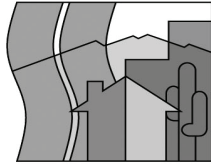


Neighbor to Neighbor



November/December 2007



Sunnyslope W.I.N.S.

where impacting neighborhoods succeeds

CAN YOU SEE IT? A NEW VISION FOR HATCHER ROAD

SUBCOMMITTEE CONTINUES IMPLEMENTATION OF REVITALIZATION EFFORTS

Hatcher Road is a major collector street that traverses the entire length of Sunnyslope and serves as secondary commercial area. Over time, the aesthetic of Hatcher Road has deteriorated, in part from neglect but also, by high traffic volumes that impede its ability to serve as a pedestrian oriented retail area.

The proposition that Hatcher Road is an underutilized commercial asset was embraced by the Sunnyslope Business Coalition in 2005 and the Hatcher Road Improvement Committee was formed to work on a revitalization plan and implementation strategy.

Today, efforts are underway to develop tools for transforming Hatcher Road into a pedestrian friendly retail and commercial destination street, and not just the heavily tracked arterial thoroughfare it has become.

An architectural and planning firm was engaged to develop a revitalization plan and recommendations for physical improvement (see the plan online @ Sunnyslopecommunity.org), and then the Hatcher Road Improvement Committee began to draft permissive standards to help guide longtime property owners and newcomers alike. It's

On **Wednesday, November 14** at **6 p.m.** the Sunnyslope W.I.N.S. Community Forum will host the first Open House, an opportunity for public discussion of the proposed Hatcher Road Overlay District. **The meeting will be held at Cowden Center, 9202 N 2nd St., and is open to the public.**

There will be additional Open House style meetings in January and March. Watch the sunnyslopecommunity.org web site for dates and locations.

Meanwhile, the Hatcher Road Improvement committee meets monthly. For project updates or to join them, contact: Joel McCabe at 602-870-6060 ext. 1257 or via email: joel.mccabe@jcl.com.

What Is an Overlay District?

An overlay district is an *additional* zoning requirement that is placed on a geographic area but does not change the underlying zoning.

Why an Overlay?

An Overlay District can encourage economic development by allowing for full utilization of small or irregularly sized parcels. It also has the ability to unify the targeted area as a cohesive and attractive place. It will offer guidelines as a tool for business owners seeking to improve their property.

What Will It Address?

- Landscaping
- Pedestrian ways
- Lighting
- Safety
- Visibility
- Parking

A Publication of John C. Lincoln Health Network
www.jcl.com

Contact: Lynn McDonald
Community Development Department

602-870-6060 ext. 1253

Lynn.McDonald@jcl.com



Honored by Experts. Honored to Serve.

**Acacia Events Calendar – November /
December 2007**

The Library will be closed November 12th, November 22nd, November 23rd, December 24th (at 12:00 Noon), December 25th, December 31st (at 5:00 P.M.)

CHILDRENS PROGRAMS

BABY TIME: Your baby needs YOU to learn. Have fun sharing books, songs, fingerplays and more. Playtime follows program. Caregiver must accompany baby. **Birth to 23 months.**

Thursdays 10:15 A.M. – 11:15 A.M.
November 15, 29 & December 6,13, 20, 27

TODDLER TIME: Stories, rhymes, songs. Help develop your child's language and early literacy skills. Caregiver must accompany child.

Ages 2-3. Tuesdays 10:15 A.M. - 11:00 A.M
November 13, 20, 27 & December 4,11,18

TUESDAY TALES: Family story time with stories, songs, puppet show and more!

All ages. Tuesdays 7:00 P.M. – 7:30 P.M.
November 13, 20, 27 & December 4,11,18

MOVIE SATURDAYS @ YOUR LIBRARY: Enjoy a fun family movie at the library!

All Ages. Saturdays 1:00 P.M. – 3:00 P.M.
November 10, 17, 24 & December 8, 15, 22, 29

TEEN PROGRAMS

KARAOKE MONDAYS: Are you the next American Idol? Join the fun by singing or watching others sing with the Karaoke machine. You be the judge!

