



BROOKLYN
NEIGHBORHOOD SERVICES

EMPOWERING NEIGHBORHOODS ACROSS BROOKLYN

NEWSLETTER

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BNS Continues to
Amplify Community
Spirit with Event
Participation

BNS Hosts 1st Annual
NORC Event

Nurses Corner

BNS Conducts 3rd
Annual Summer Youth
Financial Literacy
Workshop: 'Smart Start to
Money Mangement' for
Local High School
Students

BNS Client Spotlights -
Detailing the True Impact
of our Programs to our
Clients.

***BNS stabilizes local
communities by preserving
affordable housing and
providing opportunities for
financial empowerment and
community leadership.***



EQUAL HOUSING
OPPORTUNITY

BNS Continues to Amplify Community Spirit with Event Participation

Throughout the summer, Brooklyn Neighborhood Services (BNS) actively participated in a series of community events, reinforcing the ongoing commitment to community engagement, staffing informational booths, hosting workshops, and participating in local festivals and fairs. These events provide a valuable platform to share resources and knowledge, engage community members in meaningful discussions, and address specific needs and concerns.

This vibrant summer schedule underscores our dedication to being an accessible and responsive community partner, working tirelessly to enhance the lives of Brooklyn residents through active and sustained engagement.



Attorney General Letitia James Leads Educational Panel on Theft and Foreclosure Prevention

On July 11th 2024, Attorney General Letitia James along with other local leaders hosted an educational panel focusing on deed theft and foreclosure prevention. The Community Room at Bedford Stuyvesant Restoration was filled to capacity with community homeowners eager to learn how to defend against various scams, including deed theft, foreclosure, and bank fraud. The event aimed to educate and empower residents with the essential tools and resources needed to protect their properties and financial well-being.

BNS was among many community organizations actively participating, offering insights into our Foreclosure Intervention Program.

During the panel, Attorney General James highlighted the critical need for legal representation stating, "If you're served papers, it's important that you get legal representation." The discussion covered vital topics related to scam prevention, providing attendees with practical advice and strategies to guard against fraudulent activities.

The event underscored the community's proactive approach to addressing and preventing scams, placing a strong emphasis on education and legal support. Through participation in such events, BNS continues to reinforce its commitment to supporting and protecting the community, equipping residents with necessary knowledge and resources.



Standing room only as Panelists answer crowd questions



NYS Assemblymember Stefani Zinerman (56th District) addresses the crowd as AG Letitia James and NYS Senator Jabari Brisport look on



HUD Celebrates Homeownership and Women Veterans Day at Brooklyn House Party Event

On June 12th, the U.S. Department of Housing and Urban Development (HUD) hosted a special "House Party" event at Restoration Plaza in Brooklyn, combining a celebration of National Homeownership Month with Women Veterans Day. This event was part of the nationwide "HUD on the Road" initiative, aimed at making homeownership more accessible and providing valuable resources directly to communities.

The Brooklyn House Party was not only about educating attendees on buying a home but also celebrated Women Veterans Day, recognizing the contributions of women veterans and providing them with tailored resources. The event featured a mix of homeownership counseling, financial services, and benefits enrollment, specifically designed to meet the needs of all attendees, including veterans.

BNS joined other organizations from across the state that partnered with HUD to offer a comprehensive suite of services at the event. These collaborations ensured participants could access a wide range of support, from financial planning to securing veteran-specific benefits, all under one roof.

The event not only provided critical information and resources but also encouraged attendees. As HUD continues its "HUD on the Road" series, the agency remains committed to educating prospective homeowners across the country, with a special emphasis on making every American feel included and supported in their journey toward homeownership.



Event Stakeholders make brief remarks and Kimberly McClain (HUD Asst Secretary for Congressional and Intergovernmental Relations) presents plaque to Veteran Marlene Heath



(L to R): NYS Assemblymember Stefani Zinerman (56th district), BNS Outreach Coordinator Natasha Hinson, and NORC Program Coordinator Hector Rosario

BNS Celebrates Community and Safety at National Night Out

On Tuesday August 6, 2024, BNS once again participated in the annual National Night Out Against Crime, a nationwide event dedicated to enhancing the relationship between communities and law enforcement. This event brought together residents, local police, and city officials at over 70 locations across New York City to promote a united front against crime and to foster safer, more caring neighborhoods. BNS tabled at the 79th Precinct's location, under the tent at Restoration Plaza.

