

# 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

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## Housing Unaffordable On Median Incomes

Carr explains affordability gap

**E**conomist and former Ulster County resident Jeffrey Carr told more than 125 Community Lunch guests that Ulster County has an “affordability gap” of 10,696 houses and 5,257 apartments according to a detailed study of the housing climate in Ulster, Dutchess, and Orange counties.

Outlining the findings of a “Three-County Regional Housing Needs Assessment — 2006-2020” at RUPCO’s annual luncheon event in November, Carr projected that by 2020 the gap in affordable housing will grow by 6,079 units in Ulster County alone.

The study was prepared by the planning departments of the three counties working with Carr’s firm, Economic and Policy Resources Inc. and a grant from the Dyson Foundation. Carr noted that the U.S. Department of Housing and Urban Development (HUD) defines affordable housing as housing that costs a household no more than 30% of its gross annual income to cover mortgage payments or rent, taxes, utilities, and insurance.

House prices grew at an average rate of 10% each year from the late 1990s to 2006 while the median household income in the area grew at less than 4% per year. And while some believe the current national housing crisis might solve the affordability problem, recent reports and statistics do not support that conclusion.

*(continued on page 2)*



Jeffrey Carr, Economic And Policy Resources, Inc.

## Woodstock Commons Hits Home Stretch

Intensive review process nears conclusion

**W**oodstock artists, seniors and working families can look forward to new, affordable housing options in Woodstock now that RUPCO is nearing completion of the environmental review

process (SEQR) for 53 units of energy efficient, LEED certified rental housing near Bradley Meadows. The painstaking five year review process on RUPCO’s Woodstock Commons proposal appears headed to a conclusion. On Thursday, January 14 the Woodstock planning board voted to adjourn

the public hearing on the site plan and special use permit and to reconvene and close the hearing at the end the written public comment period on January 21, 2010.

In December 2008, the Woodstock planning board accepted as complete, RUPCO’s Draft Environmental Impact Statement (DEIS). A public hearing was convened for the DEIS in January 2009 and closed in February 2009, leading to a draft Final Environmental Impact Statement (FEIS) in September 2009. The Woodstock planning board referred the document to its own independent consultants for review and comment, leading to yet another

*(continued on page 3)*



# The RUPCO Team

**Kevin O'Connor**

*Executive Director*

**Kathleen Leahy**

*Assistant Executive Director*

**Sue Andersen**

*Accounting Assistant*

**Sandy Altomare**

*HomeOwnership/Rehab Manager*

**Marshall Bergkamp**

*HPRP Program Specialist*

**Michael Berti**

*Senior HomeOwnership Specialist*

**Clayton Bowden**

*Maintenance Technician*

**Carol Buskey\*\***

*Program Services Manager*

**Deb Campbell**

*Receptionist*

**Janine Carchidi**

*HomeOwnership Preservation Counselor*

**Sally Dolan**

*Administrative Assistant, Rehab Program*

**Ana DeOliveira**

*HCV Program Specialist*

**Kathy Germain**

*Director of Housing Services*

**Darlene Gross**

*Controller*

**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*

**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*

**Jesse Smith**

*Custodian*

**Laurie Smith\*\***

*Senior HCV Program Specialist*

**Sierra Smith\*\***

*FSS Coordinator*

**Chuck Snyder \*\***

*Director of Real Estate and*

*Construction*

**Tonya Stewart**

*HCV Program Specialist*

**Karen Sutton**

*Assistant Property Manager*

**Pat Thurston**

*Office Manager*

**Carolyn Wagner**

*Housing Inspector*

**Theresa Walsh**

*Director of Property Management*

**Michelle Zupa**

*HCV Program Specialist*

*\*\*Denotes members of RUPCO's*

*Green Team*

## Housing Unaffordable

*(continued from page 1)*

The median single-family home price in Ulster County grew from \$95,000 in 1996 to \$244,665 in 2006, according to the study for an increase of \$149,669 or 157% in a single decade. Over that same decade, median household incomes grew from \$35,942 to \$52,348 in Ulster County for an increase of just \$16,406 or 46%. Clearly costs of housing are way outpacing incomes leaving just 21.3% of total house sales at or below the affordable price in Ulster County, including 11.5% for median income households. Households earning half or less of the median household income could afford only 3.5% of homes on the market.

For renters, the story wasn't any better. Median-income tenants faced an "affordable rent gap" of \$667 at that point and studies show there are simply not

enough rental units available for everyone who wants or needs to rent.

Carr went on to note that a "correction" in the housing market after the recent housing bubble burst led prices to decline in some places more than 25% from the 2006 peak, but house price declines are not expected to offset the price run-ups. Experts predict that in the next few years, housing prices will recover and exceed 2006 levels.

