COMMUNITY BOARD NO. 1 TREASURER'S REPORT – FY'12

CODE ALLOC	ATED TO 07/01/11	USED TO DATE	BALANCE
100 - Supplies	5 2,679.00*	\$ 2,679.00*	\$ -0-
101 - Printing Expense	200.00 O	- 0 -	- 0 -
110 - Food & Forage	1,150.00	165.00	985.00
117 Postage	200.00	13.00	187.00
199 - Data Processing Supplie	s 4 50:00 🕖	- 0 -	- 0 -
314 - Office Furniture	140.00 ~ ()	- 0 -	- 0 -
315 - Office Equipment	250.00	- 0 -	250.00
Data Processing Equipment	294.00 	- 0 -	- 0 -
337 - Books/Subscriptions	100.00	69.95	30.05
00 - Contractual Services	1,500.00*	1,500.00	- 0 -
0B – Communication	3,013.00*	3,013.00	- 0 -
03 – Office Services	150.00	- 0 -	150.00
12 - Equipment Rental	3,470.00*	3,470.00	- 0 -
700 - Chase Imprest Fund A/C	700.00	700.00	- 0 -

Please note: On 8/2/2011 a Budget Modification was made moving a total of \$1,084.00 from Codes 101,199,314, & 332 to Code 100. Code 100 is now a Encumbered Contract.

Each Code is transferable to other codes as long as the total allocation is \$13,212.00.

\$13,212.00

Larry Beslow, CB1 Treasurer

TOTAL:

*Encumbered for FY'12 Contracts

\$1,602.05

\$ 11,609.95

October 2011

COMMUNTIY BOARD #1 BUDGET PUBLIC HEARING OCTOBER 5, 2011 7:30 P.M. – 1 EDGEWATER PLAZA

MEMBERS

GUESTS

Anthony Cosentino Chair Budget

Leticia Remauro, Chairwoman Anjail Ameen-Rice

Marilyn Marie-Brown

Loretta Cauldwell

Linda Eskenas

Sunny Jain

Timothy Kuhn Friday Ogbewele

Ken Tirado

Harold Wagner

Marjorie Ryan

OFFICE STAFF

Joseph Carroll, District Manager

Hon. Debi Rose

David Hernandez, Rep. Councilwoman Rose Richard Salhaney, Sr. Vice President, RUMC

Dr. Mark Jarrett, MD, Chief Med. Officer, SIUH

Rev. Victor Brown, Mt. Sinai Church

Rev. James Seawood, Brighton Heights Reformed Church

Carl Rutberg, Alice Austen House

Meg Ventrudo, Jacques Marcais Tibetan Museum

Michael Morrell, President Westerleigh Improv. James Harris, Relocation of Sanitation Garage

Mary Bryant, Relocation of Sanitation Garage

Patrice Kettles, New York Public Library

Bill Paciello, Fisherman Conservation Assoc.

Ed Addaman, Greenway Committee

Frances Curiazza, Greenway Committee

Eric Patterson

Approx. 25 residents were not signed in.

Chairwoman Leticia Remauro called the Budget Public Hearing to order at 7:15 P.M. There was some confusion as to the time of the start of the hearing. Chairwoman Remauro explained the budget process.

First Vice-Chairman Anthony Cosentino continued to chair the meeting and the following speakers testified:

Councilwoman Rose, Rev. James Seawood, Brighton Heights Reformed Church, Rev. Victor Brown, Mt. Sinai Church, Mr. James Harris and Mary Bryant all spoke about the necessity of relocating the Sanitation District 1 Garage to the Fresh Kills Landfill. Money was once in place to relocate the garage when Councilman McMahon was in office, the money was given to another borough for another garage. The garage is in a residential community, trucks double and triple park sometimes left idling for extended periods of time, and, trucks line Victory Blvd. especially in winter months causing traffic back ups and hazardous traffic conditions.

Since representatives from the Staten Island Hospital System were in attendance, it was asked of them to get the health statistics in that area compared to other residential areas. Jersey Street and the surrounding area was once a flourishing community with banks, supermarkets, viable businesses, it will never be revived with the Sanitation Garage there.

A community center after the garage is moved would be a valuable resource to the area especially with Cromwell Center closed.

Mr. Salhaney, Senior Vice-President at Richmond University Medical Center and Dr. Mark Jarrett, Chief Med. Officer, SIUH both spoke of the need for upgrades of the Hospitals on Staten Island.

In August of 2011, Hurricane Irene came to Staten Island; SIUH sites had to be evacuated. Since, SI is unique, in that we are an isolated entity- separated from other boroughs by bridges that in an emergency-including weather, terrorism or natural disaster-become impassable. From that perspective, our Island must always be prepared to be self sufficient with our own resources.

Every resident on Staten Island pays their taxes and receives the benefits of City Services. The one benefit Staten Island does not receive is the capital investment of their tax dollars in local hospitals in Staten Island. Every borough except Staten Island has a City Hospital. Capital investments need to be made to Staten Island Hospitals yearly.

Mr. Carl Rutberg, Alice Austen House asked that a street light be placed in the parking lot in the rear of the Alice Austen House. There is no light for visitors or staff in the parking lot of the Alice Austen House causing hazardous and dangerous conditions.

Ms. Meg Ventrudo, Executive Director of the Jacques Marchais Museum of Tibetan Art, located at 338 Lighthouse Avenue, Staten Island. Although the museum is not in the Community Board #1 area, it serves all of Staten Islanders and tourists. The museum welcomes 5000 annually. Estimated analytics of visitation is 30% foreign tourists, 20% Staten Island residents and school students and 20% domestic tourists and 30% residents of other boroughs and New Jersey. Visitors to the Tibetan Museum dine at Island restaurants and utilize local car services. Funding is through the Department of Cultural Affairs, and the New York Youth and Community Development.

All cultural institutions must go through a very lengthy application process. Staten Island is not receiving its fair share of monies for cultural institutions. If your operating budget is over \$250,000 yearly, DCA puts you in a pool with all NYC cultural organizations and you are allocated a specific amount of money.

Ms. Frances Curizazza, Greenway Committee spoke of funding needed to develop the North Shore Greenway Trail.

Mr. Michael Morrell, President of the Westerleigh Improvement Society spoke of a capital budget request that was put on Community Board #1 budget requests last year and is asking that the Department of Environmental Fund the project for upgrading sewers and placing catch basins where needed. Water goes down Victory Blvd. towards Forest Avenue and creates major flooding at Jewett and Ravenhurst Avenues. Numerous residents endure major sewer back-ups in their homes when there are heavy or extended periods of rain. Catch basins and upgraded sewers due to over taxed sewers that are presently in existence need to be done on Jewett Avenue from Victory Blvd. to Forest Avenue, on Karen Court and on Karen Court and Ravenhurst.