National Night Out is more than just an event; it's a vital community-building campaign that plays a crucial role in linking the police and the community they serve. By participating, BNS aimed to strengthen these ties, providing support and resources aimed at community safety and wellbeing. The event featured a host of activities including local vendors and artisans, DJ and dancing, food booths, and plenty of activities creating a festive atmosphere that was enjoyed by all ages.

This was a fantastic opportunity to meet with community members face-to-face, answer their questions, and introduce the many ways BNS assists in improving their quality of life. Local precinct leaders and community representatives were in attendance, including Congressman Hakeem Jeffries. It was inspiring to see so many community members and local businesses come together with the common goal of fostering partnership and safety.

National Night Out not only allowed us to connect with the community but also to reinforce our commitment to making Brooklyn a safer, more connected place to live. The success of this event has energized our efforts, and we look forward to continuing our work in the community, hand in hand with our neighbors and local law enforcement.



Photos (L to R): Congressman Hakeem Jeffries responds to the concerns of the crowd; Representatives from the 79th Precinct pose for a group photo

BNS Supports Wellness at the 2nd Annual Bed Stuy Health Fair

The morning of Saturday August 24, 2024 saw the parking lot of the Bed Stuy Family Health Center transformed into a lively scene with balloons, pop up tents, and fragrant bbq smoke as the community came together for their 2nd annual Bed Stuy Health Fair. Brooklyn Neighborhood Services (BNS) was on hand at this pivotal event, which offered an array of free health screenings, engaging family activities, and a delightful assortment of free food and drinks.

The health fair, aimed at promoting wellness and health awareness within the community, provided invaluable services to attendees of all ages. Families enjoyed a day filled with informative and fun activities designed to educate and encourage healthy living. Children were particularly excited about the opportunity to receive a free backpack, grab some books from the Brooklyn Book Bodega Table, as well as play in the Video Game Truck.

BNS contributed to the fair by sharing resources and information about our community services, especially our NORC program. Our team was on hand to discuss our programs that support health and wellness, emphasizing our commitment to accessible health care and preventative measures to ensure community well-being. BNS remains dedicated to supporting events like the Bed Stuy Health Fair, which contribute to happiness and health.



The Bed-Stuy Health Center's parking lot was transformed by dozens of vendors and participants

BNS Joins Bethany Baptist Church at their Annual “NeighborFest” Community Block Party

Despite a rainy forecast, the community spirit shone brightly at the recent NeighborFest: Let's Connect block party held at 460 Marcus Garvey Blvd, hosted by Bethany Baptist Church. Brooklyn Neighborhood Services (BNS) was thrilled to participate in this vibrant gathering, which drew locals together for a day of fun, food, and community bonding.

NeighborFest provided an array of activities suited for all ages, featuring free games, music, and a variety of health and wellness activities. The event was designed to strengthen community ties and give neighbors a chance to connect and celebrate the diverse culture of our area.

Even when the rain poured down, the enthusiasm of the attendees didn't wane. BNS staff and volunteers were on hand, engaging with community members and sharing information about our services. The inclement weather did little to dampen the day's joyful mood; instead, it highlighted the resilience and warm-heartedness of our community.

Special incentives like Swag Gift Bags were given to the first 75 registrants who checked in, adding an extra layer of excitement to the day. These goody-filled bags were a hit among the early birds. Participants were incentivized to visit each table by receiving a bingo card that was stamped by each vendor after a qualifying interaction. Children were entertained by a mix of hands on games, face painting, and a Bouncy Castle.

The DJ kept the momentum going with a lively mix of music, cueing the crowd through interactive dances, presenting a live performance, and rewarding raffle prizes throughout the day. Events like these are crucial for building a sense of belonging and for celebrating the incredible people who make our neighborhood a one of a kind place to live and work.



