

# 2015 ANNUAL REPORT



**CENTER** for NYC  
**NEIGHBORHOODS**

*Stronger Homeowners. Stronger Communities.*



PART TWO

# Recovery and Resiliency

ROCKAWAY, QUEENS

Meet the Neighbors: Linda



## Rebuilding a life and home after Hurricane Sandy

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Linda Gold's husband died the night of Hurricane Sandy trying to save their home from the storm. "I had lost my husband and my house was in ruins," she says. Even while facing unimaginable loss, Gold was about to begin a nightmarish journey to try to rebuild her home and her life.

Gold, with her husband Richard, had saved for a decade to purchase their two-story, two-bedroom home in the Belle Harbor section of Rockaway, Queens in 1979. The house was just one block from the waterfront.

Over their years together in the home, she and her husband had weathered many storms, but Gold decided to stay with a friend in Brooklyn as Hurricane Sandy advanced toward the city in October 2011. Her husband made the fateful decision to stay behind to secure their house and help others.

While struggling with her grief from the loss of her husband, she was unsure how to cope with the challenge of rebuilding her home. "My husband had always paid the bills, taken care of the insurance, and those type of things," Gold says.

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*"I'm hopeful and optimistic"*

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The reconstruction of Gold's home was halted mid-way through excavation of her basement due to a complication with a permit. Officials told her she might need to forfeit her basement apartment, which she depended on for income — without it, she would have surely be unable to pay her mortgage and possibly fall into foreclosure.

She turned to NYLAG, a partner in the Center for NYC Neighborhoods' legal counseling program for homeowners affected by Sandy. With help from her legal counselor at NYLAG and support from the Center for NYC Neighborhoods, Gold won her appeal and obtained a special permit to kick-start the reconstruction of her home.

The challenges of rebuilding her life have left her undeterred. "I'm hopeful and optimistic, while still waiting to see the end of all this chaos," she says.

QUEENS VILLAGE, QUEENS

Meet the Neighbors: Thomas

## Letting go of a home to move forward

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Thomas Gillespie spent 20 years as a New York City sanitation worker, saving as much of his salary as he could to place a down payment on a home in St. Albans, Queens in 1994. He thought his family's financial future was secure.

But like many of the senior homeowners the Center for NYC for Neighborhoods advocates on behalf of, Gillespie was retired and living on only his pension and social security when he got into financial trouble with his home.

At first, he worked things out. Gillespie refinanced his home twice to keep up with the cost of living and to raise funds to help his son move to Georgia. His monthly payment was initially \$1,500, but his mortgage was repeatedly bought and sold by different financial institutions. His monthly payment rose to \$2,800 — then soared to \$3,300.

That was it for Gillespie. "I simply couldn't afford the monthly payment anymore," the 71-year-old says. His home fell into foreclosure and he sought assistance.

Represented by an attorney from JASA, a partner of the Center for NYC Neighborhoods that has a mission of serving older adults, Gillespie fought for his home in court; but hearings were routinely postponed because the bank's legal team often was unprepared or didn't show up.

A real estate broker specializing in heading off foreclosures helped organize a short sale. The Center was also called in to help negotiate debt cancellations through its Housing Mobility Program, which works closely with mortgage lenders to ensure homeowners who can no longer afford their homes get assistance with relocation. With additional

financial help from the Center, Gillespie moved in with his son in Queens Village.

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*"It's like I'm two inches taller"*

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Today Gillespie says he feels a great sense of relief after his legal battle and the sale of his home. "It's like I'm two inches taller because I got the monkey off my back," he says.