



40TH ANNIVERSARY GALA

OCTOBER 18, 2022
TRIBECA ROOFTOP
NEW YORK, NY

EVENING TIMELINE

6:30 PM – 7:30 PM
COCKTAILS, NETWORKING & DINNER RECEPTION

7:45 PM – 8:30 PM
PROGRAM

Welcoming Remarks
*David Bagatelle,
Board Chair, NHSNYC*

Award Presentation: Surprise Partnership Award
Presented by: David Bagatelle, Board Chair, NHSNYC

Remarks by Susan Ifill
*Executive Vice President and Chief Operating Officer,
NeighborWorks America
Immediate Past CEO, NHSNYC*

**Award Presentation: Longstanding Partnership Award
Presented to Wells Fargo**
Presented by: Derrick Griggs, CEO, NHSNYC

Greetings from our Chief Executive Officer
Derrick Griggs, CEO, NHSNYC

Client Story
*Gladys Serrano,
Homeownership & Lending services client since 1999*

Closing Remarks
Derrick Griggs, CEO of NHSNYC

9:00 PM
SILENT AUCTION CLOSES

9:30 PM
EVENT CONCLUDES

GREETINGS FROM OUR CEO

DERRICK GRIGGS



Greetings, partners, supporters, friends, and clients:

You do not achieve a milestone like forty years without successful leadership. With that in mind, I'd like to personally highlight and commend NHSNYC's previous Chief Executives in the room this evening: Susan Ifill and Bernell Grier. We were hoping to be joined by Morris Kornbluth, Fran Justa's husband, to honor her indelible mark on this organization's history as well, but unfortunately, he was unable to be here this evening. Each of NHSNYC's previous leaders has made a tremendous contribution to this organization, and their work has collectively built an organization with true staying power.

While tonight is a celebration of NHSNYC's forty-year history, it is also an opportunity to look ahead. NHSNYC strives to eliminate the key financial barriers to securing and preserving homeownership, especially for low- to moderate-income families and individuals. Our interventions are designed to support prospective buyers who may not meet traditional financial institutions' criteria but are considered mortgage-ready after undergoing our homebuyer and/or financial education programming.

As a federally certified CDFI, NHSNYC is examining ways to increase access to affordable loan products for low- and moderate-income potential borrowers. Because we underwrite our own loans, we can offer relaxed underwriting criteria with permission from our lending partners. For example, we accept a debt-to-income ratio of up to 50% and credit scores of 620 or higher, while most traditional financial institutions restrict this ratio to 43% and require a credit score of at least 680. We will also consider alternative factors such as a potential borrower's rental history and not just their credit score.

In response to the pandemic, NHSNYC has created a rehab and debt consolidation product to keep clients in their homes. When clients were concerned about whether they could afford to stay in their homes, NHSNYC provided a solution to lower their monthly expenses.

Additionally, NHSNYC is proud to launch our Open Access Fund, which will allow more opportunities for historically underserved individuals to become homeowners. The Open Access Fund will directly connect prospective homebuyers with the necessary financial support to qualify for and secure affordable mortgages for home purchases, and existing low- to moderate-income (LMI) homeowners to access affordable loan products for moderate rehabilitation of their homes.

And finally, I would be remiss if I did not share the exciting news that NHSNYC, along with our community partners LISC NYC and The Center for NYC Neighborhoods, has joined the Homeownership Collaborative, which aims to create 5,000 new Black Indigenous and People of Color (BIPOC) homeowners over the next four years. This is how we intend to level the playing field and close New York City's drastic homeownership gap.

Thank you for your engagement with us and for participating in our anniversary celebration this evening. I look forward to several more years of serving our shared community with you all and to advancing this critical work.

In partnership,

A handwritten signature in black ink, appearing to read 'Derrick Griggs', with a stylized flourish at the end.

