



ADVOCATE

SUMMER 2014

A Publication of:

SBCO – THE SOUTHERN BROOKLYN
COMMUNITY ORGANIZATION

A Division of Agudath Israel of America
Community Services

COSB – COMMUNITY ORGANIZATION
OF SOUTHERN BROOKLYN

OPCDC – OCEAN PARKWAY COMMUNITY
DEVELOPMENT CORPORATION

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N.Y.C. Dept. of Housing Preservation & Development

Center for New York City Neighborhoods

National Community Reinvestment Coalition (NCRC)



A HUD Certified
Counseling Agency



For additional information on free services to prevent foreclosure, call SBCO at 718-435-1300 or dial 311 and ask for Center for NYC Neighborhoods.

Beware of Foreclosure Rescue Scams!

REAL HELP IS FREE!

IN THE FIVE YEARS SINCE THE LAUNCH OF ITS FORECLOSURE COUNSELING PROGRAM, THE COMMUNITY ORGANIZATION OF SOUTHERN BROOKLYN (COSB) HAS SERVED OVER 450 HOMEOWNERS AT VARIOUS STAGES IN THE FORECLOSURE PROCESS.

According to Harold Grumet, an agency housing counselor, many of these homeowners approached COSB only after being disappointed by others who had promised to help them; charged a (sometimes significant) fee; and ultimately, could not get the job done. Says Grumet, "COSB is a HUD Certified Housing Agency whose counselors are well trained and certified. Not everyone can do what we do. Yes, there are legitimate housing counselors available, but homeowners must be aware that there are also many unscrupulous individuals who are looking to prey upon vulnerable homeowners on the verge of losing their homes." Do your research well so that you don't get conned into losing thousands of your hard earned dollars or even your home.

According to the federal government's website, www.makinghomeaffordable.gov, there are several indicators that the person or company offering to help you may not be as legitimate as they claim.

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Southern Brooklyn Community Organization
A project of: Agudath Israel of America
42 Broadway
New York, NY 10004
Administrative Office:
4006 Eighteenth Avenue
Brooklyn, NY 11218

Call a HOME Housing Counselor
at **718-435-1300** to see if you
qualify for the Mortgage Assistance
Program (MAP).

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HOUSING OPTIONS MADE EASY

A network of Housing Services agencies.



In an effort to best serve the housing needs of the growing community, a group of housing agencies joined to create a collaborative effort known as

HOME – Housing Options Made Easy.

This effort is being led by SBCO – the Southern Brooklyn Community Organization, a division of Agudath Israel of America Community Services. Its' members are agencies committed to helping low and moderate income residents to obtain and maintain affordable housing and to provide a broad spectrum of housing services to strengthen the viability and quality of Brooklyn neighborhoods.

HOME NETWORK PARTNERS



Program Guide

Mortgage Counseling

Services provided by COSB, OPCDC

Guides potential homeowners through the home purchase process including pre- and post-purchase counseling; helping obtain a mortgage; applying for down payment assistance grants.

Foreclosure Counseling

Services provided by COSB, OPCDC

Assists homeowners facing or about to face the foreclosure process

Home Improvement Grants and Loans

Services provided by COSB, OPCDC

Provides homeowners with information regarding low-interest loans and grants to make homes more energy efficient and building code compliant

Housing Relocation

Services provided by SBCO, COSB, OPCDC

Matches tenants looking for housing with landlords who have vacant units available

SCRIE/DRIE

Services provided by OPCDC

(SCRIE Senior Citizen Rent Increase Exemption/ DRIE Disability Rent Increase Exemption)

Qualifying applicants can have their rent frozen at the current rate and be exempt from future increases

Senior Services

Services provided by SBCO

Provides a nutritious hot lunch served in a congregate setting, as well as security services for tenants at West End Gardens Senior Citizen Housing Development

» MESSAGE FROM THE EXECUTIVE DIRECTOR

As you know, we've undergone a transition of sorts in the past several years. A change of leadership, a change in our status, and now we are in the process of adding new programs and resources that we hope will help you see our housing agency as the place for you, your family and friends.

