

CENTER FOR NYC NEIGHBORHOODS

# Final Report

to Goldman Sachs Gives



CENTER FOR NYC NEIGHBORHOODS

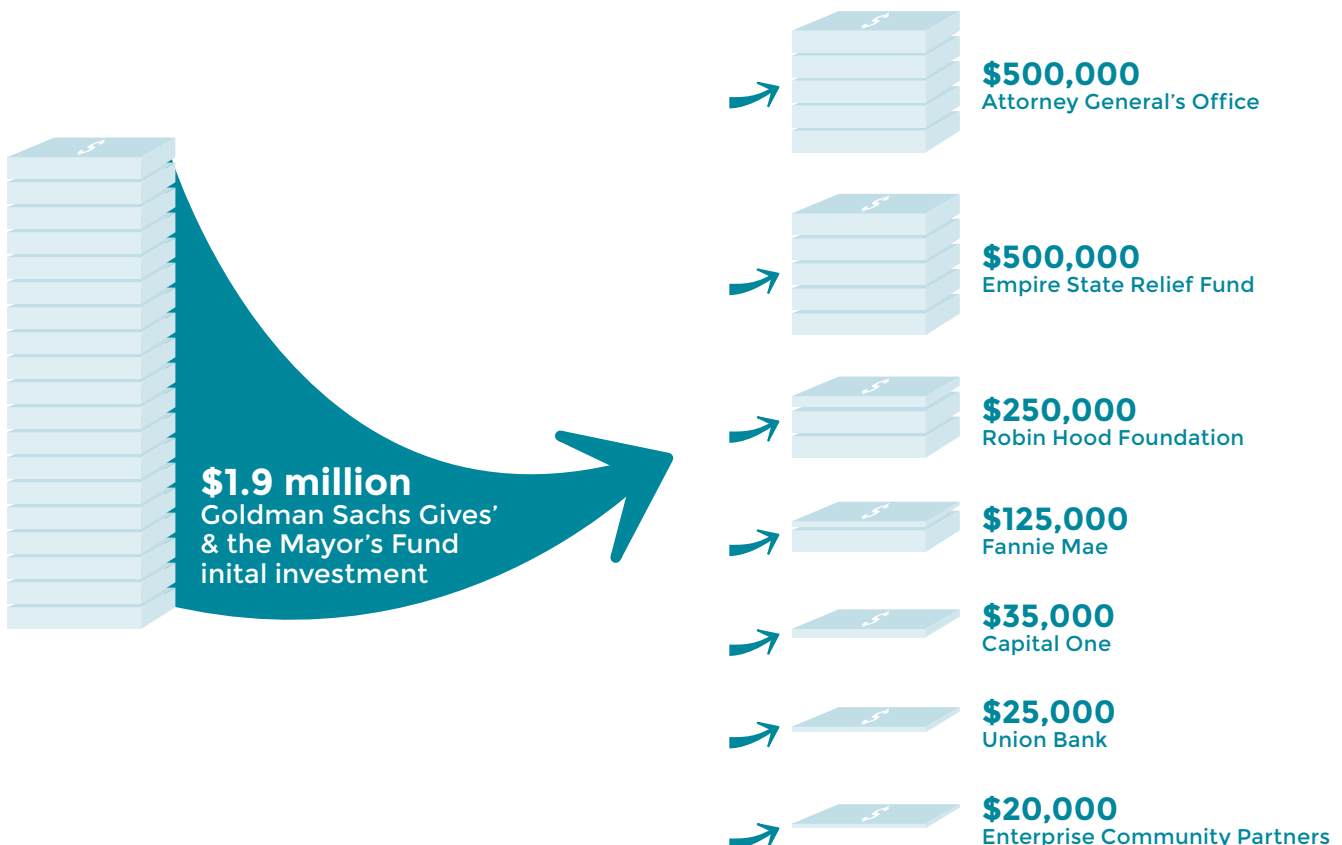
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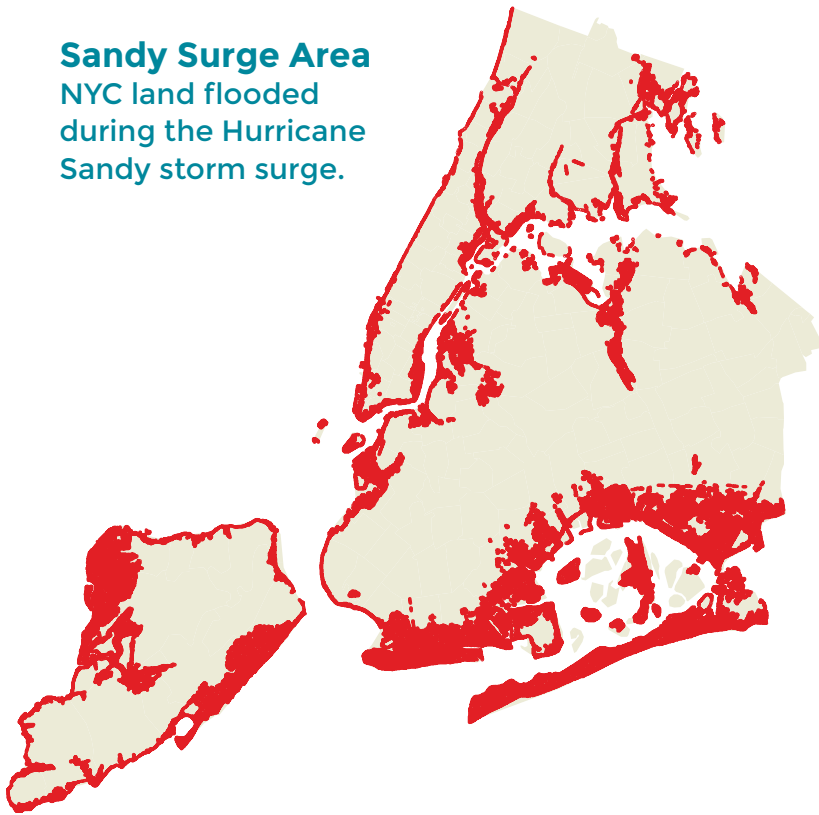
# Goldman Sachs Gives' Catalytic Early Investment