Business and community leaders attending the luncheon expressed little surprise at the news in the study, the full text and findings of which are posted on RUPCO's website at [www.rupco.org](http://www.rupco.org). Finding solutions is likely to become more important to all sectors during the coming year.

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# Community Development

## Woodstock Commons

(continued from page 1)

formal reply from RUPCO. The Planning Board and its consultants are now reviewing the document for completeness of the FEIS, and preparation of a formal Statement of Findings is expected soon.

In a concurrent site plan review, the planning board narrowed its review to about 10 issues and held a public hearing in September. The site plan for Woodstock Commons fully complies with all local zoning and requires no zoning variances and the issues remaining after public comment review have been addressed. As of this writing, three actions remain for the planning board: action on the FEIS, a findings statement and a site plan.

RUPCO Executive Director Kevin O'Connor expressed relief at the forward movement and thanked those who supported the project and helped to make it better.

O'Connor noted that the Town of Woodstock has had variations of an affordable housing committee dating back to at least 1988. "Unfortunately," said O'Connor, "outside of the 24 units of senior housing produced at Woodstock Meadows, no other affordable housing units were built in those two decades."

Guy Kempe, RUPCO's Community Development Director shared O'Connor's enthusiasm for moving forward. "Our proposal for Woodstock has had an exhaustive level of scrutiny," said Kempe. RUPCO's original proposal called for 81 units of affordable housing including units for both renters and for homebuyers, but was scaled back to accommodate community requests and comments in the SEQR review process.

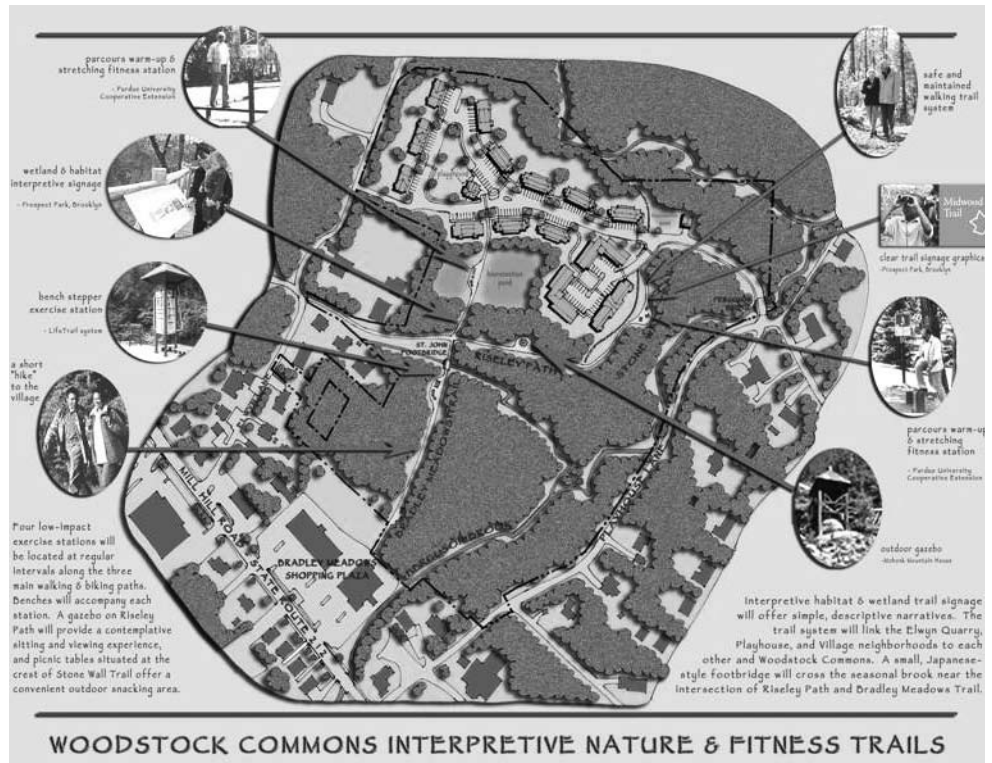
Woodstock resident Brad Will, the architect behind the project, was immersed in the community as he did

**O'Connor noted that the Town of Woodstock has had variations of an affordable housing committee dating back to at least 1988.**

the design, working hard to ensure hamlet compatibility on what will be one of the first green, LEED certified affordable housing projects in the region.

