

Foundations

Supporting People • Creating Homes • Improving Communities

A publication by

Rural **Ulster**  Preservation Company

More than a
roof overhead!

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Real Estate Development

Property Management

Rental Assistance

Community Development

NeighborWorks®
HomeOwnership Center

*DHCR
Commissioner
Brian Lawlor
to speak at
Community Lunch*

Story on page 4



Woodstock Commons Approved & Funded

Planning Board Finishes SEQR, Approves Special Use Permit
NYS Awards Funding

In a series of decisions in July and August, Rural Ulster Preservation Company received the approvals and funding necessary to build 53 units of affordable housing in Woodstock.

RUPCO's development team rejoiced in July when the Woodstock Planning Board completed its SEQRA work on the Woodstock Commons housing proposal with a unanimous adoption of findings that the plan submitted "avoids or minimizes adverse environmental effects to the maximum extent practicable, and that adverse environmental impacts will be avoided or minimized to the maximum extent practicable."

That action was followed by unanimous approval of the special use permit based on the site plan documents submitted, bringing the community one step closer to adding housing units needed in the community for most of the last three decades. Those actions ended a review process that lasted five years and paved the way for the new housing to be built near the Bradley Meadows shopping center in the hamlet.



Rendering of Woodstock Commons

(continued on page 3)

Homeless Prevention Program Swamped Need Exceeds Expectations

Rural Ulster Preservation Company has committed over \$500,000 in financial assistance funds in just 8 months, helping more than 500 Ulster County residents facing homelessness. Working in collaboration with Family of Woodstock on a New York State

Homeless Prevention and Rapid Re-Housing grant, the program has also provided case management services for 750 residents.

In response to a growing need exacerbated by the global economic crisis, RUPCO applied for the funding from the NYS Office for Temporary Disability Assistance in July of 2009 and was awarded just over 1 million dollars in funding.

The program was projected to run until July of 2011, however,

with the community need, RUPCO's Executive Director Kevin O'Connor noted that funding will likely run out before the deadline. "Housing options in Ulster County are in an incredible state of flux right now.

With the foreclosure crisis, many former homeowners have been forced to become renters and that tightens the rental market. Likewise, a great number of rental households have lost income and are facing eviction. Our goal is to keep people housed. To prevent them from becoming homeless."

Kathy Germain, Director of Housing Services at RUPCO secured the grant and launched the program, with Family, in December of last year.

(continued on page 10)

The RUPCO Team

Kevin O'Connor

Executive Director

Kathleen Leahy

Assistant Executive Director

Sue Andersen

Accounting Assistant

Sandy Altomare

HomeOwnership/Rehab Manager

Clayton Bowden

Maintenance Technician

Carol Buskey**

Program Services Manager

Deb Campbell

Receptionist

Janine Carchidi

HomeOwnership Preservation Counselor

Francisca Castellanos

Housing Counselor

Sally Dolan

Administrative Assistant, Rehab Program

Ana DeOliveira

HCV Program Specialist

Kathy Germain

Director of Housing Services

Georgette Hughes

Operations Manager

Guy Kempe

Director of Community Development

Steve Knox

Rehabilitation Specialist

Roy Kozlowski

Maintenance Supervisor

Joan Lawrence-Bauer

Director of Communication &

Resource Development

Jaclyn Lazarus

HCV Program Specialist

Bobbie McLaughlin

HCV Program Specialist

Teryl Mickens

Senior Project Developer

Laura Petit

HomeOwnership Office Manager

Frank Robusto

HomeOwnership Program Manager

Erika Rosans**

HCV Program Specialist

Vanessa Secore

Director of Rental Assistance

Laurie Smith**

Senior HCV Program Specialist

Sierra Smith**

FSS Coordinator

Chuck Snyder **

Director of Real Estate and

Construction

Karen Sutton

Assistant Property Manager

Pat Thurston

Office Manager

Carolyn Wagner

Housing Inspector

Theresa Walsh

Director of Property Management

***Denotes members of RUPCO's
Green Team*

Castellanos & Sutton Join RUPCO Team



Francisca Castellanos, a bilingual housing counselor joined RUPCO earlier this year and quickly got up to speed helping first time homebuyers and seniors considering reverse mortgages. A seven-year veteran at Hudson River Housing, Castellanos started there as a case manager, was promoted to Operations Manager of Hudson River Lodging then moved to a post as housing counselor at NeighborWorks HomeOwnership Center of Dutchess County. Francisca has full cycle lending certification NeighborWorks America and was the first HUD HECM certified counselor in Hudson Valley. She brings an infectious laugh and sense of good will to her post here at RUPCO!

