BROOKLYN LEGAL SERVICES CORPORATION A
provides legal assistance to low-income individuals and groups in the
North and East Brooklyn communities of:
  Williamsburg
  Greenpoint
  Bushwick
  Oceanhill-Brownsville
  East New York
  Bedford-Stuyvesant
  Cypress Hills
  Starrett City
  City Line
  East Flatbush
  Flatlands
  Canarsie

MISSION STATEMENT
Brooklyn Legal Services Corporation A’s purpose and goal is to provide high-quality legal assistance to low-income individuals and groups in the North and East Brooklyn communities of Williamsburg, Greenpoint, Bushwick, Oceanhill-Brownsville, East New York, Bedford-Stuyvesant, Cypress Hills, Starrett City, City Line, East Flatbush, Flatlands, and Canarsie.

The Corporation views legal assistance not only as traditional representation but also as a wide range of activities including, but not limited to, group representation and community education. The Board of Directors, management and staff are dedicated to maximizing the Corporation’s effectiveness in serving the community via close and mutually supportive relationships with effective local grass roots organizations that have a demonstrated commitment to our common goal of social and economic justice.

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Graphic Design: Judith Rew
2008 marks Brooklyn A’s 40th year of service to its communities and their residents. 40 years of work in furtherance of its mission and decades of commitment to Building Communities, Ensuring Opportunity & Achieving Justice. A commitment evidenced by the hard work of scores of individuals; staff, Board and other supporters who have invested their time, energy and funds in support of our public interest practice model built upon a set of core principals. One bedrock principal being a public interest law practice serving various communities is more grounded, more effective and better able to provide its services to the extent that it becomes a part of the communities which it serves and is located within those neighborhoods.

This year’s updated “Community & Economic Development Docket,” which follows, details and gives a description of the wonderful work of our CED team. This team includes our Community and Economic Development (CED) Unit, as well as our Group Representation Unit and Anti-Predatory Lending and Foreclosure Prevention Unit. Together these units and their individual members implement on a daily basis Brooklyn A’s commitment to “Building Communities, Ensuring Opportunity & Achieving Justice”. The CED Unit includes General Counsel Paul J. Acinapura, Director of the CED Unit Jessica Rose, Senior Staff Attorney Ralph Martinez and Staff Attorney Mike Haber; the Group Representation Unit includes Project Director and Chief Counsel Marty Needelman, Senior Staff Attorney Joanne Koslofksy, Senior Staff Attorney Roberto Marrero and Staff Attorney Vance Gathing; and the Anti-Predatory Lending and Foreclosure Prevention Unit is led by Director of Litigation Rick Wagner and includes Staff Attorney Joe Sanders. No summary gives a true description of the huge and continuing impact of their efforts, providing day-to-day counsel to an incredible array of community partners, many of whom we have been associated with from their inception and our own begining.

Congratulations to the entire “Partnership for Community & Economic Development”, namely our CED team, our community partners, those law firms providing pro bono assistance to our team, and you, who provide the moral, political and economic support, without which none of this great work would have been possible.

Thank you and read on!

Marty S. Needelman  
Project Director &  
Chief Counsel

Paul J. Acinapura  
General Counsel &  
Director of CED Unit
Since its inception forty years ago in 1968, Brooklyn Legal Services Corporation A (Brooklyn A) has been committed to providing high-quality, neighborhood-based civil legal services to low-income individuals and families throughout North and East Brooklyn, and to the nonprofit organizations that serve those communities. Brooklyn A’s offices in Williamsburg, Bushwick, and East Brooklyn serve over 6,000 individuals every year throughout the neighborhoods of Williamsburg, Greenpoint, Bushwick, Bedford-Stuyvesant, Oceanhill-Brownsville, East New York, Canarsie, Cypress Hills, Flatlands, and East Flatbush. The staff offer representation and advocacy: (1) regarding housing issues for individuals and organized tenant associations; (2) concerning family issues including family preservation and domestic violence; (3) to persons living with HIV/AIDS, the elderly, and persons with disabilities; (4) to obtain or restore critical benefits such as “welfare,” SSI and Unemployment Insurance to those improperly denied them; and (5) to counter predatory lending practices that affect Brooklyn residents. In essence, our work prevents homelessness, helps people-in-need receive the benefits they are entitled to, and assures that families remain whole.

Along with these essential civil legal services that we provide in order to better the lives of individuals and families, Brooklyn A has also made community and economic development a major program priority since 1976. This work, and our success with it, makes Brooklyn A unique and exceptional in its ability to improve the quality of life and promote empowerment within the many and diverse communities we serve.