Ms. Loretta Cauldwell, West Brighton Local Development Corporation spoke of numerous businesses that suffered severe sewer back-ups along Forest Avenue. Businesses were unable to open for days some of them for at least a week. Rents along Forest Avenue still need to be paid although the businesses were not able to open and suffered tremendous amounts of damage to the

basements were inventory, supplies etc. are stored. A request has also been in the works for about 10 years to design and implement a West Brighton/Westerleigh Drainage plan on Forest Avenue from Hart Blvd. to Bement Avenue.

In addition, many residents were affected not only during Hurricane Irene but when there were long periods of heavy rain and therefore, sewer upgrades need to be made on Bard Avenue between Forest Avenue and Dekay Streets, Delafield Avenue N. Mada and Bard Avenues and Kissel Avenue between Forest and Delafield Avenues.

Questions were raised by residents if there was a specific cleaning schedule of catch basins. Instead of waiting until the catch basin get filled with water it should be done on a schedule and be cleaned 3-4 times a year. There was also a rumor that a valve was closed at the sewer treatment plant which is causing a lot of the sewer back ups.

All of the above and additional catch basin installations will be put on the budget requests. It was suggested that a meeting be set up with residents and DEP representatives to answer questions.

Bill Paciello, Fisherman Conservation Association spoke of the Fisherman's Conservation that takes kids who would not have the opportunity to learn to fish, autistic children give them a tackle box, a fishing pole, a t-shirt, and teaches them how to fish. This past year they also took Veterans. It is an amazing program, to see the kids faces it makes a big difference in their lives. There are plenty of volunteers that come out and give their time, if funds are available, we can bring more and more kids fishing.

Chairwoman Remauro urged Mr. Salhaney, Senior Vice-President at Richmond University Medical Center and Dr. Mark Jarrett, Chief Med. Officer, SIUH to go before Borough Board to support HHC allocating 5% to the Staten Island Hospitals.

Public Hearing closed.

The Budget Committee reviewed new and old budget items. Excel spread sheet with minutes will be presented to the Full Board on Tuesday, October 11, 2011.

Meeting adjourned 10:13 P.M.

COMMUNITY BOARD #1 BOARD MEETING, SEPTEMBER 13, 2011 – 8:00 P.M. ALL SAINTS EPISCOPAL CHURCH, 2329 VICTORY BLVD.

MEMBERS

Vincent Accornero Anjail Ameen-Rice

Larry Beslow

Jeannine Borkowski Marilyn Brown Arthur Cappabianca Loretta Cauldwell Ajmal Chaudhry Anthony Cosentino Steven Douglas George Doyle

Grace Ferranti, Med. Leave Timothy Forsyth, Excused John Guzzo, Excused Jeanne Hogan, Excused Sunny Jain, Excused

Wilma Jones Timothy Kuhn Lisa Lattanzio

Linda Eskenas

Vincent Mecca, Excused Jeffrey Mohlenbrok Friday Ogbewele John Pabone, Excused Ernest Paige, Excused Vincent Pompa

Fran Reali Leticia Remauro Chris Rooney Marjorie Ryan

Richard Salhaney, Excused Nicholas Siclari, Excused

George Sona John Strandberg Sean Sweeney Ken Tirado Harold Wagner Curt Ward

George Wonica, Jr. Camille Zarrelli Richard Zichettello **GUESTS**

Michael Bryantsev, Rep. B.P. Molinaro

Julie Levine, Rep. Sen. Lanza Michael O'Brien, Rep. Sen. Savino Chris Johnson, Rep. Councilwoman Rose Jeanette Beck, Rep. Councilman Oddo

Mark Zink, Rep. MOA Titone Lynn Kelly, CEO Snug Harbor P.O. Frank Kelly, 120th Pct.

Michael Morrell, Pres. Westerleigh Improv. Society Maryanne McGowan, Pres. Clove Lake Civic Assn.

Ulysses Grosso, Workforce 1

Denise Lakeman, Friends of Westerleigh Park Eric Patterson, Friends of Westerleigh Park

Bob Zion, St. George Civic Assn. Camille Sandberg, 1544 Victory Blvd. Kathryn Sandberg, re: 1544 Victory Blvd.

Searl and City Selmon, Bay Street Landing resident

John Garcia, HOA H020011

Randi Pinus Aliotta, Clove Lake area resident

Chirs Biatty, St. George resident

Tracey Iovino, Bay Street Landing resident Maryellen Tully, Bay Street Landing resident Ben Caref, Bay Street Landing resident

Peter Lisi, 560 Bay Street

Marsha Russell, Bay Street Landing resident Sarah Gowell, Bay Street Landing resident

Chris Hellstron, Director of development Greenbelt

Conservancy

Crystal Vera, Project Hospitality Charles Kitts, Port Richmond resident

Noreen Ursonomma, Re: Clove Lake resident

Michael Reiser, SI Paper Challenge

A Land Use Public Hearing was held prior to the Board Meeting re:

1. Board of Standards & Appeals Application No. 74-11-BZ Application for a variance to re-establish and permit office use (Use Group 6b) for an existing one story community facility located at 1058 Forest Avenue, Staten Island, in an R3-2 Zoning District.

Mr. James Chin, representing the applicant stated the property is located on the south east corner at the intersection of Forest Avenue and Manor Road. It is currently occupied by Eden II. The application is to re-establish and permit office use such as: offices for lawyers, insurance brokers, architects, engineers, real estate brokers, financial advisors, travel agency, and mortgage broker.

Motion made and seconded to approve application as submitted. Roll call vote taken. Vote passed unanimously.

Members of the Clove Lake Civic Association and Clove Lake community brought up concerns of 1540 and 1536 Victory Blvd. The medical offices bought the adjacent property and wants to put a parking lot for the medical offices. Trees are being cleared, as of right and, the house is going to be demolished. The Clove Lake Civic Association stated "the area is not zoned for a parking lot."

Mr. Accornero stated the Buildings Commissioner and the Department of Transportation Commissioner will be invited to the Silver Lake/Sunnyside Area Committee Meeting on September 21, 2011 - 7:30 at the Silver Lake Tennis House to address the concerns of the community.

Chair Leticia Remauro called the meeting to order at 8:04 P.M.

Pledge of Allegiance Roll call attendance taken. Quorum present.

Chairwoman Remauro read the list of attended guests and Elected Officials representatives that were present.

Ms. Crystal Vera from Project Hospitality spoke of public Heath Interventions against obesity and heart disease.

Staten Island consumption of high fat foods has contributed to the borough's staggering obesity and heart disease statistics. Approximately 65% of our residents are clinically obese, and we have the highest heart disease death rate in N.Y.C, exceeding the other 4 borough's rates by 17%.

