

Spring  
2002

# Building Blocks

A PUBLICATION OF RURAL OPPORTUNITIES, INC.

voices of empowerment and  
community development

www.ruralinc.org



## HUD Awards Grant to Improve Residents' Lives at Crossroads

Submitted by: Ed Raskin, Director of Resident Services, ROI-Property Management

Rural Housing Action Corporation (RHAC), an affiliate of ROI, was recently awarded a \$485,461 grant from the U.S. Department of Housing and Urban Development (HUD). The HUD grant will be used to establish a Service Coordination Program at Crossroads Apartments, an affordable housing project owned by RHAC located in downtown Rochester, NY. Built in 1976, Crossroads is a 519-unit complex designed for low-income people, with special considerations for seniors and people with disabilities.

The program, designed to assist residents in maintaining their independence, will provide general case management services to those in need. The three person staff led by Gail Maureen, Senior Service Coordinator, will help residents access elder services, disability services, Federal and State entitlement programs, drug and alcohol abuse programs for the elderly and mental health services.

Similar to ROI's Resident Services program in other properties, staff members will advocate, organize, problem-solve and produce results for elderly and dis-



Crossroads overlooks the Genesee River in Downtown Rochester, NY.

abled residents. Staff members will also work closely with Genesee Management, the property managers of Crossroads, when health issues, financial problems or other personal challenges jeopardize a resident's tenancy. Ultimately, Service Coordinators will work towards improving the quality of life for residents that, in turn, will lend itself towards fewer vacancies and improved financial stability of the property.

Gail, along with the other Service Coordinators, Walter McBurney and Sandy Calas, will be available at Crossroads during regular business hours. To contact them directly, please call (585) 325-5232 or to see a listing of other properties owned &/or managed by ROI, visit our web site at [www.ruralinc.org](http://www.ruralinc.org) and follow the link to "Affordable Housing." ■

## Message from the President & CEO: Stuart J. Mitchell

Early spring finds ROI confronting one of the most serious challenges of our thirty-three year history. President Bush has proposed the elimination of the National Farmworker Jobs Program (NFJP), the primary source of funding for ROI's Training & Employment (T&E) Program, from his 2003 budget.

ROI's T&E Program is designed to provide services to agricultural workers legally authorized to work in the U.S. and who meet specific income guidelines. The program provides counseling and job training skills to assist workers who wish to become economically self-sufficient. In 2001, ROI served more than 5,000 farmworkers throughout New York, Pennsylvania, New Jersey and Ohio with the nearly \$5 million we received through NFJP.

The elimination of this program will not only devastate ROI's ability to serve thousands of migrant and seasonal farmworkers every year, but it will have a "domino effect" throughout our entire organization. The infrastructure of ROI's service delivery system would be seriously compromised since 28 of our 46 field offices are supported solely by NFJP funding. Collaborative services provided by ROI including emergency assistance, health & safety programs, family self-sufficiency programs and affordable housing development would also suffer a negative impact.

The farmworkers who enroll in the T&E Program are considered to be one of the most underserved populations among the working poor. Program demographics offer a glimpse into the average participant:

- 72% have limited English proficiency
- 86% are of Hispanic descent
- 83% do not have a high school diploma
- Annual Income averages \$6,500 for a family
- Less than 3% receive public assistance

President Bush's rationale for eliminating the NFJP is that the mainline (general population) training models known as One-Stop Centers can serve migrant and seasonal farmworkers. More than 30 years of experience has convinced us otherwise. It requires a highly specialized vocational skills training model to serve this population. With limited or no job experience outside of agriculture, our T&E participants face multiple barriers to employment including limited or no English proficiency, insufficient education, geographic isolation, and demanding work schedules. Very few generalized programs possess the resources or expertise required to address these issues.

Our success is substantiated by the statistics from our T&E participants who often triple their annual income upon program completion. Typically, a participant's wage increases to nearly \$17,000 when they graduate.

In an effort to educate public policy makers, ROI has joined a nationwide strategy to illustrate the effectiveness of the National Farmworker Jobs Program. You can find further details about this volunteer-driven effort at [www.USAFarmworker.org](http://www.USAFarmworker.org).

As always, I invite you to join with us to create barrier-free opportunities for all of our participants. Whether you can provide financial support, volunteer your time or advocate on our behalf, together we will continue to make a positive difference in the economic and social fabric of thousands of struggling families. ■

Mensaje en español, página 2

## Special Initiatives Fund: ROI Board Members Work Together to Support ROI Projects

Submitted by Joanna Heatwole, Deputy for Board & Volunteer Development, ROI-Human Resources & Kate Hall, Deputy for Corporate Development, ROI-Administration

Concerned that some important ROI projects require resources not always available through federal or state funding sources, the ROI Board of Directors resolved to take collective action in the form of a Special Initiatives Fund.

For the first time in ROI's 33-year history, Board Members passed a resolution that demonstrates their commitment to raising money every year for a specific project or program.

Moved and inspired by a group tour of the ROI-Ohio Migrant Rest Center (OMRC) in Henry County, Board Members have reached and surpassed their 2001 goal to raise \$1,000 to support this exceptional program. The OMRC, one of two programs of its kind in the U.S., provides assistance in emergency housing and shelter services to migrant farmworkers. Board Members will present a check to Michal Urrutia, Executive Director of ROI-Ohio, in mid-June when the Executive Committee of the Board meets in Alliance.