Karen Sutton brings nearly 20 years of experience in real estate and property management to her post as Assistant Property Manager. Working with the residents of the 274 units managed by RUPCO, Karen handles everything from move ins and lease renewals to maintenance and problem solving. Particularly adept with technological innovations in the industry, Karen is experienced in tax credit and HUD Section 8 properties and is USDA Rural Development 515 Property Certified. Karen is a graduate of Ulster County Community College.

Rural Ulster 
Preservation Company

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Community Development



Jackie Van Kleeck

I was born in Woodstock. I've lived here all my life. I have children and grandchildren in Woodstock and Saugerties. I've been a member of the Fire Department Auxiliary since 1956. I'm a member of the Shady Methodist Church and of the King's Daughters. My husband owned Van Kleeck Consolidated & Septic. When Billy died, his business went bankrupt and now I'm losing my home to foreclosure.

I want to stay in my community but need something affordable. That's why I'm supporting Woodstock Commons.



Woodstock Commons *(continued from page 1)*

In August, Woodstock Commons was among the housing construction applications funded for the coming year according to announcements by Governor Paterson and the New York State Division of Housing and Community Renewal (DHCR). Funding for the project was awarded in two grants including \$2,135,000 from the Housing Trust Fund and \$265,000 from the Infrastructure Development Demonstration Program, along with annual allocations of Low Income Housing Credits (\$1,090,286 per year) and State Low Income Housing Credits (\$500,000 per year) that will fully fund the project. The combined funding covers the \$14.75 million total development cost and guarantees construction of the project.

According to Executive Director Kevin O'Connor, groundbreaking could occur as early as next March. "We are elated that after five years of study, submission, review and revision, we finally have SEQRA findings, site plan approvals and funding that will lead to construction of this critically important housing," said O'Connor. Calling the SEQR process in Woodstock unassailable, O'Connor

"Woodstock Commons will go a long way toward meeting the needs of many of our residents as they search for a home that fits their budget."

*Kevin Cahill,
NYS Assemblyman*

said it was the longest, most comprehensive, detailed and complete look any affordable housing project has ever had. Adding that no affordable housing has

been constructed in the hamlet in more than three decades, he lauded the tenacity of his development team and looked forward to the construction effort.

O'Connor went on to add that the proposal "is one of the most innovative affordable housing developments in New York. First proposed in 2005, Woodstock Commons combines

family and senior housing on the same campus and is designed to meet U.S. Green Building Council's LEED certification for New Construction." The development was one of the first 9 projects of any kind in New York State to register under LEED for Neighborhood Development and when built, will provide 53 homes for seniors, working families and artists with two units set aside for seniors with developmental disabilities. The homes have been designed by Ashokan Architecture and will be built by Affordable Housing Concepts, Inc. of Gardiner, NY."

"Awesome" was the way RUPCO Executive Director Kevin O'Connor characterized the actions, which bring the community one step closer to adding critically needed housing units. "And not a moment too soon," added O'Connor. "The Tri-County Housing Study released last year said that Woodstock should have 108 new rental units built before 2015. The 53 units we propose won't meet all the need, but they sure will help."

New York State Senator John Bonacic, long a supporter of housing for working families in the Hudson Valley, called RUPCO to alert them to the award. "There is always a need for more housing for working families in the Hudson Valley," said the Senator. "I will continue to fight to make housing more affordable for all New Yorkers. I am pleased that groups like RUPCO share in that mission."

Assembly member Kevin Cahill shared Bonacic's enthusiasm. RUPCO has been on the forefront of providing top notch affordable housing and rental assistance for our communities. Woodstock Commons will go a long way toward meeting the needs of many of our residents as they search for a home that fits their budget." Cahill added that "I am proud to have been able to support RUPCO in their efforts."