This community health intervention uses a three-pronged approach to 1) educate residents on the effects of overconsumption of SSBs and high-fat milk, and share diet changes that can reduce their risks of obesity and heart disease; 2) encourage decision-makers to consider policy changes at their institution or organization; and 3) work with residents to advocate for small environmental changes in a local grocery retailer to increase accessibility to healthier beverage options.

Mr. John Garcia, former President of the Van Duzer Street Civic Association. There are inadequate sewer systems all across Staten Island. The Flooding-infrastructural needs have to be addressed, it is substandard. Not only during the hurricane but during heavy rains, Van Duzer Street is constantly flooded, the homes that abut Van Duzer Street are getting water. This is unacceptable.

Mr. Charles Kitts, Port Richmond spoke about the necessity to clean up the hazardous material that is still in Veteran's Park. Port Richmond is a community with lots of children that should be able to go enjoy the park. Mr. Kitts further spoke about the improved safety and less crimes on Port Richmond Avenue.

Ms. Camille Sandberg spoke a proposed parking lot at 1540 Victory Blvd. The Doctor's Office at 1534 Victory owns the property and is trying to put a parking lot. Trees are being cleared and, the house at 1534 will soon be demolished. The area is not zoned for a parking lot.

Noreen Ursomanno recently encountered a flasher in Clove Lakes Park; she was followed and then flashed. She had no cell phone service to call the police and, it took her 20 minutes to get to the park house to report the incident. Later in the week she heard other women speaking of a similar incident and when hearing the description learned that it was a different man. Call boxes should be installed in the park and additional security should be present.

Ms. Randi Pincus Aliotta also spoke of the flasher and the need for security in Clove Lakes Park.

Mr. Michael Rieser spoke of the Staten Island Paper Challenge. We are coming to the home stretch. It is imperative that Community Board #1 residents step up their paper recycling, if, they would like to win a cash prize for a park on the Community Board #1 area. Mr. Reiser is available to attend any Civic, Cub Scout etc. meetings to try to increase paper recycling.

Mr. Ken Tirado spoke of events in October; there is going to be the first Richmond County Craft Beer Festival, with local Brewers in attendance at the Richmond County Savings Bank Ball field on Saturday, October 22, 2011. Many events are being held in October please speak to Mr. Ken Tirado to get details of all of the events.

Ben Caref, President of Bay Street Landing spoke of a number of muggings and thefts that have occurred on Pier 1, the Merchant Marine Plaza and the walkway from the Ferry Terminal to Bay Street Landing. There needs to be more security and increased lighting at those locations.

Mr. Peter Lisi spoke of big problems at I.S. 49. in Stapleton. The Community Board should get involved they can stop the fights and crimes that happens in and around the school. Mr. Lisi asked why there was not a Stapleton Meeting in September. Larry Beslow, Chairman of the Stapleton Area Committee said a meeting would be held this

Thursday, September 15, 2011 at 7:30 at the Central Family Life Center, 59 Wright Street.

Ms. Lynn Kelly, Chief Executive Officer of Snug Harbor spoke of many upcoming events at Snug Harbor. Invited everyone to come and enjoy the grounds of Snug Harbor. You can receive the Snug Harbor Newsletter via e-mail and events. Visit the website see what is happening there. The Italian Festival is being held at Snug Harbor on October 15, 2011. Website: snug-harbor.org

The main priorities of Snug Harbor are:

Campus-wide Signage Program – historical, way-finding and building signage

Snug Harbor Heritage Farm – ongoing planting, maintenance, education programs etc

Pier revitalization – (this is probably more long term – over 5-7 years); revitalization and maintenance

Chairwoman Remauro thanked Ms. Kelly for attending and informed the members every month we will be asking different cultural institutions to speak at the meetings. We need to start exploring ways for the tourists to get off of the ferry, go visit the cultural institutions, restaurants and local businesses.

PUBLIC SESSION CLOSED

OFFICERS' REPORTS

FIRST VICE-CHAIRMAN, ANTHONY COSENTINO – Budget Public Hearings for FY' 2012-2013 will be held the first week in November either on the 5th or 6th. E-mails will be going out. All Chairpersons are members of this committee. All Board Members, Civic Associations community residents are invited to attend.

SECOND VICE-CHRISTOPHER ROONEY – Mr. Rooney welcomed everyone back from summer break and, mentioned he is Community Board #1's representative at Snug Harbor and attends their monthly meetings.

THIRD VICE-CHAIRMAN, FRIDAY OGBEWELE - No report.

SECRETARY, NICHOLAS SICLARI – No report.

TREASURER, LARRY BESLOW – The Treasurer's report is in the packet.

<u>CHAIRWOMAN, LETICIA REMAURO</u> – Chairwoman Remauro welcomed everyone back from summer break. Ms. Remauro mentioned all of the Area Chairpersons received 311 reports via e-mail over the summer. We will be using this as part of our budget requests for Fiscal Year 2012-2013. These are documented complaints in your area. The Budget and Land Use are the most important roles of the Community

Boards. Please speak to your neighbors, associations, and ask at the area committee meetings for the budget requests and bring them to the Budget Public Hearing in October.

An RFEI has been sent by the NYCEDC for the parking lot adjacent to the Richmond County Savings Bank Bellfield. This could be very beneficial to the waterfront, to local businesses and the community.

SI350 was a big success at the waterfront, many vendors and community residents came out to celebrate Staten Island's 350th Birthday.

We need to find ways to entice the tourists off the boat to come and see what is on Staten Island, with events like the SI350 celebration and getting viable businesses, tourists' attractions, by the waterfront with the RFEI it could mean increased revenue to local businesses and viable residency on the Island.

Chairwoman Remauro asked for the Board's support in requesting Congressman Grimm put into Legislation making September 11 a National Holiday. A letter with all of the members signatures would be addressed to the Congressman.

Unanimously approved to send a letter with all of the members signatures to make 9/11 a National Holiday.

<u>DISTRICT MANAGER, JOSPEH CARROLL</u> – Mr. Carroll welcomed everyone back and announced on September 11, 2011 at Postcards on the St. George Esplanade the Borough President will be holding a ceremony at 6:30 P.M. If you are interested in attending, please call the Board Office.

Kudos were given to Richmond University Medical Center for their wonderful work during Hurricane Irene. Richmond University Medical Center cared for patients evacuated from both sites of Staten Island University Hospital.

FUNCTIONAL COMMITTEE REPORTS

<u>LAND USE, VINCENT ACCORNERO</u> - Board of Standards & Appeals Application No. 74-11-BZ Application for a variance to re-establish and permit office use (Use Group 6b) for an existing one story community facility located at 1058 Forest Avenue, Staten Island, in an R3-2 Zoning District.

The property is on the corner of Forest Avenue and Manor Road. It is currently occupied by Eden II. The application is to re-establish and permit office use such as: offices for lawyers, insurance brokers, architects, engineers, real estate brokers, financial advisors, travel agency, and mortgage broker.

