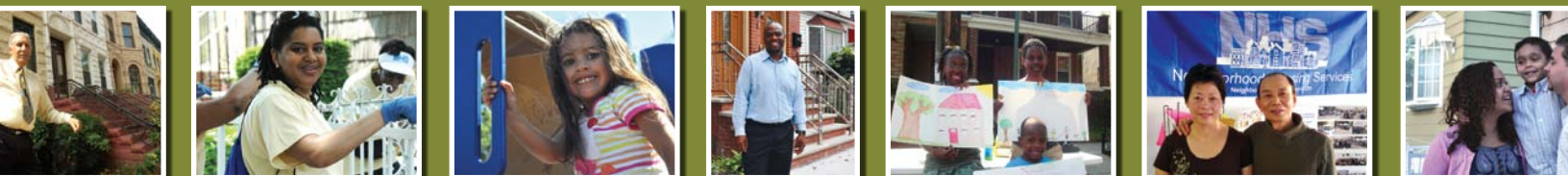




NEIGHBORHOOD HOUSING SERVICES OF NEW YORK CITY, INC.



Our Neighborhood. Our Home. Our Future.

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WHO WE ARE

For 27 years, Neighborhood Housing Services of New York City (NHS), a trusted not-for-profit organization, has provided New Yorkers with the affordable loans and housing education they need to buy, improve, and keep their homes. Our nine offices partner with corporations and government to help more than 10,000 people each year. In our efforts to build strong communities, we are led by local residents and guided by local needs.

OUR VISION:

Neighborhood Housing Services of New York City envisions a city of healthy, sustainable, and affordable communities.

OUR MISSION:

NHS revitalizes underserved neighborhoods by creating and preserving affordable housing and providing opportunities for homeownership education, financial assistance, and community leadership. Working in partnership with government and business, we are led by local residents and guided by local needs.

OUR VALUES:

- » Integrity and fairness
- » Embracing and respecting diversity
- » Open, honest communications
- » Responsive, respectful customer service
- » Resident leadership
- » Empowerment through education
- » A working environment in which employees are accountable, respected, and appreciated

OUR ACHIEVEMENTS

- » Honored by NeighborWorks® America with the 2009 Top Producer Award for being #1 in the Network for Direct Investment into the community
- » Invested a total of \$161 million in New York City communities
- » Provided pre-and post-purchase education for more than 10,000 residents
- » Helped 245 first-time homebuyers get affordable fixed-rate mortgages totaling \$53.5 million
- » Helped 3,130 New Yorkers with foreclosure prevention education and individual counseling and prevented 232 foreclosures
- » Provided loans and grants to assist in the repair or improvement of 113 homes (176 units) totaling more than \$1.250 million
- » Graduated 189 people from our Home Maintenance Training courses
- » Assisted 327 seniors with HUD-insured reverse mortgages totaling \$105.5 million
- » Provided financial education and counseling to more than 2,500 persons
- » Awarded \$1.4 million in Neighborhood Stabilization Funds for NHS StoreWorks homebuyers



A Message from the Board President and the Chief Executive Officer



Dear Friends:

Neighborhood Housing Services of New York City, Inc. and our network of Neighborhood Housing Services offices and affiliates (NHSNYC) are survivors! We are comprised of skilled, hard working, dedicated staff, board and committee members that work with government, corporations, community and resident leaders to improve our neighborhoods, our home, our future. For nearly thirty years, NHSNYC through effective collaboration and program offerings helps over 10,000 New Yorkers annually to stabilize neighborhoods. We believe through the provision of resources - including financial education and counseling, loans and grants, technical assistance, resident programs, and leadership training - we can stabilize communities and help future and current residents make the right choice to buy their dwellings or, until prepared, remain renters, to maintain healthy and energy-efficient residences, and save their homes from foreclosure.

