



NEWSLETTER
WINTER ISSUE 2025
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COMMUNITY OUTREACH
COORDINATOR

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BNS Client Spotlight

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



**Unveiling the Dual Realities: From FHA
Discrimination to Fair Housing - A Black History
Month Exploration of American Homeownership**

***Examining the historical shifts that shaped housing equity and the
ongoing battle for fairness in the landscape of American real estate***

The history of housing in the United States is deeply intertwined with racial discrimination, prominently marked by the Federal Housing Administration (FHA) practices and the transformative legislation of the Fair Housing Act of 1968. These elements of housing policy illustrate the complexities of governmental impact on African American lives and the ongoing quest for equality in housing.

When established in 1934, the FHA aimed to stabilize the mortgage market and facilitate homeownership for Americans. However, its policies profoundly discriminated against Black Americans. The agency endorsed redlining, a practice that discouraged banks from offering mortgages in and near African-American neighborhoods and promoted restrictive covenants that barred homeowners from selling to Black buyers. These actions segregated the housing market, stifled wealth accumulation among African Americans, and created deep economic disparities.

These discriminatory practices devastated Black communities, entrenching poverty and limiting access to quality housing. The segregated living conditions enforced by the FHA also confined Black Americans to under-resourced areas, adversely affecting generations of families by limiting their access to education, employment opportunities, and healthy living conditions.

The passage of the Fair Housing Act in 1968 marked a significant policy shift. Enacted after the assassination of Dr. Martin Luther King Jr. and amidst rising civil rights unrest, the act prohibited discrimination in the sale, rental, and financing of housing based on race, religion, national origin, or sex. It aimed to dismantle the segregationist legacies of FHA policies and was later expanded in 1988 to include protections based on disability and familial status.

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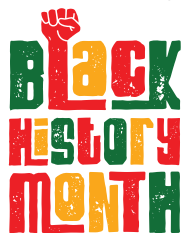
Unveiling the Dual Realities: From FHA Discrimination to Fair Housing - A Black History Month Exploration of American Homeownership Cont.

The Fair Housing Act not only made previously inaccessible neighborhoods available but also provided a legal framework for Black Americans and other minorities to challenge discriminatory practices in housing markets nationwide. It represented a commitment to correcting historical injustices and ensuring equal access to housing opportunities for all Americans.

Despite progress since 1968, the battle against housing discrimination continues. The legacy of FHA policies still affects many communities today, with persistent racial disparities in homeownership rates, housing quality, and access to credit. Ensuring continued enforcement of the Fair Housing Act, along with developing new policies to address the root causes of these disparities, remains crucial for advancing fairness and equality in the American housing landscape.

Brooklyn Neighborhood Services (BNS) actively addresses these historical inequities in Brooklyn's diverse communities. By providing advocacy, education, and direct support to individuals facing housing discrimination, BNS not only upholds the principles of the Fair Housing Act but actively works to mitigate the detrimental impacts of past FHA policies.

Through initiatives like housing counseling, financial literacy assistance, and community workshops, BNS equips residents with the tools necessary to secure fair housing opportunities and build stable, thriving communities. Reflecting on the legacy of housing policies in America, the work of BNS and similar organizations supports the ongoing need for community-based efforts in the journey toward true housing equality in Brooklyn and beyond.



Celebrating Together: A Look Back at BNS's Festive Holiday Tribute



On December 12, 2024, Brooklyn Neighborhood Services Board of Directors hosted its 2nd Annual Holiday Tribute to honor their long standing funding partners and to welcome new funders, supporters, clients and friends. It was an evening of art, live music, great food and plenty of Holiday spirit and celebration.

Brooklyn Neighborhood Services (BNS) has been dedicated to revitalizing underserved neighborhoods by creating affordable housing opportunities, promoting financial empowerment, and fostering community leadership since 1992. "We think it is appropriate to show our appreciation to those who make it possible for us to offer many supportive services to the Brooklyn community," said Dr. James Durrah, BNS Chair.

The Bishop Gallery owner, Stevenson Dunn, opened its doors to BNS as a festive meeting place where creativity meets celebration. Guests were greeted with the soothing sounds of live jazz provided by the Ed Jackson Band, setting the tone for a night of art and elegance. The evening was laced with remarks from Richard Truth, BNS Executive Director. He reflected on 2024 successes and thanked staff, supporter organizations, and BNS clients. Gourmet dinner, presented by Durrah Hurrah, was served amidst the gallery's captivating exhibits, providing a unique dining experience. Photographer Don Pittman took plenty of posed and impromptu shots to commemorate the night.

