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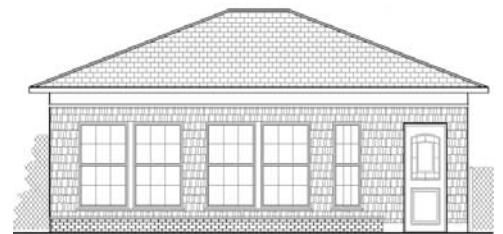
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HomeOwnership Center Expanding



HOC's current garage



Future HOC Expansion
 Design by Octagon Engineering

In late 2009, the Board and staff of The HomeOwnership Center identified the need for a broader range of educational products to empower residents. The new programs will be a natural progression of courses already being provided for Home Buyer Education, Financial Literacy Education, Mortgage Check-up, Home Maintenance and Foreclosure Prevention.

To meet the expanding educational needs of the community, it was quickly determined that additional office space was also needed.

It was decided to repurpose the HOC's garage for this extra space. More than 900 square feet of office space will soon be created.

With this added space, the HomeOwnership Center will be able to provide a wider variety of educational programs and workshops including numerous Green Training courses, Home Maintenance and Insurance Seminars, and Diversity and Empowerment Training.

The garage will receive a "green" renovation and rehabilitation. The space will be equipped with state-of-the-art technology for enhanced presentations and classes.

"With this additional office space," said Janice Forte, CEO, "we can continue to serve the community with auxiliary professional services needed to maintain our commitment of education first within our neighborhoods."

A Grand Opening celebration will be held this fall.

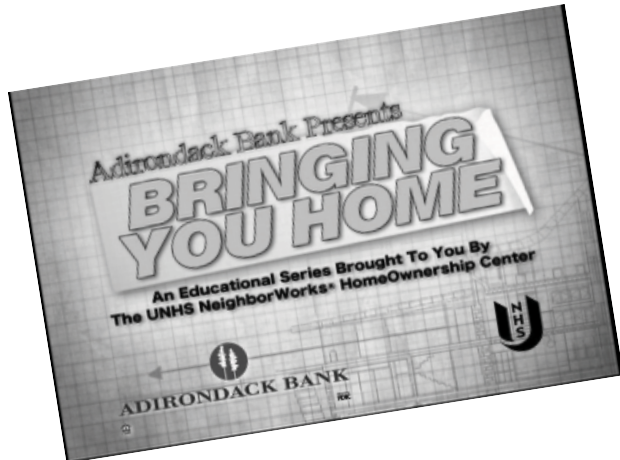
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 724-4197**



Series Educates Public on HomeOwnership

by Julie Jalowiec

For the second consecutive year, The HomeOwnership Center is *Bringing You Home* once a month on "CNY's Open House." *Bringing You Home* is an educational segment featured on "CNY's Open House," a weekly local television show that features home improvement projects, real estate and more from the area's best local businesses.

These three- to five-minute segments educate consumers on a variety of topics related to homeownership, including money management, credit, lending, insurance and home improvement.

"The Bringing You Home segments on CNY's Open House are a perfect example of our philosophy to provide education first," says Janice Forte, CEO of The HomeOwnership Center. "Whether those watching are thinking about purchasing a home, are new homeowners or have owned one for years, each topic brings a wealth of information."

Bringing You Home is a 12-part series on "CNY Open House," brought to you by UNHS NeighborWorks® HomeOwnership Center, sponsored by Adirondack Bank and produced by CNY Open House.

All of the segments can be found on the HOC's YouTube and Facebook sites at <http://www.youtube.com/user/unhs1979> and <http://www.facebook.com/thehomeownershipcenter>.

Future segments to watch for include Avoiding Credit Traps and Loan Scams, Climbing Out of Debt and How to Read Your Credit Report.

Julie Jalowiec is a HomeOwnership Coordinator for The HomeOwnership Center and has worked at the HOC for 5 years. She is certified in Full Cycle Lending, HomeOwnership & Post-Purchase Counseling and Education, & Reverse Mortgage Counseling.

National NeighborWorks® Week

June 4th - June 10th

Working Together for Strong Communities

Saturday, June 4th

Paint Your Heart Out

The HOC will distribute free paint to Block Association & Community Garden members, as well as HOC customers. To receive paint residents must agree to use it on the outside of their homes on Saturday, June 4th.



