



NYS Division of Housing and Community Renewal

Neighborhood Preservation Program (NPP)

Strategic Plan

July 1, 2008

Faithful to our mission and the needs of the Rockaway community, Margert Community Corporation (MCC) has drafted this 2008 strategic plan of neighborhood preservation services, for approval by the NYS Division of Housing and Community Renewal (DHCR). These goals and objectives have been arrived at through informed consensus of our Board of Directors,¹ with the active participation of the community at large, other community and faith-based organizations, and local municipal entities and elected officials. The Executive Director of our organization has been authorized to design, implement and arrange funding for the activities required to produce the desired outcomes.

As per Margert's mission² as a community-based, nonprofit, housing assistance agency, our strategic goals are to *preserve the existing stock* of safe, decent and affordable housing, *develop new affordable housing opportunities*, *promote successful and responsible tenancy*, *provide equal access to homeownership opportunities*, *improve residential health, safety and energy affordability*, *narrow the "digital divide,"* and *promote professionalism and standardization* in the delivery of housing services to the communities we serve.

Furthermore, we are dedicated to continuing our efforts to *break down existing barriers to equal opportunity*, combat predatory sales and lending practices, and reduce the number of mortgage delinquencies and foreclosures in our communities.

Community Needs Assessment

To better understand the environment in which we operate, to ensure the development of meaningful and achievable strategic and action plans, and to chart a course for successful program and service delivery, Margert conducts a comprehensive community needs assessment of our Neighborhood Preservation Program (NPP) service area every three years. This needs assessment is intended to present highlights of data collection and staff research.

In July of 2004, Margert joined with our fellow Rockaway-based Neighborhood Preservation Companies in commissioning the Neighborhood Preservation Coalition of New York State to provide a comprehensive 40 page needs assessment of our combined

¹ Please see attached Board roster

² Please see attached Mission Statement



While we generally consider the entire Rockaway Peninsula and Broad Channel (local community planning district 14), as well as Queens County, in a typical needs assessment, for the purposes of this strategic plan we have focused our attention on Far Rockaway (zip codes 11691 and 11692), which is our discrete NPP service area.

The total population of Far Rockaway is 71,938, of which some 18,704 (26%) are below the poverty level. The elderly poverty rate for these two zip codes is 24%, with a 31% poverty rate for children.³

Far Rockaway is representative of Queens County, which is the most racially and ethnically diverse borough in the City.⁴ While our foreign-born population runs higher than 28%, the community is predominantly non-Hispanic African American (57.3%). Our Hispanic/Latino population has risen to 20%, while the non-Hispanic white alone population has fallen to 16.2%. The remaining population consists of non-Hispanic multiracial persons (4%) and non-Hispanic others (1%).

At the time of the 2000 Census, Far Rockaway had 25,087 total housing units of which nearly two-thirds (18,490) were rental units. Many of these rental units are in privately owned but publicly assisted multifamily buildings.

At 22.9%, the homeownership rate for Far Rockaway falls well below that of CD 14 (41.1%), which is itself struggling under the weight of an Index of Housing Price Appreciation (for 2-4 family buildings) that exceeds a staggering 170. In both 2005 and 2006, Queens had a substantial number of units authorized by new building permits. Housing prices rose dramatically between 2000 and 2006. During these six years, real prices of single-family homes in Queens rose by 79%, while the prices of 2-4 family homes rose by 91%. These appreciation rates were the highest and second highest rates in the city respectively. The rate of subprime home purchase lending also has increased in Queens, and in 2005 Queens ranked second after the Bronx. Queens witnessed the most significant growth in notices of foreclosures in the City between 1993 and 2006.

It's interesting to note that while the median year for housing structures built in Far Rockaway was 1963 in the year 2000, fully 73% of all housing structures were built before 1970, and more than 20% before 1950. Overcrowding in our housing units, perhaps due to the high rate of new immigration, was nearly 18%, with severe overcrowding running almost half that, at 8.6%

While the unemployment rate in Queens County is typically the second highest among the boroughs of New York City (approx. 8%), the unemployment rate for Far Rockaway has always trended much higher, nearly reaching sixteen percent (15.8%) in 2005.

