



Community Connection

Fall Edition 2006

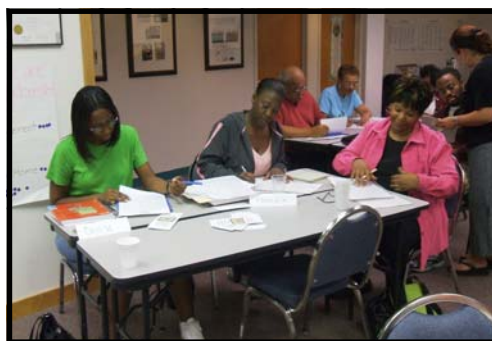
Transforming Neighborhoods Together Since 1979

www.nwrochester.org

NeighborWorks® Rochester Offers Class to Potential Homebuyers

NeighborWorks® Rochester's Homeownership Education program has been known among our banking and civic partners for years to be the most comprehensive instruction for first-time homebuyers in the City of Rochester. "Our banking partners refer customers to the program as part of the approval process for FHA, Fannie Mae, Freddie Mac and SONYMA mortgages," says Eric Van Dusen, Program Director for NeighborWorks® Rochester. "This 8-hour class – Home Purchase Made Easy – is taught by NeighborWorks® America-certified instructors. NeighborWorks® America's homeownership certification is the only nationally recognized homeownership education certification in the industry." In addition to having NeighborWorks® America certification, NeighborWorks® Rochester is a HUD-approved housing counseling agency.

The pre-purchase classes are open to anyone who wants to get a basic understanding of the homebuying process. "Buying a house is a long-term investment and the amount of informa-



Some recent home ownership education participants at NeighborWorks®

tion out there can be overwhelming, especially to someone who is a first-generation homebuyer," Van Dusen says. "Our pre-purchase class instructors provide a basic overview of all the information available so homebuyers can make responsible choices for themselves. Having a solid understanding of the industry also helps people avoid predatory lenders."

For more information on Homeownership Education, call Amy Brough, Senior Homeownership Counselor, at 325-4170 ext. 326.

Protecting Your Interests

A NeighborWorks® Rochester Success Story

Five years ago, Jose Reyes and his wife Gloria needed new windows and doors for their home in northeast Rochester. They participated in NeighborWorks® Rochester's 50/50 loan and grant program, through which they were able to make necessary improvements to their home.

The Reyes' recently began refinancing their home and, because of the previous project, their mortgage company contacted NeighborWorks® Rochester regarding some paperwork. One of NeighborWorks® Rochester's three homeownership counselors, took the call-and took a closer look at the deal. What she saw surprised her. "Jose was in a position to get a much better rate. This was a predatory loan that would

Jose Reyes and Laura Smith, mortgage officer for HSBC Mortgage Corporation meet at NeighborWorks® Rochester.



end up costing him money in the long run," she said. After a call to the Reyes, the counselor contacted NeighborWorks® Rochester's banking partners. Laura Smith, an HSBC mortgage officer was able to help refinance the mortgage. "Thank God she called me! We ended up consolidating all our debt at a much lower rate," said Reyes. "Now we're saving over three hundred dollars a month, which is great because now I can help my son pay for college."

Donor Spotlight Nationwide Foundation

The Nationwide Foundation became a NeighborWorks® Rochester "Community Innovator" with a \$4,000 grant in June 2006. The Nationwide Foundation has been a contributor since 1985. This donation, in response to NeighborWorks® Rochester's Annual Partnership Campaign, will be used to support programs and services such as homeownership education, rehabilitation lending and lead testing and assessment. Nationwide Insurance also made a \$1,000 contribution.



Pictured on June 1, from left to right are John Brady, Nationwide Insurance's local representative; Kim Brumber, NeighborWorks® Rochester's Executive Director; and John Frigolette, Nationwide's State Sales Director.

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Part of the Solution *A Message from Kim Brumber, Executive Director*



On almost a weekly basis, I find myself in a conversation with someone about the scary

statistics floating around the City of Rochester and our region – the city has lost 3.8 percent of its residents since 2000 and now for the first time the county is losing population also; there are more than 4,000 vacant houses in the City; 28 percent of the land in the City is tax exempt, and this is only a portion of the list. These conversations often end in a sense of helplessness because the issues seem so large. It is a slippery slope that can lead to inaction – believing that things are so bad, that nothing we do can revitalize our city.

