

March 2016 Newsletter

# Mimi's Closet Helps Clients of Community Housing Innovations Look Their Best

CHI's emergency shelter in Hauppauge houses boutique that provides free clothing and accessories to its clients for job interviews

Pat Bartsch has had a longstanding family tradition of community service. She and her children continually support various local programs and Ms. Bartsch previously worked for The Salvation Army. When she saw an overflow of clothes at her Nesconset boutique store, Mimi's Closet, Ms. Bartsch had an idea. So she contacted her local representative, Suffolk County Legislator Leslie Kennedy.



Suffolk County Legislator Leslie Kennedy (right) poses with CHI Emergency Housing Manager Christine Boudreau (left) at the Mimi's Closet Boutique located at CHI's shelter in Commack.

"I visited her store in Nesconset and she told me what she wanted to do," Legislator Kennedy said of Ms. Bartsch. "I helped her make a connection, and through that process, they worked on creating Mimi's Closet [at Community Housing Innovations (CHI) shelter] in Commack."

CHI welcomed the namesake Mimi's Closet boutique at its family shelter in Commack. Mimi's Closet is open once a month and provides CHI's clients with formal and casual clothing, footwear, handbags and other accessories for women, and to children when available, free of charge.



Picture (I to r) Pat Bartsch, owner of Mimi's Closet; Leslie Kennedy, Suffolk County Legislator;

and Christine Boudreau, Emergency Housing Manager at CHI's shelter in Hauppauge during the Mimi's Closet Boutique event. "Our mission is to make sure our clients have the clothing they need, whether it's for job interviews, events or just for daily living," said Christine Boudreau, CHI's Emergency Housing Manager. "Our clients don't come with a lot, so we open the boutique to them in an effort to supply them with what they need."

Many clients said they are glad that they could find suits to wear for job interviews, in hopes of securing

employment and earning enough income to move into permanent housing. Kim, who has lived at the shelter for a year, says her family has acquired suits from the boutique for job interviews. "They really have a lot of nice things for everybody here," she said. "I found suits for my kids, too. This really helps us a lot. They really come through for us."

"It's good to know that these clothes are going to people who need it without having to pay for them," Ms. Bartsch added. "These are very nice clothes and we didn't want to just place them in plastic bags."

Ms. Boudreau said that Mimi's Closet accepts donations but asked that those who wish to donate to call ahead first. "I would like to see Mimi's Closet to go viral," Ms. Bartsch said. "I want the word to get out. I started helping others 30 years ago, during my time with the Salvation Army. I founded Mimi's Closet a year ago and, now, with the boutique here, everything is coming full circle."

## **National Social Work Month**

### **Community Housing Innovations (CHI) spotlights two of its case managers.**

#### **Kimmberly Marrero**

A member of the CHI family since August 2013, Kimmberly Marrero is currently the Program Manager at River House, a 31-bed emergency men's shelter located in Riverhead. As part of her duties, Kimmberly supervises a staff of three professionals and a group of paraprofessionals, oversees all operations and maintains the programs.

"Our residents are single homeless men with varying mental illnesses, substance



Kimmberly Marrero
Program Manager of River House

abuse issues and forensic histories," Kimmberly explains.

In her time with CHI as a Case Manager, Kimmberly has served as a liaison between CHI and the Suffolk County Department of Social Services and coordinated services for families and singles. She began working with families in CHI's Supportive Housing Programs who were transitioning out of the emergency housing system. She later worked as a Case Manager with the family shelters in Commack and Middle Island, working with single homeless men. She then had the opportunity to work at CHI's Resource Center in Patchogue before being promoted to her current position.

"CHI has provided me with the opportunity to advance in my career and grow as a professional," she says. "The supervision I received provided me with the knowledge, mentorship and support I needed, which is what led me to the position I currently hold. It is actually quite gratifying."

For Kimmberly, who also previously served as a Youth Program Coordinator for Long Island Gay & Lesbian Youth in Bay Shore, it has always been her mission to help those in need. She recalls her time working for Cablevision when she felt that "I wanted to get the chance to help people and effect real change in our society." In 2009, she applied and was accepted to Stony Brook University, where she first

pursued her Bachelor's degree in Social Work and continued to the Advance Standing MSW program, receiving her degree in 2012. "The rest is history," she concludes.