Far Rockaway suffers from a poor affordability index. With a median sales price in January of 2009 of \$ 393,000, and at 80% of area median income, the housing market

³ US Census 2000, KnowledgePlex DataPlace

⁴ State of New York City's Housing and Neighborhoods, Furman Center for Real Estate and Urban Policy



affordability index was found to be 0.61, while at 50% of AMI the affordability index was found to be an abysmal 0.40.

Affordable housing is universally defined as an owner or tenant paying 30% of their income or less for housing. Year 2000 Census Data for Far Rockaway indicates that 31% of owners and 36.7% of renters were paying more than 30% for their respective housing. Those figures are expected to be much higher now, in keeping with the dramatic increase in housing costs experienced since the last census was released. Our research shows that out-of-pocket homeownership costs for lower income homeowners on average were not very different from the out-of-pocket housing costs of higher income homeowners with mortgages, meaning that low income homeowners were paying a much higher percentage of their incomes for their homes each month.

Far Rockaway has over 4,000 publicly assisted housing units (9.6%) and over 1200 Section 8 Voucher housing units (3.0%). Margert establishes nearly **1000 new case files each year**, primarily for tenant and homeowner counseling service requests. We provide weatherization services to an additional 500+ low-income, senior citizen and handicapped households, in both 1 – 4 family homes and multi-family buildings, and maintain a waiting list of over 3,000 eligible units.

Although, citywide, the greatest number of home purchase loans were made in Queens (44.3%), 2.6% of those loan originations were in the Subprime market, as were *more than 38% of refinance loan originations*. Queens County also showed a consistently high rate of mortgage foreclosure action against both single family and 1 – 4 family homes.

Foreclosures in the city were up 67% in July of 2008 compared to the same month from the previous year. "The outer boroughs in particular felt the burn, with the number of auctioned-off homes in Queens surging 81% compared with July 2007."⁵

Citywide, 2,216 residents have lost their homes to foreclosure last year. The figure was 338 in July - compared to 203 in July 2007. Queens shouldered more than half of the city's total last month, with 178 homes being foreclosed. The borough appears to be at the epicenter of the national housing crisis, facing a triple threat of rising foreclosure rates, a 40 percent decrease in the number of homes sold in the first half of 2008, and median sale prices plummeting to \$413,000 from \$452,000. The median sales price for Far Rockaway has declined further, dropping to \$ 393,000 in January of 2009.

"The numbers are pretty dramatic for New York City," said Propertyshark.com CEO Bill Saniford. "In Queens, it's quite scary." Although foreclosures remain limited mainly to low-income areas, they're having a domino effect that has driving down prices citywide, said Saniford.

⁵ House of Pain as City Foreclosures Soar 67% By Susannah Cahalan, New York Post, Sunday, August 3, 2008



Recent findings “suggest that community-based [neighborhood preservation] services are cost effective. With regard to time to resolution, the time to outcome for borrowers served...was on average 11 months. With regard to the rate of recidivism, about one quarter of borrowers who avoided foreclosure reported being delinquent again 12 months after program intervention. The rate increased to about one third after 36 months. Households that did not receive an assistance loan as part of the intervention had a higher incidence of recidivism over time, about 45 percent. Both time to resolution and recidivism among program participants compared favorably with those reported elsewhere for the industry.”⁶

The **2009 Consolidated Plan for the City of New York**⁷ contains a description of the City’s use of entitlement funds to address affordable housing, homelessness, supportive housing services and community development needs. Highlighted within the plan are activities of the NYC Housing Authority, relevant public policies and barriers to affordable housing, and programs and policies for reducing the number of poverty level households (*anti-poverty strategy*).

The Neighborhood Preservation Coalition of NYS has made several general and specific recommendations to the State’s policymakers for 2009. Among those was to expand and build upon existing affordable housing policy, support for the existing nonprofit infrastructure, and targeting persons and communities with the greatest housing need.

