



Annual Report 2007

Informe Anual de ROI- 2007

Community Reinvestment



A team of NEF staff members helped build affordable, single-family homes in Mecca, Calif., as part of a year-long volunteer effort connected to NEF's 20th anniversary in 2007.

NEF GIVES BACK \$70MM TO COMMUNITIES

The best LIHTC syndicators focus their attention on providing a competitive price, responsive service and thoughtful asset management to their development customers. They understand their investors' goals and offer corporate transparency to instill confidence. And they are leaders on broader conversations surrounding public policy and community impact.

At NEF, those have always been our priorities. Over the last 20 years we have not just invested \$6 billion in LIHTC equity across the country. We have also returned **\$70 million of NEF's net income** to the neighborhoods in which we do business. We upstream that capital to our parent, Local Initiatives Support Corporation (LISC), where it is deployed to help spur not just affordable housing, but economic development, quality schools, access to health care and child care, and improved community security. In effect, our dividends pay you dividends.

It's really nothing new. Since our founding in 1987, we have always been different... creating new markets, innovating to meet local need, responding to emerging challenges and driving significant, lasting change. Today, a host of once deteriorated communities are now good places to live, work, do business and raise families because of the priorities NEF and LISC have pursued. We do deals that matter. We believe in partnership. We focus on impact. We can make a difference, and we do.

National Equity Fund^{INC.}
an affiliate of LISC 

www.nefinc.org

Proud investor in ROI apartment communities

2007 Fast Facts About ROI

Datos Breves Acerca de ROI 2007

Fast Facts

32,719 Participants served, benefitting **63,894** family members

32,719 Participantes recibieron servicios, beneficiando a **63,894** miembros de la familia

Characteristics of Participants Served

Características de los participantes que recibieron servicios

Gender *Género*

56% Female *Femenino*

44% Male *Masculino*

Age *Edad*

9% 15 and younger *15 años y menores de 15*

6% 16-21 *Entre 16 y 21 años*

57% 22-44 *Entre 22 y 44 años*

14% 45-54 *Entre 45 y 54 años*

14% 55 and older *55 años y mayores de 55*

Education *Educación*

10% Never Attended *Nunca asistió*

28% Dropped Out, Pre-High school
Deserción estudiantil antes de los estudios secundarios

17% Dropped Out, During High School
Deserción estudiantil durante los estudios secundarios

39% High School Graduate/GED/Additional Education
Graduado de Escuela Secundaria/GED/Educación Adicional

6% In School *En la escuela*

Ethnicity *Grupo étnico*

1% Asian *Asiático*

27% Black *Negro*

47% Hispanic *Hispano*

1% Native American *Indígena Norteamericano*

24% White *Caucáseo*



Datos Breves

A Message from the Board Chair and President and CEO



Stuart J. Mitchell

President & CEO

Presidente & CEO

ROI'S MISSION

ROI builds family and individual self-sufficiency by strengthening farmworker, rural and urban communities. ROI promotes social justice through programs and advocacy.

Welcome to ROI's Annual Report for 2007, a year of significant change and growth. Throughout these pages you will most likely discover something new about ROI. As we have been diligently exploring ways to better describe the work we do, we have discovered that well-crafted descriptions are very important, as well as difficult, to accomplish. Because we are involved in many different "lines of business," it is likely many supporters of ROI connect with only one or two of the services we offer. In order to better present our organization, we have engaged in a rebranding exercise that includes a commitment to change our name so we can better describe our overarching impact.

In addition to rebranding, we have completed a yearlong effort to restructure our Board of Directors. During the past several years, as we have added geographic service areas and programs, our board had expanded to 40-plus members. Following extensive discussion with our board, we have created a 28-member board, of whom 51 percent is eligible for ROI services. This guiding principle of governance will continue ROI's proud 39-year tradition of leadership from those we serve.

Rebranding, restructuring and introspective, critical self-evaluation are all undertaken for one reason only. We are committed to maintaining an "organization of excellence." Excellence must be measurable, and it must result in significant positive change in the lives of those we serve. There is no other reason for us to exist. As you look at our results in 2007, critically assess whether we measure up to *an organization of excellence*. We are responsible for our work and our results, and we rely on partners to "keep us on our toes." We greatly value our relationship with you. This year, you will note we have provided a summary of basic characteristics of all our participants. We have provided new information about annual income, education levels, family size, age, ethnicity, race and gender. Those we serve represent people who cross your path each and every day. There are many common denominators among those we serve. Each and every participant strives to develop the skills, resources and ability to create a meaningful, self-supporting life for themselves and their families. Nearly all we serve struggle to make ends meet. Through our vast network of dedicated and expert staff, as well as the leadership of a creative, risk-taking Board of Directors, we are striving to "do our best and then a little more"—a challenge to our staff and board from our beloved former board chair, the late Joe Allen. With your guiding and creative support, we will continue to be a beacon of hope and encouragement for the people we will serve in 2008.

Stuart J. Mitchell, President & CEO

Sheila Banks, Chairwoman, Board of Directors

Un mensaje de la Presidenta de la Junta y el CEO

Bienvenido al Informe Anual de ROI para el 2007, un año de cambio y crecimiento significativos. En estas páginas usted probablemente descubrirá algo nuevo acerca de ROI. A medida que hemos estado explorando diligentemente las maneras de describir mejor el trabajo que hacemos, hemos descubierto que las descripciones diestramente desarrolladas son muy importantes, así como difíciles, de lograr. Ya que estamos involucrados en muchas diferentes “líneas de negocio,” es probable que muchas de las personas que apoyan a ROI conecten solamente con uno o dos de los servicios que ofrecemos. Para presentar mejor nuestra organización, hemos participado en un ejercicio para dar una nueva marca que incluye el compromiso de cambiar nuestro nombre de modo que podamos describir mejor nuestro impacto abarcador.

Además de dar una nueva marca, hemos completado un esfuerzo para reestructurar nuestra Junta de Directores lo cual tomó todo el año. Durante los pasados años, hemos añadido áreas de servicio y programas geográficos, nuestra junta creció a más de 40 miembros. Luego de intensa discusión con nuestra junta, hemos creado una junta de 28 miembros, de los cuales el 51 por ciento es elegible para los servicios de ROI. Este principio guía de gobierno continuará la orgullosa tradición de 39 años de ROI de liderazgo provisto por aquellos a quienes servimos.