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COMMUNITY & ECONOMIC DEVELOPMENT TEAM

Brooklyn A is one of the only not-for-profit, neighborhood-based, public interest legal services programs in the country to develop a sustained, substantial practice representing community-based organizations (CBOs) and community development corporations (CDCs) in low-income communities. Brooklyn A has carved out a role as the legal catalyst fueling community-initiated projects critical to improving the quality of life in its neighborhoods. This work results in the creation of new and rehabilitated housing, the empowerment of tenants, the expansion of health and dental care, childcare services, the development of community centers and nursing homes, and the creation of minority- and community-owned businesses and jobs. A primary tenet of this work has been a community’s ownership of the process and assets themselves once they are created.

Brooklyn A’s community and economic development work is done through its Community & Economic Development (CED), Group Representation, and Anti-Predatory Lending & Foreclosure Prevention Units (collectively, the CED Team) which serves both as house counsel and special project counsel to not-for-profit CBOs engaged in housing, health care, day care, education and other community development endeavors. Its transactional legal work involves, but is not limited to:

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SENIOR MANAGEMENT

Martin S. Needelman, Esq.
Project Director & Chief Counsel
mneedelman@bka.org

Paul J. Acinapura, Esq.
General Counsel
pacinapura@bka.org

Joshua Hoffman, Esq.
Director of Operations & Finances
jhoffman@bka.org
• Real estate, including pre-development coordination and title and loan closings;
• The drafting and negotiation of contracts;
• Financing (public and private);
• Regulatory representation and negotiations with governmental authorities;
• Corporate and tax advice; and
• Employee relations.

Our CED Team offers nonprofit clients ongoing, long-term representation which encompasses the full range of services that private sector corporations routinely receive from their corporate counsel; it reviews, drafts and negotiates contracts; represents clients in tax matters, real estate and financing transactions, administrative, licensing and regulatory proceedings, and, if necessary, litigation.

The CED Team’s litigation legal work involves, but is not limited to:
• Representing tenants and tenant associations confronted with unsafe and hazardous conditions and gentrification/displacement pressures;
• Representing individuals and families victimized by predatory lending and foreclosure rescue schemes; and
• Representing not-for-profit organizations in affirmative litigation seeking to preserve or acquire affordable, decent, and community-owned housing.

The CED Team acts as counselors, negotiators, tacticians, strategists and troubleshooters. Our attorneys are essential partners with our communities as they fulfill ambitious and strategic development plans for neighborhood revitalization; we are at our communities’ sides, navigating the governmental, regulatory, and financial universes and their requirements. We are meeting our historic task of building self-sufficiency within our communities.

To achieve its community and economic development mission and goals, and enhance the legal counsel services that foster community and economic development, Brooklyn A created a dynamic, public/private Partnership for Community & Economic Development which brings the resources, skills, expertise, and strategic advice of key individuals in banks, corporations, foundations, universities, government agencies and other organizations that support our ongoing efforts to better Brooklyn’s neighborhoods.

Our Partnership for Community & Economic Development collaborates with Brooklyn A to provide the legal counsel necessary to meet our community and economic development program goals. The members of the Partnership play a key role in generating major economic, pro bono, and in-kind support from law firms, corporations, and foundations who believe in Brooklyn A’s community and economic development programs.
The CED Unit is continuously providing an array of legal counseling and representation to its organizational clients. Attorney-client relationships between Brooklyn A and most of its organizational clients have existed for long periods of time spanning many years, if not decades. These relationships deepen as Brooklyn A and its clients work together on development projects that can last for multiple years.

The following are only a few examples of the community and economic development projects that Brooklyn A was involved in this past year.
Northeast Brooklyn Housing Development Corporation

(NEB) acting through a subsidiary will negotiate and acquire from the City of New York vacant land situated at 119-125 Vernon Avenue, Brooklyn, New York and construct thereon a four story building with a building size of 15,000 sq. ft. The project will contain 16 condominium units consisting of 4 one-bedroom units, 11 two-bedrooms units, and 1 unit for the super. This project will offer 6 affordable 1 and 2-bedrooms condo units to households earning 70% to 80% of area median income; 9 condo units to households earning 90% to 130% of area median income; and one two-bedroom condo unit will be for a live-in project superintendent. This project will be financed by a private lender and by a private equity investment. The estimated cost of this project is $4,975,000.00

The relationship between NEB and Brooklyn A began shortly after NEB was incorporated in 1984. NEB has been a client of and has partnered with Brooklyn A on community and economic development projects since that time. During the intervening 20+ years Brooklyn A has provided house counsel services as well as special project counsel representation in dozens of community and economic development transactions undertaken by NEB.

Brooklyn Legal A will act as NEB’s counsel in acquiring the project site from the City of New York and in negotiating the funding from private lender and the private investor. As counsel, Brooklyn A will prepare and review legal documents associated with the acquisition of the project site, the structuring of the title holding and development subsidiary, the construction and architect agreements and the financing of the project. In addition the private equity investment will involve the structuring of the equity entity jointly owned by NEB and the private investor. The acquisition and funding closings for this project is expected to occur by June 2008 and construction of the project is anticipated to be completed by the Summer of 2010.
Make the Road by Walking, Inc. (MTR) was founded in 1997 in a Bushwick church basement by local residents who wanted to address the potentially devastating effects of welfare reform on poor and immigrant communities in the U.S. MTR initially focused exclusively on organizing immigrant welfare recipients, but soon expanded its focus to combat the systemic economic and political marginalization of Bushwick residents. Over the past ten years, MTR became a powerful force for low-income immigrants across New York City and grew from an all-volunteer organization to a staff of 25 full-time and 20 part-time employees, plus an ever-growing membership base of over 2,300 community residents.

