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FOR IMMEDIATE RELEASE

UNHS NeighborWorks® HomeOwnership Center Congratulates HomeOwner of the Year *First-time homebuyer Adriana Ramirez honored as HomeOwner of the Year*

June 7, 2010 (Utica, NY) – 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.

First-time homebuyer Adriana Ramirez closed on her home in May of 2009, but she still has a hard time believing that she finally has her own home for her and her family. “I still have a few boxes that I haven’t unpacked because sometimes I still can’t believe that I have my own home,” Ramirez says. “I knew when I came here 12 years ago that I wanted a better life for my children and that meant buying a home.”

Ramirez attended HomeBuyer Education at The HomeOwnership Center because she wanted to learn about the homebuying process and knew she needed assistance repairing her credit. She was referred to the HOC by JoAnn Musco, family self sufficiency coordinator at the City of Utica’s Section 8 Program. Musco knew that Ramirez was a great candidate for their Section 8 to Homeownership Program and was eager to get her started. Ramirez, a hard-working, single parent of two children, was determined to buy a home for her family.

“When I first met with Adriana, I was instantly impressed because she knew she had some bills to pay and had a plan to do so,” says Julie Jalowiec, homeownership coordinator at The HomeOwnership Center. “I gave her the tools she would need to contact her creditors and negotiate payments, which is no easy task.”

Adrianna immediately got to work -- paying off debt with her tax returns and then closely monitoring her credit report. During that time period, HOC staff assisted Adriana in signing up for the First Home Club, where she diligently contributed to a savings plan that set her up with a generous down payment and closing cost assistance grant through HSBC and the Federal Home Loan Bank.

Sixteen months after completing HomeBuyer Education and devising a plan to become mortgage-ready, Ramirez closed on her house. She is the City’s first graduate of the Section 8 to HomeOwnership Program.

Executive Director of the HomeOwnership Center Janice Forte recently presented Ramirez and her two children with a housing-warming gift to congratulate them on their success as new homeowners. “Adriana worked extremely hard to achieve her dream of homeownership and has overcome many hardships to get where she is today, which is why she is our HomeOwner of the Year,” Forte says. For more information about The HomeOwnership Center’s Educational Classes or 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, Post-Purchase Education 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.



Bottom Left: Janice A. Forte (HOC), Adriana Ramirez; Middle Row: Karla Gadley (HSBC Bank), Justin Ramirez, Mariah Ramirez; Top Row: Robert Scofield (HUD), JoAnn Musco (Section 8)

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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 or email Julie at jjalowiec@unhs.org