Executive Director's Message

The Summer of Love

The Summer of Love. Remember that? I have always been attracted to the phrase used to describe



a quintessential sixties summer. It wasn't 1969 or Woodstock, though maybe it ended there. It was the summer of 1967. I was 9 years old and that summer was more about the scene happening in the Haight-

Ashbury neighborhood in San Francisco than anything else. In a funny or even corny kind of way, the occurrences this summer call to mind that simple phrase – the summer of love. When I think of Woodstock Commons, I'll recall this past summer as the summer of love.

First, on July 1st, the Woodstock Planning Board voted unanimously to accept, adopt and issue the Findings Statement for our Final Environmental Impact Statement for Woodstock

Commons stating that our plan "avoids or minimizes adverse environmental effects to the maximum extent practicable, and that adverse environmental impacts will be avoided or minimized to the maximum extent practicable." Groovy!

Then on August 1st, the Planning Board voted, again unanimously, to grant a Special Use Permit and Site Plan Approval for the project. As I wrote in an email to colleagues and friends shortly thereafter, "finally, after an exhaustive year environmental and planning review, it's over." Far out! And finally, on August 26th the NYS Division of Housing & Community Renewal awarded a combination of grants and tax credits to complete the funding for Woodstock Commons. Approved and funded! Wow. Outta sight!



The journey started with a phone call that came in May 2003 – 7 years ago – from a member of the Town Board-appointed affordable housing committee,

July 1st, the Woodstock Planning Board voted unanimously to accept, adopt and issue the Findings Statement for our Final Environmental Impact Statement for Woodstock Commons.

asking us to come to Woodstock to finally create some much needed affordable housing in the Town known as the Colony of the Arts. It has certainly been a long and winding road. Maybe that's why my mind conjured the summer of love. After such a long grind, the events of this summer, well they just feel good!

I am extremely grateful to our development team at RUPCO, the cadre of professionals that we have engaged, the leadership of our board of directors and the tremendous number of supporters that carried the cause. There really are a great many people to thank.

Still we're not done and we won't rest until these homes house people. There are permits to obtain, contracts to sign, construction docs to finish and financing deals to close. We will start construction in the coming spring and open the doors in the summer of 2012.

When that happens, what shall we call the summer of 2012? The summer of fairness, the summer of equity, diversity, choice, inclusion, celebration, opportunity or community?

Maybe the summer of good neighbors. Way cool!

DHCR Commissioner to Visit

Brian Lawlor, the first person to simultaneously hold the titles of Commissioner of the Division of

Housing and Community Renewal and CEO/President of "nyhomes," will deliver the keynote address at Community Lunch 2010 on October 12. RUPCO will honor Family of



Woodstock at this year's event for their forty years of exceptional service to Ulster County.

"We are really excited about having Commissioner Lawlor visit Ulster County during this critical time in the housing industry," said O'Connor. "New York State's housing agencies are now in a major transition to better integrate the policy-making and administrative functions of the State's major housing agencies under a single leadership structure."

Lawlor, who was appointed Commissioner of DHCR and CEO and President of 'nyhomes' in April 2010, has an extensive record of public service in the affordable housing field, serving in a number of high-level, policy-making positions, including Assistant Secretary to the Governor for Housing and Counsel to the State Director of Housing. In 2007, he was appointed DHCR's Executive Deputy Commissioner and in that position was responsible for overseeing all the agency's departments and working with the Commissioner and Governor's staff to develop and implement new policies and initiatives.

(continued on page 11)

NeighborWorks® HomeOwnership Center

Germain Named Woman of the Year



Kathy Germain, Director of Housing Services

RUPCO is proud to note that Director of Housing Services Kathy Germain has been named Woman of the Year by the YWCA of Ulster County. She will be honored by the YW, and the community at large, at their Tribute to Women Dinner in October. Germain's colleagues at RUPCO lauded the selection, noting that her commitment to the region and her expertise in the work she does have

made her an icon among those who know her.

"I was very pleased to nominate Kathy for the award," said RUPCO Executive Director, Kevin O'Connor. "In her current role as Director of Housing Services, Kathy oversees several vital programs including our HomeOwnership Center and two major collaborative efforts including Hudson Valley Foreclosure Prevention Services (HVFPS) and the Homeless Prevention and Rapid Re-housing Program (HPRP)." O'Connor explained that each collaboration is a \$1 million plus endeavor. HVFPS with Hudson River Housing and Legal Services of the Hudson Valley serves a four-county region and has helped more than 1,000 families avoid foreclosure. HPRP with Family of Woodstock keeps people at risk of homelessness housed and provides case management services to help them stabilize their lives.

