

# 2015-2016 Annual Report



**Invest.**

**Renew.**

**Grow.**



# Board of Directors

*July 1, 2015 - June 30, 2016*

<b>President</b> Robert Rice Jr. <i>Government</i>	<b>Vice President</b> Phillip Montana <i>Resident/Government</i>	<b>Treasurer</b> Tobra Vescio <i>Business</i>	<b>Secretary</b> Roy Duhart <i>Resident</i>
Larry Bohling <i>Resident</i>	Mary Griffin <i>Resident</i>	Ellie Luker <i>Business</i>	
William Calli, Jr, Esq. <i>Business</i>	Lucretia Hunt <i>Resident</i>	Darby O'Brien <i>Resident</i>	
Evon Erwin <i>Resident</i>	Sue Korosec <i>Business</i>	Robert Ohmann <i>Resident</i>	
	Morris Pearson <i>Resident</i>	Kelly Walters <i>Resident</i>	

## Our Team

**Chief Executive Officer**  
Danielle Smith

<b>Administrative Assistant</b> Haley Kitchen	<b>Chief Financial Officer</b> Deborah Dorsino	<b>Community Coordinator</b> Craig Grant
<b>Contracts Manager</b> David Grosse	<b>Home Advisor</b> Vanessa Bowens	<b>Home Advisor</b> Elizabeth Preuss
<b>Home Educator/Outreach Specialist</b> Kristen Graves	<b>Home Analyst/Marketing Coordinator</b> Gabiella Marchesani	
<b>Home Ownership Center Manager</b> Christine Lennon		



Danielle Smith, Chief Executive Officer



Dear Friends,

The world we live in is rapidly changing. Information, people, and resources move at a faster pace than ever before. In 2015-16 we rolled out new technologies and tools to ensure we keep up with the changing times. Due to our enhanced outreach and marketing efforts this year we were able to reach more people than ever before. Increased media campaigns, online presence, and participation in community events have significantly broadened our brand recognition.

The American dream of homeownership is still alive and we focus everyday on ways to make this dream a reality for the families and individuals in our communities. Whether it's taking Homebuyer Education to become a more educated homebuyer or Financial Coaching to help achieve a personal goal, whatever it may be; we guide each customer to success.

Collaboration is more important than ever. This year we have worked collectively with local non-profits, leaders, businesses, financial institutions, realtors and community members. Creating a collective voice, sharing information, and knowledge has lead to a stronger community with more opportunities for everyone.

This year also brought about change. December 31st 2015, former CEO Janice Forte retired. Janice was instrumental in shaping the HomeOwnershipCenter and we thank her for her many years of successful leadership.

2016-17 is shaping up to be another year of opportunity and growth. Thank you to our board, staff, partners, and donors; it is because of you that we are able to continue to achieve our mission, ***"Revitalization and Growth of Neighborhoods"***.

Danielle Smith

A handwritten signature in black ink, appearing to read 'Robert Rice'.



## Our Impact



35 New homeowners

287 Customers counseled and educated

101 Homeowners with preserved or rehabilitated homes



\$221,750

Grants from NeighborWorks America



23

Jobs created and maintained  
*\*estimated using IMPLAN*



\$7,410,607

Total private, philanthropic, and public investment



33:1

Ratio of total reported investment to total expendable and capital grants



\$520,189

Tax revenues generated in the overall economy



6.5

Total housing-related staff  
*(full-time equivalents)*

# Our Products & Services

*Empowering residents and creating stable communities through education, revitalization and preservation of safe neighborhoods.*

## HomeOwnership Needs

Home Buyer Education  
Mortgage Default Counseling  
Reverse Mortgage Counseling  
Home Ownership Counseling in partnership with local lenders

## Financial Empowerment

**Financial Coaching** - Personalized sessions that focus on YOUR goals and needs.  
**Financial Education** - Tailored workshops on a variety of topics ranging from personal finances, money management, student loans, understanding & repairing credit and foreclosure prevention.

## Housing Rehabilitation

Depending on availability, the HOC can help home owners make crucial repairs & improvements to their home!