Ages 12-18. 7:00 P.M. – 8:00 P.M.
December 3, 2007

LIBRARY TEEN COUNCIL: Meet with a friendly group of teens who help make decisions on teen events for the Library. **Ages 12-18. 7:00 P.M. – 8:00 P.M.**

December 10, 2007

GAME DAY: Games and more games! Listen to music, play board games, hang out with other teens and have fun! Take up the challenge! **Ages 12-18. 7:00 P.M. – 8:00 P.M**

November 19, and December 17, 2007

MONDAY MOVIE NIGHT: Want a place to kick-it with all your friends? Come to Library for food and fun. Watch all your favorite movies on the big screen TV, hang out with other teens your age, and eat junk food until you're sick! **Ages 12-18. 7:00 P.M. – 8:00 P.M**

November 26, 2007

ADULTS

ACACIA BOOKWORMS BOOK CLUB: A friendly book discussion group that meets the first Wednesday evening of each month. Join us to discuss *The Woman in White* by Wilkie Collins. Call 602-319-4647 for information. **6:30 P.M. -7:30 P.M.**

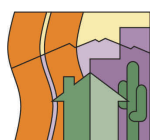
November 7, and December 5, 2007

FRIENDS OF THE LIBRARY-ACACIA CHAPTER: This friendly group meets the 3rd Wednesday of the month for short review of library business, followed by a book discussion. **2:00 P.M. - 4:00 P.M.**

November 21, 2007

MOVIE WEDNESDAYS @ YOUR LIBRARY: Enjoy a fun movie at the Library!

Ages 50+. 10 A.M.-12:00 Noon



Sunnyslope W.I.N.S.

where impacting
neighborhoods succeeds

Neighborhood Resources

@ Your Fingertips:

www.sunnyslopecommunity.org





John C. Lincoln
LINCOLN LEARNING CENTER

Honored by Experts. Honored to Serve.

Space Available in Lincoln Learning Center's Kindergarten and PRE-K Class

Our very own nationally accredited Lincoln Learning Center has opening for kindergarten and PRE K classes.

"Our educational philosophy promotes learning and life skill development in a nurturing, small group setting where hands-on experiences are the norm," says Kathryn Wauter Director for Lincoln Learning Center. "Parents know their children are in a safe, secure environment where children can excel and have fun. We encourage our parents to be involved in several ways through volunteering and the Parent Connection."

Class size is limited, and registrations are accepted on a first come, first served basis. DES is available and tuition assistance is available to those who qualify.

Located on the campus of John C. Lincoln North Mountain Hospital, Lincoln Learning Center is open from 5:45 a.m. until 6:30 p.m., Monday - Friday; Saturday 6:30 a.m. until 6:30 p.m. We are closed on Sunday. Curriculum materials, which meet the Arizona State Department of Education standards, are available for review at the Learning Center.

For more information or to schedule a tour, call (602) 943-3731.



Sunnyslope Historical Society Plans 2nd Annual Homes Tour

The 2nd Annual Homes Tour benefiting the Sunnyslope Historical Society will be held November 24 & 25, 2007. This year's theme will be the *Homes of Historic Sunnyslope* and will include historic homes as well as contemporary homes and historic Sunnyslope Presbyterian Church. Tickets will be available as of October 1, 2007 through the Historical Society Museum at 737 E. Hatcher Road, or by calling the Museum at 602-331-3150. Tickets are available for \$35 per person and includes transportation to each house as well as refreshments at the museum. The funds raised through the homes tour supports the Society and the Museum and enables the Society to continue to provide activities and exhibits to the public. Last year's home tour was a great success with a waiting-list for tickets. Don't miss your opportunity to participate in this year's tour, order your tickets early. Parking is available at the Museum.