Modifications made last year to the Housing and Economic Recovery Act (HERA) will allow RUPCO to set aside as many as 12 of the 53 homes and hold them for people engaged

in artistic or literary efforts. "This has been an implicit or explicit goal of the Woodstock Community for over a century," said O'Connor, noting that Woodstock's entire identity is wound up in its definition of itself as an artist community. "What better way could there be to retain the character of that community than to have the Federal government recognize it and encourage it through its tax credit program?" For more information and site plans on the Woodstock Commons project, click [www.rupco.org](http://www.rupco.org)



### Woodstock Commons Intergenerational Housing At a Glance

- 28 acre site  
19 acres undisturbed
- 53 homes including:  
20 for seniors  
20 for working families  
12 for artists  
1 on-site manager
- LEED eligible in  
New Construction Program
- Geothermal systems for  
energy efficiency in heating  
& cooling
- Community Fitness Trail
- No net loss of  
freshwater wetlands
- 1:1 mitigation for any  
disruption of wetlands

# Executive Director's Message

**A**s I prepare to write my message for this edition of *Foundations*, I can't help but feel a bit like Charles Dickens. His stories about downtrodden people in bleak times



were compelling calls for social change and are still popular 150 years later. Whether you're thinking of Tiny Tim or Little Nell or any of his other characters, we here at RUPCO could share

stories that are not much different.

A married chef loses his job and nearly loses the home he shares with his wife and six children. A couple has income loss so great that they lose their home in a tax sale by the county even though they had no mortgage to pay. A beloved husband and father dies of cancer and his widow and child lose their home too. A single mother of three gets laid off. Despite all efforts to find work, she falls behind in her rent and faces shut off of utilities and eviction. A family of six sees its income fall from \$5,000 a month to \$1,600 a month. They get behind in their bills trying to care for their four children, two of whom are special needs kids....

I could go on. Every day, 25 RUPCO employees with direct client contact hear another set of sad stories. And if each staffer just talks to 4 clients a day, that's 500 sad stories a week, more than 2,000 a month, 24,000 in a year. In Ulster County right now, there are 217 individuals homeless; 65 of them newly homeless just last month. There are 114 families homeless; 54 new families just last month. And those are just the ones we know about. The need is so great right now it can't even be imagined.

We're not alone in this crisis. In a recent *Times Herald Record* story "Recession reveals new face of homeless in mid-Hudson," Steve Israel does an incredible job telling the story of the new homeless in our region, noting "It

could happen to you or your neighbor." But that others share the crisis is no consolation.

In the face of declining tax revenues and government cutbacks, non-profits like RUPCO have had to step into the breach. Across platforms here – from Rental Assistance to Property Management, from Fighting Foreclosure or Emergency Assistance to Housing the Homeless or providing Access to Home, we strive to meet the growing need in Ulster County.

To be sure, there are success stories. In the last 2 years we helped 78 people buy their first homes and we disbursed \$2.1 million with about 80 local contractors, fixing up 154 housing units. We counseled and trained 1,460 and helped another 733 with foreclosure fears. We delivered rental assistance to more than 1,400 and started 83 families and individuals toward self-sufficiency goals.

But we don't see an end to the economic crisis. The NYS Dept. of Labor said in August 2008, that when recovery comes to the rest of the country, New York State's recession can be expected to last longer, on average three times as long. Government programs help – and we certainly use every one for which we're eligible. But with cut-backs in every sector, private donors who are asked to pick up the slack can only do so much.

Recently the media has made every American aware of the foreclosure crisis. But until it hits home, it's hard to imagine. A family member or neighbor might need RUPCO next. As depressing as the picture is now, each of us can help. We can let our elected officials know that now is not the time to cut back on safety net and emergency service programs for those in need. We can also let them know that we support the creation of affordable housing in our communities. We can donate our time, talent and treasure to help others in need. And we can lend a kind and sympathetic ear to those in dire straits remembering that most are asking for a hand up, not a hand out. We can help now or we can help later, but we're all in this together and remembering that is the only thing that will get us through.

## Leaders Honored at Community Luncheon

**D**yson Foundation Executive Vice President and CEO Diana M. Gurieva, Ulster Savings Bank Loan Originator Barbara C. Mayfield and Community Landlord Amy Frisch were honored with Community Partner Awards in ceremonies held at RUPCO's annual Community Luncheon at Wiltwyck Country Club on November 20. Gurieva and Mayfield were on hand to receive their awards in person while Frisch was honored in absentia. RUPCO Executive Director Kevin O'Connor noted the decades of experience that



*Kevin O'Connor, Diana Gurieva, Tom Collins and Barbara Mayfield.*

Gurieva and Mayfield brought to their professional work in the communities they serve and lauded Frisch for compassion, understanding and a willingness to provide safe, decent and affordable housing for those in the community who need it.