In the weeks following Hurricane Sandy, the Center for NYC Neighborhoods (the Center) partnered with Goldman Sachs Gives to launch a comprehensive response to Hurricane Sandy. This included the Neighborhood Recovery Fund (NRF), an emergency fund designed to help with Sandy-related expenses that exceeded the assistance homeowners received from their insurance or FEMA, as well as coordination of a range of direct services to non-profits in the impacted neighborhoods. Goldman Sachs Gives' catalytic early investment of \$900,000, together with \$1,000,000 raised from the Mayor's Fund to Advance New York City, provided leverage for the Center to **attract hundreds of thousands in additional funds** from foundation and corporate donors. These combined donations made possible the Center's citywide response, which included NRF, housing counseling, legal services, and a wide range of other supports to homeowners, neighborhoods, and non-profits.



# The Need

**Sandy Surge Area**  
NYC land flooded  
during the Hurricane  
Sandy storm surge.



**30,000** damaged  
single-family homes



**25,000** damaged  
two-family homes



**5,000** damaged  
3-5 family homes



**\$19 billion**  
in damage to  
homes and  
businesses

Hurricane Sandy caused roughly \$19 billion in damage to homes and businesses in New York City, destabilizing the infrastructure and housing stock of its coastal communities. Of this damage, housing officials estimate that approximately 30,000 single-family homes, 25,000 two-family homes, and 5,000 3-5 family homes were impacted by the storm. In many of the evacuation areas, this damage was quite severe, and homeowners from communities in Staten Island, Brooklyn and Queens struggled with the challenges of rebuilding their homes, neighborhoods, and finances. These homeowners were confronted by mounting repair bills, delayed or inadequate insurance payments, confusing FEMA and SBA rules and processes, changing and unique mortgage servicer requirements, relocation costs, unmanageable expenses, as well as uncertainty about evolving rules and resources for home repair, flood mitigation and resiliency.

In working with homeowners, the Center's partners quickly realized that FEMA and insurance payouts were not going to cover all the costs incurred as a result of the storm. The compounded costs of damage to homes and loss of rental income only added to the struggles of many homeowners, some of whom had already fallen behind in their mortgage payments or were just getting by prior to the storm.

# The Neighborhood Recovery Fund

NRF provided financial assistance to New York City homeowners who suffered property damage from Hurricane Sandy. Homeowners could receive up to **\$5,000 in assistance** through NRF in the form of either a grant (for homeowners below 150% of the Area Median Income, AMI) or an interest-free loan (for homeowners above 150%). To be eligible, the applicant must have owned a 1-4 family home, condo, or co-op, with preference going to New York City Evacuation Zones A, B, or C. Grants or loans could only be used for immediate needs unmet by FEMA and/or insurance payments.