Fresh egg sinks in water, stale one won't

Can't remember if an egg is fresh or hard boiled? Just spin the egg. If it wobbles, it's raw. If it spins easily, it's hard boiled. A fresh egg will sink in water, a stale one will float.

Eggs contain all the essential protein, minerals and vitamins, except Vitamin C. But egg yolks are one of few foods that naturally contain Vitamin D.

The color of the egg shell is not related to quality, nutrients, flavor, or cooking characteristics. White shelled eggs are produced by hens with white feathers and white ear lobes. Brown shelled eggs are produced by hens with red feathers and red ear lobes. Brown egg layers usually are slightly larger and require more food, thus brown eggs usually cost more than white eggs.

Household Utility Aid Available



Phoenix homeowners may be eligible for special assistance with their household utilities.

The Human Services Department utility repair and replacement program covers water heaters, cooking stoves, refrigerators, evaporative coolers and furnaces as well as minor repairs to air conditioners and plumbing systems for low-income homeowners

The assistance will be offered as long as funding is available.

To be eligible, residents must meet federal poverty guidelines and not have received services from the program in the past 12 months. To obtain a list of documents needed to verify eligibility, schedule an appointment or learn more about the program, call 602-262-4520.



Celebrate Sunnyslope Thanksgiving Festival



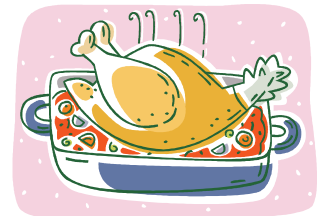
Covenant of Grace Fellowship, 906 W. Peoria Avenue, will be hosting a “Celebrate Sunnyslope Thanksgiving Festival” in conjunction with other Sunnyslope based churches on November 17, 2007 from 1PM until 8 PM.

This festival has been inspired by the July 26th article in the *New Times* entitled *Sunnyslopetopia*. Sunnyslope began as a healing and restoration community for those suffering with tuberculosis and was unincorporated until 1959.

Covenant of Grace wishes to publicly recognize and acknowledge the civic, community, and government organizations, as well as individuals who have had a pivotal role in continuing to heal and restore Sunnyslope.

We are expecting visits from the Mayor, Phoenix City Council Members, Police and Fire Departments, and other dignitaries who will address the attendees of this event.

We will be serving a free traditional Thanksgiving Dinner, and will have special music and activities for the whole family including door prizes, live animals and lots of fun.



For further information, contact Covenant of Grace 602-678-0999 or Therese Matoush at 602-575-8886.

Important Numbers

Mayor Phil Gordon	602-262-7111	Greg Stanton, District 6	602-262-7491
Dave Siebert, Vice Mayor & District 1	602-262-7444	Doug Linger, District 7	602-262-7492
Peggy Neely, District 2	602-262-7445	Michael Johnson, District 8	602-262-7493
Peggy Bilsten, District 3	602-262-7441	Garbage/Trash Service	602-262-7251
Tom Simplot, District 4	602-262-7447	Landfill/Disposal Information	602-262-7251
Claude Mattox, District 5	602-262-7446	Recycling	602-262-7251
		Water/Wastewater	602-262-6251

SUNNYSLOPE HISTORICAL SOCIETY

WINTER GENERAL MEETING

The next general meeting of the Sunnyslope Historical Society will take place as follows:

When: Saturday, December 8, 2007 at 10:00 AM – Noon

Where: The Sunnyslope History Museum, 737 E. Hatcher Road

What: Our winter meetings have honored the men and women who have served our country in the military. Our speaker is Captain Bill Talcott who is a member of the VFW Post 9400 in Sunnyslope. As a lieutenant he served as a reconnaissance platoon leader with the 82nd Airborne Division in late 1968-1969. During his tour of duty he received two Bronze Stars for Valor, the Purple Heart, the Air Medal and the Combat Infantryman's Badge. He is an Army Ranger and served on active duty for three years. He will speak on what he did in Vietnam and his impressions of coming home to America.