Photos top to bottom: NORC Program Coordinator Hector Rosario with Outreach Coordinator Natasha Hinckson and BNS Board Member Rev. Tyrone Pittman; Brooklyn United Marching Band performs; Participants dance in the street; The bouncy house was a hit with all the kids



BNS Hosts 1st Annual NORC Health Fair Event in Partnership with The Visiting Nurses Health

This August 27th marked a special day for the community as Brooklyn Neighborhood Services (BNS) hosted the eagerly anticipated 1st Annual NORC Health Fair. Set in the Community Space and rooftop Terrace at BNS's office, the event was a resounding success, drawing in a diverse group of participants.

The NORC Health Fair was designed with the goal of promoting healthier lifestyles among our senior residents and their families. Attendees had the opportunity to participate in a variety of health screenings, offering invaluable insights into their health status and awareness about different health conditions. These screenings were complemented by informative sessions where participants could learn practical ways to improve their health.

One of the highlights of the day was the chair yoga session led by Lisauri Marizan, giving careful instruction and guiding attendees through gentle poses aimed at improving flexibility, strength, and mental clarity. This session was especially popular, providing a peaceful break and demonstrating the benefits of integrating mindful exercise into daily routines.

No health fair is complete without good food, and the event featured a selection of healthy and delicious snacks and sandwiches that everyone enjoyed.

Bingo, a perennial favorite, was another highlight, bringing an element of fun and excitement to the fair. Participants enjoyed several rounds of bingo, winning awesome prizes that ranged from body products to home decor items. The event culminated with the raffle, which featured amazing prizes including a flat screen TV and a grand prize of \$500.00!

The success of the NORC Health Fair is a testament to the power of community and the importance of health education. As BNS continues to support and empower our Older Adult community, events like these are crucial for providing health resources and opportunities for social interaction.

We extend our heartfelt thanks to all the volunteers, staff, and participants who made this event possible. Your enthusiasm and participation underscore the strong community spirit that makes our NORC program a beacon of hope and health. We look forward to hosting more events like this in the future as we keep striving for a healthier, more joyful community.



Vendors prepare for the crowd



(LtoR) BNS Staff Natasha Hinckson, Lisauri Marizan, Hector Rosario, and Hector Ramos



-Continued-



(L to R) Homeownership Program Manager Hector Ramos, BNS Executive Director Richard Truth, NYS Assemblymember Stefani Zinerman (56th district), Director of Operations Courtney Corbin, and NORC Program Coordinator Hector Rosario



BNS Board Chair James Durrah consults with Nurse Andrea Morris-Arzu RN, from the Visiting Nurses Health



Miss Clovene is on hand to provide lunch



BNS Board Member Angel Melendez stops by



Table full of prizes for Bingo game winners



Executive Director Richard Truth calls the winning Raffle numbers



Participants wait to hear their lucky raffle numbers called

Empowering Mental Health Awareness: BNS Visiting Nurse Leads Transformative Session for NORC Program Clients

BNS understands that mental health is as crucial as physical health, especially for our Older Adult community members. In our continuous effort to support holistic wellness, BNS recently hosted a compelling mental health presentation at our offices, specifically designed for clients of our Naturally Occurring Retirement Community (NORC) program.

Led by our dedicated Visiting Nurses Health (VNS) RN Andrea Morris-Arzu, the session aimed to demystify mental health issues, providing our clients with the knowledge and tools needed to manage and improve their mental well-being. The presentation covered a range of important topics, from recognizing signs of depression and anxiety to practical strategies for maintaining mental health in older adulthood.

Nurse Morris-Arzu emphasized the importance of social connections, physical activity, diet, and maintaining a routine to help manage stress and other mental health challenges. She also discussed the significance of seeking help when needed, whether it's talking to a professional counselor or simply reaching out to a trusted friend or family member.

One of the highlights of the presentation was the interactive Q&A session, where clients felt comfortable sharing their experiences and asking questions about topics that concerned them. This open dialogue helped break down the stigma often associated with discussing mental health issues. Clients left the presentation armed with not only more knowledge - but also reassurance that they are not alone in their experiences.

At BNS, we believe such educational sessions are vital in building a supportive environment for our NORC program clients. Mental health is a critical component of overall wellness, and we aim to provide our clients with the necessary resources and support.



