

Foundations

Supporting People • Creating Homes • Improving Communities

A publication by

Rural Ulster Preservation Company



More than a
roof overhead!

www.rupco.org

289 Fair Street
Kingston, NY 12401

telephone: 845.331.2140

Real Estate Development

Property Management

Rental Assistance

Community Development

NeighborWorks®
HomeOwnership Center

Housing Commissioner at Community Lunch

Family of Woodstock Honored

Commissioner Brian Lawlor, who also serves as the CEO of New York State Homes and Community Renewal, delivered the keynote address for Rural Ulster Preservation Company's (RUPCO) Community Lunch last fall. Speaking of the historic combination of state agencies that serve housing needs, Lawlor told 150 business and community leaders that a rare consolidation of state agencies was accomplished with no actual layoffs despite a \$12 million budget cut.

The Commissioner also lauded Family of Woodstock, which received a Community Partner award at the event. Lawlor noted that new alignments and collaborations between government agencies and non-profit organizations have resulted in better service for constituents despite economic woes and funding cuts.

Thomas A. Collins, President of RUPCO's Board of Directors opened the event with a review of RUPCO's accomplishments in the last year. His statement that Ulster County has the highest rate of pending foreclosures as a percentage of mortgages in New York State drew gasps from the audience. RUPCO, in collaboration with Hudson River Housing and Legal Services of the Hudson Valley has counseled nearly 2000 people facing foreclosure. RUPCO in collaboration with Family of Woodstock, also helped more than 1,000 individuals facing homelessness during the first 9 months of 2010.

Kevin O'Connor, RUPCO Executive Director, lauded Family of Woodstock and its Executive Director, Michael Berg, for 40 years of passionate service to the



Michael Berg, accepts Community Partner Award

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New Restaurant Coming to Uptown Kingston

Mario's Trattoria, a classic Italian lunch and dinner restaurant will open at the corner of Fair and John Streets this spring according to RUPCO Real Estate Manager Chuck Snyder and Rocco Panetta, owner of LaStazione in New Paltz. Panetta, who has been in the restaurant business for more than 35 years will open the new venture with his chef and partner, Mario Garcia. Interior renovations are planned at the site in the historic Stuyvesant which was once the Portobello restaurant.

Panetta feels very positive about the future of uptown Kingston and will join another new restaurant owner, Resa Razzazan, who now runs 11 Main Street Bistro where the Ugly Gus restaurant was last year. Both restaurants feature high quality, moderately priced menus with full bar services and daily specials. Both also do on and off site parties and catering and are expected to be available to do parties and events in the historic Senate Room at the Kirkland.



Mario's Trattoria will open on John Street this spring

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

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

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

Scott Vanderbeck

Custodian

Theresa Walsh

Director of Property Management

**Denotes members of RUPCO's
Green Team

Welcome New Staffers



RUPCO is always excited about welcoming new staff members to the team! In this issue, we're delighted to welcome Jaclyn Lazarus to our Rental Assistance team. Lazarus, who grew up in Sullivan County, earned a BA in Criminal Justice from SUNY Albany. Having moved to Ulster County three years ago, Lazarus worked in the Temporary Assistance Department at Ulster County Department of Social Services before coming to RUPCO. Having moved from the public sector to the not-for-profit sector, she says she's happy to be at RUPCO. "This is a great organization that helps people find affordable housing," she said. "It's great to be part of this team."



Scott Vanderbeck joined the RUPCO staff in the Property Management department when he accepted a position as Custodian in November. Scott, who hails from this area and has lived in the region all his life, is already making a difference at RUPCO's properties. With at least some activity at every property RUPCO owns or manages, Scott's face is getting to be familiar and welcome by residents as well as fellow staffers. Welcome aboard Scott!

Altomare Promoted



RUPCO is pleased to announce that Sandra Altomare, an eight year staff veteran here, has been promoted to the position of HomeOwnership Center Manager. Read about Sandy's considerable contributions to RUPCO in a story starting on Page 5!

Community Development

Complete Streets Improve Communities

In Community Development, where past green efforts have included participation with the Green Trails program in Kingston and in the effort to bring solar powered trash compactors to Broadway, a “complete streets” initiative is currently underway. Part of the larger Healthy Kingston for Kids project of Cornell Cooperative Extension, funded by the Robert Wood Johnson Foundation, a “complete streets” committee is exploring how to improve planning of transportation alternatives. As in communities across the country, a movement is growing to complete the streets by building and rebuilding road networks that are safer, more livable, and welcoming to everyone.