Dawn Gazick Program Manager at CHI
Westchester

#### Dawn Gazick

Dawn Gazick joined CHI as a
Case Manager in October 2008
and is currently one of CHI's
Program Managers. In her role,
she manages a caseload of
clients in addition to supervising
two case managers and offering
them guidance.

"We go out to the homes and visit the families to help them reach their ultimate goal, which is to become self-sufficient and find permanent housing," she explains. "I love what I do and I

love working with the families. We look at the family holistically, as a whole, in order to garner the best possible outcome. My background has given me a lot of experience in this."

Having earned a Bachelor's degree in Social Work from Marist College and a Master's degree from Lehman College, Dawn previously worked as a behavioral specialist with children who had autism in addition to being employed at a mental health agency.

"My education and previous work experience more than prepared me for working at CHI," she says. "There were a number of issues that I had to deal with that directly relate to the client problems I encounter today. So, I feel we can give our families the help they need here at CHI." She added that experience "gives you a knowledge base and the right resources to help people in need. We may be able to identify problems that can come up before the family is aware of them."

## **Faces of Homelessness: The Carrion Family**

In addition to being one of CHI's most recently placed families,

## Jansie, Jonathan, Alexander, Ashler and Joanliz have also benefited from the organization's Fresh Start Program.

The Carrion Family - comprised of mom Jansie, dad Jonathan and three children, Alexander (age 17), Ashler (age 13) and Joanliz (age 8) - moved to New York from Puerto Rico last summer. After staying with Jonathan's cousin in Hampton Bays, the family quickly realized the home was too small for both families. Though they were grateful for the hospitality of their relatives, the Carrions decided



Jansie Carrion and her children outside of their new home in Central Islip

to contact the Department of Social Services (DSS) to help them find more adequate housing. The department helped them move into CHI's Family Shelter in Central Islip in mid-September 2015, and the family members officially moved into a rental home in Central Islip on March 3, 2016.

As part of their placement, the family also became the latest benefactors of the organization's <u>Fresh Start Program</u>. Started in an effort to help families further transition to life in permanent housing, the program provides each family moving to permanent housing with \$100 Bed, Bath & Beyond gift cards to help purchase essential supplies such as bedding and utensils.

Since being placed in their new home, the Carrion children have enrolled in Central Islip School District and all three kids are doing well in school. Eldest brother Alexander has already begun looking for part-time jobs, and interviewed recently at the local Taco Bell. He hopes to enlist in the military after he graduates. Youngest sibling Joanliz enjoys school and has excelled in English. She says she may want to be a teacher one day.

Though younger brother Ashler was having some behavior issues at the school early in the year, Jansie worked with the school administrators to have him evaluated, which resulted in a diagnosis of him being mentally challenged. Since that time, Ashler has started to receive disability support along with the proper treatment he needs to succeed in school.

Jansie is working at a local church through the Department of Labor (DOL) and

she goes to the work site as required. Her husband Jonathan injured his ankle on the job and received surgery on March 10. As he will be out of work for an extended time, Jonathan has applied for disability and is waiting to hear back.

Since their placement in the shelter, the Carrions have been compliant with all rules and regulations that the DSS, DOL and CHI have in place. Jansie is reported to have been a very positive influence on all the clients at the shelter and they were all excited to see the family move into one of CHI's permanent housing rentals earlier this month.

## **Foreclosure Prevention Success Story**

### **Local Painter Saved from Foreclosure**

CHI's Foreclosure Prevention Counselor Anthony Paribello has seen many families in extreme danger of losing their home. Among the more prominent stories that he has recounted is one of a self-employed painter who fell on hard times in 2013 after his business experienced a three-year decline. With two mortgages, one for \$585,000 and the other for \$88,000, the client was simply unable to keep up with the payments. Add to that the fact that he hadn't paid the smaller loan amount in years, having been under the impression it was previously charged off.