"With the collective interest and support of people like you, our Board of Directors realized its goal of making a brighter and more helpful Migrant Rest Center in Ohio," wrote Ignacio Jimenez, Chairman of the Board of Directors in a letter to his fellow Board Members.

"In this way, we show our communities with our actions as well as with words, that we believe in the value of ROI's work."

Board Members will discuss criteria for funding future Special Initiatives projects during upcoming meetings. Representing the communities served by ROI, over half the ROI Board Members are farmworkers. Other members represent affiliate and collaborative organizations.

For further information about this Fund or for other ways to support ROI, please contact Kate Hall, (585) 340-3334 or by e-mail, [khall@ruralinc.org](mailto:khall@ruralinc.org). ■

## Inside Building Blocks

Getting Up To Speed on Financial Literacy . . . . .	2
ROI Takes Part In Cornell University Study . . . . .	3
ROI Launches Low Income Tax Clinic . . . . .	4
Continuing the Legacy of Faith, Struggle and Endurance . . . . .	5
Pennsylvania Staff Attain Workforce Development Professional Certification . . . . .	6
Community Gathers to Celebrate the Achievements of ROI Advocates and Program Graduates . . . . .	7
The Tile Collection . . . . .	8



## Mensaje del Presidente y CEO: Stuart J. Mitchell

Al comienzo de la primavera ROI esta confrontando uno de los desafíos más serios de nuestros treinta y tres años de historia. El Presidente Bush ha propuesto la eliminación de National Farmworker Jobs Program (NFJP), la fuente primaria de fondos del Programa de Entrenamiento y Empleo de ROI (T&E), de su presupuesto para el 2003.

El Programa de T&E de ROI esta diseñado para proveer servicios a los obreros agrícolas legalmente autorizados para trabajar en los Estados Unidos y los cuales siguen una guía de ingreso específico. El programa provee conserjería y entrenamiento de empleo para ayudar a obreros agrícolas que desean ser económicamente autosuficientes. En el 2001, ROI proveyó servicios a más de 5,000 obreros agrícolas a través de Nueva York, Pennsylvania, Nueva Jersey y Ohio con casi \$5 millones que nosotros recibimos a través de NFJP.

La eliminación de este programa no sólo devastará la habilidad de ROI de servir miles de trabajadores agrícolas emigrantes y de temporada cada año, pero tendrá el "efecto del dominó" a lo largo de nuestra entera organización. La infraestructura del sistema de entrega de servicio de ROI va a ser seriamente comprometida ya que 28 de nuestras 46 oficinas son apoyadas solamente por los fondos de NFJP. Servicios colaborativos provistos por ROI incluyendo ayuda de emergencia, programas de salud y la seguridad, programas de autosuficiencia familiar y el desarrollo de vivienda razonables también sufrirán un impacto negativo.

Los trabajadores agrícolas quienes se registran en el Programa de T&E son considerados una población menos servida entre los trabajadores pobres. Las características de nuestros participantes ofrecen una visión promedio:

- 72% tienen habilidad limitada en inglés
- 86% son de descendencia hispana
- 83% no tienen un diploma de escuela secundaria
- El ingreso anual promedio es de \$6,500 por familia
- Menos del 3% reciben asistencia pública

La razón del Presidente Bush para eliminar NFJP es que el programa principal (población general) modelo de entrenamiento conocidos como "One-Stop Centres" pueden proveer servicios a trabajadores emigrantes y de temporada. Más de 30 años de experiencia nos han convencido de lo contrario. Requerirá un modelo de destreza vocacional de entrenamiento para servir a esta población.

Con limitada o ninguna experiencia de trabajo que no sea la agricultura, nuestros participantes de T&E enfrentan múltiples barreras de empleo que incluyen habilidad limitada o ninguna del inglés, insuficiente educación, aislamiento geográfico y exigentes horarios de trabajo. Muy pocos programas generalizados poseen los recursos o especialización requerida para enfrentar estos problemas.

Nuestro éxito se prueba por las estadísticas de nuestros participantes de T&E que a menudo triplican su ingreso anual al completar el programa. Típicamente, el sueldo de un participante aumenta a casi \$17,000 cuando ellos se gradúan.

En un esfuerzo para educar a los fabricantes de la política pública, ROI se ha unido a una estrategia nacional para ilustrar la efectividad de Nacional Farmworker FOBS Program. Usted puede encontrar mas información detallada sobre este esfuerzo de voluntarios en [www.USAFarmworker.org](http://www.USAFarmworker.org).

Como siempre, yo los invito a unirse con nosotros a crear las oportunidades sin obstáculos para todos nuestros participantes. Si usted puede proveer ayuda financiera, puede ofrecer su tiempo o puede abogar en nuestro nombre, juntos podremos continuar haciendo una diferencia positiva en los estragos financieros y sociales que millones de familias enfrentan.

# Getting Up to Speed on Financial Literacy

Submitted By Gail Jackson, Ohio Director of Housing Development, ROI-Ohio

Representatives from thirty-one different social services agencies attended the Financial Literacy Train-the-Trainer Workshop coordinated by ROI on February 11th and 12th at Cuyahoga Community College in Cleveland, Ohio. The National Community Reinvestment Coalition (NCRC) sent two of their most experienced trainers, Gail White-Moore and Kristi Barnes, to deliver the two-day program on the NCRC economic literacy curriculum. The training engaged attendees by providing role-playing exercises, videos, group exercises, and informal presentations. With all these combined, the trainers created a thoughtful learning experience on adult education methods and techniques.