NRF awards were up to \$5,000 and fell into three broad categories: repairs, personal property replacement, and general household expenses needed to stabilize the applicant's financial situation. NRF awards for repairs covered temporary or preventative repairs, such as winterization or mold abatement, other repairs as part of a larger rebuilding project, and the development of scopes of work or contractor estimates. NRF also paid for the replacement of certain critical personal property, such as refrigerators, ovens, and mattresses. General expenses covered by NRF included: expenses for temporary housing (security deposits, rent); relocation expenses (moving, storage); income loss related to a displaced tenant; utility or mortgage arrears; as well as government debts, liens and/or fines preventing a homeowner from receiving assistance (such as FEMA or SBA).

The Center launched NRF and awarded its first NRF grant in December 2012. The Center applied the expertise developed by administering the Mortgage Assistance Program (MAP) for NYC's Department of Housing Preservation and Development. MAP had led the Center to develop a lending infrastructure that could collect information and distribute government and foundation dollars both efficiently and responsibly. The Center's staff also travelled to Louisiana and Mississippi to meet with peers who had responded to Katrina. The staff met with organizations such as Catholic Charities, the St. Bernard Project, Rebuilding Together, Enterprise, and HOPE Enterprise Corporation, among others. The Center developed a close working relationship with HOPE Enterprise and HOPE served as a consultant on the development of NRF. HOPE's expertise was critical to NRF's success.

Are you a homeowner impacted by  
**HURRICANE SANDY?**

You may qualify  
for assistance from the  
**Neighborhood Recovery Fund (NRF).**

Call **646-786-0888**  
to get connected to free assistance.

NRF provides **grants** and  
**interest-free loans** to homeowners  
affected by Hurricane Sandy.

*Homeowners must live in New York City in a 1-4 family  
home, condo, or co-op and work with a free legal services  
provider or housing counselor to submit an application.*

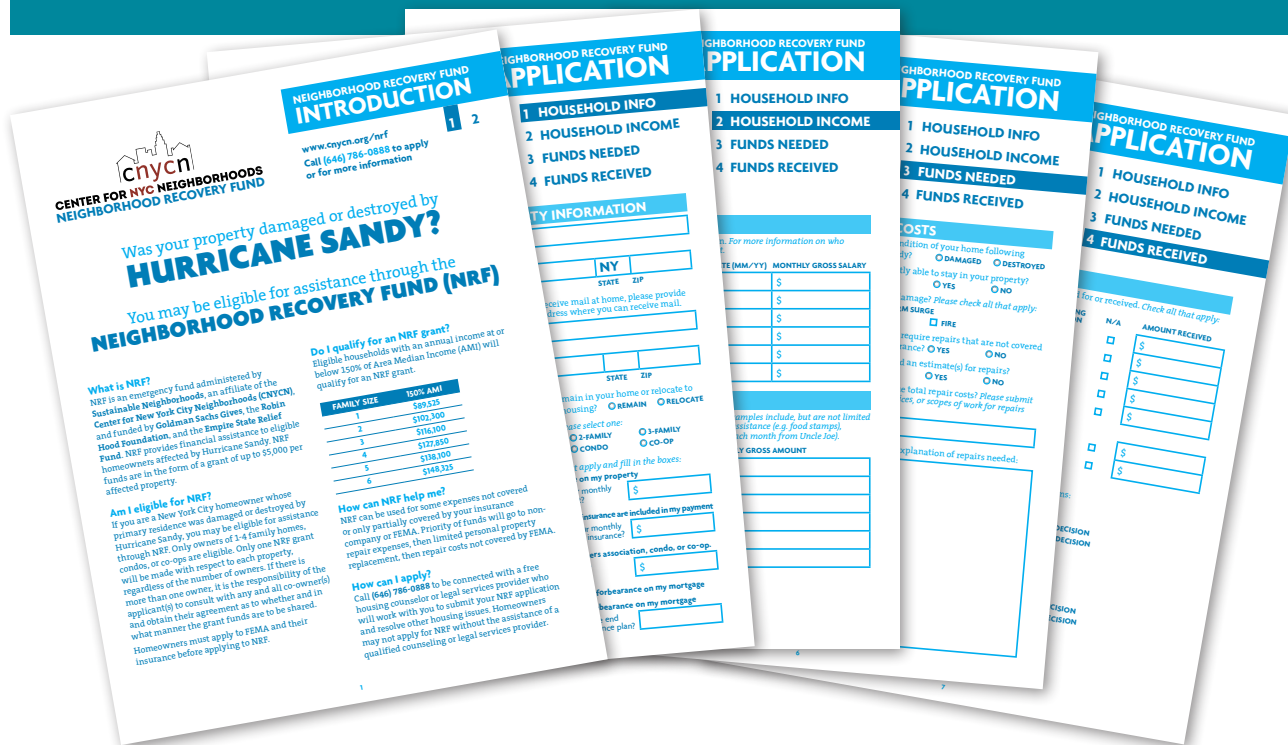
Visit [www.cnycn.org/nrf](http://www.cnycn.org/nrf) for more information.