Our long time member, Gene Probasco, will bring his display of military medals and other important artifacts.

This will be the first time we have had a speaker on the Vietnam War. Come and hear this interesting talk, ask questions, socialize and enjoy our refreshments. Everyone is welcome and there is no charge for this meeting.

Sunnyslope Business Recognition Event

The Sunnyslope Village Alliance recently sent out letters to businesses in the Sunnyslope community requesting nominations of businesses or organizations which have made contributions to enhance our community.

The "Sunnyslope Celebration of Business Recognition" dinner will be held November 8, 2007 at 6:00PM at the Mountain Preserve Reception Center, 1431 E. Dunlap Ave., and will recognize and honor four or more outstanding Sunnyslope businesses in the categories of:

Community Involvement

Appreciation & Incorporation of Cultural Diversity

Quality of Customer Relations

Business Person of the Year

The dinner will offer a full venue of celebrated guests and presentation of awards. Cost for the dinner will be \$35.00 each. The Sunnyslope Village Alliance will also solicit sponsors for the purpose of fund-raising to help promote, educate, assist, enhance and unite the entire Sunnyslope business community with events held throughout the year. These events include special projects supporting the Sunnyslope Youth Center and the YMCA along with other youth oriented programs.

To reserve your seat, call the Sunnyslope Village Alliance at 602-944-0941 or e-mail to: ssva@cox.net.

North Phoenix Singles Club

The North Phoenix Singles Club is a group of men and women over the age of 50, who are widowed, divorced, or never married.

We are a social singles club, whose purpose is to meet people, enjoy ourselves, and have fun!

We meet on the first, third, & fourth Sundays of the month, at 1:00 p.m., at

American Legion Bingo Hall

(non-smoking facility)

13832 N. 32nd Street

Building A, Room 104, Phoenix 85032

A few examples of the types of activities that we schedule are:

House Parties, Potlucks, Social Hours, Trips, Dances, Bowling,

Game Nights, Movies and the Theater . . . and so much more!

For more information, please phone (602) 601-0303

<http://arizonacircle.com/nps.html>

KidsCare Offers Health Insurance

Did you know that your children might qualify for low-cost health insurance?

The state sponsored ***KidsCare program*** provides medical, dental and vision coverage for children of working parents who can't get insurance from their employers or who can't afford the monthly premiums.

To qualify, children must be 18 years or younger, be a resident of Arizona and be either a United States citizens or legal immigrant, *regardless of the legal status of the parents*. Also, the family's monthly income must not exceed \$1,702 for one child, \$2,282 for two, \$2,862 for three and \$3,442 for four children.

Under the program parents pay monthly premiums of no more than \$25 for one child and no more than \$35 for two or more children. Some children could be covered for free.

To see if your family qualifies or to sign up, call Ivana at the John C. Lincoln Community Health Center at 602-331-5771.



Dog and Cat Facts



Domestic cats can run about 30 miles per hour.

The oldest recorded age for a dog is 29 years.

The only animal that purrs are cats.

Poodles were once used as hunting dogs in Europe.

Sugarless candies can be toxic to dogs.

White cats with blue eyes are usually deaf.

The US are home to more cats than dogs.

Dogs are mentioned 14 times in the *Bible*.

Nose prints are used to identify dogs, just like humans use fingerprints.

Are you paying \$750 or more in rent?

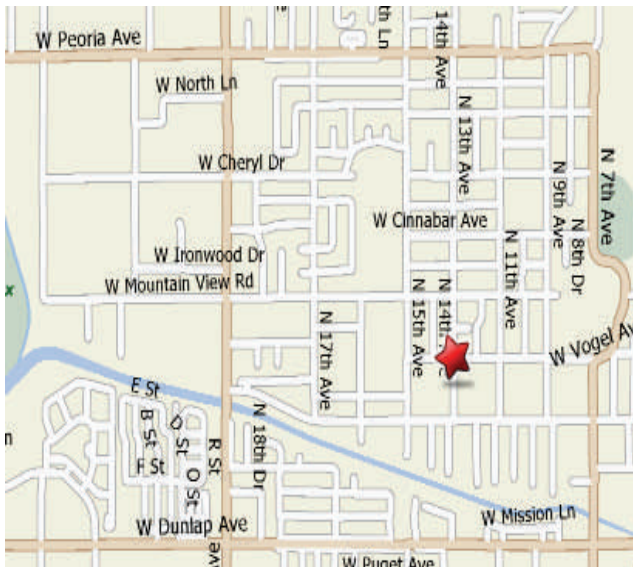
You may be able to buy your own home!



