In 2016, RUPCO celebrated its 35th anniversary as a not-for-profit, community development corporation. Led by a volunteer board of directors, our mission is to create homes, support people and improve communities. Our vision is for strong, vibrant and diverse communities with opportunity and a home for everyone.

RUPCO works broadly in the area of housing and community development. Last year, we helped 81 families purchase their first homes in Ulster County. We proudly administer the Housing Choice Voucher Program (Section 8) in Ulster and Greene Counties, serving nearly 2,000 households. We market NYSERDA's Green Jobs|Green New York program in 10 counties including Westchester. This program encourages homeowners to have energy audits performed and then to make energy retrofits that save energy and money while creating jobs for local contractors.

RUPCO has long served as the administrative consultant for Ulster County's Continuum of Care approach to homelessness. Over the past decade, our role has guided the Continuum's receipt of over $11-million to support an array of nonprofits serving the County's homeless; in turn, these partners provide homes and support services while saving local taxpayers significant dollars.

Our real estate development work has included Buttermilk Falls in the Village of Ellenville where we built and sold 15 townhomes to first-time homebuyers. We also constructed the innovative Woodstock Commons, an intergenerational campus of 53 homes for seniors, working families and artists. In developing Woodstock Commons, RUPCO overcame significant NIMBY opposition. Now that the campus is built and a demonstrated viable part of community, its acceptance is universal. We are very proud of our award-winning work at The Lace Mill that transformed an old boarded-up factory building and created 55 spectacular rental homes with preference for artists.

When the phone rings today at RUPCO, as it does every day, from people in need of an affordable housing solution, we have no resources. None! There are rarely vacancies at the affordable housing complexes. The Section 8 wait list is closed for the foreseeable future, and more than a thousand people are stalled on our wait-list for rental assistance or an affordable home. In our work with the County’s Continuum of Care, the County averages more than 100 homeless people per day - many of them seniors - being ill-housed in costly motel rooms. Surely, we can do better.

We remain committed to connecting people, programs, housing, jobs and community. RUPCO's real estate pipeline is robust, with over $70-million in new construction, historic restoration and adaptive reuse on the horizon. Energy Square couples net-zero-for-living standards with 57 newly created apartments and a new home for arts innovator Center for Creative Education. The Metro establishes new pathways to equity by combining job training with new creative and tech industry space to one city redefining its future. Landmark Place returns the historic Alms House to its original purpose of providing affordable and stable housing to Kingston's most vulnerable people. And Newburgh's clean slate lays endless opportunity at the feet of another City on the rise.

Last year, our programs and services impacted the lives of over 8,000 people in the Hudson Valley. We look to our community to voice their support for opportunities like these we have on the drawing board; to return vacant property to historic and productive use, to build senior supportive living for the next century to define communities where we want to live, work and play.

For all of us, let’s work together to build a place to call Home.

Sincerely,

Kevin O’Connor
Chief Executive Officer
Wow. It just amazes me the amount of projects this organization takes on!

In 2016, we celebrated 35 years and our mission to create homes, support people and improve communities. We carry out our mission in different ways and one that is important to me is partnership. We partner with town and county governments. We partner with other nonprofits who share our vision of hope for the people and communities that we serve. We partner with state, federal and private funders and financial institutions to leverage resources. We partner with you, our friends, and champions who have supported our work for well over three decades! Partnership is how we make things happen.

Strategically, we have grown the organization through partnership, collaboration and regionalization, growing programmatically and geographically. I am so proud of RUPCO’s Board of Directors for taking on these challenges and for their commitment to participate and complete NeighborWorks America’s Excellence in Governance program — a transformational 18-month program designed to help responsible boards become exceptional. It takes an exceptional board to steward a dynamic organization through a period of growth and it has been an honor to participate in this program of learning and implementing best board practices here at RUPCO.

As you read about the accomplishments and the stories of the lives that we impacted in 2016, I hope that you will also take notice of the 35-year timeline that runs across the bottom of this annual report. It’s a remarkable tale of the impact RUPCO has had in so many lives during its tenure, and it reminds me why I am committed to this organization: to create homes, support people and improve communities. I have enjoyed immensely my term as board chair and I extend my congratulations to the entire RUPCO team of board and advisory council members, the wonderful staff and a fabulous array of partners, colleagues and supporters who helped to make 2016 a very successful, 35th Anniversary year!

