

**COMMUNITY BOARD 9
890 NOSTRAND AVENUE
BROOKLYN, NY 11225**

**MINUTES OF THE
COMMUNITY BOARD MEETING
HELD ON TUESDAY, SEPTEMBER 22, 2009
MIDDLE SCHOOL 61 AUDITORIUM
400 EMPIRE BOULEVARD, BROOKLYN, NY 11225**

Board Members Present

Jenay Alejandro
Gwen Carter
Michael Cetera, AIA
Aldith Clarke
Julian Daniels
Leslie Davis
Shelia Foster-Golding
Joan Gill
Rabbi Jacob Z. Goldstein
Theopia Green
Rabbi Nochum Gross
Tessa Hackett Vieira
Ruby Hodge
Maurice Jean-Baptiste
Jannie Johnson
Yaakov Katz
Demetrius Lawrence
Denise Mann
Samuel Marmulzsteyn

Board Members Present

Gary Marshall
Allan Martin, Jr.
Dr. Marco Mason
Carl B. Morgan
Frank Nicholas
Dwayne Nicholson
Rosemarie Perry
Romania Roachford
Myrtle Roberson
Mary Rollerson-Blackette
Eleanor Rollins
Roosevelt Rose
Chanina Sperlin
Victoria St. Clair
Yvonne Straker
Denise Thomas
Jacqueline Welch
Evelyn Williams

Board Members Absent

Dion Ashman
Stuart Balberg
Rev. Phyllis Brown – sick
Chaz Crowder
Geraldine Dease
Sylveta Hamilton- Gonzales
Aaron Hershkop
Brenda Hutto
Alice Mitchell – sick
Karlene Robinson
Brenda Scott
Rabbi Joseph Speilman

Elected Officials/Agency Representatives Present

Hon. Letitia James
Kings County Hospital – Debra Lesane
Mayor’s Office/CAU – Tinia McCoy
Hon. Michael Bloomberg – Carolyn Sanders-James
Hon. Hakeem Jeffries – Wayne Keith Williams

Medgar Evers College – William Boone
Medgar Evers College – Dr. William Pollard
Hon. Karim Camara – Wanda Gebrehinot
Hon. Eric Adams – Reuven Lipkind

PUBLIC SESSION:

Foreclosure is still a stark reality in our community. Mr. Luis Caridad, Coordinator of Community Education, Neighborhood Economic Development Advocacy Project (NEDAP) will provide information on foreclosure prevention, and on the federal government’s “Making Home Affordable” plan

Mr. Caridad informed that NEDAP is a not for profit organization. They deal with a lot of issues that have to do with community economic justice including fair housing, financial literacy, foreclosure issues, lending issues, red-lining, etc. However, for this meeting he is dealing with foreclosures. Mr. Caridad used a map to illustrate the foreclosure situation in Community District 9; all the dots on the map represent foreclosures in the past year. Foreclosures are situated in special areas. The reason for this is that these areas are predominantly targeted for predatory lending. A lot of these issues are not with first time home buyers but with homeowners who have had mortgages for years and were paying them on time. Then someone suggested that they should change the terms of the mortgage and in the end they ended up receiving a rate mortgage.

What are the main options? Homeowners who are facing high rate mortgages and want to get their mortgage modified and to change the terms of the mortgage to a lower rate must contact their lender or loan servicer. Early this year President Obama passed the "Making Home Affordable" plan. Under the plan, homeowners who meet certain requirements may be eligible either to modify or refinance their mortgage loans. This plan is available to homeowner-occupants of 1-4 family homes. There are no income limits but you must be able to afford loan payments going forward.

The first thing to do is to check to see if you qualify for the plan. Everyone's situation is different. Not everyone will meet the criteria. The best way to find out is to work with a certified mortgage broker. The best way to find out about certified mortgage brokers in your neighborhood is by calling 311. These services are free of charge.

For homeowners who are finding it difficult to pay their mortgages, there are organizations which will help you to figure out the best way to lower your mortgage by working with your lender. Homeowners also need to be aware that there are people who will tell you that they can modify your mortgage. They can save your home, where you can save 3, 4, or 5 thousand dollars. This is a scam. What happens people pay them the money, and then they disappear, or, sometimes the modification of the loan is so much that the homeowners cannot pay. The best way is to reach out to your local resource providers, or a mortgage counselor. There is a list in the back of the room for mortgage counselors. These resources are available free of charge.

New York State foreclosure laws mandates to every lender that makes a loan whether it is high rate, non-traditional or sub-prime, a lot of the mortgages that were done in the past three years fit this criteria. The law mandates that the lender meets the criteria. They try to come up with ways one can keep his/her home through a settlement conference. Even if the homeowner doesn't meet any of the criteria listed, he/she can request a conference.

Mr. Caridad recommended that homeowners facing foreclosure should not delay to reach out to non-profit organizations. These processes are quite lengthy, but help is available, free of charge, to find an organization call 311.

Questions and Answers:

What is the ratio between monthly income and mortgage that is considered predatory lending? Mr. Caridad – actually, predatory lending is not the only reason. We all should be aware that because of the economic recession it has made a lot of people with affordable mortgages not able to meet their monthly payments. People have lost their jobs, unemployment is up. In the past year a lot of people have gone into foreclosure because of various circumstances.

