



A family of seven moved into this Loomis St. house with the aid of the Bishop Sheen Housing Foundation.

The Bishop Sheen Housing Foundation

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poor often recommend people in dire housing conditions to Mrs. Cook. Mrs. Cook will then visit these families, and consider the feasibility of BSHF aid.

Or a family may hear about the foundation and will apply for housing aid at one of the three inner-city service branches of the Catholic Family Center.

Sometimes, persons in desperate straits will appeal directly to the Bishop. News articles on the foundation have also brought an avalanche of requests to Mrs. Cook and the Pastoral Office. Needless to say, pleas for help far exceed donations!

How are applicants screened?

Mrs. Cook evaluates applicants on the basis of two criteria: Their present housing situation is deplorable, or they are threatened with eviction; the family must have what Mrs. Cook terms "home ownership potential."

Since the family must carry its own FHA, private, or assumable mortgage, for the dwelling they desire and meet its own monthly house payments, there must be sufficient income — usually a minimum of \$500 a month is necessary.

Through interviews and a check of credit references, Mrs. Cook is able to ascertain the integrity and dependability of a family.

Isn't the Housing Foundation just coddling poor people who could arrange for the purchase of their own home, if they really wanted to?

Not at all. Many of the families BSHF helps have managed to put away quite a bit towards the purchase of a home. But most applicants have large families and a limited income, and saving enough for an entire down payment is very difficult.

Also, many families have the potential for home ownership, but simply don't know how to go about buying a home. Mortgage and finance procedures can be extremely complex, especially when English is not your native language, and you can't afford a lawyer.

Equally as important as the foundation's financial help, is the service of the foundation lawyer, J. David Baker, who handles all closing details.

With so many housing organizations in the city and county, wouldn't it be better to donate funds to another established housing agency, like Rochester Neighbors, or Better Rochester Living, Inc.?

Father Hempel makes it clear that BSHF is not "trying to displace" any other agency. As a matter of fact, present founda-

tion policy is to channel all housing requests through every available source of aid and housing organizations.

"BSHF is a last resort," Father Hempel affirms.

When other groups cannot help because of the way they're constituted, then the foundation helps. For example, the Department of Social Services gives monthly rent allotments which can be used to make house payments. However, it cannot give a family a sum of money for a down payment on a house, even though the house payments are no higher than present monthly rent.

In cases like this, BSHF can act as liaison between the needs of the poor, and agencies hampered by a law from giving them the direct aid that they need.

Thus, the Housing Foundation works, in cooperation, not competition with, all other local housing and social service organizations.

Is BSHF just for the housing needs of Rochester's inner-city residents?

Current BSHF reorganization plans attest to its aim of bettering housing in all parts of the diocese. Membership on the Board of Directors has been enlarged to include representatives from all 12 geographical areas of the diocese. Bishop Hogan has pledged that the foundation will gradually "extend its services to include the underprivileged in every part of the diocese, both urban and rural."

What plans does BSHF have for the future?

Father Hempel explained that the Housing Foundation will discontinue its practice of direct gifts to individual families. Rather, it will loan "seed money" to various groups in the diocese formed to improve housing in their own areas.

For example, BSHF has loaned funds towards the establishment of a Housing Foundation in Geneva. (The "Geneva Story" will be the subject of a future article.)

As groups become organized and financed by contributions, the loan will be paid back. Thus, the Bishop Sheen Housing Foundation will operate a revolving fund, where money loaned out will be returned, and then loaned to another group in the diocese.

In this way, the original Housing Foundation will act as interest-free bank, financing specific housing projects in every part of the diocese.

Future articles in this series will report on the people who have moved up to better housing. What are they like? How has foundation help affected their lives?

Help the Needy at Christmas

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4. Mrs. M., young mother of four, has recently been evicted from her home and has been forced to place her children with neighbors and friends. Mrs. M. is also expecting her fifth child soon and is growing desperate for a house, furniture and clothing.

Case cared for by St. Martin dePorres Center. Address them directly at 537 Clinton Ave., Rochester, N.Y., 14605.

5. Jackie is a 9-year-old boy who recently moved into a different foster family in Rochester. Financially, he depends on Monroe County benefits for his board, medical expenses and basic clothing. Jackie has always had a good sense of rhythm and recently showed interest in taking trombone lessons from the public school he attends. These lessons would increase his self-confidence and his interest and ability in school work but the cost of the lessons is a luxury he cannot afford. These lessons and rental of instrument would be a very appreciated Christmas present for Jackie.

Case cared for by Catholic Family Center. Address them directly at 50 Chestnut St., Rochester, N.Y., 14604.

6. Karen, 24, a divorcee and a product of a broken home has few friends and lives alone. Her family has rejected her and members have moved to various parts of the country. She has been hospitalized for severe episodes of depression. Her employment as a factory worker furnishes an adequate living so her need is not financial but for intangible support. For Karen, Thanksgiving and Christmas are holidays to be endured with neither family nor close friends. A small, inexpensive gift, purchased with donated funds would prove to Karen she is not alone. Someone cares.

Case cared for by Catholic Family Center. Address them directly at 50 Chestnut St., Rochester, N.Y., 14604.

7. Mrs. Z. lives with her six children in a two-room trailer, since her husband, an incorrigible drifter, abandoned the family some two years ago. Mrs. Z. is under 30, her oldest child is 8. Last year's Courier-Journal appeals enabled her to purchase a reliable and adequate heater. The 8-year-old boy must walk a half-mile to get the family's daily water supply.

