



# ADVOCATE

SUMMER 2015

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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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.

## A Dream Makes Its Way Toward Reality



### The Culver El Development Project:

Old time Borough Park residents remember the Culver El Line as a shuttle train that ran between what is now the D and the F train lines. In 1975, due to both the state of disrepair of the tracks and train stations on this line, and severe New York City budget cuts, service on the shuttle was discontinued. The crumbling tracks were dismantled over the next 10 years.

*Continued on Page 4*

To find out more, please call HOME at 718.435.1300

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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

### **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

I am sure that you did not miss our headline and cover story – that's right – the long-awaited Culver Project is finally being built as you read these lines. After years of promises from the City of New York, we have actually closed on the land for phase I of the project and are well along with the construction.

Thanks to the tireless efforts of many committed individuals, this project has become a reality. First and foremost I must give credit where credit is due. This project was and is the initiative of my predecessor, Rabbi Yaakov Lebovits. His vision, planning and the years of really hard work designed and shaped this project. In fact, his efforts brought it almost to the finish line. In addition, our devoted Board of Directors dedicated countless hours to helping with the many issues related to the project and even attended numerous meetings with government agencies and elected officials to help navigate the bureaucratic challenges placed before us.

I extend my tremendous gratitude to the many lay-leaders and elected officials who have been a continual source of assistance and inspiration throughout this entire process.

At the same time, our agency remains 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.

I am, once again, excited to report to you that we have seen tremendous success in the HOME Program (Home Options Made Easy), whose member agencies remain committed to the collaborative effort in which member housing organizations joined forces to provide a full menu of housing services to the broader public. As HUD approved agencies, we provide homeowner-ship, foreclosure prevention and other counseling services free of charge by working in partnership with the Federal Government.

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**

# Mortgage Counseling for the **HOME**BUYER

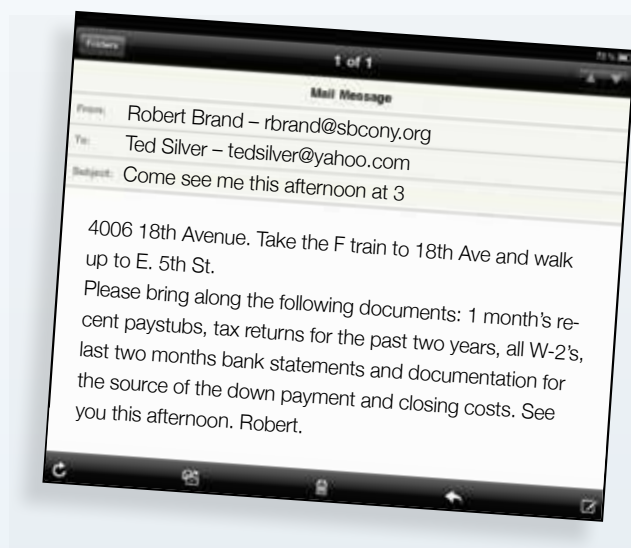


BY ROBERT BRAND

Monday morning brought the following to my email inbox:



Though this is typical for a morning at SBCO, I knew that this was an important decision for the Silver's to make, and they needed to be reassured that they were doing the right thing. So I responded:



When the Silver's arrived at the SBCO office, we sat down to discuss their particulars. Their current residence did not provide enough living space for their young family and they knew they needed to move. They were typical first-time homebuyers unfamiliar with the home-buying process and were in need of guidance

to see if they could afford a house, and if yes, how to go about acquiring an affordable mortgage.

We began with conducting a comprehensive review of their personal financial situation. We reviewed current paystubs, tax returns, and bank statements, and we discussed providing proof of the source where the funds for the down payment and closing costs would originate. We examined their current monthly rent payment and determined what monthly mortgage payment would be affordable. By the time the meeting ended, it was determined they could afford to purchase a home in the \$ 500,000 range, with a mortgage of approximately \$400,000.

After an intense three month search for the appropriate home, they called to tell me they had found their dream home. At a follow-up session, we gathered and organized their updated documents, and put in order the monies for the down payment and closing costs. I reviewed everything with them to make sure that they understood what is involved.

We then met again to discuss the lender option available to them. I helped them to select the mortgage lender that seemed most appropriate to them. We then worked on the mortgage application which was submitted on July 30, 2014. The Silvers received their mortgage commitment three weeks later on August 21. Because all of their paperwork was in order and they had done all of their homework, the process went smoothly and the closing took place on September 29, 2014.



