



NeighborWorks®
HomeOwnership Center

Dedicated to the Revitalization and Growth of Neighborhoods



2011 ANNUAL REPORT

BRINGING YOU HOME

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JULY 1, 2010 - JUNE 30, 2011

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Helen M. Madden

Services Coordinator

Victoria Steele

OUR MISSION

The rehabilitation and growth
of neighborhoods

OUR VISION

Communities in Oneida, Herkimer and Madison counties that thrive by encouraging homeownership with educated, financially responsible, empowered individuals creating safe, stable and prosperous neighborhoods.

A MESSAGE FROM THE PRESIDENT & CHIEF EXECUTIVE OFFICER

The UNHS NeighborWorks® HomeOwnership has had another great year with high quality services and high production for our customers. In addition, new and creative programs continue to develop with the support of our board and staff who always consider the tools needed to accomplish our mission of "Revitalization and Growth of Neighborhoods" in Oneida, Herkimer and Madison counties.




In August 2010, we hosted the unveiling of "The Armadillo," which was a concept suggested to the City of Utica by residents through the Block Association structure sponsored by The HomeOwnership Center. The City and UPD enthusiastically endorsed the Armadillo. Working cooperatively on the Armadillo project was extremely rewarding to UPD due to the participation and generosity of the The HomeOwnership Center, residents and local businesses that provided services and financial support for the Armadillo project. The Armadillo is now a successful public nuisance crime fighter on wheels! (See page 4)

Earlier this year the Cornhill Neighborhood Association, sponsored by The HomeOwnership Center, served as a grassroots catalyst for the Kemble Community Park Restoration project. Through persistence, collaboration and community outreach, residents secured a Utica School Board resolution to develop green space in our urban core. This project is in process.

Last year, we shared the concept of a Green Training Center. We are happy to report that the new community asset will be completed by this fall. The training center will provide programs regarding lead, asbestos and mold along with our traditional educational programs of Home Buyer Education, Financial Literacy, Home Maintenance Seminars and Mortgage check-up program.

Additionally, our performance continues to grow bringing an economic investment of over \$18M into the community in the past year!

Yes, it has been a very busy year! We have served our community for 32 years and will continue to be the catalyst for change in our neighborhoods. We live in a great community and look forward to bringing innovative programs and projects that will secure our future.


Morris Pearson
President


Janice A. Forte
CEO

HOMEOWNER SERVICES

HOMEOWNER OF THE YEAR

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

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

The Houns took advantage of the Assisted Home Performance program where half of the \$10,000 energy-efficient job scope was subsidized by a grant from the New York State Energy Research and Development Authority (NYSERDA). Energy upgrades include new furnaces, hot water heaters, new windows and doors, air sealing and insulation.



HomeOwnership Center CEO Janice Forte recently presented the Houn family with a gift to congratulate them on being chosen as the 2011 HomeOwners of the Year. "The Houns are a prime example of successful and stable homeowners who are working especially hard to maintain their home," Forte says. "It's homeowners like the Houns who improve their home and at the same time help stabilize their neighborhood."

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

Without the support of our donors, The HOC would not be able to support loan programs that offer energy efficient upgrades and emergency home repairs.

120

Homeowners had their homes repaired, made more energy efficient or safer.

EDUCATION SERVICES

The HomeOwnership Center believes that education is a vital component of successful home ownership. Because of this, every customer is required to attend one of our classes depending on their situation. The HOC offers homebuyer education, financial literacy classes, a reverse mortgage minicourse, and foreclosure prevention workshops.



This past year, over 250 people attended one or more of our classes. Eighty people then went on to purchase their first home.

Attendees of the HomeBuyer Education class are charged a nominal fee for the eight-hour course, but there are no fees for the other classes. Education enables consumers to make wise financial decisions.

We could not offer this valuable education without the generosity of our donors.

250+

Customers took one or more of our education courses.

80+

Customers became first time homeowners.

700+

Community volunteers gave 1500+ hours of their time and were responsible for several positive systemic changes.

COMMUNITY EMPOWERMENT

The Utica Police Department, in conjunction with UNHS NeighborWorks HomeOwnership Center, unveiled its new crime-fighting tool, the Armadillo. The Armadillo is a refurbished armored Brink's truck outfitted with high-tech camera surveillance that is parked in problem areas around the city.

"The idea for the Armadillo came from the Utica Area Landlord Forum chairman, John Catera, who researched a similar vehicle used in Peoria, IL, as a successful crime-fighting tool and presented the idea at an association meeting," said Janice Forte, chief executive officer of The HomeOwnership Center.