NeighborWorks® Plants

We will be celebrating Utica's first Community Garden founded by HOC in 1990.

Sunday, June 5th

Graffiti Busters

Young volunteers from the community will use paint donated by local vendors to cover unwanted graffiti on buildings and public areas.

Avoid Credit Traps & Scams

Watch "CNY Open House" on TV for a segment sponsored by Adirondack Bank on avoiding loan scams & credit traps.

Monday, June 6th

HomeOwner of the Year

The 2011 HomeOwner of the Year will be announced with a ribbon cutting and press conference at the winner's home.



FORECLOSURE Prevention: The Real Story

an interview with Rose Marie Roberts

Rose Marie Roberts has been a HomeOwnership Coordinator at The HomeOwnership Center for 3 years. She is certified in Full Cycle Lending, HomeOwnership & Post-Purchase Counseling and Education, Reverse Mortgage Counseling, and Foreclosure Intervention & Default Counseling.

Rose is the HOC's lead foreclosure/default counselor. Local courts hearing these cases often postpone proceedings and send a homeowner to her for assistance.

Corner Stone: How many foreclosure cases have you seen?

Rose Roberts: We have opened up almost 400 cases in the past three years. An average of 500 homeowners in Oneida, Herkimer and Madison Counties receive pre-foreclosure notices every month.

CS: What is a pre-foreclosure notice?

RR: New York State requires lenders to send a warning notice that a homeowner is in danger of losing their home if they are 30, 60 or 90 days past due.

CS: Is there a typical profile of a homeowner in foreclosure?

RR: No. We see folks ranging in age from their early 30s to over 60. They are from varied educational backgrounds and income levels. It's not one group of people and it's not in one region. We see people from every neighborhood, city and suburb in the three counties we serve.

CS: What are the reasons homeowners are falling behind?

RR: The most common reasons are loss of income due to layoffs or a reduction in pay, major medical expenses and loss of income due to divorce or the death of a spouse.



CS: The media has talked about deceptive practices and other nasty lending tactics. Do you see these kinds of loans in default?

RR: In our community, mortgage delinquency is not usually caused by predatory or sub-prime loans, but rather our homeowners are getting hammered by economic conditions. Many lost good paying jobs and are now trying to manage on a much lower salary.

CS: How long does it take to see results once a homeowner consults with you?

RR: The process can take up to 18 months to obtain a favorable repayment plan or modification.

CS: Why does it take so long?

RR: Often there are six to eight settlement conferences with the lender or the paperwork needs to be re-submitted numerous times.

CS: What kinds of modifications are made to the loan to make it more affordable?

RR: Many modifications come with a lower interest rate, but the loan may also be extended from 30 to 40 years. The arrears, or default amount, are added to the loan balance. Whatever the final agreement, the homeowner is delighted to save their home and have an affordable payment.

CS: How do you deal with such a high-stress work load?

RR: An extremely high success rate certainly helps! When a homeowner tells me how grateful they are for my assistance, and that they would not have saved their home without our help, it makes it all worthwhile.



Dear Rose - thank you so much for your understanding and help. Without you I would have lost my home!

JR

Impressive numbers:

- ✓ 37% of cases have been resolved
- ✓ 84% of resolved cases were successfully saved
- ✓ Only 4% resulted in short sale or foreclosure
- ✓ The remaining 63% of unresolved cases are in negotiation with the lender

HomeBuyer Education and Post-Purchase Class Schedule

The HOC offers weeknight classes (two consecutive Tuesdays and Wednesdays) and weekend classes (one Saturday). Each course is a total of 8 hours. Call 724-4197, or go to www.unhs.org, for further information.

Month	Tuesdays & Wednesdays 5-7 P.M. (2 consecutive weeks)	Saturdays 9 A.M. - 5 P.M. (45 min. lunch on your own)
June	6/7, 8, 14 & 15	6/11
July	7/12, 13, 19 & 19	7/9
August	8/16, 17, 23 & 24	8/6
September	9/13, 14, 20 & 21	9/10

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UNHS NeighborWorks® HomeOwnership Center is a 501(c)(3) non-profit corporation. Donations are tax-deductible to the full extent the law allows.

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