"The Dyson Foundation has been hugely important to the non-profit community in the Hudson Valley," said O'Connor. "Importantly, the leadership at the foundation has been in the steady hands of Diana for many years. I can think of no one who is more respected or held in higher esteem in the non-profit sector than Diana Gurieva."

Of Mayfield, O'Connor said, "No one has done more for first time homebuyers in Ulster County than Barbara. She really understands the barriers and challenges facing first time homebuyers and she has been a fierce advocate for them."

Mayfield, who also serves as a volunteer on the RUPCO Board of

*(continued on page 6)*

## Homeless Prevention Program Launched

A major collaborative between RUPCO and Family of Woodstock to prevent beleaguered residents from slipping into homelessness was launched and immediately implemented in December. The Homeless Prevention Rapid Re-Housing Program (HPRP), scheduled to deliver \$1 million in emergency rental assistance and counseling services, delivered \$40,000 in funding to 23 Ulster County families in December.

Designed to prevent financial crisis from turning into homelessness, the HPRP effort seeks individuals and families who are recently homeless but have jobs or have employable skills. Others eligible are those in imminent danger of eviction or of becoming homeless. All households so qualified will also be earning below 50% of the area median income (AMI) and able to avoid homelessness with the assistance given.

HPRP can cover items such as past due rents, past due utility bills, security deposits and assistance with paying current rent. Working together, RUPCO and Family will deliver not only financial assistance, but counseling and case management work that helps each individual or family get back on their feet. Universal pre-applications are available throughout the county at all walk-in centers operated by Family including Kingston, Woodstock, Ellenville and New Paltz.

### To be eligible, individuals or families must meet all of the following criteria:

- Households must be at or below 50% of AMI for Ulster County.
- Households must be able to document that they are homeless or at risk of being homeless if not for this assistance.
- Households will be recertified every three months to ensure income eligibility.
- Households must agree to case management services as part of the financial assistance.
- At the end of financial or rental assistance, clients must be “stably housed.”

Individuals who believe they are eligible based on these criteria, should pick up a pre-application at one of the centers.

## HomeOwnership Center on the Move

Ever-increasing demand for services has increased the staff in RUPCO's NeighborWorks® HomeOwnership Center (HOC) and changed the “landscape” of RUPCO's home offices in the Stuyvesant and Kirkland buildings in uptown Kingston. At the Stuyvesant, the Community Room once located at 37 John Street has been remodeled for offices that now house the Director of Housing Services and HPRP staff. The HOC offices at 301 Fair St. continue to house education and counseling, first time homebuyer and rehab programs and plans are now underway to re-model and expand those offices.

Loss of the Community Room at the Stuyvesant led to creation of a new multi-purpose event space in the Kirkland at the corner of Clinton and Main Streets. The Senate Room at the Kirkland will not only offer space for RUPCO meetings, conferences and training programs, but is now being made available to other individuals and groups throughout the county. To launch the new facility, RUPCO is offering each Ulster County 501c3 one free meeting event during 2010. For more information, contact RUPCO at 331-2140.

## Robusto Becomes Program Manager

Frank Robusto, a HomeOwnership Preservation Counselor, was recently promoted to HomeOwnership Program Manager. Arriving at RUPCO last June for his first employment experience in the not-for-profit sector, Robusto quickly demonstrated the value of his background in the banking industry.



Frank Robusto

Having spent much of his career in the mortgage business, Robusto was an ideal candidate for counseling people threatened with foreclosure. “His understanding of how banks work and what they need to bring deals together has been a tremendous asset to

us and to our clients,” said Kathy Germain.

“Having him use those talents for additional responsibilities in first time homebuyer programs and other HOC activities will be a win-win-win situation.”

Robusto who was born on Long Island and grew up on the east coast, spent 40 years in California before returning to the area to be nearer to relatives. He will continue with some direct counseling activities but will also become involved in all other segments of work handled by the HOC staff. “I really enjoy trying to help people,” said Robusto of his new responsibilities. “It’s gratifying to help people be successful; to help get results for people who are struggling to achieve the American Dream.” More information on the programs of the HOC is available by calling 845-331-9860.

# Supporting RUPCO

## Bop to Tottom & Payless Shoes Brighten Holidays

Again this year, community businesses, RUPCO staffers and generous individuals in the region teamed up to make the holidays brighter for families and seniors and to ensure that the agency can continue to deliver crucial services in the new year and decade.

Local storeowner Karen Clark Adin and her Wall St. Kingston store Bop to Tottom, along with Hudson Valley Mall retailer Payless Shoes paced the giving with incredibly generous donations of products and gift certificates. Program Services Manager Carol Buskey lauded the two, who each provided something for 50 different people or families.