Case cared for by Father Sebastian Falcone, OFM. Address him directly at 2260 Lake Ave., Rochester, N.Y., 14612.

8. Mr. O, a laborer, is recovering from a job-related accident and is receiving workman's compensation to support his wife and nine children. This compensation, plus medical assistance for professional treatment of two severely retarded children, furnishes only the most obvious necessities. A merely adequate diet, second-hand clothing, and unsatisfactory living quarters are this family's way of life. In spite of these hardships the parents attempt to instill a sense of pride, unity, and optimism in their children and the importance of education has been stressed. The children receive good school grades. The two retarded children are receiving love and direction at home although a residential institutional plan may be necessary in the future.

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9. Several months ago, the fatherless N. family of eight children was burned out of its home. Everything was lost in the fire. Mrs. N. has a serious heart condition and the whole family needs living quarters furniture and clothing.

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10. Mr. and Mrs. A., parents of three children, qualify for public assistance but choose instead to live on their own restricted, unsubsidized income. Mr. A., uneducated and with an unstable employment record provides most of the income. Mrs. A., with a history of psychiatric treatment, has parttime

employment. Their combined efforts result in a cohesive family unit, but an existence devoid of all but bare necessities.

Case cared for by Catholic Family Center. Address them directly at 50 Chestnut St., Rochester, N.Y., 14604.

11. Mr. and Mrs. D. are parents of eight children, five of whom reside at home. Mr. D. lacks formal education, is a steady family man and works hard for his small wage. His income, not supplemented by public assistance, provides a satisfactory but meager standard of living. The family diligently remains on a rigid budget which allows no recreation, luxuries, nor holiday celebrations.

Case cared for by Catholic Family Center. Address them directly at 50 Chestnut St., Rochester, N.Y., 14604.

12. Mr. and Mrs. O. have six children. Mr. O. recently lost his job. The 9-year-old in the family is paralyzed and is forced to spend his time either in bed or on the floor because the family can't afford a wheelchair. His brothers and sisters recently went out with cups, begging for pennies to buy their brother a wheelchair; but, so far, they haven't been able to raise the money.

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13. Mr. and Mrs. P. support their seven children, he by picking up odd jobs (since a farm accident deprived him of his right hand) and she by doing part-time work in a dry-cleaning establishment. They have recently moved into a four-room farm house, in need of urgent repairs, bracing to face the winter ahead. Their only possessions worth transferring were a battered refrigerator, one bed, and the clothing on their backs.

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14. The Cs have ten children, 4 to 17. Three of the children have limited sight. They have been receiving welfare for some time due to Mr. C's severe heart condition. They are most grateful for the welfare but sometimes, as they are foreign-born, they find it difficult to follow their budget. Mrs. C. is an excellent homemaker and tries to stretch the welfare budget by making her own bread weekly and sewing some of the children's clothing. She has done housecleaning for others in order to repay the welfare, in her own way, for their help. But she suffers at not being able to supply the simplest extras for her children.

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15. The P. family with seven children has had one misfortune after another. Mr. P. is just out of the hospital after a serious accident. Mrs. P. is also ill. Their home was recently burned to the ground and everything in it was destroyed.

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16. Mrs. L. is a young widow with a 6-year-old son, Tommy. She was raised in foster care from age two as her father was dead and her mother very ill. Her husband has been dead about two years. He was in his 20s and had not prepared for such an early death and Mrs. L. was forced to seek welfare for a time. Though suffering a great personal loss she was able to find employment to support herself and her son. Her finances are very limited now as she had to terminate a second job because her son needed her attention more.

Case cared for by Catholic Family Center. Address them directly at 50 Chestnut St., Rochester, N.Y., 14604.

17. Mrs. L. is generous to a fault. In addition to her own six children, she has adopted her daughter's two children, thereby making it easier for her daughter and son-in-law to keep their low-paying jobs. Mrs. L. lives in a non-insulated, four room farm-house. There is no internal plumbing; a well 200

feet from the front door, out-house 200 feet in the other direction. Generosity of last year's Courier-Journal readers resulted in purchase of two perimeter heaters to supplement the kerosene space heater in the center of living room. In very cold weather, all nine persons sleep in same room.

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18. The Ps have six children, 2 to 12. Mr. P. is very hard working but recently due to lack of work he has had a drastic reduction in income. As a result, and for the first time, the family has had to receive some supplementary assistance from the welfare. Funds to assist the family out of debt and provide extra clothing are sorely needed.

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19. Mrs. T., a 50-year-old widow, has a heart condition and periodically is readmitted to the hospital. Because of her illness she is unable to work and lives on a small Social Security allowance. Although she manages to maintain herself on this marginal income, Catholic Family Center is occasionally called upon for assistance when emergencies arise. A Christmas donation would make it possible to provide something extra to brighten her life.

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20. C. C. is in his upper 70s. He lives in a very old but neatly kept trailer, situated in an abandoned gravel pit. Arthritis and diabetes are his major complications. But his hardships include a twice-a-week trek to the nearest village (three miles) to pick up his necessities (food, medicine), and a once-a-month, 22-mile ride to a medical center for treatment. He faces the end-of-the-month ordeal often with less than a dollar, despite careful budgeting.

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