

Providence Annual Report 2006

Housing Development Corporation

Our mission is to strengthen families and communities by creating and providing access to quality affordable housing enriched by the availability of supportive services.

BOARD OF DIRECTORS 2006-2007

Mr. Jack Balinsky
President
Executive Director,
Catholic Charities

Mr. James Cleary
Vice President
Attorney

Mr. Richard P. Rossettie
Secretary
Attorney,
Rossettie, Rossettie & Martino

Ms. Jean Lindenhovius
Treasurer

Mr. Martin Birmingham
President, Eastern Region,
Five Star Bank

Mr. Barton G. Butts, CPM
President & Chief
Operations Officer,
EDC Management, Inc.

Mr. Mark Greisberger
Attorney,
Barrett Greisberger
Fletcher & Magee, LLP

Sister St. Luke Hardy, SSJ
Realtor,
Sheila Walsh Realty

Mr. Rick Herman
Executive Vice President,
Rochester Home Builders Assoc.

Ms. Monica McCullough
Executive Director,
Providence Housing
Development Corporation

Mr. James Rinefield*
Chief Financial Officer,
Diocese of Rochester

Ms. Candice Sheffer
Chief Financial Officer,
LiDestri Foods, Inc.

Mr. David Tang
Attorney,
Harris Beach PLLC

*Through 2006



Shortsville Meadows, Shortsville



McNiff Commons, Elmira

Highlights of 2006

Projects Under Construction

Construction began on Ehr-Dale Heights, Churchville, in April 2006. The 33-unit senior 62+ and disabled of any age housing community is due to open February 1, 2007. Ehr-Dale is funded jointly by USDA Rural Development and New York State HTFC. Providence is managing the apartment community and is a co-general partner with 3D Development of Amherst and Kinderhook Development of Chittenango.

Construction began on Carlson Commons, southwest Rochester, in April 2006. As the second phase of the Olean-Kennedy Revitalization project, it will feature 77 single-family houses and townhouses for rent, and was 80% complete at the end of the year. This project was named to honor former City of Rochester Deputy Mayor, Jeff Carlson. Providence is managing Carlson Commons and is a co-general partner with Rochester's Cornerstone Group, Ltd.

Properties that Opened

Shortsville Meadows, Shortsville, opened in March 2006. Shortsville features 20 one- and two-bedroom apartments in two buildings. It is funded jointly by USDA Rural Development and New York State HTFC. Providence and Q&D Management will be managing the apartment community. Providence is a co-general partner with T.R.A. Development of Buffalo and Rochester's Cornerstone Group, Ltd.

McNiff Commons, Elmira, broke ground in June 2006 and opened in December 2006. McNiff is 11 units of affordable rental housing for persons who have a mental illness. Referrals will be provided by Catholic



Carlson Commons, Rochester

Charities of Chemung County and other social service agencies in the Elmira area. The first of the 11 units was filled in early 2007. Providence owns and manages McNiff.

STATS

units under construction or development in 2006:

Carlson Commons	77
Crowley House	6
Ehr-Dale Heights	33
McNiff Commons	11
Medina Country Estates	24
Plymouth Manor	67
Shortsville Meadows	<u>20</u>
Total	238

\$ value of units under construction or development in 2006:

Carlson Commons	\$15,148,864
Crowley House	\$680,596
Ehr-Dale Heights	\$3,991,412
McNiff Commons	\$2,414,963
Medina Country Estates	\$2,694,000
Plymouth Manor	\$12,580,320
Shortsville Meadows	<u>\$2,362,148</u>
Total	\$39,872,303



From the Executive Director

The end of 2006 marks my first full year in my new role at Providence Housing, and what a year it has been! I am grateful for the patient and knowledgeable Providence staff and board, who provided endless briefings and background information on Providence's programs and properties. I am also thankful for the wonderful group of housing professionals, passionate neighborhood representatives, and dedicated public servants that I have had the privilege

to meet over the last year. Our Diocese is truly blessed to have so many committed individuals and organizations - both public and private - working to provide adequate housing for every member of our community.

The perseverance of housing advocates has never been needed more than now. Over the last three decades we have witnessed an assault on funding for affordable housing in this country. We are only beginning to experience the repercussions. At the federal level, funding priorities have shifted to favor those least in need at the expense of the most marginalized. Over the last 10 years, there has been no funding for new public housing, while over 100,000 units have been lost to demolition or sale, disproportionately affecting urban communities. Federal funding for affordable rural housing is at one-tenth the level it was at its peak nearly 30 years ago. This represents a decrease in the production of rural rental housing units from 38,650 in 1979 to a mere 486 in 2006 - nationally. We have also seen the need for Section 8 and other forms of rental assistance payments drastically outpace the supply in every community we serve.

