



HomeOwnershipCenter

INVEST. RENEW. GROW.

1st Quarter 2015

Newsletter

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Receive up to \$7,500 towards your new home!



\$1,875 - You save...

+\$7,500 - You receive...

\$9,375 - Total towards your new home!

For each \$1 you put into a dedicated savings account, \$4 in matching funds will be granted to eligible first time home buyers.

**Up to a maximum of \$7,500*

**FOR ELIGIBILITY REQUIREMENTS AND
TO GET STARTED TODAY CALL US: 315-724-4197**

WWW.THEHOMEOWNERSHIPCENTER.ORG

UNHS HomeOwnershipCenter is now accepting applications for New York State approved Minority and/or Women's Business Enterprise (MBE/WBE).

As a 501(c)3 non-profit housing and community development organization and an affiliate of NeighborWorks America, the HomeOwnershipCenter regularly participates in publicly funded housing rehabilitation programs throughout Oneida, Herkimer, Madison, Fulton, Montgomery and Otsego Counties. Properties for rehabilitation are typically, but not exclusively one to three unit owner occupied structures. The HomeOwnershipCenter has established a goal of 13% Minority and/or Women's Business Enterprise contractor participation for 2014-2015 and qualified inquiries from potential applicants should be directed to Dave Grosse (315)724-4197. Approval of applications in no way guarantees awarding of future contracts as all programs are executed via a sealed, competitive bid process with work specifications provided on an individual housing project basis and according to US Housing and Urban Development and or/ New York State Housing and Community Renewal standards.

Examples of areas of construction expertise include but are not limited to: general construction, plumbing, heating, electrical, masonry, painting, and manufactured housing. The HomeOwnershipCenter does not discriminate against any employee, affiliate, contractor, or customer because of race, age, religion, gender, sexual orientation, national origin, or any other protected class status. Contractor applications are being accepted on an ongoing basis.

NeighborWorks®
CHARTERED MEMBER

FINANCIAL COACHING

Creating a sound financial plan, setting/achieving financial goals and making wise consumer decisions all start the process for sustainable homeownership. Our home advisors work with each customer to develop a personalized action plan. They help customers examine finances, determine goals, establish individualized savings programs and address any credit issues.

Each session involves one-on-one coaching to gain a real-life personalized relationship between coach and customer. It's then tailored to the their specific needs that are appropriate to fit the customer's targeted time-line.

GOALS

- To Focus on behavior change and skill building
- To understand issues, resolve problems, and pursue goals
- To provide information, education, and guidance to enable the customer to make decisions on their own behalf.
- To help identify and use resources to address specific needs and promote financial wellness.

KNOW THE STEPS THAT NEED TO BE TAKEN... AND TAKE THEM!



HOMEOWNER TIP... For new and existing homeowners: Surveys are essential!

Property surveys are beneficial to existing homeowners as well as those looking to buy a new home. For future and current scenarios surveys:

- Increase buyer confidence in understanding what they are paying for.
- Avoid possible disputes with neighbors.
- Allow the homeowner to know exactly what and where any new construction can be conducted.
- Provide an accurate up-to-date map of the property to avoid affecting property rights due to laws that may have changed over the years.

Community Corporate Partners



RECENT SUPPORTERS



Thank You!
We could not do all the wonderful things we do without your support!

Helping make the dream of homeownership a reality!

Join the First Home Club through the HomeOwnershipCenter

Launched in 1995 by the Federal Home Loan Bank of New York, the First Home Club (FHC) helps income qualified first-time homebuyers save towards the purchase of a new home. Along with your savings, a \$7,500 matching grant is awarded as long as the terms and conditions of the program are followed.

After taking the home buyer education class offered through the HomeOwnershipCenter, you will meet with an advisor and sign up for the FHC. For every one dollar that you save the FHC will match four dollars. This is a 10-24 month program based on the banks regulations and your preference. During this time frame you will save \$1,875. Your savings plus the \$7,500 will total at least \$9,375 towards your new home!

Take advantage of this great opportunity if you have not been a homeowner in the past three years or are planning to purchase your first home in the near future. This program not only helps you get started on your new homebuying adventure, it teaches you how to save and prepares you for the future.



IN THE NEWS! Credit Agencies and the Attorney General

An agreement was made between the three major credit reporting agencies and Attorney General, Eric Schneiderman, in March of 2015. The Credit agencies have agreed to make changes to the way they handle errors on credit reports.

"The credit reporting system suffers from inaccuracy and often from outright injustice. At least 10 million consumers have errors on their credit reports, through no fault of their own, that affect the cost of borrowing," said Eric Schneiderman.

With the changes made, disputes can be initiated by consumers to challenge inaccurate information and only trained employees can be used by the agencies to look into the complaints.

VISIT OUR NEW AND IMPROVED WEBSITE!

www.theHomeOwnershipCenter.org

- Learn about our products and services
- View our class schedules
- Access program applications
- Sign up for Online Homebuyer Education
- View our monthly newsletter and much more!

LIKE US ON FACEBOOK!

www.facebook.com/thehomeownershipcenter

- View our monthly CNY Open House videos
- Keep up to date with community events
- Be the first to know about special classes, workshops and much more!

To accommodate everyone's busy schedule, the HOC offers weekday, weeknight and weekend classes.

HomeBuyer Education Schedule

Tuesday & Wednesday 9A.M.-1P.M.

May 19th & 20th June 16th & 17th
July 7th & 8th

Tuesday & Wednesday 5P.M.-9P.M.

May 12th & 13th June 23rd & 24th
July 14th & 15th

Saturday 9A.M.-5p.M.

May 16th June 13th
July 18th

Financial Education Schedule

Tuesday 9A.M.-1P.M.

May 19th June 16th
July 7th

Tuesday 5P.M.-9P.M.

May 12th June 23rd
July 14th

Saturday 9A.M.- 1P.M.

May 16th June 13th
July 18th

You must register 48 hours in advance of the scheduled class date. Class dates subject to change.

yes! I want to support the HomeOwnershipCenter

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

I wish to pledge: \$ _____ for 20 _____

Please bill me quarterly: \$ _____ other: _____

Name: _____

Address: _____

Phone: (H) _____ (W) _____

E-mail: _____

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

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

Name: _____

Address: _____

Gift Societies

Community Pillar \$1,000	Developer \$500-\$999
Leader \$250-\$499	Builder \$100-\$249
Advocate \$50-\$99	Supporter \$10-\$49

Please make checks payable to:

HomeOwnershipCenter

Please e-mail newsletters & annual report to me.

I would like my gift to be anonymous.

My company has a matching gifts program. The form is enclosed.

*HomeOwnershipCenter is a 501(c)(3) non-profit corporation. Donations are tax-deductible to the full extent the law allows.

HomeOwnershipCenter

1611 Genesee Street
Utica, NY 13501

