



WESTGATE CRA GAZETTE

A quarterly newsletter for the neighborhoods located within the CRA District.

DON'T WAIT FOR FORECLOSURE PREVENTION HELP

By Commissioner Jeff Koons

On October 13, I had the opportunity to meet with a group of neighborhood leaders at the second Community Connections meeting hosted by our Office of Community Revitalization (OCR). We chatted for about an hour on local and federal funding programs for revitalization programs and various County-wide Community Redevelopment Team (CCRT) projects in District 2. OCR and CCRT programs have been instrumental in achieving infrastructure improvements and positive change in our target neighborhoods and I encourage you to get engaged in the monthly CCRT meetings.

The program update was followed by a workshop on foreclosure prevention by the nonprofit Housing Partnership, Inc. (HPI). Bonnie Conrad and Tanya Lawson provided a detailed analysis of the foreclosure crisis and offered some great advice on what to do if you find yourself in a fix.

When job loss or some other financial crisis forces a homeowner to walk away, it becomes the neighbors' problem: Boarded up windows and doors, overgrown yards and slimy swimming pools are signs of blight, a public health/safety hazard that lowers the surrounding property values and makes it difficult for any other homes to sell.

If you receive a notice of foreclosure, the first thing to do is respond to it in writing promptly. Failing to respond practically assures you will lose the home and your credit ruined. It is advisable to use a HUD-certified counselor, an attorney recommended by the Legal Aid Society, or a certified distressed-property Realtor to assist you. Do *not* hire someone who charges an up-front fee or "guarantees" a positive outcome. (Note: It is illegal for someone other than a licensed attorney to accept an up-front payment for foreclosure assistance.)

Next, you need to decide if you are going to stay in the home. If so, depending on your situation, HPI may be able to help arrange a mortgage modification to make the home more affordable. There are several types of mortgage modifications. The most common is extending the payback period to lower the monthly payment. HPI administers

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Volume 2, Issue 2
OCTOBER, 2009

Special points of interest:

- *Paint Your Heart Out Needs You*
- *Foreclosure Advice*
- *CRA Budget*
- *2010 Census*

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CONGRATULATIONS!!!

Okeechobee Steak House is celebrating its 62nd anniversary in the month of October. The restaurant has been providing delicious meals to steak lovers since 1947.

HAVE YOUR HOUSE PAINTED FREE!!

The Solid Waste Authority, Paint Your Heart Out Palm Beach County, and the CRA are looking for homes to be painted by "Paint Your Health Out.

Many of our neighbors have worked hard all of their lives and were able to paint their own homes. But now, due to illness, aging, inflation, or any other number of uncontrollable causes, they can no longer do it themselves and they need our help.

You may qualify to have the exterior

of your house painted absolutely free. There are no catches, but you do have to meet a few requirements. First your home must be in physical need of painting; not just a color change. The homeowner will choose one base and one trim color based on the colors that are available through the Solid Waste Authority's Recycled Paint Program. You must fall into at least one of the following categories: elderly (60 years old and above), hurricane victim, disabled or single parent

household. Your income must also be within a certain guideline. The homeowner is responsible for having the house pressure cleaned and prepared for painting. All the information is included in a fact sheet and application. If you know someone whose home is in need of painting, please call Sharon Sheppard at the CRA, 233-3695 or 233-3633 for the application.

Foreclosure Advice Continued from Page 1

a federal program called the Home Affordable Modification Program which allows qualifying homeowners to get their mortgage payment down to 31 percent of their base income. This figure is important because statistics show people who spend less than one-third of their income on a mortgage usually do not default.

A loan modification is very much like the original mortgage process – it involves filing a lot of paperwork and can take several months. You should know that a modification will likely not be granted if you are unemployed, and do not expect the lender to reduce the loan amount. This happened in only two of the 114 modification cases HPI handled in the past year.

If you have decided to leave the home, HPI may recommend a short sale. This is when a home is

sold for less than what is owed on it. How much less needs to be negotiated with the lender. A short sale isn't as damaging to your credit record as a foreclosure; you should be able to qualify to buy again within two years versus seven years for a foreclosure.

There are many other things to consider if you find yourself behind the mortgage eight ball. Fighting foreclosure can be an expensive, nerve-racking and time-consuming process, but failing to take action is a lot worse. For help getting started, contact the Housing Partnership, Inc. at 841-3500 or the Legal Aid Society's Foreclosure Defense Project at 655-8944.