As we reflect on the work we've done in 2006 and the vast need we are faced with, there is much to look forward to in 2007. With your support, we will continue to strengthen our presence in the rural communities we serve, increase our capacity to build and manage exceptional housing communities throughout our Diocese, expand our housing programs, broaden our social service partnerships, and advocate for those in need. Most importantly, we will strive to live the spirit of our mission in each and every task we undertake - to strengthen families and communities by serving their most basic need for safe, stable housing.

Dear Friends:

I remember when Providence Housing Development Corp. tackled its first affordable housing project in 1998: 15 multifamily units in the Brown Street neighborhood in Rochester. Now, in 2006 alone, Providence made available 97 affordable housing units to families and seniors in Monroe and Ontario counties. Both of these projects are hopeful of a phase 2 expansion.

There is much, much more. Providence also broke ground for a 33-unit project for seniors and disabled of any age in Churchville, Monroe County and an 11-unit affordable housing development for those diagnosed with a mental illness in Elmira, Chemung County. It is named McNiff Commons in memory of Sister René McNiff, who served this Diocese in many capacities. She was the Catholic Charities Diocesan Board President from 1992-1995.

All of this housing availability would not have been possible without the dedication of the Providence staff and the good partners they surround themselves with - and people like you who support this crucial work with your enthusiasm, prayers and financial assistance.

I am proud of the staff and their daily commitment to bring their expertise, energy, and shared values to the development and construction of affordable housing throughout the Diocese.

Looking back at 2006, all of us are grateful for the generosity of individuals, families, private and public companies, and government agencies who have shown that helping the least advantaged with donated household items, food, time, money and prayers for the new and longtime clients and residents of Providence's affordable housing strengthen us all as a community.

May God continue to bless you,



Most Reverend
Matthew H. Clark
Bishop of Rochester

Mother and Daughter Reunited

While other girls

between the ages of 12-18 were living the life of school, friends, fun and dreams of the future, Stephanie was learning about drugs; as well as how to use them from family and friends. As most young girls do, Stephanie was in search of acceptance and love in her life. The path Stephanie took brought her far from her dreams and deeper into the loneliness she was fighting. Stephanie started her use of drugs and alcohol at the age of 13 and continued for the next 12 years, using almost any drug that came her way, including crack, heroin and marijuana. At 18 years of age, as others her age prepared for their futures in college and the work force, Stephanie prepared for her first admission into an inpatient treatment center for help in fighting her addiction. Stephanie would try to fight her addiction with multiple attempts at recovery over the next several years. In between these attempts, Stephanie lived the life of a street addict in New Jersey and turned to crime to support her growing drug habit. Stephanie spent time in jail for these crimes as well. At 25 years old, Stephanie entered treatment again, this time in Rochester, a place she had never been.



Stephanie came with next to nothing to this unfamiliar place; however, she was able to learn the skills of recovery. With the help and the support of counselors and fellow recovering addicts, she was able to apply these skills. She now celebrates 2 ½ years of sobriety and quotes, "If I can get clean and sober, anyone can!" Because of her continued sobriety, she has reunited with her 6-year-old daughter Desiree. Stephanie has been with Providence Housing's Shelter Plus Care program since August 2006.

Shelter Plus Care Director Mary Jo Carbonaro says that, "Stephanie received appropriate housing from us to show the judge that she had the necessary housing available for her daughter. I called her attorney and wrote to her judge and to her child protection agency in New Jersey on her behalf to assist in her case. Very few programs would have done any of those things to assist Steph."

Since starting Shelter Plus Care, she has been able to enroll at MCC and is attending classes full time. Stephanie's goal is to get her degree and pursue a career as a physical therapist. Most importantly, Stephanie has remained clean from alcohol and drugs and has been able to provide a home for her daughter. "Providence has

allowed me opportunities to create a home so I could regain custody of my daughter, and move forward with my goal for school and a life of independence."

Please join us in congratulating Stephanie and Desiree and keep them in your thoughts as they continue with the beauty of creating their lives.