The curriculum focuses on: Basic Banking, Money Flow and Asset Creation, Electronic Payment of Government Benefits, Credit and Debt Management, Homeownership and Small Business Development. Consumer manuals on each topic are available in both English and Spanish.

Workshop attendees will now take the curriculum back to their own communities and begin offering training to low and moderate-income families to help them build and maintain assets. The workshop, NCRC curriculum and consumer manuals were provided free of charge to the sixty-four participants.

ROI-Ohio was awarded a grant from NCRC to coordinate several of these Workshops in Northeast Ohio over the next year. By the conclusion of the program, over three thousand Ohio consumers will have received this valuable training.

A large contribution from Household

International allowed NCRC to award Train-the-Trainer Financial Literacy grants to ROI and two other non-profits in Ohio. Household International sent representatives from Chicago, Columbus and two local offices to participate in the Workshop and observe first-hand the presentation of the NCRC curriculum. Household International local staff will be available to community-based organizations to serve as Financial Trainers.

NCRC is a national trade association representing over seven hundred community-based organizations working to increase fair and equal access to credit, capital and banking services and products to traditionally underserved populations in both rural and urban areas. To get more information on NCRC go to [www.ncrc.org](http://www.ncrc.org).

For more information about the Financial Literacy Train-the-Trainer program, please contact Gail Jackson at ROI's Alliance, OH Office, (330) 821-4740 or via e-mail, [gjackson@ruralinc.org](mailto:gjackson@ruralinc.org).



Conference attendees, Ray Rentas & Beverly Russell from the Council for Economic Opportunities of Greater Cleveland, discuss NCRC's Financial Literacy training materials.

## Youth Program Gets Boost to Provide Financial Literacy Program

Submitted by Tracey Gebhart, Deputy for Youth Program Administration, ROI-Planning & Research



Through a grant awarded by the JPMorgan Chase Foundation, the ROI Youth Program is partnering with YOUNGBIZ/KIDSWAY, a private for-profit corporation, to provide entrepreneurial activities to farmworker youth. "E-FYI" (Entrepreneurial Farmworker Youth Initiative) will serve participants enrolled in the Youth Program that operates across a 15-state consortium of non-profit organizations.

E-FYI will develop a financial literacy and entrepreneurial curriculum geared specifically toward youth from farmworker families, a traditionally underserved population. The curriculum will be available electronically through a website and will include games to supplement activities to keep youth participants excited to learn. Staff throughout the consortium will be trained and credentialed to teach the curriculum. The project is in development stages with the first training to take place at the 3rd Annual Symposium for Farmworker Youth Service Professionals in August. Please call Tracey Gebhart at (585) 340-3397 for more information about this or other ROI Youth Programs.

### SAVE THE DATE!!!

The 3rd Annual Symposium for Farmworker Youth Service Professionals has been booked for August 19th in Richmond, Virginia!

More information will follow.



From Left: New Jersey Board Members, José Ruelas (Migrant Head Start), Ramón Hernandez (Camden Regional Legal Services) and Ignacio Jimenez (Cumberland County Program Area Advisory Committee) take part in the recent Board of Directors tour of various ROI-New York Programs.

Stops included the recently opened Visions, in Albion, that provides transitional housing and supportive services (see article on page 7); Seldon Square, in Brockport, a 30-unit affordable housing project; and the Batavia Section 8 Rental Assistance and Homeownership Offices.

Jeff Lewis, Senior VP for Planning & Research, and Velma Smith, Executive Director of ROI-New York, narrated the tour through the countryside with information about local historical and agricultural issues as well as the local ROI Programs.

# Enhancing Safety and Resident Services at Lander Street Apartments

Submitted by Ed Raskin, Director of Resident Services, ROI-Property Management

ROI's Historic Lander Street Project, a 64-unit community of 19th Century row houses in Newburgh, NY, has received three grants to strengthen the Resident Services Program and enhance neighborhood safety efforts. The Enterprise Foundation and the Neighborhood Reinvestment Corporation awarded the funding, totaling \$102,000, earlier this year.



Historic Lander Street Apartments in the city of Newburgh, NY

A portion of the money will be allocated to strengthen resident capacity by providing the Lander Street Tenant Association with office equipment, crime prevention materials and Neighborhood Block Watch technical assistance. The remainder will go to improve the safety of residents and the community by providing exterior lighting, video cameras and tree trimming to resist vandalism and dissuade drug trafficking.

This grant award fits into ROI's overall effort to improve the living environment at Lander Street and strengthen the community of

Newburgh. To that end, in 2001 ROI established the Newburgh Community Improvement Corporation, an affiliate organization working as a community-based partner in local neighborhood revitalization efforts.

For additional information about Lander Street Apartments or other properties owned and/or managed by ROI, please contact Kathryn Bryan or Ed Raskin at (585) 340-3300 or visit the ROI Web Site at [www.ruralinc.org](http://www.ruralinc.org) and follow the link to Affordable Housing. ■

# Pennsylvania Youth Program Partners with Lincoln University

Submitted by Juan Gabriel Martinez Guzman, Youth Training & Employment Specialist, ROI-Pennsylvania

**“ Tell me and I will forget, show me and I might remember, involve me and I will learn. ”**

This is the philosophy of the newest partnership between ROI's Farmworker Youth Program in Kennett Square, PA and Lincoln University.