Kathy has single handedly coordinated grants for Ulster County as well as neighboring counties, delivering several millions of dollars to combat homelessness in the Hudson Valley region.

"Both of these programs are critical to the region and the county in the current economic situation and both require creativity, sensitivity and perseverance at all stages of development and delivery. Kathy also fills serves as Coordinator to Ulster County's Housing Consortium and its Continuum

of Care approach towards homelessness. In fact, Kathy has served in this role for over eight years and has single handedly coordinated grants for Ulster County as well as neighboring counties, delivering several millions of dollars to combat homelessness in the Hudson Valley region during that time."

Germain's service to community doesn't end there. She served as President of the Junior League when it did a construction project

with Habitat for Humanity, has been a scout and PTO leader, and has done grocery runs for Fair Share Soup Kitchen at the Clinton Avenue Church.

Senior Scams Topic of NeighborWorks® America National HomeOwnership Week

Partnering with the very talented staff of Senator Kirstin Gillibrand, and with a huge assist from MaryJo Deforest and the Ulster County Office for the Aging, RUPCO celebrated National NeighborWorks week with 75 Ulster County Seniors on June 11.

In a program titled "Preventing Slams & Scams," we presented a series of speakers who explained a wide variety of outright scams and generally disreputable business practices that are targeted daily at the senior population. Anne Cardinale from the Ulster County Office for the Aging, Janet Caffo, Ulster County Director of Consumer Affairs,

and Judith Rose from NeighborWorks® America joined Brian Mathews of Ulster Savings Bank and Mark Hoops from The Attorney General's office and Kari Hastings, coordinator of the Health Insurance Information Counseling and Assistance Program to really drive home messages about preventing fraud.

Over a catered luncheon at the Kirkland, seniors had an opportunity to meet with staff members from Senator Gillibrand's staff, as well as staffers representing Congressman Maurice Hinchey. Both offices provide constituent services for seniors who feel they have been the victim of a scam.

Kathy Germain, RUPCO's Director of Housing Services served at Master of Ceremonies and repeated reminded seniors to check with local public officials or non-profit organizations when they need help or have questions about virtually any topic under the sun. "Nearly every service you could ever need is provided by someone," said Germain.

"Take your time, don't send money or give out personal information to anyone, without first checking on the legitimacy of the offering."

Resource Development

Celebrate Community Creates Camaraderie

Supporters at RUPCO's Eighth Annual Celebrate Community event at the Senate House Museum Historic Site enjoyed blue skies, warm weather and the great food of Amy Kirschner in June.

Thanks to our generous sponsors and some high flying bidders at the silent auction, RUPCO raised more than ever before. As the music of Mike DiMicco and his band filled the night air, good food, good friends and a good cause made for a great evening.



Richard Heese, Tom Collins, Connie Synder, Kevin O'Connor and Rick Mantey

Special Thanks to our Celebrate Community Sponsors

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Ulster Savings Bank Lends Support

Helps NeighborWorks® HomeOwnership Center

Just prior to National NeighborWorks® America Week, RUPCO's HomeOwnership Center got a big boost when Ulster Savings Bank announced a \$10,000 sponsorship.

"RUPCO's NeighborWorks HomeOwnership Center offers the first-time homebuyer a number of valuable educational and counseling programs, savings and grant opportunities," noted Marjorie Rovereto, Ulster Savings Bank's President and CEO. "We share their commitment to helping Ulster County families achieve their goals of home ownership. We know that our donation will ultimately help put a deserving family in the home of their dreams."

Kevin O'Connor, RUPCO's Executive Director accepted the check with deep appreciation. "We are extremely grateful to Ulster Savings Bank for their community leadership and very generous support of our HomeOwner-

ship Center," he said. "More than ever, the work of the HomeOwnership Center is vitally important whether it's helping people buy homes, making critically needed repairs for low-income homeowners or keeping people in their homes

by preventing foreclosures. It would not be possible without the support of community partners like Ulster Savings Bank."

Ulster Savings Bank has provided assistance to RUPCO's NeighborWorks

HomeOwnership Center since its inception in 2004 and has partnered with RUPCO on numerous projects during their decades-long relationship.



