



EVENING TIMELINE

6:00 PM - 7:15 PM COCKTAILS, NETWORKING & DINNER RECEPTION

7:30 PM - 8:30 PM PROGRAM

INTRODUCTION Mike Woods, FOX 5 NY

WELCOMING REMARKS
David Bagatelle
Board President, NHSNYC

KEYNOTE ADDRESS
Tonya Ores
Incoming Chief Executive Officer, NHSNYC

EMERGING PARTNERSHIP AWARD PRESENTED TO CITIZENS
Accepted by: Rebecca O'Connell
Regional President & Head of Middle Market Commercial Banking for the NYC Metro Region
Presented by: Patricia Primo, Director of Homeownership, NHSNYC

SURPRISE PARTNERSHIP AWARD Presented by: Kisha Montesino & Dolores Pena, NHSNYC

CLIENT TESTIMONIAL

Regina Smith
Introduced by: Marita Bankhead, Director of Lending Services, NHSNYC



EMERGING PARTNER AWARD

XX Citizens®



Regional President & Head of Middle Market Commercial Banking for the NYC Metro Region, Citizens Presented by: Patricia Primo, Director of Homeownership, NHSNYC



Rebecca O'Connell is the Regional President & Head of Middle Market Commercial Banking for the NYC Metro Region at Citizens Bank, encompassing NYC and the surrounding boroughs, Long Island, Westchester, and Northern and Central NJ. O'Connell represents Citizens throughout the Region to partner with clients, communities, and colleagues to help them reach their potential and achieve enduring success.

In her role, Rebecca is responsible for leading the strategic direction of the extended Region, encompassing headship for a team of expert middle market bankers, liaising with colleagues to deliver the Bank's full suite of capabilities to deepen client relationships across the broader organization and driving effective partnership across key stakeholders to accelerate growth and community impact in a key market where the bank has recently expanded its footprint, and has also added some top private bankers and wealth managers.

Rebecca sits on the board of Moxxie Mentoring Foundation in Long Island, and the New Jersey Business Industrial Association in Trenton. She is a founding board member of the Saint Anthony's High School Business and Entrepreneurial Center in Huntington, NY, and is aligned in partnership with the Food Bank for New York City, and the Long Island Association (LIA) where she served on the board for several years.

NHSNYC is proud to honor Citizens with the Emerging Partner Award. Since joining our HomeFunders Program in 2022, Citizens has not only supported our mission but has continually deepened their involvement in the work we do. From sponsoring our Free Community Resource Fairs to expanding their support for our Homeownership Center and Financial Capability programs, Citizens' commitment has grown steadily, embodying the type of meaningful, long-term partnership we strive for.



SURPRISE PARTNERSHIP AWARD

Presented to: Yvon Ponce De Leon
Retail Mortgage Consultant, Ridgewood Savings Bank
Presented by: Dolores Pena, Intake Specialist, Program Coordinator, NHSNYC
and Kisha Montesino, Homeownership Counselor, NHSNYC

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 and invaluable partner for NHSNYC's Homeownership Program who truly goes above and beyond, not just in her professional duties but in her unwavering commitment to our mission.

Yvon has been an exceptional loan officer, dedicated to providing critical education and direct support at our Homebuyer's Orientations and Seminars in both English and Spanish.

In addition to transforming lives through providing critical loans that enable families to purchase their first home and securing funding for downpayment assistance, Yvon has consistently demonstrated a deep understanding of, and commitment, to the families we serve.

It is not just the numbers that tell the story of Yvon's contributions—it is the lives that have been changed. The families who have found stability, the neighborhoods that have been revitalized, and the dreams that have been realized—none of this would have been possible without the leadership and dedication that she brings to the table.

NHSNYC proudly presents this year's Surprise Partnership Award to Yvon Ponce De Leon, who has been not only an outstanding partner in our work, but an essential part of the community's story of growth and hope as well. Thank you, Yvon, for your incredible support and for helping to create a brighter future for so many!