Thanks to SBCO, who held the borrowers' hands throughout the entire process, and was available to the borrowers whenever they needed assistance, the borrowers were able to realize their dream of homeownership. Their dream was our reality – another satisfied homeowner.

*Robert Brand, MSW, is a Certified Homeownership Counselor since 1985. His expertise is in determining mortgage eligibility and loan origination. Robert guides his clients from mortgage application through successful closing.*



# From Dream **To Reality**

*Continued from Front Cover*

In the mid-1980s, Mayor Ed Koch promised then Commissioner of New York City's Department of Housing and Development, Mr. Abraham Biderman, that parts of the land formerly used by the train would be designated for housing for low and moderate income families in the community.

In April 2005, Mayor Bloomberg actually began to fulfill that promise when he announced plans to rezone the area to allow for the creation of many new units of housing. The Borough Park neighborhood is one of Brooklyn's fastest growing communities where opportunities for residential development have been severely restricted. The rezoning, and the designation of SBCO as the agency that would develop the city-owned land for affordable housing, gave new impetus to the project. Finally on December 15, 2010 a New York City Council Resolution was passed by Mayor Bloomberg's administration approving the City to transfer the land for the development of affordable housing, and approving SBCO as the Community

Sponsor of the project. The actual transfer of the property was executed just a few months ago on November 25, 2014, as part of Mayor De Blasio Administration's housing program.

**Current Status:** Construction of Phase 1 has begun. All of the nine foundations are complete, and steel has been installed on seven of the buildings. Phase I consists of 9 buildings, located on 37th Street, between 12th and 13th Avenues in Borough Park, Brooklyn; 6 of the buildings are located beginning at the corner of 12th Avenue and 3 additional buildings are at 13th Avenue. Each building consists of 4 3-4 bedroom units for a total of 36 units in Phase 1. The anticipated move-in date for Phase 1 is late Spring, early Summer 2016.

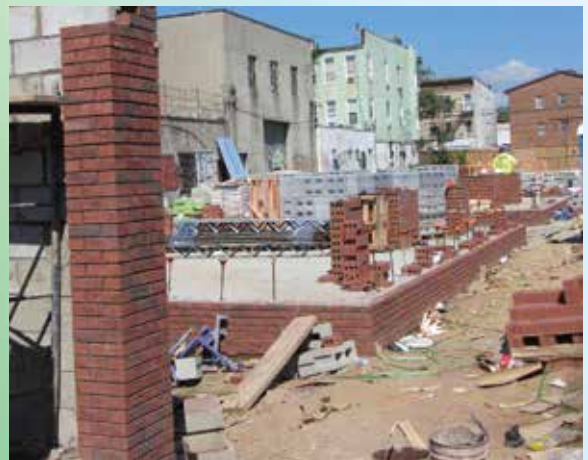
**Eligibility and Application Process:** The units will be marketed to large low and moderate income families earning between 80% and 120% of the Area Median Income (AMI) for New York City. The purchase price of the units will range from \$350,000 and \$550,000, depend-

ing upon the applicant's income and subsidy eligibility. Applicants must qualify for a mortgage in their own name. Family participation will be allowed for the down payment, providing that documentation can be provided as to the source of the funds. The larger the down payment, the better chance the applicant will have to secure their own mortgage. The units must be owner occupied.

Marketing will begin when construction has reached 60% completion. Availability of applications will be posted in local print media and online. To be placed on a list that will be mailed applications as soon as they are available, call the SBCO office at 718-435-1300. All completed applications will be mailed directly to a lockbox controlled by the City of New York and will be opened and presented to the developer in the order of their selection. Units will be awarded in compliance with all HPD guidelines, with community preferences given to residents in local Community Board Districts.







# Foreclosure Counseling



BY HENACH (HAROLD) GRUMET

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Eleanor & George looked terrified as they walked into my office on a sunny Tuesday afternoon in March. ***“We lost it, Henach!”*** Eleanor said. ***“We just received a FedEx package from our bank with a letter indicating that our home will be put up for the Sheriff’s sale”.***

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Having met this wonderful couple just two weeks earlier, I knew that they have been living in their home in Borough Park for the last 14 years. They enjoyed their great neighbors and were thrilled that their children had many friends who live nearby. Eleanor had actually grown up on the very block where their home was located and it meant a lot to her to remain in the neighborhood.