While some things around the agency have changed, we remain focused on and committed to our initial mission, that is: to play a leadership role in the rehabilitation and stabilization of the neighborhood as a residential community; to provide decent, safe and sanitary housing, rehabilitated or new, for low and moderate-income residents in the community without relocating them outside the area; and to help maintain and enhance the quality of residential life in the community by providing a range of neighborhood and housing services.

As we go to press, we are in the home stretch of finalizing the closing for the land transfer from the City of New York on what will soon be the Culver El Development. While it is still a bit premature to announce that we have finally commenced the construction of the long-awaited Culver project, we do believe development will begin very soon.

In the past few issues of our HOME Advocate, we introduced the HOME program. HOME, an acronym for Home Options Made Easy – was created to serve as a collaborative effort in which member housing organizations join forces to provide a full menu of housing services to the public. I am pleased to report to you that we have seen tremendous success in the HOME network, and in each of our individual agencies.

This year, we were once again awarded a contract from HUD (US Department of Housing and Urban Development) as a certified counseling agency. As a HUD approved agency, we provide homeownership and foreclosure prevention counseling services free of charge by working in partnership with the Federal Government.

Several new programs and services are being implemented and we have already begun a series of educational workshops to facilitate in the sale of the long-awaited Culver El Development.

As always, I invite you to share your thoughts, observations or requests with me at any time.

Wishing you a wonderful summer,

Rabbi Avrohom Jaffe

For Your Protection Get a **HOME INSPECTION**

As COSB's Housing counselors will tell you, getting a comprehensive home inspection before you commit to buying a house is crucial. "The bank will require you to get the property evaluated by an appraiser to determine its value", says housing counselor Robert Brand, "but that won't tell you anything about the physical condition of the house you're going to live in. For that, you need a comprehensive review by a qualified home inspector".

A good home inspector, preferably HUD-Certified, will likely save you thousands of dollars by letting you know the overall condition of the house. He will prepare a report that will let you know the answers to important questions, such as: how old is the roof? How sound is the foundation? What is the condition of the plumbing and electrical systems?

If costly repairs are imminent, you may want to rethink the purchase, or at least know that you must be prepared for the additional expenses. The inspector, usually an engineer, should be able to provide you with an estimate of what any necessary repairs are likely to cost.

So how do you find a good home inspector?

The Department of Housing and Urban Development (HUD) provides a ten point checklist of important questions to ask the home inspector.



1. What does your inspection cover?

The inspector should ensure that their inspection and inspection report will meet all applicable requirements in your state if applicable and will comply with a well-recognized standard of practice and code of ethics. You should be able to request and see a copy of these items ahead of time and ask any questions you may have. If there are any areas you want to make sure are inspected, be sure to identify them upfront.

2. How long have you been practicing in the home inspection profession and how many inspections have you completed?

The inspector should be able to provide his or her history in the profession and perhaps even a few names as referrals. Newer inspectors can be very qualified, and many work with a partner or have access to more experienced inspectors to assist them in the inspection.

3. Are you specifically experienced in residential inspection?

Related experience in construction or engineering is helpful, but is no substitute for training and experience in the unique discipline of home inspection. If the inspection is for a commercial property, then this should be asked about as well.

4. Do you offer to do repairs or improvements based on the inspection?

Some inspector associations and state regulations allow the inspector to perform repair work on problems uncovered in the inspection. Other associations and regulations strictly forbid this as a conflict of interest.

5. How long will the inspection take?

The average on-site inspection time for a single inspector is two to three hours for a typical single-family house; anything significantly less may not be enough time to perform a thorough inspection. Additional inspectors may be brought in for very large properties and buildings.

6. How much will it cost?

Costs vary dramatically, depending on the region, size and age of the house, scope of services and other factors. A typical range might be \$300-\$500, but consider the value of the home inspection in terms of the investment being made. Cost does not necessarily reflect quality. HUD Does not regulate home inspection fees.

7. What type of inspection report do you provide and how long will it take to receive the report?

Ask to see samples and determine wheth-

er or not you can understand the inspector's reporting style and if the time parameters fulfill your needs. Most inspectors provide their full report within 24 hours of the inspection.