“Karen is always with us,” said Buskey, “and I know she is generous to other organizations in the community as well. We are really lucky to have her and folks like her doing business here.” Noting that it is usually locally owned businesses that are the most generous, Buskey added, “Payless really amazed me this year. Thanks to their generosity, 50 people got new shoes this holiday season. It doesn’t get better than that!” Buskey said the Payless donation came as part of a \$1.2 million *Payless Shoes 4 Kids* program. More than 2,900 non-profit agencies applied and RUPCO was one of 700 chosen to participate.

## Donors Step Up

Robert H. Canavan  
Tom Collins  
Joseph J. Czerkas  
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Kathleen H & Robert J. Dittus  
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Timely Signs of Kingston, Inc.  
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## RUPCO’s Clients Give Back

When RUPCO does its end of year appeal, we are always struck by the fact that so many folks who were once in need of our services are now able and willing to donate back to others. Two notes this year struck a chord with us. One grateful client sent a check with a note that said, “We’re still in our home and still enjoying the repairs you did more than 15 years ago. Thanks for being there.” Another of our clients wrote a check as they celebrated a first family Christmas in the home RUPCO had just helped them to purchase and repair. These, and the other checks we’ve gotten from former clients, really help keep us doing what we do each day.

## Leaders Honored

*(continued from page 4)*

Directors, seemed to speak for everyone in the room when she accepted her award from O’Connor.

“Nothing is more important to communities and societies than homeownership,” said Mayfield. “Homeownership is what lets a child start and finish an education in the same school, with the same friends and same teachers. That continuity is incredibly important and that is why I love helping people buy homes.”

Community Partner Awards have been presented annually by RUPCO to individuals and organizations whose efforts improve the quality of life for those they serve. Past winners include Patrice Courtney Strong, Lois M. Ingellis, and Peter M. Frank. Organizations honored have included the City of Kingston, the Village of Ellenville, Resource Center for Accessible Living, and NYS Division of Housing & Community Renewal.

# Rental Assistance

## Housing Choice Program Pushes Limits

**R**UPCO's Rental Assistance team is charged with providing affordable rental housing for working families, disabled individuals and seniors. While the work and programs are varied, the number one function of the unit is administration of the Housing Choice Voucher program and in 2009, they did this better than ever before.

According to Rental Assistance Director Vanessa Secore, RUPCO was so successful in getting its vouchers used that her team was temporarily allowed to exceed the limit of vouchers that had been initially assigned to RUPCO. While RUPCO was officially only allowed 1,397 vouchers, by early 2009, the team had 1,481 vouchers disbursed before the limit was actually reached. By year's end, the group was back down to the 1,397 vouchers currently allowed, serving 3,051 residents.

"I am really proud of what this group

has accomplished," said Secore in discussing her year-end results. "Not only have we helped put a roof over more than 3,000 heads, but we paid out more than \$10 million to local landlords this year. Clearly we were up to the challenge."

**Not only have we helped put a roof over more than 3,000 heads, but we paid out more than \$10 million to local landlords this year.**

Secore said that at this time, RUPCO's waiting list is so long that it has been officially closed. But the organization has other rental assistance options available for people in different sets of special circumstances. "We can still provide HOPWA for families living with AIDS, and other special programs like that. So people in need of rental assistance should continue to call us at 331-2140 for information on rental assistance."

## Families Front & Center in Self-Sufficiency

**L**ike so many other Ulster County residents, Peter and Rosemary Beaulieu were hanging on financially when Peter's job was eliminated shortly after a wonderful promotion and no other jobs were available. And like so many others, the Beaulieus struggled to make ends meet before finally seeking help. Landing in RUPCO's Housing Choice Voucher Program in 2006, the Beaulieus and their three boys ages 6, 7 and 9 were fortunate enough to have the HCV Program accepting applications and were able to begin receiving assistance rapidly.

With their minds made up that their use of the rental assistance would only be temporary, Peter began working two jobs while Rosemary furthered her education. But shortly after Rosemary enrolled in a nursing program, Peter dislocated his shoulder on the job and was unable to work for two months. It was during that time their case manager saw an opportunity in their misfortune and encouraged them to enroll in the Family Self-Sufficiency program. They took advantage of the opportunity. Peter was able to find a single new job earning as much there as he had working two jobs previously.

There were ups and downs along the way but this year was a great one! In May 2009, Rosemary graduated and became a Registered Nurse and in August 2009, secured employment. With her new full-time employment added to Peter's earned income, the family is no longer in need of rental assistance. Today, the family is secure and Peter continues to work toward his final goal of obtaining employment in nursing. The Beaulieu boys, now 9, 10, and 12 have a home with financial security and parents who inspire them. That's what Family Self-Sufficiency is all about.