“Complete streets” enable choice and flexibility in walking, cycling, transit and motorized transport. When the streets are safer and without barriers, communities can flourish and the local economy will become more vibrant. Besides supporting mobility, retail businesses and tourism, more complete streets improve air quality, energy conservation and the cityscape.

RUPCO’s Director of Community Development Guy Kempe serves on the Complete Streets Advisory Committee and says that the team, working under the direction of planner David Gilmour, will propose a complete street environ-

ment in Kingston that enables active living, allowing all residents and visitors to practice healthy lifestyles, including walking and biking to school, work, and around the neighborhoods for recreation.

“The streets of our cities and towns are an important part of the livability of our communities,” says Kempe. “Safe streets ought to be for everyone, whether young or old, motorist or cyclist, walker or wheelchair user, bus rider or shopkeeper. But too many of our streets are designed only for speeding cars, or worse, creeping traffic jams.”

Streets and sidewalks -- including historic blue-stone walkways -- define Kingston’s character.

Through dialogue and analysis the planning team will explore alternative ways to design and maintain street facilities for the benefit of all. “Our remarkable streets are the envy of many. While Kingston’s streets are major assets” says planner David Gilmour, “there are opportunities we can seize to optimize their use.”

Complete street initiatives in cities similar to Kingston have helped improve economic development where increased foot traffic and congestion management is vital to local businesses. Kingston’s Rondout area is an example of a business and residential

district experiencing resurgence with its waterfront improvements and focus on non-vehicular traffic, and the Uptown Farmers' Market makes that the “place to be” on Saturdays. The “complete streets” team is working to help carry forward these gains into other areas.

Instituting a complete streets policy will ensure that transportation planners and engineers consistently design and operate the entire roadway with all users in mind - including cyclists, public transportation vehicles and riders, and pedestrians of all ages and abilities.

“Safe streets ought to be for everyone, whether young or old, motorist or cyclist, walker or wheelchair user, bus rider or shopkeeper.”



All RUPCO work helps develop communities in one way or another. Here, RUPCO's Director of Real Estate, Chuck Snyder, right, welcomes Rocco Panetta who will open Mario's Trattoria this spring in uptown Kingston.



I came to Woodstock for peace and beauty – for a sense of retreat. I work hard every day to make a Woodstock business successful. People who work in Woodstock should be able to live here. People with families should be able to raise their children here. Lower income people give Woodstock its character – and always have. Common people - living and working together as a community, make this the place we all love. And everyone deserves a decent place to live. We need more affordable housing. That’s why I’m supporting Woodstock Commons.

Elizabeth Batchelder,
Woodstock resident and hamlet employee

Executive Director's Message

Last year, following the devastating earthquake in Haiti, members of our staff invited Pierre and Terry Leroy from the Haitian People's Support Project – a local not for profit



founded in 1990 and located in Woodstock that is dedicated to helping the poor in Haiti - to talk to us about what had happened and how we

might help. Certainly the worst natural disaster to ever occur in the western hemisphere, the earthquake in Haiti took over 200,000 lives and left the City of Port-au Prince in shambles.

Nearly a full year later, at our December staff meeting, we invited Pierre and Terry back to give us an update on what was happening in Haiti. Their report was sobering. They told us how little progress had been made, how billions of donated dollars were still unreleased and described the inconceivable fact that following the earthquake, 1,000,000 people were living in tents but a year later, that number had grown to 1,600,000! Adding insult to injury, they expressed their great fears about the cholera epidemic that now threatens hundreds of thousands of Haitians.

Listening to Terry and Leroy, it was overwhelming to try to conceive the level of destruction, death and suffering. I recall remarking at the time that it put our work in perspective. Our efforts to provide affordable housing, to keep people from being foreclosed upon, to

keep people who lost their jobs from becoming homeless, to making repairs for needy seniors or accessibility improvements for those with disabilities, to providing decent & safe rental housing through Section 8 program or even our 7 year epic to build 53 units of affordable housing in Woodstock – it really put all of it, in perspective.