In recent years, MTR forged a productive, close working relationship with another not-for-profit community group, Latin American Integration Center (LAIC). LAIC was founded in 1992 by a social justice lawyer from Colombia who created the organization to promote human rights and democratic participation in her community. LAIC sought to mobilize Latino community members to overcome systemic barriers to basic services and equal rights and to expand the power of immigrants within New York’s political and civic life. LAIC grew to become a multi-service agency with two centers in Queens and one in Staten Island, out of which the organization has fought to protect the rights of immigrants through community education, community organizing, and strategic policy advocacy.

MTR and LAIC sought to merge their organizations together into one in order to create a city-wide organization that combines democratic accountability to low-income people with an innovative mix of strategies to confront inequality and economic injustice; and to bring together the two groups’ deep and active community roots. The groups were joined together legally through an asset acquisition in October 2007, and the joined entity changed its name to Make the Road New York (MRNY) to reflect the change. MRNY is already well on its way to achieving the goals it defined at its inception.

MTR has been a client of and has partnered with Brooklyn A on a variety of projects in the community over its decade of existence.

Brooklyn A represented MTR in its joining together with LAIC. Brooklyn A’s work in this project has included: drafting and negotiating the confidentiality agreement binding the parties during the term of the transaction; due diligence review; negotiation of the form for the corporate transaction; drafting and advocating for assignments of LAIC’s grant contracts; amending MTR’s by-laws; obtaining necessary consents to the transaction from government regulators and other third parties; negotiating the terms and structure of the asset transfer contract; and changing the name of the corporation to Make the Road New York in recognition of the new corporate structure.

Brooklyn A would like to thank Amran Hussein and Leah Fleck of Paul, Weiss, Rifkind, Wharton & Garrison LLP for their pro bono assistance on this project.
In 1982 the Brownsville Community Development Corporation (BCDC) opened its first community health center in the Brownsville community of Brooklyn, known as the Brownsville Multi-Service Family Health Center (BMS), which was the first community health center in this medically underserved community in Brooklyn. In the intervening years, it has expanded its primary health care, nutrition and social services throughout the Brownsville and East New York communities in a number of additional locations.

BMS is a not-for-profit, Article 28 Diagnostic and Treatment Center. BMS offers a wide range of medical and non-medical services. Today, BMS is a comprehensive health and wellness facility. In 2007, BMS provided 58,756 patient visits to over 20,000 individuals. It operates out of eight separate service sites, which include its 27,000 sq. ft. main health center, an eleven-exam room satellite health center (BMS@Genesis), a medical practice at a center for homeless women (BMS@HWC), the BMS Institute for Specialty and Integrative Services @ Bristol, a State-funded school-based adolescent health center (BMS@Jefferson), a 3-story non-medical wellness facility (BMS Life & Wellness Center), the BMS Mobile Access Cruiser, the Brownsville Community Residential Center (BCRC)—a 21-bed co-ed facility for recovering substance abusers, and the World Academy for Total Community Health (W.A.T.C.H.)—a health-themed high school.

In 2007 BCDC defeased its existing tax-exempt bond debt through a private loan with a commercial bank. The refinancing generated excess revenue which will hopefully enable it to secure title of the adjoining parcel of land to its main site located 592 Rockaway Boulevard in Brooklyn. BMS together with Brooklyn A hopes that the acquisition of this property will enable it to expand its health center and serve an even greater number of individuals in its community.

BCDC has been a client of and has partnered with Brooklyn A on community and economic development projects since 1976.

Brooklyn A’s representation of BCDC/BMS for the debt refinancing included: participation in finance development; and representation in the refinance closing which included a $5.5 million private loan and tax exempt bond defeasance.

Its representation for the acquisition project has initially included: negotiation of the contract of sale; coordination and negotiation with current BCDC Mortgagee; and participation in finance development.

“Our lawyers at Brooklyn A are more than just valued legal counsel – they are, and have been for more than thirty years, our partners as we give meaning to our mission of providing integrative and high quality medical and social services to enhance the well-being of every individual and family in our community.” (Maurice Reid, President and CEO, BCDC)
Cypress Mews, a major community and economic development project led by Cypress Hills Local Development Corporation, Inc. (CHLDC), will be located in the western end of the Cypress Hills commercial corridor, amidst over 200 units of new housing, adjacent to a busy, newly refurbished subway station, in a neighborhood with a marked increase in population over the last 20 years. There is a continuing area-wide shortage of affordable rental housing in the community and ample consumer demand to support the new retail development.

