Community Board #4 Regular Monthly Meeting Wednesday, February 17, 2010 Hope Gardens Multi Service Center 195 Linden Street (Corner of Wilson Avenue) Brooklyn, New York 11221 6:00PM

# -Public Hearing Items-

The Chairperson, Ms. Julie Dent called the Wednesday, February 17, 2010 meeting to order at 6:30pm.

The District Manager, Ms. Nadine Whitted is not in attendance due to illness.

# 1) Neighborhood Economic Development Advocacy project (NEDAP) Foreclosure: Rights for Owners and Tenants, Mr. Luis Caridad

A recent law was past on 12/15/09 that provides new rights for homeowners in foreclosure and for tenants in foreclosed homes.

Last year there were over 4, 000 foreclosures in Brooklyn with 316 of them in Bushwick. The reason why Brooklyn has a high number of foreclosures is because Brooklyn has been targeted for predatory lending mortgages since the 90's. Homeowners currently in foreclosure should work with a non-profit counseling agency to see if they qualify for the federal "Making Your Home Affordable" program also known as the "Obama Plan". This is a federal home modification program that was initiated by President Obama. The program provides incentives for banks and services to work with the homeowners so that they can lower their monthly mortgage payments. To qualify for the program homeowners would have to work with a non-profit counseling agency to find if they qualify for lower monthly payments.

A non-profit counseling agency is advisable because due to the increase of foreclosures there have been an increase to the scam industry. These scam industries promise homeowners that they could save their home and get them out of foreclosure. Instead they charged large sums of monies, disappear and cause the lost of homeownership.

Homeowners can call 311 for a list of free services that work in the Bushwick or the nearby area that are certified by HUD. A HUD certified foreclosure counselor will advise homeowners about available options and develop a sound action plan.

In the State of New York the law mandates that all banks and lenders meet with the homeowners before they move into the foreclosure process. This meeting is called "settlement conference". As of 2/15/10 it applies to all homeowners that are facing foreclosure. In the past this law applied to a small group of homeowners but legislation just extended the scope of the law. Homeowners now have the right by law to meet with the lender and try to see if they can come up with a mutual agreeable solution.

Part of the State of NY law pasted became effective on 12/15/09, another part will become effective on 2/15/10 and another part will become effective on 4/15/10. On April 15, 2010 this law will provide:

- a) Banks must send a compulsory pre-foreclosure notice to all homeowners before beginning any foreclosure process. Lenders cannot file any foreclosure action without giving the homeowner 90 days prior notice.
- b) Rights for tenants of foreclosure.
  - Any tenant that is not in a rent stabilized or rent controlled building has two options:
- Any tenant that has a lease, by law they can stay in the home until the lease ends or 90 days, whichever is the longest, even if the house goes into foreclosure or even if there is a new owner
- If the tenant does not have a lease they can stay in the home for 90 days from the date that they receive a notice from the new owner. The law mandates that the tenant

# maintain the upkeep of the property

# Mr. Caridad entertained questions:

In response to Mr. Villamar's statement Mr. Caridad stated that there is a process called "short sale". Short sale is a process in which the value of the house is less than the mortgage and the banks agree to let the homeowner sell the house for less and assumes that they have paid them off. Some homeowners have taken advantage of this as long as the bank is in agreement, however there are tax implications in which the homeowner should be aware of. The homeowner should first sit down with a counselor in order to know what will happen if this is done and what the implications would be.

Tenants should continue to make rent payments to the owner in the event of foreclosure because the new owner will request those back rent payments.

# 2) Brownfield Opportunity Area (BOA) Project – Mr. Raul Rubio

They have reached the culmination of phase 1 after over a years worth of work.

The project is being lead by Family Services Network of New York and they are working with the Municipal Art Society who is there for technical assistance. The Municipal Art Society has been putting PowerPoint presentations together for them at various locations. Municipal Art Society is responsible for the intern that they have.

In September 2009 the Family Service Network had a Community Visionary Workshop in which they invited people from the Community Board and the community. They have held several events with different youth groups, schools, etc. and a survey was created in order to get more information on what the community thought were the needs of Bushwick.

Because Bushwick is a very large community for the purpose of the study the community had to be broken up in several different sections. Subsection/subzones A, B and C.

#### Subzone/subsection A:

Everything along the Broadway corridor: this consists of a lot of commercial use and some mix housing use. A problem in this area is a lack of youth programs along this corridor.