8. Will I be able to attend the inspection?

This is a valuable educational opportunity, and an inspector's refusal to allow this should raise a red flag. Never pass up this opportunity to see your prospective home through the eyes of an expert.

9. Do you maintain membership in a professional home inspector association?

There are many state and national associations for home inspectors. Request to see their membership ID, and perform whatever due diligence you deem appropriate.

10. Do you participate in continuing education programs to keep your expertise up to date?

One can never know it all, and the inspector's commitment to continuing education is a good measure of his or her professionalism and service to the consumer. This is especially important in cases where the home is much older or includes unique elements requiring additional or updated training. 🏠

10 Warning Signs of a Foreclosure Rescue Scam!

1

"Pay us \$1,000, and we'll save your home."

Some legitimate housing counselors may charge small fees, but fees that amount to thousands of dollars are likely a sign of potential fraud — especially if they are charged up-front, before the "counselor" has done any work for you. **BE WARY** of companies that require you to provide a cashier's check or wire transfer before they take any action on your behalf.

2

"I guarantee I will save your home — trust me."

BEWARE of guarantees that a person or company can stop foreclosure and allow you to remain in your house. Unrealistic promises are a sign that the person making them will not consider your particular circumstances and is unlikely to provide services that will actually help you.

3

"Sign over your home, and we'll let you stay in it."

BE VERY SUSPICIOUS if someone offers to pay your mortgage and rent your home back to you in exchange for transferring title to your home. Signing over the deed to another person gives that person the power to evict you, raise your rent, or sell the house. Although you will no longer own your home, you still will be legally responsible for paying the mortgage on it.

4

"Stop paying your mortgage."

DO NOT trust anyone who tells you to stop making payments to your lender and servicer, even if that person says it will be done for you.

5

"If your lender calls, don't talk to them."

Your lender should be your first point of contact for negotiating a repayment plan, modification, or short sale. **IT IS VITAL** to your interests to stay in close communication with your lender and servicer, so they understand your circumstances.

How Can You Protect Yourself?

If you are struggling to pay your mortgage, keep the following tips in mind:

- You can apply to the federal Making Home Affordable (MHA) program on your own or with free help from a HUD-approved housing counseling agency such as COSB. For more information and help with your application, contact the Homeowner's HOPE Hotline at **888-995-HOPE** (4673).
- Paying a third party to assist with your application does not improve your likelihood of receiving a mortgage modification. Beware of individuals or companies that ask you for payment and tout success rates or claim to be experts in MHA's Home Affordable Modification Program (HAMP).
- Only your mortgage servicer has discretion to grant a loan modification. Therefore, no third party can guarantee or pre-approve your HAMP application.
- Beware of anyone seeking to charge you in advance for mortgage modification services. In most cases, it is illegal.
- If an individual or company claims to be affiliated with HAMP or displays a seal or logo representing the U.S. government in correspondence or on the Web, you should check the connection with the Homeowner's HOPE Hotline.

6

"Your lender never had the legal authority to make a loan."

DO NOT listen to anyone who claims that "secret laws" or "secret information" will be used to eliminate your debt and have your mortgage contract declared invalid. These scammers use sham legal arguments to claim that you are not obligated to pay your mortgage. These arguments don't work.

7

"Just sign this now; we'll fill in the blanks later"

Take the time to read and understand anything you sign. **NEVER** let anyone else fill out paperwork for you. Don't let anyone pressure you into signing anything that you don't agree with or understand.

8

"Call 1-800-Fed-Loan."

This may be a scam. Some companies trick borrowers into believing that they are affiliated with or are approved by the government or tell you that you must pay them high fees to qualify for government loan modification programs. **KEEP IN MIND** that you do not have to pay to participate in legitimate government programs. All you need to do is contact your lender to find out if you qualify.

9

"File for bankruptcy and keep your home"

Filing bankruptcy only temporarily stops foreclosure. If your mortgage payments are not made, the bankruptcy court will eventually allow your lender to foreclose on your home. **BE AWARE** that some scammers will file bankruptcy in your name, without your knowledge, to temporarily stop foreclosure and make it seem as though they have negotiated a new payment agreement with your lender.