Executive Summary

While our long-term strategic plan is constantly evolving to meet new housing challenges as they arise, our organizational objectives over the next three years have been clearly defined.

Our primary objectives include providing permanent affordable housing in both owner-occupied and rental units, preparing low to moderate income families for successful homeownership, preventing or reducing mortgage foreclosures, preserving the affordable housing stock in our service area, and improving the ability of our lower income families to maintain the long-term viability and health & safety of their housing.

Our long-term objective is to stabilize the neighborhood and mitigate the negative impacts of poverty on the lives of our community residents, especially in regards to housing.

We propose to work towards these objectives through a combination of the following: new affordable housing unit construction; moderate rehabilitation of existing units; community sponsorship of new affordable housing development; management of minor and moderate rehabilitation, emergency repair, weatherization and other direct

⁶ The Cost-Effectiveness of Community-Based Foreclosure Prevention, December 8, 2005

⁷ Please see attached Certificate of Consistency with the Consolidated Plan for MCC HUD Housing Counseling Program activities



housing assistance programs; local administration of home purchase and rental assistance programs; comprehensive housing counseling services; homeownership preparation services; first time homebuyer education and support services; mortgage foreclosure prevention counseling services; and, strengthening our relationships with other non-profits and private and public entities.

Since our conversion to the Fannie Mae Home Counselor Online (HCO), Margert staff has worked closely with the Fannie Mae Community Technology Council (CTC), and the software developers, to upgrade its capacity to provide the same tools for our services to RENTERS, POTENTIAL RENTERS, HOMELESS and DISABLED PERSONS. While the initial version was engineered to address the intake and counseling needs, as well as outcomes, for HOMEOWNERS, MORTGAGORS and POTENTIAL MORTGAGORS, Margert has inputted and tracked ALL our housing counseling clients through the system.

Margert's housing counseling program employs a multi-stage process in the delivery of services. The process begins with intake, which generally takes thirty (30) minutes to one hour. This component is conducted by a dedicated intake worker.⁸ An initial counseling session is scheduled with a housing counselor, at which an assessment is conducted and an action plan drawn up. This generally takes one to two hours. Following the initial counseling session, a credit report will generally be pulled, and the client's mortgage readiness determined. If indicated, an educational track is established for the client. Education generally consists of a ten-hour course, presented in two five-hour classroom sessions. Upon receiving a certificate of completion for the educational component, the client will be scheduled for a follow-up counseling session at which the action plan is implemented. Subsequent counseling sessions are scheduled, as needed, to monitor progress of action plan objectives.

Strategic Plan Components

In each of the next three years, some strategies are expected to remain constant:

Local Program Administration (LPA)

Weatherization Assistance Program: Margert will continue to serve as the NYS DHCR Weatherization Assistance Program (WAP) subgrantee for Far Rockaway and south Queens, and, having successfully negotiated mapping and allocation issues with the other Queens subgrantees, have dramatically increased our capacity to deliver these vital services to our communities. The New York State Weatherization Assistance Program is the largest residential energy conservation program in the country. The program receives funding from the U.S. Departments of Energy, and Health and Human Services. The WAP program, which has seen increased funding levels and innovative

⁸ Please see MARG CNYNC DataPoints Collection Files



state-wide housing policy synergy, has expanded its scope to include a more comprehensive level of housing rehabilitation in the areas of energy-related repairs and health & safety, improving our ability to preserve the long-term viability of affordable rental and owner-occupied housing for low-income, handicapped and senior households. Together with creative leveraging of other available funds and programs, we will be able to provide a greater level of energy-related rehabilitation than ever before.

New York State HOME Program: The New York State HOME Program is administered by the New York State Housing Trust Fund Corporation (HTFC). The program uses federal HOME Investment Partnership Program funds to expand the supply of decent, safe, and affordable housing within the State. The program provides funds to acquire, rehabilitate, or construct housing, or to provide assistance to low-income home-buyers and renters.

Margert's First HOME Program funds are used to provide a first time homebuyer purchase assistance subsidy, in the form of a deferred payment (forgivable) loan. Our 2007 First HOME program is designed as homeownership purchase assistance without rehabilitation. Eligible activities include down payment and closing costs assistance.

NYS Access to Home Program: The Access to Home Program provides financial assistance to property owners to make dwelling units accessible for low and moderate income persons with disabilities. Providing assistance with the cost of adapting homes to meet the needs of those with disabilities will enable individuals to safely and comfortably continue to live in their residences and avoid institutional care. Adaptation work must meet the needs of those with physical disabilities and seniors with an age-related disability.

NYS RESTORE Program: Funded by the NYS Housing Trust Fund Corporation, through a state legislative appropriation, and administered by the NYS Division of Housing and Community Renewal (DHCR), Margert's RESTORE Program is designed to assist low-income, senior citizen, owner-occupant households of one to four family homes correct severe housing deficiencies, in situations where the homeowners cannot otherwise afford to make the repairs themselves.

Margert administers a RESTORE GRANT program, which may be used exclusively to pay for the costs of emergency repairs to eliminate hazardous conditions in homes owned and occupied by the very low-income elderly.

Margert Community Corporation's Housing Counseling Program provides a full range of services to assist consumers in improving their housing conditions and meeting the responsibilities of homeownership and tenancy. We provide services to all



residents of our service area, regardless of the nature of their housing situation (e.g., HUD-assisted, conventional, affordable, market rate, etc.).

Margert Community Corporation makes its services available throughout southeast Queens County, with priority given to Community Boards 12, 13 and 14, those neighborhoods experiencing the highest percentages of sub-prime lending and high foreclosure rates.

Margert strongly encourages 100% participation in individual counseling, and estimates that at least 50% of our education clients segue into one-on-one counseling. Services are targeted towards those persons who want to buy or already own a home or rent an apartment, and who seek to be responsible buyers, owners or tenants.

Housing Counseling Interventions

Pre-Purchase/Homebuying: evaluating mortgagor readiness; search assistance; fair housing and fair lending, including whether or not the beneficiary belongs to a protected class, and how to recognize discrimination; budgeting for mortgage payments; money management (does not include administration of debt management plans whereby an organization pays bills on behalf of a client); selecting a real estate agent; home inspection; alternative sources of mortgage credit; how to apply for special programs available to potential homebuyers; how to identify and avoid predatory lending practices; locating housing that provides universal design and visitability; locating sources and methods to help pay for accessibility modifications; how to purchase a home using the Section 8 Homeownership Voucher Program, and referrals to community services and regulatory agencies. Applicants that provide homebuyer education must also offer individual counseling that complements the group sessions.

Resolving or Preventing Mortgage Delinquency or Default: restructuring debt, obtaining recertification for mortgage subsidy, establishing reinstatement plans, seeking loan forbearance, and managing household finances. This can also include helping clients affected by predatory lending, homeownership preservation and foreclosure prevention strategies, explaining the foreclosure process, providing referrals to other sources, and assisting clients with locating alternative housing, or pursuing loss mitigation strategies.

Non-Delinquency Post-Purchase, Including Improving Mortgage Terms and Home Improvement: information and advice on finding favorable mortgage loan terms, personal money management, and relations with lenders. It also includes: home improvement and rehabilitation; property maintenance; loan and grant options; the loan or grant application processes; what housing codes and housing enforcement procedures apply for the intended activity; accessibility codes and how to design features to provide accessibility for persons with disabilities; non-discriminatory lending and funding for persons who modify their dwellings to accommodate disabilities;



visitability and universal design; how to specify and bid construction work; how to enter into construction contracts; and how to manage construction contracts, including actions to address the nonperformance of contractors. Agencies that provide post-purchase education classes must also offer individual counseling to complement group sessions.

Locating, Securing, or Maintaining Residence in Rental Housing: helping clients obtain and utilize rent subsidies; pre-rental search assistance/mobility counseling; budgeting for rent payments; educating clients on landlords' and renters' rights; explaining the eviction process; ensuring clients understand their rights when faced with displacement; explaining the responsibility of the entity causing displacement; and providing assistance with locating alternate housing.