Lincoln University's Students in Free Enterprise (SIFE) Team is an international non-profit organization whose mission is to provide youth the best opportunity to make a difference. It develops youth leadership, teamwork, and communications skills through learning, practicing, and teaching the principles of free enterprise. Through this, the SIFE Team ultimately works to enhance the lives of citizens in its surrounding communities as well as others across the globe. It is with this mission in mind that the local ROI Farmworker Youth Project chose to partner with this innovative team.

The partnership prepares ROI youth program participants to become work-ready through various ways. For those youth poised to enter the job market, the program implements career orientation and vocational exploration. For those students interested in post-secondary education, assistance with researching colleges and financial aid will be paramount. Further, the program will emphasize oral communications and interpersonal skills in combination with upgrading computer skills and increasing financial literacy.

The ROI and SIFE Partnership became fully operational on March 5, 2002. Atenas Ayala, Anita Ayala, Sonia Guzman, Yolanda Guzman, Marco Antonio Torres and Arnulfo Sanchez are the first youth group participating in the project. ROI will also provide tutoring services to ensure all students are able to successfully complete the program.

Atenas Ayala was so excited about attending classes on a college campus that she believes that because of this opportunity, her future will be brighter. With support and involvement from their parents, the ROI youth participants are making their dreams a reality.

For additional information about the ROI Youth Program, please contact Tracey Gebhart, Deputy for Youth Program Administration, at (585) 340-3397 or visit the ROI Web Site at [www.ruralinc.org](http://www.ruralinc.org) and follow the link to Programs and Services. ■

# ROI Takes Part in Cornell University Study

Submitted by Joanna Heatwole, Deputy for Board & Volunteer Development, ROI-Human Resources

**Many towns in the Northeastern United States show signs of inevitable change. Strip malls and industrial parks root through and around pastures and farmland, while at the same time, studies show a growing number of farms, orchards and nurseries in metropolitan areas. What does it mean to be a rural community today?**

In partnership with ROI, Cornell University's Department of Rural Sociology is exploring questions related to the changing faces of agricultural communities, agricultural trends and practices. On invitation from the ROI Board of Director's Issues and Research Committee, Cornell sociologists Max Pfeffer and Pilar Parra presented their initial findings to the Board during their meeting held March 16, 2002.

Through their project entitled "Integrating the Needs of Immigrant Workers and Rural Communities," Max and his colleagues seek to better understand the dynamics of immigrant assimilation in rapidly changing rural communities. ROI will lend its support by recruiting interviewees, recruiting and training interviewers, and managing a portion of the project's interviews with former migrant workers.

The study evaluates factors for migrant farmworkers settling permanently in rural U.S. communities and the barriers and benefits of that decision. The findings may impact future ROI programming in order to meet the

needs of these changing communities.

"Current trends create greater demands for ROI services and programs," said Max. "The ROI client population is increasingly spread across the region's urban and rural landscape. ROI will need to examine ways that it can reach its client population by

extending beyond conventional rural and urban boundaries."

Though the agricultural work in metropolitan areas has proven to pay higher wages, the increase in earnings rarely matches the challenge of higher costs for city housing. Farmworker housing in urban areas is in some ways more complicated to regulate than when people were on farms, which leads to overcrowding and health concerns.

The study indicates the most important criteria for permanent settlement are year-round work, educational opportunities, health services and housing options. Adults interviewed were eager to take advantage of the educational options for themselves as well as their children, but found time factors to be a barrier to attending GED and English-as-a-Second Language classes.

Board members echoed the findings with personal examples from their local communities. Gesner Rozier, an alternate Board Member from New Jersey agreed, "When I was doing farmwork, I came home so exhausted I could barely lift my head, let alone attend class."

Board Members also noted other challenges including the difficulty of settling when a farmworker family may not have documentation that would enable them to open a bank account.

Max identified some of the goals of the research aimed at benefiting the interaction between long-time residents and newcomers in rural communities. The hope is to "identify barriers to greater social interaction between established residents and newcomers, create greater knowledge and appreciation of each group for the other, establish ways that different groups can interact in positive and constructive ways and inform different groups of community diversity and identify visions of a more inclusive community identity."

To learn more about this study, please contact Pilar Parra, Division of Nutritional Sciences, MVR Hall, Cornell University, Ithaca, NY 14853, (607) 255-0063, e-mail: [pap2@cornell.edu](mailto:pap2@cornell.edu). ■



Max Pfeffer

**“ROI will need to examine ways that it can reach its client population by extending beyond conventional rural and urban boundaries.”**

## ROI Launches Low Income Tax Clinic

Submitted by Jeffrey Lewis & Tracey Gebhart, ROI-Planning & Research

In early January, ROI-Planning & Research was awarded \$70,000 by the Internal Revenue Service (IRS) to begin a Low Income Tax Clinic Program (LITC). Although this program is typically awarded to law schools or legal service corporations, ROI is uniquely positioned to reach the low and moderate-income Hispanic community in Greater Rochester, NY, a specific target population of the LITC Program. The program enables ROI to provide information about taxes and taxpayer rights and responsibilities as well as to assist individuals to resolve tax issues with the IRS.