The evening was a celebration of community and camaraderie. Colleagues and friends took the mic to share stories and laughter, reflecting the vibrant spirit of BNS. The Holiday Tribute was an event that will be remembered, and we look forward to more gatherings in 2025.

-Holiday Tribute Continued-



James Durrah- BNS Board Chair



Kirnon Joaquim - BNS Board Vice Chair, Richard Truth- BNS Executive Director



(L to R): Brooke Durrah (Hoorah Durrah), Tremaine Wright- Board Member, Stevenson Dunn - Bishop Gallery Co-owner, Angel Melendez - Board Member, James Durrah - Board Chair, Richard Truth - Executive Director BNS, Judge Betty Staton - Board Member, Brena Bracey - Board Member, Deborah Johnson - VP Marketing Manager/Chase Bank, Bessie Edwards - Board Member, Rev. Tyrone Pittman - Exec. Pastor/Bethany Baptist Church, Jayesh Gajjar - Board Treasurer, Kirnon Joaquim - Board Vice Chair



(L to R): Board Member Bessie Edwards (Event Coordinator), Judge Betty Staton, Doris Pinn, and Sharman Blake



(L to R): James Durrah, Marcia Melendez and Angel Melendez

-Continued-



The Ed Jackson Band



(LtoR): Rev. Tyrone Pittman, Richard Truth, Deborah Johnson, Judge Betty Staton, Rev. Dr. Valerie Oliver-Durrah, Sandra Chapman-Former Deputy Brooklyn Borough President (Ret)



Bishop Gallery Art Exhibit



Stevenson Dunn



(L to R): Richard Truth, Deborah Johnson, Rev. Dr. Valerie Oliver-Durrah, Marcia Melendez, James Durrah



(L to R): Courtney Corbin - Director of Operations BNS, Natasha Hinckson- Community Outreach Coordinator BNS, Richard Truth

Remembering our dear Board Member, Sundra L. Franklin



Sundra La Ann Franklin (née Newton) was a remarkable woman whose life was defined by service, compassion, and a steadfast commitment to uplifting others. A proud daughter of Jackson, Mississippi, Sundra championed youth development, senior advocacy, and community empowerment, touching countless lives with her positivity and resourcefulness. As a dedicated member of Emmanuel Baptist Church in Brooklyn, Sundra contributed to the Women's and Prime Time Ministries and served her community as an Age-Friendly Ambassador, NYPD 79th Precinct Community Outreach Coordinator, and a Board Member of the Fort Greene Council and VNS Brooklyn Services. Brooklyn Neighborhood Services was privileged to count Mrs. Franklin as a Board Member and to honor her legacy through a loving farewell. Sundra's generosity, leadership, and unwavering spirit will live on in the hearts of all who were fortunate to know her. She will be deeply missed but forever cherished.

Chase Bank Community Center New Location in Bedford Stuyvesant

JP Morgan Chase celebrated the grand opening of its Brooklyn Community Center on Wednesday, October 3rd, 2024, on Fulton Street in Bedford-Stuyvesant. The new center will focus on local outreach, financial independence, and education. BNS will partner with the community center to coordinate workshops in homebuyer education and financial literacy JP Morgan Chase has been a long-time supporter of BNS and is responsible for the success of a few initiatives including financial literacy education and counseling for youth between the ages of 11 and 17 as well as adult workshops for tenants residing in New York City Housing Authority (NYCHA) developments. At BNS we understand the need for financial empowerment for communities of color and we continue to partner with local businesses to ensure that we provide the highest quality service to our neighbors.



Photos (L to R): Richard M. Trouth, Exec. Dir.-BNS, Deborah L. Johnson, VP/Market Mgr.-Chase, Tayumika Y. Zurita, VP/Community Mgr.-Chase

BNS Provides On-Site Counseling and Education at the office of NYC Council Member Chi Osse

BNS is thrilled to announce a new initiative to make our services more accessible to the Bedford-Stuyvesant community. A certified HUD housing counselor will be available for office hours at the office of Council Member Chi Ossé, at Restoration Plaza.