Shelter Plus Care STATS

Under the Shelter Plus Care Program, Providence provides rent subsidies and case management services to homeless persons, including their children.

- A total of 88% of Shelter Plus Care clients remained substance free during 2006.
- 95% of residents have increased educational and/or employment skills within 12 months of entering permanent housing.
- A total of 60 clients and 25 children were served.
- 60% remained employed.
- 15 clients engaged in a 2-4 year college program, with 3 clients having completed their degree program.
- 13 clients worked towards their GED or engaged in Vocational Training classes.

“I’m buying a house of my own ...and we’re getting a dog!”

Those are powerful words and a dream come true for Jen Ortega and her 8 year-old son, Mateo. The years of apartment renting and landlord frustrations are almost over. “I won’t have to follow landlord rules,” she says. “And we’re getting a dog because we’ll have a back yard!” Jen grins as she recalls the first house they looked at to buy. “Mateo was running all around!”

Jen wasn’t always so optimistic. In 2003 she was living in public housing. On recommendation from the housing manager, she met with the advisors at Rochester Housing Authority’s Family Investment Center. There she received help in learning how to reach financial independence through the Resident Opportunities and Self Sufficiency (ROSS) grant program. One objective through that program was to graduate from college. In 2005 Jen completed her degree in radiology technology and was offered a position at Strong Hospital.

In 2006 Jen was referred by her case manager to Providence Housing’s Home Ownership Program that offers grant assistance to first-time homebuyers. “I wanted to build equity,” says Jen about owning a home.

Meeting income qualifications and possessing acceptable credit, Jen took the First-time Homebuyers 8-hour workshop presented by Home Ownership Director Lisa Alcott, a HUD certified counselor. “I learned a lot!” says Jen. “I learned how not to get into something I’ll regret.”

The steps Jen took will make home ownership more affordable. The First Home Club program through M&T Bank matched Jen’s saving 3-to-1, up to \$5,000.

Through the Monroe County Home Ownership Program, administered by Providence, Jen was able to receive an additional \$5,000 to assist with down payment and closing costs, because she was looking at purchasing a home in Greece.

As a first-time homebuyer, Jen also qualified for a SONYMA (State of New York Mortgage Agency) mortgage that offers low interest rates along with closing cost assistance of up to another \$5,000.



Lisa worked with Jen individually to prepare her finances for a mortgage. She encouraged and helped Jen through the whole process. In 2007 Jen will close on her first home, and will be able to have space for her son to run around...*with his new dog in their own backyard!*

Home Ownership STATS

- Providence leveraged \$3,690,625 in affordable mortgages for 49 families in Monroe County.
- Thirteen families were graduates of our credit restoration program.
- Providence held 17 closings in the Home Ownership Program for Section 8 families.
- Providence counseled 235 income-eligible families on home ownership and credit restoration and 125 families in home ownership workshops.
- Providence packaged four applications for Rural Housing Service Loans. (RD 50/50 Initiative)
- Providence served households from 18% to 79% of Monroe County’s Area Median Income (AMI).

Providence Staff: “Good people doing good things”



Seniors Neta and Ron Seever have been married 30 years and have lived a lot of places. They’ve also managed rental housing together. Consequently, they know what’s good and what isn’t. “When we moved into West Town Village in 2000 we thought we were living in the Waldorf Astoria! What a grand place,” said Ron Seever. While living in Greece they had heard from a friend about West Town Village, 50 units in a single building, in West Henrietta. “We lived at West Town for almost 3 years.”

Then they heard about Union Meadows, townhouses for seniors and families, in North Chili. They submitted their application and were placed on a waiting list. While on the waiting list for Union Meadows they lived in Charlotte, but couldn’t wait to get back to a Providence Housing property.

A one-bedroom townhouse at Union Meadows became available a year later. They moved in during a cold wintery January. “I think no one else wanted to move in the snow,” said Neta. “That’s how we got the apartment!” When spring came Ron found himself doing

yard work. “We treated it like it was our own home,” reflected Ron. “We had flowers and I watered the grass. That was our house.”

Three years after moving into Union Meadows, the Seevers wanted to return to a quieter seniors only community. They chose to move just around the corner to Union Park housing in Chili similar to West Town Village. While at Union Park they set-up coffee hour and a donation drive for servicemen. “We’d send them pencils, little stuffed animals, coloring books and crayons. They loved giving gifts to the children in the streets,” Ron said. “They loved giving pens to the children, too!” chimed Neta.