2009 was a year of looking rigorously inward to position ourselves strongly for future success. For an entity smack dab in the middle of the mortgage crisis, NHS leadership started the year challenged as to how we would weather the mortgage crisis combined with our change in leadership, and the separation of Neighborhood Housing Services of Jamaica. Like many other organizations, the impact on our 2009 financial statements from the financial crisis is significant. We had to make balance-sheet adjustments to restate the value of properties we developed under the Store Works program. We have been proactive and immediately engaged a team of consultants to help NHSNYC to reposition; in fact we named our effort the Reposition NHS 2010 Initiative.

We are making sure to adapt quickly and responsively as we: re-design our financial education programs to include the launch of E-Home on line homebuyer education; raise capital for our community development financial institution (CDFI) in support of the rising demand from NYC homeowners wanting to make home improvements to their existing properties, or to properties they purchase under various REO disposition and short sale programs; incorporate energy efficiency and green initiatives and education into all of our program offerings; remain focused on fighting foreclosure and stabilizing NYC neighborhoods, working with residents, realtors, developers, and other community based organizations. We are providing tools and resources to resident leaders and look forward to further collaborating with other community based organizations. Once again, we'd like to thank you for your continued support and commitment to New York neighborhoods and for assisting NHSNYC as we collectively serve our neighborhood, our home, our future.

Sincerely,

Howard C. Bluver
President, Board of Directors

Bernell Grier
Chief Executive Officer

Neighborhood Housing Services of New York City

Revitalizing and Preserving Our Neighborhood – Our Home – Our Future

In 2009 Neighborhood Housing Services of New York City (NHSNYC) marked 27 years of operations. Pursuant to our mission, we focus our efforts on low-income, minority- and immigrant-inhabited neighborhoods throughout the five boroughs of New York City. The diversity of New York City creates a need to deal with each borough's population with regard for racial, ethnic, income and other differences. We fulfill that by operating nine locations: a central services office in Manhattan (which houses our administrative offices and program operations departments as well as the NHSNYC Manhattan NeighborWorks Homeownership Center (HOC)); six neighborhood-based offices (NHS of Bedford Stuyvesant, NHS of East Flatbush, NHS of the South Bronx, NHS of the North Bronx, NHS of Northern Queens and NHS of Staten Island); and on-site offices at Lafayette Estates (Bronx) and at the Municipal Workers Union District Council 37 (Manhattan).

Our programs are tailored to provide New York City residents with the tools to make the right financial decision for the purchase, maintenance, and retention of their homes. Our core programs focus on: financial education, one-on-one counseling and coaching; lending and grant programs for the purchase, improvement, renovation and repair of 1 to 25 unit dwellings; and neighborhood stabilization through housing development, foreclosure intervention programs, collaboration and resident leadership services and training. Environmentally friendly, energy efficient -- green initiatives -- have been and continue to be incorporated within all of our program services.

Financial Education & Counseling

Perhaps now more than ever New Yorkers need assurance in making the right decision to buy, improve and keep their homes. NHS works to increase and protect homeownership investment helping people to help themselves through pre-and-post purchase education, demystifying the mortgage application process with dedicated homeownership counselors and special loan programs for persons interested in purchasing distressed properties and for first time homebuyers through participating banks. In recent years, we have expanded our foreclosure intervention counseling services to all NHS locations. NHS's signature Home Maintenance Training workshop is where participants learn how to safely use tools to make minor improvements and energy smart repairs in their homes. This is a very popular program that includes training in changing locks, changing faucets, repairing drywall and repairing toilets. Clients boast that NHS's Home maintenance training has saved them thousands of dollars in repair cost.