Catherine A. Maloney
Chairperson

2016 Board of Directors:

Catherine A. Maloney, Chairperson
Christopher J. Marx, Vice-Chairperson
Henry Gleich, Treasurer
Leah Gherardi, Secretary

James B. Childs
Renee Darmstadt
Karen Winkle-Gorsline
Richard Heese
Joan Lonergan
Adam Mandell

Advisory Council
Thomas A. Collins
Peter M. Frank
John Mizerak
Constance Snyder

1985: Purchase of Arabio Building, Saugerties
1986: Application submitted for revolving loan fund to assist with security deposits, closing costs, homeownership counseling
1987: RUPCO purchases Brede Building, Saugerties
Our HomeOwnership Center helped 81 new homeowners like Greg and Jill Barnard (pictured above) achieve their dream of having a place to call their own. Through various programs, we are able to provide assistance such as homebuyer education, match savings programs, low-interest loan programs, grant assistance and more.

HomeOwnership Center assists 81 individuals and their families buy homes

64 of those homebuyers received grant assistance

Secured $850,000 in grants to first-time homebuyers for down payment, closing costs or post-closing rehab

Expanded our grants to include homebuyers purchasing in Greene County

Support the local economy by providing $469,563 in payments to local contractors and vendors in addition to closing costs assistance to pay realtors, attorneys, inspectors and other housing professionals.

Private Mortgages by Local Lenders

$11.4 Million

81 First-Time Homebuyers

(2016)

Some impressive 2016 stats include:

- Provided information to 530 potential first-time homebuyers through RUPCO’s Homebuyer Orientations, both in-person and online

- Created a YouTube homebuyer orientation video series, in both English and Spanish, increasing access and convenience to provide unbiased information regarding the homebuying process and resources for first-time homebuyers

RUPCO launched a pilot program with SONYMA providing $20,000 grants and low-interest loans targeting vacant properties in Kingston and Orange County to help rebuild neighborhoods affected by foreclosure.
RUPCO has implemented a variety of housing rehabilitation programs to serve many populations. These programs include our Single Family Repair, First-time Homebuyer Rehab, Accessibility Modifications, Replacement of Manufactured Housing, Disaster Relief for homes and businesses, and programs focused on energy efficiency including solar array installation.

Funding was secured from a variety of sources — including Senior Supportive Housing Program (SSHP) from the NYS Department of Health, RESTORE, Access to Home, CDBG, NYS Affordable Housing Corporation (AHC), and the HOME Program — to help low-income homeowners with housing rehab grants.

- Secured funding and partnered with the Town of Fallsburg in Sullivan County to replace seven dilapidated manufactured homes
- Partnered with Ulster County to administer Community Development Block Grant (CBDG) funds to complete 12 of 16 installations for solar array systems for low-income homeowners in Ulster County
- Completed the rehabilitation of 81 various units with grant funding
- Assisted 184 homeowners who were behind in their mortgage or in foreclosure, as a part of our commitment to keeping families in their homes, no matter what their age
- Of those families, 32% received mortgage payment modification so they could remain in their homes; many are still working to remedy their situations

RUPCO partnered with GRID Alternatives Tri-State, to provide working families, people with disabilities, and Kingston residents with affordable access to solar power.

1993: RUPCO becomes a certified HUD Housing Counselor; sponsors first-time homebuyer workshops; starts Family Self Sufficiency Program

1995: First-time homebuyer program: 50 families close on homes

1996: RUPCO administers 530 Section 8 vouchers
As a RUPCO subsidiary, RDAC demonstrated its commitment to Orange County homeowners in 2016. Through foreclosure prevention, homebuyer education and grant support, RDAC continued to impact families and their connection to Home in the lower Hudson Valley.