CLIENT TESTIMONIAL

REGINA SMITH
NHSNYC Homeownership and Lending Services Client

Regina Smith is a lifelong resident of Harlem. At just 12 years old, living in the St. Nicholas Housing Development, Regina overheard her mother talking to a neighbor who owned a nearby brownstone. Until that moment, Regina had no idea that people could actually own their homes — she thought everyone rented like her family did.



That conversation planted a seed, and Regina began to dream of one day owning her own brownstone in the neighborhood she loved so much.

Fast forward to the 1980s, and that dream became a reality when she purchased her Harlem brownstone. Over the next several years, Regina worked with NHSNYC two more times to access critical capital needed to make necessary renovations to her home. NHSNYC provided invaluable support in helping Regina to secure a general contractor, provide oversight throughout the construction process, and even helping her to navigate the complex permitting process for her historic home, NHSNYC was with Regina every step of the way, making sure the repairs to her brownstone, from side wall and façade work to bathroom renovations, were done right and that the integrity of her landmark-designated home was maintained.

When asked what homeownership means to her, Regina shared: "Homeownership, for me, means more than just having a roof over my head. It has allowed me to move my mother out of the projects and raise my daughter in the same home where we still live today. It's about creating a space for my family, where we are anchored in our community and can build wealth to pass on to future generations."

Working with NHSNYC, Regina has been able to preserve her home and her family's financial future.



































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CONGRATULATIONS ON NHSNYC'S GALA!

Bank of India is proud to support
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and their outstanding contributions to the community.
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to bring awareness and resources to New Yorkers in need of support.



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Building a stronger community brings out the best in everyone. Together, we can share more, create more change, and do more good for the places we call home.

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Ready to make a difference.

Citizens is proud to support NHS NYC's Bridging the Gap Gala.

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TONYA ORES

in her new role as Chief Executive Officer.

Onity is proud to partner with NHSNYC and sponsor the Bridging the Gap Gala.

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Peapack Private is committed to building stronger neighborhoods and improving the quality of life of individuals in our communities.



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Popular Bank is proud to sponsor the

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We celebrate Neighborhood Housing Services of New York City and it's mission on empowering disadvantaged low and moderate-income New Yorkers to purchase and preserve affordable housing opportunities.

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HELP IS always in need.

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LISC NY is proud to support NHSNYC's Annual Bridging the Gap Gala

Congratulations to the honorees!

Your commitment to supporting and protecting affordable housing and homeownership for low-income New Yorkers has created a supportive ecosystem for underserved communities in the city.









Building Communities. Transforming Lives.

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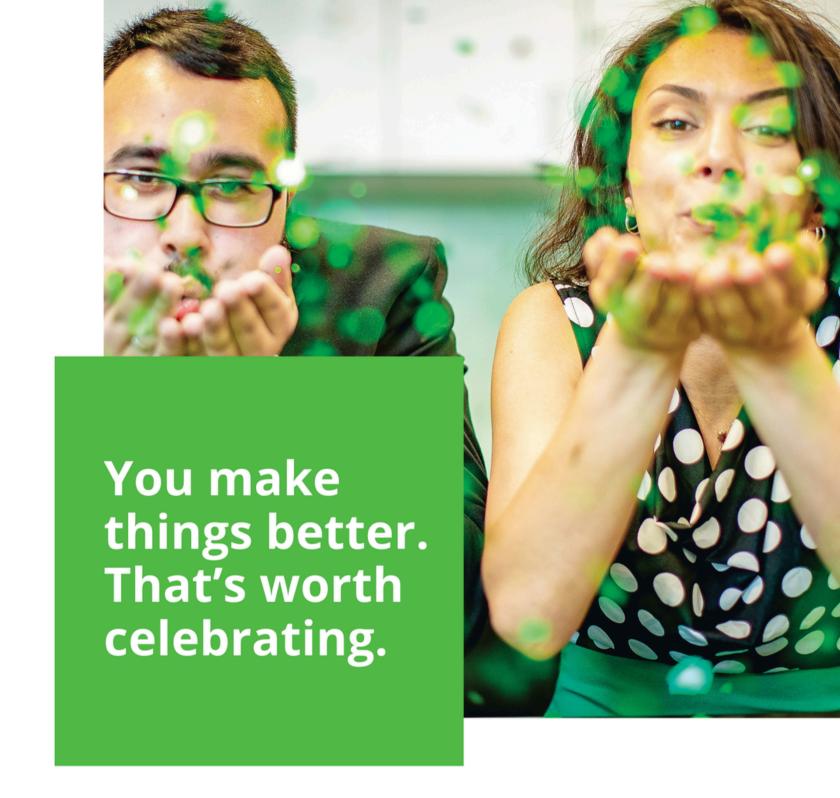
on her appointment as CEO of NHSNYC!