Derrick Griggs
Chief Executive Officer

WELCOME FROM OUR BOARD CHAIR DAVID BAGATELLE



Good evening and welcome to Neighborhood Housing Services of New York City's annual Fall Benefit.

This year it is an extra special celebration – our 40th Anniversary.

On behalf of the entire Staff and Board of Directors of NHSNYC, we sincerely thank all of our 40th Anniversary Sponsors, Donors, and Guests joining us this evening. I want to especially thank our most generous sponsors of tonight's event. **Wells Fargo**, both an honoree and our lead sponsor. Your support of our homeownership programs is unparalleled. Our ability to provide down payment and closing cost assistance to hundreds of families across the five boroughs is because of your partnership. **Bank of Baroda**, our Ruby Sponsor. Your full-cycle partnership for over two decades – as a lender, funder, and committee member – is a testament to your firm commitment to strengthening our communities, and we thank you for this longstanding, unwavering support of our work.

Our Diamond Sponsors: **Bank of India, Flushing Bank, and Metropolitan Commercial Bank**. Over the years, multiple lines of credit, grants, gala sponsorships, committee and board membership, collectively you have served as a backbone for us, and we thank you.

Tonight, we are pleased to present our annual **Surprise Partnership Award to Toby Singh Baba, Community Partnership Manager, AVP at Santander**, and our **Longstanding Partnership Award to Wells Fargo, accepted by Eileen Fitzgerald, Head of Housing Affordability Philanthropy**. Both honorees have been invaluable members of our shared community and have demonstrated their unwavering commitment to advancing the financial health and wellness of low- and moderate-income families and aspiring homeowners.

Simply put, NHSNYC could not do this critical work without the support of partners like Toby, Santander, and Wells Fargo, and we are honored to recognize them this evening.

To all who are celebrating this milestone with us: your support through your presence here tonight is critical to the success of this event and our organization. Thank you all sincerely for your commitment to the mission, work, and vision of NHSNYC.

Gratefully,

A handwritten signature in black ink that reads "David Bagatelle". The script is elegant and cursive.

David Bagatelle
Board Chair, NHSNYC
Chief Banking Officer, Credit Sesame

LONGSTANDING PARTNERSHIP AWARD

**WELLS
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Accepted by: Eileen Fitzgerald
Head of Housing Affordability Philanthropy
Social Impact & Sustainability



Eileen Fitzgerald is head of housing affordability philanthropy with Wells Fargo. She joined Wells Fargo in 2019 after a 25-year career in the community development, nonprofit and housing industry. In 2019, Wells Fargo unveiled an evolution to its philanthropy strategy including a commitment of \$1 billion to address the U.S. housing affordability crisis.

Wells Fargo has a strategic focus to create positive societal outcomes by working with stakeholders to address housing affordability, small business growth, financial health, and sustainability.

Prior to joining Wells Fargo, Fitzgerald served as president and chief executive officer of Stewards of Affordable Housing for the Future (SAHF), a collaborative of nonprofits that collectively owns and operates more than 140,000 affordable rental homes nationwide with a focus on advancing creation and preservation of healthy sustainable affordable rental homes for low- and moderate-income households.

Fitzgerald previously served as chief executive officer and chief operating officer with NeighborWorks® America, a national organization with a network of more than 245 nonprofits that creates opportunities for people to live in affordable homes, improve their lives and strengthen their communities. She also worked at the Fannie Mae Foundation and as chief investment officer for Single Family at the AFL-CIO Housing Investment Trust. Fitzgerald also served at the U.S. Department of Agriculture's Rural Housing Service as the Associate and Acting Administrator, and held positions in Virginia and Maryland state governments.

Fitzgerald is a graduate of Fordham University in New York and Princeton's School of Public and International Affairs. She is a resident of Takoma Park, MD, where she lives with her husband. They have two daughters.