El dar una nueva marca, la reestructuración y la autoevaluación introspectiva, crítica han sido desarrolladas por una razón solamente. Estamos comprometidos a mantener una “organización de excelencia.” La excelencia debe ser medible, y debe resultar en un cambio positivo significativo en las vidas de aquellos a quienes servimos. No hay ninguna otra razón para nuestra existencia. Cuando usted mire nuestros resultados en el 2007, evalúe críticamente si es que alcanzamos ser una organización de excelencia. Somos responsables por nuestro trabajo y nuestros resultados, y dependemos de nuestros socios para que “nos mantengamos en la punta de los dedos de los pies.” Valoramos grandemente nuestra relación con usted. Este año, observará que hemos provisto un resumen de las características básicas de todos nuestros participantes. Hemos provisto información nueva respecto al ingreso anual, niveles educativos, tamaño de la familia, edad, origen étnico, raza y género. Las personas a quienes servimos representan la gente que cruza su camino todos y cada uno de los días. Hay muchos denominadores comunes entre aquellos a quienes servimos. Todos y cada uno de los participantes lucha para desarrollar destrezas, recursos y la habilidad para crear una vida significativa, autosuficiente para sí y sus familias. Casi todas las personas a quienes servimos luchan para sobrevivir. A través de nuestra vasta red de empleados dedicados y expertos, así como el liderazgo de una Junta de Directores creativa que toma riesgos, estamos tratando de “hacer todo lo mejor y luego un poco más”—un reto a nuestro personal y junta que salió de nuestro querido pasado presidente de la junta, el fallecido Joe Allen. Con su apoyo guía y creativo, seguiremos siendo un faro de esperanza y estímulo para las personas a las que serviremos en el 2008.

Stuart J. Mitchell, Presidente & CEO

Sheila Banks, Presidenta, Junta de Directores



Sheila Banks

Chairwoman, Board of Directors
Presidenta, Junta de Directores

LA MISIÓN DE ROI

ROI construye la autosuficiencia de la familia y los individuos mediante el fortalecimiento de las comunidades de trabajadores agrícolas, rurales y urbanas. ROI promueve la justicia social a través de programas y abogacía.

Adult Training and Employment

Adiestramiento y Empleo para Adultos



ROI Services in Action



Felipe Lupian spent 15 years working on farms and wanted a better life for his wife and children. ROI helped Felipe find a Commercial Driver's License course taught in Spanish, but it was 110 miles away. One not to be deterred, he took the class, passed the test on his first try and found a job transporting food, increasing his salary by 66 percent.

ROI en Marcha

Felipe Lupián pasó 15 años trabajando en las granjas y deseaba una mejor vida para su esposa e hijos. ROI ayudó a Felipe a conseguir un curso para Conductor Comercial con Licencia ofrecido en español, pero el mismo quedaba a 110 millas de distancia. No se disuadió, tomó el curso, pasó el examen la primera vez que lo tomó y encontró trabajo transportando alimentos lo cual aumentó su salario en un 66 por ciento.

ROI Services

- Skills assessment
- Career exploration
- Job training
- Training for advanced agricultural jobs
- Job placement services
- Vocational rehabilitation services for disabled farmworkers
- Preparation for placement in high growth industries
- Services offered in New York, New Jersey, Pennsylvania, Ohio, Vermont, Virginia and Puerto Rico

Helping people
get better jobs

Servicios de ROI Ayudando a las personas

- Evaluación de aptitudes
- Búsqueda de carreras
- Adiestramiento para el empleo
- Adiestramiento para empleos agrícolas avanzados
- Servicios de colocación en empleo
- Rehabilitación vocacional para trabajadores agrícolas deshabilitados
- Preparación para la colocación en industrias de alto crecimiento
- Servicios ofrecidos en Nueva York, Nueva Jersey, Pennsylvania, Ohio, Vermont, Virginia y Puerto Rico

a obtener mejores
trabajos

Return on Investment Retorno de Inversion

Investment in People and Communities

Inversión en personas y las comunidades

2,636	People Served <i>Personas a las que se prestaron servicios</i>
509	People Placed in Full-Time Employment <i>Personas colocadas en empleos a jornada completa</i>
\$1,564,277	Total New Tax Revenue Generated <i>Total de nuevos ingresos generados por los impuestos</i>

ROI began a job training program for farmworkers in Puerto Rico in the last two quarters of the 2007 calendar year. The numbers from this program will be reported in the 2008 Annual Report.

ROI empezó el programa de adiestramiento y empleo para trabajadores agrícolas en Puerto Rico durante los últimos dos trimestres del año 2007. Los datos de este programa serán incluidos en el informe anual del 2008.



Child and Family Development

Desarrollo del Niño y de la Familia

ROI Services

- Assist children to mature socially, emotionally, educationally and nutritionally
- Assess families' needs
- Educate parents on healthy life choices
- Full-day child care provided at Head Start Centers
- Distribute free books and literacy information to parents
- Provide nutritious meals to children
- Services offered in New Jersey and Pennsylvania

Servicios de ROI

- Ayudar a los niños para que maduren social, emocional, educacional y nutricionalmente
- Evaluar las necesidades familiares
- Educar a los padres sobre opciones sanas para la vida
- Se provee cuidado diurno de niños de todo el día en los Centros Head Start
- Distribuir libros gratuitos e información sobre el alfabetismo a los padres
- Proporcionar comidas nutritivas a los niños
- Servicios ofrecidos en Nueva Jersey y Pennsylvania

Helping
parents with
quality
child care

Ayudando a
los padres con
cuidado de
niños de
calidad

731 Children Served in Migrant and Regional Head Start Programs
Niños a quienes se les prestó servicios a través de los programas de Head Start Regionale y para Emigrantes



ROI Services in Action



Ernesto Castenada and his two brothers have been a part of ROI's Migrant Head Start Program in Pennsylvania ever since they were toddlers. ROI staff have observed Ernesto mature into an outgoing, eager learner always willing to help others. Ernesto's parents are active members of the center. When he grows up, Ernesto wants to be a doctor. We are confident he will reach his goal.

ROI en Marcha

Ernesto Casteñada y sus dos hermanos han sido parte del Programa Head Start para Emigrantes en Pennsylvania desde que eran pequeños. El personal de ROI ha observado a Ernesto madurar y convertirse en un estudiante social, ansioso siempre dispuesto para ayudar a otros. Los padres de Ernesto son miembros activos del centro. Ernesto desea ser un médico cuando sea mayor. Estamos confiados de que logrará su meta.

Youth Education and Training

Adiestramiento y Educación para Jóvenes

ROI Services in Action



Diana Olvera's parents traveled from Mexico to Pennsylvania seeking farmwork to better provide for their family. ROI's Migrant Head Start Program allowed Diana's parents to go to work knowing their children were in a secure, nurturing environment. A recipient of numerous academic scholarships and art awards, Diana currently attends the Maryland Institute College of Art and credits ROI's Head Start Program for her success.

ROI en Marcha

Los padres de Diana Olvera viajaron de México a Pennsylvania buscando trabajo agrícola para sustentar mejor a su familia. EL Programa Head Start para Emigrantes de ROI permitió a los padres de Diana ir a trabajar sabiendo que sus hijos estaban en un ambiente educativo seguro. Diana, quien ha recibido numerosas becas y premios, actualmente asiste al Maryland Institute College of Art y da crédito al Programa Head Start de ROI por su éxito.