Participants smile for a photo



Nurse Andrea Morris-Arzu gives her presentation to the group



Ask the Nurse - NORC Nurses Corner

Andrea Morris-Arzu, RN



Welcome to "**The NORC Nurses Corner.**" This is a recurring special series featured in the BNS newsletter, proudly presented in collaboration with The Visiting Nurse Service Health. Articles presented here cover topics that are selected by the VNSNY for our readers.

Your body needs many different things in order to function. Air helps you breathe. Eating enough food gives you energy. And drinking enough water is a key part of preventing dehydration — yet many people struggle to get enough fluids each day.

Water plays a big role in helping your body stay at the right temperature and removing waste. Every day, your body loses about 64 ounces of water when you exhale, sweat, and urinate. You replace most of this by drinking fluids and by eating. Factors like physical activity, extreme heat, and high humidity in the summer months can cause you to lose even more water. If you lose more water than you take in, you can become dehydrated.

Here are some important tips that can help you prevent dehydration and get the fluids your body needs to be at its best.



Who's at Risk for Dehydration

Dehydration — which occurs when your body loses more fluid than it takes in — is a serious health risk. It's most often associated with heat waves, but dehydration can happen at any time of year, especially if you have an illness that causes diarrhea, vomiting, fever, or sweating.

Medications that increase urination, including some antihistamines and blood pressure medications, can also dehydrate you. If you have a chronic illness that affects your kidney function, such as diabetes, you are at a higher risk for dehydration.

Older adults also become dehydrated easier. As we age, our bodies do not hold on to water or respond to extreme heat and humidity as well as they once did.

Warning Signs of Dehydration

- You may not always feel thirsty when you are dehydrated. For example, your sense of thirst decreases with age, so by the time you feel thirsty, you may already have lost too much fluid.
- Rather than go by thirst, go by the color of your urine. It should be clear and light yellow. Dark or amber-colored urine is a sign of severe dehydration.
- Other signs of severe dehydration include:
 - Little or no urine
 - Dry skin (it stays folded when pinched)
 - Irritability, dizziness, or confusion

Preventing Dehydration

- Not getting enough fluids, especially if you are physically active or it is hot outside, is the most obvious cause of dehydration, but it isn't the only one. It's important to stay hydrated all year long, especially when:
- Winter rolls around. Indoor air can dry skin and mucous membranes, so your need for fluids increases. In addition, you may need to replace sweat lost while wearing heavy clothing.
 - You notice the first sign of illness, like a cold. Increasing your water intake is important if you are sick. If your dehydration is caused by diarrhea, avoid fruit juice, sodas, and caffeinated beverages.
 - It's hot or humid outside. When it's warmer, additional water helps keep your body cool and hydrated.



BNS is proud to offer dedicated nurse office hours through our partnership with the Visiting Nurse Service Health. This valuable service ensures that community members have convenient access to experienced nurses who can provide personalized health consultations, guidance, and care. Available every Tuesday and Friday from 9-3, please call for appointments.

BNS Conducts 3rd Annual Summer Youth Financial Literacy Workshop: 'Smart Start to Money Management' for Local High School Students

In a commendable collaboration with Williamsburg Charter High School, BNS conducted a six-week summer financial literacy program tailored for high school students. The initiative is designed to equip the next generation with critical financial knowledge and skills, essential for both personal success and community health.

Thirteen students from Williamsburg Charter High School engaged in a comprehensive curriculum that spanned the essentials of financial understanding, including the nature of money, budgeting and savings, credit cards and debt management, expense tracking, and the fundamentals of investing and future financial planning. An incentive to the program included a \$500 stipend awarded to each student, congratulating them on their dedication to the completion of the program and motivating them to open their first bank accounts and begin their investing journey. This incentive was made possible by the continued support from JP Morgan Chase Bank.

Hector Ramos, Homeownership Services and Financial Literacy Manager, immersed students in the basic principles of financial planning for their respective futures. Coursework included understanding basic banking, the importance of saving for the future, investment products, and understanding credit and the impact it has on your life. Hector's expert guidance helped students cultivate a real interest in their financial futures and understand their potential impact within the broader financial world. "These students were enthusiastic, motivated, and have shown an outstanding level of engagement and participation in their financial futures," Ramos commented, underscoring the program's success.