Motion made and seconded to approve the application as submitted. Motion passed unanimously.

PUBLIC SERVICES AND HUMAN SERVICES, SUNNY JAIN AND LISA LATTANZIO – The minutes of the June Meeting are in the packet.

<u>YOUTH SERVICES, MARILYN MARIE BROWN</u> – Books have been delivered to the Board Office to be sent to the schools. When the new interns from Curtis High School arrive at the Board Office they will send out the books to the schools.

<u>RULES & LEGISLATIVE AFFAIRS, PRISCILLA MARCO</u> – No meeting, no report. The Rules Committee will meet as needed.

BUDGET & FINANCE, ANTHONY COSENTINO - The Budget Public Hearing will be held the first Wednesday or Thursday in October, a notice will go out via e-mail shortly.

WATERFRONT, CURT WARD – The Greenway Committee will meet at 7:00 P.M.; the Waterfront Committee will meet at 7:30 P.M. at the Bay Street Landing Community Room. Representatives from the Siphon Project will be attending to give an update on the project. Chairwoman Remauro mentioned a task force (sub-committee) will be set up for the RFEI for the property next to the Richmond County Ballfield. Anyone interested in being a part of the committee should speak to Chairwoman Remauro.

<u>TRANSPORTATION</u>, <u>JEANNE HOGAN</u> – Transportation will meet as needed, prior to the Board Meeting.

AREA COMMITTEE REPORTS

<u>MARINERS HARBOR/PORT RICHMOND, ANJAIL AMEEN-RICE</u> – The minutes of the meeting are in the packet.

<u>SILVER LAKE/SUNNYSIDE/WESTERLEIGH, KEN TIRADO</u> – No report.

ROSEBANK/FT. WADSWORTH/SHORE ACRES, JOHN GUZZO - No report.

<u>CLIFTON/CONCORD/STAPLETON, LARRY BESLOW</u> – The committee will be meeting this Thursday, 7:30 P.M. at the Central Family Life Center, 59 Wright Street.

WEST BRIGHTON/ST. GEORGE, LORETTA CAULDWELL - No report.

Old Business New Business

Meeting adjourned at 10:07 P.M.

COMMUNITY BOARD #1 AGENDA - OCTOBER 11, 2011 - 8:00 P.M. ALL SAINTS EPISCOPAL CHURCH, 2329 VICTORY BLVD.

SESSION OPENING

- ---Pledge of Allegiance
- ---Call to Order
- ---Roll Call Attendance
- --- Acceptance of Minutes
- ---Public Session

OFFICERS' REPORTS

- ---First Vice-Chairman, Anthony Cosentino
- ---Second Vice-Chairman, Christopher Rooney
- ---Third Vice-Chairman, Friday Ogbewele
- ---Treasurer, Larry Beslow
- ---Secretary, Nicholas Siclari
- --- Chairwoman, Leticia Remauro

Report of District Manager, Joseph Carroll

Ms. Fran Reali, Licensed Real Estate Broker NY and NJ, will give a presentation on everything you wanted to know on short sales. You alternative to foreclosure.

Ms. Gail Kelly, Alice Austen house will give a presentation.

Jeanne Hogan, Parliamentarian

FUNCTIONAL COMMITTEE REPORTS

- --- Land Use, Vincent Accornero
- ---Public Services, Sunny Jain
- ---Youth Services, Marilyn Maria Brown
- --- Rules & Legislative Affairs, Priscilla Marco
- ---Budget & Finance, Anthony Cosentino
- ---Waterfront, Curt Ward
- ---Human Services, Lisa Lattanzio
- --- Transportation, Jeanne Hogan
- ---Labor, Nicholas Siclari

AREA COMMITTEE REPORTS

- ---Mariners Harbor/Port Richmond, Anjail Ameen-Rice
- ---Silver Lake/Sunnyside/Westerleigh/Willowbrook, Ken Tirado
- ---Rosebank/Ft. Wadsworth, John Guzzo
- ---Clifton/Concord/Stapleton, Larry Beslow
- ---West Brighton/St. George, Loretta Cauldwell

Old Business

New Business

Adjournment

If you are unable to attend the meeting please call or e-mail Nicholas Siclari, Secretary, or the Board Office **prior** to the meeting 1-718-981-6900 or sicb1b@si.rr.com.

Youth Services Committee Meeting, September 13, 2011 – 7:00 P.M.

Attendance

Marilyn M. Brown-Chair
Rich Zichettello
Elise walker -Tirado
Michael Rieser GrowNYC..... GrowNYC.org/recycling/simple
Timothy K. Kuhn

Elise Walker-Tirado: representing Youth Justice Center/ Youth Court
The applications are out for the 2011/2012 year
Please post applications on CB #1 Website
For more information you can contact Melissa Gelber at mgelber@couts.state.ny.us

Michael Riser presented the Paper Challenge ends December 31
Every quarter there are \$10,000 in prizes. School & residences count
\$5,000 first prize, 2nd prize \$3,000, and 3rd prize \$2,000 for greatest % increase of paper
collected by the DSNY from the previous years
Community Board gets the money and
We reviewed how system to recycle. He reminded us that shredded paper is recyclable.

Respectfully submitted, Marilyn M. Brown M.S. Ed./Sped.

Community Board #1 1 Edgewater Plaza Staten Island, New York 10305

MINUTES - SILVER LAKE-WESTERLEIGH-WILLOWBROOK

Wednesday, September 21, 2011, 7:30 pm Silver Lake Tennis House

In Attendance:

CB #1 Members:

Ken Tirado, Area Chair

Jeanne Hogan, Area Co-Chair (excused)

Tim Forsyth

Sunny Jain (absent)

George Wonica, Jr. (absent)

Richard Zichettello

John Strandberg

Curt Ward

Steve Douglas

Fran Reali (absent)

Camille Zarelli (late – 8:15PM)

Lisa Lattanzio (absent)

Non Board Members:

Patricia Schwimmer-Kresewetter, CLCA

Larry Kennedy, CLCA.

Mike Morrell, Westerleigh Imp. Ass. (excused)

Phyllis Savarese, CLCA

Guests

Mark Zinc, Office of Matt Titone

Marshall Kaminer, Borough Building Commiss.

James Morella, City Planning

Hanan Bashjanish, DOT/CPM

Andrew Mason, DOT/CPM

AJ Basile, Rep. Councilman Oddo

Jonathan Cella, Gandhi Engineering

Parshva Shah, Gandhi Engineering

Steve Matteo, Office of Councilman Oddo

Bruce Laur, Westerleigh Improvement Society

Mary Ann McGowan, CLCA

Tom Marchesiello, CLCA

Alexis Tarloff

Phyllis Yannucci

Lorene Tarloff

Bill Kresewetter, CLCA

Dolores Donohue

Joseph W Fawcett

Sean Donohue

Michael J Donohue

Joyce Leib

Kathy Sandberg

Martha Rapp

Chairperson Ken Tirado called the meeting to order at 7:35 PM.

