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- Morris Pearson - President
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- William S. Calli, Jr. Esq.
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 Evon Ervin
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 Phillip Montana
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2011 HomeOwners of the Year

Savoen (Jack) Houn, originally from Cambodia, came to the Utica area back in 1986 and purchased his first home on Genesee Street in Utica about 10 years ago. As a homeowner in Central New York, Houn and his growing family quickly realized that their home could use some energy-efficient upgrades and a local contractor referred them to The HomeOwnership Center.

"The HomeOwnership Center was easy to work with and had a good product," Houn says. "We were more confident the work was being done well and felt more secure because someone from The HomeOwnership Center was supervising the job."

Each year, staff at The HomeOwnership Center selects an individual or family to honor for their hard work and perseverance in either achieving or maintaining their dream of homeownership.



The Houns & Janice Forte, HOC's CEO

Turn \$1 into \$5 for your 1st Home

Many first-time homebuyers are having a tough time purchasing a home because lenders now require more cash going into the transaction. For instance, someone buying a \$100,000 home is going to need roughly \$10,000 for down payment and closing costs!

The **First Home Club** can get you there more quickly than saving on your own. This matched-savings program puts **\$4** in the bank for **every \$1** you save.

Savings out of pocket	\$1880
First Home Club grant	+ \$7500
Total	\$9300

Savings plans range from 10 to 24 months.

To learn more, please contact The HomeOwnership Center at 724-4197.

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Did you know...

A homeowner's net worth is 45.9% times that of a renter's?

We can help you become a homeowner!
 Call The HomeOwnership Center
 724-4197

NeighborWorks Week 2011



Marron McLeod enjoys the Community Garden's new roto-tiller



Neighbors plant in the Community Garden



Resident painting her house during Paint Your Heart Out Day



Block association members pick out free paint to spruce up their homes

Welcome HOC's New Board Members

The UNHS NeighborWorks® HomeOwnership Center is proud to announce the addition of new board members to the Board of Directors for the 2011-2012 year.

Evon Ervin lives in the Cornhill section of Utica and currently sits on the Utica School Board.

William S. Calli, Jr., Esq. is a local attorney with the law firm of Calli, Calli & Cully.

Steven J. Hartnett is the Senior Vice President – Chief Credit Officer for Adirondack Bank.

High Praise

*"Thank you for your assistance with this matter and your continued assistance to borrowers. It is because of you that this borrower was able to get modified. Congratulations to you and the borrower." **

IndyMac Mortgage Services

*This family tried twice on their own to get a loan modification.

HOC Donors

January 1, 2011 - June 30, 2011

Community Pillars

Adirondack Bank
Bank of America Charitable Foundation, Inc.
First Niagara
KeyBank Foundation
M & T Charitable Foundation
Rome Savings Bank Foundation

Community Leaders

Gustafson & Company, CPAs
Steven Hartnett
Utica First Insurance Co.

Community Builder

Phillip Montana
Robert Ohmann
Morris Pearson
Frank E. Przybycien
Rose Starer
Kelly Walters

In Honor of:

The HOC Staff
by Darby O'Brien

Community Builder, con't.

In Memory of:
Bea & Vic DeSantis
by Lucretia Hunt

In Memory of:
Maryjane Eisnor
by Deborah Rhode
Eisnor Insurance Agency

Community Advocate

Sabur Abdul-Salaam
Mary Rabbia

In Memory of:
Mayor Edward Hanna
by James A. Zecca

Community Supporters

Albert and Karen Casab
Roy Duhart
Ann S. Simiele

Government

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

Gifts-in-Kind

Paint Your Heart Out
Spectrum Paint & Decorating
The Sherwin-Williams Co.
Urbanik's Paint & Wallpaper

Garage Morphing Quickly

Construction is moving along on the HOC's Green Training Center. We'll celebrate 2012 with new space for training and meetings.



New floor ✓



Planter ✓



New Walls ✓



New Parking Lot ✓

We need YOU!



Have you thought about donating to the HomeOwnership Center but...

You don't think of it when you're writing checks?

You feel bad that you can't afford a large donation?

You do everything on-line?

We have an easy way to help you!

Go to our Website: www.unhs.org

...you'll see a "Donate" button on every page

...you can quickly & securely set-up an automatic, monthly donation to HOC

The monthly amount you donate is not important

...just \$10 a month is \$120 a year!

Be our partner & help us revitalize our community

PLEASE BECOME A MONTHLY DONOR TODAY

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 and registration forms.

Month	Tuesdays & Wednesdays 5-7 P.M. (2 consecutive weeks)	Saturdays 9 A.M. - 5 P.M. (45 min. lunch on your own)
January 2012	1/10, 11, 17 & 18	1/7
February	2/7, 8, 14 & 15	2/11
March	3/13, 14, 20 & 21	3/10
April	4/10, 11, 17 & 18	4/14

Bringing You Home!

Non-Profit
US Postage Paid
Permit #18
Utica, NY

Neighborhood Works®
HomeOwnership Center
1611 Genesee Street, Utica, NY 13501



Yes! I want to support The HOC.

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

I am pledging \$ _____ for 201 _____

Please bill me quarterly _____ other _____

Name: _____

Address: _____

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

Gift Societies

Community:

Pillar	\$1000+
Developer	\$500-\$999
Leader	\$250-\$499
Builder	\$100-\$249
Advocate	\$50-\$99
Supporter	\$10-\$49

This gift is in honor/memory of:
(please indicate which)

Please acknowledge my tribute to:
(Gift amount will not be included)

Name: _____

Address: _____