ROI Services

- Assertiveness, communications and leadership skills development
- Job training
- Web-based financial literacy and entrepreneurship
- High school equivalency diploma courses (GED)
- Tutoring, mentoring and drop-out prevention
- Services offered in New Jersey and Pennsylvania

Servicios de ROI

- *Talleres de adiestramiento en destrezas de liderazgo, comunicación y afirmación*
- *Adiestramiento para el empleos*
- *Programa educativo en la Internet sobre finanzas y creación de pequeñas empresas*
- *Cursos para el diploma de equivalencia para el graduado de escuela secundaria (GED)*
- *Clases particulares, programa de mentores y prevención del abandono de los estudios*
- *Servicios ofrecidos en Nueva Jersey y Pennsylvania*

49

Youths Served

Jóvenes a los que se prestaron servicios

*Helping youths
and young adults
become independent*



*Ayudando a
los jóvenes a ser
independientes*

Emergency and Supportive Services

Servicios de Emergencia y Apoyo

ROI Services

- Emergency food and lodging for farmworkers and other families in need
- Safe housing for victims of domestic violence
- Rent and utility assistance for those affected/infected by HIV/AIDS
- Outreach to victims of human trafficking
- Tax education and problem resolution with the IRS
- Services offered in New York, New Jersey, Pennsylvania, Indiana, Ohio and Puerto Rico

Servicios de ROI

- *Comidas y viviendas de emergencia para trabajadores agrícolas y otras familias que lo necesiten*
- *Vivienda segura para los sobrevivientes de la violencia doméstica*
- *Asistencia con el pago del alquiler y servicios públicos para los que sufren de VIH/ SIDA*
- *Apoyo a víctimas de tráfico de personas*
- *Educación y resolución de problemas de impuestos con IRS*
- *Servicios ofrecidos en Nueva York, Nueva Jersey, Pennsylvania, Indiana, Ohio y Puerto Rico*

10,965

People Served

Personas a las que se prestaron servicios

*Helping people
with food,
shelter and
support*

ROI en Marcha

Arlene Gado vino de las Filipinas a América con un contrato de trabajo para proveer muchos servicios para tres niños por \$8 por hora. A cambio, ella fue llevada a una casa en Nueva Jersey, donde le quitaron el pasaporte y la visa y le dijeron que no podía salir de la casa porque sería arrestada. Se vio forzada a cuidar de un infante y de un hombre incapacitado, cocinar, limpiar y dar masajes. Arlene pudo llamar a su tía, quien llamó a las autoridades. La División de Justicia Criminal contactó a ROI para ayudar a sacar a Arlene de la casa y proveerle la ayuda necesaria. El traficante se declaró culpable y se le ordenó que pagara a Arlene la suma de \$78,000. Arlene, que ahora trabaja en una oficina y recibió su autorización para trabajar, pudo solicitar una visa en el 2008.

ROI Services in Action



Arlene Gado came from the Philippines to America on a work contract to provide nanny services for three children for \$8 an hour. Instead, she was taken to a house in New Jersey, where her Passport and Visa were taken away and she was told not to leave the house or she would be arrested. She was forced to care for an infant and incapacitated male, cook, clean and give massages. Arlene was able to call her aunt, who called officials. The Division of Criminal Justice contacted ROI to help remove Arlene from the home and provide her with help. The trafficker pleaded guilty and was ordered to pay Arlene \$78,000. Arlene, who now works in an office, received her work authorization and was able to apply for a Visa in 2008.

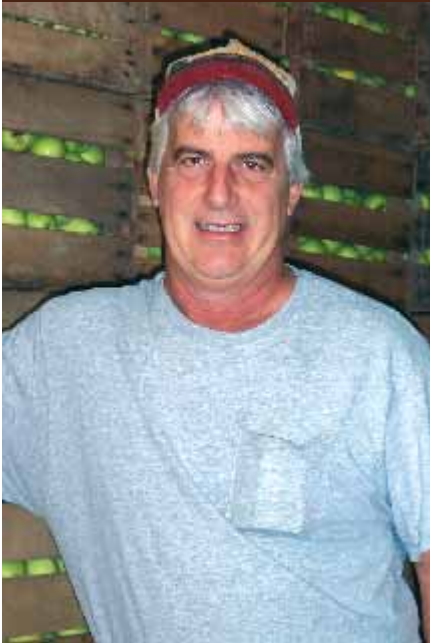
*Ayudando a la
gente con alimentos,
albergue y apoyo*

Housing Development

Desarrollo de Vivienda



ROI Services in Action



Len Hainlen of Indiana upgraded the farmworker housing on his apple orchard to provide better housing for migrant workers. With technical assistance provided by ROI, Hainlen was able to construct the new housing using CDBG funds awarded from the Indiana Housing and Community Development Authority.

ROI en Marcha

Len Hainlen de Indiana mejoró su vivienda para trabajadores agrícolas en su huerto de manzanas para que sus trabajadores emigrantes tuviesen una mejor vivienda. Con la asistencia técnica provista por ROI, Hainlen pudo construir la nueva vivienda con fondos de una subvención CDBG de la Indiana Housing and Community Development Authority.

Real Estate Development

- Development or acquisition of affordable housing for families, farmworkers, seniors and special needs populations
- Affordable single family for-sale home construction
- Development of community facilities, such as day care centers and office space for ROI and other non-profits
- Services offered in New York, New Jersey, Ohio, Indiana, Pennsylvania, Puerto Rico

Desarrollo de Bienes Raíces

- *Desarrollo y adquisición de viviendas de alquiler para familias, trabajadores agrícolas, personas mayores y grupos con necesidades especiales*
- *Construcción de viviendas unifamiliares a un costo razonable*
- *Desarrollo de instalaciones comunitarias, como los centros para el cuidado de niños y espacios de oficina para ROI y otros grupos sin fines de lucro*
- *Servicios ofrecidos en Nueva York, Nueva Jersey, Ohio, Indiana, Pennsylvania, Puerto Rico*

- 131** Number of rental units constructed/renovated and placed in service in 2007
Número de unidades de alquiler construidas/renovadas y puestas en servicio en el 2007
- 695** Number of rental units funded in 2007; construction planned for 2008
Número de unidades de alquiler financiadas en el 2007: planes de construcción para el 2008
- 13** Number of single family for-sale homes constructed/renovated in 2007
Número de viviendas unifamiliares para la venta construidas/renovadas en el 2007
- 30** Number of single family for-sale homes funded in 2007; construction planned for 2008
Número de viviendas unifamiliares para la venta financiadas en el 2007: planes de construcción para el 2008
- 6** Migrant/seasonal on-farm rental housing completed in 2007
Viviendas de alquiler en la granja para emigrantes/temporeros completadas en el 2007

*Helping people
find safe, affordable
housing*



Housing Programs

Programas de Vivienda

Homeownership

- First-Time Homebuyer education and counseling
- Financial education
- Foreclosure prevention
- Services offered in New York, New Jersey, Indiana, Ohio, Pennsylvania and Puerto Rico

Titularidad de vivienda

- Educación y asesoramiento para compradores de hogar por primera vez
- Educación financiera
- Programa de prevención de ejecución de hipoteca
- Servicios ofrecidos en Nueva York, Nueva Jersey, Indiana, Ohio, Pennsylvania y Puerto Rico

322	First-Time Home Buyers <i>Compradores de vivienda por primera vez</i>
1,510	Home Ownership Education Participants <i>Participantes en el programa de educación para propietarios de viviendas que compran por primera vez</i>
959	Home Ownership Education Graduates <i>Graduandos del programa de educación para propietarios de viviendas que compran por primera vez</i>
286	Families receiving closing cost/down payment assistance with an average loan of \$9,288 <i>Familias que recibieron préstamos para los gastos de cierre y el pago inicial con un préstamo promedio de \$9,288</i>
\$7,522,667	Property taxes paid Annually (local and state) <i>Pago anual de impuestos de propiedad (local, estatal, federal)</i>

*Ayudando a la gente
a encontrar vivienda
segura y a precios
razonables*



ROI Services in Action



Shelly Wolanske first came to ROI as a participant in the Section 8 Rental Assistance Program. A single mother working two jobs to support her teenage son, Shelly completed ROI's Homebuyer Education Program and with ROI's help she received an Acquisition Rehabilitation Grant from Affordable Housing Corp.