1540 Victory Blvd. - Many of the guests were neighbors concerned by the demolition of the home at 1540 Victory to be used as a parking lot for the medical facility at 1534 Victory. Mr. Kaminer, the Borough Building Commissioner was present to discuss this issue. The board has no issue, as no variance request has brought to the committee. Yet the Borough President and the City Council people have written a formal letter of non-support. Mr. Kaminer assured us that he was "re-examining" his position. John Stranberg (seconded by Richard Zichetrello) brought forth a motion that this committee writes a similar letter supporting the position of the BP and the Council people. It was passed with one opposed (9-1).

<u>DDC School Safety Presentation-</u> The engineers and the DOT planners presented their solutions to the school safety concerns around Slosson and Windsor Rd. Many guests greeted the proposals with skepticism adding that they made a "bad situation worse".

Sewer Projects - Various notifications were presented. Egbert Avenue, Port Richmond Avenue

Traffic Advisory - Notices were passed around.

<u>Liquor License Renewals</u> - Presented renewals include Black Dog Grill, Silver Lake Golf Club, and Falcon NCO Club at the Armory. No objections were stated.

<u>Demo Permits</u> - were passed around. No issues presented.

<u>Howard Avenue Safety letter</u> - Letter of concern was discussed, but the DOT has already agreed to re-study the issue.

No new business.

No old business discussed.

With no more business at hand the meeting was adjourned.

Respectfully submitted, Ken Tirado, Chair

Community Board #1

Area Committee Minutes Stapleton—Clifton—Concord

September 15, 2011

COMMITTEE MEMBERS PRESENT:

Larry Beslow, Chairman

Harold Wagner, Co-Chairman

George Doyle

Wilma Jones

Timothy Kuhn

Pricilla Marco

Friday Ogbewele

Marjorie Ryan

NON-BOARD MEMBERS PRESENT:

Dorothy Brown

Anthony Rajewski

GUESTS:

Kamillah Hanks, Friends of Tappan Park Susan Fowler, Friends of Tappan Park

Peter Lisi, Bay Street resident

COMMITTEE MEMBERS ABSENT:

Marilyn Brown

NON-BOARD MEMBERS ABSENT:

Georgie Dublin-Canty

Linda Gallo

OLD BUSINESS:

- 1. Update 931 Van Duzer Street, formerly Bottomley's. No activity during summer recess, neighbors have been pleased that the summer was quiet. In July Harold Wagner spoke to building owner, Michael Peterson, and he stated that the liquor license had not been granted yet. Mr. Peterson stated that because the building does not have a tenant, it is economically draining, therefore he may look for other tenants.
- 2. Overnight parking on side streets between Van Duzer Street and Targee Street. Pricilla Marco states the problem is recurrent. NYPD issues tickets, it improves for a few days, then the overnight parking returns.
- 3. Pricilla Marco reported that the Community Garden at the corner of Targee Street and Waverly Place was fruitful during the summer.
- 4. Applications are being accepted for "The Rail," the 91-unit building under construction on Bay Street (formerly the municipal parking lot opposite the Paramount Theater). The committee has concerns whether the 2nd phase of the project will be moving forward. Kamillah Hanks offered to contact the developer and invite him to our October meeting.

NEW BUSINESS:

- 1. Liquor License Renewal VIDA, 381 Van Duzer Street.
 - The applicant was not present, after a discussion, with no complaints on file committee unanimously voted to approve the application.
- 2. Liquor License Renewal Cancun Café of SI II Ltd., 19 Broad Street.

 The applicant was not present, after a discussion, with no complaints on file committee unanimously voted to approve the application.

- 3. Peter Lisi told the committee that Wilcat Service Corporation, a neighborhood improvement project, is back in our area. Chairman Beslow will invite them to speak at a future meeting.
- 4. Peter Lisi reports that the renovation of the Canal Street library appears to be stalled. He asks that we find out why construction is being delayed.
- 5. Kamillah Hanks informed the committee that City Harvest and GrowNYC teamed up with a program to bring fresh fruits and vegetables from growers in New Jersey and upstate New York to Tappan Park on Saturdays during the summer months.
- 6. Peter Lisi made a request to have Parking Meters on Bay Street in the vacinity of Union Place to Tappan Park converted from the present 1 hour meters, to 2-hour meters. The committee agreed that due to the many commercial entities in this area, that a petition would be required from neighborhood businesses that would be affected by the change.
- 7. Pricilla Marcos reports that there is an abandoned van parked on Delford Street with people living in it.

ANNOUNCEMENTS:

- DOT will be converting Pierce Street, between Targee Street and Neckar Avenue to a one-way eastbound.
- DOB Emergency Declarations, the slope has undermined the following properties:
 - ✓ 166 Wright Street
 - ✓ 168 Wright Street
 - √ 170 Wright Street
 - √ 172 Wright Street
 - ✓ 174 Wright Street

BUDGET:

Committee members received a copy of the 311 Agency Service Request Report for our area. Members were asked to review the report and make recommendations for budget requests. Based on this report we submit the following:

- 1. Forestry request funding for additional tree maintenance staff.

 Overgrown tree branches the current year average time to close a complaint was 108 days, received 82 complaints, closed 7.
 - Dead Trees the current year average time to close a complaint was 15 days, received 45 complaints, closed 15.
 - Damaged Trees the current year average time to close a complaint was 18 days, received 110 requests, closed 50.
- 2. Tappan Park is an active community square that is commonly used by citizens. Regrettably, the restroom that was once available in the town hall building has been closed for years. We submit that the Department of Parks and Recreation open and maintain a restroom facility for this town square.
- 3. As previously submitted in prior years as a budget request, we submit that restrooms be installed at Lopez Playground on Palma Drive between Targee Street and Oder Avenue.

4. That DEP routinely clean catch basins as preventive maintenance. Catch basin cleaning should not be complaint driven, or rely on soley on threatening storms.

Meeting adjourned 9:15 p.m.