Vogel Park Townhomes

Plan A 3 units	2 Bedroom / 2 Bath 1020 Livable Sq Feet / 1444 Total Sq Feet	Sales Price Range \$170,000-\$180,000 (1)
Plan B 6 units	3 Bedroom / 2 Bath 1168 Livable Sq Feet / 1545 Total Sq Feet	Sales Price Range \$187,000-\$197,000 (1)
Plan C 3 units	3 Bedroom / 2 Bath with office area 1324 Livable Sq Feet / 1701 Total Sq Feet	Sales Price Range \$200,000-\$210,000 (1)

Up to \$65,000 Subsidy available to qualified buyers. Additional subsidy may be available based on buyers contribution. Buyers must be first-time homebuyers earning 80% of median income or below. Homes must be buyers' primary residence. Buyer subsidy is needs based. Other conditions may apply. Buyers must qualify for down payment assistance. Prices subject to change without notice.



Features

- Ceiling Fans
- Fully Landscaped
- Wired for Cable
- Appliance Package Includes: Stove, Refrigerator, Dishwasher and Disposal

- One Car Garage
- Energy Efficient Windows
- Play Area for the Kids
- 2x6 Construction
- Close to SMART Free Neighborhood Bus Route

Family Size	1	2	3	4	5	6
Maximum Household Income	\$33,650	\$38,500	\$43,300	\$48,100	\$51,950	\$55,800

For more information, call 602-331-5833. Se Habla Español



Only Reservations or Conditional Sales will be taken until the public report has been issued.

Become a Volunteer with Literacy Volunteers of Maricopa County

Our volunteer tutors meet one-to-one with students all across the Valley of the Sun and are matched with consideration of geographic location and available hours. Tutors also can help in one of our Learn Centers, a family literacy class or an ESOL (English for Speakers of Other Languages) class. To become a tutor, you **must** meet these qualifications:

1. Be at least 18 years of age and have a high school diploma or GED.
2. Read at a 12th grade level.
3. Meet with your student at least 4 hours per week.
4. Make at least a nine month commitment.

5. Attend 18 hours of training in one of our workshops that will equip you to tutor in either Basic Reading or ESOL (English for speakers of other languages). All potential tutors are required to attend tutor training regardless of experience or expertise.

People are waiting for help. Be a part of this worthwhile literacy effort and help change someone's life!

For more information, please call 602-274-3430 to learn how you can become a volunteer.

Information for becoming a student at Literacy Volunteers:

If you, or someone you know, wants to prepare to take the GED, learn to read, or learn to speak English, you must first call us for an Intake appointment at (602) 274-3430. You will meet at Literacy Volunteer's office for about 2-3 hours for an initial assessment. Depending on your needs and geographic location you may be assigned a tutor or assigned to take classes in one of our LEARN Centers. LEARN Center students must attend class at least 6 hours per week, and students assigned a tutor 4 hours per week. We also offer online classes. All of our programs are free to the public.

To be a student in a Literacy Volunteers' program:

1. You must be at least 16 years of age
2. Not enrolled in school or other educational institution
3. Have the desire and the time to increase skills in basic literacy and/or English as a second language. (6-8 hours per week)
4. Show proof of legal residency. Please see the attached list of acceptable documents.

Please call us at (602) 274-3430 between the hours of 8:00 a.m. to 5:00 p.m. Monday through Friday to schedule your appointment.