ROI has identified migrant and seasonal farmworkers as a specific population in need of tax education. The tax resolution component of the LITC Program allows ROI to serve individuals and families that are at or below 250% of the United States poverty guidelines. Initial research identified a substantial need for this service indicating there are many people who have not filed, owe back taxes and/or penalties, and many who need to obtain tax identification numbers in order to file taxes or correct previous problems.

The LITC Program will also work in collaboration with ROI-New York's Training & Employment Program by adding a tax information component to the Job Readiness Training. ROI staff members intend to do this through a "Train the Trainer" approach, utilizing the Tax curriculum developed with the assistance of other Low Income Tax Clinic grantees. Additional outreach to the Hispanic communities among ROI's local field offices will be accomplished with the assistance of the Training & Employment staff. In March 2002, Luisa Del Valle was hired as the Outreach Coordinator for the LITC Program and has already begun to connect with the Hispanic community.

ROI would like to acknowledge the assistance of Dr. Kristopher Neslund and Keith Talbot, Esq. Kris is responsible for the St. John Fisher College Accounting Department's Masters Tax Program in Rochester, NY. Keith is a member of the ROI Board of Directors representing Camden (NJ) Rural Legal Services where he is responsible for the local LITC Program. Keith and Kris have assisted ROI in this effort by providing information, ideas, and taking part in our interview committee.

Most recently, LITC Program staff members were pleased to host staff from the federal and regional offices of the IRS for a site review and technical assistance visit. A special thank you to everyone who lent his or her expertise and assistance during the review.

During this program year, ROI will serve approximately 3,000 people in the Hispanic community throughout Monroe, Genesee, Orleans, Ontario, Niagara, and Wayne Counties. As the program progresses, ROI will expand its target areas to reach additional counties in New York State. In future years, ROI intends to expand the LITC Program to its service areas in New Jersey, Pennsylvania, and Ohio. For additional information about the LITC Program, please contact Luisa Del Valle at (585) 340-3342. ■



Barbara Dawkins (far left), from the IRS Buffalo, NY Office, and Luisa Del Valle, ROI Tax Program Outreach Coordinator, conduct a LITC Session at the State University of NY Brockport campus.

## ROI ofrece el nuevo programa Clínica de Impuestos para individuos de Bajo Ingreso

Sometido por Jeffrey Lewis & Tracey Gebhart, ROI-Planning & Research

A principios de enero, el Servicio de Rentas Internas (IRS) le otorgó a Planning & Research (ROI) unos fondos para comenzar un Programa de Clínicas de Impuestos para individuos de Bajo Ingreso (LITC). Aunque este programa se otorga típicamente a escuelas de derecho o a corporaciones de servicios legales, ROI está en una posición única para alcanzar la comunidad hispana de bajo y moderado ingreso en Rochester, NY, una población específicamente designada en el Programa de LITC. El programa le permite a ROI proveer información sobre los impuestos, derechos y responsabilidades del contribuyente así como también ayudar a los individuos a resolver sus problemas de impuesto con el IRS.

ROI ha identificado a trabajadores agrícolas emigrantes migratorios y de temporada como una población específica en la necesidad de educación sobre impuesto. El componente de la resolución del Programa LITC le permite a ROI a servir individuos y a familias que están en o por debajo del 250% de la guía de pobreza de los Estados Unidos. La investigación inicial identificó una necesidad sustancial para este servicio ya que hay muchas personas que no han rendido sus impuestos, deben impuestos y/o multas atrasadas y muchos que necesitan obtener el número de identificación de impuesto para rendir impuestos o corregir problemas anteriores.

El Programa de LITC también trabajará en colaboración con el Programa de Entrenamiento y Empleo en ROI en Nueva York añadiendo un componente de información sobre impuestos al "Job Readiness Training". El personal de ROI intentan hacer esto a través de "Entrenar al Entrenador", uti-

lizando el plan de estudios de Impuesto desarrollado con la ayuda de otras agencias que ofrecen el Programa de LITC. Estos servicios a las comunidades hispanas entre las oficinas de ROI serán alcanzados con la ayuda del personal del Programa de Entrenamiento y Empleo. En marzo del 2002, Luisa Del Valle se contrató como Coordinadora de Servicio para el Programa de LITC y ya se ha empezado hacer contactos en la comunidad hispana.

A ROI le gustaría reconocer la ayuda del Dr. Kristopher Neslund y Keith Talbot, Esq.. Kris es responsable por el Programa de Maestría de Impuestos en el Departamento de Contabilidad de la Universidad de St. John Fisher en Rochester, NY. Keith es miembro de la Junta de Directores de ROI que representa los Servicios Legales Rurales en Camden (NJ) donde él es responsable por el Programa local de LITC. Keith y Kris han ayudado a ROI en este esfuerzo proveyendo información, ideas y tomando parte en nuestro comité de entrevista.

Recientemente, los miembros del personal del Programa del LITC se complacieron en presentar al personal de las oficinas federales y regionales del IRS para una visita de revisión del lugar y de ayuda técnica. Un especial agradecimiento a todos los que prestaron su pericia y ayuda durante la revisión.