While we will miss her deeply,
we are excited to continue our strong partnership
with NHSNYC under her leadership to build stronger,
more resilient communities across New York City.

Best of luck, Tonya!



Your impact will continue to inspire us all.



You see the need, you take action, you give hope. Thanks for serving our community.



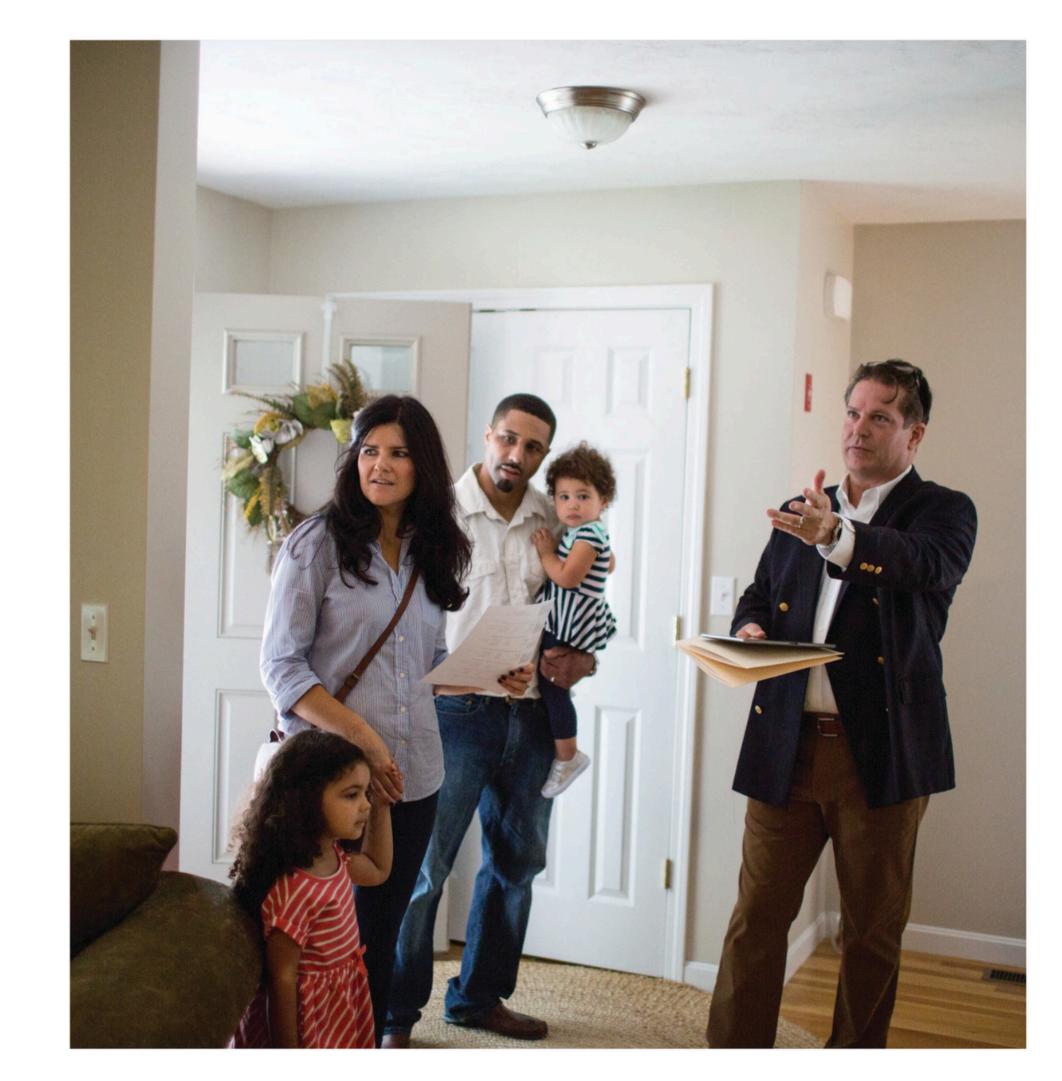
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We look forward to continuing our work together!