ROI en Marcha

Shelly Wolanske vino por primera vez a ROI como participante en el Programa de Asistencia para el Alquiler de la Sección 8. Madre soltera que trabajaba en dos empleos para sustentar a su hijo adolescente, Shelly completó el Programa de Educación para Compradores de Hogar de ROI y con la ayuda de ROI ella recibió una Subvención de Adquisición y Rehabilitación de Affordable Housing Corp.

Housing Programs

Desarrollo de Vivienda



ROI Services in Action



Francisco Chavez, his wife, Duvis Lopez, and their four children now enjoy a warmer and safer house with lower utility bills thanks to ROI's Housing Rehabilitation and Energy Services Program. The family's home in Brighton, N.Y., received a roof replacement, electric safety upgrades, plumbing repairs and attic insulation. Francisco, a medical research technician, and Duvis, an artist, moved from Colombia to Rochester in 2001.

ROI en Marcha

Francisco Chávez, su esposa, Duvis López, y sus cuatro hijos disfrutaron de un hogar más cálido y seguro y menos costoso para mantener que en años pasados gracias al Programa de Rehabilitación de Vivienda y Servicios de Energía de ROI. La casa de la familia en Brighton, N.Y., recibió un nuevo techo, mejoras de seguridad en el sistema eléctrico, reparaciones de la plomería y material de aislamiento para el desván. Francisco, técnico de investigación médica, y Duvis, una artista, se mudaron de Colombia a Rochester en el 2001.

Housing Assistance Services

- Landlord/tenant conflict resolution and counseling
- Family rental assistance
- Relocation assistance
- Family unification services
- Housing location for homeless families
- Services offered in New York, New Jersey, Ohio, Pennsylvania, Vermont and Puerto Rico

Servicios de Asistencia para la vivienda

- Asesoría y resolución de conflictos entre caseros/inquilinos
- Asistencia a la familia con pago de alquiler
- Asistencia con las mudanzas
- Servicios de unificación de familias
- Localización de vivienda para familias desamparadas
- Servicios ofrecidos en Nueva York, Nueva Jersey, Ohio, Pennsylvania, Vermont y Puerto Rico

4,821

Families Placed Through Housing Assistance

Familias colocadas a través de los programas de asistencia para la vivienda

Housing Rehabilitation Services

- Weatherized and made energy improvements to 271 houses, investing \$533,000 into windows, doors, insulation, caulking, roofing and other energy saving products
- Completed 326 home repairs/improvements
- Rehabilitated 76 homes, investing \$1,430,350
- Services offered in New York and Indiana

Servicios de Asistencia para la vivienda

- Preparación para la temporada invernal y mejoras al consumo de energía a 271 casas con una inversión de \$533,000 en: ventanas, puertas, aislamiento, material para hermetizar, techos y otros productos para ahorrar energía
- Se completaron 326 reparaciones/mejoras
- 76 rehabilitados con una inversión de \$1,430,350
- Servicios ofrecidos en Nueva York y Indiana

673

Homes Weatherized, Repaired, or Rehabilitated

Casas preparadas para la temporada invernal, reparadas o rehabilitadas

Property Management and Resident Services

Administración de Propiedades y Servicios para Residentes

Property Management and Resident Services

- Management of ROI and affiliate properties housing seniors, families, farmworkers and people with disabilities
- Financial, educational and personal counseling for tenants
- Health and nutrition education
- Community and leadership development for tenants
- Services offered in New York, Ohio and Pennsylvania

Administración de Propiedades y Servicios para Residentes

- *La administración de ROI y las propiedades afiliadas proveyendo vivienda para personas mayores, familias, trabajadores agrícolas y personas con incapacidades*
- *Asesoramiento financiero, educativo y personal para inquilinos*
- *Educación sobre sin salud y nutrición*
- *Desarrollo de la comunidad y liderazgo para los inquilinos*
- *Servicios ofrecidos en Nueva York, Ohio y Pennsylvania*

4,626 Number of residents
Número de residentes

Resident Services provided for **3,917** people
Servicios para residentes brindados a 3,917 personas

63 affordable housing locations
63 locales para viviendas a precios razonables

Apartments for **2,301** families/households, **834** of which are elderly and **38** are farmworkers
2,301 apartamentos para familias/hogares de los cuales 834 son para personas mayores y 38 son para trabajadores agrícolas

\$1,190,817 Total Property Taxes Paid
Pago anual de impuestos de propiedades

ROI Services in Action



More than 200 Rochester, N.Y., children who live in property owned and managed by ROI had a visit from Santa Claus during a holiday party coordinated by ROI and the Marketview Heights Collective Action Project. The Marines Toys for Tots Foundation donated 250 toys for the children.

Residents of ROI-owned properties work hard to maintain their neighborhoods. Residents participate in volunteer work, including planting gardens with neighborhood and community members.

ROI en Marcha

ROI administra propiedades propias y afiliadas que albergan a personas mayores, familias, trabajadores agrícolas y personas deshabilitadas. Más de 200 niños en Rochester, N.Y. que viven en propiedades de ROI recibieron una visita de Santa Claus durante la fiesta coordinada por ROI y el Marketview Heights Collective Action Project. La Marines Toys for Tots Foundation donó 250 juguetes para todos los niños.

Residentes en las propiedades de ROI trabajan fuerte para conservar sus vecindarios. Los residentes hacen trabajo voluntario, incluyendo plantar jardines con miembros del vecindario y la comunidad.



Economic Development*

Desarrollo Económico



ROI Services in Action

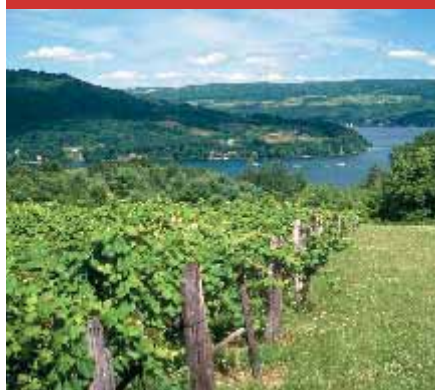


Photo courtesy of The Finger Lakes Tourism Alliance

The Enterprise Center has worked to educate owners of wineries in the Finger Lakes and across New York about the finance and marketing side of the business, such as how to obtain bank loans and estimate the cost of growth.