On Thursdays from 10 AM to 3 PM, (check our website for updated schedule), residents can receive personalized advice and support on housing-related issues and financial literacy education without the need for an appointment. This direct access to a HUD-certified expert is in line with BNS's commitment to addressing the specific needs of the community. Expect guidance on everything from housing rights and foreclosure prevention to renting and home buying.

We encourage all local residents to take advantage of this opportunity to consult with a knowledgeable housing counselor to address any concerns or questions they may have. This service is part of our ongoing effort to ensure that the community of Bedford-Stuyvesant has the tools and support necessary to thrive.

For more information, please contact BNS directly at bnscdc.org, or reach out to Chi Osse's office. Together, we're working to cultivate a more informed and supported community.



Mother Cabrini Health Foundation supports BNS' Horizontal-Naturally Occurring Retirement Community (NORC).



Mother Cabrini Foundation provides grants to improve the health and wellbeing of vulnerable New Yorkers, bolster the health outcomes of diverse communities, eliminate barriers to care, and bridge gaps in health services. BNS was awarded \$75,000.00 from the foundation to support the NORC, Older Adult Services Program to assist older adults to improve key healthcare outcomes, while aging in their own home and community.

Through our work with older adults throughout Central Brooklyn, we have seen a significant number of residents with a need for additional assistance and support to improve key health metrics, including reducing their blood glucose, blood pressure and cholesterol levels often after experiencing decades of economic and physical challenges.

In addition to having a Registered Nurse on site from the Visiting Nurse Service (VNS- Health), BNS also works directly with a Licensed Clinical Social Worker who conducts comprehensive psychosocial assessments on NORC participants. Through this work, we have learned that more than 50% of the program participants experience some level of loneliness and isolation. Wellness check-ups is an integral component of the program to ensure that no one is ever forgotten and/or left alone.

Our on-site Nurse maintains a health and wellness Dashboard for each NORC participants that tracks their progress toward achieving key goals in the areas of chronic disease management, healthy eating, weight management, mobility, physical activity socialization, social supports, and home care.

The onsite nurse also assists with the following health promotion: Health Screening (frequent blood pressure checks), Health Education (ongoing health education discussion related to the current health needs of the members), Health Care Advocacy (the nurse works to empower clients to become successful self-care managers of their health, However, due to the complexity of the health care system, the nurse works with clients to advocate for needed care), Health Care Promotion (the nurse works to promotes good health by providing linkages to health-related supports that can support successful community living) and Health Care Linkages (based on the evaluation of health care needs, the nurse works to link clients to the care they need at any point during their health care journey).





BNS and the Visiting Nurses Services Health provide free turkeys to participants of the Naturally Occurring Retirement Community (NORC) Older Adult Program

In the spirit of giving and community support, BNS, in partnership with Visiting Nurses Services Health, hosted its annual turkey giveaway, bringing holiday cheer to participants of the Naturally Occurring Retirement Community (NORC) Older Adult Program. This heartfelt initiative took place at the BNS office.

The event aimed to ensure that every member of the NORC Older Adult Program could enjoy a festive and fulfilling Thanksgiving meal. "It's about more than just giving away turkeys—it's about providing a sense of community and shared joy during the holiday season," said a spokesperson from BNS.

BNS staff and a Registered nurse from the Visiting Nurses Services Health were on hand, helping to distribute over 50 turkeys to appreciative older adults. The atmosphere was buoyant as community members gathered not only to receive a turkey but to connect with neighbors and friends.

"It's wonderful to see the community come together like this," remarked our Nurse from VNS. "These events make a real difference in people's lives, and it's a privilege to be a part of that."

As participants left with their turkeys, many expressed their thanks, stressing how much the gesture meant to them, especially amidst difficult times. This event not only emphasizes the ongoing commitment of BNS and Visiting Nurses Services Health to the community but also reinforced the spirit of Thanksgiving—sharing, caring, and coming together.

Looking ahead, BNS and Visiting Nurses Services Health are committed to continuing their support for the NORC Older Adult Program and are already planning additional ways to give back and support their community throughout the coming year.



(L to R) BNS Staff Hector Rosario, Program Coordinator-BNS, Lisauri Marizan, Admin. Asst.-BNS, Hector Ramos, Homeowner Services Manager-BNS, Andrea Morris-Arzu, RN-Visiting Nurses Health, Natasha Hinckson, Community Outreach Coordinator-BNS, Richard M. Trouth, Exec. Director-BNS, Courtney E. Corbin, Director of Operations-BNS.