Actually it made our load feel lighter. The weight on our shoulders lessened. Suddenly, all of our goals seemed attainable. Compared to the almost insurmountable challenges facing the tiny country of Haiti, our work in Ulster County and the Hudson Valley region felt more like a walk in the park.

...following the earthquake, 1,000,000 people were living in tents but a year later, that number had grown to 1,600,000!

Terry and Pierre's story also reminded us that we share a commonality with non-profits and others working in Haiti and with those who toil in the field of helping others across our great country and in so many places around the world. When I was

a child, I imagined that we would have done so much better by now, as a society, in taking care of each other. It hasn't turned out quite as I imagined. So be it. We face huge challenges whether from natural disasters, economic debacles, the effects of globalization or the widening gap between the haves and the have-nots. It just means our work is as important today as it ever was and now more than ever, we need your help.

In this new year, I hope you will renew your efforts to stay involved or find new and meaningful ways to get involved. To get started, click on one of the links below.

Leaders Honored at Community Luncheon

(continued from page 1)



NYS Senator John J. Bonacic, right, spoke with HCR Commissioner Brian Lawlor, center and RUPCO's Kevin O'Connor at Community Lunch in October.

people of Ulster County and the region. The two men, who co-chair the Ulster County Housing Consortium both shared stories of their collaboration.



"We got married," said Berg in accepting the award. "We moved in together. He redecorated the office. Now we're finished the grant and we don't want to move out," said Berg.

Berg went on to prod the audience members – most long time supporters of affordable housing – to do more to effect change in their communities.

State Senator John Bonacic and Assemblyman Kevin Cahill lauded both Family and RUPCO with Cahill applauding Berg's passion for the housing cause and Bonacic saying that "until you've been to a ribbon cutting for an affordable housing facility and talked with the people who live there, you really can't appreciate the needs our people have."

www.rupco.org

www.givehousingavoice.com

www.haitiansupportproject.org

NeighborWorks® HomeOwnership Center

Rehab Specialist Focuses on Energy Efficiency

Helps homeowners save fuel, money and greenhouse gas emissions

With funders increasing emphasis on green building principles and a RUPCO pledge to become a NeighborWorks® Green Organization, the work of rehab specialist Steve Knox has taken on a new level of importance in the HomeOwnership Center. Knox, who has more than 26 years of building experience has completed over 200 hours of training with more than 100 hours focused on greening and energy efficiency. He has completed Building Performance Institute (BPI) training and currently holds certifications for Building Analyst and Building Envelope Specialist.

Steve's training has created an enhanced approach to inspections in the First Time Homebuyer and Single Family Repair Programs using the whole-home performance perspective. All of RUPCO's rehab projects now require a complete home assessment and must include some repairs to improve a home's energy performance. New York has some of the oldest housing stock in the country and most of the homes were constructed before modern energy systems and building codes were established. Residential homes are responsible for 20% of greenhouse gas emissions because they use so much fossil fuel. Including energy performance measures has become increasingly important, particularly to the low to moderate population we serve.

The combination of Steve's experience and training has been instrumental in guiding homeowners through what can be an intimidating process. But Steve's commitment to RUPCO and its clients is evident in other green endeavors as well. An active member of RUPCO's Green Team, Steve was instrumental in creating the rooftop garden at the Stuyvesant this year. As residents harvested the vegetables they grew there, everyone celebrated Steve's commitment to RUPCO and the expertise he brings to the table.



Steve Knox, RUPCO Rehab Specialist

Altomare Appointed HomeOwnership Center Manager

Sandy Altomare, an eight-year RUPCO veteran with more than 25 years of construction experience took on a new role last month as HomeOwnership Center Manager. Altomare, who has worked in a variety of capacities since her arrival at RUPCO, will oversee both the homebuyer and rehabilitation programs.

"This is a natural for both Sandy and RUPCO" said Kathy Germain, Director of Homeownership Services, of the appointment. Noting that Altomare had started as a home rehab specialist, worked as a homeownership program assistant and had become the home rehab manager, Germain added "Sandy's knowledge of homeownership and home rehab programs is expansive. Her ability to support staff as we implement over 10 different grant programs is a tremendous asset. She has overseen over 400 rehab projects in her eight-year tenure at RUPCO and has really earned the title of HomeOwnership Center Manager."