Ulster Savings Bank President Marge Rovereto, Kevin O'Connor and Steve Hack, Ulster Savings Bank

Rental Assistance

The American Dream came true for another Ulster County resident when Krista DuBois and her children moved into their home in Hurley this spring. Krista, a participant in RUPCO's Family Self Sufficiency program, seemed to walk on air as she showed off the house she shares with son Carlos and daughter Cristina and spoke of the journey that brought her here.

I had it rough growing up," Krista said without a note of self pity. "I had to leave home at 15 and had no idea what was in store for me." When Carlos was born, Krista struggled, but was determined to give him a solid upbringing. Despite hard work as a waitress, it was tough to make ends meet. Krista was able to get rental assistance and with her Housing Choice Voucher, started a five year journey to turn her life around.

With her rental payments covered, Krista joined the Family Self Sufficiency program. Her ultimate goal was a home of her own, but she knew she couldn't do that as a waitress. So she enrolled at Ulster County Community College. Taking 18 credits at a time, working as a waitress and raising her kids, Krista earned an Associates degree in Accounting. Her big break came when she landed a job as an Accounting Clerk/Typist with Ulster County Mental Health.

In just one year, Krista earned a major promotion to Head Account Clerk. Her salary increase meant she had to pay much more in rent, but in the FSS program, it also meant her escrow savings account was also growing significantly. When her second child, Cristina was born, Krista still kept her eye on her goal.

She stopped unnecessary spending, cleaned up her credit report and used her income tax refunds to reduce her debts. She took RUPCO's homeownership classes and kept plugging away at her goals.

It all paid off this spring when, with \$17,000 saved in her escrow account, Jim Murphy showed her the home of her dreams – a neat split level ranch with a

deck and big back yard at the end of a cul-de-sac. "I didn't go in the house at first," Krista said. "I just walked around and around the yard. Before I even opened the front door I knew this was the house for us."

Ulster Savings Bank was able to give Krista the

mortgage and moving day was a joyous occasion. "This means everything," she said as she summed up her five year journey. "This is the stability I never had. Now my kids have a place to call home without a worry of losing it. We don't have to move on a landlord's whim. They can make friends and have a place to bring them."

Krista DuBois vowed when her children were born that their lives would be different than hers. Today, with hard work and a hand when she needed it, that vow has been realized. "When we lived in the city, we heard sirens and car horns," said Krista. "Today, all I hear are crickets and birds." As she picked up her daughter's pink scooter, it was clear that Krista was finally home.



Krista DuBois and Sierra Smith, FSS Coordinator

"This is the stability I never had. Now my kids have a place to call home without a worry of losing it."

The Rest of the Story...

Krista DuBois's success story isn't just her success, but the entire community's success as well.

During her lunch break from her job each day, Krista has volunteered to help out in her son's school. She joined the PTA and worked hard there too, earning the Meagher School's Community & School Service Award at the Apple Gala this year. Next year, she will serve as the President of the PTA.

Eventually, Krista will return to school and become a CPA, one day, opening her own accounting firm." Being stable allows you to grow more, it allows you to give back to your community," she said. Krista is well on her way to giving back more than she ever received.



Krista DuBois at her new home

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Gilpatric Honored

New York State Supreme Court Justice James P. Gilpatric was honored by RUPCO for more than 20 years of volunteer service to the agency. Gilpatric who served as a RUPCO board member, and held the offices of both President and Treasurer at different times during his tenure, left his post after election to the Supreme Court to avoid any potential conflicts of interest.

In recognizing Gilpatric's service, RUPCO Executive Director Kevin O'Connor said "Jim Gilpatric had dedicated countless hours of service over a span of 20 years and we are deeply grateful for the insights he's provided." O'Connor went on to say that Gilpatric really made an effort to understand affordable housing issues and their root causes.

"We were lucky to have him on the board and at the helm in those years," O'Connor added.



New York State Supreme Court Justice James P. Gilpatric

Letter from the President

Practical solutions in unpredictable times

There are endless arguments about how to fix our nation's economic woes, but no one can dispute the depth of the housing crisis or the impact it's had on our communities. The number of people facing homelessness in Ulster County is growing rapidly. Once stable and productive families struggle, and the ripples reach everywhere. Just think of the children. Where do you go to school when you're homeless? Where do you do your homework if you don't have a home?