Homeownership Preservation and Lending Programs

NHSNYC is a certified Community Development Financial Institution (CDFI). As a CDFI, NHSNYC provides financial products in the form of home improvement loans, emergency repair loans, construction loans, and down payment assistance and closing cost loans. NHSNYC is also a New York State Energy Research and Development Authority (NYSERDA) lender providing certified loans for energy efficiency projects in 1-4 family homes. NHS is the administrator for NYC's Department of Housing Preservation and Development HomeFirst program whereby NHS provides forgivable loans up to 6% of the purchase price for down payment and closing costs assistance. This program is for purchases within NYC for residents within 80% of the HUD medium income and who are first time homebuyers.

Our Housing Development subsidiaries are focused on assisting in the preservation of communities through

the upkeep and sale of distressed properties. We work with Restored Homes in the conversion of HUD foreclosed properties and REO properties, placing these properties in the hands of responsible property owners.

Neighborhood Stabilization and Community Engagement

Our central services office and neighborhood offices collaborate with other organizations. NHS in collaboration with the Pratt Center for Community Development in 2009 was awarded a contract by NYSERDA to serve as their Energy Smart Communities Outreach Coordinators for Brooklyn and Queens. Our responsibilities include providing educational seminars and participation in other community outreach events designed to educate people about energy conservation as well as about the many subsidies and low-interest loan programs available to them through NYSERDA.

Current and potential homeowners face many challenges today; key among them are the credit and mortgage crisis, record high real estate prices, and the aging of NYC's housing stock. NHSNYC has shaped its programs and services to meet these conditions, and we have maintained flexibility to continually and quickly respond to change.

In 2009 we began exploring additional delivery channels for our education services and launched E-Home, an on-line, self paced homebuyer education course. NHSNYC has been providing foreclosure prevention services since 1996, when we first noticed abusive lenders coming into our communities. In 2009 we have worked with the Hope Now Alliance and NeighborWorks America in the pilot of LoanPort Housing Counseling Web Portal to facilitate the loss mitigation loan modification process. As a result of this flexibility, NHSNYC programs are uniquely suited to meet the current challenges facing the New York City homeownership housing market. The need for our services has increased and we have proven that our services make a difference! We boast that customers that purchase using our programs and services are better suited to maintain their status as homeowners. To face the challenges ahead, we listen to the community, identify the needs and strengthen our core programs and services in

partnership with other community partners, government agencies and funding partners, such as the Center for New York City Neighborhoods, New York State Mortgage Finance Agency, the NYC Department of Housing Preservation and Development, NeighborWorks America, the NYS NeighborWorks Alliance and NYSERDA.

Evaluation and Quality Assurance

NHSNYC has a strong commitment to measuring impact of its programs, using national tools like Success Measures Data System to assess community impact and outcomes. For more than four years, we have tracked data and outcomes using a nationally recognized network system called NeighborWorks Solution to Enhance Performance (NStep) which follows customers from intake to post-purchase services. In 2010, we have migrated to the CounselorMax program (CMax). CMax produces reports for management and partners and provides a means to standardize operations throughout the NHSNYC offices. It is a truism among homeowners that their houses are never finished. There is always one more vision to pursue, or some maintenance or repair that demands attention. Communities have similar dynamics; there are ongoing "maintenance" issues that must be addressed, as well as new initiatives that respond to perceived threats or opportunities. Our future and the future of our neighborhoods are in need of our equipping our toolboxes to continue to build healthy, affordable and sustainable communities.



Neighborhood Housing Services of New York City, Inc. & Affiliates

Statement of Financial position (Audited)