ROI en Marcha

El Enterprise Center ha trabajado para educar a los dueños de vinaterías en los Finger Lakes y por todo Nueva York en torno a las finanzas y mercadeo del negocio, tal como cómo obtener préstamos de un banco y cómo estimar el costo del crecimiento.

ROI Services

- Received a \$5 million investment from Bank of America that will provide much-needed financing to small and micro businesses across New York State
- Established a Microenterprise Assistance Program in Puerto Rico
- 139 potential business owners received training through economic development programs
- Added \$5 million in new loan capital
- Received \$100,000 Finger Lakes WIRED grant to support Winery education and development
- Provide loans to small business owners through \$8.5 million loan pool
- Provide technical assistance to emerging entrepreneurs
- Services provided in New York and Puerto Rico

Servicios de ROI

- Recibió una inversión de \$5 millones del Bank of America para proveer financiamiento a empresas pequeñas y micro en todo el estado de Nueva York
- Estableció un Programa de Microempresa en Puerto Rico
- 139 propietarios de negocios potenciales recibieron adiestramiento a través de los programas de desarrollo económico
- Anadió \$5 millones en capital nuevo para préstamos
- Recibió subvención Finger Lakes WIRED de \$100,000 para apoyar la educación y el desarrollo de vinaterías
- Proveyó préstamos a dueños de pequeños negocios a través de un fondo para préstamos de \$8.5 millones
- Proveyó asistencia técnica a empresarios nacientes
- Servicios ofrecidos en Nueva York y Puerto Rico

9 Loans Worth **\$810,00** Préstamos por un valor de **\$810,000**

93 Jobs Impacted (created and retained) Trabajos (creados y retenidos)

932 Individuals Received Technical Assistance
Personas que recibieron asistencia técnica

Ayudando a la gente a empezar o expandir sus negocios

*The ROI Enterprise Center
(Certified by the U.S. Department of The Treasury as a Community Development Finance Institution)
(Certificado por el Departamento del Tesoro de los EEUU como Institución Financiera de Desarrollo Comunitario)

Health and Safety

Salud y Seguridad

ROI Services

- Occupational health and safety training for farmworkers
- Domestic violence services
- Mammogram services for women
- Tobacco cessation and prevention program
- Diabetes education
- Breast cancer education
- Peer-delivered HIV prevention education for at-risk populations
- HIV counseling, testing and referral
- Supportive housing for families
- Assist participants in accessing quality health care services
- HIV and STD and alcohol, tobacco and drug education and prevention program
- Services offered in New York, New Jersey and Ohio

Servicios de ROI

- *Adiestramiento de salud y seguridad ocupacional para los trabajadores agrícolas*
- *Servicios de violencia doméstica*
- *Servicio de mamografía para mujeres*
- *Programa de prevención y cese del uso del tabaco*
- *Educación sobre diabetes*
- *Educación sobre cáncer de seno*
- *Programas para prevención y educación de VIH, ofrecidos por compañeros, para grupos en riesgo*
- *Asesoramiento, examen y consulta para VIH*
- *Vivienda con apoyo para familias*
- *Ayuda a los participantes para que obtengan servicios de salud de calidad*
- *Programa de educación y prevención de VIH/enfermedades venéreas, alcohol, tabaco, y drogas*
- *Servicios ofrecidos en Nueva York, Nueva Jersey y Ohio*

8,196 People Served *Personas a las que se prestaron servicios*



ROI Services in Action



ROI educates participants about a variety of health-related issues, ranging from HIV to diabetes. ROI also provides supportive housing for families. Some of the children who live at Visions: Transitional Housing and Supportive Services Program for the Homeless in Orleans County, play on the playground at Visions during a summer open house.

ROI en Marcha

ROI educa a los participantes en torno a varios asuntos relacionados con la salud que van desde VIH hasta diabetes. ROI también provee vivienda con apoyo para las familias. Algunos de los niños que viven en Visions: Transitional Housing and Supportive Services Program for the Homeless (Programa de Vivienda Transicional y Servicios de Apoyo para Personas sin Hogar) en el Condado de Orleans, juegan en el parque de juego en Visions durante una apertura de la casa en el verano.

Contributions, Investments and Donations

Contribuciones, Inversiones y Donaciones

Public Funding

Financiación pública

■ Federal

Community Development Block Grant
Federal Emergency Management Agency (FEMA)
Internal Revenue Service, Department of Taxpayer Advocates
National Council on Aging
United States Department of Agriculture
United States Department of Education
United States Department of Health and Human Services
United States Department of Housing and Urban Development
United States Department of Justice
United States Department of Labor
United States Department of Treasury, Internal Revenue Service
United States Department of Treasury, CDFI
United States Small Business Administration

■ State

Empire State Development Corporation
Indiana Housing Finance Agency
New Jersey Department of Community Affairs
New Jersey Department of Education
New Jersey Department of Health
New Jersey Division of Youth & Family Services
New Jersey Economic Development Authority
New York State Affordable Housing Corporation
New York State Department of Health AIDS Institute
New York State Department of Social Services
New York State Department of Labor
New York State Division of Housing and Community Renewal (DHCR)
New York State Department of State
New York State Energy Research Development Authority

New York State Governors Office for Small Cities
New York State Occupational Safety and Health Hazard Abatement Board (OSHA)
New York State Office of Children & Family Services
New York State Unified Court System, 8th Judicial District
New York State Office of Temporary and Disability Assistance
Ohio Commission on Minority Health
Ohio Department of Alcohol & Drug Addiction Services
Ohio Department of Criminal Justice Services
Ohio Department of Health
Ohio Housing Finance Agency
Pennsylvania Department of Community & Economic Development
Pennsylvania Department of Education
Pennsylvania Department of Public Welfare
Pennsylvania Housing Finance Agency
SONYMA

■ County

Berks County Office of Juvenile Probation, PA
Carbon County, PA
Chester County Department of Economic Development, PA
City of Vineland, NJ
Cumberland County, PA
Cumberland County Office of Employment & Training, PA
Dutchess County, NY
Genesee County, NY
Lucas County Community Prevention Agency, PA
Monroe County, NY
Orange County, NY
Orleans County Department of Social Services, NY
Orleans County Local Development Corporation, NY
Suffolk County, NY
Sullivan County, NY
Yates County, NY

■ Local Government

City of Anderson, IN
City of Lancaster, NY
City of Poughkeepsie, NY
City of Rochester, NY
Rochester AmeriCorps Collaborative, NY
Town of Marion, NY

