

[Back to the Profile](#)

AFFORDABLE HOUSING

ECUMENICAL ENTERPRISES, INC. (EEI)

PURPOSE:	EEI provides housing and health-care services to low- and moderate-income elderly and handicapped individuals.
ORIGIN:	EEI, incorporated in 1968, was sponsored by the Roman Catholic Diocese of Scranton, the First Presbyterian Church of Wilkes-Barre, the Jewish Federation of Wyoming Valley, and the Metropolitan Lutheran Council of Greater Wilkes-Barre.
HOW IT WORKS:	EEI owns and operates five divisions: a housing division that has 409 subsidized apartments for the elderly and handicapped; a long-term care division that has a 130-bed nursing facility; a personal-care division that has a 74-bed personal-care facility; a child-care division that provides day care for 110 children, and a management division that manages 215 apartments for moderate-income families.
SERVICE AREA:	EEI serves northeastern Pennsylvania.
TRACK RECORD:	<p>EEI has developed the following at its headquarters in Dallas, Pennsylvania: 160 subsidized apartments for the elderly, a 130-bed long-term care facility, a 74-bed personal-care facility, and a day-care center for 100 children.</p> <p>It also has developed 209 subsidized apartments for the elderly in other Luzerne County locations, 40 units in Wayne County, and 20 units in Susquehanna County.</p>
FUTURE PLANS:	EEI plans to develop a 26-acre geriatric campus in Mountain Top, Pennsylvania.
WHAT ARE THE CREDIT NEEDS IN YOUR COMMUNITY:	Banks could participate in financing community projects at a reduced interest rate.
BUDGET FY 2000:	\$10,805,969
FUNDING SOURCES:	EEI's funding sources include HUD, USDA, Rural Housing Service, Medicare, Medicaid, and private-pay patients.
STAFF:	EEI has 190 full-time employees.
CONTACT PERSON'S BACKGROUND:	Carl Noto has been executive director of EEI since 1998 and was assistant executive director from 1994 to 1998. Prior to joining EEI, he worked for a health-care-management corporation for 14 years as director of financial operations. He is a Pennsylvania-licensed nursing-home administrator.

**CONTACT
INFORMATION:**

Carl C. Noto
Executive Director
Ecumenical Enterprises, Inc.
1075 Memorial Highway
Dallas, PA 18612
(570) 675-7336
(570) 675-8236 (fax)
E-mail: eeimngt@epix.net
Web Site: **none**

OFFICERS:

Msg. Donald A. McAndrews	President
Rev. Robert N. Zanicky	Vice President
Philip R. Tuhy	Secretary
Don Cooper	Treasurer

HOUSING DEVELOPMENT CORPORATION OF NORTHEASTERN PENNSYLVANIA (HDC)

PURPOSE: HDC develops affordable home-ownership and rental-housing opportunities by using innovative financing, construction, and energy-efficient design.

ORIGIN: HDC was established in 1984 to increase the supply of affordable housing in northeastern Pennsylvania.

HOW IT WORKS: HDC has four major focus areas:

- Affordable-housing project development;
- Home-buyer counseling and mortgage assistance;
- Property management; and
- Community planning for affordable housing.

HDC oversees all phases of housing development, including planning, financing, implementation, and project management. It was designated as a community housing development organization (CHDO) by HUD in the early 1990s, enabling it to obtain federal funding for low-income housing.

HDC also provides a full range of property-management services, including screening and selecting residents, rent collection, fiscal management, and ongoing maintenance.

In addition, HDC is very active in pre- and post-purchase housing counseling, counsels owners who face foreclosure, and has worked with the Pennsylvania Housing Finance Agency's Housing Emergency Mortgage Assistance Program (HEMAP) since the program's inception in 1984. It is the only counseling agency in northeastern Pennsylvania that provides counseling on reverse mortgages, and it educates disabled individuals about their rights under fair-housing laws.

HDC also counsels renters who face eviction or need housing and is providing rental assistance as part of a HUD-funded supportive-housing grant through the Luzerne County Continuum of Care for the Homeless.

SERVICE AREA: HDC provides services to residents of Carbon, Columbia, Luzerne, Monroe, Pike, Schuylkill, Susquehanna, Wyoming, and Wayne counties.

TRACK RECORD:

HDC's expertise has been demonstrated in the following projects:

Affordable-Housing Project Development

Church of St. Gabriel Convent, Hazleton — HDC was a co-developer of the former St. Gabriel's Convent in Hazleton. The \$1.8 million restoration and adaptive reuse, completed in 1999, resulted in 12 units of affordable rental housing and commercial space. HDC now co-owns and manages the property.

Schain Department Store, Berwick — In 1995, HDC completed the \$2.1 million historic restoration and conversion of a former department store to 24 rental units and three commercial spaces. HDC co-owns the property.

