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## Assemblywoman Destito Announces Award to UNHS

Assemblywoman RoAnn M. Destito (D-Rome) announced that the UNHS NeighborWorks® HomeOwnership Center has been awarded \$170,000 from the New York State Division of Housing and Community Renewal (DHCR) to help area homeowners in danger of foreclosure.

“The Subprime Mortgage Foreclosure Prevention Services Program will provide counseling and legal services for homeowners who may have entered into a subprime mortgage and are now in danger of losing their home,” Destito said. “This grant will give The HomeOwnership Center the ability to expand financial counseling, mediation services, and legal representation to borrowers in the area who may have been the victims of predatory lending practices.”

Destito says the program will also provide funding to assist housing counselors, mediators, or attorneys who are helping subprime mortgage borrowers keep their homes by providing credit counseling or homeownership assistance training programs.



“There are homeowners who may be in a subprime or predatory loan and not understand the implications,” said Janice Forte, executive director of the HomeOwnership Center. “Foreclosure prevention and predatory lending education are a continual and integral part of our current services. This grant award not only allows us to expand our services, but also gives us the opportunity to partner with the Legal Aid Society to assist customers in need of legal services.”

\$25 million has been included in the 2008-2009 New York State budget for the program, which is being administered by DHCR, and the New York State Housing Trust Fund Corporation.

“This grant will provide homeowners who are facing foreclosure with guidance and information that hopefully will prevent them from losing their homes, and it also will fund programs to provide potential homebuyers with the information they need to avoid being taken in by subprime mortgage offers,” Destito said.

### Did you know....

The national personal savings rate is ZERO! That means most Americans are living paycheck-to-paycheck.

To learn how to save and manage your money better, sign-up for one of The HOC's Financial Literacy classes.

For more information call: 724-4197

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## 2008 Urban Mural Initiative Combating Graffiti in Our Community

Graffiti, or “tagging” as it is commonly referred to on the street, is the etching, painting, covering or otherwise placing of a mark on public or private property. It is often used by gangs to mark their territory and send warnings to rival gangs. The graffiti can also be random markings by individuals. Regardless, it is always illegal unless solicited by the owner of the property.

This past October a group of community volunteers partnered with The HomeOwnership Center, teenagers from the Youth Construction Initiative Program at Proctor High



Volunteers paint over graffiti.

School and the Young Scholars Program to clean-up graffiti in Cornhill. The group got an early start for “Make a Difference Day” by endeavoring to guide youth into socially acceptable forms of artistic expression. “This project has created an opportunity for learning and artistic expression for area youth, as well as helping to clean and beautify our inner city neighborhoods,” said Craig Grant, HOC community coordinator.

Several local artists have created designs for the mural. The project is expected to be completed in 2009.

### Customer's Corner

07/21/2008

TO: UTICA NEIGHBORHOOD HOUSING SERVICES, INC.

THANK YOU ALL VERY MUCH, for making it possible to bring our house up to date, something that we could never afford. Because of all the work that was done on our home we now have an excellent chance that we will be able to keep our home and not lose it as many seniors do.

VICTORIA, you were the one that got us started. You sent us the forms, answered our questions on several occasions, and always did so in a professional yet friendly manner. For all this we thank you very much.

GARY, you were the engine that made everything happen. You came to our house on many occasions, handled all the day to day paperwork, saw to it that bids on the work went out and were processed correctly, and coordinated everything. A huge task, considering you were doing many other clients at the same time. Your work was all done very professionally, and a very special THANK YOU goes out to you.

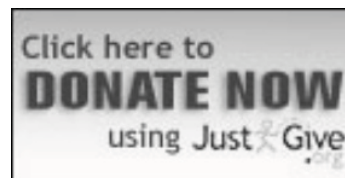
JULIE, we only met you on one occasion, but it was a positive one. You had prepared tons of paperwork for us to sign, explained each sheet, and answered all our questions regarding the loan. A lot of work went into what you did, and for that we THANK YOU very much.

My wife and I would also like to say thank you to anyone else that is part of your team that we didn't get a chance to meet.

Again, we say Thank You very much,  
Mr. & Mrs. M

### Donate On-Line It's Safe & Easy

If you prefer the convenience of the internet you can make donations to The HOC on our website - [www.unhs.org](http://www.unhs.org) - where you will find a “Donate” button on every page.