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NHSNYC's Bridging the Gap Gala

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Together, we build stronger communities!



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ON ANOTHER IMPACTFUL YEAR SERVING OUR SHARED COMMUNITY!

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On its work serving the community and making a lasting impact!

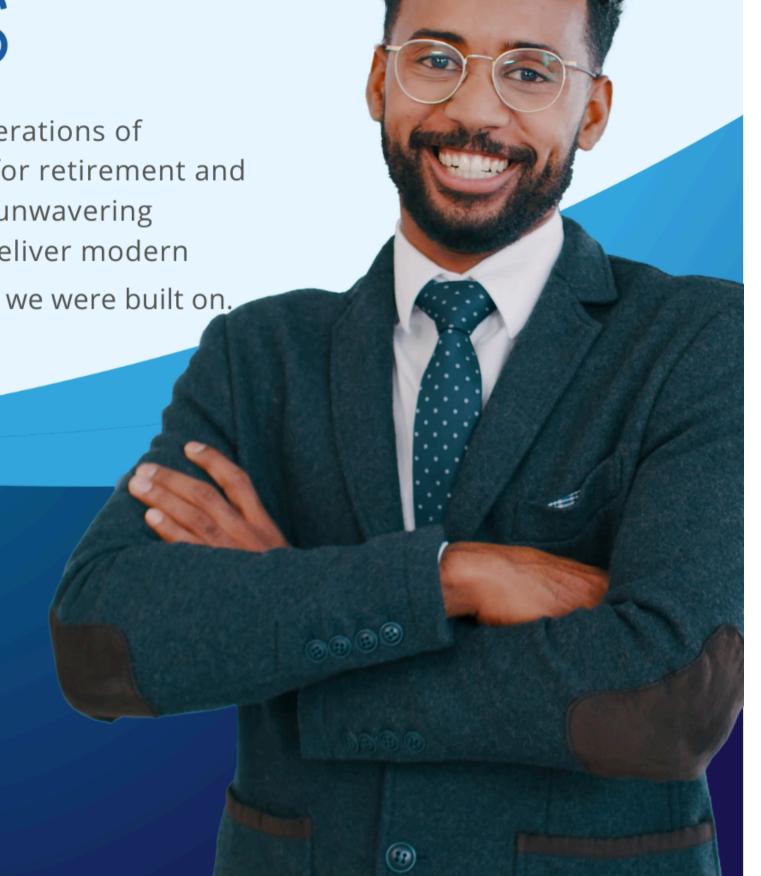
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THOMAS R. SHANE

of Shane and Associates

is proud to serve as General Counsel to NHSNYC for well over a decade.

NHSNYC provides an invaluable service to its community and the NHSNYC staff who work so hard and diligently every day are some of the finest anywhere.

Congratulations on another great year!





Congratulations

to the Staff of NHSNYC! Thank you for all you do to make a meaningful difference for families across NYC.

David Bagatelle

BOARD PRESIDENT
NHSNYC



proudly congratulates



on their annual Bridging the Gap Gala.
We commend NHSNYC for its commitment to
empowering low- and moderate-income families
through affordable homeownership and
financial literacy programs.

Here's to continuing the important work of building stronger communities across New York City!

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