Some parts of Broadway are used more than the other parts. On the side closer to Broadway Junction there is a lot of vacancies and some parts of Broadway does not have very much lighting. The goal of the project is to make the areas practical and beneficial to the community. Subzone/subsection B:

Follows along the L train: this consists of the industrial area along the cemetery were the train tracks are located. There is old factory and manufacturing space in this area, some of it is old and is not being used. For this area more educational centers are being looked into along with more supermarkets and trees. Due to illegal dumping there is sanitation issue in the area and there is a safety issue because of the lack of lighting.

#### Subzone/subsection C:

Larger area in the middle: this consists of residential buildings, schools, and housing. Traffic problems will be looked at such as having more speed bumps and traffic lights, etc. Affordable housing is also needed as well supermarkets particularly green supermarkets.

# Community Vision:

The Municipal Art Society was able to put the things needed in the community together such as: Recommendations

- Growing and improving access to school recreation and education opportunities for children and youths
- Integrating youth programs into a multi service community center for youth and seniors Build an indoor recreation center for basketball, baseball, gymnastics, skating and other activities
- Bookstores
- Movie theatre
- Job training for local residence
- · Improving street conditions

- More trees, lights
- Bicycle lane down Evergreen Avenue
- More banks needed
- Expanded park space
- Improving access to healthy foods green grocery stores, farmer's markets, supermarkets
- And much more

Once approval is given for the BOA Project from the State Department and the final report is done, a link with more information will be made available on the Community Board's website.

The Chairperson asked the Parliamentarian, Mr. Odolph Wright to call the first roll call.

**Roll Call:** 26 members are present constituting a quorum.

The Chairperson asked for the acceptance of the agenda with any necessary corrections. The agenda was accepted by Ms. Martha Brown and second by Ms. Elvena Davis. All members present were in favor.

The Chairperson asked for the acceptance of the previous month meeting's minutes with the necessary corrections. The previous meeting's minutes was accepted by Mr. Cyril Joseph and second by Mr. Freddie Fowler. All members present were in favor.

# **Chairperson's Report:**

Ms. Dent welcomed all in attendance to the first Community Board meeting of 2010.

The Chairperson then asked that the Elected Officials and/or their representatives stand to introduce themselves and give out their respective telephone numbers.

- 1) Karen Cherry Congressman Ed Towns, Flatbush Office, 718-272-1175, cell #: 718-309-9755
- 2) Italia Guerrero Brooklyn Borough President's Office, 209 Joralemon St. 718-802-4032
- 3) Allison Frost Assemblyman Vito Lopez, 434 South 5<sup>th</sup> Street, 718-963-7029
- 4) Johnny Joyner Senator Martin Dilan, 786 Knickerbocker Ave., 718-573-1726
- 5) Alejandro Echeverri Councilmember Diana Reyna, 217 Havemeyer Street, 718-963-3141
- 6) Judith Rodriguez NYC Comptroller John C. Liu, 212-669-8720
- 7) Abby Bello Councilman Erik Dilan, 387 Arlington Avenue, 718-642-8664
- 8) Evelyn Cruz Congresswoman Nydia Velazquez, 268 Broadway, 718-599-3658

# **Committee Reports:**

<u>Housing and Land Use Committee</u>, Ms. Martha Brown Committee Chairperson – Meeting held Tuesday, January 26, 2010:

1) POKO Partners: 839-845 Broadway Development update. Mr. Ken Olsen gave the HLU Committee an overview of the current status of the development and a listing of the rent projection and affordability plan.

# Items discussed:

Noise abatement/attenuation from the J/M/Z train at Myrtle & Broadway Request for the District Manager to send a letter of support to Brian Lawlor of the New York City DHCR regarding POKO's financing packet

2) The Community Board has received letters from concerned community residents regarding 979 Willoughby Avenue, Brooklyn, NY. It appears that this newly constructed condo building has been converted into a men's half-way house. This conversion has been done without informing the Community Board, the residents of this block and the surrounding community. The residents have asked the community board to investigate and find out what type of half-way house this is and who are the men living there. The board will investigate this matter to find out which agency is running the shelter and they will endeavor to get back with some answers in hopes to alleviate

some of the fears and worries of the residents of the Willoughby Avenue block and the surrounding community.

The public was asked to notify the District Manager if they are aware of or become aware of any "Three Quarter Houses". All information will be kept confidential. The Community Board is in the process of developing a neighborhood database on the locations of these residential units. The District Manager already have about 15-20 buildings on her database list. There are public safety issues involved, garbage issues, drug use issues, police enforcement issues and a whole myriad of concomitant problems that go along with these types of residences.

The board will endeavor to set up a meeting with the Mayor's office, City Council and Elected Officials to see what can be done about this.