**icnycn** CENTER FOR NEW YORK CITY NEIGHBORHOODS  
**Neighborhood Recovery Fund**

Goldman Sachs Gives

The Neighborhood Recovery Fund is an emergency grant and loan program sponsored by Goldman Sachs Gives and administered by Sustainable Neighborhoods, LLC, an affiliate of the Center for New York City Neighborhoods.

# The Neighborhood Recovery Fund



After NRF's announcement, the Center quickly received **over 1,000 calls** and **over 350 applications**. Many of these applications revealed the financial challenge homeowners face while making necessary repairs to their homes, bringing rental units back on line, paying utilities bills, and staying current on their mortgage payments. For example, several recipients fell behind in their mortgage payments because they needed to pay out-of-pocket for essential repairs or personal property while they waited for FEMA and insurance funds to come through. For these homeowners, NRF grants helped pay off arrears and bring them current on their mortgages. For others, the grant helped make up lost rental income or pay the balance owed to contractors. Though a small amount, this \$5,000 award was often the boost homeowners needed to cover outstanding costs and move forward with their lives.

Goldman Sachs Gives' investment in NRF allowed the Center to build a program that other funders could then rely on to quickly distribute direct grants dollars. First, **Robin Hood** contributed an additional **\$250,000**, then the **Empire State Relief Fund (ESRF)** pledged another **\$500,000**. New York State had been distributing ESRF dollars to those New Yorkers who had exceeded the maximum FEMA award of \$31,900, but only a very small group fit this category. ESRF needed a way to analyze the gap between what someone had received and what their remaining unmet need was. The Center's staff built a workbook to do this analysis and set up a simple application process in advance of the Unmet Needs Roundtables and other like models that would come later. Under the invaluable pro bono counsel of Lisa Lofdahl of Sullivan & Cromwell, the Center's staff took great care to consider the tax and 'duplication of benefits' implications of grant and loan funds in order to minimize confusion and potential harm for NRF recipients down the road.