Altomare, who has dozens of professional certifications in homeownership counseling and construction management is excited about her work. "I look forward to coming here every day because no two days are the same. There's always something different going on and it's a wonderful thing to be able to help someone."

Among Altomare's special skills is the ability to design accessibility modifications allowing seniors and newly disabled to remain in their homes. "Often when

HomeOwnership Center Gets New Offices

RUPCO's HomeOwnership Center, which has greatly expanded its programs and staff in the last few years, finally got an expansion of work space last month when interior re-design work got underway at its home base in the Stuyvesant building on Fair and John Streets.

While retaining but enclosing an historic alleyway in the building, RUPCO's Real Estate Development leader Chuck Snyder was able to reconfigure stairs and windows in the structure's basement to create two brand new offices for homeownership counseling. That allowed for re-configuration of the homeownership rehab department at the 301 Fair Street address, and let foreclosure counselor Janine Carchidi move from the Kirkland to the John Street office to join her colleagues there.

"It's really great to have everyone in our department co-located again," said Housing Services Director Kathy Germain. "We were all a little nervous and the construction period was a challenge, but now that we're all moved, it's great," she added.

An open house to showcase the new space will be held in February but in the meantime, RUPCO's staff and clients are really enjoying the new facilities.

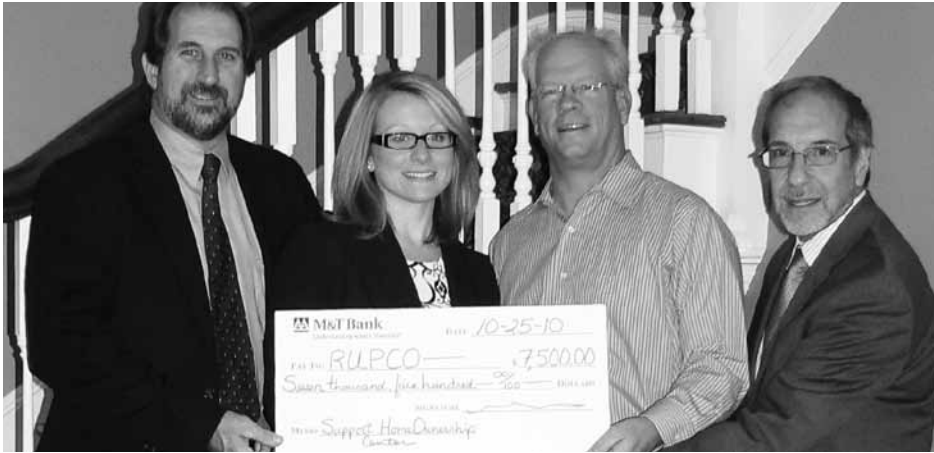


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Supporting RUPCO

M&T Bank Supports RUPCO Work

Grant and sponsorship advance mission and vision



M & T Bank's Richard Heese and Courtney Haydock (left to right) and Al DeSalvo, right, shared in presenting a \$7,500 check to support RUPCO's work in the field of HomeOwnership.

As RUPCO's NeighborWorks® HomeOwnership Center neared the end of another record breaking year, M&T Bank announced \$7,500 in grant and sponsorship support for the agency. M&T staff members were on hand at the Kirkland to present a ceremonial check and talk with RUPCO staff about what could be accomplished with the funding.

"We have really come to count on M&T as one of our great working partners," said Executive Director Kevin O'Connor. "They not only support us with grants and sponsorships, but with staff expertise and volunteerism that help us stretch our reach."

Courtney Haydock, Charitable Contributions & Community Relations Manager said M&T Bank is pleased to partner with RUPCO. "M&T has been a long time partner with and supporter of RUPCO. M&T recognizes the critical role RUPCO plays in providing quality affordable work-force housing and services for the citizens of Ulster County. As a community bank, M&T works in partnership with organizations that improve the quality of life and increase economic opportunities where our customers and employees live and work." Haydock added "our relationship RUPCO is a perfect example of that mutually beneficial collaboration."

Special Thanks to our Community Lunch Sponsors

Community Sponsor

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Hudson Valley Federal Credit Union
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Ulster Savings Bank

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Erie Insurance
Ulster Federal Credit Union

HomeOwnership Center Sponsors

RUPCO is please to announce major sponsorships of its HomeOwnership Center for 2011. Joining Gable Sponsor Ulster Savings Bank will be Citizens Bank. Joining Hearth sponsor M&T Bank will be HSBC. Bank of America will come on board as a Threshold sponsor for 2011. You'll read more about these banking partners in coming editions of Foundations.