Respectfully submitted,

Larry Beslow

Community Board 1 Port Richmond, Mariner's Harbor, Arlington, Elm Park, Graniteville, etc. Area Meeting

Tuesday September 20th, 2011@ 7pm at 250 Park Ave

Attendance:

Community Board Members	Guests:
Anjail Ameen-Rice, Area Chair-present	William Morris, Arlington Civic
Jeannine Borkowski, Area Co-chair-absent	(non-board voting member)
George Sona, CB 1-present	Robert Renaud, Dugout Pub
Vincent Pompa-present	Sylvia Ancrum, Rep Assemblyman Titone
Joe Carroll-present	(non-board voting member)
•	Betty Price, Mariner's Harbor Civic
	Angela Tirone
	Robert Tirone

Meeting commenced at 7:10 pm, A quorum was present. Agenda

- 1. Liquor license reviews
- A Dug Out- No issues
- B. Zumba 330 no issues
- 2. Discussed PS 22 DDC-DOT safety improvement plan
- 3. Announced Demo/Sewer work
- 4. Reviewed local 311 complaints and Gather info from members for 2012 budget requests.
- 5. Complied list of community budget requests:
- a. Install drainage- Van Name Ave/Walker St.
- b. Repair catch basin- Port Richmond Ave/Catherine Ave (there is also a sewage odor)
- c. Address flooding at Richmond Terrace/Treadwell Ave
- d. Install Catch Basin Heberton Ave/New Street
- e. Install Catch Basin Heberton Ave/Castleton Ave
- f. Install fence along around the Graniteville Quarry Park and create a 10ft buffer between the park and residential homes (i.e. using shrubs, bushes)
- g. Install guardrails, sidewalks, and complete remediation to open Mariner's Marsh Park
- h. Install cameras under the trestles at Port Richmond Ave and Ann St.
- i. Install sidewalks on Forest Ave near 2474 Forest Ave (parks department property?)
- 6. An inquiry was made as to why there is still milled out asphalt in a DOT lot in Arlington and whether or not it is an official asphalt transfer station.

Adjourned at 8:25pm

Submitted by Anjail Ameen-Rice

St. George/West Brighton Area Committee meeting Walker Park Tennis House September 20, 2011

Community Board Members Present

Sean Sweeney Loretta Cauldwell Linda Eskenas Chris Rooney Jeff Mohlenbrok Anthony Cosentino Guests

Mark Zink, Assemblyman Titone Rep.
Parshva Shah, Gandhi Engineering
Jonathan Cella, Gandhi Engineering
Kim Lua, DOT School Safety

Maria Contino, DDC Bob Zion, SGCA

Sean McCafferty, Sacred Heart Joe Meagher, Sacred Heart

Lorie Honor Robert Honor Jennie Meagher Peter Lisi

 The DDC and DOT discussed safety improvements to curbs around Sacred Heart School Everyone present was in favor of the project. A PDF of the presentation will be sent to the Board office

A letter of support for the project is being requested

2. Liquor Licenses

Renewals:

September expirations

- Pasticceria Bruno Bakery & Restaurant, 674-676 Forest Ave exp. 9/30/2011
 No complaints 6 Yes 1 Ineligible
- The Black Dog Grill, 382-384 Forest Ave exp. 9/30/2011
 Seven to eight complaints to the 120 Precinct have been made concerning fights and beer bottles/litter all over the neighborhood
 5 No 1- ineligible

October expirations

- Sue's Grocery, 1414 Castleton Ave exp. 10/31/2011
 No complaints. Passed unanimously
- The Roost Pub, 142 Dongan Street exp. 10/31/2011 No complaints. Passed unanimously

New:

- Celebrate at Snug Harbor, 1000 Richmond Terrace (7/13/2011)
 Passed unanimously
- St. George Theatre Restoration, 35 Hyatt Street (7/27/2011)
 Passed unanimously
- 3. Budget Requests:
 - a. Storm sewers at Richmond Terrace and the Greenway Trail
- 4. Notifications:
 - The Office of Management and Budget of the City of New York notification. It has issued a certificate to proceed with the capital project for replacement of the boiler and elevator at the St. George Library
 - Demolition of two story brick house at 32 Harvard Avenue
 - Traffic Advisory on Staten Island expressways

Mr. Peter Lisi had concerns about parking in St. George and issues at Bay Street Landing. He was requested to submit them in writing to the Board office

ROSEBANK AREA COMMITTEE MEETING SEPTEMBER 20^{TH, 2011} 7:30PM

Attendance:

John Guzzo, Chairman

Michael DeCataldo

Joan Rendell

U. Biswas

Latif Juraiey

Salick Andrey

Virginia Miller

T. DeSanctis

Walter Rupp

Jenny&Bill Reynaud

Mary Chung

San Utciuoli

Joseph Carmanta

Jackie Rolon

John Rumolo

Jaqueline Rumolo

Nick Rumolo

Ali Rangwala (Gandhi Eng.)

Andrew Mason, NYC D.O.T.

Hanan Bushjawish, NYC D.O.T.

Meeting called to order at 7:30P.M.

Fillmore Place & Garfield Avenue, DEP Supervisor Ben Panganelli has to provide short term and long term impact statement, Survey of affected properties and extent of damage, City Counsel's designated personnel should obtain and provide copies of the lab reports to the effected property owners, Study of the long term exposure effects, Root cause analysis and implementation of corrective actions and no negotiations on long term effects.

34 Fingerboard Road, Drug activity between 3PM and 7PM. Dog left out all feces not picked up on balcony.

178 St. Mary's Avenue Drug activity in the evening.

On Hylan Blvd. between Tompkins Ave. & Donley Avenue the Center Island is overgrown with weeds.

Bono Beach has poison ivy, and no response from Dept. of Parks.

Anderson Avenue & Butler Place Tree down on sidewalk.

COMMUNITY BOARD NO. 1 MEMBERSHIP LIST – SIGN IN SHEET

Accornero, Vincent VAV	Ogbewele, Friday I.OV
Ameen-Rice, Anjail Can	Pabone, John
Beslow, Larry \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \	Paige, Ernest E. P
Borkowski, Jeannine	Pompa, Vincent V. P
Brown, Marilyn M. B. V	Reali, Fran
Cauldwell, Loretta L.C.	
Chaudhry, Ajmal	Remauro, Leticia
Cosentino, Anthony	Ryan, Majorie
Douglas, Steve S N	Rooney, Chris
Douglas, Sieve J L	Salhaney, Richard
Doyle, George Excleseof	Siclari, Nicholas #1.5
Eskenas, Linda Z. E	Sona, George
Eskenas, Linda Z. Forsyth, Timothy	Strandberg, John
Guzzo, John 56	Tirado, Ken L.T
Hogan, Jeanne XX	Wagner, Harold +
Jain, Sunny , S J	Ward, Curt ().
Jones, Wilma	Wonica, George, Jr.
Kuhn, Timothy	Zarrelli, Camille
Lattanzio, Lisa L.L.	Zichettello, Richard 1.7
Marco, Pricilla	
Mohlenbrok, Jeffrey	
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COMMUNITY BOARD #1 1 EDGEWATER PLAZA RM. 311 SI, NY, 10305 718-981-6900