- Assisted 389 households in Orange County and surrounding areas in preventing foreclosures
- Of those families, 45% received a mortgage payment modification or other remedy to their housing emergency
- Prevented foreclosure on 175 family residences with funding from Home Ownership Protection Program (HOPP)
- Directed $350,000 from Affordable Housing Corp. to work on home acquisition and rehab
- Used $100,000 in RESTORE funding for emergency repairs benefitting over two dozen senior homeowners
- RDAC’s Green Team conducted 35 energy audits and 13 retrofits
- Launched its first-time homebuyer program in 2016 with a $350,000 Affordable Housing Corp. grant for down payment, closing costs and post-closing repairs and a $60,000 HOME grant through Orange County Community Development for down payment and closing costs for low-income homebuyers
- Through its homebuyer pilot, RDAC connected 12 future homeowners with homebuyer education and match-savings programs

The Gift of Home

Heather Free knows what it’s like to be homeless. Employed full-time in the Human Services industry, Heather worked closely with those needing supportive services. A college graduate with a Master’s degree in Fine Arts, she is an accomplished violinist, mother of two, and blogger. However, a series of events — car accident, adverse medication reaction, a fiancé’s cold feet, loss of insurance and then her job — put Heather on the other side of the Human Services table.

As a homeless single mom, she did what was best and sent her daughter to live with her father. She struggled to get well, both mentally and physically, while living nearly a year out of her handbag, sleeping on friends’ sofas or living room floors; one time, she slept under a bush behind a convenience store. “I couldn’t get the help I needed and I knew how the system works,” she said. “Homelessness is a full-time job. There are no hobbies when you’re homeless: there’s no thriving, just surviving.” She posted her plight online and so began a social media chain reaction that put Heather in touch with Property Manager, Tasyka DeRosalia. With a stroke of luck, Heather was housed within a week.

While homeless, Heather traveled with her toothbrush in a Ziploc baggie, stashed consistently in her purse. No matter where she slept, she kept a simple routine: wake up, brush teeth, start day, hold onto hope, navigate homelessness. Two weeks after moving into her apartment, she searched her handbag for the Ziploc’d toothbrush. Nothing. Frantically, she emptied the bag and then retraced her steps. She found it…right where it’s supposed to be…in her bathroom toothbrush stand. She knew then she was home.

The gift of Home offers peace of mind, reliability, safety, and security. A toothbrush in its place is why Home Matters.
“I owe you, RUPCO Green Jobs|Green New York, Global Dwelling, and the NYS EmPower program an enormous debt of gratitude. The auditor from EmPower came to assess the work Global Dwelling did, improving my home’s efficiency. The insulation they put in decreased the air flow out of my house by almost 50%!”

- Jess Bernstein
SUPPORTING PEOPLE

Program Services reaches out to those in need through a variety of partnerships and programs:

- **NYConnects**, a local partnership among Ulster County Office for the Aging, RUPCO and RCAL (Resource Center for Accessible Living) provides individualized information and assistance to persons of all ages with disabilities and seniors regarding resources and referrals.

- RUPCO answered 822 NYConnects phone calls, directing people to food stamps, food banks, passport photos, senior services, housing, emergency assistance, and other resource contacts throughout the county.

- **HOPWA** (Housing Opportunities for People With AIDS) assists individuals and their families to retain or gain access to appropriate housing where they can maintain their complex medical regimens. Without stabilized housing, we feel that it would have a direct negative affect on their medical, mental and physical problems as it relates to their HIV/AIDS status.

- RUPCO assisted 38 individuals and families in 2016 and provided soup-to-nuts assistance, like finding an apartment or emergency rental assistance, all in the name of providing a more stable homelife and improved health and wellness.

Karyn Perez, Danielle Antonelli and Vanessa Secore announce the opening of the Greene County HCV Wait List, in English and Spanish.