This project involved acquisition of vacant land from the City of New York along Fulton Street in the Cypress Hills community of Brooklyn, and the construction of a mixed use commercial/residential 25,000 sq. ft. structure with six commercial and 18 residential units. The residential units will be a mixture of affordable and market rate units. The commercial units will each be approximately 1,000 sq. ft., and will make space available to local neighborhood entrepreneurs and boost the local economy. The acquisition phase was completed in November, 2007 and a groundbreaking occurred December, 2007. Construction is on its way with a completion date anticipated for March/April of 2009 and occupancy to follow in the Summer of 2009. This project is financed through a combination of low-income housing tax credits and loans from the North Fork Bank and the Local Initiatives Support Corporation.

In order to accommodate the mixed-use nature of the project, residential tenants will enter their apartments through a separate, pedestrian ‘mews’, or pathway at the rear of the buildings. The commercial storefront entrances will be along the Fulton Street thoroughfare, with commercial parking spaces in the front of the building, and spaces in the rear of the building for residential use.

Brooklyn A’s work has involved the following: establishment of a CHLDC subsidiary entity through which development will take place; negotiation and preparation of all documentation relating to hiring of the architect and general contractor; preparation of commercial and residential leases; and handling the construction loan financing closing.

“Cypress Plaza Mews is the first affordable mixed-use, retail and residential, new construction project for the Cypress Hills Local Development Corporation and the Cypress Hills neighborhood. Due to its complexity, the project has been over a decade in the making, and never would have been possible without the invaluable legal counsel of Brooklyn Legal Services Corp A.” (Betsy MacLean, Director of Community Development, CHLDC)
Urban Health Plan, Inc.’s mission is to continuously improve the health status of underserved communities by providing affordable, comprehensive, and high quality primary and specialty medical care and by assuring the performance and advancement of innovative best practices. With over 30 years of service and a deeply rooted foundation in the South Bronx, UHP is dedicated to rendering care in a culturally proficient, barrier free, individualized, and family oriented manner, with an emphasis on prevention through education and the provision of state of the art services.

UHP is a not-for-profit, Article 28 Diagnostic and Treatment Center. In 2001 with the legal assistance of Brooklyn A, it relocated its main site to a new, $14 million state-of-the-art 38,000 sq. ft. facility located at 1065 Southern Boulevard in the Bronx. Last year there were over 150,000 patient visits. Its facilities include its main site, two satellites, five school programs, four part-time facilities, and two administrative/program sites. It provides a large breadth of primary, specialty, ancillary, and diagnostic care, as well as various support services.

Due its reputation and success, UHP was approached by interested parties and encouraged to expand its services to the medically underserved and largely immigrant communities of Corona, East Elmhurst and Jackson Heights, Queens. In July of 2007 it closed on the lease and construction loan financing for a new diagnostic and treatment center to be located at 37-12 108th Street, Corona, Queens. Construction of the new 12,500 sq. ft. site is expected to be completed in the Spring of 2008. It anticipates 1,500 patient visits in its first year and 6,000 by its third year.

UHP has also begun the pre-development phase of a planned expansion of its central health center at 1065 Southern Boulevard in the Bronx. The expansion of the center will include the construction of a new 59,500 sq. ft. wing on its adjoining property which fronts on Simpson Street. The estimated project cost is in excess of $25 million and will be funded by a combination of debt financing and governmental grants. It is projected to enable UHP to increase its annual patient visits to at least 185,000.

UHP has been a client of and has partnered with Brooklyn A on community and economic development projects since 1998.

Brooklyn A’s representation of UHP for the Corona Queens project included: negotiation of long-term lease agreement with private landlord; negotiation and preparation of the architect and general contractor agreements; assistance in the submission of the New York State Department of Health’s (DOH) Certificate of Need (CON) application seeking regulatory approval for the project; representation in the finance closing which included a $3 million private loan and various city and state grants; and advice throughout construction and requisition process.

Its representation for the Simpson Street expansion project has initially included: preparation of the architect agreement; assistance in the submission of the DOH CON application seeking regulatory approval for the project; and participation in finance development.
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www.bka.org
Borough Development Group – in-house counsel (ongoing)

Brooklyn Raiders Youth Sports Academy, Inc. – in-house counsel (completed)

Brownsville Community Development Corporation – acquisition of property adjacent to Brownsville Multi-Service Family Health Center at 592 Rockaway Avenue, Brooklyn (in negotiation)

Brownsville Community Development Corporation – in-house counsel (ongoing)

Brownsville Community Development Corporation – negotiations on acquisition of Kingsborough Jewish Medical Center’s Peter Claver and Thea Bowman Health Centers (pending)

Brownsville Consumers Cooperative Society, Inc. – dissolution and distribution of assets to Brownsville-area community non-profits (completed)

