

HALCYON PARK

SITUATED IN THE TOWN OF BLOOMFIELD, N.J.

IMPORTANT PHONE

NUMBERS:

Mayor's Office –
Pam Walsh, Secretary
973-680-4080

Paul Lasek - Room 203-Municipal Building
Phone (973) 680-4009
E-Mail: engineering@bloomfieldtwpnj.com
(please report dumping of trash in storm drains)

Health Department - One Municipal Plaza - Room 111 - Bloomfield NJ 07003 - Phone: 973.680.4024 - Email: health@bloomfieldtwpnj.com
Karen Lore, MSW, LCSW, BCD
Acting Director of Health & Human Services

Bloomfield Neighborhoods Association Committee – BNAC
If you wish to join BNAC, please send an email to blmfld-NAC@yahoo.com
To be included in the directory, please email Dr. Paul Russo at tur-tle34@comcast.net

Director of Community Relations/ Code Enforcement Officer, Glenn Domenick, at 973-680-4510 – Email commdev@bloomfieldtwpnj.com

Police Department (non-emergencies) 973-680-4141

Community Policing Unit –
José A Muñoz 973-680-4106 -
Office 973-259-3153

Tax Assessor Joseph J. Pisaurio
Room 108-Municipal Building
Phone (973)680-4021 FAX (973) 680-4046
E-Mail: assessor@bloomfieldtwpnj.com

Zoning Official
Thomas Horton
Room 105-Municipal Building
Phone (973) 259-3088
Fax (973) 680-1652

Daniel Natal, President
Auria Natal Treasurer
Denise Serbay, Newsletter Editor
Norma Borja Kroll, Beautification Coordinator

Susana Sotillo, Secretary
Robert McAlister, Neighborhood Watch Coordinator
Rich Rockwell, Web Master

PRESIDENT'S MESSAGE—DAN NATAL

On behalf of the leadership of the Halcyon Park Neighborhood Association, I would like to wish all our neighbors and their loved ones a very happy holiday season.

At this time of the year it is very important to remember those who have served us well during this past year. Be generous with our sanitation workers, the recycling team that collects our newspapers and bottles, the recreation department workers who take care of our park, and our faithful mailman. These workers truly appreciate being remembered at this time of the year.

Let us remember that there are elderly and disabled resi-

dents in this park who need assistance purchasing groceries, shoveling snow or keeping medical appointments. If you know of anyone who needs assistance in our park, please let us know so that we can contact appropriate town agencies to provide transportation and social services to those in need.

You may have noticed additional traffic and new caution signs installed in and around Halcyon Park. This is thanks to Lieutenant Charles Rocco, Chief Mark Leonard, and our Community Policing Unit who take our safety concerns very seriously. To assure the safety of our families, it is important to be vigilant of criminal activity in our park and call the Bloomfield Police

if we see something suspicious.

I urge everyone to become involved with the HPNA. Elections for Mayor and Council-at-Large offices will take place in November 2010. Politicians respond to community groups that are well organized and show up at town meetings or volunteer to serve on committees. Also, remember to contact our Third Ward councilman, Robert Ruane, for an emergency. He may be reached at 201-513-1988. You can also email him at rmrsr2345@yahoo.com.

I wish you and your family a very Happy New Year!

Daniel Natal, President

VOLUNTEER & GET INVOLVED IN 2010 BY SUSANA SOTILLO

This has been a difficult year for most of us in Halcyon Park. Many of our neighbors are working two or more jobs in order to make ends meet and we have not had a chance to organize our annual "holiday decoration contest." However, we will organize an "Environmental Awareness Week" in mid-March and award a gift certificate to a

team of young Halcyon Park Bloomfield students who come up with the best ideas for promoting environmental awareness among our residents. We need help clearing dead weeds from flowerbeds and shrubs, and planting new flowers in the late spring. If you are interested in this initiative, please call our Beautification Coordinator,

Norma Borja Kroll, at 973-680-1584 or Susana at 201-341-0319. Bloomfield students may want to contact Councilman-at-large **Nick Joanow** for information about environmental grants, workshops, and activities designed for young people. You can email him directly at nicholasjoanow@comcast.net.