Chairman Goldstein – Just to reiterate, this presentation is very, very important. There are too many people out there who are losing, their homes. Why? Because they simply didn't know what they were getting into, or what they were signing. The worst part of it, they were "ripped off". There are many seniors who have fallen into this category. There is help available, please tell others about the various organizations available to them.

Chairman Goldstein thanked Mr. Caridad for his presentation and encouraged the community to seek assistance if they are being foreclosed or know of anyone with a pending foreclosure.

Public Hearing on application by McDonalds Corporation – BSA Cal #218-09BZ – for a special permit for an existing accessory drive-through at McDonalds Restaurant, 57 Empire Blvd, between McKeever Pl and Bedford Avenue, Brooklyn, New York. This special permit was originally granted in 1990 for five (5) years and has expired. This application is to re-establish the special permit to allow for the drive-through in a C1-3 zone, with Board of Standards and Appeals approval

Michael Cetera, AIA, chair of the ULURP Committee, reported that the committee had met and recommends that Community Board 9 support the application.

McDonald's Corporation was represented by Attorney Jeffrey Chester and restaurant owner, Claud Spencer.

Attorney Chester informed that when the restaurant was built in 1990, a drive through was permitted. The Community Board recommended approval in 1990. A five-year term was granted. The permit expired in 1995, the owner at the time did not renew. Mr. Spencer is now the owner, he was not aware of the expiration of the permit, he would like to apply for a ten year permit.

Mr. Spencer said that he would like to continue to operate in the community and to provide jobs for the residents.

Testimony

Ruby Hodge – I think that McDonalds is an exemplary business in our community, the surroundings are well kept.

Theopia Green – as a member of the committee I think that McDonalds has been good for the young people and good for the community.

District Manager, Pearl Miles – Community Board 9 is working on historic designation for a site in the community that is not far from McDonald's, as a matter of fact it is right across from this school. Back in 1990 when this application first came to the Board, Landmarks Preservation had recommended that McDonalds do a study to see if there was any historic significance to its site. Did McDonalds ever do the study?

Mr. Chester commended the District Manager on her memory from 10 years ago. Mr. Chester said that McDonalds had the research done, but nothing of historic significance was found.

BUSINESS SESSION

The business session began at 7:50 pm with 35 members present.

Minutes of the June 2009 Meeting

The minutes of the June 2009 meeting was presented for correction and adoption. Motion to accept the minutes as presented was made by Gwen Carter and seconded by Ruby Hodge.

District Manager's Report

District Manager Pearl Miles welcomed everyone back, she hoped everyone had a great summer, is renewed and ready to tackle the community's needs.

Ms. Miles informed that Community Board 9 did not get the fellowship that was applied for from Design Trust. Ms. Miles tempered the obvious disappointment of board members by saying that Design Trust had contacted her and offered to continue working with the Board on the project because they felt it was an important one with a lot of merit. Ms. Miles said that she took them up on their offer and a meeting has been set up with Design Trust to begin the dialogue.

Ms. Miles introduced her assistant, Ms. Tammy Robinson.

Committees' Reports

Committees did not meet this month.

Jannie Johnson reported that the New York State Department of Education has a new second in command in the person of John King, a native of Canarsie Brooklyn. Mr. King has a clear vision of our school system and high expectations for our children. It is hoped that having someone from Brooklyn will translate into positive steps for the city's schools.

Chairman's Report

Chairman Goldstein addressed board members by reminding them of their responsibilities to participate and attend committee and board meetings. Some committees meet as few as five times per year. Committee members must attend the meetings. The regular monthly meeting is held the fourth Tuesday of the month, members are expected to attend.

Attendance requirements are spelled out in the Board's by-laws. Letters used to be sent out warning members if they missed two meetings, what happened then was the member would attend the next meeting and then miss another two, get a letter, return for another two meetings...we will no longer be sending two-absence warning letters.

The chairman reminded members to submit their email addresses to the board office. Those members who do not submit their email addresses can download all board related documents in PDF format from the board's website: www.communitybrd9bklyn.org.

The chairman congratulated the residents and homeowners of Lincoln Road between Rogers and Bedford Avenues and Crown Street between Rogers and Bedford Avenues which received first and second place

recognition for the “Greenest Block in Brooklyn” award. Two of our board members live on the Crown Street block – Dion Ashman and Dwayne Nicholson.

Chairman Goldstein reminded that darkened streets can pose a danger to the community, call 311 to report street lights that are out in the community, you could be saving a life.

Chairman Goldstein acknowledged the Hon. Letitia James as well as the following representatives: Mayor’s Office – Carolyn Sanders-James, Tina McCoy; Hon. Letitia James – Alfred Chiodo; Senator Eric Adams – Rueven Lipkind; Assemblyman Karim Camara – Wanda Gebrehinot; Borough President Markowitz – Ann Marie Adamson; Assemblyman Hakeem Jeffries – Wayne Keith Williams; Medgar Evers College – William H. Boone, Dr. William Pollard; Kings County Hospital – Debra Lesane.

Voting Item – BSA Calendar #218-09BZ

Motion to support the application under BSA Cal #218-09BZ was made by Michael Cetera and seconded by Jannie Johnson. Discussion on the motion – none. Voting: 35 yes, 0 no’s, 0 abstentions, motion was carried by unanimous vote.

Adjournment

Motion to adjourn was made by Roosevelt Rose and seconded by Rabbi Nochum Gross. Meeting adjourned at 8:20 p.m.

Respectfully submitted
Shelia Foster-Golding
Secretary
October 16, 2009