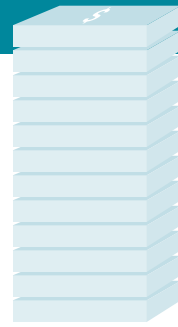
# NRF's Impact



**247** homeowners assisted through NRF

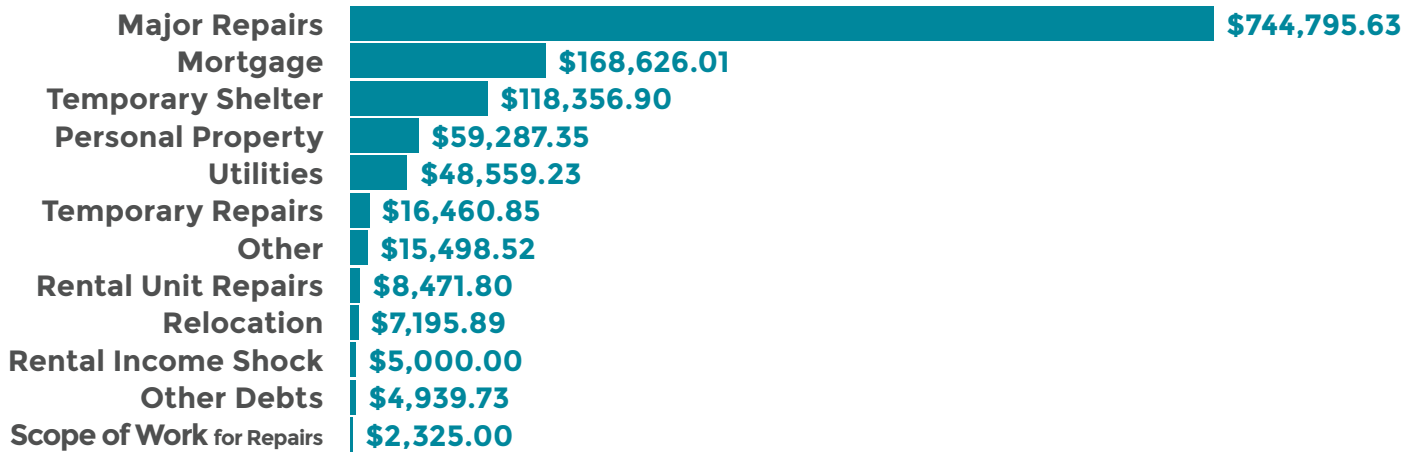


**\$4,856.34** average NRF grant/loan



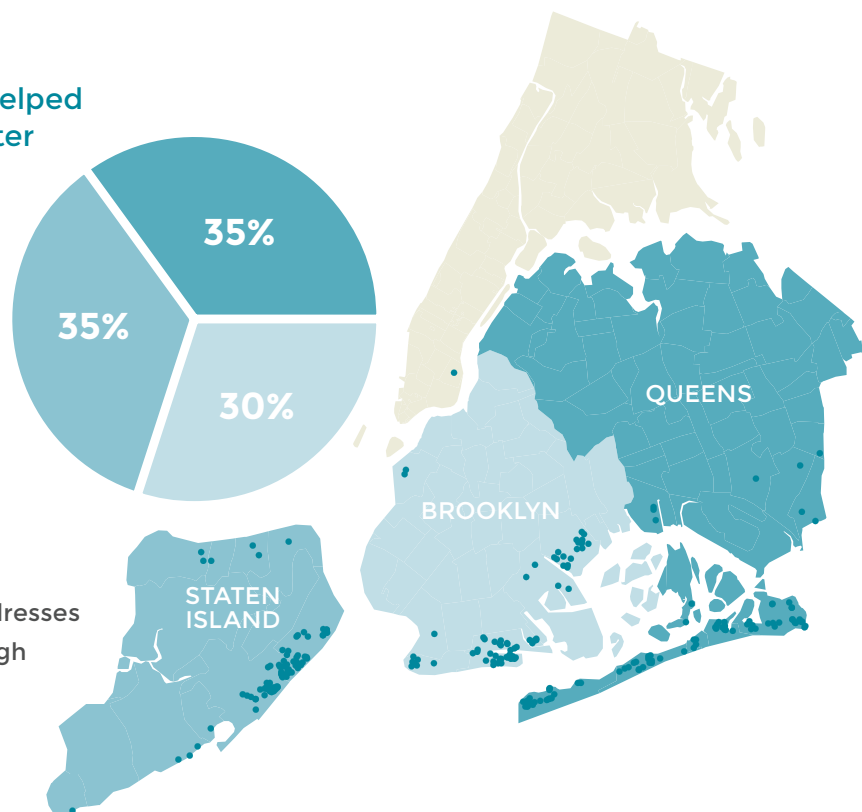
**\$1.2 million** total NRF funds distributed

## NRF Fund Usage



## Where NRF Worked

As of March 2014, NRF has helped 247 homeowners recover after Hurricane Sandy



**Note** Original locations have been randomized to obscure actual addresses

**Data Source** NRF recipients through March 1, 2014

## Who You Helped

**Kimberley Schinnery** is a single mother of three whose home in Far Rockaway was severely damaged by high winds and flooding. Flood insurance covered most of her home repair costs, but she had to pay out of pocket to replace her furniture and appliances, including several mattresses, an oven, and refrigerator. She was denied for an SBA loan for having too much debt. Because of these unexpected expenses, she fell behind on her utilities and mortgage payments. She also could not afford to repair the roof damage that was causing leaks. Ms. Schinnery's NRF grant covered her roof repairs, paid off the arrears on her gas bill, and reinstated her mortgage.

[▶ Watch the Video](#)



**Yvonne and Carmine Colombo** have lived in Broad Channel for over 20 years. They moved there to raise their three boys in a place that is part of New York City but also maintains a tight-knit, community feeling. Hurricane Sandy flooded the Colombos' home and caused tremendous damage to the interior and exterior. "It was horrific," Carmine said as he recalled thinking about his house being submerged as his family evacuated to higher ground. While searching for resources that would help their rebuilding and recovery, the Colombos heard about the Neighborhood Recovery Fund. The Center's Homeowner Hotline referred them to one of its Network Partners, Queens Legal Services (QLS). A paralegal at QLS helped them apply for an NRF grant, which provided \$5,000 to repair their roof. Carmine explained, "There was no way we could do any work inside the house until we replaced the roof." The Colombos plan to continue to live in Broad Channel.

