

## Housing agency sets up shop in New Bedford



Photo by Christina Hickman The New Bedford office's sole staffer to date, Jacqueline Pina, holds the check from the city for NHS' foreclosure counseling workshops.

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Times are tough for homeowners; but for residents of New Bedford, there is help on the horizon. Neighborhood Housing Services of South Shore, a non-profit that offers both pre- and post-purchase services to current and potential homeowners, recently opened a branch in the city.

NHS, a full-service home ownership center, celebrated their grand opening in October at the restored Robert C. Ingraham School, now called Ingraham Place, at 80 Rivet St. in the city

"Given the current housing market, residents of New Bedford will benefit from having experienced housing counselors on their side," said Patrick J. Sullivan, director of the city's Office of Housing and Community Development, in a recent press release. "We look forward to a great partnership."

The move was made possible by a \$5,000 grant from the city, a grant from the Attorney General, and a \$350,000 grant presented by NeighborWorks America, which allows NHS to stay in New Bedford for a minimum of three years.

"We're providing services that are very much needed," said Jacqueline Pina, who is directing the New Bedford location.

Ingraham Place was redeveloped by the Women's Institute for Housing and Economic Development and contains two newly renovated floors of affordable housing for 19 families. The

bottom floor houses NHS and South Shore Housing and soon, Northstar Learning Centers, a New Bedford-based non-profit that serves area children from birth to adulthood.

NHS is collaborating with SSH, a regional affordable housing organization that will be focusing on serving New Bedford's low-income tenants and homeless families. NHS will offer foreclosure prevention and first-time homebuyers.

"Our intention is to have a couple of education classes each month by the beginning of next year," said Pina, a lifelong New Bedford resident and a foreclosure and housing counselor with expertise in credit counseling close to 30 years.

Classes will cover information for first-time homebuyers and credit-related issues. A foreclosure clinic is already in the planning stages and should be held in January, according to Pina. Those interested will be able to visit the organization's website to fill out the intake form, and then meet one-on-one to go through the modification process and send documents to the mortgage company.

"We are here to help them know and understand what their options are," said Pina. "We give them all their options."

NHS also offers programs for first-time homebuyers, home repair (offering home improvement loans to those eligible), housing development, foreclosure assistance, affordable housing lotteries, and de-leading. Their website, [neighborhousing.org](http://neighborhousing.org), has a resource list and more information about all of the services they offer.

The agency celebrated 30 years of service on Oct. 13.

Created by and a chartered member of NeighborWorks America, NHS began in Quincy as a single neighborhood organization in 1981. Five years later, it expanded to two neighborhoods, and then went citywide. In 1994, it expanded to cover Weymouth. In 2005, the Brockton branch opened, and now, in 2011, New Bedford has joined. In total, NHS now services 24 communities from the South Shore to South Coast.

"It's a little seed that has grown into a big organization," said President Normand Grenier, who noted that the organization is still small in a sense, having only 17 employees.

An assessment done of the city for NHS identified New Bedford as a priority location for expanding, noting its rank as the sixth largest city in the state and as having one of the state's most affordable markets.

In New Bedford, Pina says that fishermen, the unemployed and seniors are facing foreclosure issues, "a mixed bag," of residents. But she is confident in NHS's ability to alleviate some of New Bedford's housing burden.

"The focus is for the consumer to afford and keep their homes," she said. "We've been very successful in helping people keep their homes."

Pina is in the process of contact social service agencies and schools to spread the word, though she said NHS relies heavily on getting new clients by word of mouth and referrals.

"A lot of people feel embarrassed about their situation and wait too long to come for help," she said.

NHS is so new to the area that local realtors aren't yet aware of the New Bedford location. NHS deals mainly with homeowners or potential homeowners, and occasionally with area banks and realtors when they are hosted a workshop with guest speakers.

The plan is to have three staff members at the New Bedford location, but Pina is running the show for now.

Still the New Bedford native urges those facing housing troubles to remain hopeful.

"There is life after foreclosure," she said.