

Help For Seniors Endowment Status - \$200

Dear Friends,
I try to vary my topics so that you may be informed of new resources in our area and continuing problems that need be addressed. Since it seems best to talk about good news first, let's do that.

The good news is associated with home equity reverse mortgages. And, I am not trying to sell you a product, I am trying to help those of you who may be in financial trouble. I recently learned about a government program that will provide up to \$50,000 to help pay your property taxes and homeowners insurance so you can avoid foreclosure and remain in your home. There are certain conditions that must be met to receive this help, but let me give you a layman's look at how it works.

Let's say that you have not paid your homeowners insurance and the lender is starting action to foreclose. You might have dementia, filed your bills away, and



**HELPING SENIORS
OF BREVARD**
JOE STECKLER

made other paperwork mistakes. Regardless of what you did, you now owe \$8,000 in insurance payments and \$6,000 in property taxes. To help you clear your home equity mortgage, Project ELMORE will provide up to \$50,000 in a 0%-interest, forgivable loan provided you meet certain requirements. The loan is forgiven at a rate of 50% per year, over a two-year period, and as long as you remain in your home you do not have to repay the loan.

It was hard for me to believe this, but I have discussed it with the managers of the program and with Barbara McIntyre, a reverse mortgage specialist, and it is true. I caution you that there are wickets to step through, but it is worth the time to

do a little checking. Should you do so, I urge you to talk to a professional such as Ms. McIntyre, so that you are better informed. She can be contacted at 321-259-7880.

The second item I want to discuss is a senior endowment to benefit all in Brevard County. I remain committed to such financial assistance program and so do several people who have sent checks to support it. We are now working to develop a legal instrument to manage the program. Once we have everything arranged, we will post it online so that all may see how we will manage the money and use future gains to assist those in need. I also told you we would give you a bi-monthly update on the status of the endowment, shown below the title of my column. Hopefully one day soon, we will be able to publish its achievement as well.

I remind all that this column reflects the work of many nonprofits including Helping Seniors of Brevard. We depend

on your financial support to make our programs happen. One method of support is our annual car raffle, which will be held April 27 at the American Muscle Car Museum. Tickets can be obtained by calling 321-473-770, going to any Boniface Hiers dealership, or by going to Helpingseniorscaraffle.com.

This column will one day be written by someone other than me, but when I turn it over to another, I would like to have what we envision as something of worth to seniors solidly in place. To do that we need your support. Together we can put something good in place and what we accomplish will always be reported to you.

Joe Steckler is president of Helping Seniors of Brevard, a nonprofit organization designed to advocate, educate, and fundraise on behalf of Brevard's senior citizens. Contact the group at info@helpingseniorsofbrevard.org or call (321) 473-7770.

Out

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Henegar Center, 625 E. New Haven Ave., Melbourne. Shows are at 8 p.m. Fridays and Saturdays and 2 p.m. Sundays. For ticket information, call 321-723-8698 or go to henegar.org.

Thursday, April 11

• **The Music of Cream:** Fifty years since their earth-shaking debut album, the bloodlines of Cream will perform at 8 p.m. Thursday, April 11, at the Maxwell C. King Center for the Performing Arts, 3865 N. Wickham Road, Melbourne. After their successful inaugural Music of Cream 50th Anniversary Tour in Australia and New Zealand in 2017, Kofi Baker (son of Ginger) and Malcolm Bruce (son of Jack) unite with Will Johns (Eric's Nephew and son of Zeppelin/ Stones/

Hendrix engineer Andy) to unleash the lightning that electrified a generation in an extensive World Tour. Tickets start at \$48. Children's tickets start at \$26.75. For more information, call 321-242-2219 or go to www.kingcenter.com.

Saturday, April 13

• **Chowder Cook-off:** The City of Cape Canaveral will be hosting its annual Founders Day Spring Festival on Saturday,

April 13th from 10:00 am to 2:00 pm at Manatee Sanctuary Park, located at 701 Thurm Boulevard in Cape Canaveral. Prizes will be awarded for 1st, 2nd, and 3rd overall as well as top condo/HOA and Most Spaced Out Booth. Awards will be determined by People's Choice and judges of all ages are invited to participate for just \$5.00 per person. For more information, call (321) 868-1226.

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May 11, 2019 10am-3pm
Viera Regional Community Center
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C.C.

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