORC program, BNS was able to provide a grant to her in the amount of \$2,500.00 toward the replacement of her boiler.

COVID-19 / Forbearance, Fannie & Freddie

What you need to know

The Federal government and some cities, counties, states, courts, and companies have set foreclosure moratoriums for particular kinds of mortgage loans. The Federal Coronavirus Aid, Relief, and Economic Security (CARES) Act, signed into law on March 27, 2020, imposed an initial 60-day foreclosure moratorium starting March 18, 2020 for federally backed mortgage loans. Since then, The Federal Housing Administration (FHA) and U.S. Department of Housing and Urban Development (HUD) have extended the date for single family homeowners with FHA-insured mortgages from October 31st to now December 31st, 2020 for homeowners with FHA-insured mortgages. If you were current on your mortgage prior to receiving a forbearance you will have the following 4 options for repayment;

1. *Repay missed payments all at once*
2. *Schedule a payment plan*
3. *Move the amount of missed payments to the end of your loan term*
4. *Request a loan modification to reduce your monthly payments*

If you do not know if your mortgage is an FHA-insured loan, please contact your servicer or call BNS and speak to a Housing Counselor.

If you have a **conventional mortgage**, and received a forbearance, you will be subject to the specific repayment guidelines set by the investor of your mortgage; check with your loan servicer for details.

The Federal Housing Finance Agency (FHFA), which regulates Fannie Mae and Freddie Mac loans, has suspended foreclosures and REO evictions through December 31, 2020; this applies to properties that Fannie Mae or Freddie Mac have acquired through foreclosure or deed in lieu of foreclosure transactions. **If you do not know if your loan is owned by Fannie Mae or Freddie Mac, please contact your servicer or call BNS and speak to a Housing Counselor.**

COVID-19, Landlords and Tenants

What you need to know

Hundreds of tenants have not paid their rent since March 2020 while desperate landlords face financial challenges as they fall behind on paying their bills and exhaust their savings.

On June 30, 2020 the Tenant Safe Harbor Act ('TSHA') was put into law providing residential tenants' protection from being evicted due to non-payment of rent resulting from the effects of COVID-19. The TSHA only applies to residential and non-commercial tenants; it does not protect tenants who willfully withhold rent or those who have not suffered financial hardships as a result of COVID 19.

TSHA does not waive or forgive rent arrears accumulated during the COVID-19 period so landlords are permitted to file monetary judgements from delinquent tenants. Prior to filing, they are required to do a thorough investigation into their delinquent tenant to ensure that they are 'actually' experiencing financial hardship.

Landlords are further prohibited from rent gouging and are not allowed to increase the rent during the lease term, and they may apply rent security toward missed payments. They are not permitted to identify individuals who have tested positive for COVID-19 in notices to other tenants within their building; however, they are permitted to post notices stating that someone within the building has contacted COVID-19 without identifying the individual or the apartment number.

Residential tenants can apply for what is called a 'One Shot Deal' which is an emergency grant assistance program administered by the NYC Human Resources Administration (HRA), that assists qualified individuals who need money for emergency payments toward rent during unforeseen circumstances such as COVID-19.

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PLEASE NOTE THAT ALL COUNSELING SESSIONS ARE CONDUCTED VIA TELEPHONE UNTIL FURTHER NOTICE; IF YOU NEED TO SEE A COUNSELOR, PLEASE CALL THE OFFICE TO MAKE AN APPOINTMENT.

Programs and Services

First-time Homebuyer Education & Counseling | Refinancing | Down Payment & Closing Cost Assistance | Foreclosure Intervention Counseling | Financial Literacy Education & Counseling (Youth and Adult) | Tenant Education and Counseling | NORC Senior Support Services | Emergency Home Repair Grants | Tax & Water Lien Assistance |

Communities We Serve

Bedford-Stuyvesant | Brownsville | Bushwick | Clinton Hill | Crown Heights | Cypress Hills | East New York | Fort Green | Greenpoint | Ocean Hill | Red Hook | Williamsburg

Contact Us

**Brooklyn Neighborhood Services
506 MacDonough Street, Lower Level
(Nazarene Community Center)
Brooklyn, New York 11233-1510**

(718) 919-2100

info@bnscdc.org

Visit our website at:

www.bnscdc.org



@bkneighborhood

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