Florence Hotel, Scranton — The \$4.2 million restoration and conversion of this former hotel was completed in 1998. HDC served as the development consultant to Catholic Social Services of Lackawanna County in converting this vacant hotel into 30 rental units.

Hanover I and II Townhouses — Lease-purchase options were offered to 75 mixed-income families to purchase units in this \$6.4 million new-construction development in Hanover Township, which was completed in 2000.

Rehabilitation of Vacant Properties, Hazleton — HDC purchases properties, oversees rehabilitation, and sells or rents the units to eligible residents as part of the city of Hazleton's Vacant Property Program.

HDC has purchased over 76 properties, which include 203 rental units, rehabilitated them, and marketed them to low-income individuals and families.

Home-Buyer Counseling and Mortgage Assistance

Through HEMAP, HDC has helped over 3,000 home owners in northeastern Pennsylvania prevent foreclosure on their properties.

Community Planning for Affordable Housing

HDC has participated in the planning and organization of Luzerne County's consolidated plan and continuum of care process that oversees the implementation of projects designed to combat homelessness.

FUTURE PLANS:

HDC is continuing to develop home-ownership opportunities for families throughout northeastern Pennsylvania with an emphasis on Luzerne County. In the Hazleton area, HDC is involved in a project to revitalize a downtown neighborhood through development of 25 townhouses for sale to low- and moderate-income families.

WHAT ARE THE CREDIT NEEDS IN YOUR COMMUNITY:

The credit needs include low-interest mortgage loans, and due to an older-housing stock, low-cost financing for rehabilitating existing houses. The high percentage of elderly residents who own their houses also creates a need for reverse mortgages.

BUDGET FY 2000:

Not available

FUNDING SOURCES:

HDC receives support from the Luzerne County Office of Community Development, the Pennsylvania Department of Community and Economic Development, Pennsylvania Housing Finance Agency, and the city of Hazleton.

STAFF:

HDC employs five full-time and 19 part-time staff.

CONTACT PERSON'S BACKGROUND:

Sandra Rostkowski, director of property management at HDC, was previously a senior property manager for a private-sector housing alliance that operated 1,100 units for families and the elderly.

CONTACT INFORMATION:

Sandra Rostkowski
Director of Property Management
Housing Development Corporation of Northeastern Pennsylvania
163 Amber Lane
Wilkes-Barre, PA 18702
(570) 824-4803
(570) 970-9193 (fax)
E-mail: **none**
Web Site: **none**

OFFICERS:

David E. Koff, Esq.	Chairman
Eugene Brady	President
John Namey	Vice President and Treasurer
Fred Lettieri	Secretary

SUSQUEHANNA COUNTY HABITAT FOR HUMANITY (SUSQUEHANNA HABITAT)

- PURPOSE:** Susquehanna County Habitat is an interfaith ministry working through partnerships to eliminate substandard housing.
- ORIGIN:** Susquehanna County Habitat became an affiliate of Habitat International in 1999 after a group of interested residents began meeting with a common belief that substandard houses in the county must be eliminated.
- HOW IT WORKS:** Susquehanna County Habitat renovates houses through volunteer labor in partnership with families in need. Applicants are screened according to their need, ability to work with Habitat, and ability to make mortgage payments.
- SERVICE AREA:** Susquehanna County Habitat serves Susquehanna County.
- TRACK RECORD:** Susquehanna County Habitat has renovated one house in Montrose and is currently renovating a house in Susquehanna Borough.
- FUTURE PLANS:** Susquehanna County Habitat plans to renovate at least one property per year and may build one new house in 2002.
- WHAT ARE THE CREDIT NEEDS IN YOUR COMMUNITY:** Area credit needs include low-interest mortgage loans for low-income families.
- BUDGET FY 2000:** Not available
- FUNDING SOURCES:** Susquehanna County Habitat's funding sources include local service organizations, businesses, churches, a local community foundation, individuals, loan payments, and fundraisers.
- STAFF:** Susquehanna County Habitat has no paid staff.
- CONTACT PERSON'S BACKGROUND:** George L. Hill, Jr., publicity chairperson of Susquehanna County Habitat, is a retired banker who previously served as treasurer of a Habitat for Humanity affiliate in Salem County, New Jersey for eight years.

**CONTACT
INFORMATION:**

George L. Hill, Jr.
Publicity Chairperson
Susquehanna County Habitat for Humanity
P.O. Box 203
Susquehanna, PA 18847
(570) 853-0926
Fax: **none**
E-mail: **heartglh@epix.net**
Web Site: **none**

OFFICERS:

James E. Bucci	President
Kathryn M. Burdick	Vice President
Suzanne E. Needham	Secretary
Theodore L. Brewster	Treasurer

THE TREHAB CENTER INC. (TREHAB)