**Ulster County Continuum of Care**

- A consortium of 40 partners addresses homelessness in Ulster County

- The group applies for and channels U.S. Department of Housing and Urban Development (HUD) funding of over $1-million annually to the Ulster County homeless provider network

**Housing Choice Voucher Program (HCV)**

- Assisted 1959 families: 1697 families in Ulster County, 262 families in Greene County

- Opened the Greene County Wait List, the first time since November 2014; nearly 600 families applied for their chance at the Wait List lottery for rental assistance

- Accepted more than 1800 applications to the Ulster County Wait List in 6 weeks; the lottery last opened in December 2014

- Dispersed more than $8-million of NYS Homes & Community Renewal funding to tenants and landlords benefitting communities where they live

- Conducted 2276 Housing Quality Standards inspections at area homes

- Opened an HCV Program office at 408 Main Street, Catskill to better serve Greene County participants

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**2002:** Kevin O’Connor named Chief Executive Officer

**2003:** RUPCO administers 1152 Section 8 vouchers

**2004:** Grand opening of NeighborWorks® HomeOwnership Center introduces bilingual homebuyer education program

**2005:** RUPCO helps flood victims

First “Paint the Town” held in Kingston
ArtWalk at The Lace Mill

There’s a natural evolution and organic interaction between residents and community happening at The Lace Mill. The community opened its doors to 3 galleries and 8,000-square-feet of exhibit space in a series of showings this year. As participants of Kingston’s ArtWalk — an annual citywide art studio walkabout coordinated by Arts Mid-Hudson — Lace Mill artists shared their works across multiple formats. Some artists, like Cheryl Crispell, had never shown their works before. Upcyclist Felix Olivieri demonstrated how recycled materials, like cardboard and 1980s video games, gain a second life when repurposed in new, fun ways (Café sign at right). Others, like seasoned veterans James Martin and photographer Rubi Rose, complimented the full spectrum of creative juice. Zelda opened her one-bedroom/art studio apartment to visitors, highlighting her earth-inspired sculptures and jewelry. Making a name in the art world is easier done with like-minds. The Hudson Valley, ripe with creative people and collaborations like the ArtWalk, expands Lace Mill artist exposure in buyers’ markets and galleries beyond Kingston, NY.

Resident-artists of the Lace Mill: Felix Olivieri, Holly Christiana, James Martin

Jeweler Zelda (aka Judith Z. Miller) exhibits her work during the ArtWalk at The Lace Mill.
Empire State Supportive Housing Award for Landmark Place

Committed to addressing homelessness among Hudson Valley seniors, and to continue its work in supportive housing, RUPCO received one of 84 awards from Governor Cuomo’s Empire State Supportive Housing Initiative (ESSHI) which will be directed towards housing needs and services for 35 low-income seniors at Landmark Place. Along with a rezoning request, site plan review and funding applications, RUPCO will transform the currently vacant historic building into an elder-friendly campus designed by Kingston-based Dutton Architecture, with 66 apartments for people 55 and older.

Landmark Place Facts:

- The Alms House, built in 1874, is the City of Kingston’s oldest civic structure
- Adaptive reuse of historic building provides 34 apartments; new construction features 32 one-bedroom apartments plus community rooms, natural light and social space
- On behalf of the City of Kingston and Ulster County, RUPCO applies for state and federal historic designation of the Alms House
- Sustainability is a priority with solar array, energy-efficient lighting and appliances
- Full-time care coordinator connects residents with healthcare providers

Residents at The Stuyvesant, RUPCO’s 40-apartment historic hotel-turned-supportive housing in uptown Kingston, got into the holiday spirit with wreath-making on the 5th floor. Neighbors grabbed glue sticks, stars and glitter for crafting personally inspired, pride-building door decorations.
From a holistic view, providing senior supportive housing can improve lives, both healthwise and monetarily. As an example, Senior Care Manager Bob Budreau, regularly checks on residents to see how they are feeling, asks if they have any issues, and lends a professional ear to their concerns. Upon visiting with one senior resident, Bob realized the elderly woman was struggling financially. Together, they reviewed her budget and expenses. They discovered she was paying double for medical copays: one to Medicaid and a repeat to the healthcare provider. After a few phone calls, Bob straightened out the situation and our senior resident is now living more comfortably on her Social Security income. Not only does she have an “extra” $100 per month for life’s necessities, she received a $4,000 refund from her healthcare provider for overpayment.

Tai chi was just one location-specific training offered to seniors this year. On average, a dozen residents ventured out of their apartment for physical activity and social engagement. For some, the get-your-blood-following Chinese exercise helped with arthritis and balance. For others, the workout was too much; instead, they opted for the iPad training offered through Senior Supportive Housing Program.