Anthony spent two years coordinating conferences on behalf of this client before he finally was able to secure a trial modification through the New York State (NYS) Home Affordable Modification Program (HAMP). When the time came for the permanent modification to be issued, Anthony discovered a lien on the home from the second (lower) mortgage, which had been sold to a company in Texas. That company initially refused to subordinate unless the homeowner paid \$123,000 to remove the lien, but did agree to continue to accept trial payments while Anthony tried to negotiate a lower price to pay off the lien. Anthony and his team successfully negotiated with the loan servicer to bring the lien amount down to \$27,000.

After that, Anthony helped the client apply for NYS Mortgage Assistance Program (MAP) funds and the homeowner qualified for the full \$27,000, which brought him "great joy." A check was soon cut for the servicer, which proceeded to relinquish the funds to Wells Fargo.

The aforementioned is "a great success story in and of itself, but it gets better," says Anthony. "Upon receiving the permanent modification, we learned that there was potential for a forgiveness of the principal in the amount of \$300,000 to be awarded in three one-year installments."

In other words, if the client stays current and on track for the first year, \$100,000 of his mortgage will be forgiven, and this scenario will continue for the second and third year. "It took some time to explain to the client the terms and conditions, but eventually he understood," Anthony adds. "Our team has never seen a happier homeowner."



If you are in danger of losing your home, you can meet with a CHI Foreclosure Prevention Counselor today!

### **CHI Foreclosure Prevention Counseling Services**

CHI is a HUD-approved housing counseling agency that offers FREE one-on-one and group Foreclosure Prevention Counseling services. Homeowners in Westchester who are having difficulty making mortgage payments, or those who have already defaulted, can get counseling and legal referrals from CHI. CHI counselors can analyze your specific situation and design a mitigation action plan, which might include a loan forbearance, loan modification, partial claim, short sale, or a deed-in-lieu of foreclosure. CHI will also review your current financial profile to

## What Our Clients are Saying:

A letter from Victor M. Arevalo to CHI Executive Director Alexander Roberts
I hope this letter finds you in good health. Since Memorial Day Weekend 2014,
when Samantha Easters used to be the case manager for Huntington Station, I
was your client at that residence. I was highly recommended by Parole Officer Mr.
Michael Mastronardi to speak to Nicole. In a matter of three days, I became your
tenant. I came to this country as a tourist on July 4, 1984; I decided to stay and
became a U.S. Citizen. My first two houses were located in Wyandanch, then a
nice little area by Italians back then in Brentwood, from there to Stony Brook
Harbor and my last one on Strong Neck Harbor in East Setauket.

In 1987, I started my house painting business, then construction and then also a clothing store and subsequently a residential and commercial cleaning business; with 17 construction workers and 12 employees for the house, building and office cleaning service. In 2002, I fell into a deep state of depression, but was totally debt free. In 2004, I lost my house, trucks, workers and customers who were all located in the Head of the Harbor and the Hamptons. I was totally depressed; all of this hard work for nothing. Before that, all of my registered businesses brought me great pleasure and enabled me to take 26 Cruises around the World, among many other things.

I never knew what depression was, nor Department of Social Services (DSS) or Social Security Insurance (SSI). I paid all of my business and personal taxes up to three months in advance, for decades. This could happen to anyone and it is something that I don't wish not even to my worst enemy. Now, I have to be under heavy medication for bipolar, depression and other conditions. But I am still working to get my normal life back again, especially in the environment where I belong and with the excellent behavior of not drinking alcohol, smoking cigarettes or doing illegal drugs. So far, my personal talents have brought me very far. I am very well respected by the Department of Parole as well as so many people in general.