Turkey recipients from the NORC Program

Flagstar Bank Celebrates New Bedford-Stuyvesant Branch with a \$50,000 Grant to Support Local Community

Flagstar Bank marked the grand opening of its new branch in Bedford-Stuyvesant with a significant community contribution. During the celebration, the bank announced a \$50,000 Community Reinvestment Act (CRA) grant to Brooklyn Neighborhood Services, highlighting its commitment to the local community.

This grant is aimed at bolstering first-time homebuyer and financial education programs offered by BNS. The funding will cover essential costs including materials, marketing, and administration. BNS' work is designed to empower residents with vital financial knowledge, offering courses on budgeting, savings, credit, and banking fundamentals available both in-person and virtually.

Flagstar announced their Down Payment Assistance Program, where qualified first time homebuyers can receive up to \$10,000 to help secure their own homes. These funds can be layered with other available down payment assistance programs.

Beverly Meek, Director of Community Reinvestment Act Giving at Flagstar, emphasized the bank's role in community support, stating, "Our gift to Brooklyn Neighborhood Services is more than just a promise fulfilled—it's a shared vision for developing affordable housing that benefits the entire community."

The new 2,400 square-foot branch, located at 1911 Atlantic Avenue, is part of Flagstar's ongoing efforts to enhance banking services in low- and moderate-income, majority-minority neighborhoods. This strategic expansion is aligned with the bank's multi-year community benefits agreement and represents a significant investment in community empowerment.

Reggie Davis, Senior Executive Vice President and President of Consumer and Small Business Banking at Flagstar, reflected on the broader impact of the new branch, noting, "We see this new branch as a catalyst for the positive transformation we envision in the community. By supporting underbanked neighborhoods and providing financial literacy education, we are helping community members take control of their financial futures and creating lasting impact in their lives."

The branch operates within the newly renovated mixed-use building where BNS is located. This building was a joint venture between Dabar Development Partners and Thorobird Companies that also provided 235 units of housing for low- and moderate-income households, further contributing to the community's growth and stability.

This initiative by Flagstar Bank not only celebrates its expansion but also reaffirms its dedication to enriching the financial health and housing accessibility of the Bedford-Stuyvesant community.



(L to R) Reggie Davis and Beverly Meek present grant to BNS Representatives Natasha Hinckson and Hector Ramos

The Honorable Betty E. Staton Former Judge, NYS Family Court, Kings County BNS Board Secretary, Retires at 90 Years Old



What is the ideal age to retire? It's probably not what most people would say but for Judge Betty E. Staton, it was 90 years old. On December 27th, 2024, she retired after working at positions that took her on multiple journeys including clerical, private school administrator, daycare counselor, adjunct professor, legal services attorney, law firm partner, family court judge and legal services administrator. Judge Staton says *"You never know what experiences life holds, and we generally don't think about how our day-to-day decisions, our family, environment and our everyday interactions with ordinary people can be the catalyst for an impactful life."*

Judge Staton began college after graduating from high school but dropped out after a year and worked in clerical positions, one of which had a lasting impact in her life as she met her future husband and father of her two sons. Although she later took a position at a private school for better pay and free tuition for her two sons, that was the place where a conversation with one of the parents sent her back to college after 18 years. It was during her return to college that God revealed his plan through a relative who said to her "Have you ever thought of being a lawyer?" She followed her question with the statement, "I think you would be a great lawyer." As the result of those few words of encouragement, as they say, the rest is history.

New York University School of Law (NYU) blessed Judge Staton with a three-year scholarship, a small monthly stipend, and two goals for her legal career, to work with an organization that provided legal help for poor people and to become a judge. Her early life on a sharecropper farm in North Carolina, she witnessed her mother's struggle to provide for her family and her work with poor and low-income parents in a daycare center, made her keenly aware of the challenges of creating a stable future for her family. The late Justice Joseph B. Williams, an NYU alumnus, who mentored her as a student, said to her, "We need people like you in the family court," planting the seed for her future.

Her first legal position was as staff attorney at the Bedford Stuyvesant Community Legal Services (BSCLS) fulfilling her desire to help clients fight for their basic needs, food, clothing and shelter. Later on in her career as deputy director and director of community outreach and education, she created various community outreach programs one of which provided basic legal training for both educators and students, where volunteer attorneys taught basic 'Know Your Rights' courses to community law persons. The advanced course trained potential advocates to represent clients in administrative proceedings; more than 200 persons from the community benefitted from this initiative, some subsequently entered law school and became practicing attorneys.