10

"Do you want to live on the streets?"

High-pressure tactics signal trouble. If someone continually contacts you and pressures you to work with them to stop foreclosure, do not work with that person. Legitimate housing counselors **DO NOT** conduct business that way.



HOME Program presents **Three Part Workshop Series on Home Finances**

In the first of a three-part series on homeownership finances, the HOME Program, together with Astoria Bank, hosted a seminar for first-time homebuyers. The well attended workshop featured Antonio Ciccullo from Astoria Bank, Ari Neuberger, Esq. and Steven Rimmer from Madison Title Insurance Company. The speakers shared their knowledge and experience, explaining the importance of the various players involved in buying a home.



WORKSHOP 2: TUESDAY JULY 22, 2014 • 6:30PM

Keeping the Home You Own – Strategies to Keeping Homeownership Affordable

featuring COSB Housing Counselors
and Marie Pedraza of HSBC Bank
at the Kensington Library
4207 18th Avenue • Brooklyn, NY 11218

**UPCOMING
WORKSHOPS
SAVE THE
DATE!**

WORKSHOP 3: WEDNESDAY, SEPT. 10, 2014 • 7PM

Financial Literacy – Understanding Family Finance

featuring representatives from the NYC Office of
Financial Empowerment and Menuchas Hanefesh
at the COSB / OPCDC office
4006 18th Avenue • Brooklyn, NY 11218

Councilman David Greenfield: **The Middle Class Needs Affordable Housing Too**

LAST MONTH, MAYOR DE BLASIO released his highly anticipated affordable housing plan, which will allocate \$8.2 billion in public funds to build and preserve 200,000 units of affordable housing for low and middle-income residents. This new plan, according to Mayor de Blasio, “will be a central pillar in the battle against inequality in our city.” The unveiling of this plan was one way the Mayor sought to fulfill his campaign promise to end our “tale of two cities,” in which de Blasio vowed to make our city more livable for the poor and middle-class.

As the chairman of the Council's Land Use Committee, most of the discussion around affordable housing will happen through my committee. To that end, I plan on fighting for the middle-class to get their fair share of this housing. Due to the high cost of housing, it is estimated that as many as 100,000 jobs have been lost in New York City by corporations who seek employees in more affordable areas. The loss of mid-wage jobs has substantially contributed to the problem of middle-class New Yorkers being unable to pay their rent. To perpetuate the problem further, the increasing shortage of middle-class housing choices has made it even more difficult for middle-class New Yorkers to establish healthy financial foundations, support their families and move up the economic ladder.



There are 1.46 million households who are middle-class in New York City, considered to be those who make between \$40,000 and \$150,000 per household per year. As the administration works on building and preserving these promised 200,000 units, I will fight to make sure that the middle-class receives their fair share and that as many of these units as possible are set aside for middle-income housing so that the teachers, small business owners, and police officers who give so much to our communities are eligible for new affordable housing. [🔗](#)

Councilman David G. Greenfield represents the 44th Council District including the neighborhoods of Borough Park, Midwood and Bensonhurst.




Building One Brooklyn Through Financial Education

Joined by over 40 partner organizations from the financial, grassroots and

Throughout the month of April,

[illegible]

Borough President Adams also announced that a guide to financial education will be prepared for distribution by Borough Hall and available on his website. In the coming months, his office will be convening a "One Brooklyn Financial Literacy Education Council", focused on strategies to help all of Brooklyn achieve and financial security. 



Housing Counselors Robert Brand (R) and Harold Grumet (C) speak to a participant at the COSB Financial Empowerment workshop at the Brighton Beach Brooklyn Public Library on April 29. Top Inset: Borough President Eric Adams.



NY State Department of Transportation Meets with Community Members to Discuss Ocean Parkway Safety Improvements

Another meeting will be held in September so that State DOT can present their modified plan. 🏠

Assemblymember Jim Brennan's office is collecting comments and suggestions and invites the community to please feel free to contact them via email: BrennanJ@nysa.us



Assemblymember Jim Brennan addressing the meeting along with a NYSDOT representative.