- PURPOSE:** Trehab is a service provider and advocate for the poor, the unemployed and under-employed, the elderly, and other at-risk groups. Trehab is committed to serving as a catalyst to enable low-income residents to build assets and increase access to capital.
- ORIGIN:** Trehab was incorporated in 1976 and was designated as a community action agency in 1980 and as a community housing development organization in 1996. It initiated community-development activities in 1997.
- HOW IT WORKS:** Trehab provides the following programs:
- Home Ownership Program** — Trehab assists low- to moderate-income families by providing home-ownership education classes and one-to-one counseling, access to government loan programs and down-payment and closing-cost assistance programs, and post-purchase counseling.
- ASSETS-Trehab Microbusiness Program** — Trehab provides a 36-hour business-training and mentoring course, offered semi-annually, for low- and moderate-income individuals who want to start businesses. It also provides access to low-interest loans.
- Individual Development Account Program** — Trehab is a participant in Pennsylvania's Family Savings Account Program.
- Weatherization Services** — Trehab reduces home-energy costs of single-family and mobile homes and multifamily dwellings through the installation of energy-saving measures and energy education.
- Workforce-Development Programs** — Trehab provides an opportunity for adults, young people, and dislocated workers to learn new skills and prepare for jobs.
- Welfare-to-Work Programs** — Trehab provides comprehensive education and training services to enable public-assistance recipients to obtain employment.
- Community Services** — Trehab provides community-based programs to assist low-income individuals and families to become economically independent and self-sufficient. Services include nutrition education, a continuum of housing services, and employment services.
- Home Services** — Trehab provides homemaker services such as personal care and caregiver relief to people in need due to a health-related or other crisis.

Drug and Alcohol Program — Trehab provides a treatment program providing professional care to chemically dependent people and a prevention program that provides group counseling and community outreach aimed at reducing risk factors of addiction.

Home Repair Program — Trehab provides grants to very low-income owner-occupants for house repairs that remove health or safety hazards. It also provides one-percent loans, with a \$20,000 maximum, for up to 20 years to remove such hazards or to modernize houses.

SERVICE AREA:

Trehab's primary service area includes Bradford, Sullivan, Susquehanna, Tioga, Wayne, and Wyoming counties.

Trehab has administrative offices in Montrose and other offices in Dushore, Honesdale, Towanda, Tunkhannock, and Wellsboro.

TRACK RECORD:

Trehab's home-ownership program was implemented in 1994. As of March 31, 2001, Trehab has conducted 82 home-ownership workshops that have been completed by 753 households, of which 293, or 39 percent, purchased homes.

Trehab was a limited-partner investor and developer in the restoration and conversion of the Wilbur Hotel in Sayre. The \$3.5 million conversion, which was completed in 2001 in a \$3.5 million Low-Income Housing Tax Credit project, resulted in 31 low-income housing units and space for four businesses. Trehab will manage the businesses while the Bradford-Sullivan-Tioga Housing Authority will manage the housing units.

Trehab has conducted eight microenterprise workshops, with total attendance of 90, since it implemented a microenterprise program in 1999. As a result of the workshops, 28 new businesses were started and 20 existing businesses were strengthened. In 2000, Trehab launched a microenterprise revolving loan fund and made one loan as of July 2001.

FUTURE PLANS:

Trehab is currently undertaking a three-unit new construction first-time home-buyer project in Waymart. Construction is to begin in the summer of 2001.

Trehab is working with banks in conjunction with the state's Neighborhood Assistance Program to renovate and re-sell foreclosed properties to first-time home buyers. Banks donate the properties to Trehab, which renovates them, if feasible. The banks obtain state share-tax deductions for 50 percent of the appraised value of donated houses. Trehab is working with two banks on this initiative and is in discussions with three others. Two units have been sold as of July 2001. Trehab estimates that two to three

houses a year will be renovated and sold through this program.

In 2001, Trehab began working with Local Initiatives Support Corporation (LISC) on a rural program. LISC is to provide Trehab with a multi-year grant and technical assistance.

Trehab is also discussing a possible blight-removal program with four municipalities. In the program under discussion, Trehab would remove blighted structures, build houses, and sell them to home buyers.

**WHAT ARE THE CREDIT
NEEDS IN YOUR
COMMUNITY:**

Area financing needs include below-market loans for business development and housing renovation.

BUDGET FY 2000:

\$3.4 million

FUNDING SOURCES:

Trehab is funded by a combination of federal, state, local and private grants.

STAFF:

Trehab has 124 full- and part-time staff members.

**CONTACT PERSON'S
BACKGROUND:**

Dennis Phelps has been executive director of Trehab since 1995. He served as community-services project director at Trehab from 1980 to 1995.

**CONTACT
INFORMATION:**

Dennis Phelps
Executive Director
The Trehab Center, Inc.
P.O. Box 366
Montrose, PA 18801
(570) 278-3819
(570) 278-1889 (fax)
E-mail: dphelps@trehab.org
Web Site: **none**

OFFICERS:

Henry Pease	President
Fred Jackson	Vice President
Ronald Williams	Secretary and Treasurer