With their help, we'll do more work then ever on promoting and preserving homeownership for the people of Ulster County!

Emergency Services Appeal

If you're reading this newsletter, chances are you've noticed an envelope tucked inside.

It's part of our appeal for assistance to RUPCO's Emergency Services program. The Emergency Services program helps people in need, when the need is small but urgent. And the funding is vitally important for helping people who really deserve a hand but may not qualify for restricted program funds. Emergency Services grants are one-time only grants, generally \$1,000 or less. Because the grants are small, small donations can really help.

A donation today – no matter how big or small – can help prevent a neighbor from crisis. So make out a check in any amount – or charge it to your favorite card. On a cold winter day you can think about the fact that you helped someone stay housed in an emergency!

Rental Assistance

RUPCO Opens Housing Choice Voucher Waiting List

Section 8 rental assistance applications accepted for first time in three years

Rural Ulster Preservation Company's (RUPCO) Rental Assistance department opened the Housing Choice (Section 8) Voucher program waiting list, starting on January 10. The program, underwritten by the federal Housing and Urban Development agency and delivered through the state Housing and Community Renewal department, provides help with paying the rent for very low-income families. It enables people with limited income to choose and lease safe, affordable, privately owned, rental housing. The program primarily serves low income senior citizens and families with children. This is the first time applications for the program have been accepted since 2008 and applications will only be accepted until February 10, 2011.

"The Housing Choice Voucher program is the cornerstone of our Rental Assistance activity" said RUPCO Executive Director, Kevin O'Connor. "We currently assist nearly 1,400 families every month and we do still have families on our existing waiting list. Those on the current waiting list do not have to reapply. Unfortunately, the number of vouchers available is limited and though the waiting list is being opened, there will still be a significant wait for most families seeking assistance."

O'Connor said the agency has been able to increase the number of households served by the program. "In 2001 we had just 600 vouchers. Today, we have 1,600, which is 200 more than last year. But the need continues to outpace the availability of assistance."

O'Connor said that if more than 1,000 people apply during the 30 day period there will be a random drawing system to determine which applicants will actually get onto the waiting list. All applications received during the 30 day period will be placed in the drawing, but only the first 1,000 applications selected from the lottery will be added.

"We have chosen the random drawing system in an effort to give equal opportunity and access to all county

residents who apply," said O'Connor. "In the past, we've done a first come, first served basis," he said. "But that was hard for some folks living in distant parts of the county."

Vanessa Secore, RUPCO's Rental Assistance Director said Ulster County individuals and families earning 50% or less of the area median income are eligible to apply. For a family of four, a household income of \$35,050. Applications for the program can be picked up at RUPCO's main office at 289 Fair Street, Kingston between 8:30 am and 4:30 pm. They may also be printed off the RUPCO website, www.rupco.org. Completed applications must be mailed back to the RUPCO office or returned in person between 8:30 am and 4:30 pm Monday through Friday and must be in the RUPCO offices no later than 4:30 pm on February 10 to be considered. No faxed or emailed applications will be accepted.

Secore noted that once applications are on the list, a rigorous screening process will begin to verify eligibility for each applicant. "All income information provided must be carefully checked and verified by third parties," said Secore. She also indicated that while participants may choose to live in any rental unit in the county, all rental units must be inspected to be sure they are safe. She also indicated that the rents being charged to program participants must meet a "rent reasonableness" standard and can't be out of line with other market rate rents charged for similar units elsewhere in the county. Once accepted in the program, all participants must pay 30% of their income for toward their rent, and the voucher program pays the balance.

"In the end, this is all about making sure that people have a clean and safe place to live their lives and raise their families," said Secore. "We are very happy to be able to accept new applicants at this time and look forward to serving them."

More information on RUPCO is available by calling 845-331-2140 or going to www.rupco.org.