3) The Department of City planning is proposing a city-wide amendment to preserve and enhance the streetscape character of residential neighborhoods.

### **New Business**

Ms. Martha Brown: Homeowner alert!! Beware of Loan Modification scams!! Bogus letters are being mailed out to homeowners requesting that they refinance their mortgage. Thousands of NYC homeowners have been targeted for scams by companies promising to negotiate loan modifications-changes to the terms of mortgage loans – on their behalf. These companies typically charge thousands of dollars in up-front fees, and often disappear with the money or arrange a bad modification, leaving the homeowner in even worse financial shape than before. Homeowners in receipt of such a letter should be very careful because most of these lending agencies are bogus. These people are looking at public information that is recorded with the city and finding out which bank you have a mortgage with and sending out letters that look legal. Ms. Brown suggests that if anyone receives such a letter that they report it to the Attorney General Office for New York State.

Foreclosures still stalk our City. The problem is getting worse due to so many people losing their jobs.

Ms. Dent: Bushwick is high on the list of foreclosures. Most of the elected officials are on top of this issue and they are offering different forums where people can come and speak about this. The chairperson asked that they attend these meetings even if they are not being affected by foreclosure because you might be able to help someone else.

# **Announcements:**

Alejandro Echeverri, representing Council Member Diana Reyna announced the following:

1) South Bushwick Residences Association monthly meeting will be held on Wednesday, March 3, 2010 at 6:30-8:00pm at the Dekalb Library, 790 Bushwick Avenue, Brooklyn, NY 11221.

2) Invites you to attend an "Interested Homebuyers Meeting" opportunity to purchase affordable housing! Thursday, February 25, 2010 at 7:00-8:30pm Location: Salvation Army-Bushwick, 1151 Bushwick Avenue (Corner of Putnam Avenue and Bushwick Avenue) Speakers Include: Restored Homes HDFC, HPD and Home Mortgage Lenders

This meeting will help residents understand the process behind purchasing an affordable home from Restores Homes HDFC and home mortgage loans. For more information contact: Alejandro Echeverri at 718-963-3141

3) Council Member Diana Reyna and other elected officials are starting to take action against the MTA. The MTA is reducing services for the youths and senior citizens. Mr. Echeverri had a petition to be signed and stated that he will need a few thousand signatures by March 3, 2010.

<u>Vanessa, United States Census 2010</u>: Jobs Available! Good pay, flexible hours, work close to home, paid training, temporary/part time jobs.

Many recruiting sites are available and local census employees will start to be called in March. To apply you can walk into one of the available sites or call 347-222-3940.

<u>Brandon Mahon, CCDP - City of New York Fire Department</u>: Mr. Mahon has been working in the recruitment department for the last 5 years. Recruitment campaigns can be found at the malls, DMV, Broadway/East NY junction. Become an EMT or Paramedic or a FDNY Firefighter. For more information call 718-999-FDNY or www.nyc.gov/FDNY

Mr. Mahon would also like to be in touch with any organization that deals with the youths from the age of 14-21 to get them involved.

<u>Deborah Brown, StoreFront</u>: Opened an Art Gallery along with board member Jason Andrew in Bushwick located at 16 Wilson Avenue, Brooklyn, NY 11237. Their second show opens on Friday, February 19-March 28, 2010 from 6-10pm, titled "Fog Walks" new sculpture by Norman Jabaut and a work by Robert Rauschenberg.

<u>Beryl Williams - The Brooklyn Hospital Center</u>: On April 3, 2010 The Brooklyn Hospital Center will conduct a Community Health Fair; more information will follow in the coming months. The hospital is located at 121 Dekalb Avenue, Brooklyn, NY 11201, 718-250-8000, <a href="https://www.tbh.org">www.tbh.org</a> The La Providencia Family Health Center is located at 1280 Dekalb Avenue, Brooklyn, NY 11221, 718-455-9000

Nathan Cole, Citizens Committee for NYC- Grant Giving Organization that gives small grants of \$500 to \$3,000 for community improvement projects carried out by volunteer-led groups based in low-income neighborhoods throughout all five boroughs. Spring deadline is March 14, 2010. Applications can be downloaded at <a href="www.citizensnyc.org/grants">www.citizensnyc.org/grants</a> for more information call or email Arif Ullah or Saleen Shah at 212-989-0909 or <a href="grants@citizensnyc.org">grants@citizensnyc.org</a> In addition to small grants, they offer one-on-one project planning assistance, skills-building workshops, etc.