SAY HEY BY DENISE SERBAY

Hi Neighbors,

Happy holidays! Hopefully everyone is enjoying the season, despite the increasingly frigid weather that comes with it.

We also recognize that the holiday season, especially this one, may be challenging for many of our neighbors. The economic downturn continues, with layoffs affecting many. Personally, my hospital is undergoing changes that are unprecedented. Many have lost their jobs and layoffs are expected to continue into the new year. I'm keeping my fingers crossed (and my resume updated!) Let us reach out to our neighbors, anyone we know of who might be shut in, facing financial difficulties, etc.

Locally, some businesses in our area have gone under. Kickin' Chicken, on Broad Street, recently closed their business, after little more than a year. It

was owned by a very nice local family, business was good, but apparently could not withstand this economy. Let's try to support our local businesses. I personally recommend La Dolce Vita, right outside Halcyon Park on Franklin Street. Maria, the owner, is a warm, friendly lady who bakes everything fresh. Her brownies are the best, and she has just started to make hot and cold sandwiches. Also, Spice Restaurant, owned by our very own Rich Rockwell and Rodgee Cao of Lexington Avenue, serves very good food. The Orange Squirrel on Bloomfield Avenue is a new business worth checking out, as is Bloomfield Steak House on Franklin Street. One more! Garden State Yoga on Lackawanna Plaza, right across from the Bloomfield Train station.

We again urge our residents to become involved and active in the neighborhood association. Feed-



Spice Thai Cuisine owned by neighbors Rich Rockwell & Rodgee Cao is located just minutes away at 26 Belleville Avenue in Bloomfield

back, suggestions, ideas for activities are very welcome. In the coming year, we are really hoping to have more activities for our residents, especially the kids. Please feel free to contact any of us (my # is 973-743-1365). We especially welcome our new residents who have recently moved into Halcyon Park. WELCOME!!!

Wishing everyone again a joyous season and a happy, prosperous New Year.

Winter is the season in which people try to keep the house as warm as it was in the summer, when they complained about the heat. ~ Author Unknown



*For additional information about the 2010 Census, visit the website:
www.2010.census.gov*

2010 Census Is in Our Hands

The year 2010 is critical for the Township of Bloomfield. Every ten years census data are collected throughout the United States. This affects political representation and directs the allocation of billions of dollars in government funding. It is imperative that ALL ethnic groups that reside within the boundaries of the Township

of Bloomfield be counted. **Achieving a complete and accurate count of the 2010 census is entirely up to all of us.** We need to recruit volunteers to help out with the 2010 Census. Consider becoming a 2010 Census partner. Since some of our undercounted residents have limited English language skills, there is a need for properly trained bilingual

volunteers to help with the 2010 Census. If you are interested, please call **Louise Palagano**, our Municipal Town Clerk, at **973-680-4012**. Keep in mind that if our residents are undercounted for whatever reason, our township will not be able to receive its fair share of vital services and resources.

Tax Revaluation/Reassessment Summary with the BNAC

On Saturday, December 5th, Mr. Joseph Pisauro, Bloomfield's Tax Assessor, graciously agreed to meet with BNAC members in order to explain the mandatory revaluation of housing stock in the township. The revaluation/reassessment process is being undertaken in Bloomfield because current assessments in the municipality are no longer uniform and representative of 100% of their true market value. At the very start, Mr. Pisauro made it clear to those in attendance that revaluation does not increase the total amount of revenue to be raised by taxation. The amount of tax dollars needed is determined by the municipality (i.e., to pay for local schools, county government, and municipal government). He explained that assessment has nothing to do with taxing individuals. He reiterated that as a result of the reassessment, the township's budget does not change. In addition to his tax assessment responsibilities, Mr. Pisauro handles the appeals. As a result of the current revaluation, the extent of information gathered on individual houses in the township is significant, and Bloomfield now has a great housing stock database.

