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HOC Receives \$1.2 million Grant DHCR Funding for Oneida & Herkimer County



UNHS NeighborWorks® HomeOwnership Center was awarded \$600,000 for Oneida County and \$600,000 for Herkimer County (outside the cities of Utica & Rome).

NYS Governor David A. Paterson said, "These grants will make a difference in urban and rural communities across New York. Neighborhood by neighborhood, block by block, the Community Development Block Grant...programs will further local development so that our communities thrive. Rehabilitating and renovating housing for

working families will provide much-needed investment and make New York a better place to live, work and raise a family."

"Our partnership with Oneida and Herkimer Counties began in 2002," said Janice Forte, executive director of the HOC. "Since that time it has grown with nearly \$4 million in rehabilitation projects performed in the two-county area by The HomeOwnership Center," Forte added. "More than 150 families have received services through the New York State Division of Housing and Community Renewal. These dollars are securing our neighborhoods by providing safe housing."

For more information on this program please call HOC at 315-724-4197.

We have a New Partner - Adirondack Bank

The HOC is proud to welcome Adirondack Bank as our newest financial partner.

From the beginning, Adirondack Bank has been committed to the communities they serve. This commitment is reflected in their personalized customer service, as well as their involvement in civic activities and support of local non-profits.

Gary W. Kavney, the President/CEO of Adirondack Bank, said, "Adirondack Bank is proud to be partnering with the UNHS NeighborWorks® Homeownership Center. Since 1979, The HomeOwnership Center has assisted people in purchasing homes through education and mediation, created block associations, and stimulated the economies of Oneida, Herkimer, and Madison Counties. We are excited to be able to help them."

In just the few months Adirondack Bank has been working with us, they have taken the role of "partner" to new levels. The Bank purchased a page in the Home Builders Association's coupon booklet offering discounted HomeBuyer Education Classes at The HOC, and they are also sponsoring the monthly appearance of The HOC in a feature segment on *CNY Open House* in 2010.

We look forward to a long and mutually prosperous partnership with Adirondack Bank.



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Do you know...

- how to avoid credit traps & scams?
- what 5 questions to ask a loan officer?
- what the 7 common credit myths are?

Watch for The HOC on WKTV's *CNY Open House* starting Jan. 2010 for the answers!

A Day in the Life of a Pre-Purchase Customer...



When potential homebuyers call The HomeOwnership Center in today's housing market, they are seeking help. Where do they start? Is it even possible to get a mortgage nowadays?

All customers are first directed to take HomeBuyer Education, which qualifies them to go on to counseling at the HOC and affords them the opportunity to work with our local housing partners. The HOC's HomeBuyer Education class is a nationally accredited course that satisfies a pre-purchase education requirement for lenders offering special mortgage products to first-time homebuyers as well.

"HomeBuyer Education lays the groundwork," says Julie Howarth, homeownership coordinator at the HOC. "It's basically mortgage boot camp."

Once they graduate from HomeBuyer Education, customers can meet with Howarth for further, individualized counseling. "Some people may take enough away from HBE to proceed on their own, while others need assistance creating a budget and developing a plan of action to become mortgage-ready," Howarth says.

In today's market, many first-time



homebuyers are finding they need to build up their credit scores before moving forward. "For those more long-term customers, the First Home Club is a great program to get them started," Howarth says.

The First Home Club is a matched savings program that teaches individuals how to save for homeownership. The end reward is \$4 for every \$1 they deposit – matched up to \$7,500! "So while they are saving up for their down payment and closing costs, they can continue to improve their FICO scores and start shopping for a home," Howarth adds.

During the individual appointments, customers have their credit and debt analyzed to determine their mortgage-readiness. For those who are ready to start shopping for a house and a loan, the HOC offers at least three referrals to local lenders, encouraging customers to shop for the best deal.

"Our housing partners are very involved and offer some wonderful products for first-time buyers," Howarth says. "Customers who are armed with information have a greater chance at becoming successful homeowners, and that's what we're about."

Tenants Association makes a Difference

New Management at Kennedy Plaza

The Kennedy Plaza tenants re-established their association in the summer of 2008 to address numerous concerns with the management company. The list of issues was very long and included such things as security, drugs, maintenance and repairs. Craig Grant, community coordinator for The HomeOwnership Center, and Utica Councilman Frank Vescera, worked with the tenants to present their concerns to the property management company.

Although the management representatives promised to correct numerous problems, very little was actually done. Then in early 2009, the group heard that the complex was being sold.

Immediately, Grant coordinated several meetings with the association and Councilman Vescera to plan their approach with the new owners. Once the buyer was identified, Mr. Vescera began speaking with them and others regarding the issues at Kennedy Plaza.

They also met with Assemblyperson RoAnn Destito, who personally spoke with the new owners about the problems and concerns.

Through hard work and the commitment of everyone involved, a positive solution to the issues at Kennedy Plaza came about and the tenants proved there is power in numbers.

Thank You to the following Donors for their Generosity Jan. 1, 2009 - December 31, 2009

Community Pillars

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In Honor of:

HOC's 30th Anniversary
Anonymous

Government

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NeighborWorks® America
NYS Criminal Justice INSPYRE
NYS Div. of Housing & Community Renewal
NYS Energy Research & Development Authority
NYS Governor's Office for Small Cities
• Oneida County
• Herkimer County

Matching Gifts

The Prudential Foundation

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Spectrum Paint & Decorating Center, Inc.
Urbanik's Paint & Wallcovering Co., Inc.
Wells Fargo & Company



As the national foreclosure rate reaches an all-time high of nearly 8 percent, there has also been an increase in the number of loan modification scammers trying to take money – and sometimes homes – away from borrowers.

Staff at The UNHS NeighborWorks® HomeOwnership Center, (HOC), a HUD-Certified Housing Counseling Agency offers free foreclosure intervention counseling

to homeowners of any income in Oneida, Herkimer, Madison, Otsego and Fulton Counties. The HOC is trying to educate homeowners about these scams through free Mortgage Check-Up Workshops and with the help of the local media.

“We want our communities to know that every day people are falling victim to these scam artists,” said Janice Forte, executive director of The



HOC. “It’s unfortunate when individuals and companies prey on homeowners facing foreclosure,” she added. “Instead of getting the help, direction and guidance they need, these homeowners are losing money, and sometimes even their homes.”

The HOC is part of a national effort spearheaded by NeighborWorks America.

Overall, the HOC hopes to:

- **ALERT** homeowners to scams
- **HELP** homeowners spot a scam before it's too late
- **ENCOURAGE** homeowners to report scammers to the authorities

Existing or prospective homeowners can contact us for information about free educational workshops or one-on-one confidential counseling with our certified staff. Call 315-724-4197 or visit www.unhs.org.

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, 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)
February	2/2, 3, 9 & 10	2/13
March		3/6
April	4/6, 7, 13 & 14	4/10
May		5/8

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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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