AS OF DECEMBER 31, 2009

	2009	2008
ASSETS		
Cash and Cash Equivalents	\$3,707,897	\$5,361,249
Cash and Cash Equivalents – Restricted	5,972,822	6,568,965
Contributions Receivable	137,147	251,235
Construction in Progress	11,737,405	17,275,555
Notes Receivable, Net	14,110,638	15,196,716
Fixed Assets, Net	2,633,970	3,037,975
Other Assets	2,377,570	3,601,030
TOTAL ASSETS	41,099,883	52,109,513
LIABILITIES		
Accounts Payable and Accrued Expenses	2,234,719	3,191,959
Escrow Funds	1,251,598	1,800,893
Retainage Payable	409,018	643,052
Due To Government Agencies	3,620,186	3,715,809
Lines of Credit	2,765,081	2,307,370
Construction Loans Payable	14,357,792	14,357,037
Loan Funds Payable	13,648,168	15,353,665
Mortgage and Capital Lease Payables	1,327,357	1,328,240
Other Liabilities	1,228,527	1,609,911
TOTAL LIABILITIES	40,842,446	44,307,936
Net Assets	257,437	7,801,577
TOTAL LIABILITIES AND NET ASSETS	41,099,883	52,109,513

Neighborhood Housing Services of New York City, Inc. & Subsidiaries

Consolidated Statement of Activities (Audited)

FOR THE YEAR ENDED DECEMBER 31, 2009

		Temporarily Restricted	Permanently Restricted	2009	2008
	Unrestricted			Total	Total
SUPPORT AND REVENUE					
Contributions	\$3,352,722	\$577,133	—	\$3,929,855	\$3,660,255
Government Grants	2,351,300	149,668	75,000	2,575,968	3,931,327
Program Service Revenue	549,295	—	—	549,295	689,441
Program Revenue On Notes Receivable	956,605	—	—	956,605	1,197,376
Interest Income From Cash Equivalents	12,933	—	—	12,933	94,631
Other Income	201,040	—	—	201,040	94,785
Net Assets Released From Restrictions	1,718,292	(718,292)	(1,000,000)	—	—
Gross Proceeds From Special Events	436,500	—	—	436,500	698,850
Less: Direct Benefits To Donors	(86,244)	—	—	(86,244)	(278,940)
Net Proceeds From Special Events	350,256	—	—	350,256	419,910
PROPERTY-RELATED ACTIVITIES					
Proceeds From Sale Of Properties	2,382,943	—	—	2,382,943	6,198,326
Less: Cost Of Properties Sold	(2,348,037)	—	—	(2,348,037)	(5,548,471)
Gross Margin	34,906	—	—	34,906	649,855
TOTAL SUPPORT AND REVENUE	9,527,349	8,509	(925,000)	8,610,858	10,737,580
EXPENSES					
PROGRAM SERVICES					
Lending	3,663,759	—	—	3,663,759	4,708,840
Education Counseling	3,123,686	—	—	3,123,686	4,264,815
Housing Development	267,900	—	—	267,900	315,517
Special Projects	391,600	—	—	391,600	498,047
Management and General	2,071,975	—	—	2,071,975	2,298,908
Fundraising	527,905	—	—	527,905	609,264
TOTAL EXPENSES	10,046,825	—	—	10,046,825	12,695,391
OPERATING INCOME/(LOSS)	(519,476)	8,509	(925,000)	(1,435,967)	(1,957,811)
Loss On Write-Down Of Properties To Fair Value	(5,643,499)	—	—	(5,643,499)	
Loss On Separation of NHS Jamaica	(464,674)	—	—	(464,674)	
CHANGE IN NET ASSETS	(6,627,649)	8,509	(925,000)	(7,544,140)	(1,957,811)
Net Assets At Beginning Of Year	2,044,557	826,165	4,930,855	7,801,577	9,759,388
NET ASSETS/(DEFICIT) AT END OF YEAR	(4,583,092)	834,674	4,005,855	257,437	7,801,577

A COMPLETE COPY OF THE ORGANIZATION’S AUDITED FINANCIAL STATEMENTS WILL BE FURNISHED UPON REQUEST.

Combined Statement of Functional Expenses

FOR THE YEAR ENDED DECEMBER 31, 2009

	PROGRAM SERVICES					SUPPORTING SERVICES			
	Lending	Education Counseling	Housing Development	Special Projects	Total	Management and General	Fundraising	Total	Total
Personnel And Related Expenses	\$1,617,861	\$2,515,418	\$186,048	\$249,366	\$4,568,693	\$1,062,991	\$337,766	\$1,400,757	\$5,969,450
Professional Fees	1,602	9,322	49,274	—	60,198	377,522	—	377,522	437,720
Staff Training And Recruitment	45,321	45,321	—	—	90,642	17,081	—	17,081	107,723
Occupancy Costs	398,997	334,173	5,270	82,947	821,387	167,769	57,027	224,796	1,046,183
Office Expenses	40,155	32,558	8,844	3,256	84,813	45,121	5,426	50,547	135,360
Outside Services	44,709	22,355	—	22,355	89,419	100,604	49,557	150,161	239,580
Board And Staff Meetings	—	—	—	—	—	7,752	—	7,752	7,752
Insurance	—	—	—	—	—	50,811	—	50,811	50,811
Equipment Related	29,537	47,259	1,611	5,907	84,314	29,537	5,907	35,444	119,758
Workshop Related	10,777	43,967	—	—	54,744	1,961	—	1,961	56,705
Other Expenses	166,285	32,911	16,853	14,302	230,351	130,021	45,287	175,308	405,659
Depreciation And Amortization	107,739	40,402	—	13,467	161,608	80,805	26,935	107,740	269,348
Revolving Loan Expenses	728,765	—	—	—	728,765	—	—	—	728,765
Home Assistance Grant Program	427,011	—	—	—	427,011	—	—	—	427,011
TOTAL EXPENSES	\$3,663,759	\$3,123,686	\$267,900	\$391,600	\$7,446,945	\$2,071,975	\$527,905	\$2,599,880	\$10,046,825

\$100,000+
Altman Foundation
Amalgamated Bank
Anonymous
Apollo Real Estate Advisors
Bank of America
Center for New York City Neighborhoods
Citi
The F.B. Heron Foundation
Fannie Mae
JPMorgan Chase
NeighborWorks® America
New York City Department of Housing Preservation & Development
New York State Department of Housing and Community Renewal
Promontory Financial Group, LLC

\$75,000 – \$99,000
Astoria Federal Savings
HSBC Bank (USA)
MetLife Foundation
TD Bank

\$50,000 – \$74,999
The Bank of New York Mellon Corporation
Citi Foundation
Deutsche Bank
Mizuho Corporate Bank (USA)
U. S. Department of Housing and Urban Development
Wachovia (a Wells Fargo Company)

\$25,000 – \$49,999
Ameriprise Bank, FSB
The Bank of Tokyo-Mitsubishi UFJ, Ltd.
ConEdison
Ludwig Family Foundation
M & T Bank
Morgan Stanley
New York State Banking Department
New York State Energy Research and Development Authority
The State Bank of India
Travelers

\$10,000 – \$24,999
Apple Bank for Savings
Bank of India
Bridge Street Development Corporation
Capital One
Delta Bank
Federal Home Loan Bank of New York
Flushing Savings Bank
Habib American Bank
The Hagedorn Fund
The Hyde & Watson Foundation
Interaudi Bank
Mercantil Commercebank
Municipal Credit Union
New York City Department of Consumer Affairs
New York State Affordable Housing Corporation
Pratt Institute
State Farm Insurance Companies

\$5,000 – \$9,999
Bank of Baroda
Bank of China
BPD Bank
Charles Schwab Foundation
Ernst & Young LLP
Goldman Sachs
Newmark Knight Frank
New York Community Bank
Sovereign Bank
Stroock & Stroock & Lavan LLP

\$1,000 – \$4,999
Abrams Garfinkel Margolis Bergson, LLP
Allied Irish Bank
City National Bank
The Community Preservation Corporation
DC-37
Emmet & Marvin & Martin LLP
George & Sandra Engelke
Enterprise
Environmental Education Associates
Friends of Schumer
Horizon Construction, Inc.
Japan Tech
Jewish Communal Fund
KBD Group
Markham Gardens, LP
Toshihiko Matsumoto
Patrick & Marjorie McEnerney
Mitsubishi UFJ Trust & Banking
Mizuho Trust & Banking Co. (USA)
Terry Monroe
Denise More
NHS of Bedford-Stuyvesant
NTT America, Inc.
Open Society Institute
Ridgewood Savings Bank
Ridgewood Foundation
Sterling National Bank
Tydas Incorporated
United Commercial Bank
Ryan J. Walsh
Urban Health Plan, Inc.
Winston & Strawn
Wollmuth Maher & Deutsch LLP
Woori Bank

\$250 – \$999
Aljoma Corp.
Anonymous
Thomas & Maria Barry
CAC America
Campbell Solberg Associates
Glen Calderon
Compass
Corporate Synergies
Usman Farooqui
Jeff & Sarah Gerecke
Global Education Settlement
Peter Greene
Mary Kain
Kleinknecht Electric Company
Morris Kornbluth & Francine Justa
Robert.Lehrman
Matrix Real Estate Group, LLC
McMahon for Congress
Morrison & Foerster
P.J. Mechanical Service & Maintenance Corp.
Phil Richter & Julie Sissman
Suzanne Schairer
Jeffrey Schanback
Louis & Carolyn Schwartz
Speed Wire
Greg & Tina Staples
Staten Island Advance
Title Guarantee, Inc.

\$249 AND UNDER
Alpha Animal Health
Lillian Arrindell
Margaret Bald & Jonathan Calvert
Marjorie.Banks
Bruce Baron
Michael & Arlene Behar
Robert Bender & Loretta Nash
Silviu Bercovici
Philip Blitz

Charles Brass
Nelson Camacho
Castle Hill Medical of NY, Inc.
Pearl Chen
Committee to Elect Matthew Titone
Community Environmental Center
Evelyn Governor Copening
Vivian Dock
Joe Dominguez
East Coast Abstract, Inc.
Empire State Bank
Hector Fernandez
Dale Timmons Evanson
Design Plumbing & Heating
Family Dental Care of Elmont, P.C.
Duane Felton
Friends of Catherine Nolan
Carlos Garcia
Roy G. Gibbs
Beth Gilroy
Goldfinger Construction
Katia Gordon
Judith Graham
Margaret Grande
Bernell Grier
James Harris
Dorothy Healy
Mark Herman
Martin & Joan Horowitz
Leon Hosang
Richard & Peggy Hsia
Mabel Johnson
Lawrence & Ellen Joseph
Elizabeth Kain
KDDI America
Louis Kilkenney
John & Mary Ellen Lavin
Paul & Grace Lawrence
Ephraim & Cynthia Lewis
Li Grecl's Staten
Martha Lilley
The Lindsay Willis Group
Ana Lopez
Patrick & Rosita Mapp
John March
E. Marchanlet
Eloise McGlockling
Ruth Morrisson
Metro Transit Authority
Thomas Murphy
Debbie Narain
NYC Transit
Debra J. Parham
PC Richard's
Loretta Prisco
Giovanna A. Reid
Richmond County Bar Association
John Robinson & Linda Cox
Winston Rose
Senator Savino
Scaran Oil
Helen Settles
SI Democratic Association
Herbert Siegel
Howard Sherman
Jimmy & Rosa Mary Smith
Joan & Theodore Sobkov
Adam Sutton, Esq.
Mitchell G. Taylor
Telehouse International Corp. of America
United Way
Victoria Williams
Mark Willis
Rubin Wolf
Yvonne Young

A COMPLETE COPY OF THE ORGANIZATION’S AUDITED FINANCIAL STATEMENTS WILL BE FURNISHED UPON REQUEST.