Students are honored

The 7th Grade Super Student of the Month awards for September were presented by the Sunnyslope Village Alliance and Arizona Public Service to students who exhibited good citizenship and academic achievement. They received a framed certificate and a \$20 gift certificate to a SVA restaurant member.

The students, who were selected by their teachers, were Adriana Martinez and Guadalupe Cerzantes of Mountain View Elementary School, Juana Hernandez and Edgar Carrasco of Sunnyslope Elementary School and Chet Gleason of Royal Palm Middle School.

Joyce Porter, Sunnyslope Village Alliance, presented the awards.

Unusual Facts

Al Capone's business card said he was a used furniture dealer.

Only one person in two billion will live to be 116 or older.

A pregnant goldfish is called a twit.

New Northtown News

by Lisa Kelley

OH HAPPY DAY! The 10th Street Wash Project is complete! It is wonderful to drive by and see so many making good use of our new walk/bike path. People walking, biking, or jogging, children riding bikes, scooters and skate boards, and pets being walked. The trees and bushes are all starting to take and growing nicely thanks to the wonderful landscaping and watering system. No going out to water those trees with buckets of water by the residents this time around. In a years time they will be huge and providing shade.

On October 18th at 9:00 A.M. the 10th Street Wash Project will have a dedication ceremony. It will be dedicated to our dear, dear friend and neighborhood leader, Betty Bellanger. Complete with a wonderfully huge boulder being placed on the wash right across from Betty's house with a beautiful plaque mounted to it. I will report on the exact wording on the plaque in the next issue.

Betty gave more to this community than 3 or 4 of us ever will in our life times put together. And she did it so effortlessly with compassion and a tenacity that I can only hope to have one-fourth of. She saw a need or a problem, and she did not stop until there was a solution found. She would go to any lengths to be sure that it was taken care of no matter if it was a child at PAC who needed glasses or a broken arm taken care of or finding an answer to an elderly persons house being flooded every time there was a rain storm. Betty would get the job done, and done well.

Betty painted over graffiti for many, many years with her husband Paul and alone after Paul had passed. I am so honored that I was able to help her with that, even though she would still go out and do it alone and call me after it was cleaned off, all out of breath and exhausted. I do not paint over or clean off any graffiti in New Northtown without thinking of Betty and the fun times we had doing it together. Every corner, sign, wall in New Northtown holds a fond memory for me, oh how silly we could be. That was Betty; she made it all so fun that it never really seemed like work. And then we would step back and take pride of a job well done.

Betty Bellanger had a way about her; she could enlist

help from the most unimaginable people and places. She would only have to speak from her heart and tell what the cause was, and help was right there. I'd watched her speak at a luncheon and the passion she had for her kids and the neighborhood just poured from her, there was not a dry eye in the room. She'd then get many donations for her kids and the neighborhood as a result. And she was so thankful for each one no matter how big or how small. She thanked each and every person from the bottom of her heart with a handwritten thank you note.

With the completion of the wash project I feel that Betty and Paul are up there smiling down on it with pride. Another need met, a job well done. Thank you one and all: from the City of Phoenix, Maricopa County on down to the landscapers for all your hard work with the 10th Street Wash Project. It is with great pride and pleasure that I will be speaking of my dear friend and mentor, Betty Bellanger, at the dedication ceremony on Thursday, October 18th. Thank you for the opportunity to do so.

The PAC program is having a lot of fun decorating for Halloween. The children and staff are making ghost, pumpkins and other scary artwork that are displayed on a huge tree on the bulletin board. There will be a fun Halloween Party to go along with all the decorations.

Everyone is gearing up and working hard to prepare for the 2007 PAC Christmas party. Santa and Mrs. Clause have the party in their daytimers, the elves are making stockings and toys for all. The food will be fantastic as usual and a great time is in store for everyone involved.

Thank you one and all for your help with the party. You make it a huge success year after year. Betty and Paul are always with us in spirit at each party!