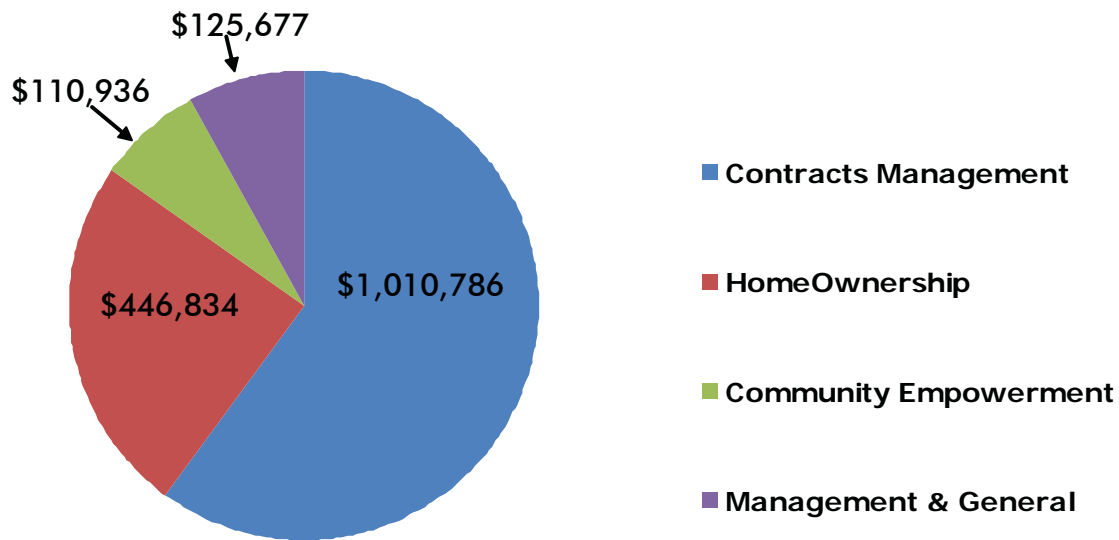
The Armadillo was enthusiastically endorsed and promoted by the Utica Police Department and Utica Councilmen James Zecca and Frank Vescera. In addition, generous donations were received from Brink's Incorporated, Anthony and Ralph Giovinazzo of Crash's Auto, Tom Johnson of PPG Industries, Mark Ford from Speedy Signs and Graphics, Assistant Professor Michael Sorrentino and the students of MVCC's Welding Club and Dr. Sandy Sorrentino of Rochester, New York. Members of the Utica Fire Department helped with mechanical work and grant funding was also acquired by the City of Utica and The HomeOwnership Center.

This was a true community effort!



WHERE THE MONEY WENT

JULY 1, 2010 - JUNE 30, 2011



Current Assets:

Cash	\$840,968
Grant & other receivables	393,609
Prepaid expenses	12,484
Loans receivable - Current portion	<u>425,933</u>
Total current assets	1,672,994

Land, Building & Equipment - Net 124,094

Other Assets:

Restricted cash	812,406
Loans receivable - Noncurrent	<u>1,480,023</u>
Total other assets	2,292,429

Total Assets \$4,089,517

Current Liabilities:

Accounts payable and accrued expenses	\$40,416
Escrow deposits payable	470,863
Deferred revenue	<u>351,534</u>
Total current liabilities	862,813

Net assets:

Unrestricted	735,688
Permanently restricted	<u>2,491,016</u>
Total net assets	3,226,704

Total Liabilities and Net Assets \$4,089,517

FINANCIAL SUPPORT

RECEIVED JULY 1, 2010 - JUNE 30, 2011

Community Pillars

Adirondack Bank
Bank of America Charitable
Foundation, Inc.
Bank of Utica Foundation
First Niagara
First Source Federal Credit
HSBC Bank USA, N.A.
KeyBank Foundation
M & T Charitable Foundation
NBT Bancorp
Rome Savings Bank Foundation

Community Developers

Janice Forte
Time Warner Cable
for Back to School Program

Community Leaders

George Acee
Gustafson & Company, CPAs
Arlott Office Products
Debbie Dorsino
Dave Grosse
Steven Hartnett
Utica First Insurance Co.

Community Builder

Wendy Clarke
Judith Goldstone
WRH Consulting Group, Inc.
Judy & Chip Hummel
Susan Korosec
Helen Madden
Joe Metacarpa
Phillip Montana
Robert Ohmann
Morris Pearson
Frank E. Przybycien
Rose Marie Roberts
Rose Starer
Kelly Walters

Community Builder, con't.

In Honor of:
The HOC Staff
by Darby O'Brien

In Memory of:
Bea & Vic DeSantis
by Lucretia Hunt

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

In Memory of:
Gary Hamilton
by Robert E. Rice, Jr.

Community Advocate

Sabur Abdul-Salaam
Sherry Goldstone
Julie Jalowiec
Mary Rabbia

In Memory of:
Gary Hamilton
by Ramona & Michael Brown

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

Community Supporters

Shelly Betrus
Joyce & Norman W. Burch
Albert and Karen Casab
Roy Duhart
Gloria Dybas
Gregory Dziwis
Craig Grant
Simona Henry
Alberta & Norman Hill
Iris & Carl Klossner

Community Supporters, con't.

Ann S. Simiele
Victoria Steele
GoodSearch by Yahoo!

In Memory of:
Mrs. Annie Bell Jones
by Mildred Harris

In Memory of:
Baum McLeod
by Marron W. McLeod

Gifts-in-Kind

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

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
Town of Vienna

We have made every effort to assure the accuracy of this list. If a mistake has been made please notify us and accept our sincere apologies.

FIND US ON:



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