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Citi

Donald W. Davis
Travelers

Mayra DiRico
HSBC Bank USA

Gina Doynow
Citi

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State Farm Insurance Company

Eugene A. Ludwig, Esq.
Promontory Financial Group, LLC

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Deutsche Bank Americas Holding Corporation

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Emmet Marvin & Martin

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Signature Bank

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Mark A. Willis
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JDS Financial Group, LLC

Jacqueline O’Garrow
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Lydia Nugent
Treasurer
MetLife

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Flushing Savings Bank

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Elaine Calos (Retired)
NYC Department of HPD

Jeffrey Charles-Pierre
NHS of Bedford-Stuyvesant

James Durrah
NHS of Bedford-Stuyvesant

Julia Fitzgerald
Neighbors Helping Neighbors, Inc.

Lela Wingard Hughes
JPMorgan Chase & Company

Keith Howard
NHS of the North Bronx

Mary Kain
NHS of Staten Island

Lois Locke
NHS of East Flatbush

John March
Citi

Terry Monroe
NHS of Staten Island

Lesley H. Palmer
Mizuho Corporate Bank, Ltd.

Larry Pampellone
NHS of East Flatbush

Kevin Powell
NHS of the North Bronx

Richard J. Roberto
President Emeritus

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NHS of Bedford Stuyvesant, Inc.

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Marguerite Bhola

James C. Durrah
Charlayne Haynes

Anne Kearney
Barbara Manuel

Linda Montas
Ruth Morrison

Tory Netto
Reginald D. Shell

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Brigid DeRosa

Majorie Faison

Hazel Foster

Leon Hosang

Zenobia McNally

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Albert Payne

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Marjorie Roane

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Grace Lawrence

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Sylvia Cunningham

Carine Easley

Meg Grande

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Terry Monroe

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Loretta Prisco

Milagros Rodriguez

Sean Sweeney

Rubin Wolf

NHS HDFC and NHS CDC

Reginald Shell, President

Diane Borradaile

Bernell Grier

Louis Kilkenny

Heather Lawler

Larry Pampellone

Louis Schwartz

Jeffrey Zotter

EXECUTIVE MANAGEMENT

Bernell Grier *
Chief Executive Officer

Louis Kilkenny
Interim COO/Director of Lending

Ermine McLawrence
Director of Human Resources

Jeffrey Schanback
General Counsel

Jeffrey Zotter
Chief Financial Officer

NEIGHBORHOOD EXECUTIVE DIRECTORS

Alfred Gill * *
NHS of Staten Island, Inc.

Raiza Martinez
NHS of the South Bronx

Jose Oscar Morillo
NHS of the North Bronx, Inc.

Tonya Ores
NHS of East Flatbush, Inc.

Richard Trouth
NHS of Bedford-Stuyvesant, Inc.

Ygmar Wiel
NHS of Northern Queens, Inc.

NHSNYC DIRECTORS

Spencer Brown
Loan Fund Management

Donna Davis
Resource Development

Susannah Gillette
Program & Quality Impact

Janelle Greene
Government & Community Relations

Parvez Mushtaq
Controller

Byron Todman
Housing Development

Linda Ziembko
MIS

NHS OF NEW YORK CITY

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Sr. Project Manager
Construction Services