Private Funding

Financiación privada

■ Corporations, Non-Profits, Religious Groups

A&D Public Storage LLC
Abbott Laboratories Inc.
Advantage Opportunities
Advocates for Basic Legal Equality
Affordable Housing Concepts/Libolt & Sons, Inc.
Alliance for Better Housing
Arts & Cultural Council for Greater Rochester
Asbury First United Methodist Church
Ashtabula County Joint Vocational School
Association for Enterprise Opportunity
Avon Products
B&L Wholesale Supply, Inc.
BOCES Genesee Migrant Center
Banco Santander
Bank of America
Beacon Tile Services Agency, Inc.
Behavioral Connections
Bill Fox Construction and Remodeling
Bonn, Shortsleeve & Ray LLP
Breast Cancer Fund of Ohio
Canandaigua National Bank & Trust
Carbon Lehigh Intermediate Unit
Catholic Charities, Diocese of Camden
Catholic Social Services
Cherry Lawn Farms
Citibank
Citizens Bank
Cleverex Systems, Inc.
Colonial Bank FSB
Community Development Consulting
The Community Preservation Corporation
Community Tax Law Project
Concord Electric Corporation
Conrow Farms
Corporation for Enterprise Development (CFED)
Craftsman Robertson Lodge #969
Cumberland Nurseries
CXO On-the-Go
D'Agostino Janitorial, Inc.
Dave Kaplan, PC CPAs
Davidson, Fink, LLP
Dell's House of Kitchens
Delta Association for Rural Initiatives

Dental Center of Northwest Ohio
Disney Entrepreneur Center
East Coast Migrant Head Start
East Coast Paving & Blacktop
Eastman Kodak Co.
84 Lumber
Emco Commercial Flooring
Enterprise Community Partners
Esperanza Mansion
Family Service of Northwest Ohio
Fannie Mae
Farmers and Merchants State Bank
Federal Home Loan Bank of New York
First Baptist Church of Medina
First Niagara Bank
First Sterling Financial, Inc.
Foley, Maldonado & O'Toole
Foodlink
Fralinger Engineering PA
Freddie Mac
The Gallea Team at Smith Barney Citigroup
Genesee Migrant Health Center
HR Benefit Advisors Ltd.
HSBC
Health Research, Inc.
Henrietta Building Supplies, Inc.
Henry Isaacs Home Remodeling
Heveron & Heveron CPAs
Hewlett Packard
Horsehead Community Development Fund
Hospital Council of Northwest Ohio
Housing Assistance Council
Isaac Heating & Air Conditioning
Info Management, Inc.
inSource, Inc.
JP Morgan Chase Bank
Jachles Imperial, Ltd.
John A. Hollands Construction, Inc.
John Martin & Son Farms
KB Graphics, Inc.
Kast Farms
Kennedy Mechanical
Keuka College
KeyBank N.A.
La Casa Family Justice Center
La Egida Del Perpetuo
Lamb Farms Inc.
Landmark Group of Brighton, Inc.
Legal Aid of Western Ohio, Inc.
Livingston County Industrial Development Agency
Long Island Cares
Lower County Property Management, Inc.
M&T Bank
M.A. Services/Pullano & Company

2007 Fiscal Year: Oct. 1, 2006-Sept. 30, 2007

Marathon Development Group, LTD
 Marlboro Chapter of UNICO
 Matthews & Fields Lumber Co., Inc.
 Michael Boccacino Heating & Cooling
 Michael E. Wagner Enterprises, Inc.
 Michael's Floor Covering
 Mid-Orange Mechanical Corp.
 NH Architecture, P.C.
 NRP Holdings, LLC
 Nathaniel General Contractors
 National Community Reinvestment Coalition (NCRC)
 National Equity Fund (NEF)
 Neighborhood Housing Services of Greater Cleveland
 NeighborWorks® America
 Nesbitt Fruit Farms
 Netzman's Appliances
 New Jersey Housing Advocacy Program
 New York State Bar Association
 New York State CDFI Corporation
 New York State Community Action Association, Inc.
 New York State United Teachers (NYSUT)
 Northeastern Transit, Inc.
 Northwestern Ohio Community Action Commission
 Novak Media, Inc.
 Nutrition Consortium of New York State, Inc.
 Old National Bank
 Orion Landscape Products
 Orleans County Chamber of Commerce
 Orleans County Partnership
 PDQ Delivery Service Inc.
 PMI Mortgage Insurance Co.
 Paris Kirwan Associates, Inc.
 Party Farms
 Passero Associates, P.E., P.M.P.
 Penfield Plumbing & Heating, Inc.
 Pittsford Tree & Landscape
 Pooler Enterprises, Inc.
 Popular Mortgage
 Premier Technical Services Inc.
 Ultimate Plastic Recycling LLC
 Regional Food Bank of Northeastern New York
 ReMax Realty Group
 RIT Inn & Conference Center
 Rick Metz Developer L.L.C.
 The Ridge Project
 Rimkus, Marciano & Associates, Inc.
 Rochester Cornerstone Group Ltd.
 Rochester Gas & Electric Corporation

Rochester Housing Development Fund Corp.
 Rural Housing, Inc.
 Rural LISC-Local Initiatives Support Corporation
 Saint Matthews Assembly of God Church, Inc.
 Sisters of Mercy of Rochester
 Sisters of St. Joseph
 St. Lawrence County Chamber of Commerce
 St. Mary's Development
 St. Matthew A/G Church
 St. Regis Mohawk
 State Farm Insurance
 TDBank
 Teeple Farms
 Temple B'rith Kodesh
 Temple B'rith Kodesh Sisterhood
 Tempro Development Company
 Tree Crisp Farms
 Turnbull Heating & Air Conditioning Inc.
 UMOs
 United Way of Carbon County
 United Way of Chautauqua County
 United Way of Eastern Orleans County
 United Way of Fulton County
 United Way of Genesee County
 United Way of Greater Rochester
 United Way of Greater Toledo, Lucas County
 United Way of Henry County
 United Way of Niagara County
 United Way of Orange County
 United Way of Ulster County
 United Way of Wayne County
 United Way of Williams County
 United Way of Wood County
 Upstate National Bank
 Variety Farms, Inc.
 Wachovia Bank
 Wegmans Food Markets
 Workforce Investment Board of the Finger Lakes

■ Foundations

Anderson Foundation
 Bank of America Foundation
 Citigroup Foundation
 Hayssen Family Foundation
 Homeownership Preservation Foundation
 Key Foundation
 M&T Charitable Foundation
 New York State Wine & Grape Foundation
 Ohio Tobacco Use Prevention and Control Foundation
 Puerto Rico Community Foundation

Rochester Area Community Foundation
 Sovereign Bank Foundation
 Susan G. Komen Breast Cancer Foundation
 TDBank North Charitable Foundation
 Verizon Foundation
 Wal-Mart Foundation