“Providence Housing does a good job helping people. And they have good maintenance men, too!” Ron said. “They are all good people doing good things. They are not stand-off-ish. They are always available. They invite you to come in and talk.”

When asked where would they have lived if they hadn’t had the Providence Housing opportunities, Neta replied “we’d probably be living in some run-down place.”

After almost 7 years of being tenants of Providence Housing, the Seevers have recently moved back to Greece. The Seevers are now on Section 8 and that helps a lot with the rent. “We wanted to be closer to hospitals because of Ron’s health and on a bus line so I can go shopping if Ron can’t drive. And it’s closer to family,” said Neta.

Their gratitude for decent affordable housing radiates in their smiles and their words as they both say how appreciative they were for the opportunities they’ve been given. “One day I walked up to Roger Brandt of Rochester’s Cornerstone (one of PHDC’s co-developers) and I thanked him for developing Union Meadows,” Ron says proudly. “I’ve thanked Maggie and Monica, too!”

Property Management STATS

In 2006, Providence provided affordable rental housing to 855 individuals, including 374 children, 217 seniors, and 61 persons with disabilities in 492 apartments throughout the Diocese of Rochester.

Property Growth			
2003	2004	2005	2006
227	312	376	492

FINANCIAL SUMMARY

PROVIDENCE HOUSING DEVELOPMENT CORPORATION AND AFFILIATES

COMBINED BALANCE SHEETS

December 31, 2006

ASSETS

Current Assets

Cash and Cash Equivalents	87,915
Cash - Restricted	30,533
Grants Receivable	509,656
Interest Receivable	30,025
Accounts Receivable (Net)	10,719
Accounts Receivable From L.P.s (Net)	184,888
Development Fees Receivable	173,565
Prepaid Expenses	<u>42,409</u>
Total Current Assets	<u>1,069,710</u>

Property and Equipment

Land	15,500
Projects in Progress	167,947
Computer Equipment	11,201
Furniture and Fixtures	28,767
Buildings and Improvements	1,623,292
Less: Accumulated Depreciation	<u>-90,049</u>
Net Property and Equipment	<u>1,756,658</u>

Other Assets

Development Fees Receivable - Long Term	95,705
Loan Receivable From L.P.s	1,600,819
Equity Investment - L.P.s	2,168,934
Investment in Subsidiary	606,590
Other Assets	<u>43,704</u>
Total Other Assets	<u>4,515,752</u>
TOTAL ASSETS	<u>7,342,120</u>

LIABILITIES AND NET ASSETS

Current Liabilities

Accounts Payable	452,080
Accrued Expenses	70,351
Deposits Held	3,124
Deferred Revenue	7,877
Loans Payable - Current Portion - To Be Paid	20,803
Loans Payable - Current Portion - To Be Forgiven	106,721
Line of Credit	<u>220,000</u>
Total Current Liabilities	880,956

Long-Term Liabilities

Loans Payable - Long Term	<u>2,742,278</u>
Total Long-Term Liabilities	<u>2,742,278</u>
Total Liabilities	<u>3,623,234</u>

Net Assets

Unrestricted:

Operating	1,566,470
Equity Investment - L.P.s	<u>2,168,934</u>
Total Unrestricted Net Assets	3,735,404
Paid In Capital	<u>-16,518</u>
Total Net Assets	<u>3,718,886</u>

TOTAL LIABILITIES AND NET ASSETS

7,342,120

COMBINED STATEMENTS OF ACTIVITIES

For The Year Ended December 31, 2006

Support and Revenue

Support:

Contributions	31,210
Forgiveness of Debt	<u>108,318</u>
Total Support	<u>139,528</u>

Revenue:

Income from Subsidiary	806,935
Development Fees	274,700
Rental Income (Net of Vacancy Loss)	161,546
Management Fees	164,202
Shelter Plus Care Rental Fees	132,390
Government Contracts	2,855,511
Other Grants	159,225
Interest Income	51,710
Miscellaneous Income	<u>27,913</u>
Total Revenue	<u>4,634,132</u>

Total Support and Revenue 4,773,660

Expenses

Program Services	3,466,687
Management and General	<u>431,311</u>
Total Expenses	3,897,998

Excess of Support, Revenue,

Gains & Losses Over Expenses 875,662

Net Assets - Beginning of Year 2,539,020

Prior Period Adjustments 304,204

Net Assets - Beginning of Year -

As Restated 2,843,224

Net Assets - End of Year 3,718,886

2006 Contributors to Providence – Thank you



University of Rochester Wilson Day
Incoming UR freshmen played table games with seniors at Union Park



United Way Day of Caring
Thomson West assisted with painting and gardening at Mt. Carmel



Holiday Party
IREM organized this event with gifts from Toys for Tots for Carlson Commons, Plymouth Manor and neighborhood kids

We extend our thanks to the following individuals and organizations for their generous support.