Durante este año del programa, ROI servirá aproximadamente 3,000 personas en la comunidad hispana a lo largo de los condados de Monroe, Genesee, Orleans, Ontario, Niagara y Wayne. Según el programa progresa, ROI extenderá sus áreas designadas para servir condados adicionales en el Estado de Nueva York. En los años futuros, ROI piensa expandir el Programa del LITC a sus áreas de servicio en New Jersey, Pennsylvania y Ohio. Para información adicional sobre el Programa de LITC, favor de comunicarse con Luisa Del Valle al (585) 340-3342. ■



**Volunteers Valerie McAllister and Ed Yohan assist Rochester residents with tax preparation as part of a cooperative program between ROI, the Internal Revenue Service and St. John Fisher College.**



## Straight Talk About Economic Development

Submitted by Al Hartsig, ROI-Housing & Economic Development

In late January, staff members from the Rural Opportunities Enterprise Center, Inc. (ROECI), an affiliate of ROI, participated in the 6th Annual Straight Talk Conference in Buffalo, NY. Straight Talk is a New Markets Initiative to provide both prospective and existing entrepreneurs with information about starting or growing a business.

Seminars focused on topics ranging from financing and business plans to permits and taxes for the more than 280 attendees. There was also time to meet with lenders, government officials, and others to discuss questions one-to-one.

ROECI staff members were on hand to provide information about its Small Business Association (SBA) Microloan Program. Made through its Business Loan Fund, ROECI provides microloans of \$35,000 and less to new and emerging businesses for working capital, machinery, equipment and inventory.

Conference attendees were also invited to attend seven weekly seminars to learn, in more detail, about any or all topics covered in the conference. ROECI was a presenter at the follow-up seminar "You Want Money and You Want It When?" In addition to meeting prospective borrowers, it was a time to network with bankers and other referral sources in the Buffalo and Erie County area to further market ROECI and its SBA Microloan program.

The Buffalo chapter of SCORE (Service Corps of Retired Executives) and the Buffalo SBA Office sponsored the Straight Talk Conference. With a 75% increase in attendance over the 2001 Conference, Frank Sciortino, SBA Buffalo District Director, described the event, "This was the best conference yet." For additional information about the services provided through ROECI, please visit the ROI Web Site at [www.ruralinc.org](http://www.ruralinc.org) and follow the "Programs & Services" link or contact Joan Dallis at (585) 340-3388. ■

# Jose Manuel Vazquez: A Real Fighter

Submitted By Carmen Denise Vargas, Youth Services Coordinator, ROI-New Jersey

When Jose Manuel Vazquez enrolled in the ROI-New Jersey Youth Program, he was a 15-year old bilingual student, attending ninth grade and struggling throughout his first year of high school. Jose's parents were concerned about his education because Jose was having difficulties in the areas of reading, writing and math.

In collaboration with the Vineland Public Schools Special Education Program, the Youth Program staff offered Jose assistance with school projects, provided tutoring services and monitored his grades. In addition to supporting his academic work, ROI was also able to help Jose register with the local Police Athletic League in pursuit of his dream of becoming a professional boxer.

Over the past year, Jose has put up a great fight. He has done a great job in school, attaining exceptional academic achievement during the first and second marking periods of the 2001-02 school year. He was even placed on the Merit Roll, achieving Cum Laude academic honors. Jose, now in tenth grade, trains for boxing at the Vineland Police Athletic League and continues to set a great example for other Youth Program participants. ROI congratulates Jose and his family for his academic achievements and wishes him well on his future endeavors. ■



Victor Arrieta



Lazaro Cabrera



Eulogio Cortes

## Continuing the Legacy of Faith, Struggle & Endurance

Submitted by Judy Perez, ROI-New Jersey & Marisa Aponte, ROI-Administration

Six members of the ROI family were recently selected among the "100 Positive Men of Color" honorees, presented by The Generations Center at Princeton University in New Jersey. The award, given during the All Peoples Celebration & Awards Ceremony on February 9th, recognized those individuals who live their life "Continuing the legacy of faith, struggle and endurance."

Among those honored were:

- Victor Arrieta, Participant, Middletown, NY
- Lazaro Cabrera, Graduate, Albion, NY
- Eulogio Cortes, Staff Member, Vineland, NJ
- Ignacio Jimenez, Chairman of the ROI Board of Directors, Cumberland County, NJ
- Miguel Rivera, Graduate, Adams County, PA
- Gesner Rozier, Graduate, Hammonton, NJ

Each was presented with a certificate and a hand woven sash made exclusively for this award by a tribe in Africa.

The event was co-sponsored by The Generations Center, Princeton Theological Seminary's Association, Black Seminarians & Latin-Hispanic American Seminarians, and the Princeton University Third World Center. For additional information about the exhibit, please contact Dr. Melinda Contreras-Byrd, (856) 667-3033.

Personal profiles of the honorees can be found in the ROI "Profiles of Success" Calendar. To request a copy, please contact Marisa Aponte at (585) 340-3375 or send an e-mail to maponte@ruralinc.org.

ROI congratulates all the men who received this impressive recognition! ■



Ignacio Jimenez



Miguel Rivera



Gesner Rozier

# Pennsylvania Staff Attain Workforce Development Professional Certification

Submitted by Nita D'Agostino & Tracy Jones, ROI-Pennsylvania

ROI-Pennsylvania is proud to announce that the following staff members have attained the National Association of Workforce Development Professional Certification (CWDP).

- **Nita D'Agostino, Director, State Operations**
- **Elvin Gonzalez, Regional Training & Program Manager**
- **Tracy Jones, Deputy for Youth & Project Development**
- **Evelyn Sanchez, Regional Training & Program Manager**
- **Jessie Smith, Deputy for Internal Quality Control**
- **Kay Washington, Executive Director ROI-Pennsylvania**

This certification indicates that they have met standards set forth by their peers and demonstrates their commitment to themselves, their career, and their competence in their profession.