SURPRISE PARTNERSHIP AWARD

Presented to: Toby Baba
Community Partnership Manager, AVP at Santander



Each year, NHSNYC recognizes an individual member of our community for their outstanding commitment to the communities we serve. The recipient of this year's Surprise Partnership Award is a longtime volunteer with NHSNYC, and a critical partner for our Homeownership Program. This individual seems to always keep NHSNYC top of mind, especially when new opportunities arise to amplify our work and reach more deserving New York City families in pursuit of sustainable homeownership.

This year, NHSNYC was chosen by Santander to administer its Opening Doors Down Payment and Closing Cost Assistance program to support low-to-moderate income (LMI) homebuyers with closing cost assistance across New York City. A few months later, Santander increased its annual grant support to NHSNYC, providing nearly \$100,000 additional grant dollars this year to support potential homebuyers through our homeownership center.

The work we do is centered around relationships, and the relationship our organization's staff and leadership have with this individual is truly invaluable. NHSNYC was honored to present this year's Surprise Partnership Award to Toby Baba, Community Partnership Manager, AVP at Santander!



FEATURED SPEAKER: SUSAN IFILL

**Executive Vice President and Chief Operating Officer
NeighborWorks America**



Susan M. Ifill is the executive vice president and chief operating officer for NeighborWorks America, leading programs and staff supporting network and field operations. She previously served as chief executive officer of Neighborhood Housing Services of New York City (NHSNYC), a NeighborWorks network organization, working to address affordable housing and fight displacement across New York City.

Prior to joining NHSNYC, Ifill was the senior vice president and chief retail officer for Carver Federal Savings Bank in New York.

Susan retired from Bank of America in 2006 as senior vice president and premier banking market manager.

Ifill did her undergraduate work at Southeastern Massachusetts University and received a master's degree in management and certification in negotiation and conflict resolution from Cambridge College. She is also a certified Six Sigma Green Belt and a member of Sigma Beta Delta International Honor Society for business, management and administration.



CLIENT TESTIMONIAL

GLADYS SERRANO

NHSNYC Homeownership and Lending Services Client for 23 years



23 years ago, Gladys Serrano was looking for a more permanent and stable living situation. A single mother with a son in college, rent was becoming more unaffordable each year, and Gladys lived with the fear of displacement because of rising costs. Around that same time, she found an introductory class on homeownership hosted by NHS in her neighborhood, East Harlem. She attended, took the information, and tucked it away. A year later, as she was walking around her neighborhood, she spotted a billboard that read: "own your home for \$600." The program was City subsidized - they planned to build forty 3-family homes and sell them through a lottery process. Gladys applied and was selected.

NHSNYC was the partner providing education to the forty lottery winners. Gladys was sent to the Homeownership Center in downtown Brooklyn and enrolled in the Homebuyer Education Course and Landlord Education Seminar. The information presented during the classes was invaluable to Gladys, and helped her understand the buying process, detailed the various people she would be working with, and advised her on what steps to take to safeguard herself from common mistakes.

For 20 years everything went well. Gladys became an experienced and knowledgeable landlord and homeowner and achieved the security she was seeking. Over the years, she would make small repairs and upgrades by putting a small project on a credit card, paying it off, and tackling the next project in the same way.

A few years ago, her home needed repairs that were much bigger than the small projects she was funding one at a time. Strong storms came through - and she found that air was seeping through her vinyl windows and water was leaking through not just those windows but also the roof. Her home was not built as energy efficient; the problems she experienced had to be remediated. Because of the size and nature of the loan she needed, she knew funding it herself was not an option. Gladys returned to NHSNYC because she knew of their lending programs.

Unfortunately, at that time, it did not work out.

CLIENT TESTIMONIAL

GLADYS SERRANO

NHSNYC Homeownership and Lending Services Client for 23 years



Marita Bankhead was hired as NHSNYC's Director of Lending in January 2021. She conducted a full audit of NHSNYC's Lending portfolio and previous activity. Over the course of her review, she came across Gladys' file. Although she was unsure whether or not Gladys would qualify for NHSNYC's current loan products, Marita and her associate, Bradley Browne, worked diligently and patiently to get Gladys' \$42,000 loan approved. The loan would enable Gladys to make energy-efficient upgrades for her building and maintain her home for many years to come.