Carlos Lezama Archives and Caribbean Cultural Center – leasing and renovation project (Brooklyn Borough President, NYC Department of Cultural Affairs, and City of New York Department of Design and Construction) (pending)

Children’s Grove Park, Inc. – modification of state obligations on private non-profit owner of green public space (completed)

Community Action Network of East New York, Inc. – incorporation (pending)

Community Action Project (CAP) Incorporated – merger with SouthWest Brooklyn Congregations (ongoing)

Cypress Hills Child Care Corporation – in-house counsel (ongoing)

Cypress Hills Community School Development Corporation – renovation of 2911 Atlantic Avenue, Brooklyn for permanent site of Cypress Hills Community School (NYC School Construction Authority and Dormitory Authority of the State of New York (DASNY)) (in construction)

Cypress Hills Local Development Corporation, Inc. – Cypress Mews Project acquisition of City owned property on Fulton Street, Brooklyn for the development and construction of a mixed commercial and residential project (NYC Department of Housing Preservation and Development (HPD) and Local Initiatives Support Corporation (LISC) and North Fork Bank) (in construction)

Cypress Hills Local Development Corporation, Inc. – in-house counsel (ongoing)

Cypress Homes HDFC – resale closing of 102 Sunnyside Avenue, Brooklyn (203k project) (closed)

Cypress Homes HDFC – resale closing of 722 Liberty Avenue, Brooklyn (203k project) (closed)

Cypress Homes HDFC – resale closing of 2781 Atlantic Avenue, Brooklyn (203k project) (closed)

Cypress Homes HDFC – U.S. Department of Housing and Urban Development (HUD) Asset Control Area Program and Dollar Homes program (Restored Homes Development LLC) (in construction)

Cypress Homes HDFC – Neighborhood Homes Project title acquisition and construction loan closing (HPD and LISC) (in construction)

Cypress Homes HDFC – affordable senior housing project (in pre-development)

Cypress West HDFC – 52-54 Sunnyside Avenue, Brooklyn permanent loan conversion (Community Preservation Corporation (CPC) and HPD) (closed)

East New York Preparatory Charter School – federal tax exemption (completed)
East New York Preparatory Charter School – general counsel (ongoing)

Friends of East New York Prep Charter School, Inc. – federal tax exemption (completed)

Glenmore Gardens HDFC – Cypress Village affordable condo and small homes project (HPD Cornerstone Program, LISC, NYC Partnership Housing Development Fund Company, Inc. (Partnership) and private lender) (in pre-development)

Glenmore Gardens HDFC – Glenmore Grove affordable condo project (HPD New Foundations Program, LISC, Partnership and private lender) (in pre-development)

Hills Associates LP – preservation of affordability for low income housing tax credit project (Year 15) (ongoing)

Make the Road New York (formerly Make the Road by Walking, Inc.) – Merger with Latin American Integration Center, Inc. (completed)

My Sister, My Friend, Inc. – federal tax exemption and state charity registration (completed)

Northeast Brooklyn Housing Development Corporation – Broadway/Hull Project negotiations for the acquisition of private property for future development of low income residential units (pending)

Northeast Brooklyn Housing Development Corporation – in-house counsel (ongoing)

Northeast Brooklyn Housing Development Corporation – Remeeder Project negotiations with HUD, Federal District Court and other parties on assuming, as owner, the operation of a large residential project in Brooklyn (completed)

Northeast Brooklyn Housing Development Corporation – 128A Marcus Garvey litigation (pending)

Northeast Brooklyn Housing Development Corporation – 3035 White Plains Road Project low income housing tax credit residential project (NYC Housing Development Corporation, Bank of America and Centerline Investors LP LLC) (closed)

Pentateuch Transportation, Inc. – incorporation and federal tax exemption (pending)

St. Paul Pentecostal Church – permanent loan conversion (Banco Popular) (pending)

Southside United Housing Development Fund Corporation (Los Sures) – 160 South 2nd Street LP low income housing tax credit project (HPD, National Equity Fund, Inc. and Community Preservation Corporation) (construction completed)

The Bedford Stuyvesant Family Health Care Center, Inc. – new diagnostic and treatment facility site located at 1456 Fulton Street, Brooklyn (DASNY, NYC Economic Development Corporation and Primary Care Development Corporation) (in construction)

Urban Health Plan, Inc. – leasing and constructing health clinic facility site located at 37-12 108th Street, Corona, Queens (Citibank and City of NY) (finance and construction contracts closings closed; in construction)

Urban Health Plan, Inc. – renovation of its diagnostic and treatment center located at 1065 Southern Boulevard, Bronx, and its adjoining parking lot located at 1060 Simpson Street, Bronx (in pre-development)
The Group Representation Unit in Williamsburg is led by Brooklyn A Chief Counsel Marty Needelman joined by Senior Attorneys Roberto Marrero and Joanne Koslofsky, as well as new Staff Attorney Vance Gathing, a former tenant organizer who joined us this past year. This Unit works with ten full time tenant organizers from three major community organizations in North Brooklyn, Southside United Housing Development Fund Corporation (“Los Sures”) in the Southside, St. Nicholas Neighborhood Preservation Corporation in East Williamsburg and Greenpoint, and People’s Firehouse in the Northside. The recently formed North Brooklyn Tenant Anti-Displacement Collaborative will add organizers from Churches United, Neighbors Allied for Good Growth (“NAG”), and North Brooklyn Development Corporation to the collective effort.