With staff members attaining this certification, ROI can expand access to employers and ultimately, enhance the types of jobs available to our participants. It also makes ROI more competitive in seeking grant funding.

Workforce Development Professionals facilitate the process by which individuals identify, prepare for, obtain and maintain employment and self-sufficiency. They may work directly with the participant or support the personnel who do so. The CWDP recognizes the training, experience and expertise of professionals in the field in 12 areas of competency:

- **History & Structure of the Workforce Development System**
- **Career Development Process**
- **Labor Market Information**
- **Diversity**
- **Customer Service**
- **Job-Search Skills**
- **Job-Preparation Skills**
- **Program Management**
- **Interpersonal Relations**
- **Technology**
- **General "Helping" Skills**
- **Job-Keeping Skills**

The CWDP program is administered and endorsed by the National Association of Workforce Development Professionals. NAWDP is a national association for individual practitioners in workforce development professionals. Its mission is to be the national voice for the profession and to meet the individual professional development needs of its membership. For further information about this program, please contact Paul Mendez, Executive Director, NAWDP, 1620 I Street, NW, Suite LL30, Washington, DC 20006 (202) 887-6120.



Nita D'Agostino



Elvin Gonzalez



Tracy Jones



Jessie Smith



Kay Washington

Not Pictured: Evelyn Sanchez.

# ROI Hosts New Markets Tax Credit Briefing

Submitted by Lee Beaulac, Senior VP for ROI-Housing & Economic Development

On February 21st, a panel of experts gathered in Rochester, NY to discuss the recently enacted federal program, the New Markets Tax Credit (NMTC). Enacted as part of the Community Renewal Tax Relief Act of 2000, the NMTC will spur approximately \$15 billion in investments to promote economic development in rural and urban low-income communities over a seven-year period. The NMTC may be used to finance projects including day care centers, supermarkets, business loan and investment funds, charter schools and community health centers.

The briefing session, hosted by ROI and organized by Rapoza Associates of Washington, D.C., brought together potential investors as well as organizations interested in raising capital through the sale of the new tax credits. Lee Beaulac, Senior VP for ROI-Housing & Economic Development, facilitated the panel discussion that included guest speakers:

- **Bob Rapoza and Pat Sinicropi, Rapoza Associates**
- **James Walker, Enterprise Social Investment Corporation**
- **Tom Fink, Esq., Davidson, Fink, Cook, Kelly & Galbraith, LLP**
- **Ron Phillips, Coastal Enterprises in Maine**
- **Matt Josephs, US Department of the Treasury, Community Development Finance Institution Fund (CDFI Fund)**
- **Joan Dallis, Rural Opportunities Enterprise Center, Inc.**

Senator Hillary Rodham Clinton was scheduled to speak to the group during the lunch but had to cancel her appearance when her flight was delayed due to fog.

Panelists provided information about the various resources available through the program, the regulations governing it and how to become certified as a Community Development Entity (CDE) by the U.S. Department of the Treasury. This certification is important, as only CDE's are eligible to apply for the tax credit utilizing a for-profit subsidiary. The CDFI Fund, which will administer the NMTC program, expects to award \$2.5 billion in tax credits during 2002. ROI became certified as a CDE in mid-March and is expected to participate in the program.

The Federal Reserve Bank of New York and the Office of Thrift Supervision endorsed the briefings. Fleet BankBoston, Citibank, the Local Initiatives Support Corporation, the U.S. Department of Health and Human Services, the Annie E. Casey Foundation and the Fannie Mae Foundation provided financial support for the briefings. Event co-sponsors included the National Community Reinvestment Coalition and the Enterprise Foundation.

For additional information, visit ROI's Advocacy & Public Policy partner, Rapoza Associates at [www.rapoza.org](http://www.rapoza.org) or contact Lee Beaulac at ROI, (585) 340-3366 or via e-mail at [lbeaulac@ruralinc.org](mailto:lbeaulac@ruralinc.org).

# A New Vision in Albion, NY

Submitted by Anne Pawlaczyk & Tammy Freeberg, ROI-New York



Visions, formerly Otter Creek Apartments

On February 1st, 2002, ROI-New York opened its newest program, Visions, a transitional housing and supportive service program in Orleans County, NY. This program, the first of its kind in the County, is geared specifically to serve individuals and families who are homeless.

Visions, formerly the Otter Creek Apartments, was awarded a three-year \$600,000 grant from the U.S. Department of Housing and Urban Development for renovation, operation, and supportive services. The program, equipped with a staff office and community center, is a nine-unit development accommodating individuals and families. One apartment is specifically designed for a person with physical disabilities.

Visions seeks to help participants obtain and remain in permanent housing, increase skills and income, and achieve greater independence. The program will address not only the immediate need for affordable housing among the homeless population, but other factors that contribute to chronic housing instability. These factors include inadequate educational training, poor or non-existent job skills, and the inability to resolve problems, such as substance abuse, that hinder independence and self-sufficiency.



Laura moving out of emergency housing into Visions

The first residents of Visions represent a cross section of the area's diverse homeless population. They include a woman who is rebuilding her life after fleeing domestic violence, a single father of two who stopped working to care for his children after his wife left, and a single man with developmental disabilities who is working with a coach to develop job skills. These residents each have multiple and unique barriers to self-sufficiency.