At RUPCO, life revolves around the need for more affordable housing, for a wider range of housing options and costs throughout the county. People agree this is an important issue, but solutions are complicated and elusive.

It's a challenge to develop and implement solutions locally, when state and national economies are in a shambles. But housing issues can not be solved only at state or national



It's a challenge to develop and implement solutions locally, when state and national economies are in a shambles.

levels it is critical for non-profit organizations to work very closely with the for-profit

and government sectors at this time to develop local solutions.

At RUPCO, we're working with other non-profit agencies like Family of Woodstock, Hudson River Housing, Legal Aid of the Hudson Valley, Resource Center for Accessible Living, Gateway Industries, Mental Health Association of Ulster County and Ulster Green ARC and others. In this way, we are more precise in defining the problems and more targeted on solutions that work.

With government, such as Ulster County, Town Governments, New York State Division of Community Renewal and the Housing and Urban Development agency, we've used an entrepreneurial spirit to shape and re-shape programs so they actually produce viable, long-term solutions.

With private sector landlords, investors, banks, contractors, and scores of other types of businesses, we have been able to meet community needs in a new way and deploy an amazing array of resources to meet

those needs.

Tri-sector cooperation partner calls "practical solutions in unpredictable times," and we're proud to be among the leaders in doing just that. Now it's your turn! Lend your voice and your support to affordable housing solutions by supporting the Give Housing a Voice campaign. It was launched in May by the Ulster County Housing Consortium and is already making a difference. Check it out today and sign the on-line petition.

www.givehousingavoice.com

Tom Collins, Board President

Real Estate Development

HomeOwnership Seminars at Buttermilk Falls

A series of homeownership seminars – some in English and some in Spanish, were scheduled for potential owners of Buttermilk Falls Townhomes in Ellenville in September. The two hour programs, led by housing counselor Francisca Castellanos, cover various aspects of preparing for homeownership and demonstrate how renters can move from paying rent to paying a mortgage.

Buttermilk Falls Townhomes are brand new, three story, energy efficient townhomes at the corner of Canal St. and Broadhead in Ellenville. They were built by RUPCO as affordable homeownership units and can be purchased by people earning 80 or 100% of the area median income. Financial assistance with downpayment and closing costs may also be available from RUPCO for qualified buyers.



To learn more or to take a homeownership class, visit RUPCO's website at www.rupco.org or call 845-331-2140.



I'd like to come back home after college, but how will I ever afford a place of my own?

Housing Choice Means Opportunity.

With housing costs often representing more than 30% of their income, first-time homebuyers, young families and recent graduates all struggle to find a place they can comfortably afford to live.

To boost the Ulster County economy, we need to bring in new business. New business needs more housing. But we also need more choices for our community today.

Housing helps people, enriches quality of life, and enables economic development.

Give Housing a Voice

Join as a friend or sponsor to get news and updates on housing issues in Ulster County.

www.givehousingavoice.com

RUPCO Responds



Most of us were still winding down from holiday celebrations in January when a devastating earthquake struck Haiti. On January 12, what the USGS called strongest earthquake since 1770 (7.0 magnitude at epicenter) hit just 10 miles west of Port-au-Prince and its 2 million inhabitants. Three million people were left in need of emergency aid after major earthquake which had 33 aftershocks ranging in magnitude from 4.2 to 5.9

RUPCO staffers, led by Sally Dolan and Steve Knox, responded They

outlined the needs of the Haitians for Executive Director Kevin O'Connor who agreed to donate \$500 if they could match it. They pulled together information about the disaster, presented the story to their colleagues and in short order, raised \$865.00. Within weeks, Pierre & Terry LeRoy of the Haitian People's Support Project were on hand to receive RUPCO's check for \$1,365.00 and their grateful thank you note on behalf of those helped, reminded us of who we are and what's important to us.

Homeless Prevention Program

(continued from page 1)

"We predicted the program would assist 225 families and 450 Ulster County residents within the 18 month program time frame. The response has been so great that in just 8 months, we've already served more residents than thought we'd see in 18 months." Germain went on to note that while half of the funding remains, the need seems to be growing instead of declining.