When asked what homeownership meant to Gladys, she shared the following words:

"In the beginning, it really represented a sense of relief from being displaced and priced out of my neighborhood. Now all these years later it means security. I have my own place, and I can be there as long as I want to be. When I dreamed of homeownership, I thought it would be a condo or coop, and I was okay with that. I never dreamed I would be a landlord, but here I am, a landlord. I have control of my surroundings, and I have financial independence. I am grateful for these programs because it helps to take some of the pressure off. Thank you, NHSNYC!"



40TH ANNIVERSARY GALA PHOTOS



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Gladys Serrano, a client for nearly 23 years,
with Bradley Browne, Mortgage Processor at
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40TH ANNIVERSARY GALA PHOTOS



Toby Baba, Community Partnership Manager and AVP at **Santander** accepted NHSNYC's Annual ***Surprise Partnership Award***.



Susan Ifill, Executive Vice President and Chief Operating Officer of **NeighborWorks America** (immediate past CEO of NHSNYC) delivers remarks and poses with NHSNYC's current CEO, **Derrick Griggs** and Board Chair, **David Bagatelle**.



40TH ANNIVERSARY GALA PHOTOS



CEO **Derrick Griggs** presented the ***Longstanding Partnership Award*** to **Wells Fargo**, which was accepted by **Eileen Fitzgerald**, Head of Housing Affordability Philanthropy.



NHSNYC's Director of Lending Services, **Marita Bankhead**, introduced **Gladys Serrano**, who shared her experience working with NHSNYC over the last 23 years as a first-time homebuyer and landlord.

40TH ANNIVERSARY GALA PHOTOS

Gladys Serrano shares her personal experience of working with NHSNYC to acquire her first home, become a landlord, and secure financing for critical repairs to her building now 23 years later. Following her remarks, she embraces **Marita Bankhead**, NHSNYC's Director of Lending Services.



40TH ANNIVERSARY GALA PHOTOS



NHSNYC's CEO, **Derrick Griggs**, addresses the room full of nearly 250 guests who participated in the 40th Anniversary Gala



Guests watch a recorded message of support from **Congressman Hakeem Jeffries**

40TH ANNIVERSARY GALA PHOTOS



Our partners at **The Dime** enjoy the rooftop space following the program.



NHSNYC CEO **Derrick Griggs** with guests of our Marquee Sponsor, **Wells Fargo**.



Susan Ifill, NeighborWorks America, and **Eileen Fitzgerald**, Wells Fargo, pose with their table mates.



NHSNYC CEO **Derrick Griggs** with guests of our Ruby Sponsor, **Bank of Baroda**.



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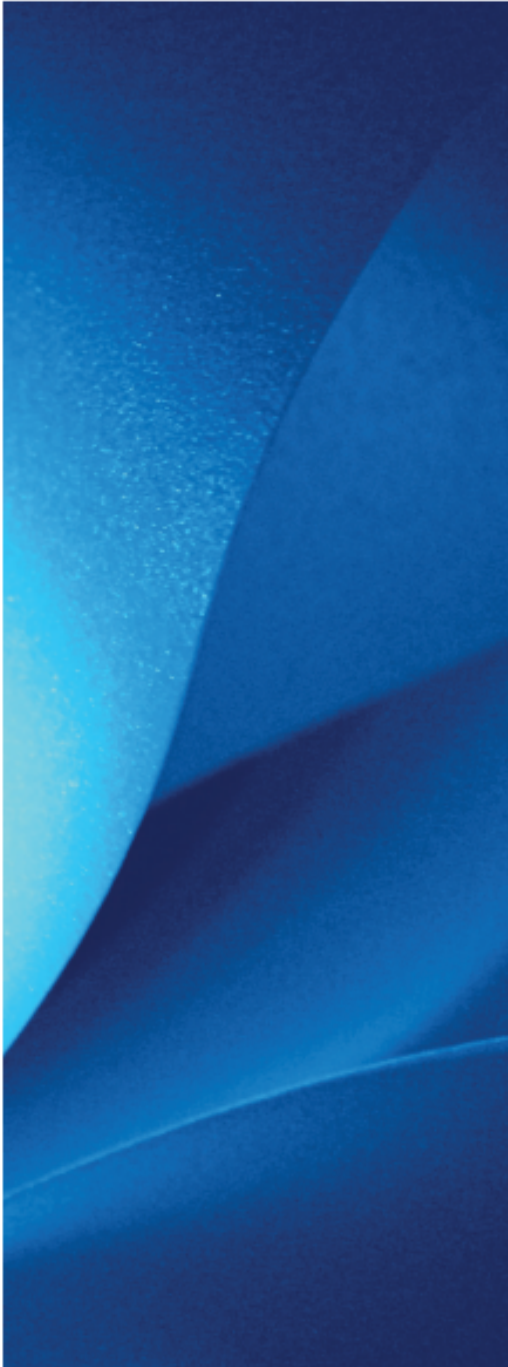
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We congratulate the NHSNYC Partnership Awardee.

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¹ **Down Payment program and America's Home Grant program:** Qualified borrowers must meet eligibility requirements such as being owner-occupants and purchasing a home within a certain geographical area. Maximum income and loan amount limits apply. Minimum combined loan-to-value must be greater than or equal to 80%. The home loan must fund with Bank of America. Bank of America may change or discontinue the Bank of America Down Payment Grant program or America's Home Grant program or any portion of either without notice. Not available with all loan products, please ask for details.

² **Additional information about the Down Payment program:** Down Payment program is available with one mortgage product. Program funds can be applied toward down payment only. Borrowers cannot receive program funds as cash back in excess of earned money deposits. Down Payment Grant program may be considered taxable income, a 1099-MISC will be issued, consult with your tax advisor. May be combined with other offers. The Bank of America Down Payment Grant program may only be applied once to an eligible mortgage/property, regardless of the number of applicants. Homebuyer education is required.

³ **Additional information about the America's Home Grant program:** The America's Home Grant program is a lender credit. Program funds can only be used for nonrecurring closing costs including title insurance, recording fees, and in certain situations, discount points may be used to lower the interest rate. The grant cannot be applied toward down payment, prepaid items or recurring costs, such as property taxes and insurance. Borrowers cannot receive program funds as cash back.

⁴ **Maximum income and loan amount limits apply.** Fixed-rate mortgages (no cash out refinances), primary residences only. Certain property types are ineligible. Maximum loan-to-value ("LTV") is 97%, and maximum combined LTV is 105%. For LTV >95%, any secondary financing must be from an approved Community Second Program. Homebuyer education may be required. Other restrictions apply.

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CELEBRATING 40 YEARS

NEIGHBORHOOD HOUSING SERVICES OF NEW YORK CITY

SINCE ITS FOUNDING IN 1982, NHSNYC HAS EMPOWERED NEW YORKERS THROUGH LENDING, FINANCIAL EDUCATION, AND ONE-ON-ONE COUNSELING TO PROMOTE AND PRESERVE HOME OWNERSHIP, THUS BUILDING STRONGER COMMUNITIES THROUGHOUT NEW YORK CITY.



1982

NHSNYC is incorporated to help bankable homeowners improve their homes and neighborhoods through rehabilitation lending. Our first program offered low-interest loans to underserved low- and moderate-income households which helped address the negative effects of widespread redlining at the time. NHSNYC opened seven neighborhood-based offices across the five boroughs, including the pre-existing NHS of Jamaica Queens office.