Italia Guerrero, representing Borough President Marty Markowitz's office: Board members whose term will be expiring this year are asked to submit their renew application by the deadline February 22, 2010. Non-board members are invited to apply for membership by calling Ms. Guerrero at 718-802-4032 or by contacting the District Office and an application will be mailed to you or by visiting the Borough President's website at <a href="https://www.brooklynusa.org">www.brooklynusa.org</a>

Allison Frost, representing Assemblyman Vito Lopez: Informed the board that the office has been working on the problem at 939 Willoughby Avenue. They have been in contact with DHS and HPD and this building is not sanction by neither of them. If no one is licensing this building they will work to get it shut down. Assemblyman Lopez office will continue to work on this problem.

Gwen Schantz, Bushwick Food Corp: Working to open a community grocery store that would bring affordable, high quality healthy food into the neighborhood.

ALSO: Movie Nite!! The movie is about the big companies that control the food that we and our children eat and what foods are being served to our kids in schools. Title: "Food, Inc." Date: Tuesday, February 23, 2010 at 7pm Price: \$5.00 suggested donation - proceeds will go to the Bushwick Food Coop visit www.bushwickfoodcoop.org for details.

Mary McClellan, Community Representative of Broadway Bushwick Community Coalition: The next meeting will be held at 871 Bushwick Avenue (corner of Himrod Street) on Thursday February 18, 2010 at 7:00pm on improving the community. Topic: Rodents Speaker: Mr. Rene from the Department of Health

Raul Rubio, Bushwick Making Children Important: Improving child welfare in Bushwick. February 24, 2010 from 5-8pm they will be having a Foster parent recruitment event at the Brooklyn Dekalb Avenue library (corner of Dekalb & Bushwick Avenues).

On February 25, 2010 ACS will have a meeting on how to become a foster parent. Basic questions will be answered such as: what are the requirements in becoming a foster parent, what will I be getting myself into if I become a foster parent, etc.

Location: Wyckoff Heights Medical Hospital on the 5<sup>th</sup> floor conference room at 5:30pm.

<u>Evelyn Cruz, representing Congresswoman Nydia M. Velazquez</u>: Tax season, if you are earning under \$48,000 you may qualify for earned income tax credit.

Saturday, February 21, 2010 is the last day for purchasing an appliance, and surrendering your old stove, refrigerator or washing machine for "cash for clunkers for appliances". The program was for 2 weeks and if you swop your appliance you can get up to \$550 rebate for the exchange.

Housing Human Services Administration in Washington has allocated an additional \$1.2 billion to the State to help low income homes. For the HEAP program and New York State it has been allocated \$116 million. All CBO that provide housing assistance are urged to get the word out. Homeowners who need assistance with renovating their windows or winterization they should look to pursue it, it is a very good program.

The Congresswoman has been monitoring the foreclosure situation in the Bushwick community. She was instrumental in working with the President on the home program. The condo situation is happening all across the city. Spectators come into a community and develop condos and think that overnight they are going to get \$3,000 - \$5,000 paying tenants. That is not happening!! These are illegal conversions. Collectively working together with the Elected Officials will insure that these builds are shut down.

In parts of the Cypress Hills section the office of the congresswoman has notified the Department of Buildings about these houses and if they were found to be illegally converted the Fire Department was notified, they come in and the marshal comes in, they do a walk through and they close the building down. Since this is a dangerous situation for themselves and their neighbors the residence are evicted.

Ms. Cruz suggested that the District Manager call the DOB and the Fire Department and have them conduct a work through on these buildings.

<u>Karen Cherry representing Congressman Towns</u> agreed with Ms. Cruz and stated that the best way to combat this situation is to put pressure on the city agencies by doing so you are letting these property owners know that you do not agree with what is going on. It starts with the community board.

<u>Evelyn Ortiz, NYC Health Department</u> – NYC Health Department and the Tobacco Unit is offering a \$10,000 grant to organizations that are interested in smoking prevention and cessation. Please call her office for more information at 646-253-5636.

<u>Chairperson, Julie Dent</u> thanked Jessica Rivera and Steven Ochoa from the Municipal Art Society, City Youth Interns for the wonderful job that they are doing and stated that the board appreciates them.

<u>Austen Martinez</u>: Suggested that they should get 25 people along with the news media and stand in front of the illegally converted buildings and protest.

<u>Julie Dent –</u> There are a lot of ways to do things but the best way to handle the situation regarding the condos and the illegal conversion would be the way that the elected official's representatives suggested. The board will not prevent anyone from going in a different direction however; the board will go to the Department of Buildings and the Fire Department first as was suggested. The board will put pressure on the building owners because that does work.

2<sup>nd</sup> Roll Call: Meeting adjourned 8:55 pm