Marilyn Bell
Homeownership Counselor
NeighborWorks®
Homeownership Center

Maria Buckmire
Program Manager
Construction Services

Raul Camacho
Program Assistant, MIS

Rosa Colarte
Program Coordinator
NeighborWorks®
Homeownership Center

Evelyn Davis-Grant
Program Director
Resource Development

Patricia Duncan
Program Assistant
NHS Realty

Eileen A. Farrar
Executive Assistant
Administration

Yvonne Ferran
Program Manager
Lending Services

Andre Galiber
Real Estate Agent
NHS Realty

Yanick Hanchard
Corporate Relations
Coordinator
Resource Development

Janet Hill
Program Manager
Lending Services

Phillip Hong
Senior Accountant

Olga Ivanova
Assistant Controller

Yves Kedelina
Program Director
NHS Realty

Mary Kellam Francis
Office Manager
Administration

Lucetra Kilpatrick
Senior Accountant

Gloria LaSalle
Program Coordinator
Program & Quality Impact

Balbina M. Marcell
Program Assistant
Lending Services

Adam Marcus
Program Manager
Housing Development

Cheryl Mathurin
Administrative Assistant
NeighborWorks®
Homeownership Center

Michael Minott
Program Manager
NeighborWorks®
Homeownership Center

Ann Murray
Administrative Assistant
Administration

Jorge Ortiz
Program Manager
DC 37 Program

Vidyawatie Rambahal
Accountant

Maria Serrano
Human Resources Manager

Beiye Sun
Clerical Assistant
Accounting

Liping Yu
Sr. Project Manager
Construction Services

NHS OF BEDFORD-STUYVESANT

Gregory Lewis
Loan Officer

Monseratte Nunez
Marketing Coordinator

Patricia Primo
Program Coordinator

Madeline Roman
Administrative Assistant

Kevin Washington
Program Manager

NHS OF EAST FLATBUSH

Angella Cummings
Program Director

Angella Davidson
Program Manager

Rodney Grierson
Program Manager

Kimberly Henry
Administrative Assistant

Roger Maxwell
Program Coordinator

Tyrone McDonald
Marketing Coordinator

Luz Torres
Program Assistant

David Vincent
Homeownership Counselor

Donna Williams
Administrative Assistant

NHS OF THE NORTH BRONX

Christina Andeliz
Loan Officer

Gloria Ashby
Program Manager

Manex Bonhomme-Jacobs
Homeownership Counselor

Adriana Garcia
Program Assistant

Carlos Garcia
Homeownership Counselor

Masanna Johnson
Administrative Assistant

Sharon Spencer
Homeownership Counselor

NHS OF NORTHERN QUEENS

Gladys Beague
Administrative Assistant

Nancy Flores
Program Assistant

Miriam Martin
Program Coordinator

Donneil Reed-Harris
Homeownership Counselor

Patricia Victoria
Program Assistant

Darryl Washington
Program Manager

NHS OF THE SOUTH BRONX

Carmen Acevedo
Community Outreach
Coordinator

Dawilsa Pena
Administrative Assistant

Dolores Pena
Program Coordinator

Erica Rosado
Homeownership Counselor

Tonya Williams
Homeownership Counselor

NHS OF STATEN ISLAND

Deborah Bradshaw
Administrative Assistant

Maria Garcia
Program Manager

Mark Hogan
Program Manager

Warren Hu
Program Coordinator

Mohammed Ibrahim
Program Manager

Trudy Lindsey-Dinkins
Office Manager

Neil Rodney
Loan Officer

* effective April 2010

* * effective June 2010

Neighborhood Housing Services of New York City, Inc.

307 West 36th Street, 12 Floor
New York, NY 10018
212.519.2500

Manhattan NeighborWorks® HomeOwnership Center

307 West 36th Street, 12th Floor
New York, NY 10018
718.230.7610

Neighborhood Housing Services of Bedford-Stuyvesant, Inc.

1012 Gates Avenue
Brooklyn, NY 11221
718.919.2100

Neighborhood Housing Services of East Flatbush, Inc.

2806 Church Avenue
Brooklyn, NY 11226
718.469.4679

Neighborhood Housing Services of the North Bronx, Inc.

1451 East Gun Hill Road
Bronx, NY 10469
718.881.1180

Neighborhood Housing Services of the South Bronx

200 East 161 Street
Bronx, NY 10451
718.992.5979

Neighborhood Housing Services of Northern Queens, Inc.

60-20 Woodside Avenue, 2nd floor
Woodside, NY 11377
718.457.1017

Neighborhood Housing Services of Staten Island, Inc.

770 Castleton Avenue
Staten Island, NY 10310
718.442.8080



www.nhsnyc.org