A leap of faith in 1987 led to her joining two Black, former attorneys to form a law firm, which the American Bar Association named as the first female African American law firm in the country. After four challenging but satisfying years in private practice, Judge Staton was appointed to two, ten-year terms, as a judge in the Kings County Family Court, fulfilling her dreams. After mandatory retirement, she completed her judicial career as a judicial hearing officer. Her return to BSCLS in 2011 as the project director was a return to her first love, serving the community.

When three Brooklyn legal services consolidated in 2012, she became the president of the boroughwide Brooklyn Legal Services where she served for the final years of her legal career. Judge Staton was given the honorary title of President Emerita upon her recent retirement. The last verse in one of her favorite poems, *Stopping by Woods on a Snowy Evening* by Robert Frost, speaks to how she views her future in retirement..."I have promises to keep, and miles to go before I sleep." Judge Staton plans to write a book, spend time with friends and family, especially her great grandchildren, and travel. She will also continue community service, mentoring, potentially create a law related education program and expand her church ministry. In other words, continue the work that she believes God still wants her to do.

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.

Heart Health

The heart is the powerhouse of the body; it keeps the body running!



The heart is an organ that feeds the cells in the body with oxygen by pumping blood through your blood vessels at the rate of 5-6 quarts of blood per minute when it is at rest. Heart rate increases when the body is active (exercise, etc.), or is under some form of stress (excitement, etc.). The heart realizes that the body's demand for oxygen increases during these times, and as a result adjusts meet these demands.

Threats to Heart Health

When discussing heart health, there are several areas of concern as they are important in maintaining heart. Namely heart failure, arrhythmia, high blood pressure, cholesterol and stroke.

Are you at risk?

It is just as important to be aware of the risks of developing heart diseases as it is for knowing the risks of other health conditions.

There are several factors that influence heart health in individuals. These include:

Age: Women are at a higher risk than men to develop heart disease and it is a major cause of death among women.

Blood pressure: Blood pressure is likely to increase with age, and unhealthy blood pressure can mean an unhealthy heart. It is important to be aware of habits and other influencing factors of high blood pressure.

Cholesterol: As people age and gain weight, HDL (good cholesterol) levels may decrease, resulting in unhealthy amounts of LDL (bad cholesterol) levels which may clog arteries, causing heart disease.

Diabetes: Diabetes has become increasingly more common in society today and the condition increases the risk of heart disease, heart attack and stroke.

Ethnicity: Ethnicity also plays a role in heart health. It has been found that different ethnicities are more vulnerable to certain conditions.

Preexisting/ previous conditions: Preexisting or previous conditions such as abnormal heart valves, heart muscle disease and anemia for example may contribute to the development of heart disease.

Genetics: Inherited genes and other biological factors can affect the risk of developing heart disease. Genetic differences also account for prevalence rates among different ethnic groups.

Lifestyle: Choices and habits can increase the risk for the development of heart disease.



Heart Conditions to Be Aware of:

- Heart Failure
- Arrhythmia
- High Blood Pressure
- Cholesterol
- Stroke

The Heart-Emotion Connection

The heart has always been linked to and thought of as the center of our emotions. When the mind processes thoughts, it triggers a chain reaction in our body. This causes us to feel the physical reactions to these thoughts.

Research has shown that rhythm patterns of the heart change with our emotions and the heart plays an important role in our emotional experiences.

Feelings such as love, compassion and care produce harmonious heart rhythms. Experiencing feelings of love and being around loved ones causes oxytocin (the feel-good hormone) to be released. This in turn lowers blood pressure.

We've all heard the phrase, "Laughter is the best medicine". Studies have indicated that laughter is in fact very good for the heart as it increases blood flow through the body. It has even been said that laughter may be the perfect antidote for stress as it reduces the number of stress hormones in the body. Laughter also boosts antibody producing cells which leads to a stronger immune system.

Heart Healthy Behaviors

There are a few positive heart healthy behaviors that reduce the risk of the development of heart disease. These include:

Healthy diets, Physical activity, Relaxation, Smoking Habits, Regular checkups and Proper medication use.