Adding a practical dimension to the theoretical knowledge, the program featured guest speakers from the banking industry who brought real-world experiences directly into the classroom. Deborah L. Johnson, Vice President, Corporate Responsibility - Public Engagement from JP Morgan Chase, shared her three decades of insights in the banking sector, discussing career opportunities and the critical importance of financial responsibility.

Similarly, Milagros Montes, Relationship Banker at The Dime Community Bank provided valuable advice on avoiding financial scams, the basics of account opening, and the significance of managing earnings effectively.

BNS reaffirms its commitment to continue offering invaluable financial education within the community. By ensuring that young individuals and their families are well-prepared to make informed financial decisions, BNS is actively contributing to the economic stability and growth of the community.

This successful program marks another milestone in BNS's ongoing effort to enhance community welfare through targeted educational initiatives, promising a brighter, more financially savvy future for the participating students.



Executive Director Richard Trouth, Deborah L. Johnson (JP Morgan Chase), and Hector Ramos with Program Graduate Noelgeordan Beckford



Deborah L. Johnson (JP Morgan Chase), addresses the Program Graduates



Hector Ramos with Program participants during field trip to the Federal Reserve Bank of New York

BNS Client Spotlights - Detailing The True Impact of our Programs to our Clients.

At BNS we take pride in our commitment to fostering stability and prosperity within our community. Our client success stories showcase the transformative impact of our programs and services, highlighting how we've helped individuals and families overcome challenges to achieve lasting success. From securing affordable housing and navigating financial hardships to gaining crucial life skills and building brighter futures, these stories are a testament to the resilience of our clients and the dedication of BNS to empower and uplift the community we serve. Read on to discover how BNS has made a meaningful difference in the lives of those who turn to us for support.



BNS Client Success Stories - Homeownership

Client Success Story: The Journey to Homeownership

Brooklyn Neighborhood Services Cheers the Success of a Local Family



In the heart of Brooklyn, New York, the dream of homeownership became a reality for a dedicated family, thanks to the collaborative efforts of BNS, Ridgewood Savings Bank, and HPD's Down Payment and Closing Cost Assistance Program. This inspiring tale of perseverance and community support emphasizes the significant impact of BNS's mission to help families achieve their aspirations.

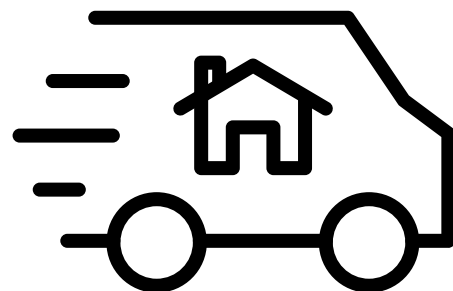
The journey began with a hardworking couple who were determined to provide a stable and nurturing home for their three children. Despite their steady income and diligent savings, the high costs of property in Brooklyn seemed to keep homeownership just beyond their reach. They faced substantial hurdles in accumulating the necessary funds for a down payment and securing an affordable mortgage. Through a referral source, the family came to BNS and met with HUD-Certified Counselor, Hector Ramos, who introduced them to the HPD program. With his guidance, they applied for a grant and were awarded a significant \$60,000. In addition to their HPD grant, they were also awarded \$7,000 from Ridgewood Savings Bank; together they were able to afford to make a significant down payment on their first home - a cooperative apartment in Brooklyn. The favorable interest rate provided by Ridgewood Savings Bank further alleviated their financial strain, enabling them to anticipate a brighter and more stable future.

The family expressed profound gratitude for the life-changing support they received, stating, "Thank you for doing the work that you do, and offering the opportunities that you provide, enabling dedicated families to fulfill their dreams and aspirations."

This success story is a testament to the power of community resources, financial education, and the resilience of families striving to improve their lives. Brooklyn Neighborhood Services, along with its partners, remains a beacon of hope, guiding more families toward the joys of homeownership and financial stability.