Rental Assistance 2010 Highlights

- Handled 1,415 vouchers for a total of 2,986 people
- Paid out \$9,362,629 to Ulster County landlords
- Assisted 1033 female, 360 male head of households, and 913 elderly or disabled
- Received additional 200 vouchers, bringing total allocation to 1597
- Generated \$ 856,580 in fees for RUPCO
- Served 104 new applicants

HOUSING OPPORTUNITIES FOR PERSONS WITH AIDS

7 new admissions
19 current participants
\$177,874 assistance

FAMILY SELF SUFFICIENCY

79 households currently enrolled

FAMILY UNIFICATION PROGRAM

38 households

SECTION 8 TO HOMEOWNERSHIP

31 successful participants

NURSING HOME TRANSITION & DIVERSION

10 throughout Ulster County

PLACE BASED VOUCHERS

8 at Birches of Chambers

EMERGENCY SERVICES

Assisted 55 families with \$39,408

HOUSING QUALITY INSPECTIONS

1308

RUPCO Officers

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Altomare Appointed HomeOwnership Center Manager

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we go into these situations, it seems like the fix is impossible. There's nothing more exciting than working through the challenges to actually do the impossible."

Altomare, known by her colleagues for the passion, spirit and humor she brings to the job, is taking her new post in stride. "This is really just a combination of the miscellaneous different challenges I've tackled along the way," she said. "We have a great team here and everyone brings skill and passion to the work so it seems like we can handle most situations with quality and confidence."

Tell Us Your Housing Story

RUPCO celebrates its 30th anniversary this year so we have 30 years of stories to tell. If you have a housing story you're willing to share, please call Joan Lawrence-Bauer at 331-2140 x 263 or e-mail jlbr@rupco.org

Letter from the President

In a survey of Ulster County residents done during the summer of 2008, sixty percent of those responding said that they, or someone they knew, were having trouble paying for housing. In October of last year we noted that Ulster County is leading New York in the number of potential housing foreclosures, as a percentage of the mortgages on file in the county. That information, coupled with the fact that a one million dollar grant to provide temporary assistance to people faced with homelessness was virtually gone in just the first nine months of 2010, gives us an idea of the scope of the housing problems we face.

RUPCO, along with other non-profit and governmental agencies is doing all it can, but the depth of this housing crisis threatens to overwhelm the available resources. People who have never had to ask for help in their lives are now finding they can't go it alone any longer. And as winter sets in, our most vulnerable citizens – the poor and the elderly – will suffer even more.

Heartbreaking stories are all too common for the RUPCO staff, from single parents facing homelessness because they can not free up enough resources for a security deposit to folks making painful decisions each day choosing among food, clothing medications and rent.

RUPCO's staff has pitched in like never before, even digging into their own pockets to help others in times of need. And it occurs to me that this spirit of giving is not unique to RUPCO.

Throughout the history of our country, people have chipped in to help each other. Even those who don't have much try to give to those who have less. It's who we are as a people, and it's a characteristic that has helped make our country great.

The good news is that you can make a difference! RUPCO has a special Emergency Services program that helps keep people housed when the need is small but urgent. The program offers one-time only grants, of generally \$1,000 or less. They're small for sure, but the impact on the lives of those who get them is huge. Sometimes it's just a security deposit; sometimes a month's rent when heat and medicine have taken all the cash. It's a hand just when someone needs it most. When these needs are met, people can move forward on their own. When they're not met, lives can spiral

out of control into despair and even homelessness.

Your donation now will help us serve others throughout the entire year. Every donation matters. Whether you give \$5.00, \$50.00 or \$500.00, you can make a huge difference in the life of another person.

We enclosed an envelope in this edition of the newsletter. Just pull it out and send a check or send a credit card authorization we can process. That's all there is to it. We do all the rest. Please take a moment now to respond to this need. Then enjoy 2011 knowing you've helped someone less fortunate enjoy theirs.



**RUPCO has a special
Emergency Services
program that helps
keep people housed
when the need is small
but urgent.**

**Thomas A. Collins,
Board President**

Real Estate Development

Dreams Come True at Buttermilk Falls

For Jerry Kinch, 2010 was a banner year he will never forget. It was the year he became a homeowner after many years of dreaming, planning and watching the construction of Buttermilk Falls Townhomes in Ellenville. With significant other Haydee Acebedo and daughter Alycia, the Ellenville taxi driver achieved his dream and moved into his three bedroom home in February.