But recently I am finding that these conversations can include glimmers of hope.

PAETEC Communications and other large, locally based companies, are partnering with the City to offer employee assisted housing programs. Through the program the city will match PAETEC's benefit to

allow employees to receive up to \$6,000 toward down payment and closing costs in southwest Rochester. The Rochester Downtown Development Corporation has been successful at promoting the city center to residents and developers alike. The Sagamore on East is sold out and the new Halo Lofts promise to fill up quickly with students from the Eastman School of Music, guaranteeing that there is resident life in downtown after 5 p.m.

And NeighborWorks® Rochester is developing a loan product for landlords. Currently, 60 percent of the homes in Rochester are owned by investors. This loan product will support landlords' rehabilitation needs, and provide reinvestment in city neighborhoods as well as provide one more financial solution to address the requirements of the City's new lead ordinance.

A wise manager I once worked for told me, "If you are not part of the solution, you are part of the problem." Every one of us makes choices; we must choose to support change and creative solutions to the issues we face as a community.

The staff at NeighborWorks® Rochester believes in emphasizing the positive. Every time a happy customer walks out the door we know we have taken one more step toward revitalizing and sustaining Rochester's neighborhoods.

That said, welcome to the "revitalized" version of Community Connection, NeighborWorks® Rochester's quarterly newsletter. We look forward to keeping our city residents, our funders, customers, government partners and others informed about what we are doing to make the City a great place to call "home."

How Your Support Helps NeighborWorks® Rochester

When you contribute to NeighborWorks® Rochester, you are giving the gift of homeownership to city families. Your support helps homeowners and their families gain financial skills that will help them throughout their life. By sustaining NeighborWorks® Rochester programs, your contribution can impact future generations. Studies show that children of homeowners achieve higher grades, are more likely to attend college, and less likely to be involved in crime. The benefits don't stop there—once these children become adults, they are more likely to own their own home in the future. If you have not given to NeighborWorks® Rochester yet this year, please consider making your contribution today. The impact is greater than you know.

For information about donating to NeighborWorks® Rochester or to find out more about our programs and services, visit www.nwrochester.org or contact 325-4170 ext. 325.

Keep Your Home Healthy

Asthma is a leading cause of missed work and school days. If you or a family member suffer from asthma, check out these suggestions from the Healthy Home to reduce common asthma triggers in your home:

1. Use plastic covers for pillows and mattresses. After two years, 20 percent of a pillow's weight can be dust mites!
2. Keep pets out of the bedrooms. They leave hair, dirt and dander behind which can cause an asthma attack.
3. Wash bedding and stuffed animals often.
4. Store toys and clothing in plastic bins.
5. "Work wet." Clean windowsills and window wells with a damp, disposable sponge or rag. Vacuum, then mop non-carpeted floors. Sweeping and dry dusting can stir up allergens



The Healthy Home was created by The Southwest Area Neighborhood Association (SWAN), the Rochester Fatherhood Resource Initiative (RFRI), and the University of Rochester Medical Center. It is located at 700 West Main Street, Rochester, NY 14611.

and lead into the air. Rochester's Healthy Home helps people find and deal with environmental health hazards in their homes. For more information, or to set up an appointment, call 436-8201 extension 1391 or e-mail eleonor.coleman@gmail.com.

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The View

The View is a new section of our newsletter that highlights a different perspective of the city from various professions in the city.

Brian Peterson works as a building inspector for the NET D office on South Clinton Avenue. In addition to his work keeping the city's buildings in good



condition, he can also be found taking pictures around the city of Rochester. These photos, which alternate between witty, poignant and beautiful, are shared daily with an ever-growing e-mail community. We sat down with Brian one day to find out a little bit more about his unique perspective of the city of Rochester.

What's your favorite part about your job?

I like meeting people and helping people, and it's always interesting, every building is different, once you get inside. I think I've probably been in almost every building in this area by this time!

What's your favorite part about the City of Rochester?

Rochester has some excellent museums. I really enjoy the Museum of Photography at the George Eastman House, and the Visual Studies Workshop. My other favorite part is my house, even though it needs a lot of work.

What has changed (in your neighborhood or in the city) since you have lived here?

Downtown was much more vibrant in the seventies-there were more stores and a lot of activity that has since moved out. I think in the neighborhoods, infrastructure has improved. Neighborhoods look better – it seems that people are working harder to maintain their home and property. It also seems like neighborhood groups are more active than before.