■ Individuals

Sharon Ahmad
 Noemi Alvarado
 Frank Andolino
 Michel Attia
 Luisa Baars
 Jean K. Bartlett
 Mark T. Bender
 Gilbert Benson
 Donald Buttenheim
 David Calhoun
 Joyce Campbell
 Helen Carson
 Penelope A. Chapman
 Joe Chavez
 Mr. and Mrs. Francis E. Chin
 Ismael Colon
 Maria Dao Ping Ai
 Cora Durkin
 Kathleen English
 Herbert Engman
 Julie Everitt
 Thomas and Sylvia Farnand
 Lynne B. Feldman and Anthony L. Suchman
 Eileen M. Flanagan and John H. Cochrane
 Dolores J. Frey
 Israel Friedman
 Allan D. Gallant
 Sharon Sheon Gerecke
 Keith A. Getter
 Richard Gladding
 David Glatfelter
 Joseph and Linda Hanna
 Allen & Sharon Handelman
 Patrick A. and Patricia Glynn Hanley
 Georgana Hanson
 John Harrison
 Elizabeth Hartley
 Norbert Hausner
 Daniel Heimowitz and Maria Mavroudi
 Arthur and Hildegard Herz
 John Heveron
 Kevin M. Homan
 Joan Hoover
 Marc and Jeanne Jahr
 James D. Jefferys, Sr. and Nola M. Jefferys
 Terri L. Keenan
 Erwin J. and Rose C. Kelley
 Kevin Kennedy
 Yathona R. Kennedy
 Germaine Knapp
 Salvatore LaBella
 Michael S. Levine and Thomas W. Sedgwick
 James Littwitz
 Gar Lowenguth
 Allan and Susan Manley
 Evan Martinez
 Mary E. McCrank and Laurie A. Haelen
 Thomas P. McGrath
 Thomas F. McHugh
 Jose Melendez
 Daniel M. Meyers
 Stuart J. Mitchell
 Arnold Moss & Nancy Abraham
 Jack L. Mrozak
 Raymond and Eleanor Newell
 Joseph O'Connor and Beverly Dams
 Teresa Ortiz-Gutierrez
 Clayton H. and Dorelis A. Osborne
 Susan Ottenweller
 Paulino Patino and Dawn K. Oryl-Patino
 William F. Pethick
 Annette L. Phillips
 Karen Anne Poole
 Gary C. Reagan and Arthur F. Pike
 Stephen and Judith Rose
 Roger Ruske
 Gilda Saathoff
 William Selke
 Mark Siwiec
 Leonard Skrill
 Fran Spadafora Manzella
 Helen D. Spevock
 Keith Talbot, Esq.
 Donna Jean Taylor
 Tim Tompkins
 Janet and Ethan Welch
 Dorothy Wettlin
 Louis Brit Wheeler
 John and Marla Wiltse
 Lee and Leonore Wiltse
 Spring Worth

* Every attempt was made to include all funding sources and donors to ROI. If any donor or funding source is missing from this list, please contact the Director of Corporate Communications and Fundraising.

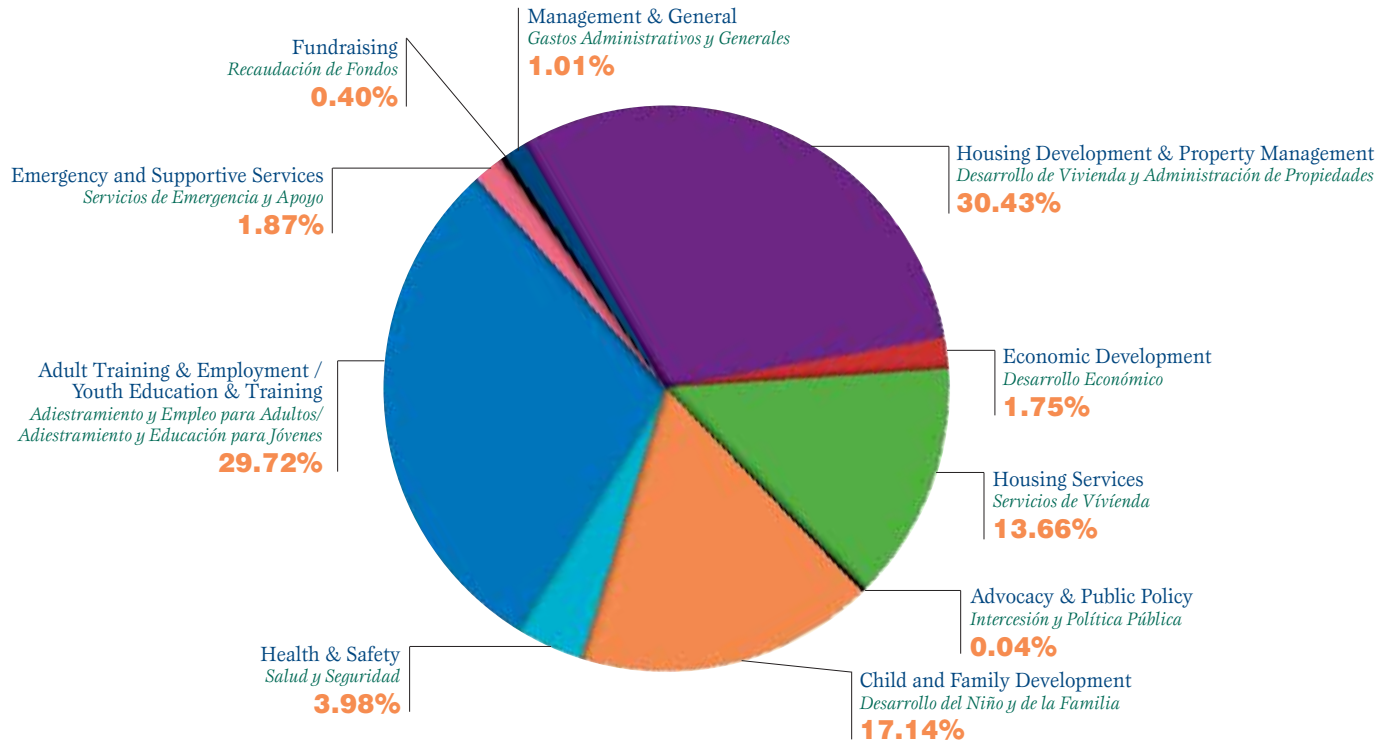
* *Se intentó incluir a todas las fuentes de financiamiento y donantes de ROI. Si algún donante o fuente de financiamiento fue omitida en esta lista, tenga la bondad de comunicarse con la Directora de Comunicaciones y Recaudación de Fondos Corporativas.*

Financial Overview

2007

Perspectiva Financiera

38,304,794 2007 Total Combined Expenses Total de Gastos para el 2007



2007 Actual		Revenues:	
		Program Related	39,377,017
		Other	8,371,540
		TOTAL REVENUES	47,748,557
		Expenditures:	
		Child and Family Development	6,565,904 17.14 %
		Economic Development	669,794 1.75 %
		Adult Training & Employment/Youth Education & Training	11,384,771 29.72 %
		Health & Safety	1,526,402 3.98 %
		Housing Development & Property Management	11,657,160 30.43 %
		Housing Development	2,586,575 6.75 %
		RHAC	5,720,327 14.93 %
		Other Affiliates	2,313,612 6.04 %
		HOP and Affiliates	1,036,646 2.71 %
		Housing Services	5,231,366 13.66 %
		Emergency Services	716,843 1.87 %
		Fundraising	152,644 0.40 %
		Advocacy & Public Policy	14,090 0.04 %
		Management & General	385,820 1.01 %
		TOTAL EXPENDITURES	38,304,794
		Excess Revenue over Expenses	9,443,763

