



# NeighborWorks® HomeOwnership Center

*Dedicated to the Revitalization and Growth of Neighborhoods*

## 2010 Annual Report



Bringing You Home

HomeBuyer Education Credit

Counseling

Mortgage Referral

# BOARD OF DIRECTORS

JULY 1, 2009 - JUNE 30, 2010

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*Resident*

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*Business*

Shelly Betrus

*Resident*

Roy Duhart

*Resident*

Mary Grant

*Resident*

Brian Karst

*Business*

Phillip Montana

*Government/Resident*

Robert Ohmann

*Business*

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*Government*

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# STAFF

## **Chief Executive Officer**

Janice A. Forte

## **Director of HomeOwnership Services**

George Acee

## **Chief Financial Officer**

Deborah Dorsino

## **Community Coordinator**

Craig Grant

## **Contracts Coordinators**

David Grosse

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## **Development Manager**

Judith A. Goldstone

## **HomeOwnership Coordinators**

Wendy Clarke

Gregory J. Dziwis, Esq.

Julie Jalowiec

Rose Marie Roberts

## **Grant Coordinator**

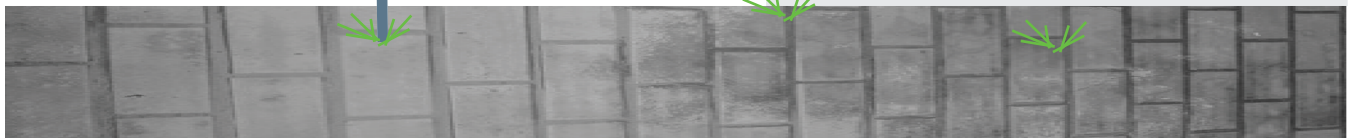
Helen M. Madden

## **Services Coordinator**

Victoria Steele

## **Our Mission:**

**The revitalization and  
growth of neighborhoods.**



*A MESSAGE FROM THE  
PRESIDENT OF THE BOARD OF DIRECTORS  
& HOC'S CHIEF EXECUTIVE OFFICER*



The Board and staff of the UNHS NeighborWorks® HomeOwnership Center (HOC) work very hard to deliver quality programs and services to the residents of Oneida, Herkimer and Madison counties. This dedication to excellence has earned the highest rating from NeighborWorks® America – **Exemplary**. The program review process at NeighborWorks® America requires exceptional standards and we have met and exceeded them!

The HOC is rated #13 out of 240 NeighborWorks® America chartered organizations nationally in home improvement loans facilitating nearly 75 newly renovated homes. We ranked #2 in Community Building and Organizing services, which are known locally as our Block Association activity.

One key to our success is strong business planning. The process starts with a Board/Staff strategic planning retreat to build on our strengths. In the fall of 2009, we did just that and identified a new strategy: a Green Training Center.

For many years, we have prided ourselves as an organization that provides very strong educational programs including Home Buyer Education, Financial Literacy, HECM (reverse mortgage) Counseling, Mortgage Check-up, Default/Foreclosure Counseling, Insurance Education, Community Empowerment and various seminars on maintaining your home. To build on this healthy educational foundation, we feel very strongly that we are well positioned to provide green training and technology to our community, as well. This training will offer programs for residents, businesses, and individuals who may need "green" certifications.

As we provide additional training to our staff and board members on green technology, we are continuing our research and development of the Green Training Center as a future community asset. The possibilities are endless as we continue to service customers with creative new programs.

  
Morris Pearson  
President

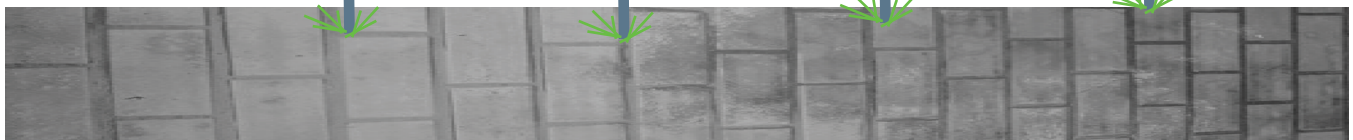
  
Janice A. Forte  
CEO

**Bringing  
You Home**

**in  
Oneida**

**Herkimer  
and**

**Madison  
Counties**



# HOME BUYER EDUCATION HOMEOWNER OF THE YEAR

**A**driana Ramirez is an inspiration to everyone she meets. A valiant fighter who beat the odds, her commitment to her family and determination to give them a good life is awe inspiring!