Our primary work involves representing tenants associations in buildings whose affordable apartments are threatened by landlord harassment and/or neglect provoked by the tide of gentrification offering huge profits if existing low-income tenants can be removed.

In addition, the Unit’s lawyers represent the area’s large number of tenant-owned coops (most of which resulted from successful tenant struggles to prevent their ouster by voracious landlords), assisting those coops to sustain themselves as affordable housing for low-income tenants.

Finally, the Unit represents community organizations and coalitions in struggles for justice for the low-income residents of the neighborhoods of North Brooklyn. Over the years to the present time, Brooklyn A’s Group Representation Unit has been the lawyers for local groups attacking persistent racial quotas discriminating against Latinos and African-Americans in public housing in Williamsburg, successfully preventing the construction of a 47 story garbage incinerator in the Navy Yard adjoining public and subsidized housing developments, working to rebuild the Williamsburg Bridge without relocating large blocks of the community, incorporating the mandatory inclusion of significant amounts of truly affordable housing in the recently adopted rezoning of the East River waterfront from manufacturing to luxury housing, and enforcing the protections against harassment and forced displacement included in that rezoning plan.
Brooklyn A’s service communities fall within the federal government’s identified mortgage foreclosure “hot zone,” engulfed as it is in a wave of foreclosures stemming mainly from widespread predatory mortgage lending practices. Predatory lenders preyed on the struggling communities of East New York, Brownsville, Bushwick, Cypress Hills, Canarsie, and Bedford-Stuyvesant, targeting families with the least amount of financial and legal literacy, and scant access to legitimate sources of credit. These neighborhoods now confront the results of this prior victimization.

Brooklyn A has actively assisted these families threatened with foreclosure pursuing a bold, innovative legal strategy that addresses root causes and seeks to hold all participants in these fraudulent transactions accountable for their actions. This legal strategy focuses on “impact litigation” (i.e., taking cases with factual and legal issues that present opportunities to achieve broad and lasting effects, beyond the particular case involved, on judicial precedent, public consciousness, public policy, and remedial legislation). The strategy aims to:

- Expand the rights of borrowers and their defenses to foreclosure, primarily in cases involving mortgages that were originated in a predatory, deceptive fashion;
- Hold the entire array of participants — corrupt sellers, lenders, lawyers, appraisers, and title companies — responsible for this deepening crisis and ensure that they face legal and economic consequences. We are targeting major wholesale purchasers of sub-prime mortgages who often claim that, as “holders in due course,” they bear no responsibility for the underlying fraudulent nature of those transactions;
- Underscore the racial targeting and other civil rights violations inherent in much of the predatory lending that has spurred the foreclosures threatening the destruction of vulnerable families and the destabilization of entire neighborhoods;
- Hold HUD accountable for its abdication of responsibility and even complicity in widespread violations of the Fair Housing Act; and
- Challenge mortgage agreements that provide for attorneys’ fees to representatives of lenders who prevail in litigation, but deny such awards to attorneys successfully representing victims of predatory lending against foreclosure. Our goal is to create a reciprocal right to attorneys’ fees that would provide an incentive for local individual practitioners and small firms to take such cases, significantly broadening private bar participation in obtaining justice and economic redress for victims.

Brooklyn A is uniquely qualified to play an expanded role in confronting the foreclosure crisis. Our Anti-Predatory Lending and Foreclosure Prevention Unit is led by Brooklyn A’s Litigation Director Richard Wagner, a veteran attorney with 25 years of experience representing low-income clients in Brooklyn’s foreclosure “hot zone” communities. Rick is joined in this work by Staff Attorney Joseph Sanders. Rick has initiated ground-breaking legal strategies, including the use of the federal civil RICO statute against owners of dilapidated federally subsidized housing projects, and affirmative federal civil litigation against both predatory sellers and mortgage lenders engaged in conspiracy to commit fraud.