"I was actually born house that originally sat on this site," said Kinch who grew up in Ellenville and has called it home all his life. "But until I could move in here, I had been living in a trailer and hoping to get an opportunity like this." Kinch told the RUPCO team that the entire time Buttermilk Falls was being built; he would drive by almost daily and think about living there. "I looked at other places," Kinch said, "but things I could afford could never pass inspections."

Among the first people to look at the units when they first opened, Kinch was more convinced than ever that this was where he wanted to live. "I took a homeownership course four years ago," said Kinch. "I started to save and got pretty excited as it was getting finished."

Kinch, got a boost with a USDA mortgage that, coupled with his savings, brought his monthly housing cost in at \$711 for mortgage, interest, taxes and homeownership fees. Today, he and his family are very happy homeowners, building equity in their property and enjoying their brand new, energy efficient home.

"We used the basement for our pool table and game room," said Kinch who loves the low cost of his electric and gas and the fact that he doesn't have to plow or shovel.

"Haydee loves the kitchen with its brand new Energy Star oven, refrigerator and dishwasher," he added. "We are warm and comfortable and love the wood floors and the rest of the design," he added.



"With our counseling, our grants and our ability to find really competitive mortgage packages for low income buyers, more and more people are seeing that it really is possible for them to own their own brand new homes."

Soon, Kinch won't be alone! While sales at Buttermilk Falls were slow getting started, the market is heating up now. Two buyers have closed on their homes already and six additional buyers are lining up for closings early this year. "We're seeing a lot of interest now," said Francisca Castellanos in RUPCO's HomeOwnership Center. "With our counseling, our grants and our ability to find really competitive mortgage packages for low income buyers, more and more people are seeing that it really is possible for them to own their own brand new homes." Castellanos went on to say that many of the clients she serves find that they can own these three level, three bedroom homes for less money than they currently pay to rent.



RUPCO will be hosting open house events on Saturday in February and March. Community members, business owners and interested buyers are all invited to stop by at 13 Broadhead (corner of Canal and Broadhead Streets) to see a furnished model. More information is also available on RUPCO's website, www.rupco.org

**Why Rent?
Own for Less!**
Sales Price \$127,285*

monthly mortgage \$377
taxes \$358
HOA fees \$153

Monthly Housing Costs \$888

* downpayment and closing cost assistance 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

What's It Mean to Be Green?

A decade into the 21st century, one has to wonder if this Century will one day be labeled the Green Century. From green building and green communities to green business and green fashion, going green is all the rage. And while that is great on many levels, there are clearly hurdles to be overcome for those who think Green every day of their lives.

Never mind creating a definition – let's just assume that everyone will create his or her own definition. And let's assume that those definitions will be somewhere on a continuum from those who are so back to the earth that they're "off the grid" to those who have just figured out they can recycle their newspapers. We here at RUPCO are committed to making our agency and our communities greener every year. For us, that means being more friendly to the environment, more sustainable, and ultimately, more healthy.

There is no aspect of personal or professional life these days exempt from consideration when it comes to describing a green philosophy. From our own personal carbon footprints, to making whole communities more sustainable, the green movement has taken on a life of its own. Here at RUPCO, we've gone green in both big and small ways.

Two of our most significant completed projects recently, Buttermilk Falls Townhomes and the Kirkland restoration featured major green components. The geothermal heating system at Kirkland is state of the art in terms of energy efficiency.

At Buttermilk Falls, 15 brand new town homes are Energy Star rated and beat New York State code requirements for heating and cooling efficiency. Add to that, the fact that each unit has three brand new Energy Star appliances and you start to see the level of commitment RUPCO brings to the table.

In 2010, we completed a year-long rooftop garden project at the Stuyvesant, bringing "green" into the lives of residents there in a whole new way. With the help of the Boys and Girls Club and Steve and Julie Noble, a rooftop protective surface was laid and wooden gardening containers were built and

installed. Now residents can grow green (and red and orange) vegetables in the summer or just enjoy sitting out on their rooftop garden.

In our operations, the RUPCO Green Team has again raised the bar for staffers, kicking off a new reduce, reuse, and recycle campaign. Here, our goal is to become more sustainable and reduce operating expenses as we go.