Providence Housing is a not-for-profit 501(c)(3) corporation.

Donations listed here are cash and in-kind contributions received between January 1, 2006 and December 31, 2006.

Development Funders:

USDA Rural Development
NYS Housing Trust Fund Corp.
City of Rochester
Rochester Housing Authority
Boston Capital
Enterprise Community Partners, Inc.
JPMorganChase
Federal Home Loan Bank of NY
through HSBC
KeyBank
The Richman Group Capital Corp.
Greater Rochester Housing Partnership
/ Rochester Equity Fund
WNC & Associates

Development Grants 2006

Enterprise Foundation Rural
Housing Capacity Building Grant
JPMorganChase

Pre-Development

Loans/Grants 2006

Enterprise Community Partners, Inc./
Greater Rochester Housing
Partnership - St. Salome, Irondequoit
Enterprise Community Partners, Inc.,
- McNiff Commons, Elmira

Individuals and Corporations:

Lisa Alcott
John J. Balinsky
Brad A. Birmingham
Joe Defendis
Michelle Falcheck
Lori A. Foster and Dave Harman
Deborah Glover
Mark M. Greisberger
Sister St. Luke Hardy
Jennifer Hayes
Lauren Knapp

LECESSE Construction Corp.

Jane Lange
Jean M. Lindenhovius
Angelo Lovullo
Patricia Marrapese
Monica McCullough
Joanne McFadden
Sally Miller
Mary E. Mondo
Paris Kirwan Associates, Inc.
Richard Rossette
Mr. and Mrs. Charles Stokes
David M. Tang
Lloyd R. Theiss

Cynthia McCullough

In Honor Of:
Sister Delores
Sissy Mahoney
Sandy Adams

Pre-development Fund:

Mr. & Mrs. James C. Cleary
Mark Greisberger
Thomas F. McHugh

In-kind:

James Haldeman
U of R for Wilson Day support

Grants:

- Citizens Bank - awarded \$10,000 of support for Monroe County Home Ownership Workshops and Shelter Plus Care Program
- Women's Club of Pittsford - awarded \$500 for workbook printing expenses for Monroe County Home Ownership Workshops
- JPMorgan Chase for underwriting publications in 2006

You can help Providence Housing Strengthen Families

Wish List

Area rugs for Union Meadows
Artificial Christmas tree/decorations for Elizabeth Blackwell
Artwork (all)
Books for children and adults (all)
Card tables for Union Park
Craft items for Clemens Manor
Coffee table for West Town Village
Couch and Chairs for Union Meadows
Cushions for Metal Patio Furniture for Elizabeth Blackwell
Cushioned benches (4) for West Town Village
Entertainment Center for Union Meadows
Gazebo for Union Park
Puzzles and board games for Clemens Manor
Sturdy outdoor rockers for porches for St. Andrews and West Town Village

TV for West Town Village
TV for Union Meadows
TV for Union Park
Tapes / DVDs for children/adults (all)

Volunteers

Gardening and Landscaping assistance (all properties)

United Way Donor Designation # 2388

Providence is a Donor Choice Agency for the United Way of Greater Rochester. Please think of Providence Housing when you are making your 2007 contribution.

As a 501(c)(3) not-for-profit organization, donations to Providence are tax deductible.

Please call 585-328-3228 x1393

Sponsor a Family From Shelter Plus Care

\$2.75 a day ...\$19.25 a week ...\$1,000 a year

**For every \$1 you contribute,
Providence and our funders match
\$9 to provide 50 families with safe,
affordable housing while in recovery.
This combination of housing and case
management leads to a success rate of
88% remaining drug and alcohol free.**

Providence and the Shelter Plus Care program gratefully accept your contribution in the enclosed envelope.

