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FOR IMMEDIATE RELEASE

The HomeOwnership Center Receives Grant to Help Homeowners Avoid Falling Behind *HOC expands Mortgage Check Up and Foreclosure Prevention Services with \$116,688 grant*

May 20, 2010 (Utica, NY) – UNHS NeighborWorks® HomeOwnership Center received a \$116,688 grant from the New York State Department of Housing and Community Renewal (DHCR) to support foreclosure prevention in Central New York. The grants were made to not-for-profit housing counselors to provide outreach, education, financial counseling and legal representation to vulnerable homeowners with sub-prime mortgages.

"There are homeowners who may be in a sub-prime or predatory loan and either not know it or possibly not even know what that means for them," said Janice Forte, executive director of the HOC. "Foreclosure prevention and predatory lending education are a continual and integral part of our current services," she continued. "This grant award allows us to expand our foreclosure prevention education and services."

The awards were made through DHCR's Subprime Foreclosure Prevention Services Program, part of a comprehensive plan initiated in New York State to address the foreclosure crisis.

Governor David A. Paterson said the awards will help protect families and entire communities from the devastating effects of foreclosure. "Foreclosure affects everyone. Families suffer the loss of their homes, neighborhoods start to decline, and communities deteriorate. That's why New York State has a thorough plan in place to address the foreclosure crisis and help families keep their homes in this difficult economy. Making quality, professional housing counselors available free of charge is an important part of this effort."

All agencies awarded grants have had great success providing foreclosure prevention services and have exceeded their projected goals last year, helping many more homeowners than they had proposed in their applications for funding. The 2009-10 New York State budget appropriated nearly \$22 million to continue the State's foreclosure prevention effort started in the previous budget year. The new funds have been allocated from the Fiscal Stabilization Fund provided to the State under the American Recovery and Reinvestment Act (ARRA).

"Many people tend to believe that foreclosure affects mostly low- to moderate-income families, and that simply isn't true," Forte said. "We see diverse homeowners with various needs and incomes and are extremely happy that we will be able to reach more homeowners than ever before."

For more information about The HomeOwnership Center's Educational Workshops or confidential one-on-one counseling for existing or prospective homeowners, please call 315-724-4197 or visit www.thehomeownershipcenter.org for more information.

Chartered in 1979 by NeighborWorks America, The UNHS NeighborWorks® HomeOwnership Center has been the leader in housing initiatives for more than 30 years. Through various programs such as Home Buyer Education, Financial Literacy and Pre-purchase Counseling, the certified and trained staff at the HOC offers a multitude of services on HomeOwnership. The HOC is your one-stop shop for HomeOwnership. Serving Oneida, Herkimer and Madison counties.

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If you would like more information on this topic, or to schedule an interview, please contact Julie Jalowiec at (315) 724-4197, cell (315) 725-2982 or email Julie at jjalowiec@unhs.org