Our next New Northtown Neighborhood Association meeting will be on Thursday, November 8th at 7:00 P.M. We will have a speaker from Catholic Charities Community Services and we will meet at Sunset Bowling Center at 8925 N. 12th Street. Please come on by for the meeting and stay and bowl a few games afterwards! Thank you Dale for the use of the meeting room!

Back-to-School Challenges

As children attend new schools and others leave home for the first time, they join a more diverse social network and gain increased independence. This transition is exciting for students, but nerve-wracking for parents.

As a parent, I appreciate that talking with your children about alcohol, drugs, risky online activity and spending habits can be very difficult. However, such conversations are necessary - research shows open communication between parents and children is one of the most powerful tools for preventing dangerous behaviors.

Here are four student protection issues the Attorney General's Office is addressing:

Internet Safety. The Internet is a great resource for students to do research, explore new ideas and find jobs and scholarships. But it can also be dangerous. Social networking sites like MySpace.com and Facebook.com are common methods of communication among teens. Unfortunately, sexual predators are lurking on the Internet. Even the smartest children may not realize that everyone with Internet access, including predators, can see pictures and personal information they post. Unguarded comments online can lead to unwanted contact - or worse.

Cyberbullying is another online hazard. Some young people use Web sites, cell phones, instant messaging, chat rooms, blogs and other cyberspace options to harass, threaten and ridicule. The impact on the victim can be devastating, and the bullies may find they have committed a crime, exposed their parents to liability or damaged their own prospects for college or a job.

The best way to help your children stay safe is to talk frankly to them about what they do online. Ask them to show you the Web sites they visit and any pages they post. Know who they talk to online. Make sure your child knows they should tell you about any Web sites or messages that scare them or make them feel uneasy.

Methamphetamine. Arizona is facing a meth crisis. We stand at a crossroads. Awareness of the destructive power of this drug is increasing - but many are still ignorant or in denial. A recent survey of Arizona youth showed that 4.3 percent of our teens - twice the national average - have tried meth. Meth can addict users after only one or two uses.

The ARIZONA METH PROJECT recently surveyed teens across Arizona and found that many young people believe meth has some benefits, that it helps with weight loss, for example. Twenty percent believe it makes them feel good. It is important to know the enormous risk of using meth even once. I urge all parents to talk with their children about its dangers and adopt the "not even once" approach.

Underage Drinking. Alcohol use under the age of 21 is not only illegal, it's extremely dangerous. Youth alcohol consumption is closely associated with traffic fatalities, violence, unsafe sex, suicide, educational failure and other undesirable consequences.

Those who start drinking before age 21 are four times more likely to have serious alcohol-related problems later in life than those who do not. Parents need to talk with their children about the high risks of underage drinking and never provide alcohol to teens.

Additionally, parents need to make sure they can identify the products their children are purchasing. Many alcoholic products popular among young people do not look or taste like traditional alcoholic beverages. My office is working with beverage companies to stop marketing alcoholic energy drinks to minors and stop packaging them in unclear or misleading ways.

Financial Literacy. It is important for parents who have children starting at a community college or university this fall to talk with them about their use of credit cards and keeping track of their money.

Credit card companies, payday lenders and other financial services companies target college students by offering free gifts and easy access to credit. Many new college students are easily tempted by these offers and become overwhelmed by the debt and overdue bills that follow.

Please visit my Office's Web site at:

http://www.azag.gov/children_family/

for more information about the challenges facing today's children and young adults, including resources to help facilitate these important family conversations. My Community Services Program (CSP) staff and I are available to give presentations on these topics at your child's school, as well as to parent and community groups. For more information, contact CSP at 602.542.2123 or communityservices@azag.gov.

Terry Goddard



HUD RELEASES TIPS FOR AVOIDING FORECLOSURE

Information aimed at helping more homeowners stay in their home

WASHINGTON - the U.S. Department of Housing and Urban Development (HUD) released its top 10 tips for homeowners who are facing foreclosure.