Brooklyn A is currently litigating 10 high impact foreclosure cases in Federal or New York State Supreme Court. We brought our first major case in 2001, pioneering the use of a strong affirmative assault upon fraudulent, unconscionable lending and selling practices. By naming in our litigation major financial institutions holding thousands of packaged sub-prime mortgages, we seek to narrow or eliminate the legal barriers that insulate these institutions from any responsibility for their lack of due diligence and resultant complicity as nationwide predatory lending patterns became clear.
Paul J. Acinapura, Esq.
General Counsel of Brooklyn A
pacinapura@bka.org
Paul is the General Counsel of Brooklyn A and founder of Brooklyn A’s Community and Economic Development Unit. His pioneering work includes facilitating the financing of the capital expansion of primary care health facilities run by community-based providers. He also has leadership roles in community organizations, including being a board member of Urban Health Plan, general counsel of the Brownsville Multi-Service Family Health Center, and special counsel to The Bedford-Stuyvesant Family Health Center, Inc. Paul joined Brooklyn A in 1974, and led its CED practice since 1976. Paul is an alumnus of Rutgers University Law School in New Jersey.

Jessica Rose, Esq.
Director, CED Unit
jrose@bka.org
Jessie joined the CED Unit in June 2004 after three years of practice in the public finance firm Hawkins Delafield & Wood LLP. As an associate at that firm, she worked on all aspects of its structured finance and public finance practice as bond and underwriter’s counsel in the public offerings of debt obligations of governmental entities. She is a graduate of Fordham University School of Law, where she was a Stein Scholar in Public Interest and Ethics.

Rafael Martinez, Esq.
Senior Staff Attorney, CED Unit
rmartinez@bka.org
Ralph has been with Brooklyn A since 1998 bringing with him, at that time, more than 20 years of practice in both the private and public sector, including positions of General Counsel to the Roosevelt Island Operating Corporation, Vice-Chair of the New York City Loft Board, and New York City Planning Board Commissioner. He is a graduate of Brooklyn Law School.

Michael Haber, Esq.
Staff Attorney, CED Unit
mhaber@bka.org
Mike joined the CED Unit in September 2005 as an Equal Justice Works Fellow and is now a permanent staff attorney. His fellowship focused on working closely with community-based organizations to maintain the affordability of housing currently subsidized by the federal Low-Income Housing Tax Credit Program. Mike originally interned with the CED Unit during the summer after his first year in law school. He graduated from Fordham University School of Law in 2005, and has a master’s degree from Carnegie Mellon University in Literary and Cultural Theory.
Martin S. Needelman, Esq.
Project Director & Chief Counsel
mneedelman@bka.org

Marty is Project Director and Chief Counsel of Brooklyn Legal Services Corporation A, positions he has held since 1984. He joined Brooklyn A in 1971 as a Reginald Heber Smith Fellow, specializing in education, immigration, civil rights, housing, and community group representation. Throughout his 35 years with Brooklyn A, Marty has received a number of awards for his community leadership and legal services work. He is a graduate of East New York’s Thomas Jefferson High School, Brooklyn College, Boston University (J.D.) and NYU (LL.M.) Law Schools.

Roberto Marrero, Esq.
Senior Staff Attorney
marrero@bka.org

Roberto joined Brooklyn A in 1989 after graduating from CUNY Law School. He has been part of the housing units representing both individual tenants facing eviction and tenant associations fighting to improve conditions in their building and against gentrification. Roberto has also served as a legislative aide in the New York State Assembly and as a Court Attorney in NYS Supreme Court for Kings County.

Joanne Koslofsky, Esq.
Senior Staff Attorney
jkoslofsky@bka.org

Joanne joined the Group Representation Unit in September 2004 after more than a decade of practice in various public interest and labor organizations, including Housing Conservation Coordinators in Hell’s Kitchen, Queens Legal Services, United Electrical, Radio, and Machine Workers of America, and the Puerto Rican Legal Defense and Education Fund. Her work at Brooklyn A is focused on preserving decent, affordable housing by representing tenants’ groups in their struggle to obtain repairs and essential services and prevent the loss of their homes via illegal rent increases and illegal evictions. Joanne is a graduate of CUNY Law School at Queens College and has a master’s degree in Economics from the University of Massachusetts at Amherst.

Vance Gathing, Esq.
Staff Attorney
vgathing@bka.org

Vance joined the Group Representation Unit in September 2007 following a fellowship developing shared-equity housing with the Urban Homesteading Assistance Board. He studied sociology at UW-Madison before graduating from the John Marshall Law School, and has served as a tenant advocate with the Tenant Resource Center, Madison Equal Opportunity Commission, John Marshall Fair Housing Clinic, and Cabrini Green Legal Aid. His work at Brooklyn A is focused on preserving affordable housing by representing tenants organized against hazardous conditions, harassment, and community displacement.
Richard Wagner, Esq.
Director of Litigation
rwagner@bka.org

Rick has been Brooklyn A’s Director of Litigation since 1985. Prior to that, he worked at NBC-TV from 1967-1969, the Center for Constitutional Rights from 1970-1975, and the firm of Stolar, Alterman, Wagner & Boop until joining Brooklyn A. He graduated from Adelphi University and New York Law School where he graduated cum laude. Rick has initiated ground-breaking legal strategies, including use of federal civil statute against owners of dilapidated housing projects receiving federal subsidies, and affirmative federal civil conspiracy lawsuits against both predatory sellers and mortgage lenders.