I am very thankful to God and Jesus, my former Parole Officer Michael Mastronardi and social worker Samantha Easters, my present Parole Officer Michael Polly and to you [Alec Roberts], of course, for being so smart to hire the incredible

professional services of Ms. Jessie Cruz. She is a tremendous asset for your well established Company. She has worked very hard hand-in-hand with Mr. Polly for months to be able to place me in Freeport. Her technique and ability to perform this hard task deserves a very well-earned reward. I admire Ms. Cruz because she never dismays, despite the fact of all the rocks that she and I found in our way. In addition to all of the other houses that she is in charge of, she takes care of every single client. Especially those who are in the houses, where they all expect to stay there forever for free without doing absolutely anything but watch TV and drop all of the workload on Ms. Cruz, which I don't think it is fair at all. The day that I was seen getting ready to pack my things, her phone number and email was over loaded with texts and email messages because they got really scared. How Ms. Cruz handles all this stress I really have no idea. She is a professional Social Worker and that is the reason why you hired her. Not for her to be a nanny - especially for one of the individuals whose main concern is to make use of the TV most likely 24/7. Some others follow that behavior.

I was so very happy to have a roof over my head for all those almost two years that I was there; and I kept to myself. I like to create a very unique art, which I am sure you are very well aware of being this is your own business.

Now I am embarking on a new adventure that will soon enable me to be in my own home and have a new vehicle. A day not very far away with the help of Ms. Janice Davidson, who was also proven to me to be extremely professional as well. Ms. Davidson, working together with Ms. Cruz, made it possible for me to be stable at this house in Freeport while I accomplish my main task.

Thank you so much Mr. Roberts for taking a few minutes of your very busy schedule to read my letter. May God be with you and your family.

#### Response from Alexander Roberts, CHI Executive Director

Thank you so much for your inspiring letter. It is people like you who make our work worthwhile. We are very aware of the incredible talents of Jessie Cruz, as well as Janice Davidson.

You are to be congratulated for turning around your life in the face of such a serious illness. People do not realize how devastating depression can be but it touches so many of us. Keep up the good work and let me know of your progress. Perhaps we will meet one day.

## **Upcoming Events and Courses**

### Fast Track to Homeownership One-Day Course

This one-day accelerated eight-hour course is designed for those first-time homebuyers who are ready to buy within 90 days and/or already have a purchase contract and a loan commitment from a bank. Upon completion of the Fast Track(tm) course and a two-hour, one-on-one counseling session, the homebuyer(s) will receive a certificate of completion from CHI. There is a \$99 fee for this course and participants must first complete CHI's Homebuyer Orientation.

#### Dates:

Thursday, April 28 - Long Island

Thursday, May 26 - Westchester

Thursday, June 23 - Long Island

### **Homebuyer Orientation**

Separate from the Fast Track course are CHI's FREE Homebuyer Orientations, which are held every month on Long Island and in Westchester. These sessions are the first-step in CHI's homeownership education program. The orientation provides an overview of the entire home-buying process, including budgeting and credit issues, affordable mortgage products, qualifying for a mortgage and closing on a home purchase. The orientation helps individuals and families decide whether homeownership is within their reach. Whether a person is ready to buy a home right away, or they require additional readiness, CHI will help with every step of the pre-purchase home-buying process.

#### Dates:

Thursday, April 7 - White Plains

Thursday, April 21 - Brentwood

Thursday, May 5 - White Plains

Thursday, May 19 - Brentwood

Thursday, June 2 - White Plains

#### **Additional Programs**

After attending the Homebuyer Orientation, prospective homebuyers can also attend one of CHI's more comprehensive Homebuyer Education Courses. Topics include assessment of homeownership readiness, budgeting and credit, financing a home, shopping for a home, maintaining a home and managing homeownership finances.

## Can You Help?

Often our families are just one illness or layoff away from the inability to pay rent and homelessness. Can you help keep a mother and her children in their apartment? If so, please donate now.

Make a Tax Deductible Donation to CHI

## **Affordable Rental Opportunities:**

For Rent in Mt. Vernon: 2BR apartment at 211-213 Franklin Street for \$1,100

For Rent in Peekskill: 1BR apartment at 400 South Street, \$1,250 For Rent in Yonkers: 3BR apartment at 170 Willow Street for \$1,400 For Rent in Yonkers: 3BR apartment at 33 Victor Street for \$1,400

Visit our "For Rent" page for more

## <u>information</u>

## **CHI's Community Commitments**





Click above to watch a short 2 minute video about CHI's work in our communities.

## Click here to donate now

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www.chigrants.org