"These guidelines will assist homeowners who are struggling to pay their mortgage and could be threatened with foreclosure," said HUD Secretary Alphonso Jackson. "We want to encourage homeowners to take action and use every resource available so that they can get control of their finances and stay in their home."

If you are unable to make your mortgage payment:

1. Don't ignore the problem.

The further behind you become, the harder it will be to reinstate your loan and the more likely that you will lose your house.

2. Contact your lender as soon as you realize that you have a problem.

Lenders do not want your house. They have options to help borrowers through difficult financial times.

3. Open and respond to all mail from your lender.

The first notices you receive will offer good information about foreclosure prevention options that can help you weather financial problems. Later mail may include important notice of pending legal action. Your failure to open the mail will not be an excuse in foreclosure court.

4. Know your mortgage rights.

Find your loan documents and read them so you know what your lender may do if you can't make your payments. Learn about the foreclosure laws and timeframes in your state (as every state is different) by contacting the State Government Housing Office.

5. Understand foreclosure prevention options.

Valuable information about foreclosure prevention (also called loss mitigation) options can be found on the internet at www.fha.gov.

6. Contact a non-profit housing counselor.

The U.S. Department of Housing and Urban Development funds free or very low cost housing counseling nationwide. Housing counselors can help you understand the law and your options, organize your finances and represent you in negotiations with your lender if you need this assistance.

7. Prioritize your spending.

After healthcare, keeping your house should be your first priority. Review your finances and see where you can cut spending in order to make your mortgage payment. Look for optional expenses-cable TV, memberships, entertainment-that you can eliminate. Delay payments on

credit cards and other "unsecured" debt until you have paid your mortgage.

8. Use your assets.

Do you have assets-a second car, jewelry, a whole life insurance policy-that you can sell for cash to help reinstate your loan? Can anyone in your household get an extra job to bring in additional income? Even if these efforts don't significantly increase your available cash or your income, they demonstrate to your lender that you are willing to make sacrifices to keep your home.

9. Avoid foreclosure prevention companies.

Many for-profit companies will contact you promising to negotiate a loan work out with your lender. While these may be legitimate businesses, they will charge you a hefty fee (often two or three month's mortgage payment) for information and services your lender or a HUD approved housing counselor will provide for free if you contact them. You don't need to pay fees for foreclosure prevention help-use that money to pay the mortgage instead.

10. Don't lose your house to foreclosure recovery scams!

If any firm claims they can stop your foreclosure immediately if you sign a document appointing them to act on your behalf, you may well be signing over the title to your property and becoming a renter in your own home! Never sign a legal document without reading and understanding all the terms and getting professional advice from an attorney, a HUD approved housing counselor or trusted real estate professional.

To find out more about HUD-approved housing counseling agencies and their services, please visit www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm or call toll free (800) 569-4287 on weekdays between 9:00 a.m. and 5:00 p.m. Eastern Standard Time (6:00 a.m. to 2:00 p.m. Pacific Time). The same number can give you an automated referral to the three housing counseling agencies located closest to you.

HUD is the nation's housing agency committed to increasing homeownership, particularly among minorities; creating affordable housing opportunities for low-income Americans; and supporting the homeless, elderly, people with disabilities and people living with AIDS. The Department also promotes economic and community development, and enforces the nation's fair housing laws. More information about HUD and its programs is available on the Internet at www.hud.gov and espanol.hud.gov





What Is the Good News in Your Neighborhood?

We welcome your announcements for publication in *Neighbor to Neighbor!*

Send Your News ~ Events ~ Items of Interest ~ Announcements to:

Lynn McDonald via FAX: **602-331-5819** or email: lynn.mcdonald@jcl.com

P.O. Box 9054
Phoenix, AZ 85068-9054

HEALTH NETWORK



Non-Profit
Organization
U.S. Postage
PAID
Phoenix, AZ
Permit No. 4524