

CENTER FOR NYC NEIGHBORHOODS

Testimony by Matthew Hassett, Director of Policy and Communications at the Center for NYC Neighborhoods before the New York City Council

Regarding Int. No. 562, a Local Law in relation to the creation of a Hurricane Sandy community groups and houses of worship recovery task force

December 16, 2014

Good morning. My name is Matthew Hassett and I am the Director of Policy and Communications at the Center for NYC Neighborhoods. I would like to thank Council Members Treyger, Cabrera, Deutsch, Eugene, Gentile, Koslowitz, and Richards for the opportunity to submit testimony regarding the creation of a Hurricane Sandy community groups and houses of worship recovery task force. I would also like to thank all members of the New York City Council for your funding for our network, all of which goes towards supporting the direct foreclosure prevention services of our housing counselors and legal service providers.

About the Center for NYC Neighborhoods

At the Center for NYC Neighborhoods, our mission is to promote and protect affordable and sustainable homeownership in New York City. We believe that keeping homeownership affordable creates strong neighborhoods that allow for working and middle class New Yorkers to be a part of the economic opportunities that continue to open up as New York City continues to prosper. Through a network of community-based partner non-profits -- what we refer to as our "Network Partners" -- we provide homeowners with the essential support to prevent and overcome economic hardships of many kinds, and to make absolutely sure that they can afford to stay in their homes. Since 2008, our network of 36 community-based partners located throughout the five boroughs has assisted over 30,000 homeowners.

Intro 562: Creation of a Hurricane Sandy community groups and houses of worship recovery task force

We are pleased that the City Council is considering the creation of a task force to analyze the role community-based groups and houses of worship played in Sandy recovery. Following Hurricane Sandy, the Center's strong relationships with community groups allowed us to respond quickly and focus on both the short- and long-term needs of homeowners. Community groups and local houses of worship served as first responders to the crisis. Together, as a network of community-based organizations, we have assisted nearly 4,000 homeowners recovering from Sandy. Through housing counseling and legal services, we have helped with foreclosure prevention, filing and disputing insurance and FEMA claims, assistance with applications for repair funds, and other complex issues where a trusted professional's guidance was key to a successful recovery.

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In December 2012 – just six weeks after Hurricane Sandy hit New York City – we deployed the Neighborhood Recovery Fund, an emergency fund designed to assist with Sandy-related expenses that exceeded the assistance homeowners received from their insurance or FEMA. Through the program, we worked with community groups and faith-based organizations to provide grants of up to \$5,000 to over 250 families across the city.

Over the past year, we also partnered with LISC, Enterprise Community Partners, Inc., the Pratt Center for Community Development, the New York City Department of Housing Preservation and Development, the Housing Recovery Office, and local community-based organizations and houses of worship to host Sandy Neighborhood Design HelpDesks, where homeowners could easily access integrated assistance which included a team of architects, housing counselors, and flood insurance specialists offering advice on how to rebuild and make their homes more resilient. The local host groups not only opened their doors to host the events, but also assisted with outreach efforts to let community members know about the events.

Our housing counseling and legal assistance model was integrated into the Build It Back application process, where community-based counselors and legal services professionals have helped homeowners navigate complex financial and legal situations related to their applications. So far, over 2,300 applicants have worked with (or are currently working with) a counselor to resolve a range of issues, including: cancelled SBA loans, insurance issues, and mortgage distress and foreclosure. Our counselors have also directed homeowners to other resources outside of Build it Back and provided education about how increases in the cost of flood insurance may impact future affordability and what they can do now to mitigate rising costs.

In the aftermath of Hurricane Sandy, the Center also focused on a challenge that will threaten the affordability of homeownership in the City's coastline neighborhoods: rising flood insurance costs. This past September, we hosted an event, "*Equitable Resiliency in New York City: How rising flood insurance costs are threatening housing affordability in NYC's flood-prone neighborhoods*," to draw attention to this pressing issue. With over 180 people in attendance at the event, we released *Rising Tides, Rising Costs*, a report that reveals how rising flood insurance costs and increased flood risk threaten both the housing affordability and safety of over 400,000 New Yorkers who live in neighborhoods at high risk of flooding. We also launched FloodHelpNY.org, a website designed to provide information and guidance to homeowners about flood insurance and to help them find out more about their flood risk. Since then, we have begun outreach and trainings for various community based organizations and disaster recovery groups to use these resources to educate and equip homeowners for future disasters, and to preserve opportunities for working and middle class homeowners in the many historically affordable neighborhoods now at greater flood risk.

In addition to providing direct services to homeowners, we organize and lead borough-based collaborations among community-based organizations helping communities recover from Sandy. We provide additional trainings and individualized technical assistance as needed. We have successfully helped build new ties and stronger ties within our network through our

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mentoring program, borough-wide working groups, regular trainings, in-network referrals, and active communication through listservs.

Through our recovery work, we have found that local, community-based organizations and houses of worship were integral to the City's recovery from Sandy. Building on their own work and strong community ties, many organizations came together and formed long term recovery groups and coalitions, such as the Alliance for a Just Rebuilding, to develop far-reaching strategies to support recovery across New York City. Likewise, religious coalitions such as Faith in New York, a network of 54 congregations, launched campaigns advocating for the rehabilitation of damaged homes as well as the immediate support needed for those who did not receive any state or federal disaster aid.

In the two years following Hurricane Sandy, grassroots efforts laid a foundation for a strong network of community-based organizations and religious groups deeply invested in helping communities recovering from the storm. These groups have succeeded in serving their local communities while coordinating recovery efforts through their networks and coalitions. To prepare for future disasters, we believe that learning from the past can best inform the future. We encourage the City Council to create a task force that will examine the work of these organizations and formalize the role of community-based organizations to devise and facilitate recovery strategies. Tapping into these networks can open doors to different resources, including access to a network of houses of worship which could be a vital source of temporary housing following future disasters. The City should assess the impact these groups have made and their significant contributions to the collective recovery effort and explore how to provide them with more support and further integrate them into its preparedness framework.

On behalf of our Network Partners and the many other community-based organizations we work with, I would like to reiterate the role these community groups and faith-based organizations played in responding to the immediate needs of homeowners and helping them rebuild resiliently. Given the proper resources, they will be better equipped to respond to future natural disasters more swiftly. Therefore, we call on the NYC Council to pass Intro. 562 to create a task force comprised of experts to further examine past recovery efforts of not-for-profit corporations and houses of worship in order to be best prepared in the face of future natural disasters.

As always, we thank you for your attention to this critical issue and your ongoing support of New York City's homeowners and neighborhoods, especially as we learn from past disasters to prepare and protect our city for those of the future.