## Additional Services

Community Leadership Training  
Community Empowerment  
Grant Writing/Consulting Services

**COMING SOON!**

**The HOC will have down payment  
and closing cost assistance loans  
available for first time home buyers!**



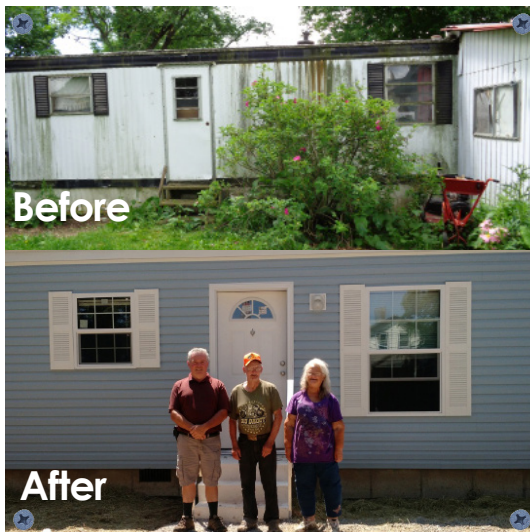
# Housing Rehabilitation

A home is one of the biggest purchases most people will ever make. With that, we are often unprepared for what could happen after the purchase. The HomeOwnershipCenter can help make vital repairs and improvements to the home. This can ultimately increase the value of the property while making it more livable, safe and efficient.



**Before & After**

*“To all of the great folks at the HomeOwnershipCenter who helped us get our new mobile home and septic system, thank you! We are very grateful for everything and appreciate the time all of you put in and being there for us every time we had questions. Thank you!” - Anonymous*



*“Thank you very much for all of your efforts in coordinating the roofing and siding jobs at our house in Herkimer. **The contractors were excellent choices for them and their crews carried out their jobs in a timely fashion and very efficiently.** We are very satisfied in every aspect of the job. Thanks again for a job done professionally and done well.” - Anonymous*



# HOC in the Community



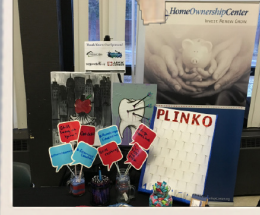
*MVAR Golf Tournament*



*Realtor Day*



*Heart Run & Walk*



*I Heart Utica Day*



*Mayor's Sweep*



*Graffiti Busters*



*Insane Inflatables*



*Utica Zoo  
Community Day*



*Earth Day Clean up with Mix 102.5*

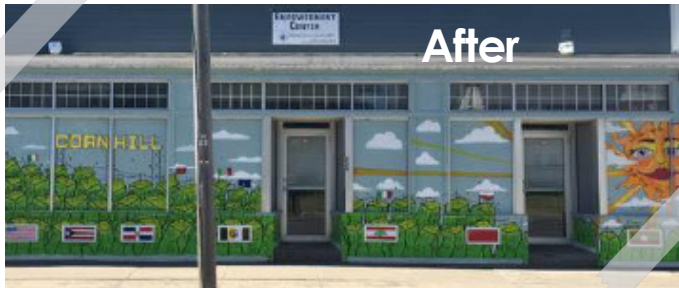
# Grand Opening of the Empowerment Center

In hopes of creating a place of knowledge, growth and opportunity for the community, on June 10, 2016, we opened up the Empowerment Center located on 230 James St. in Utica.

Since the grand opening we have had several events for the community including:

- A Job and Resource Fair
- Paint Can Pick Up
- Paint and Read Events
- Cornhill Neighborhood Association Meetings each month

Curriculum development is underway to create permanent programming at the Empowerment Center!