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 - Renter Empowerment via NORC Program**Client Success Story*****A New Chapter at 73: Ms. M's Story
of Resilience and Community
Support******BNS Helps NORC client overcome Eviction
Scare***

Ms. M. had called her Brooklyn apartment home for over two decades. It was more than just a living space; it was a treasure trove of memories and a cornerstone of her daily routines in the neighborhood she loved. But when her building was sold, Ms. M. faced one of the biggest challenges yet: finding an affordable new home in the same area. The thought of leaving her neighborhood was heart-wrenching and she feared losing her community.

Enter the NORC program, a beacon of hope during Ms. M's stressful transition. The NORC representatives reached out to local realtors who understood the current market and were compassionate to senior housing needs. NORC was also active in the apartment search.

However, the road to relocation was not smooth. The new owners of Ms. M's old building began a campaign of harassment, hoping to expedite her departure. Feeling vulnerable and intimidated, Ms. M. turned again to her allies at NORC. They stepped in to help her file a formal complaint, providing not just legal guidance but moral support.

The turning point came when a suitable apartment was found just a few blocks from her old home. NORC played a crucial role in discussions with the new landlord, and their intervention was instrumental in securing the apartment. They even helped arrange the security deposit and first month's rent, easing Ms. M's financial burden.

Today, Ms. M. is comfortably settled in her new home, surrounded by familiar streets and faces. "I couldn't have done this without NORC. They were my advocates, my support system, and my friends through this entire process,"

Ms. M's story is a powerful testament to the NORC program's commitment to ensuring that seniors like her can continue to live with dignity and connection in their chosen communities.

BNS Client Success Stories - Foreclosure Prevention

Client Success Story

Turning the Tide: How BNS Helped to Secure an Affordable Mortgage Modification



When Client X came to Brooklyn Neighborhood Services (BNS), she was facing a tough situation. Referred by a former client who had successfully modified their loan with our help, she was hopeful but her circumstances were daunting. She had an outstanding mortgage balance of \$554,992.29 with Bank of America and was 20 months behind in her payments, accumulating arrears of \$56,761. To make matters worse, a recent family tragedy had led to a 40% reduction in her income, making it impossible for her to keep up with her original mortgage payment.

Despite her efforts to modify her loan to manage her reduced financial capacity, Client X had been denied several times without clear reasons, only being told that the investor did not participate in any restructuring of mortgages.

Determined to help, BNS took on her case and resubmitted the modification package to Bank of America. Unfortunately, it was denied again. Not giving up, BNS challenged this decision by pointing out errors in how her income was reported and issues with the property valuation used in her case. After a rigorous appeal process, a breakthrough came. Just a week later, the bank agreed to a trial modification of her mortgage, reducing her monthly payments from \$2,802.00 to \$1,943.73.

This new payment was affordable for Client X and marked a significant turn in her ability to maintain her home and find some stability after a period of intense personal and financial stress. This case not only shows the challenges homeowners may face in modifying loans but also BNS's dedication to advocating for community members, giving the necessary support to overcome these hurdles.

*BNS Client Success Stories - First Time Homeowner***In Their Own Words...****Thank you letter from First Time
Homeowner Client**

"I can't thank Hector Ramos and Brooklyn Neighborhood Services enough for their work and attention in helping me apply and qualify for the HPD Homefirst loan during the purchase of my first home, a studio condo in Brooklyn. While the process of applying for the loan required me to submit so much detailed financial documentation with time-sensitive letters of explanation, I couldn't have done it without Hector's careful and patient guidance throughout the process. As someone who had the opportunity to become a first-time home buyer after winning a place in the New York City Affordable Housing Lottery in 2024, I only had the slimmest idea of what I would need to do to purchase a condo. Brooklyn Neighborhood Services and Hector put me in contact with a qualified home inspector and mortgage lender who all promptly worked to help me submit the information I needed in my application for the no-interest forgivable HPD loan. With 20 percent of the purchase cost covered by the Homefirst loan, I wasn't afraid that I would drain all of my savings in closing and other costs. New York City is an infamously expensive place to live, but now I have the peace of mind that comes with stability and knowing I won't be subject to large sudden cost increases on the rental market."

-Mr. C. H.

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HUD Certified Counselor**

**Hector Ramos-Homeownership Services
Manager/HUD Certified Counselor**

Hector Rosario- NORC Program Coordinator

**Natasha Hinckson- Community Outreach
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Programs and Services

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