SENIORS TO BENEFIT FROM NEW SCRIE LIMITS

From Helpless to *Happy*



ALONE AT THE AGE OF 73, IT HAD BEEN FIVE YEARS SINCE EVA RETIRED FROM HER JOB AT A FINANCIAL FIRM IN MANHATTAN, AND ALMOST 10 YEARS SINCE HER HUSBAND, BERT, PASSED AWAY. SHE CONTINUES TO RESIDE IN THE 2 BEDROOM APARTMENT WHERE SHE LIVED AS A NEWLY MARRIED COUPLE AND RAISED HER SON AND DAUGHTER.

Having spent 25 years in the workforce, Eva was confident that her savings, pension and Social Security would allow her to enjoy her retirement. She even believed she would be able to afford to travel and have money for occasional treats and gifts for her grandchildren.

Everything was fine for a few years. One day at the senior center, Eva told her friend Brenda how she began to notice that with each increase in her rent, it was becoming more and more difficult for her to make ends meet. Brenda asked “Haven’t you heard about SCRIE - a program designed for seniors that freezes their rent?”


Eva called the City 311 hotline and was given the number of the Ocean Parkway Community Development Corporation (OPCDC). She scheduled an appointment, and was told to bring various documents – proof of age, proof of income for the previous year, a copy of her lease, and a copy of any increase notice she may have received.

Tom Bauer, OPCDC Director of Operations, and SCRIE expert, met Eva with a warm smile, quickly making her feel at ease while he reviewed her documents. Everything seemed to be in order, until he totaled her income. Between her pension and social security, she was earning \$4,000 over the maximum allow-

able income of \$29,000. Her income was barely adequate; yet her income was too high to qualify for SCRIE and similar benefit programs? Eva felt as if she was being punished for doing the right thing and working hard all her life.

A week later she received a call from an excited Tom Bauer. He had good news! He explained that new legislation was just approved in Albany, and passed by the New York City Council, that raised the maximum allowable income of \$29,000 to \$50,000. Once the ruling would come into effect on July 1, she would now qualify for SCRIE, providing she was paying more than one third of her income for rent. Furthermore, Tom explained, because her lease didn’t renew until September, Eva would not lose out on any of the SCRIE benefits. Her rent would be frozen at the current price!

Tom went on to explain that the legislation called for the income level to increase, based on the cost of living index, with New York State contributing to cover the increased cost of the program. Eva would be able to join the

ranks of the thousands of seniors who would now be eligible for the program, and not have to worry about losing her eligibility if her income increased. 

**SCRIE Applicants:
New \$50,000 Income Limit is
Coming Soon!**

Starting on July 1, 2014 the household income to qualify for SCRIE will rise from \$29,000 to \$50,000.

To qualify on or after July 1, 2014 you must:

- > Be at least 62 years old
- > Rent an apartment that is rent controlled, rent stabilized or hotel stabilized
- > Have a combined household income that is \$50,000 or less
- > Rent an apartment that costs more than one-third of your household income

“Haven’t you heard about SCRIE– a program designed for seniors that freezes their rent?”










**Are you struggling with a down-payment,
obtaining a mortgage, facing foreclosure
or with any housing related issue?**

ITS TIME TO COME HOME



YOUR SOURCE FOR HOUSING SOLUTIONS

ONE STOP FOR ALL YOUR HOUSING NEEDS

-  Down-Payment Assistance
-  Pre-Purchase Counseling
-  Mortgages
-  Mortgage Counseling
-  Foreclosure Prevention & Counseling
-  SCRIE / DRIE Assistance for Seniors and the Disabled
-  Low-Interest Loans and Grants for Home Improvement
-  Housing Relocation Services
-  Affordable Housing Development



A network of Housing Services agencies.



**Southern Brooklyn
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A DIVISION OF HOUSING SERVICES OF BROOKLYN



**Ocean Parkway
Community
Development
Corporation**



**Community
Organization of
Southern Brooklyn**

CALL HOME NOW! 718-435-1300

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