The company doing current assessments in Bloomfield is Appraisal Systems Incorporated. If you want more information about the revaluation process, visit their website at <http://www.asinjc.com> or call 973-285-

9945. The appraisals can show power lines and other obstacles that may impact on the value of a house. Different types of houses are evaluated according to the specifications in the manual used by professional appraisal companies. Value is based on total living area of the house (square footage - minus basement). The manual also includes definitions of neighborhoods. Market value and cost approaches to each house are part of this process. Land improvements, total land + building are taken into consideration when doing a revaluation. In order to estimate the market value of a house, sales of houses from 2007, excluding short sales, parents selling to children, or sheriff's sales, are used. Mr. Pisauro explained to us that the last revaluation was done in 1992. We will get our property's assessment and estimated value and then be given an opportunity to arrange a one-on-one meeting with the tax assessor. It is a proposed assessment until he signs it. One can easily estimate the value of one's home by consulting Google maps of neighborhoods and sales of comparable homes.

If you decide to appeal the 2009 market value of your house, you appeal the market value, not taxes. April 1st is the deadline for 2010 appeals, but we will have until May 1st. October 1, 2009 sets the market value.



*Tax Assessor Joseph Pisauro
Bloomfield Neighborhood Associations Committee (BNAC)
Meeting, December 5, 2009.*

More information is available at the state's website: www.state.nj.us/treasury/taxation/

Mr. Pisauro brought to our attention that the tax bill we are sent every year does not reflect current taxes, but preliminary taxes for February and May 2010. After county and town adopt a budget, adjustment for the August and November quarters are calculated. Our property taxes pay for municipal services, Essex County services, and the school budgets. The last two account for the largest percent of the total property taxes we pay. He also pointed out that in many cases, multi-family dwellings are revaluated at comparable values to single family houses. This seemed unfair and illogical to many of those in attendance, but Mr. Pisauro pointed out that the decision for arriving at a specific revaluation of multi-family dwelling units is made by the state, not the local municipality. Several members of the public felt that this was very unfair to single-family owners



The system of private property is the most important guaranty of freedom, not only for those who own property, but scarcely less for those who do not. - Friedrich August von Hayek (1899-1992), Nobel Laureate of Economic Sciences 1974

since many of these two- three- or multi-family dwelling units house families with four or more children who attend our public schools. These multi-family units place an added burden on municipal services and local schools. Someone pointed out that owners of many two- and three-family dwelling units are renting basement apartments. Mr. Pisauro said his office had nothing to do

with and asked that zoning code violations (e.g., rental of illegal basement apartments) be reported to the **Director of Community Development, Mr. Glenn Domenick**, who can be reached at **(973) 680-4192** or via email: commdev@bloomfieldtwpnj.com

The next BNAC meeting will be held at the library of Bloomfield

College on Saturday, January 23, 2010 at 10:00 a.m. The library is located at the corner of Oakland and Liberty Streets (973 748 9000 x332). Please make an effort to attend this very important meeting with the new Township Administrator, Mr. Frederick C. Carr.

NEW AND IMPROVED MORTGAGE FORMS FOR 2010

Starting Jan. 1, new rules go into effect that simplify and clarify exactly what mortgage lenders will charge for a loan.

The initiative from the Department of Housing and Urban Development (HUD) requires that a new "Good Faith Estimate" form be given to all applicants, one that makes it easier to compare true costs of loans from different lenders.

The main purpose is to give consumers the tools to be able to compare apples to apples." All lenders must use a specific form and disclose fees in the same spots on the same forms, regardless if you are a mortgage broker, Mortgage Banker or a local Savings and Loan.

Until now, borrowers might have focused on interest rates or monthly payments to compare mortgage options. But fees play a big part in total cost.

There are generally two blocs of fees.

One covers origination charges, what the lender receives for providing you with the loan.

The second bloc consists of settlement fees, for say, title insurance or an appraisal.

If borrowers accept the offers as outlined, lenders must issue the loans under the costs listed -- with little room for surprise.

If the mortgage originator provides services in the second bloc, it must stick to the original fees within 10%. If, for example, the lender tells you the title insurance it arranges will cost \$2,000, the final fee for that cannot exceed \$2,200. (If you decide you're going elsewhere for title insurance, you're on your own.)