Shelter or Services for the Homeless: referrals to social, community, and homeless services such as emergency shelter or transitional housing.

HECM Counseling: counseling and education to assist elderly homeowners who seek to convert equity in their homes into income that can be used to pay for home improvements, medical costs, living expenses, or other expenses. This includes providing the statutorily-required counseling to individuals/families that may be eligible for, or are interested in obtaining, an FHA-insured HECM.

Neighborhood Preservation Activities

Owner Occupied Housing Assistance: property rehabilitation and construction; property maintenance; financial assistance; assistance to other organizations and municipalities.

Tenant Housing Assistance: property rehabilitation and construction; tenant assistance, individual; tenant assistance, association; assistance to other organizations and municipalities.

Community Preservation and Renewal: research, outreach and development; assistance to other organizations and municipalities.

Included within the above categories of assistance, Margert will also continue to provide loan/grant application assistance, tenant counseling, relocation assistance, eviction prevention, pre-purchase counseling & workshops, delinquency & default prevention, outreach & education, and community needs research and planning. Specialized services will include the required HUD-approved Home Equity Conversion Mortgage (HECM) counseling for senior homeowners, and issuance of certificates.



PY 2008-2009

Year One objectives:

- Successful completion of our PY 2008 Weatherization Assistance Program WAP) contract (\$ 1,629,126 for 331 units of low income, seniors and the disabled).
- Successful completion of our active WAP “special projects” contract (\$ 200,000 for 66 units).
- Successful completion of our PY 2005 and 2006 Access to Home programs (\$ 200,000 for 20 low income household members with disabilities).
- Successful completion of our 2007 HOME program (\$ 500,000 for 16 new first time homebuyers).
- Successful completion of our 2008 RESTORE program (\$ 125,000 for 25 low income senior owner occupants).
- Site identification for an affordable, low income senior multifamily new construction project, as community sponsor of a JASA submission under the HUD 202 program (approx. 75 units).
- Continuation of the marketing and sales activities at Water’s Edge; 130 new condominium apartments being constructed on Beach 59th to Beach 62nd Streets between Rockaway Beach Boulevard and the Atlantic Ocean in the Arverne section of Queens.
- Marketing and sales activities for Ocean View Villas II; 21 new homeownership homes between Beach 37th and 38th Streets in the Edgemere section of Queens.
- Submission of a new application as an HOME LPA (2009) for a purchase assistance program for Queens.
- Submission of a new application as a RESTORE LPA (2009) for Queens.
- Submission of a new application as an Access to Home LPA (2009) for Queens.
- Submission of a new application to the HUD Housing Counseling Program; funds to be leveraged against our NPP.
- Leveraging of HPD housing counseling program funds (\$ 120,000) with our NPP to improve our capacity to provide homebuyer education and reduce delinquency and foreclosure rates.

New Relationships/Partnerships

2008 Subprime Foreclosure Prevention Services Program: Margert will partner with the Neighborhood Economic Development Advocacy Project (NEDAP), along with other community-based partners, to provide homeowners in Brooklyn and Queens with a full spectrum of education, outreach, and counseling services to help them avoid foreclosure. Through a collaborative arrangement, homeowners in need of legal services



will be referred to South Brooklyn Legal Services, Queens Legal Aid, and Queens Legal Services for the Elderly.

Center for New York City Neighborhoods: Margert has partnered with CNYCN to provide comprehensive citywide programming that includes legal services, housing counseling, community outreach and education. CNYCN's efforts are focused on neighborhoods with concentrated foreclosure activity. CNYCN is also a key leader in developing innovative methods to recapture REO (real estate owned) homes, reduce mortgage defaults through the courts, and introduce mission driven real estate brokerage services to reduce burdens on homeowners forced to sell.

National Grid Low Income Residential Energy Conservation Program: In coordination with our Weatherization Assistance Program, Margert Community Corporation has entered into an Installation Services Agreement with the Association for Energy Affordability, Inc. (AEA) for provision of energy efficiency services in the National Grid gas service territory in New York City and Long Island.