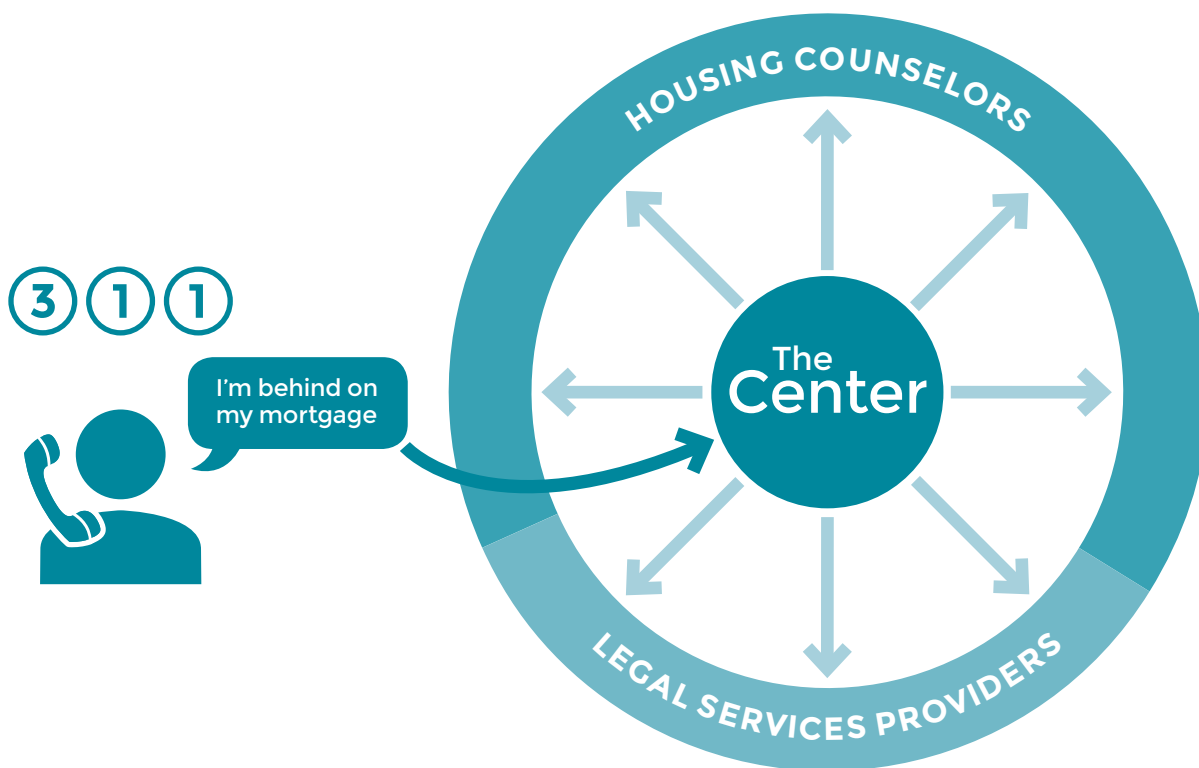
[▶ Watch the Video](#)



# The Center's Unique Positioning

The Center coordinates a citywide network of community-based nonprofits that provide foreclosure prevention services to at-risk homeowners. The existence of this network put the Center in a unique position to pivot toward Hurricane Sandy recovery. Our presence in the affected neighborhoods and the mechanisms already in place enabled us to assess the situation on the ground and direct an intervention that helped homeowners during a time of confusion, while also filling programmatic gaps, preventing the spread of misinformation, and avoiding duplication of services.

This positioning was particularly critical for NRF's implementation – in order to apply for NRF grants or loans, homeowners were required to work with a housing counselor or legal services provider, available at no cost through our network. Our Homeowner Hotline, reached through the City's 311 hotline, responded to inquires about the program and referred homeowners to housing counseling or legal services agencies near their homes. Our network's housing counselors and paralegals then worked with each homeowner to assess his or her eligibility for NRF and submit an application. The Center administered the program centrally so that applicants' eligibility was confirmed and grant/loan dollars were put toward allowable uses. Our network's citywide presence ensured that these resources were distributed across the impacted communities.