BNS Client Success Stories - NORC Program

85-Year-Old Bed-Stuy Resident Overcomes Eviction Scare with Help from BNS



Client X, an 85-year-old resident of the Bed-Stuy community in Brooklyn, has lived a life rich in history but recently faced a daunting challenge. Originally from Panama, she has called her Halsey Street apartment home for over five decades. Her deep roots in the community were shaken when, without warning, her building was sold. The new ownership abruptly issued eviction notices, leaving her and her neighbors scrambling to find new housing. With limited family nearby, she felt a deepening sense of helplessness and the looming threat of homelessness.

As her building emptied, she found herself increasingly isolated; her neighbors moved away one by one, and she was left virtually alone in a once-familiar setting that suddenly felt foreign and intimidating. Her niece, who visited occasionally to check on her, became her only link to the outside world during this uncertain time.

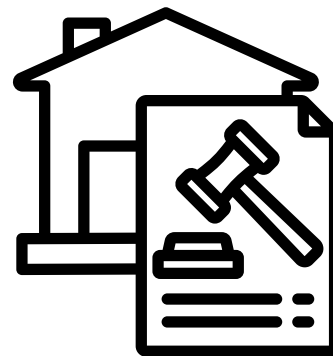
Client X was referred to BNS's NORC Program for assistance. With compassionate guidance from NORC Program Coordinator, Hector Rosario and RN from Visiting Nurses Health (VNS) Andrea Morris-Arzu, together they began the process of seeking affordable housing opportunities. Utilizing resources such as Housing Connect, CAMBA, Saint John's Bread of Life, Homebase, and others, they navigated the complex housing landscape.

After a tense period of applications and waiting, she received the news she had hoped for: she was approved for a unit in a brand-new building within her own Bed-Stuy community, ensuring she would not have to leave the familiar surroundings of her neighborhood. She moved into her new apartment, and with the assistance of Visiting Nurse Service (VNS), she now receives home care services. Her niece has taken on the role of caregiver, providing not just assistance but also companionship and familial love.

Today, she expresses a profound sense of relief and happiness. She is deeply grateful for the stability and support provided by BNS and VNS, which allowed her to remain in her community and continue living with dignity and independence. With her niece by her side and a secure new home, Client X looks forward to her days with renewed optimism and peace of mind, cherishing each moment in her new environment.

BNS Client Success Stories - Foreclosure Prevention

From the Brink of Foreclosure to Stability: Brooklyn Resident Secures Home Thanks to Strategic Mortgage Modification



Homeowner X was referred to BNS by the Hope Hotline in February 2024. Two years ago, his wife suffered an illness and was unable to work. He tried to maintain the mortgage on his own, even by getting a part-time job but after a while, he just could not keep up. After being behind on his monthly mortgage after almost two years, he eventually received a foreclosure notice from his servicer. At the time that he was served the notice, he had an outstanding principal balance of \$225,877, and behind in his payments in the amount of \$34,900.00.

HUD-Certified Foreclosure Intervention Counselor, Courtney Corbin reviewed his case and informed him of two options that would be suitable for his situation. The first option was the One-Shot Deal, administered by the NYC Human Resources Administration (HRA), where eligible applicants can receive 'Emergency Assistance' cash, to assist them if they are unable to pay their bills due to a loss of job, a reduction in pay, or have experienced an unexpected medical emergency impacting your ability to continue to pay your household bills, including your rent and/or mortgage. The program would provide him with a lump sum of money to pay off his arrears and bring his mortgage current. The second option was to submit a mortgage modification package to his servicer, PHH Mortgage.

Courtney recommended the second option, to submit a loan modification to his servicer requesting a reduction in his monthly payments, allowing him to manage the mortgage on his own. A mortgage modification package was submitted within 30 days, and he was approved for a 3-month - Trial Modification pending a \$1,259.00 reduction in the monthly mortgage payments, a difference of \$1,534.00 from his previous monthly mortgage payment in the amount of \$2,793.00.

On July 15, 2024, Homeowner X was approved for a permanent mortgage modification and is now able to keep his home, pay his bills and take care of his wife.



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