Adriana attended our HomeBuyer Education class in January 2008 to learn about the home buying process and needed assistance repairing her credit. She was referred to The HOC by The City of Utica's Section 8 to Homeownership program. "Adriana was a great candidate for this program and was eager to get started," said Julie Jalowiec, homeownership coordinator. Adriana, a hard-working, single parent of two, was determined to buy a home for her family.

When Adriana completed the class, she immediately followed up with individual counseling. She got to work paying off debt and then closely monitoring her credit report for the next 10 months to make sure there were no derogatory items. In the meantime, Julie assisted Adriana in signing

up for the First Home Club with one of our banking partners. Through this program Adriana diligently contributed to a matched savings plan.

This four-to-one match helped set her up with a generous down payment and closing cost assistance grant.

Sixteen months after completing HomeBuyer

Education, Adriana closed on her house. She is also the first graduate of the NYS DHCR Section 8 to HomeOwnership Program. "Adriana worked extremely hard to achieve her dream of homeownership," said Janice Forte, CEO of the HomeOwnership Center, "which is why she is our HomeOwner of the Year."



**221**  
individuals took  
HomeBuyer Education  
& Financial Literacy  
classes

**100**  
residences  
received home  
improvements



## FORECLOSURE PREVENTION

**M**y wife and I both had good jobs and were able to pay our mortgage, other expenses, and care for our two children with disabilities. We were even able to put a little money away each month.

Suddenly our world fell apart!

My wife was diagnosed with cancer and the treatments made her so sick she could not work. Between monthly bills and my wife's medical expenses we went through our savings and fell behind on the mortgage.

The bank was unwilling to help and threatened to take our home. A friend saw HOC's commercial on TV and suggested I call them. I thank him every time I see him!



We met with an HOC certified counselor immediately. She was very knowledgeable and called our bank while we were there. She negotiated a tentative agreement for us with a lower interest rate and a monthly payment we could afford through the Federal HAMP program. Our counselor faxed the paperwork to the company, explained everything to us, and later made sure the final agreement was correct. A huge weight had been lifted off our shoulders.

The HomeOwnership Center helped us save our home at no cost to us!!

## COMMUNITY ORGANIZING

**Y**ou've probably read about all of the problems at Kennedy Plaza apartments in Utica. It has been a nightmare for everyone living there. Many of the tenants complained to the building managers about leaks, bugs, repairs, the lack of security, etc., etc. We got lip service but that was all!

A group of us got together and decided it was time to approach these problems as a group. The HomeOwnership Center helped us do that with the assistance of their Community Coordinator. He guided us on the best way to approach our issues and make a real difference. We reached out to our City Councilmen, Frank Vescera & Jim Zecca, and then contacted Assemblywoman RoAnn Destito to assist us. With their help things finally started happening!

There soon will be a new management company taking over Kennedy Plaza and the quality of life is starting to improve. The tenants association will continue to meet as a way to focus attention on any future needs and to work cooperatively with fellow tenants, local authorities and the new owners to assure that our buildings are clean and safe.

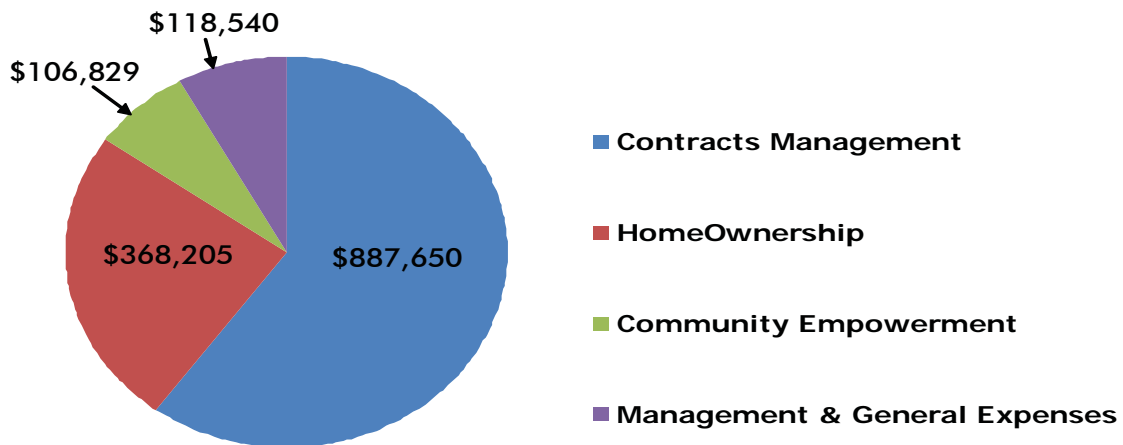
The help and support of the HomeOwnership Center made all the difference - they taught us how to work together effectively. **Thank you!**

**338**  
homeowners received  
foreclosure prevention  
counseling

**323**  
people received  
other counseling  
services

# WHERE THE MONEY GOES

July 1, 2009 - June 30, 2010



## EMERGENCY HOME REPAIRS

I've been a widow for many years and live on my husband's Social Security. I have not been able to keep up the maintenance of my home and was afraid I'd be forced to move.