Housing Counseling Funding Sources (2008-09)

Neighborhood Preservation Program (NPP): 7/1/08 – 6/30/09	76,409
HPD CCC Anti-Predatory Lending Program: 7/1/08 – 6/30/09	60,000
HPD Housing Preservation Initiative: 7/1/08 – 6/30/09	60,000
Center for NYC Neighborhoods (CNYCN): 1/1/2009 – 12/31/2009	75,000
DHCR Subprime Foreclosure Prevention Program (NEDAP)	50,000
DHCR/HTFC HOME Program (2007)	40,000
Total	361,409

Office Space/Infrastructure

In response to the increased demand for Margert’s housing services, especially in the areas of foreclosure prevention and energy efficiency, and commensurate with available resources, the agency will take the following actions to better position itself to respond effectively:

- Expand our office space into the small bungalow on Beach 37th Street, establishing two new confidential counseling areas, a new



- weatherization/National Grid/HEAP workstation, program management space and suitable space for office equipment and technology.
- Create the Msgr. McKenna Conference Center/Margert Board Room in space on the St. Mary's campus (Beach 19th Street).
 - Upgrade internet technology to a hard-wired T3 connection.
 - Upgrade or replace all existing computer workstations and introduce new workstations for the small bungalow.

Board Development

Year One objectives shall be to recruit two new board members, one each from the Far Rockaway and Edgemere communities. The agency shall also undergo a thorough review of its by-laws, policies and procedures in anticipation of re-certification for the NYS DHCR Neighborhood Preservation Program (NPP).

2009-2010

Year Two objectives:

- Execution of an agreement to serve as local community nonprofit sponsor for Edgemere C; this area is generally bounded by Conch Basin, Beach Channel Drive, and Norton Basin on the north, Beach 35th Street on the east, Beach Channel Drive, Rockaway Beach Boulevard and the northern boundary of the Rockaway Freeway on the south, and Beach 51st and Beach 49th Streets on the west. The Edgemere Urban Renewal plan was originally adopted by the City Council on September, 18 1997 (C 970410 HUQ) to facilitate the construction of up to 800 dwelling units and up to 100,000 square feet of commercial floor area on the Rockaway Peninsula. Since then 213 one and two-family homes have been constructed providing 307 units. It is anticipated that some 128 new units of affordable housing will be constructed in Phase C.
- Completion of marketing and sales activities at Water's Edge II; 130 new condominium apartments being constructed on Beach 59th to Beach 62nd Streets between Rockaway Beach Boulevard and the Atlantic Ocean in the Arverne section of Queens.
- Application assistance to JASA for an affordable, low income senior multifamily new construction project, in Edgemere, under the HUD 202 program (approx. 75 units); energy efficiency expertise and funding expected to be leveraged.
- Successful completions of the activities listed above that are expected to remain constant over this three-year period: LPA management, housing counseling and neighborhood preservation activities.



- PY 2009 Weatherization Assistance Program: \$ 2,472,227 for 517 units; as per the state plan submitted in January of 2009.
- Submission of at least one “special projects” application under the 2009 WAP program year.
- Successful administration of any NYS DHCR affordable housing awards won in the 2009 unified funding round (HOME, RESTORE and Access).
- Build upon prior experience to improve agency capacity to deliver NYS DHCR HOME, RESTORE and Access to Home services.
- Marketing of the Msgr. McKenna Conference Center as a training site and meeting room for all affordable housing network activities (weatherization, NPP, housing counseling, education and advocacy).
- Complete ramp up activities to meet the expected historic shift in opportunities and challenges within the Weatherization Assistance Program, including the possibility of a far larger increase in DOE WAP funding.
- Meet new DHCR requirements for staffing, hiring and training under the Weatherization Assistance Program (please see WAP PPM regarding BPI certifications).
- Submission of a new application as an HOME LPA (2010) for a purchase assistance program for Queens.
- Submission of a new application as a RESTORE LPA (2010) for Queens.
- Submission of a new application as an Access to Home LPA (2010) for Queens.
- Submission of a new application to the HUD Housing Counseling Program; funds to be leveraged against our NPP.
- Leveraging of HPD housing counseling program funds with our NPP to improve our capacity to provide homebuyer education and reduce delinquency and foreclosure rates.
- Provide enhanced, coordinated weatherization assistance to low income households, the elderly and persons with disabilities via implementation of the LIPA Residential Energy Assistance Partnership (REAP).
- Pre-development work on lots, between Beach 36th and 38th Streets, held in community trust by Margert, to be converted into urban greenspace.
- Thorough review of, and improvements to, the agency’s web presence, to include more interactive functionality for our client base.
- Continued outreach and education for all programs and services delivered by the agency.

