As we begin the second full year of our Sustainable Business Initiatives, we are dismayed by the knowledge that we are producing significant results in all of our lines of business which translates into better delivery of programs and services throughout our community!

Our HomeOwnership Center has never had more prospective buyers and our home buyer orientations are so full that we’ve had to change the venue to our large conference room as it seats up to 50 people per session. Our participation in the new Syracuse Financial Empowerment Center has allowed us to better educate all consumers in the city of Syracuse about the importance of making good financial decisions and choices irrespective of whether they are planning to purchase a home in the near future.

This year, we had record production with our first mortgage origination as more than $8 million in first mortgages was provided to more than 105 first-time home buyers. Having completed our first mortgage sales to Geddes Federal Savings and Loan, Solvay Bank, NBT Bank and a sale pending with Pathfinder Bank, we have now firmly established the continuity of this line of business—a tremendous benefit to new home buyers. Changes to our home improvement loan processes have helped assure that we deploy these scarce resources more expeditiously so that our owner-occupant customers have more timely home improvements on critical items such as roof replacement, and furnace and sewer issues.

Working with the City, the County and the Community Foundation, we are meeting the challenge of lead paint poisoning in our community by making more properties lead safe. HomeHeadQuarters was selected to be one of five organizations across the United States selected as Lead Catalytic Awards this past year. At the same time, demand for our investor loan programs has been strong so that we will need to identify new sources of financing to meet the demand.

Our real estate activities have been quite robust this program year. In addition to our typical substantial rehab and new construction efforts with residential properties, we have infused life back into long-neglected mixed-use and commercial properties such as 1022 W. Fayette, 429 Ulster and the Dejohl's Building at 664 Burnet. These efforts present a special risks for HomeHeadQuarters and we are most thankful for the vital support of the Allyn Family Foundation which has helped mitigate those risks.

The bottom line is that the vision of our Board of Directors, the support of our partners and the hard work of our staff is bearing fruit which not only benefits our community with greatly improved outcomes, but also makes our efforts more sustainable so that even more people will be able to participate with the programs and services we offer here at HomeHeadQuarters.

Thank you to all!
Thank You!
For Your Support

LENDING PARTNERS
Bank of America
Community Bank
Empower Federal Credit Union
Five Star Bank
Geddes Federal Savings & Loan

KeyBank
M&T Bank
NBT Bank
Pathfinder Bank
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Carol Watson Greenhouse
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Citizens for Financial Empowerment
CNY Fair Housing
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Empire State Development
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Envision Cayuga
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Greater Syracuse Association of Realtors
Greater Syracuse HOPE Initiative (United Way)
Greater Syracuse Land Bank
Health Foundation of Western & CNY
Home Builders & Remodelers of CNY
Home Depot Foundation
Housing Visions Unlimited
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NeighborhoodWorks
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NYC Affordable Housing Corporation
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Onondaga County - Alliance for Economic Inclusion
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Creating Housing & Investment Opportunities in Syracuse & Central New York that improve people’s lives and revitalize the communities in which they live.

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Thank you to our house: I really have to pinch myself—living in this house, it’s the perfect thing. I didn’t think this would ever happen for us. My son has to keep reminding me that we’re going home to our house: “I really have to pinch myself—living in this house, it’s the perfect thing. I didn’t think this would ever happen for us. My son has to keep reminding me that we’re going home to our house.”

Brenna Galligan
Inaugural Lease Purchase Program Participant

ANNUAL REPORT
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