1986

Fran Justa is appointed Executive Director and serves until her retirement in 2003. She leaves an indelible mark on the organization, and today **The Fran Justa Commitment to Affordable Housing Award** is presented annually in her memory.

1996

Foreclosure Crisis hits New York City. HUD and GE Capital fund a foreclosure prevention program for NHSNYC to assist clients. Landlord education (2-4 unit homes) and closing cost assistance programs are launched the same year. Funded by a consortium of banks, NHSNYC develops a Financial Education curriculum to support clients not yet ready for homeownership.

2003

Fran Justa retires as Executive Director of **NHSNYC**, and **Sarah Sheon Gerecke** takes the helm. Under her leadership, she supervises lending, education and real estate programs that assist over 10,000 New York City residents each year. Sarah serves until 2009, when she goes on to serve as Executive Director of NYU's Furman Center for Real Estate and Urban Policy.

2009

After weathering the financial crisis, **NHSNYC** explores additional virtual education services and launches E-Home, an online, self-paced homebuyer education course. **NHSNYC is awarded the Top Producer Award by NeighborWorks® America for being #1 in the Network for Direct Investment.** **Bernell Grier** is appointed CEO of **NHSNYC** and serves in this role until 2015.

2017

NHSNYC and its affiliates become separate entities but remain partners in mission today. From 2017-2021, **NHSNYC** administered a \$3.3M contract with the NYC Department of Housing Preservation & Development (HPD) to provide technical assistance to 1,429 limited-equity housing cooperatives in Manhattan, Brooklyn and the Bronx through the tenant interim lease (TIL)/ Housing Development Fund Corporation (HDFC) training program.

2022

NHSNYC celebrates its 40th Anniversary and unveils a new strategic plan, demonstrating the organization's renewed commitment to its founding mission of **providing low- and moderate-income families and individuals access to lending opportunities.**

1995

NHSNYC launches the nation's first Homeownership Center (HOC) in downtown Brooklyn to help residents achieve homeownership. Within a year, **NHSNYC** offers homebuyer education, one-on-one counseling and submits packaged mortgages to member banks. Inaugural member banks included: Atlantic Bank, Chase Manhattan Bank, Citibank, The Dime, EAB, Greater NY Savings Bank, and Marine Midland Bank.

1998

NHSNYC is certified as a Community Development Financial Institution (CDFI). As a CDFI, **NHSNYC** provides financial products including home improvement loans, emergency repair loans, construction loans, and down payment assistance and closing cost loans to assist first-time homebuyers. Landlord training is expanded for those doing purchase rehabs (gut rehabs) through the Citywide lending program.

2008

NHSNYC continues to serve its clients throughout the financial crisis of 2008 and saves 341 homes from foreclosure. The organization wins the **2008 National Innovations in Homeownership Contest for NHS Mortgage Corporation.**

2015

NHSNYC's Chief Operating and Financial Officer, **Susan Ifill** is appointed CEO of the organization. She serves from September 2015 - December 2019, at which point she is tapped by NeighborWorks® America to serve as its executive vice president and chief operating officer, a role she begins in January 2020.

2020

Derrick Griggs is appointed CEO of **NHSNYC** in September 2020. Under his leadership, **NHSNYC** continues to navigate the effects of the Covid-19 pandemic. During this time, **NHSNYC** continues to serve its clients and saves 68 homes from foreclosure, facilitates 60 new mortgages, and reaches over 2,100 households through its free first-time homebuyer orientation classes, which were offered virtually in response to the pandemic.

NHSNYC has a fresh, new look!



NHSNYC

BRIDGING THE GAP

**Thank you for celebrating this milestone
40th Anniversary year with us!**

**As NHSNYC enters a new decade of
serving low- and moderate-income New
Yorkers, we've made significant updates to
our website to provide potential clients
with a seamless, streamlined experience to
easily access the services they need.**

**Our new website and organizational
rebrand are officially live!**

Visit us at nhsnyc.org today.