George, a self-employed service provider, had seen a downturn in his income over the past year or so, and the lack of sufficient income caused their picture-perfect lifestyle to unravel. Of course, along with their other setbacks, they slowly began falling behind on their mortgage payments. And then the troubles began.

A close family friend met George at a Bar Mitzvah and listened to his tale of woe. “George” he told him, “just two years ago, I was in the same boat.” “I’ll spare you the details, but I was introduced to Henach, a homeownership counselor at COSB, and he was able to save my home from foreclosure”.

A week later Eleanor & George sat across me in my office. George sat with a stiff posture, while Eleanor was on the verge of tears as they explained their sorry situation. I tried to reassure them as I explained “We are fighting a bit of an uphill battle. Your

home is valued at about \$800 thousand dollars, and you have significant equity as your mortgage is only \$420 thousand dollars. The bank would be in a great position if they were to foreclose on the home”. “But” I added, seeing the alarm on their faces, “It is always worth the effort to try to negotiate a loan modification so that you can keep your home. Some financial institutions are scrupulous enough to pass up on a lucrative foreclosure opportunity so that you do not have to uproot your family and separate them from their friends and neighbors.”

Arranging their paperwork was a bit of a challenge as George was self-employed and didn’t have everything in order. I explained that I would help him create a profit and loss statement which would be adequate as proof to show their household income.

Lo and behold, four months after sending in the modification package, the bank surprised us by offering a loan modification which lowered their monthly mortgage payment by nearly \$850 dollars. The new monthly payment was manageable for Eleanor & George’s budget and they were elated that they would be able to remain in their home. You should have seen the smile on Eleanor’s face when she left the COSB office that day!

Moral of the story – Even when the odds are stacked against the probability of your being offered a loan modification, make the effort! Most financial institutions would prefer that you keep your home!



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*Henach (Harold) Grumet worked in the private mortgage-field prior to joining SBCO in 2004. He is a Certified Homeownership Counselor with an expertise in loan origination, foreclosure intervention, and default counseling.*





# Taking Fire Safety Seriously

BY DOV HIKIND

Following the tragic fire in our community, there was an enormous amount of attention focused on fire safety. Unfortunately, as we all know, today's headlines are too quickly forgotten. That's one reason my office has continued to research fire safety and share our findings with the public. All over our community, people are reexamining how they do things. Everyone—not just Sabbath observers—must be more conscientious regarding these matters.

One thing we've learned is that smoke alarms are too easily taken for granted—people put off buying them or forget to change batteries regularly. But those who have done so should note that the National Fire Protection Agency reports that three out of five home fire deaths result from fires in properties without any working smoke alarms. Further, the death rate from reported fires in homes during 2007-2011 that had at least one smoke alarm was 36% lower than in homes that had no smoke alarms at all.

Consequently, it is vital that every home is equipped with an adequate number of smoke detectors.



**Three out of five  
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It is also important to be sure that your smoke detectors are working. When smoke alarms fail, it's usually because of issues with the batteries, which people often remove or disconnect because of nuisance activations. Sometimes the chirping to warn of a low battery is interpreted as a nuisance alarm.

We are advised by Fire Safety officials that hardwired units are regarded as the best for overall safety. These are the least likely to not be working when you need them, and when smoke is detected your alarm service can instantly notify your local Fire Department. An alternative to hardwired units are disposable units, which now come with 10 year lithium batteries, so you don't have to worry about changing the batteries.

Our research shows that it's also important to use UL tested and approved warming trays, hotplates, crock pots and other cooking devices and not settle for appliances that are

untested (as in the case of many imported items) and may be less safe.

## West End Gardens Senior Meal Program expands.

Located at 1002 44th Street in Borough Park, the program serves nutritious hot lunches to seniors aged 62 and older daily from Monday through Thursday. The recreation facility is open to Seniors and their caretakers beginning 11 AM every day. Program staff and volunteers offer enjoyable activities and serve lunch for a suggested contribution of only one dollar. For many seniors, the hot meal and the warm and friendly atmosphere is a highlight of the day



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.



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**CALL HOME NOW! 718-435-1300**

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