# The Center's Unique Positioning

The Center not only impacted hundreds of homeowners through NRF, but also coordinated a range of services – trainings, technical assistance, and outreach events – that brought together nonprofits from the impacted neighborhoods. These strategic partnerships identified trends and needs, supplied up-to-date information about key programs, and promoted intergroup partnerships. The funding leveraged as a result of Goldman Sachs Gives' early grant provided the Center with the means to support those nonprofit partners that were seeing the greatest increase in demand for housing counseling and legal services at the community level.

In addition to the distribution of NRF grants and loans the Center's multi-pronged approach to Sandy recovery included:

## Support to Nonprofit Organizations

Provided or oversaw **\$1.7 million** in grant support to 17 housing counseling and legal services organizations located in the most impacted neighborhoods in Queens, Brooklyn, and Staten Island. These grants (from **\$33,000 to \$200,000 per group**) allowed the recipient organizations to hire new staff to meet the demands of increased caseloads, resulting in housing counseling and legal services to **over 3,250 homeowners** over the past year.

Organizations that received Sandy funding from the Center:

- Brooklyn Housing and Family Services
- CAMBA
- Greater Sheepshead Bay Development Corporation
- Mutual Housing Association NY (MHANY)
- Neighborhood Housing Services-East Flatbush
- Neighborhood Housing Services-Jamaica
- Neighborhood Housing Services-SI
- Pratt Area Community Council (PACC)
- Brooklyn Bar Association
- City Bar Justice Center
- Legal Aid Society
- MFY Legal Services, Inc.
- NYLAG New York Legal Assistance Group (NYLAG)
- Queens Legal Services
- Queens Volunteer Lawyers Project, Inc.
- Sought Brooklyn Legal Services
- Staten Island Legal Services

# The Center's Unique Positioning

## Direct Services to Homeowners

- **Filed insurance claims**, reviewed adjuster's reports, advised on whether and how to obtain independent adjusters' report, educated homeowners and helped homeowners with appeals.
- **Worked with mortgage servicers** to release insurance claims, advocated for affordable repayment plans or for an extended term to repay forbore amounts and advocated for mortgage modifications.
- **Helped homeowners find reputable contractors**, educated homeowners to avoid scams, connected homeowners with free mold removal and muck-out assistance.
- **Helped homeowners get assistance** from their homeowners and flood insurance providers, FEMA, SBA, CDBG funded repair programs, and a myriad of loan and grant funds, including NRF.

## Citywide Coordination

- **Leveraged our citywide perspective** to direct services to neighborhoods, nonprofits, and homeowners who needed it most, to avoid the duplication of services in the impacted neighborhoods and ensure the most efficient engagement with public programs.
- **Acquired knowledge about emerging issues** and public programs, distilled information, and efficiently disseminated it through our listserv and borough-based coordination meetings.
- **Organized 24 trainings** on relevant topics reaching approximately 300 housing counselors, paralegals, and other advocates.

## Outreach and Events

- **Supported outreach** in many forms from the earliest days and weeks following the storm, including staffing outreach events and mobile vans in the target neighborhoods, helping homeowners at the City's Recovery Centers, door knocking, surveys and mailings.
- **Created online outreach** presence through the Center's website and YouTube, where we hosted PSAs and informational videos about our services.

 [Watch the Video](#)

- **Hosted outreach events** in various neighborhoods to promote the assistance available through our network.

# The Center's Overall Impact

As the Center's work progressed, it became clear that fostering meaningful working connections among organizations on both the borough and neighborhood levels was necessary to leverage organizations' expertise and achieve sufficient coverage. Training was also critical in bolstering these connections; particularly training that built subject-specific knowledge for nonprofits, above and beyond existing homeownership and foreclosure skill-sets. By leveraging Goldman Sachs Gives' initial grant, the Center attracted the funds necessary to identify and fill these gaps. The overall impact of this work can be understood on three levels: homeowners, nonprofits, and neighborhoods.

## Impact on Homeowners



**3,253** homeowners received direct housing counseling or legal services



**1,296** inquiries responded to by our Homeowner Hotline for Sandy-related assistance



**1,509** views of PSAs/YouTube videos



**1,127** visits to the Sandy-related pages on the Center's website



**500+** people reached at community events



Created Public Service Announcements to warn against contractor fraud and scams, as well as promotional videos to raise awareness about the free services available through our network.