What do you think we all could do to make the city a better place to live?

To me the culture and sense of community of a place is really important. I think a lot of people stay around the house doing things independently, and don't get out to interact with their neighbors. That's why it's important to participate in events like the city's Clean Sweep, which was really successful in getting people to get out and do something positive in their neighborhood. Anything that helps people get out and interested in the community makes the whole city stronger.

Helpful Household Hints

Fall in Rochester means the cold is coming. Before you turn on your furnace for the season, take the time to perform some light maintenance that could save you time and money-and keep your family healthy!

Your furnace is one of the hardest-working appliances in your home, so you want to make sure it's working as efficiently as possible. One way to do this is to change your furnace filter every three months, especially in the fall and winter. A furnace blows warm air throughout your home, and if the filter is dirty, it will be forcing dirt, dust, and other particles into the air as well. In addition, it will be working overtime to push air through a clogged screen. This can cause allergies to flair up and your heating costs to skyrocket.

The good news is furnace filters are cheap and easy to replace. They are typically square or rectangular, flat, and slide out easily from the side of the furnace. Before heading to the store for a replacement, make note of some important info:

1. The brand and model of your furnace.
2. The height, width, and depth of your current furnace filter.

There are a wide range of choices when it comes to choosing a filter. Furnace filter prices range from about one dollar to fifteen dollars depending on the brand. Some products are designed to remove specific allergens or odors. Avoid "re-usable" filters as they can be difficult to maintain and may develop mold problems. Remember, changing your filter on a regular basis is more important than how much you spend on the filter itself.

Do you have questions about seasonal home maintenance? Call 325-4170, ext.320.



Photo Corner



Photo Courtesy of Richard Baker, University of Rochester
University of Rochester President Joel Sellgman walks in Swillburg on June 30 with Executive Director Kim Brumber and UR Urban Fellow Katie Plekarz.

Healthy Blocks

On August 31, Swillburg residents and people from around the city participated in the unveiling of a five-piece, painted metal mural depicting the history of Rochester and the area. The artist, Maria Friske, spoke about the process of creating the piece, and said she enjoyed creating a piece that would "pay tribute to one of the city's great historic neighborhoods." In recent months, the Swillburg Neighborhood Association has replaced street signs and installed park signs with the Swillburg pig logo. NeighborWorks® Rochester congratulates Swillburg -our first Healthy Blocks neighborhood- on the success of these projects, made possible by the Arts & Cultural Council of Greater Rochester, Citibank, the City of Rochester, and Neighbors Building Neighborhoods.

NeighborWorks® Rochester has been working in Swillburg for the past two years on projects which create positive neighborhood change through civic engagement and physical improvements. For more information call 325-4170 extension 320, or visit www.nwrochester.org.

Depiction of former Rochester resident Cab Calloway. The new mural depicts the history of Rochester and Swillburg.



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Leveling Lead Levels in the Community

In December of 2005, the Rochester City Council passed a Lead Based Paint Poisoning Prevention Ordinance. This law states that all rental properties must be inspected for lead paint hazards as part of their standard inspection process. The law took effect this past July, and since that time many houses have been inspected and lead hazards have been removed or repaired. Lead paint is dangerous because it can cause brain damage, development problems, and other health issues, especially in children. The majority of the houses in Rochester were built before 1950 which makes them very likely to contain lead, since the substance was not banned from paint products until 1978. NeighborWorks® Rochester has been helping city residents remove lead hazards from their home since 2002. In fact, as part of all home repair loans over \$5,000, a lead risk assessment is conducted by one of our EPA-certified

Risk Assessors. The risk assessment identifies all areas containing lead paint. Those that present a hazard are then included within the scope of work. Only contractors who are lead certified are eligible to bid on NeighborWorks® Rochester's rehab projects. After rehab work is completed a lead clearance is conducted. The lead clearance documents that there is no presence of lead dust. This year we have made more than 40 homes lead safe as part of our rehabilitation program. There were a total of 31 children living in those homes. Not only is NeighborWorks® Rochester helping to improve housing conditions and to maintain economic value in our neighborhoods, we are helping families to be safe from housing hazards like lead paint poisoning. If you are concerned about lead paint hazards in your home, NeighborWorks® Rochester can help. For more information, call 325-4170, or visit www.nwrochester.org.



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