While we can’t guarantee a windfall like that for each resident, providing senior supportive housing is a way of keeping in touch with each person to ensure daily living is manageable. Simple tasks like finance reviews, phone calls, and follow-up are easier for seniors when they have an advocate in their corner. RUPCO oversees 164 senior residents in 8 properties, some with SSHP – We see this as a service to provide in years to come.
RUPCO and Taxes

In addition to paying one-time recreational fees when building affordable housing in the Hudson Valley, RUPCO opts to pay its tax share to local municipalities. Technically, RUPCO is tax exempt due to its 501(c)3-nonprofit status. However, we invest long-term in the communities where we work. In 2015-16, RUPCO paid $184,393 for its six Kingston properties and another $87,056 for 6 Hudson Valley properties: a total of $271,449.75.

In its real estate pipeline, RUPCO holds three visionary proposals. Energy Square proposes $88,000 in taxes to the City of Kingston for the 57-unit, net-zero-for-living, mixed-use, new construction. The defunct bowling alley, currently located at 20 Cedar Street, pays just $26,000 annually. Similarly, at The Alms House — which has never in its history paid city, county or state tax — RUPCO is discussing a $66,000 PILOT (Payment in Lieu of Taxes) when the 66-apartment senior supportive housing campus, Landmark Place, is completed. RUPCO’s third real estate development project on the table is The Metro — a film/TV studio, post-production training center and creative technology hub created in collaboration with Stockade Works. While this community-wealth building endeavor will generate additional tax revenue, the introduction of the film/TV industry to the Kingston area will assemble a creative, tech-savvy pool of trained professionals and generate full-time career paths for those looking for industry-related jobs. Many, we hope, will decide to settle down here, buy a home, and call the Hudson Valley “Home.”

E² - Energy Square

E2: Energy Square is proposed as Net-Zero-for-Living new construction on Cedar Street in the City of Kingston

The Metro

RUPCO engages in community development partnering with StockadeWorks to create TV/film training studios and makers’ spaces at former MetLife building

Landmark Place

RUPCO negotiates with Ulster County and secures former Alms House on Flatbush Avenue, Kingston for senior and supportive housing solution through historic preservation and adaptive reuse
2014: Construction begins at The Lace Mill
City of Kingston & RUPCO provide 3-year first-time homebuyer program to cover down payment/post-closing rehab costs

2015: First residents move into The Lace Mill, 55 apartments preferred for artists

RUPCO teams up with Newburgh Community Land Bank, Safe Harbors of the Hudson, City of Newburgh on the scatter-site historic rehabilitation of 15 properties to create 42 apartments as part of Newburgh CORE (Community, Opportunity, Reinvestment Initiative.) Supportive housing will be an important neighborhood component.

The Lace Mill

The Lace Mill renovation was honored with NYSERDA’s Trailblazer Award and Preservation Action’s “Best of 2016”

Louw-Bogardus House

RUPCO works with Friends of Historic Kingston to stabilize Frog Alley structure, the oldest standing building remnants in the Historic Stockade District, as part of a community park and historic preservation addition to the City’s tourism options
Lace Mill recognized with awards:
Friends of Historic Kingston Historic Preservation award;
Orange County RDAC becomes affiliate April 1

2016 DONORS

For a look at our anniversary celebration at Community Lunch, watch the videos on our YouTube channel.

Individual Donors

Mary Brookings Andrews
Susan Barry
Jeffrey Bonhag
Orlando Callejas
Paula Chandler
James B. Childs
Frances Clauss
Thomas Collins
Ralph Cowan
Renee Darmstadt
Elizabeth (Dolly) Decker
Ida & James Economos
Saveria Fecci
Lou Fiorese
Focus and Flow
Leah Gherardi
Glenn Gidaly
Karen Juckas
Susan Keating
Shannon Kelly
Robert & Alice Linge
Christopher & Djennara Long
Catherine Maloney
Christopher J. Marx
Robert Masonis
Barbara Mayfield
Phyllis McCabe
Paul Mersfelder
John & Pam Mizerak
Peter Nissen
Kevin O’Connor
David Oliver
Painted Love
Cusie Pfeifer
Salvatore Potenza
Judith M. Reichler
Andrea Reynolds
Robert Budreau
Barbara & William Ryan
Win Shein
Constance Snyder
Thomas Solitto
Donald & Joan VanLoan
Sam Vasquez
Charlotte Wenzel