ROI Administrative Offices

Oficinas Administrativas de ROI

CENTRAL ADMINISTRATIVE OFFICES

400 East Ave.
Rochester, NY 14607

Stuart J. Mitchell
President & CEO
smitchell@ruralinc.org
(585) 340-3368

FINANCE

Kevin Ryck
CFO
kryck@ruralinc.org
(585) 340-3364

PLANNING & RESEARCH

Jeffrey Lewis
Sr. Vice President
jlewis@ruralinc.org
(585) 340-3365

HUMAN RESOURCES

Lisa Zhu
Sr. Vice President
lzhu@ruralinc.org
(585) 340-3367

COMMUNITY & ECONOMIC DEVELOPMENT

Lee Beaulac
Sr. Vice President
lbeaulac@ruralinc.org
(585) 340-3366

REAL ESTATE DEVELOPMENT

Susan Ottenweller
Sr. Vice President
sottenweller@ruralinc.org
(585) 340-3306

PROPERTY MANAGEMENT & RESIDENT SERVICES

Kathryn Bryan
Sr. Vice President
kbryan@ruralinc.org
(585) 546-6340 x304

CORPORATE COMMUNICATIONS & FUNDRAISING

Mary E. McCrank
Director
mmccrank@ruralinc.org
(585) 340-3334

NEW YORK STATE

Velma Smith
Sr. Executive Director
vsmith@ruralinc.org
(585) 340-3369

PENNSYLVANIA

B. Kay Washington
Sr. Executive Director
1625 North Front St.
Harrisburg, PA 17102
kwashington@ruralinc.org
(717) 234-6616

NEW JERSEY
78 W. Landis Ave.
Vineland, NJ 08360
(856) 696-1000

Patricia Constantino
Director for Training &
Employment Programs
pconstantino@ruralinc.org

Audrey Weldon
Director for Child & Family
Development
aweldon@ruralinc.org

OHIO

Michal Urrutia
Executive Director
Liberty Center
2-453 County Road V
Liberty Center, OH 43532
murrutia@ruralinc.org
(419) 875-6654

INDIANA

Annette Phillips
Director, Community
Development
2819 N. Oakwood
Muncie, IN 47304
aphillips@ruralinc.org
(765) 286-2162

VERMONT

Lorraine Fisher
Regional Administrator
134 Church St.
Jeffersonville, VT 05464
lfisher@ruralinc.org
(877) 764-4109

VIRGINIA

Elizabeth Robertson
Deputy for Senior Training
and Employment
1 West Griffin St.
Windsor, VA 23487
erobertson@ruralinc.org
(757) 242-9840

PUERTO RICO

Woodie Pagan
Sr. Community Development
Director
P.O. Box 88
Adjuntas, PR 00601
wpagan@ruralinc.org
(787) 829-6024

Claudia Roggenhofer
Director of Training &
Employment
Calle Barcelo #40 Esq. Ashford
Utuado, Puerto Rico 00641
croggenhofer@ruralinc.org
(787) 894-7474

Board of Directors

Junta de Directores

PROGRAM AREA ADVISORY COMMITTEES

New York
Isabel Amaro (Orange/Ulster)
Dean Clark (Wayne/Oswego)
Juan F. Luna (Genesee/
Orleans/Niagara)*
Glenda Pérez (Suffolk)
Wilberto Torres (Chautauqua)

New Jersey
Ignacio Jiménez (Cumberland)*
Hugo Rivera (Atlantic/
Gloucester/Burlington)

Ohio
María G. Soto de Hernández
(Ashtabula/Lake)
Virginia González (Wood)
Mónica Huerta (Miami)*
Javier Facundo (Henry)
Michael Castillo (Sandusky)
María Teresa Díaz (Stark)*

Pennsylvania
Iris Delia-Martínez (Lancaster)*
Mom Heng (Philadelphia)
Ana Ivette Molina (Erie)
Miguel Sánchez (Berks)
Elizabeth Victoria de López
(Chester)

CHILD AND FAMILY DEVELOPMENT PROGRAM ADVISORY COUNCILS

*Carbon County Head Start
Advisory Council*
Stacy Conahan

New Jersey Migrant Head Start
Laura Sánchez

Pennsylvania Migrant Head Start
Jose Barrientos

AFFILIATE & SUBSIDIARY CORPORATION REPRESENTATIVES

*Farmworker Housing Corporation
of Pennsylvania*
Alfonso Lua

*Harvest Court Farmworker
Organization*
Dora Pope*

Housing Opportunities, Inc.
Andrea Allen*

*New Jersey Rural Housing Action
Corporation*
Keith Talbot, Esq.*

*Newburgh Community Investment
Corporation*
Velma Wright*

Ohio Rural Opportunities, Inc.
William Kilgore*

Rural Housing Action Corporation
Velma Wright* (Alternate)

*Rural Housing Opportunities
Corporation*
Velma Wright*

*Rural Opportunities Enterprise
Center, Inc.*
Joy Pacheco

*Rural Opportunities Housing
Corporation of Indiana*
Mark St. John*

*Rural Opportunities Housing
Corporation of New Jersey*
Keith Talbot, Esq.*

*Rural Opportunities Housing
Corporation of Ohio*
William Kilgore*

*Rural Opportunities Housing
Corporation of Pennsylvania*
Sheila Banks*

*Rural Opportunities Housing
Corporation of Puerto Rico, Inc.*
Andrés Ramos*

COLLABORATIVE ORGANIZATION REPRESENTATIVES

*Agri-Business Child Development
Program (NY)*
Eileen Torres

Helping Hands (NJ)
Keith Talbot, Esq.*

New York Apple Association
Paul Baker

Ohio Migrant Education Center
José Salinas

*Pennsylvania Association of
Non-Profits*
Patricia Mogan

Rural and Migrant Ministries (NY)
Luis R. Torres

* **Executive Committee**
Sheila Banks, Chairwoman
Andrés Ramos, Vice Chair
Velma Wright, Secretary
Mark St. John, Treasurer
Andrea Allen
Iris Delia-Martínez
María Teresa Díaz
Mónica Huerta
Ignacio Jiménez
William Kilgore
Juan F. Luna
Dora Pope
Andrés Ramos
Keith Talbot, Esq.
Velma Wright

Congratulations ROI

for your continued success in our community!



Nathaniel and ROI have worked together with the Albion community to renovate this 105 year old building into 30 apartments for senior citizens, as well as first floor facilities to support the occupants and the public.

Building Communities with Vision and Value

NEW CONSTRUCTION | FAMILY & SENIOR HOUSING | RENOVATIONS | FIRE & WATER RESTORATION | CUSTOM HOMES

We are proud to serve as a general contractor for
Rochester's premier not-for-profit, ROI,
providing our greater community
with quality workmanship and care.



**Nathaniel General
Contractors**

1425 Mt. Read Blvd., Suite 100 • Rochester, New York 14606
Phone: 585.865.3020 • Fax: 585.663.3551 • www.nathanielgc.com