*The Beaulieu Family*

## FSS at a glance

**F**amily Self Sufficiency is a program for Ulster County residents who participate in the Section 8 Housing Choice Voucher program for rental assistance. It is designed for highly motivated individuals seeking employment advancement, career education, or seeking to repair and build a good credit record. A key component of the FSS

**Since its (FSS) inception, RUPCO has helped 25 graduates, with 11 families becoming new homeowners. There are currently 83 families enrolled.**

program is working toward homeownership and eventually, ending the need for any housing subsidies or assistance.

Participants sign a five-year contract, establish their own individual goals, and receive the counseling

and assistance they will need to reach those goals. Financial incentives offered help participants achieve things like a car to go to work, tools, books for school and other components of self-sufficiency that might help.

Since its inception, RUPCO has helped 25 graduates, with 11

families becoming new homeowners. There are currently 83 families enrolled and in 2009, we disbursed \$53,357 and saw eight new families become graduates.

More information is available by calling FSS Coordinator Sierra Smith at 331-2140 or sending her an e-mail at [ssmith@rupco.org](mailto:ssmith@rupco.org).

# Letter from the President

## RUPCO Officers

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## Collaboration and Commitment Can Help Mitigate Housing Shortage

**A**t RUPCO we like to say that every home is affordable to someone. But as the Tri-County

Housing study recently proved, too many people in Ulster County cannot afford the American Dream. In Ulster County in 2006, demand for affordable homes for those at or below the median income level was 18,354 compared to a supply of 8,456. When supply is so much lower than demand, prices are driven up, making homes even less affordable for average working families. The economic recession along with the financial and banking debacle is



*The Tri-County Housing study noted by 2020 Ulster County would need to build 714 affordable owner units and 1,113 renter units.*

creating an environment where credit is becoming more difficult to obtain. Interest rates will go up, energy prices will remain high and inevitably, taxes continue to go up.

cost products? Common sense tells us that everyone wants to get as much return on their investment as possible, and that usually means building higher end housing, not affordable housing.

So how do we fix this problem?

Clearly, collaboration is required. The private sector developers, builders and financial institutions must work with non-profit agencies like RUPCO and government agencies like HUD and DHCR to create solutions that work for all. Locally, community leaders must take a hard look at zoning and planning regulations that may be forcing prices upward.

Smart growth principles must be embraced and adopted – not just on paper but also in actual practice. People who try to stop every affordable building project must begin to understand the overall impact that has on them and on their communities.

The Ulster County Housing Consortium has a good track record of bringing private sector, non-profit sector and government sector leaders together. It will soon launch a public awareness campaign to educate everyone on housing problems and solutions in Ulster County. I urge every reader to pay attention and to get involved. It's been said that a journey of 1,000 miles begins with a single step. The New Year and the new decade are the perfect time to take that single step.

**Tom Collins, Board President**

## Grateful clients write

**R**UPCO routinely hears from clients who tend to keep in touch long after they no longer need our services. But after our staff all pitched in during the holiday season, one letter of thanks reminded us of why we do what we do.

*Erica, Carolyn, & Everyone at RUPCO,*

*Thank you all so much for all your help and support. You have all helped me in so many ways. When I thought there was nothing else you could do, you fulfilled yet another wish – my children's happiness this Christmas. I could never put into words how much it all means to me and my family. Thank you all so much, you have gone beyond the criteria of your jobs. You have done something for me that you may not realize, but you have helped me in giving my children the home they deserve and a Christmas filled with happiness.*

*Thank you all  
Name withheld to protect client privacy*

# Real Estate Development

## Stimulus Funds and Rebates Lure Buyers to Ellenville's Buttermilk Falls

Following weeks of anticipation and excitement, RUPCO closed the sale of the first of 15 brand new townhomes at the corner of Canal and Broadhead Streets in Ellenville in January. With more potential owners in the pipeline, officials are optimistic that the energy efficient units will be filled before year-end.

"There's no question that the \$8,000 rebate from the federal government is pushing people to make a commitment," said Real Estate Development Director Chuck Snyder. "And with that extended to April and other incentives now offered, we expect several more closings before the end of April."

According to Snyder, Buttermilk Falls features 3 bedroom townhomes that are ideal for people earning 80% or 100% of Ulster County's area median income (AMI). "Brand new, clean and green construction at prices of \$127,285 and \$144,842 is incredibly competitive now," Snyder added. "When you can get the benefits of homeownership without having to worry about lawn care or plowing, it's hard to pass up," he added.