A friend told me about The HomeOwnership Center, so I gave them a call. The receptionist was very patient as I tried to explain why I called. The next day a packet of information came in the mail for their Senior Assistance For Emergencies program.

A nice young man came to inspect my home. He showed me where the foundation was crumbling



and my home was close to collapsing. The electrical wiring and plumbing were very old and needed to be replaced. He also found asbestos in the basement - I had no idea!

When my application was accepted the staff went to work getting bids to repair my home. Once the work started they made sure everything was done correctly and that I was happy. I felt very safe with them and grateful that I didn't have to manage this all myself.

My home is once again safe for me to live in.

**Thank you HomeOwnership Center!**

*Mrs. G*

**Unlock the Door to  
your future!**



# OUR DONORS

Received July 1, 2009 - June 30, 2010

## Community Pillars

Adirondack Bank  
Bank of America Charitable  
Foundation, Inc.  
Bank of Utica Foundation  
City of Rome  
Community Foundation of  
Herkimer and Oneida Counties  
First Niagara  
First Source Federal Credit  
HSBC Bank USA, N.A.  
M & T Charitable Foundation  
NBT Bancorp  
NeighborWorks® America  
Rome Savings Bank Foundation  
SONYMA

## Community Developers

Janice Forte

## Community Leaders

George Acee  
Debbie Dorsino

## Community Builders

Arlott Office Products  
Dave Grosse  
Gustafson & Company, CPAs  
Helen Madden  
James B. McEvoy  
National Grid  
Oneida Savings Bank  
Rose Marie Roberts  
Rome Savings Bank  
WRH Consulting Group, Inc.

In Honor of the Marriage of:  
*Jennie Goldstone &  
Dennis Danforth*  
by Judith Goldstone

In Memory of:

*Edward Hanna*  
by Ellen E. Hanna  
by James A. Zecca

In Memory of:

*Bea & Vic DeStantis*  
by Lucretia Hunt

In Memory of:

Gary Hamilton  
by Octagon Engineering  
by Robert E. Rice, Jr.

## Community Advocates

Nancy C. Agen  
Anonymous  
Albert and Karen Casab  
Frank Gerace  
Julie Jalowiec  
Phillip Montana  
Frank E. Przybycien  
Mary Rabbia  
Kelly Walters

In Memory of:

*Dr. Ronald Goldstone*  
by Sherry Goldstone

In Memory of:

*Gary Hamilton*  
by Michael Brown

## Community Supporters

Shelly Betrus  
Mr. and Mrs. Norman W. Burch  
Roy Duhart  
Gregory Dziwis  
GoodSearch  
Craig Grant  
Mr. and Mrs. Robert Ohmann  
Richard Ostler

Philip and Betty Pearle  
Rose Starer  
Victoria Steele  
Kurt Wiehenstroer

In Honor of:

The HOC's 30th Anniversary  
by Anonymous

## Government

City of Rome  
• Senior Assistance for Emergencies  
NYS Div. of Housing & Community  
Renewal  
NYS Energy Research & Development  
Authority  
New York State Governor's Office for  
Small Cities  
• Herkimer County  
• Oneida County

## Gifts-in-Kind

Adirondack Bank  
Spectrum Paint & Decorating Center  
The Sherwin-Williams Company  
Urbanik's Paint & Wallcovering

## Matching Gifts

The Prudential Foundation

**We have made every effort to  
assure the accuracy of this list.  
If a mistake has been made  
please notify us and accept  
our sincere apologies.**

5200  
participated in neighborhood  
groups or HOC sponsored  
events

FIND US ON:



Tel. 315.724.4197 Fax. 315.724.1415  
NYS TDD Relay 800.622.1220  
e-mail: [home@unhs.org](mailto:home@unhs.org)  
[www.unhs.org](http://www.unhs.org)

Office Hours:  
Monday – Thursday: 8:00 AM – 4:30 PM



BRINGING YOU HOME!

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HomeOwnership Center  
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Utica, NY 13501