For 2011, RUPCO looks forward to breaking ground on one of our most ambitious projects yet; the construction of 53 new units of affordable rental housing in Woodstock. Woodstock Commons was among the first affordable housing projects in upstate New York to be designed with the US Green Building Council's LEED certification in mind. According to the USGBC, "LEED is an internationally recognized green building certification system, providing third-party verification that a building or community was designed and built using strategies aimed at improving performance across all the metrics that matter most: energy savings, water efficiency, CO2 emissions reduction, improved indoor environmental quality, and stewardship of resources and sensitivity to their impacts."

We at RUPCO are proud to follow their "LEED" and look forward to increasing our green efforts in 2011.

Energy Saving Tips from RUPCO's Green Team

- Turn out lights not in use to save energy and money.
- Shut off the water while you brush your teeth, wash dishes by hand, or do other household chores. Turning off the water while you brush your teeth alone can save as much as four gallons a minute, according to *Water - Use It Wisely*.
- Run your washer or dishwasher only when they are full. According to *Water - Use It Wisely*, doing so could save as much as 1,000 gallons of water a month per household.
- Plan your family meals each week so that you make one trip to the grocery store per week.
- Use a microwave or toaster oven to heat smaller portions, rather than a conventional oven.
- Lower the temperature on your water heater to 120 degrees.

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Still Singing a Happy Song

She sings, she dances, she teaches and gardens and paints, and now, Audrey Wyatt shares the skills of a lifetime with people living with Alzheimer's disease. Wyatt, who lives at Tongore Pines in Olivebridge, believes she's in the beginning stages of the disease and this fall, was chosen to perform at the 6th annual Caregiver's Conference sponsored by the local Alzheimer's Association in October.

Energetic and enthusiastic at 81, Audrey Wyatt has no intention of slowing down and says there's no better place to live than the Tongore Pines complex. "There's so much to offer here," said Wyatt at her home last month, pointing to the mountains that surround two buildings housing 19 apartments for seniors. "The beauty of this setting is remarkable; so peaceful," she says, standing at the edge of her well-kept garden.

Wyatt, once a professional opera star who relished her life as actor, singer and dancer, spent much of that life in the city, where she went right after high school

to follow her dreams. While performing at Asti's Opera Restaurant, she met and married George Cayley with whom she started Republic Artists Opera Company. "I had been coached by Douglas Stanley, one of the most famous in the business," Wyatt said. "My voice reached 3 1/2 octaves and I could break glasses when I sang," she added.

While she and Cayley raised their three children, Wyatt was active as both performer and teacher. There was sadness. Wyatt buried both her husband and one of her children before moving permanently to Andes, NY where she raised a host of animals and particularly loved her Akita puppies. But Wyatt never

let the hard times get her down. "I like my skin," she says laughing. "I like all humanity and animals and nature too. If you gave me a cave to live in, I'd still make a garden."

While visiting friends in the Olive area, she learned that Tongore Pines was being built and thought it would be perfect for her. When she lost here lease in Andes, the new complex became the next

milepost in her journey. Now, surrounded by her books, her pictures and her music, Wyatt's nesting skills are evident.

"I've been here almost from the beginning," Wyatt said of the apartment that while small, is big enough to contain both a piano and an organ. Ever the animal lover, she shares her space with her much loved bird and appreciates the library and other amenities offered. "We don't have as many parties as we used to," Wyatt says, "but my friend and neighbor, Gail, is just across the street and I still do some teaching to keep me busy."

As she faces the uncertainty of Alzheimer's disease, Wyatt remains upbeat and philosophical. Talking about her research and taking detours around the disease, Wyatt says "I'm here and I'm going to be me and that's it." This senior citizen, who was featured in a full-page story in the Daily Freeman in October, is content. Grateful for high quality, affordable housing, she will make the best of whatever comes. "I have no fears. I've had an interesting life, followed my dreams. What will be will be," says Wyatt.

At RUPCO, we say "Go Audrey!"



Weatherization Work Begins at Tongore

Christmas came early at Tongore Pines in Olivebridge this year when RUPCO kicked off a million dollar weatherization program that will eventually cover six different affordable housing properties. In addition to intensive energy audits at all units and other work on the housing infrastructure, residents will be seeing new refrigeration and lighting to make their homes more efficient and sustainable. Noting that residents will be more comfortable and will be saving some money in energy costs when the improvements are complete, Property Manager Theresa Walsh said "the program is a win-win for all of us."



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