The Ellenville town homes exceed New York State energy code by 30% in cooling efficiency and by more than 60% in heating efficiency, so homes will be as affordable to heat and cool as they are to purchase. Central air conditioning and off-street parking are additional amenities in the 3 story units with large, dry unfinished basements, first floor living areas and second floor bedrooms and bath.

"When you put all the programs together, people can get up to \$10,000 in rebates or assistance which in effect, drops the price of ownership down to around \$117,285 or \$134,842," said Snyder, who oversaw development and construction of the housing. "For many, the monthly payment for housing will cost as little as \$1,123 and that will include everything from mortgage and taxes to insurance and maintenance fees."



With rebate programs scheduled to end April 30, it is critical that anyone interested begin the process immediately.



"It is a great deal," said Kevin O'Connor, RUPCO's Executive Director, "but people must act now and act fast. It takes some time to get approved for mortgages these days, even with help from our HomeOwnership Center." O'Connor noted that with rebate programs scheduled to end April 30, it is critical that anyone interested begin the process immediately.

Buttermilk Falls townhomes are within walking distance of the Ellenville Village center and all goods and services provided there. They are adjacent to an historic canal site and park and just down the street from a new community playground. Open houses at a model unit are generally held every Wednesday and Sunday but buyers can also request their own showings appointments any time by calling Joan

Lawrence-Bauer at 845-331-2140 x263 or sending an e-mail to [jlb@rupco.org](mailto:jlb@rupco.org).

### Why Rent? Own for Less!

Costs as low as  
**\$1,123 / month \***  
(including mortgage, taxes,  
insurance & fees)  
**\$10,000 in Buyer rebates**  
**\$1,500 Broker cash back**  
Interest rates  
as low as **2%**

\* for qualified buyers

This advertisement is not an offering. The complete offering terms are in an offering plan available from sponsor. File No. CP909-0004

## Housing Consortium Launches Awareness Campaign

As this edition of *Foundations* went to press, the Ulster County Housing Consortium was putting the finishing touches on a public awareness campaign that will educate residents and business owners about the county's need for affordable workforce housing, sufficient housing supply at all income levels and the need for implementation of balanced land use and smart growth planning techniques.

"Give Housing a Voice," will collect local and national research and information, real life stories and situations, and best practices in housing to provide accurate and up-to-date information on Ulster County's housing infrastructure. The centerpiece of the effort will be a new website from which other electronic media and traditional print, outdoor, and radio will be fed.

Local business, civic and government organizations who sign on as sponsors will assist with message delivery and

petitions, pledges and donation opportunities will be available for any county resident or worker who wants to get involved.

Sponsors of the efforts to date include the Ulster County Planning Department, Ulster Savings Bank, RUPCO and

perceptions and develop an appropriate campaign.

Ulster Savings Bank was the first corporate sponsor in and has underwritten the development of the website around and through which the campaign will be based and run. RUPCO

# Give Housing a Voice

Birchez Associates. This group, along with the consortium members, will stage a launch event in March to showcase the new website and sign up additional sponsors.

Though the housing consortium has been working in this direction for many years, it was efforts by the Ulster County Planning Department that really moved the project forward. As the first major sponsor of the campaign, planners contracted with local businesses. JMC Marketing Communications & PR and CRSR Designs were hired to study local

agreed to sponsor on-going efforts by donating in-kind services to maintain and update the website, do electronic campaign development, and coordinate other campaign activities including public speaking engagements, donation collection and processing and other ongoing administration needs.

Birchez Associates, like all other sponsors, a member of the Ulster County Housing Consortium will underwrite the cost of the campaign launch and website unveiling at a wine and cheese reception at Birchez Esopus in March. Anyone interested in getting involved with cash sponsorship or in-kind services should contact Joan Lawrence-Bauer at [jlbr@rupco.org](mailto:jlbr@rupco.org) or 845-331-2140 x263.

## New Faces for 2010

Three new staffers joined the RUPCO team at the end of 2009 and together; they will enhance the work the agency handles for clients and communities.

Sue Andersen joined the staff as an Accounting Assistant bringing more than 12 years of experience as a bookkeeper and church treasurer to RUPCO. The Saugerties resident holds an Associates degree in Accounting from SUNY Ulster. Of her new post, Andersen said, "I am thrilled to be a part of an organization that truly helps people."

Marshall Bergkamp has assumed duties in the new HPRP (Homeless Prevention Rapid Re-housing Program) being delivered jointly by Family of Woodstock and RUPCO. The demand for the program



*Marshall Bergkamp and Sue Andersen*



*Michelle Zupa*

has been incredibly high and Bergkamp's background was ideal for the post. "I joined the RUPCO HPRP because I believe housing is a fundamental human right," said Bergkamp.