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2010-2011

Year Three objectives:

- Execution of an agreement to serve as local community nonprofit sponsor for Arverne East; plans for the 47-acre site south of Rockaway Beach Boulevard, from Beach 32 Street to Beach 46 Street, include 1,600 units of mixed-income housing, and 3,000 square feet of commercial space anchored by a supermarket, a hotel, a movie complex, several parks and a ball field.
- Successful completions of the activities listed above that are expected to remain constant over this three-year period: LPA management, housing counseling and neighborhood preservation activities.
- PY 2010 Weatherization Assistance Program as per the state plan to be submitted in January of 2010.
- Submission of at least one "special projects" application under the 2010 WAP program year.
- Submission of a new application as an HOME LPA (2011) for a purchase assistance program for Queens.
- Submission of a new application as a RESTORE LPA (2011) for Queens.
- Submission of a new application as an Access to Home LPA (2011) for Queens.
- Submission of a new application to the HUD Housing Counseling Program; funds to be leveraged against our NPP.
- Leveraging of HPD housing counseling program funds with our NPP to improve our capacity to provide homebuyer education and reduce delinquency and foreclosure rates.
- Development of lots, between Beach 36th and 38th Streets, held in community trust by Margert, into urban greenspace.
- Renewed board development activities.

Year Three will also see increased activities designed to build upon our internet-based tools and continue bridging the digital divide. We project that this effort will culminate in the creation of a "virtual" homebuyers club, through which members will be able to attend workshops and interact with housing counselors online.

Sample Measurable Outcomes

Education/Group Sessions

- a. Completed pre-purchase homebuyer education workshop
- b. Completed financial literacy workshop, including home financing, budgeting and/or credit repair
- c. Completed mortgage delinquency workshop



- d. Completed non-delinquency post-purchase workshop, including home maintenance and/or financial management for homeowners
- e. Completed fair housing workshop
- f. Completed predatory lending workshop
- g. Completed rental workshop

Mortgage Delinquency/Financial Management

- a. Mortgages brought current
- b. Mortgages refinanced
- c. Second mortgages approved
- d. Mortgages modified
- e. Forbearance agreement/repayment plans initiated
- f. Deed-in-lieu executed
- g. Property sold/chose alternative housing
- h. Pre-foreclosure sales
- i. Counseled and referred to social service or emergency assistance agency
- j. Obtain partial claim
- k. Debt management plans
- l. Counseled and referred for legal/grant assistance
- m. Completed financial management/budget counseling
- n. Completed home maintenance counseling
- o. Counseled and utilities brought current

Locating, Securing or Maintaining Rental Housing

- a. Received housing search assistance
- b. Obtained temporary rental relief
- c. Counseled and referred to agency with rental assistance program
- d. Advised on recertification for HUD/other subsidy program
- e. Counseled and referred to other social service
- f. Counseled and referred to legal aid agency
- g. Found alternative rental housing
- h. Decided to remain in current housing situation
- i. Resolved issue in current tenancy
- j. Entered debt management/repayment plan
- k. Counseled and utilities brought current
- l. Resolved security deposit dispute

Shelter or Services for the Homeless

- a. Occupied emergency shelter



- b. Occupied transitional housing
- c. Transitioned to permanent housing
- d. Counseled and referred to other social service
- e. Remained homeless
- f. Withdrew from counseling

Measures of Success

Margert will report the above measures of success as per our quarterly HUD 9902.