OUR COMMUNITIES

For Families

Brown Street, Rochester
Carlson Commons, Rochester
Near Westside, Rochester
Northern Star, Rochester
Plymouth Manor, Rochester
Shortsville Meadows,
Shortsville
Union Meadows, North Chili

For Seniors

Clemens Manor, Elmira
Ehr-Dale Heights, Churchville
Union Park, North Chili
West Town Village,
West Henrietta

For People with Disabilities

Elizabeth Blackwell, Geneva
McNiff Commons, Elmira
St. Andrew's, Gates

OUR PROGRAMS

Shelter + Care
Monroe County Home
Ownership Program
Credit Restoration
Section 8 to Home Ownership

OUR STAFF

Janet Adams
Lisa Alcott
Patrick Alcott
Robert Bailey
Helen Bianchi
Kevin Borrino
Mary Jo Carbonaro
Ruben DelValle
Laurie Entz
Michelle Falcheck
Lori Foster
Tonia Graf
Mark M. Greisberger
Jennifer Hayes
Thomas Hubner
Renee Klatt
Jane Lange
Ellen Lotta
Monica McCullough
Erika Marrapese
Linda Merritt
Sally Miller
Mary Mondo
Wendle Mosher
Suzanne Nguyen
Walter Quick
Carlos Ramos
Sandra Romero
Karen Staertow
Lloyd Theiss
John Vrabel
Michael Wicker

**Providence Housing
Development Corporation**
1136 Buffalo Road,
Rochester, NY 14624-1823
585-328-3228 ext. 1393
www.providencehousing.org

Providence Housing Strengthens Rural Presence with \$25,000 Grant from Enterprise Foundation

Providence was awarded a \$25,000 Rural Capacity Building Grant from the **Enterprise Foundation** in 2006. Providence used the funds to provide training to management and development staff, to fund travel expenses related to investigating rural housing needs, and to fund staff time to research rural housing markets throughout our Diocese.

As a result of the grant, Providence implemented new compliance software at our properties that allows us to manage USDA Rural Development projects and streamlines our tenant screening process. Development and property management staff became certified in tax credit and RD 515 property management.

Most importantly, the Capacity Building Grant allowed Providence staff to create new partnerships with agencies serving the needs of residents in rural areas. Through informational

meetings with these groups we learned a great deal about the challenges facing these areas, particularly in the area of affordable housing. This understanding will allow Providence to better serve the needs of rural communities, and to structure more viable affordable housing properties to meet these needs.

Providence, with partners Rochester's Cornerstone Group and T.R.A. Development, currently has an application pending with NYS and Rural Development for a second phase of our successful Shortsville Meadows property in Shortsville, New York. The second phase will provide 20 additional units of rental housing for families and seniors.

Providence has also recently completed lease-up at Ehr-Dale Heights, a 33-unit RD 515 project in Churchville and Elizabeth Crossings, a 40-unit tax credit project in Waterloo.

Plymouth Manor: New York State Project of the Year



Kennedy Revitalization Project (Plymouth Manor)

Providence Housing Development Corporation, Rochester's Cornerstone Group, Ltd., and Rochester Housing Authority were presented with **New York State Association for Affordable Housing's Project of the Year Award for Excellence** at the 7th annual Affordable Housing Conference held in New York City on May 18, 2006. Plymouth Manor consists of twenty 2-bedroom units, thirty 3-bedroom units, fifteen 4-bedroom units and two 5-bedroom units. A community building is on a site adjacent to the project. Phase II of the Kennedy/Olean Revitalization project, Carlson Commons (see page 1), began in April 2006. The waiting list closed in November with 1,796 applications.

More Salutes...



- **Union Park**, a senior community with 50 units, received the Town of Chili Beautification Award from the Gates-Chili Chamber of Commerce.
- The 1st Annual Company Picnic recognized the following employees for their years of service: **Mary Mondo** (12 years), **Lisa Alcott**, **Mary Jo Carbonaro** and **Jane Lange** (8 years), and **Ellen Lotta** (7 years). **West Town Village** was voted Project of the Year.
- Providence has been recognized by the **United Way** with an AWARD of Excellence for their commitment to the 2006 United Way/Red Cross Campaign.

PROVIDENCE HOUSING DEVELOPMENT CORPORATION, an independent, not-for-profit corporation, is an affiliate of the Roman Catholic Diocese of Rochester. Providence develops, finances and manages housing for individuals and families in the 12 counties of the Diocese of Rochester. They include: Monroe, Wayne, Livingston, Ontario, Seneca, Cayuga, Yates, Steuben, Schuyler, Tompkins, Tioga, and Chemung County.