SPEAKER FORM

NAME Elise Walker (Tirado)
E-MAIL ADDRESS EWTirado O) Probation, NTC. 60
PHONE NUMBER (\$46) 1646-879-3806
I WISH TO SPEAK IN FAVOR OPPOSED
ISSUE SI Youth Justice Center
Announcement: DTeen DatingViolence Awaseness Walk 2) Community Service
Awaseness Walk 2) Community Service
NO, I DO NOT WISH TO SPEAK, BUT I WOULD LIKE THE FOLLOWING WRITTEN COMMENTS TO BE MADE PART OF THE RECORD OF COMMUNITY
BOARD #1.
ISSUE
PLEASE NOTE: EACH SPEAKER SHALL BE LIMITED TO 3 MINUTES. THE PUBLIC SESSION WILL LAST NO LONGER THAN 5 MINUTES.
PLEASE RETURN THIS FORM TO THE SECRETARY OF THE BOARD IN THE FRONT OF THE ROOM.
MEETING DATE: PLACE:

1/2

Staten Island Youth Court-Community Service Coordinator

The Center for Court Innovation's Staten Island Youth Justice Center seeks a volunteer Community Service Coordinator to provide community service oversight for respondents of the Staten Island Youth Court. The Community Service Coordinator reports to the Project Director of the Staten Island Youth Justice Center and works primarily to coordinate and manage all aspects of community service for Youth Court respondents. As such, the coordinator finds community service activities and supervises respondents as they give back to the community. The Staten Island Youth Court is a juvenile delinquency diversion and youth empowerment program. Young people, ages 14-18 hear the real cases of their peers, ages 10-18 for a variety of offenses that impact the community. Respondents of the Youth Court receive sanctions meant to restore the harm that was done to the community, but also build upon their strengths.

Responsibilities include but are not limited to:

- Supervise and manages youth respondents during community service activities, primarily on Saturdays.
- Recruits community service sites and projects to ensure that opportunities are always available to respondents.
- Ensure a high community service completion rate through outreach and encouragement with youth and families.
- Coordinate, monitor and track community service compliance with respondents and service providers.
- Report outcome and sanction compliance for each case to referral sources.
- Serve as a liaison with partners including local schools, police precincts, community members, social service agencies.
- Generate and sustains community support for the Youth Court including making public presentations

Experience and Qualifications:

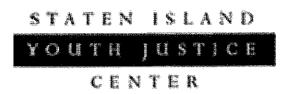
- Bachelors degree or Masters degree candidate preferred;
- An interest or experience working with community-based programs and different agencies;
- An interest or experience working with youth and families from under-resourced communities;
- Experience with Microsoft Office and databases;
- Ability to interact with members of the judiciary, court staff, community-based organizations, and criminal justice personnel;
- Ability to work on Saturdays.

How To Apply:

Interested applicants should submit a letter of interest, a resume, and the names and telephone numbers of two professional references to mgelber@courts.state.ny.us

Find us on the World Wide Web at www.courtinnovation.org

The Center for Court Innovation, an incubator project of the Fund for the City of New York, is an Equal Opportunity Employer.



PLEASE JOIN THE STATEN ISLAND YOUTH JUSTICE CENTER IN A WALK TO SUPPORT THE YOUNG PEOPLE OF THE COMMUNITY AS THEY TAKE A STAND AGAINST TEEN DATING VIOLENCE.

Teen Dating Violence Awareness Walk

Thursday October 27th from 5:30 PM to 6:15PM

Where? Starting in front of 120 Stuyvesant Place, Staten Island, New York

*Please Wear Purple



If you are interested in showing your support please contact Dana Rachlin at 347-524-4270 or by email: ccisi2@courts.state.ny.us



COMMUNITY BOARD #1 1 EDGEWATER PLAZA RM. 311 SI, NY, 10305 718-981-6900

SPEAKER FORM

NAME MICHAEL MORRELL
E-MAIL ADDRESS
PHONE NUMBER
I WISH TO SPEAK IN FAVOR OPPOSED
ISSUE DAN RIEV GREET RENAMING
NO, I DO NOT WISH TO SPEAK, BUT I WOULD LIKE THE FOLLOWING WRITTEN COMMENTS TO BE MADE PART OF THE RECORD OF COMMUNITY BOARD #1. ISSUE
PLEASE NOTE: EACH SPEAKER SHALL BE LIMITED TO 3 MINUTES. THE PUBLIC SESSION WILL LAST NO LONGER THAN 5 MINUTES.
PLEASE RETURN THIS FORM TO THE SECRETARY OF THE BOARD IN THE FRONT OF THE ROOM.
MEETING DATE: 10/11/11 PLACE: ALL FAINT COMPERA

GUEST LIST

BY MEET 10/11/11

PLEASE PRINT:

NAME ADDRESS OR AFFILIATION PHONE & E-MAIL
MICHAEL MORRELL WEGGERLEIGH IMPROJEMENT SICIETY
Esic Patterian Freinds of westerleigh park
Nicole hay Police Athletic League 718-981-3976 Nhay@palnye.org
Christian Honson 208 morrison Ave 718-727-7344
Liam Gilbride 437 Petton Ave. 1718-442-3442
Tosophwe Hansen 206 Morrison Our 1718 727-7344
Peter Lisi 560 BAY STREET 718-720-6336 -
Michael DiBrien Son Diane Sound

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GUEST LIST	Bd	Meeting
SIGN-IN SHEE	T /0//	////

PLEASE PRINT:

NAME	ADDRESS OR AFFILIATION	PHONE & E-MAIL	
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COMMUNITY BOARD #1 1 EDGEWATER PLAZA RM. 311 SI, NY, 10305 718-981-6900

SPEAKER FORM

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 The marketing and sale of your property will be handled by our team of qualified real estate.

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your lender and marketing your lender and marketing your lender and marketing your situation and we will make every effort in order to negotiate the best possible transaction and we will make every effort in order to negotiate the Short Sale to a successive understand your situation and we will make every effort in order to negotiate the best possible transaction and we will make every effort in order to negotiate the best possible transaction.

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A mortgage is considered to be in default when one or more monthly payments have been missed. conclusion. What is a mortgage default?

What is a Short Sale:

A Short Sale is a process by which a lender agrees to the borrower.

A Short Sale is a process by which a lender agrees to the borrower. the property to a third party, usually at no cost to the borrower. What is a Short Sale? How do I quality for a Short Sale.

Borrowers need to prove that they are experiencing a substantial financial hardship. The lender must be willing to a substantial financial hardship. The lender must be willing to a substantial financial hardship. The lender must be willing to a substantial financial hardship.

How do I qualify for a Short Sale?

the Short Sale proceeds as full settlement of debt.



How can your Short Sale stuff help me?

Attached is a partial list of our services:

- Possibly will help you avoid foreclosure and eviction
- o Help you minimize credit damage
- o. Counsel you through the process
- o Act as the liaison between you and the lender to ensure all parties work together toward a successful solution
- o Provide relief during a difficult time
- o Market your property on the market and find a buyer

Why will my mortgage lender allow a Short Sale?