## Impact on Community-Based Nonprofits

**Increased the capacity** of community-based nonprofits to provide services to homeowners in the critical neighborhoods by offering program coordination and technical assistance.

**Offered trainings** to build knowledge and capacity to address specific issues.

**Solicited bi-weekly surveys** from our partners as a way to respond to questions in real time and get up-to-date information on matters that were changing as the recovery unfolded.

**Promoted information sharing** through phone calls, listserv, and trainings.

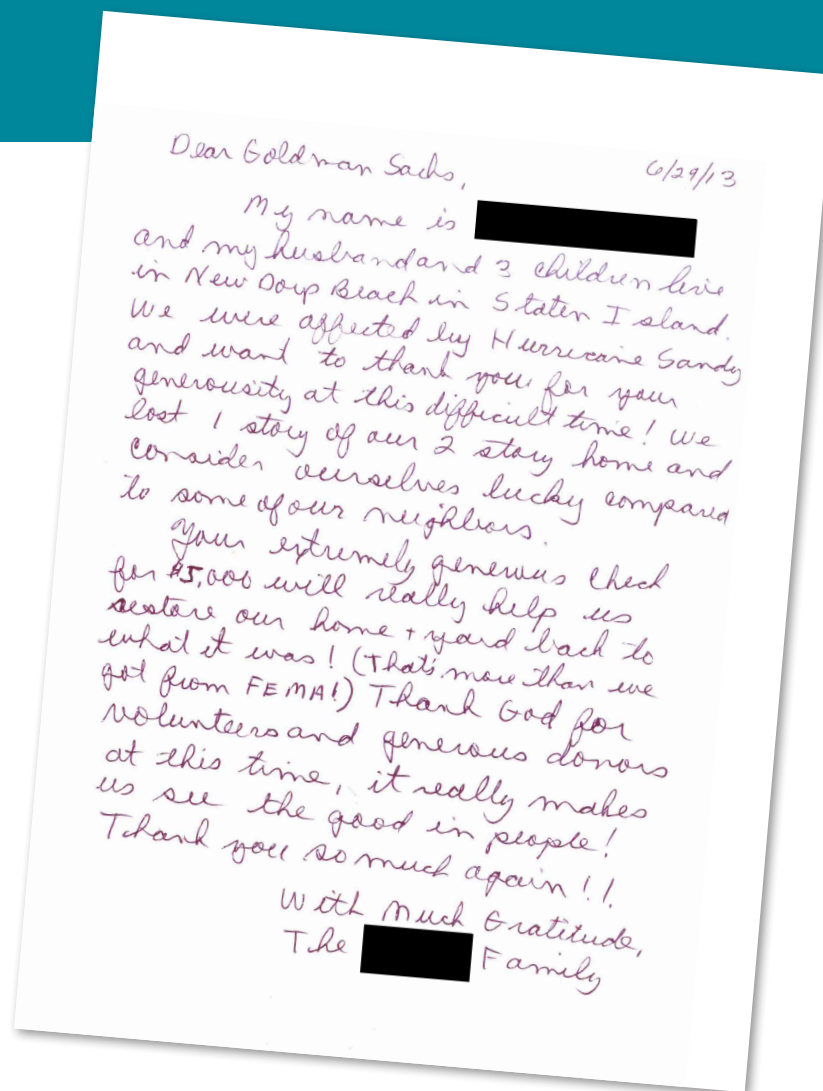
## Impact on Neighborhoods

**Promoted targeted, impactful responses** at the community level through coordination and technical assistance.

**Strengthened local nonprofits** overall, thereby supporting lasting resources in communities to help homeowners understand complex issues.

**Led borough-level coordination** of nonprofits to understand what services were being provided, i.e. what is happening at the borough and community levels, and where gaps remain, thereby helping us target work and promote intergroup cooperation.

## Thank You



The catalytic, early investment in the Center's Hurricane Sandy relief efforts from Goldman Sachs Gives allowed the Center to attract hundreds of thousands of dollars from additional donors and provided significant assistance to homeowners. Because of Goldman Sachs Gives' investment in NRF, the Center was able to **directly support 247 homeowners** through grants or loans that were used for major repairs, mortgage payments, temporary repairs, temporary shelter and more. In many cases, these grants enabled homeowners to save their homes from foreclosure and rebuild their lives. This assistance, combined with the Center's housing counseling, legal services, and a wide range of other supports to homeowners, neighborhoods, and nonprofits through our Network Partners provided direct services to **3,253 homeowners**.