*The Mayor Signing his Hand Print*



*Checking out the Utica Fire Department Truck*

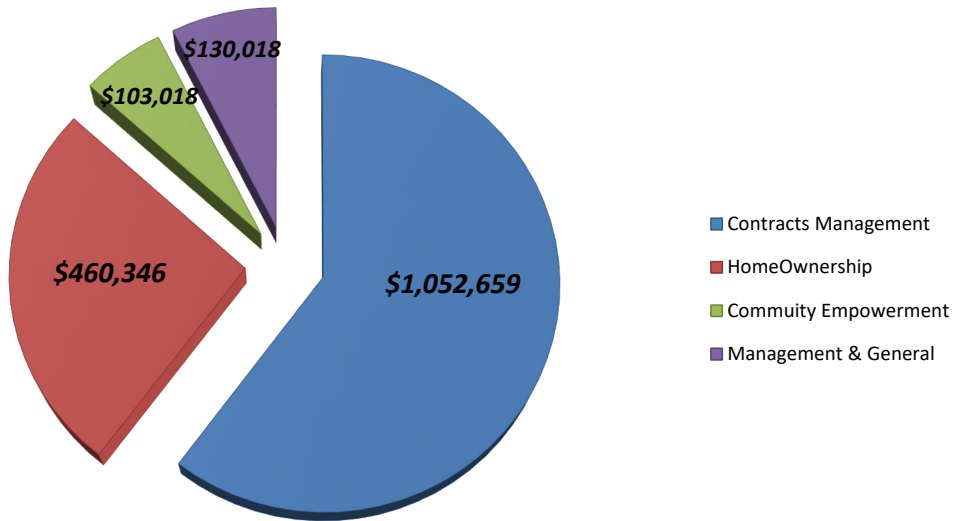


*BB Designs getting hand prints ready!*



# Where the Money Went

July 1, 2015 - June 30, 2016



## Current Assets:

Cash	\$1,412,319
Grant & other receivables	198,622
Prepaid expenses	14,436
Loans receivable	<u>67,023</u>
Total current assets	<u>1,692,400</u>

## Land, Building & Equipment

254,685

## Other Assets:

Restricted cash	31,223
Loans receivable, net - Noncurrent	<u>2,002,275</u>
Total other assets	<u>2,033,498</u>

## Current Liabilities:

Accounts payable & accrued expenses	\$37,390
Escrow deposits payable	31,052
Deferred revenue	<u>349,275</u>
Total current liabilities	<u>417,717</u>

## Net Assets:

Unrestricted	2,385,559
Permanently restricted	<u>1,177,307</u>
Total net assets	<u>3,562,866</u>

**Total Assets**

**\$3,980,583**

**Total Liabilities & Net Assets**

**\$3,980,583**

# Thank You to Our Supporters

## ● *Community Pillars*

Adirondack Bank  
Bank of America  
Bank of Utica  
Berkshire Bank  
Empower Federal Credit Union  
First Niagara  
KeyBank  
M&T Bank Charitable Foundation/  
The Community Foundation  
NBT Bank  
The Allstate Foundation  
William Calli Jr.

## ● *Community Leaders*

David Grosse  
Deborah Dorsino  
Janice Forte  
Jay-K Lumber  
Utica First Insurance Company

## ● *Community Builders*

Brigid O'Brien	Robert Rice
Christine Lennon	Tobra Vescio
Danielle Smith	Utica Zoo
Elizabeth Preuss	Walmart
Frank Przybycien	Wendy Clarke
Kelly Walters	
Kristen Graves	
Larry Bohling	
Lucretia Hunt	
Mary Ellen Luker	
Phillip Montana	

## ● *Community Advocates*

Barbara Hoehn  
F.X. Matt Brewing Company  
Gabriella Marchesani

## ● *Community Supporters*

Craig Grant  
Gillian Mould  
Haley Kitchen  
Helen Madden  
Morris Pearson  
Retro Fitness  
Rose Marie Roberts  
Sweet Escape Chocolate Lounge  
Utica Coffee Roasting Company  
Vescio's Bakery & Deli  
Victoria Steele

## ● *Government*

CDFI  
City of Rome  
City of Utica  
NeighborWorks America  
NYS Affordable Housing Corporation  
NYS Attorney General  
NYS Homes &  
Community Renewal  
Oneida County





# HomeOwnershipCenter

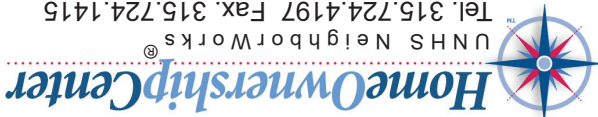
1611 Genesee Street  
Utica, NY 13501



Office Hours:  
Monday – Thursday: 8:00 AM – 4:30 PM



E-mail: [home@unhs.org](mailto:home@unhs.org)  
[www.theHomeOwnershipCenter.org](http://www.theHomeOwnershipCenter.org)  
NYS TDD Relay 800.622.1220  
Tel. 315.724.4197 Fax. 315.724.1415



Follow us on:

