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NEIGHBORHOOD SURVEY

In February 2013, the HomeOwnershipCenter was charged by NeighborWorks® America with the task of conducting a neighborhood survey somewhere within its six-county service area. The idea was to take a closer look at communities all across the US in which there is a NeighborWorks presence by giving residents an opportunity to reflect on common issues that affect quality of life in their close-knit neighborhoods. Naturally, the HomeOwnershipCenter chose Utica's Center City community on the East Side as a good choice for closer examination, and for three very important reasons: First, because the area served as the location of HOC's birth in 1979; second, because it has remained the epicenter for the agency's community revitalization enterprise ever since; and, third, because it is an area not only recognized for a handful of persistent socio-economic stressors, but also for an enduring contingent of committed and resourceful "change agents" living amongst its residency.

The people of Center City Utica care!

Approximately 1,200 households were invited to participate in the survey and 206 complied; representing an admirable 17.2% response rate overall. HOC also completed visual assessments of 100 individual structures and 43 city blocks. As a result, the agency has established a sound cross-section of resident input which can effectively serve as a barometer of what Center City life is like today for those who call the area home. It is our hope that this information will also be useful to others – local officials, service providers, funders, resident leaders – who can benefit from this insight during their own decision-making endeavors.

The HomeOwnership Center learned some very interesting things as a result of this project, but there was one element that clearly stood out above all others....the extreme level of optimism expressed by those who live in the heart of the Mohawk Valley's largest city.

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BOARD MEMBER SPOTLIGHT

From Kelly's early involvement, she was seen as an emerging leader and was invited to join the HomeOwnershipCenter board in 1998. She currently serves as Vice President of the HomeOwnershipCenter board.

Kelly began her active role in the community after attending Utica College; she married and purchased a home in the Cornhill neighborhood. In order to help improve her neighborhood, she developed a neighborhood block association of nearly all seniors, which began to address issues of concern and solutions to neighborhood problems. As her involvement grew, she desired to change the neighborhood from a governmental perspective. She ran for elected office of the 5th District of the Utica City Council and served two terms as councilwoman. Through the years Kelly has been involved with several other Boards in the community: Cornhill People United, Loretto Utica Center, Cornhill Community for Change and the Cornhill Senior Center.



Kelly Walters

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CHARTERED MEMBER

TIPS FOR REDUCING YOUR WINTER ENERGY COSTS

With the winter season upon us, everyone is looking for ways to reduce their energy costs. There are many options available to you without a major home improvement project and they don't require you to spend a lot of money!

A main source of heat loss in your home are those old inefficient windows, but replacement windows can be costly. If you can't afford replacement windows right now there are steps you can take to make those old ones less drafty. Storm windows can make a huge difference, so be sure to install them before the colder weather sets in. For a few extra dollars you can purchase window insulation kits at your local hardware store and when properly installed, window plastic is essentially invisible, but serves as a great buffer against those drafts.

You should also consider weather-stripping your home. Take a close look at places such as corners or where pipes exit the house. Also look along the foundation as well as around windows & doors. According to the U.S. department of energy, simple leaks can reduce home energy efficiency by 5 to 30 percent a year. Which means it can really pay to take the time and seal up those gaps.

Heating your home accounts for approximately 35% of your energy bill. That makes it the single biggest energy expense in your home. You can easily save this winter by setting your thermostat to 68 degrees while you're awake and setting it lower while you are asleep or away from your home. Turning your thermostat back 10 to 15 degrees for 8 hours, can save you between 5 and 15 percent a year on your heating bills.

You can also save by replacing your regular thermostat with an energy star programmable one. Be sure you install them away from any natural cool or hot spots in your house. Programmed efficiently, these can save you around \$150 a year.

Approximately 10% of your energy bill goes towards lighting your home, so consider changing your regular light bulbs to compact florescent bulbs. Compact florescent bulbs last up to 10 times longer than a regular bulb and although they cost more initially, they use less electricity. By making this change you will save around \$5 a year for each 60 watt bulb you replace.

Another place to save money is with all those energy draining electronics and appliances throughout your home. When an appliance is plugged in, even if you are not using it, it is still drawing power. The easiest way to keep them from driving up your electric bill is to unplug them when they are not in use. This is not always easy, but there are ways to make it more convenient. Items such as your TV and computer can be put on a smart power strip or surge suppressor. These will shut down a power outlet when they sense your gadgets have gone into standby mode. Appliances such as coffee pots, toaster ovens, or even your microwave can be placed on a power strip and the strip can simply be switched off when you are not using them. Also, don't forget to unplug those cell phone & laptop chargers when they are not in use. By unplugging items that are not in use, you can save yourself about \$100 a year.

Last, but not least, bundle up! Each degree higher on the thermostat costs you money. Roughly speaking, a light long-sleeved sweater is worth about 2 degrees and a heavy sweater is worth about 4 degrees in added warmth. It does not cost you anything to wear warmer clothes, but by doing so you can keep the temperature inside a few degrees cooler and save yourself some money!

If you would like information on ways to save even more money with one of the many programs available to address energy efficiency, please give us a call today. We can assist you with finding a product to meet your goals.

You've purchased a home, now lets make sure you are you being the best homeowner you can be!

HOMEOWNER QUARTERLY TIP...

Test & replace your smoke detectors

If your house catches on fire, you want to know about it, right? Testing your smoke detectors takes 10 minutes, and it could very well save your life.

Old smoke alarms might have a good buzzer, but can they still detect smoke? Replace old smoke alarms every ten years.

BOARD MEMBER

SPOTLIGHT

(CONTINUED FROM PAGE 1)

The leadership qualities that Kelly demonstrates were recognized in 2001 by the NeighborWorks America® – The Dorothy Richardson Award. This is a prestigious national award in the field of residential leadership.

Demonstrating leadership and dedication, Kelly helped to develop a Peer-to-Peer Training Program and handbook to train other residents to become leaders in their community. She has assisted in facilitating the program in Syracuse, Albany, New York City and Puerto Rico.

Kelly has been the Executive Director of the Parkway Senior Center since October 2005. As Executive Director, she wears many hats. Kelly is changing the face of the Parkway Senior Center by introducing creative and innovative programs for today's active seniors. As a result, Kelly was honored as a recipient of the 2006 Woman in Business Award.

Continuing to be a leader in the community, Kelly was honored in 2007 as one of the Accent on Excellence Award winners that recognizes and honors outstanding young leaders, under the age of 40, who have made significant contributions to the betterment of the area's economy, community spirit and quality of life

In her capacity as Board member, Kelly has served on the following committees: Finance, Personnel, Development, Planning, Leadership Training, and Weed & Seed Steering. She served as president of the HomeOwnershipCenter Board from 2004-2006.

Kelly currently serves on other various boards: Center for Family Life & Recovery (Current President), Utica Public Library (Vice President), Mid-York Library (Secretary), Workforce Investment Board, Oneida County Office for Aging Board, City of Utica Youth Advisory Board.

A SPECIAL THANK YOU TO OUR NEIGHBORHOOD SURVEY SPONSORS



NEIGHBORHOOD SURVEY (CONTINUED FROM PAGE 1)

Our Utica residents love living in their urban neighborhoods and truly value the people they call their neighbors. They think the City is doing a pretty good job at managing resources and juggling municipal responsibilities. Despite some common concerns such as drugs and absentee landlord issues, residents feel safe under most conditions in their homes and streets. They are pleased with local amenities, and are expressing a contagious curiosity about community garden involvement. And -- most importantly -- while they think that neighborhood conditions have improved in recent years, they are even more optimistic that things will get even better in the very near future.

As a series of follow-up newspaper articles pointed out after reviewing the positive results of the survey....this is very good news. Not only for the city itself, but for all of the towns and communities in the region that rely on Utica to perform as a regional epicenter for services, recreation, governmental initiatives, and economic development. It's also good news for small business, the housing market, our many educational partners, and the countless entities who are so eagerly anticipating/planning the promised Nano-culture rebirth of our community over the next decade.

Yes, indeed, optimism is a good thing, especially for a region that has experienced its share of industrial waning and economic setbacks. A December 2013 Observer-Dispatch editorial summed it up quite nicely when it proclaimed that, while the community survey represents a small, localized effort, the overwhelmingly positive results are "the kind of ammunition needed to bolster regional spirit." Further, explained the OD, "It's called attitude. And it can make or break a community."

The HomeOwnershipCenter couldn't agree more. Detailed survey results can be found in a very reader-friendly format via a link on HOC's website - www.thehomeownershipcenter.org. If your organization would like to receive a hard copy, please email home@unhs.org.

Financial Tips from NeighborWorks America

NeighborWorks organizations across the country are available throughout the year to serve families and individuals with information on how to build a stronger and more independent financial future. Whether the goal is improving access to credit, buying a home or to create a personal step-by-step guide to financial success, NeighborWorks organizations such as the HomeOwnershipCenter are here to help.

Here is some financial advice for individuals and families to consider.

Seek Financial Counseling and Education Because It Works...

Research shows that pre-purchase home-buyer education and counseling from NeighborWorks organizations can help reduce serious mortgage delinquency.

Financial counseling helps individuals establish savings goals and stick to those goals so that they can improve their credit scores. As a result, homeownership – if that is a goal – is more attainable at an affordable level.

Don't Let Rising Mortgage Rates Rush A Home Buying Decision...

When mortgage rates start climbing, many people may rush into a home buying decision, hoping to avoid higher borrowing costs. Don't be in a hurry, it could cause you to buy the wrong home at the wrong time.

Some news reports suggest that prospective homebuyers choose an adjustable rate mortgage (ARM) because its rate is lower than a 30 year fixed rate. Remember, an ARM may have a low rate now, but it can go higher – perhaps much higher.

Here at the HomeOwnershipCenter we have knowledgeable advisors that can work with you to help you make the best decision for you & your goals!

HomeBuyer Education & Post Purchase Class Schedule

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

Tuesday & Wednesday 9A.M.-12P.M.

January 14th & 15th
February 4th & 5th
March 4th & 5th
April 8th & 9th

Tuesday & Wednesday 5P.M.-8P.M.

January 28th & 29th
February 11th & 12th
March 18th & 19th
April 22nd & 23rd

Saturday 9A.M.-3P.M.

January 11th
February 8th
March 15th
April 12th

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

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HomeOwnershipCenter