Ulster County Homeless Prevention and Rapid Re-housing program (HPRP) assists county residents who are very low income and who are homeless or at imminent risk of becoming homeless. The program is intended to serve households that can achieve housing stability and self sufficiency with one time or short term assistance.

All participants must be able to demonstrate the hardship contributing to their housing condition and be willing to receive case management services which will help them re-stabilize their households. Counseling and education may be part of the case management component, as needed. Financial assistance may include rental or utility arrears, security deposits and temporary assistance.

RUPCO has been providing housing assistance for nearly 30 years while Family of Woodstock has been serving the county for 40 years. Together, the agencies have pioneered a new approach to preventing homelessness. "If we can keep people in a home, it's better for everyone in both the family and the community," said Germain.

We hope everyone facing foreclosure will contact us for help. Those who need help should contact the homeownership center at 845-331-9860.

Facing Foreclosure?

Don't delay.
Call today.

1-888-377-7713

for **FREE** assistance from
HUD certified counselors

Before you buy
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Make sure you know what steps to take, what questions to ask, and what pitfalls to avoid. Our **Online HOMEBUYER'S EDUCATION Course** will get you on the right track!

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Find out more at www.eHomeAmerica.org

Property Management

Walsh Completes ULDI



Theresa Walsh,
RUPCO's Property Management Director

RUPCO Property Management Director Theresa Walsh was among the 14 graduates of the 2010 Ulster Leadership Development Institute, offered annually by the Ulster County Chamber of Commerce. Walsh joined a distinguished class of new community leaders from seven financial institutions, SUNY Ulster, Ulster Greene ARC and Hudson Health Plan as well as Amertek Rotron and Mid-Hudson Regional Information Center.

"It was a great experience," said Walsh of the program that began with a weekend long retreat in September and ended in June. "The speakers were outstanding. I really did learn a great deal about our community and the importance of stepping up to participate as leaders prepared to shape the future."

DHCR Commissioner to Visit

(continued from page 4)

O'Connor said RUPCO is equally excited about honoring Family of Woodstock with a Community Partner award. "It isn't just that Family is having a 40th. Anniversary," said O'Connor, "though that by itself would be enough of a reason to honor them. But during the last year, as we collaborated more closely than ever on homeless prevention, we had an opportunity to see Family in action in a way we never did before." O'Connor said "our respect and admiration for this organization and those who lead it has grown exponentially over the last year. No group is more deserving of this honor."

Six RUPCO Buildings Slated for Improvements

Six RUPCO properties with a total of 123 homes will have extensive renovation work done in the next few months thanks to grant funding from NeighborWorks® America and the Division of Housing and Community Renewal. The Stuyvesant and Hunter Street apartments in Kingston, Park Heights in Rosendale, Tongore Pines in Olive Bridge, Jacob Brede Apartments in Saugerties and Blair Road Apartments in Kerhonksen will all be upgraded in a project expected to cost nearly \$1 million.



Park Heights

"We will be doing intensive energy audits, and looking at equipment, insulation, air sealing, and changing refrigeration and lighting," said Chuck Snyder, Real Estate Development Director. The program is primarily focused on weatherization work and making the properties more energy

efficient and sustainable. But according to Snyder, other upgrades within specific units might also be undertaken at the same time.

Theresa Walsh, Director of Property Management noted that the upgrades

should have a positive impact on the residents of all six buildings involved. "We expect to make our residents much more comfortable on a year-round basis," said Walsh. "Further, we hope to reduce the costs of heating and cooling in every apartment and reducing the cost of elec-

tricity spent to run major appliances like refrigerators.

The NeighborWorks® America grant award totaled \$434,000 and requires RUPCO to provide at least a one to one match from at least one other

"We expect to make our residents much more comfortable on a year-round basis."

*Teresa Walsh,
Director of Property
Management*

funding source. Snyder indicated that DHCR has a number of programs which are appropriate for some of the buildings and that other programs will be worked out for other buildings. "In some cases, we may be providing more than the required

match and doing additional work," said Snyder. "In any event, it will be the closest scrutiny our properties have had in some time and will really allow us to become more green in our approach to managing existing properties and constructing new ones.

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Community Lunch

Tuesday, October 12, 2010

12:30 – 2:00 at Wiltwyck Golf & Country Club!

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Family of Woodstock
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