Your mortgage lender stands a much better chance of minimizing the loss on your property if they allow a Short Sale. This allows them to sell the property much sooner than a foreclosure. It is a known fact that it is also easier to sell a property such as insurance, taxes, repairs and general upkeep. Finally, a popular general strategy for dealing with foreclosures is to claim bankruptcy. This is not the best idea for you or the lender. Your credit will be impaired and the lender will incur additional cost. By agreeing to negotiate a Short Sale everyone can benefit.

How long is the process to complete a Short Sale?

Typically it takes between one and three months to complete the process. We present a ratified contract of sale to your lender as well as the required documentation you provided to us. As soon as the lender has agreed to the short sale, a settlement date can be arranged.

How do I know if a Short Sale is a good option for me?

If you are having difficulty paying your mortgage and there is not sufficient equity to sell your home then you are a candidate for a short sale. Our specialists together with our lawyer will review your specific situation to determine whether or not you should proceed.

What do I do if my lender contacts me?

Once you have applied with us, there is no need for you to discuss your situation with your lender(s). We will do so on your behalf. We will provide your lender(s) with updates regarding the Short Sale of your property.

Why shouldn't I just let my home go to foreclosure?

This is a personal choice, however the consequences of your decision will adversely affect your credit for years to come. Since a mortgage is the most important form of debt, and it gauges very high on the credit scoring scale going to foreclosure will cost you a lot of money, time and aggravation. On the other hand, a Short Sale is listed on your credit report as "settled debt". You are taking responsibility for your debt regardless of the circumstances. Your credit will be less damaged with a Short Sale versus a foreclosure.





Ten Facts for Mortgage Debt Forgiveness

IRS Tax Tip 2011-44, March 3, 2011

If you are a homeowner whose mortgage debt is partly or entirely forgiven during tax years 2007 through 2012, you may be able to claim special tax relief and exclude the debt forgiven from your income.

Here are 10 facts the IRS wants you to know about Mortgage Debt Forgiveness.

- 1. Normally, debt forgiveness results in taxable income. However, under the Mortgage Forgiveness Debt Relief Act of 2007, you may be able to exclude up to \$2 million of debt forgiven on your principal residence.
 - 2. The limit is \$1 million for a married person filing a separate return.
- 3. You may exclude debt reduced through mortgage restructuring, as well as mortgage debt forgiven in a foreclosure.
- 4. To qualify, the debt must have been used to buy, build or substantially improve your principal residence and be secured by that residence.
- 5. Refinanced debt proceeds used for the purpose of substantially improving your principal residence also qualify for the exclusion.
- 6. Proceeds of refinanced debt used for other purposes for example, to pay off credit card debt do not qualify for the exclusion.
- 7. If you qualify, claim the special exclusion by filling out Form 982, Reduction of Tax Attributes Due to Discharge of Indebtedness, and attach it to your federal income tax return for the tax year in which the qualified debt was forgiven.
- 8. Debt forgiven on second homes, rental property, business property, credit cards or car loans do not qualify for the tax relief provision. In some cases, however, other tax relief provisions such as insolvency may be applicable. IRS Form 982 provides more details about these provisions.
- 9. If your debt is reduced or eliminated you normally will receive a year-end statement, Form 1099-C, Cancellation of Debt, from your lender. By law, this form must show the amount of debt forgiven and the fair market value of any property foreclosed.
- 10. Examine the Form 1099-C carefully. Notify the lender immediately if any of the information shown is incorrect. You should pay particular attention to the amount of debt forgiven in Box 2 as well as the value listed for your home in Box 7.

For more information about the Mortgage Forgiveness Debt Relief Act of 2007, visit http://www.irs.gov. A good resource is IRS Publication 4681, Canceled Debts, Foreclosures, Repossessions and Abandonments.

You can also use the Interactive Tax Assistant available on the IRS website to determine if the cancellation of debt is taxable. The ITA tool is a tax law resource that takes you through a series of questions and provides you with responses to tax law questions

Taxpayers may obtain copies of IRS publications and forms either by downloading them from http://www.irs.gov or by calling 800-TAX-FORM (800-829-3676).



The Foreclosure Process

The foreclosure timeline differs from state to state, but generally, the same pre-foreclosure procedures apply in every state. When a homeowner falls behind on his or her mortgage payments, lenders generally follow the same process, which is made up of the following three stages:

A homeowner is considered to have truly missed a payment 30 days after the

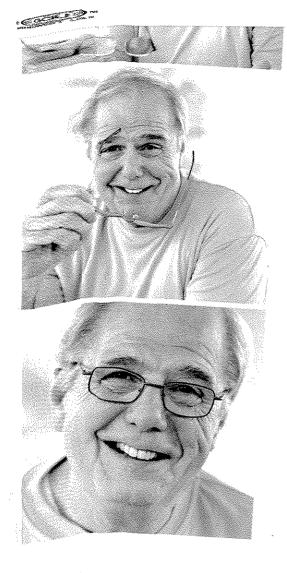
expiration of the "grace period" after the first missed payment. The "grace period" is typically the 15-day period that a homeowner has to make a payment after it's due without the payment being considered late. So if a homeowner's payment is due on the first of the month, he or she would be considered behind on payments 45 days after the after the missed payment was actually due. This period is considered the Default Period. The Default period can be anywhere from 45 days to 12 months (in some rare cases) depending on how aggressive that homeowner's mortgage lender is. Some will begin acceleration and foreclosure proceedings after the first missed payment, but others will wait much longer. However, because there is no way to determine how aggressive the lender is going to be on a particular property, it is important for homeowners to contact America's Home Rescue or a Pre-foreclosure Specialist (which could be you!) as soon as they miss a payment. The best time to work out a solution like a Short Sale is just after the homeowner goes misses a payment. During this period, the homeowner will probably be receiving calls from their lender trying to collect the debt or work out a payment plan. If a homeowner can truly afford a payment plan to make up late or missed payments (i.e. the situation that was causing financial hardship has been resolved), we always recommend this option. However, what some homeowners don't realize is that when they begin a payment or workout plan with their lender, depending on the plan provided, they are still responsible for their regular mortgage payments. This means that their monthly payments to the bank will dramatically increase, which will only exacerbate the situation if they were having difficulty affording your house in the first place. We recommend that homeowners do their homework before signing up for a payment plan or "forbearance agreement." Many attorneys may also advise the homeowner to file bankruptcy, which will prevent the lender from foreclosing on the house...temporarily. In certain situations, bankruptcy may very well be the best option, but if, for example, the house is the only debt prompting the homeowner to pursue bankruptcy, they may want to reconsider. If the

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The benefit information provided herein is a brief summary, not a comprehensive description of benefits. For more information, contact the plan. A Medicare Advantage organization with a Medicare contract. Health insurance plans are offered by Aetna Health Inc., Aetna Health of California Inc. and/or Aetna Life Insurance Company (Aetna). See plan documents for a complete description of benefits, exclusions, limitations and conditions of coverage.