It truly drives accountability. It makes the lender say, 'What I quoted is what you get.'

The estimate is not iron clad, and can be altered if there's a material change in circumstances. If the appraisal comes in lower than expected, for example, that could affect the mortgage rate, though the lender must quickly tell the borrower.

The new 3-page form has lines covering all the settlement fees, such as the origination fee and points charged up-front to reduce the interest rate. It also clearly lists the ini-

	This loan	Loan 2	Loan 3
Loan originator name			
Initial loan amount			
Loan term			
Initial interest rate			
Initial monthly amount owed			
Rate lock period			
Can interest rate rise?			
Can loan balance rise?			
Can monthly amount owed rise?			
Prepayment penalty?			
Balloon payment?			
Total Estimated Settlement Charges			

tial loan amount, the term length in years, the monthly payment, the initial interest rate, and whether that interest rate can rise plus any prepayment penalties or balloon payments.

There's also a "shopping chart" on the third page in which up to four different deals can be placed side-by-side and their costs easily compared.

Say two lenders both offer a 5% loan on a \$200,000 mortgage that has a monthly payment of \$1,074 a month. One lender may charge \$5,000 for it and another just \$3,000. The new form should make it simpler for consumers to recognize the better deal.

It will be more important then ever to choose a Bank or Lender you feel comfortable with and can develop a long term relationship with. This is where Investors Savings Bank comes in to play. We are dedicated in developing that relationship with



PETE ELSBY ISB MORTGAGE

Pete is a Mortgage Consultant with ISB Mortgage Co., LLC a wholly owned subsidiary of Investors Savings Bank.

With over 15 years of mortgage loan experience, Pete was a Loan Officer for First Town Mortgage, Greenwich Home Loans and First Horizon Home Loans. In 2006 he became a Sales manager for PNC Mortgage and recently was a Sales Manager with

Mortgage Access Corp. He has helped over 1,500 customers with various loan products from FHA, VA and Conventional mortgage financing with 75% of his business referred from satisfied past customers and clients.

Pete is a longtime Bloomfield resident and has been the coach of the St Thomas Elementary School's girls basketball team for over 20 years.

Always involved in local community, Pete recently shaved his head as part of the Annual St. Baldrick's event to raise money for children's cancer research. He is an avid golfer & fan of both the NY Giants and NY Mets.

Pete is a great LOCAL choice for any mortgage need you might have— refinancing your current loan, buying or selling— Don't hesitate to give him a call !

Peter J Elsbey
Senior Loan Officer
ISB MORTGAGE Company
249 Millburn Avenue
Millburn NJ
Cell: 973-214-4031
Email: pelsby@isbnj.com

INVESTORS
SAVINGS BANK

2009—WHAT A YEAR!

2009. Its been quite a year—no matter what you have accomplished or overcome...it started with so much promise, yet like every year it seems we were all glad to see it go and start fresh in another new year. Its almost a vicious cycle.

The real estate cycle has had a few turns of its own this year. . . bank and mortgage failures, short sale, foreclosures, low interest rates and first time buyer tax credits. Seems every time we opened a newspaper or turned on the TV news something was happening in real estate and it wasn't always good! Fortunately, believe it or not, our area overall has not been completely devastated by failed mortgages. We have had our share of hard

times, some economists say Bloomfield sales overall are down 17%—but that was down from the all time market highs...and at one time there were over 200 homes for sale in Bloomfield—about a third of them were short sales (where the house is worth less than what was owed to the bank).

The approaching Spring market is looking up—there are many buyers out looking— with money and a first time buyers tax credit waiting to be had. *Current home owners are eligible to receive a \$6500 tax credit if they have owned & occupied a primary residence for a period of 5 years out of the preceding 8 years.*

If you have questions about the value of your property is the current market of how to apply for the new tax credit give us a call!

We work with Pete Elsby (see previous article) thru every step of the real estate process, buying, selling

or advising our clients and customers. As part of our team, Pete will be helping out with our column answering any questions you might have, please feel free to email any of us with real estate related questions.