A warm smile greets everyone who encounters Michelle Zupa, Housing Choice Voucher Program Specialist, who grew up in Lake Katrine and has lived here most of her life. Though her background is in the medical field, when a neighbor suggested RUPCO, Zupa jumped at the opportunity.

"I am very grateful to have the position and to be making a difference in the lives of many as well as contributing back to the community."

## Kempe heads to Oklahoma City

RUPCO's Community Development Director, Guy Kempe, will travel to Oklahoma City in May to present a training session on Creating an Urban Green Trail. With Melissa Everett, Executive Director of Sustainable Hudson Valley, Kempe will address the 2010 National Main Streets Conference.

In their program, Kempe and Everett will explain to other community development professionals, how to develop a strategy for public-private leadership, incorporate energy and environmental dimensions and do a micro-economic analysis of job-creation options in the small city context.

Kingston's own green trail has received positive national press in recent months. Kempe and Everett will outline their own efforts and milestones and show how the model can be replicated in other communities.

## Ambassador on Wheels

Harold Renzo

**R**UPCO staffers don't often get opportunities to honor and thank the residents they serve. But late last year, such an occasion presented itself and the organization's choice was unanimous. Harold Renzo, Ambassador on Wheels at the Stuyvesant housing complex was the obvious and immediate choice.

A resident at Stuyvesant for 14 years, Renzo is known for cooking and caring for and about everyone and everything around him. With a cheerful hello for everyone he encounters, Renzo never seems to have a bad day.

"He has a wonderful outlook," said Emergency Programs Director Carol Buskey. "And that's a blessing considering the struggles he's encountered."

Renzo, grew up in Hyde Park in the 50's, living in foster care from the age of 5 after having lived in a Catholic children's home. His foster parents (Harold calls them Mom and Dad) had four biological children and

housed countless foster children – so many in fact that Harold recalls one morning when his Dad came down to the breakfast table, looked at a kid and asked, "Do you live here?" Harold's siblings were of every race, color and creed, he says "a true rainbow coalition."

After graduating from high school Harold joined the Marines and was stationed in Japan for three years where he became quite fond of the culture. But after discharge, California beckoned and Harold became involved in the restaurant business. Working at Disney Land,

Harold was an exemplary employee moving up the ranks from bus boy to lead restaurant manager. When Disney opened a park in Tokyo they asked him to go to instruct the staff in the ways of running a restaurant "American style."

He jumped at the chance to be in Japan again.

But after a return to California, a then 35-year-old Renzo was diagnosed with MS and a cooler climate was suggested. The rest, as they say, is history. Renzo returned to New York and stayed with his sister until he discovered RUPCO and the Stuyvesant.

He's been a model resident ever since. His MS has brought many physical limitations and

Renzo can no longer walk on his own. But his spirit remains boundless and he counts it a great achievement when he's able to get from his apartment to the street and down to the grocery store or the pharmacy.

Renzo says his favorite way to spend the day is helping others and to everyone at RUPCO, that's obvious. Whether he's working on the rooftop garden, cooking for a neighbor, or just chatting up passersby, he keeps his positive attitude. He is truly a goodwill Ambassador on Wheels and he's truly loved by us all.



## Walsh Earns New Certification

**T**heresa Walsh, Director of Property Management for RUPCO, earned an Assisted Housing Manager Certification & Accreditation (a.k.a. AHM) late last year following training and examination sessions in New York City. The training is a requirement of HUD and the certification is an essential credential for managers and owners of HUD-subsidized multifamily housing.

Though she expects the training to help her in all of her property management work, Walsh said the acquisition of a management agreement for Tongore Pines, a HUD 202 Supportive Housing for the Elderly, made accreditation a more immediate need. The program



was sponsored by Quadel Consulting, with its partner National Leased Housing Association (NLHA), one of the nation's leading

training resources for the assisted multifamily housing industry.

Walsh said her November training covered all requirements of the HUD Occupancy Handbook, skills for achieving a superior rating on Management and Occupancy reviews and access to a broad assistance and support network of other certified professionals on their website. With RUPCO for nine years, Walsh is responsible for all aspects of asset management on 274 housing units and/or commercial buildings owned or managed by RUPCO.

[www.rupco.org](http://www.rupco.org)



A message from the  
Ulster County Housing Consortium

## Housing Works.

To get housing that working people we rely upon can afford, we need your support.

Too many of the people we count on every day cannot afford to live here – first responders, emergency service technicians, day care providers and more. In order for them to help us, we need to help them by providing greater housing choices.

**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](http://www.givehousingavoice.com)

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