

Help for the Deserving To Have Home of Own

COMMUNITY PROGRESS, INC.

Community Progress, Inc., (CPI) is a nonprofit corporation established in 1970. Its primary objective is to provide decent housing on scattered sites for lower income families in need of assistance in obtaining such housing. The main housing program is to provide home ownership for eligible families but a subsidiary program of rental housing also is maintained for some low-income families under a federal rent subsidy program.

CIP's housing programs have two additional functions: 1. improvement of neighborhoods via rehabilitation of deteriorated houses and development of unkept lots; 2. on-the-job training in construction skills for individuals hired under the federal Department Labor's Mainstream program via the Steuben County Economic Opportunity Program and for the Steuben County Board of Cooperative Educational Services (BOCES) students.

The job training program is carried out with a general supervisor and several assistant supervisors possessing construction skills, who also act as trainers. Formerly paid from federal funds, this team now is maintained on contributions from time to time by area churches, organizations and individuals.

The construction crew totaling from 10 to 15 men (excluding BOCES students) rehabilitates old houses and constructs new ones, which are mainly sold (not rented) to lower income families who have been found eligible and on a basis where they do not have any down payment burden while receiving mortgage loans. The loans from a bank or savings and loan association are under terms more favorable than available to others in the community.

Concern about the lack of decent housing for low and moderate income families led to the formation of the Bishop Sheen Housing Foundation in 1968.

A nonprofit institution, the foundation set out on a program of helping individual families buy homes. It gave grants to families to be used as down payments on homes. These families were able to meet mortgage payments but did not have sufficient funds for down payments.

In its early days, the foundation also developed a home visitation program consisting of volunteers who helped the families with budgets, home maintenance and other problems encountered in home ownership.

In 1971, the foundation adopted new guidelines designed to help an increased number of families and it began extending activities to all parts of the diocese. Under the new guidelines, while continuing to help families on an individual basis, the foundation now lends seed money to nonprofit organizations which plan to provide housing for low and moderate income families. Support is given both to projects which involve construction of new housing and to proposals for rehabilitating older structures. As a no-interest loan is repaid, the money is available to be used again for another project. In this way, the foundation's resources can generate more housing than if used for outright grants.

Another important activity is the education program. Through this it seeks to make individuals and groups sensitive to housing needs and what they can do to help.

Bishop Joseph L. Hogan is chairman of the foundation and both clergy and laity are represented on the board. Lay members include lawyers, an architect, a CPA, a realtor, a county legislator, a social worker, the former head of the Rochester Housing Authority, and some housewives.

Victor P. Hadeed is president of the Executive Committee which includes Father Charles Mulligan, director of the diocesan Human Development Office, and James A. Dobson, vice presidents; and Dr. Evelio A. Perez-Albuerne and Leonard G. Wiltberger.

According to the foundation there are more than 100 nonprofit housing groups within the diocese. Those being helped now by the foundation are:

- * Community Progress, Inc. (Steuben County)
- * Charles Settlement House (Monroe County)
- * Project Reach (Steuben County) Community Progress, Inc.

PROJECT REACH

The foundation gave a \$1,000 loan to Project Reach, a group based on Cohocton in Steuben County to serve the rural poor. The purpose of the loan was to enable a rural, low-income family to purchase property on sale for the past due taxes. After the purchase the house was rehabilitated under federal funding.

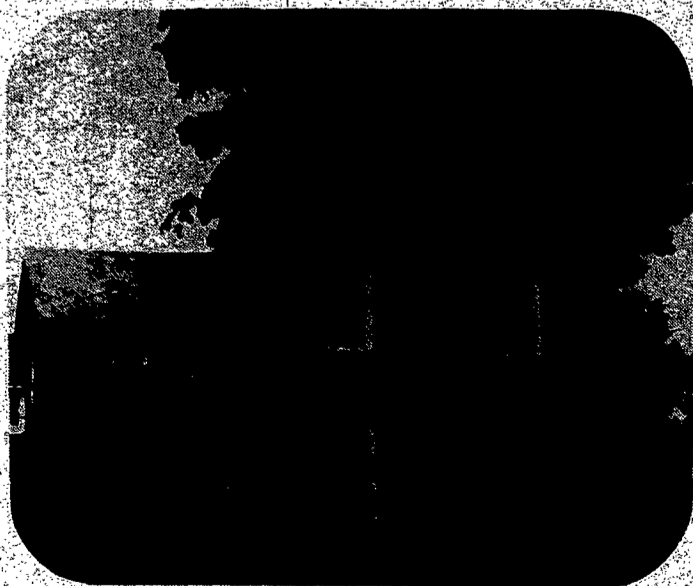
CHARLES SETTLEMENT

The foundation gave this Rochester settlement house a \$5,000 loan to help families in a specified area near the settlement house make needed repairs to their homes. The settlement house administered the loan with an average amount of \$400 going to individual families. The loans were made for repairs to eliminate hazardous conditions in homes, such as poor electrical wiring.

Thus, the Bishop Sheen Housing Foundation. Working across the diocese to eliminate one of our sorest problems — lack of adequate housing for low and moderate income families.



This house on Maple Avenue in Colton was helped by the BSHF. Mike Harms of Project Reach began in late June to insulate, wire, and put siding on the front and now but Harms said perhaps more in such work. He said that in addition to the Rehabilitation, Livingston County M... p



This house on Bridge Street in Corning looks fine in photo but actually was in need of extensive rehabilitation to make it liveable.



A construction crew from Community Progress, Inc., works on rehabilitating the interior.



The exterior also was remodeled and spruced up.



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