BARBARA P HUGHES & GREGG NICHOLAS
THE NICHOLAS TEAM
RE/MAX VILLAGE SQUARE REALTORS
 Office: 973-509-2222
 Email: realestate@TheNicholasTeam.com
 Web: www.TheNicholasTeam.com



HALCYON PARK REAL ESTATE 2009

ADDRESS	STATUS	LIST PRICE	SALE PRICE	SALE DATE	DAYS ON MARKET
20 FONTAINE AVENUE	ATTORNEY REVIEW	\$275,000			62
38 FARRANDALE AVENUE	ACTIVE	\$319,000			36
41 FONTAINE AVENUE	SOLD	\$218,000	\$207,000	12/18/2009	28
25 FLORENCE AVENUE	SOLD	\$245,000	\$225,000	7/1/2009	19
114 LEXINGTON AVENUE	SOLD	\$299,000	\$300,000	9/28/2009	10
75 FONTAINE AVENUE	SOLD	\$309,999	\$285,000	9/1/2009	201
127 PARKWAY EAST	SOLD	\$319,900	\$305,000	10/2/2009	57
21 LEXINGTON AVENUE	SOLD	\$339,900	\$325,000	6/29/2009	89
139 LEXINGTON AVENUE	WITHDRAWN	\$335,000			216
41 FONTAINE AVENUE	EXPIRED	\$199,000			44
41 FONTAINE AVENUE	EXPIRED	\$243,000			64
41 FONTAINE AVENUE	EXPIRED	\$250,000			162
33 FARRANDALE AVENUE	EXPIRED	\$269,000			190
21 LEXINGTON AVENUE	EXPIRED	\$349,900			185
<i>Multi-family Properties</i>					
39 FLORENCE AVENUE	UNDER CONTRACT	\$238,900			18
28 FONTAINE AVENUE	UNDER CONTRACT	\$370,000			41

flutterstep.com lets you quickly and easily chat with friends, family and colleagues. Start conversations on the fly and send messages from email, SMS, iPhone, Windows Mobile or Blackberry. Use it to organize a party, alert neighbors of construction or school closing, plan an event, or collaborate on a project!

I have created halcyoneyes <http://flutterstep.com/halcyoneyes> because NIXTEL is not interactive and the Police Department is not sending messages about crime in our area. We need to be the eyes and ears for our own neighborhood. No one is going to do it for us. If you gave me your cell phone, I have added you to our HP Neighborhood Watch cell

phone distribution list. Please register your cell phone with flutterstep.com in order to receive and send messages to the entire group. Anyone can send a message to warn others if there are problems in our park. Have a very happy New Year!
Susana Sotillo

(cassandra) has invited you to join flutterstep.com! flutterstep.com allows you to communicate quickly and easily with friends, family and colleagues wherever you are. Once a member, create and join groups and conversations on topics and events of interest to you. Stay in the loop

ON FACEBOOK?
CHECK OUT
"THE HALCYON PARK ALUMNI"
PAGE STARTED BY A FORMER
RESIDENT...

with your son's soccer team, plan a family vacation or coordinate the latest project at the office. Use email, text messaging or the web and participate in the conversation replying directly from your cell phone or other PDA. Conversations can be private or public so any members of flutterstep.com can join. flutterstep.com -- quicker, better and more convenient conversations. Start talking now!

HALCYON PARK NEIGHBORHOOD ASSOCIATION

MEMBERSHIP APPLICATION – DUES \$10 per household – Please fill out the form below and drop off your membership fees or donations at **3 Parkway East**. A receipt will be issued by our treasurer for cash donations and membership dues. We would like to encourage new and old HPNA residents to become involved with the Halcyon Park Neighborhood Association. We need members committed to preserving our quality of life.

NAME _____ E-mail Address _____
Address _____

Home Phone _____ Cell Phone No. _____

Things you would like HPNA to address in 2010:

Clubs or activities you would be willing to sponsor or help organize _____

I would like to help out with: Publicity ☐ Children's Activities ☐
 Newsletter ☐ Neighborhood Watch ☐