Joseph Sanders, Esq.
Staff Attorney
jsanders@bka.org

Joe joined the Brooklyn A Anti-Predatory Lending and Foreclosure Prevention Unit in March 2008. Prior to coming to Brooklyn A, Joe was a litigator for the Administration for Children’s Services for two years after his admission to the New York State Bar. Joe graduated from Loyola University Chicago School of Law, where he was an Antitrust and Consumer Law Fellow. Joe also worked for the Consumer Protection division of the Illinois Attorney General’s Office while in law school. Joe’s work at Brooklyn A is focused helping homeowners who are facing foreclosure or have become the victim of “foreclosure rescue” schemes.
The work of the CED Team is made possible through private support from individuals, community-based organizations, foundations, small businesses, large corporations, and financial institutions that believe in the positive impact that our work has in improving Brooklyn’s communities and the quality of life of its residents. The following donors support our work by way of our annual CED campaign, the Annual Gala, and individual contributions.

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## ASSETS

### Current Assets
- Cash and cash equivalents $283,509
- Government contracts receivables $629,114
- Grants and contributions receivables $87,717
- Other Receivables $163,409
- Prepayment $7,997
- Escrow $154,934

**Total Current Assets** $1,326,680

### Other Assets
- Property & Equipment $1,808,464
- Security Deposits 13,706

**Total Other Assets** $1,822,170

**Total Assets** $3,148,851

## LIABILITIES AND NET ASSETS

### Current Liabilities
- Accrued Expenses and AP $164,420
- Current Portion of Mortgage $441,444
- Accrued Leave Payable $280,880
- Due to Grantor $6,377
- Inter-Company Payables $44,225
- Escrow Liability $154,934

**Total Current Liabilities** $1,092,280

### Long Term Liabilities
- Mortgage Payable $550,994

**Total Long Term Liabilities** $550,994

**Total Liabilities** $1,643,273

### Net Assets
- Beginning Net Assets Balance $1,553,007
- Change in Net Assets ($47,430)

**Total Net Assets** $1,505,577

**Total Liabilities and Net Assets** $3,148,851
**SUPPORT AND REVENUE**

<table>
<thead>
<tr>
<th>Source</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Legal Services Corporation</td>
<td>$1,267,241</td>
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<tr>
<td>Interest on Lawyers Account (IOLA)</td>
<td>$171,182</td>
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<tr>
<td>Donated Services</td>
<td>$329,083</td>
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<tr>
<td>Private Grants &amp; Contributions</td>
<td>$891,128</td>
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<tr>
<td>Government Contracts</td>
<td>$1,393,613</td>
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<td>Private Contracts</td>
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<td>Interest</td>
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<td>Rental Income</td>
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<td>Other Revenue</td>
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<td><strong>Total Support and Revenue</strong></td>
<td><strong>$4,682,150</strong></td>
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**EXPENSES**

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<tr>
<td>Total Personnel</td>
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<tr>
<td>Total Other Than Personnel Costs</td>
<td>$1,015,266</td>
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<tr>
<td><strong>Total Expenses</strong></td>
<td><strong>$4,728,078</strong></td>
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**Change in Net Assets**

<table>
<thead>
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<th>Source</th>
<th>Amount</th>
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</thead>
<tbody>
<tr>
<td>Net Assets - Beginning</td>
<td>$1,553,007</td>
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<tr>
<td><strong>Change in Net Assets</strong></td>
<td><strong>($45,928)</strong></td>
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<tr>
<td>Net Assets - Ending</td>
<td>$1,505,577</td>
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</table>

**BROOKLYN A REVENUE**

- Legal Services Corporation: 29%
- Interest on Lawyers Account (IOLA): 7%
- Donated Services: 27%
- Private Grants & Contributions: 19%
- Government Contracts: 12%
- Private Contracts: 7%
- Rental Income: 5%
- Other Revenue: 4%

**BROOKLYN A EXPENSES**

- Program Services: 24%
- Fundraising: 4%
- Administrative & General: 72%
Cover photos:

Top Left Photo: Tenants and supporters rallying against displacement caused by rapid gentrification in Williamsburg (Senior Staff Attorney Roberto Marrero in center background).

Middle Top Photo: Students of the Cypress Hills Child Care Center.

Top Right Photo: Student rally on immigration reform (courtesy of Make the Road New York).

Bottom Photo: Students and school leadership (Parent Co-Director Maria Jaya Vega (center left) and Principal Irene Leon (center right)) of the Cypress Hills Community School at the groundbreaking ceremony for its new facility to be located at 2911 Atlantic Avenue, Brooklyn.
For further information about the Community and Economic Development Unit, please call Jessica Rose at 718-487-1300.

For further information about the Group Representation Unit, please call Martin S. Needelman at 718-487-2300.

For further information about the Anti-Predatory Lending and Foreclosure Prevention Unit, please call Richard Wagner at 718-487-1300.

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