2015: NYSAFAH Project of the Year; NYSERDA Trailblazer Award

Ashokan Wealth Management
Bailey Pottery Equipment
Bank of Greene County
Benchmark Title Agency
Bruderhof Church
Communities
Cannon Heyman & Weiss
Catholic Charities
Centennial Mortgage
Central Hudson Gas & Electric
Coldwell Banker Village Green
ColorPage
Community Preservation Corp.
Coppola Associates
Courtney Strong, Inc.
CRSR Designs
Daniel D. Gagnon, CPA
Duncan & Duncan Associates
Dutton Architecture
Dyson Foundation
EFPR/ Toski & Co.
Gateway Community Industries
Gerentine Properties
Glascio Abstract
Hamaspik Choice
Heritage Energy
Hometown Bank of Hudson Valley
Hudson Homestead Group
Hudson Valley Federal Credit Union
Michael & Judith Iapocce
Integral Building & Design
Jeff Lowe PHAC
JP MorganChase
Kellar, Kellar & Jaiven
Kings Courts Apartments
Kingston Landing/AVR
Knoth Heating & Mechanical
Libolt & Sons/Affordable Housing Concepts
M&T Bank
Marap Realty
Markale Corp.
Marshall & Sterling
Mid-Hudson Valley Federal Credit Union
Mid-Hudson VIP
Millens Metal Recycling
Michael Moriello, PC
Murphy Realty Group
Martha M. Roberge, Esq.
Naccarato Insurance
National Equity Fund
Neighborsworks America
NYS HFA
Rhinebeck Bank
Roca Floral
Rondout Savings Bank
Ryan & Ryan Insurance
Safe Harbors of the Hudson
Safeeco Alarm Systems
Sawyer Savings Bank
Schindler Elevator
ServiceMaster of Kingston
Shuster Associates
Sneeringer, Monohan, Provost & Redgrave
SONYMA
SVN Deegan-Collins Commercial Realty
Tern Construction & Development
Timely Signs
Trustco Bank
U.W. Marx Construction
Ulster County Board of Realtors
Ulster Savings Bank
Valley Courier
Valuation Consultants
Wells Fargo
Pennies Count

Last Easter, Shannon Kelly taught her son Sam Vasquez about charity, giving alms, and helping others. She encouraged her oldest to select from three charities and make a donation from his savings. Sam chose RUPCO because he thinks everyone should live in a house (and he liked our logo). With Mom and brother Gustavo in tow, he brought his pennies, nickels and dimes totaling $6.15 (plus a $50 donation from his mom) to our office. His smile tells all: giving to RUPCO to do good work and help others find a place to call Home makes us all happy. You can give too…

- send your check by mail to 289 Fair Street Kingston, NY 12401
- make a donation online at www.rupco.org/donate
- call (845) 331-2140, ext. 276

Your charitable gift helps families in need through our Emergency Assistance Fund, outreach efforts, programs and services.

#OurNWBook

In the book NeighborWorks Works: Practical Solutions from America’s Community Development Network, RUPCO’s work at The Lace Mill and its Green Jobs | Green New York Program were highlighted in detail.

Request a complimentary copy from our limited supply, email communications@rupco.org.

2016 Financials

**REVENUES**: $7,535,251

- Grants $3,826,199 (50.8%)
- Administrative fees $1,224,152 (16.2%)
- Rental Income $1,092,267 (14.5%)
- Management fees $723,830 (9.6%)
- Other $405,454 (5.4%)
- Program $167,828 (2.2%)
- Sponsorships $95,521

**EXPENSES**: $7,691,458

- Programs $6,421,408 (83.5%)
- Management & General Administration $1,208,092 (15.7%)
- Fundraising $61,958 (0.8%)

**Total Liabilities & Net Assets**: $14,730,691

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2016: RUPCO pipeline encompasses $70-million in real estate community

Green Jobs | Green New York achieves #1 statewide provider in energy audits and retrofits

HomeOwnership Center helps 75 first-time homebuyers achieve their dreams of homeownership