As always I welcome your comments and questions. Please feel free to contact me or my staff at 355-2202.

WESTGATE CRA HOSTS COMMUNITY FORUM

The WCRA is hosting a community forum to present information and solicit feedback to improve the economic vitality of Westgate and Congress Avenues. The agency is inviting business and property owners and stakeholders in the Westgate Ave. / Congress Ave. area to the forum. The forum participants will discuss tactics to improve Westgate and Congress Avenue; give input for the modifications of Westgate Ave.; discover resources to help entrepreneurs grow their companies; and network with other professionals and business owners.

The forum will take place **Thursday**, November 12, 2009 from 5:30 to 7:30 p.m. at **building 509** located at **3323 Belvedere Rd.** RSVP to Dottie Natiello at (562) 233 3633.

FREE HEALTHCARE COMING TO PALM BEACH COUNTY

Remote Area Medical RAM, a provider of free healthcare throughout the country, please to bring its services to the **Americraft Expo Center** at the **South Florida Fairground's Saturday and Sunday November 21 and 22, 2009, beginning at 6:00AM daily.**

RAM will team up with over 25 community organizations, area doctors, dentists and other medical providers who have volunteered to offer free health services to those in need. There is no income test, no insurance

requirement and services are restricted only by the number of patients that can be seen by volunteers present during the two day period. Supplies and equipment will be donated or provided by RAM.

Services include:
DENTAL: Cleanings, fillings and extractions
VISION: Vision exams and free prescription



glasses made onsite (may not be able to make glasses for everyone).

MEDICAL & WOMEN'S HEALTH: Mammograms (or free prescription for offsite screening) PSA test, pediatric exams, adult physicals (including diabetes and hypertension services) and Cancer education and information. Many additional services will also be available.

Please take advantage of this free program.

WESTGATE CRA RECOGNIZES BREAST CANCER AWARENESS MONTH

October is Breast Cancer Awareness Month. Since the program began in 1985, mammography rates have more than doubled for women age 50 and older and breast cancer deaths have declined.

This is exciting progress, but there are still women who do not take advantage of early detection at all and others who do not get screening mammograms and clinical breast exams at regular intervals.

- Women age 65 and older are less

likely to get mammograms than younger women, even though breast cancer risk increases with age.

- Hispanic women have fewer mammograms than Caucasian women and African American women.
- Women below poverty level are less likely than women at higher incomes to have had a mammogram within the past two years.

“The Key to mammography screening is that it is done routinely—once is not enough”

To learn more about how you can receive a free mammogram and more to learn more about breast cancer awareness Please call: Tina Jacobs, Program Coordinator, Susan G. Komen for the Cure at 561-514-3020, Ext. 14.

CRA BUDGET AT A GLANCE

The economic downturn, specially the depressed housing market, has not spared the Westgate CRA. This year, the Tax Increment Financing (TIF) that feeds the District's Trust Fund has decreased by almost \$300,000. Below is a succinct breakdown of the major components of the 2009-2010 Budget.

SOURCES	
2009 Balance	\$200,000
TIF	\$1,999,250
Program Income	\$357,000
Grants	\$9,411,180
Other	\$281,046
Total	\$12,248,476

USES	
Construction	\$9,899,022
Prof. Services	\$569,000
Bond Payment	\$269,046
Debt Service	\$420,144
Admin.	\$370,167
Comm. Improv.	\$327,000
Other	\$394,097
Total	\$12,248,476



A quarterly newsletter for the neighborhoods located within the CRA District.

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The Board meets on the 2nd Monday of every month at 3323 Belvedere Road, Bldg. 509 at 5:30pm.

WE’RE COUNTING ON YOU!!

The U.S. Census is conducted every 10 years with the goal of counting every person living in the United States. An accurate count is essential in terms of distributing more than \$400 billion in federal funds year. The data is also used to create new congressional seats, redraw existing election district boundaries, and determine what public services and programs are most needed and where.

In March, census questionnaires will be delivered to U.S. households. All residents are expected to fill out the survey accurately and return it promptly. The 2010 Census will be a **short form only** census and will count all residents living in the United States as well as ask for name, sex, age, date of birth, race, ethnicity, relationship and housing tenure—taking just minutes to complete.

Federal law requires everyone’s participation in the 2010 Census and protects all personal information. Please do your part—the more accurate the count, the more federal dollars will be received for local programs and services.

Source: Palm Beach County Public Affairs