Selecting the “Donate” button will take you to a secure site where your personal information will be safe. You don't need to use a check or hunt for an envelope and you will save money on postage!

Remember--100 percent of your donation stays right here in our community and over 90 cents of every dollar we raise goes directly to program support.

Have questions? Call our Development Manager, Judi Goldstone, at 724-4197 x-233.

## Thank You to Our Donors

Gifts received July 1, 2008 - December 31, 2008

### Annual Fund

George Acee  
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### In Honor of:

*Renna and Harold Goldstone*  
 by Judith Goldstone  
*Janice Forte*  
 by Darby O'Brien & Kevin Marken

### In Memory of:

*George, Hester, Nancy & Julius Duhart*  
 by Roy Duhart  
*Ronald J. Goldstone*  
 by Sherry Goldstone

### In Memory of:

*Vic and Bea DeSantis*  
 by Lucretia D. Hunt x2  
*Gary Hamilton*  
 by Robert E. Rice, Jr.  
*Concetta Zecca*  
 by James A. Zecca  
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 Community Renewal  
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 Small Cities  
 • Oneida County

## WARNING!

### Danger may Lurk in the Fine Print of Your Mortgage Documents Protect Yourself with a Mortgage Check-Up

The UNHS NeighborWorks® HomeOwnership Center (HOC) is urging homeowners to make an appointment with their certified housing professionals to review the fine print in their mortgages.

“Mortgage documents are signed on a day when the new homeowner is excited and only thinking about getting the keys to their new home,” says Janice Forte, executive director of The HOC. “It is crucial that homeowners know exactly what their mortgage agreements contain and we are here to help explain that to them.”

The housing counselors review mortgage documents on a regular basis as part of The HOC’s post-purchase programs. They also work with lenders to negotiate workouts for homeowners facing late payments or even foreclosure.

Julie Howarth, a foreclosure-intervention specialist at The HOC, says “I have seen an increase in the number of predatory loans and the homeowners coming in for help are surprised to learn about certain features of their mortgages they didn’t know existed. Every homeowner should think about their mortgage loan in terms of preventive care; just like you would go to the

doctor with symptoms of an illness before it gets worse.”

Early action is most important when a homeowner is facing the inability to make a payment.

“Finding a potential problem before trouble hits is key. As long as the credit is still in-tact, refinancing can be an option,” Howarth says. “However, once you miss a mortgage payment, your credit score takes a hit and most lenders will be less willing to offer you financing.”

More assistance may become available to homeowners through new housing bills, but homeowners will still need to negotiate with their lenders. “If talking to your lender about mortgage terms is intimidating or overwhelming, that’s where we come in,” Howarth says. “Having someone on your side in this process can be very reassuring.” Call 724-4197 today!



## HomeBuyer Education and Financial Literacy Class Schedules

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](http://www.unhs.org), for further information.

Month	Tuesdays & Wednesdays 5-7 P.M. (2 consecutive weeks)	Saturdays 9 A.M. - 5 P.M. (One hour lunch on your own)
February	Module 1: 3rd & 4th Module 2: 10th & 11th	Module 1 & 2: 21st
March	Module 1: 3rd & 4th Module 2: 10th & 11th	Module 1 & 2: 21st
April	Module 1: 3/31 & 4/1 Module 2: 7th & 8th	Module 1 & 2: 4th
May	Module 1: 5th & 6th Module 2: 12th & 13th	Module 1 & 2: 9th



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### Yes! I want to support The HOC.

Enclosed is a check for: \$ \_\_\_\_\_ and/or

I am pledging \$ \_\_\_\_\_ for 200 \_\_\_\_\_

Please bill me quarterly \_\_\_\_\_ other \_\_\_\_\_

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Phone: (H) \_\_\_\_\_ (W) \_\_\_\_\_

e-mail: \_\_\_\_\_

Please make checks payable to: UNHS

Please e-mail newsletters & annual reports to me.

I would like my gift to be anonymous.

My company has a matching gifts program. The form is enclosed.

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

#### Gift Societies

##### Community:

**Pillar \$1000+**

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