Staff members at Visions believe that employment and community involvement can lead to a greater sense of dignity and empowerment. Their mission is to help participants become self-sufficient, reduce their dependency on government assistance and restore the pride that results from becoming socially adept and economically independent.

ROI is the lead agency for Visions through the Continuum of Care of Orleans County, a coalition of local community organizations and government agencies. For further information about Visions or other ROI Health & Safety Programs, please contact Tammy Freeberg at (585) 340-3331 or via e-mail at [tfreeberg@ruralinc.org](mailto:tfreeberg@ruralinc.org).

## Junior League Supports Domestic Violence Program

**ROI-New York's Domestic Violence Program has recently received a 2002-2003 Mini-Grant from the Junior League of Rochester, NY. The grant will be presented during an awards ceremony at the Rochester Museum & Science Center in late April. Funding will be used for costs associated with the relocation of the Domestic Violence Safe Dwelling, including the purchase of a high capacity hot water heater. The program provides emergency housing in Orleans County, NY for victims of domestic violence fleeing abuse. For further information about this program, please contact Noemi Alvarado-Ziegler, (585) 798-5072 or via e-mail at [nalvarado@ruralinc.org](mailto:nalvarado@ruralinc.org).**

President & CEO  
**Stuart J. Mitchell**

Chairperson, Board of Directors  
**Ignacio Jimenez**

Editor  
**Kate Hall**

Assistant to the Editor  
**Marisa Aponte**

Layout/Design  
**direct design**

*Building Blocks* is a quarterly publication of Rural Opportunities, Inc.

*Building Blocks* Committee:  
Kate Hall (Chair), Marisa Aponte, Lee Beaulac, Rafaela DeJesus, Myriam Gomez-Gonzalez, Mary Hanson, Joanna Heatwole, Stuart Mitchell, Mark Moseley, Donna Osborne, Anne Pawlaczyk, John Schmidt, Ralph Sinistro, John Wiltse, Pat Wolak.

For more information, please call (585) 340-3300 or log on to the ROI Web Site at [www.ruralinc.org](http://www.ruralinc.org).

## Community Gathers to Celebrate Achievements of ROI Advocate and Program Graduates

Submitted by Joanna Heatwole, Deputy for Board & Volunteer Development, ROI-Human Resources

ROI staff, Board of Directors, local elected officials, program participants and their families gathered in Batavia, NY on March 16, 2002 to celebrate the achievements of program participants and a longtime ROI advocate. Among the honorees were graduates from First Time Home Buyers, Domestic Violence, and Training and Employment Programs as well as Kevin Kennedy, ROI's Genesee County Section 8 Housing Administrator.

Jay Gsell, Genesee County Manager, welcomed the group and stressed the importance of collaboration in local housing

efforts and described the County's national recognition among housing programs. Ignacio Jimenez, ROI Board Chairman, addressed the group in English and Spanish, congratulating graduates on their achievements.



Jay Gsell, Genesee County Manager, welcomes guests



Kevin Kennedy, Inducted into the ROI Hall of Fame

"I am also working on achieving my own goals to get ahead and better my education," said Ignacio. "Best wishes in your efforts."

The ceremony also served to honor the service of Kevin Kennedy, Section 8 Housing Administrator, who has served low-income families in Genesee County since 1980. Kevin was inducted into the ROI Hall of Fame by John Wiltse, Director of Housing & Economic Development Management Operations, who stated, "In addition to working as a tireless advocate for low income housing issues, Kevin has contributed

countless hours to advocating for the disabled."

The award prompted a standing ovation from the crowd, which included Kevin's family and staff.

Previously reserved for farmworker advocates, the ROI Board of Directors recently expanded the criteria for the Hall of Fame award. Eligibility now includes lifetime advocates of all ROI program areas.

Kevin was named to the New York State Governor's Developmental Disabilities Planning Council in 2001. He is a Board member and past President of the Genesee Region Independent Living Center and the Genesee/Orleans Ministry of Concern, in addition to his membership on the New York State Section 8 Housing Task Force, and the Housing Initiatives Committee of the United Way.

ROI congratulates all our honorees on their remarkable achievements!



Congratulations to the recent ROI graduates!

# The Tile Collection

Submitted by: Al Hartsig, ROI-Housing & Economic Development

The Tile Collection, a specialty ceramic tile store, was established in 1991 in Amherst, NY, an eastern suburb of Buffalo. As the two owners began spending less time at the business, Deena Hadden, with a B.S. in Interior Design, was hired to manage the business. Over the next three years, Deena assumed increasing responsibility.

Wanting to pursue other interests, the owners placed the business up for sale in 2000. Deena, now having experienced almost all aspects of the business, was immediately interested in buying The Tile Collection. An agreement between Deena and the owners was reached whereby they agreed to finance the purchase. However, she needed additional funds for new display samples, equipment and working capital. Absent sufficient cash equity and satisfactory collateral, Deena was unable to secure traditional bank financing. An economic development partner in the local community, Buffalo State College's Small Business Development Center, referred her to the Rural Opportunities Enterprise Center, Inc. (ROECI), an affiliate of ROI.

Without cash equity or outside collateral, it would have been easy for ROECI to decline Deena's request, but staff saw potential in the young entrepreneur. Deena's loan application had many good qualities: she had purchased an existing business, she had education and experience, she had first hand knowledge of the business and most of all, she had a clear vision for the future of The Tile Collection.

"This was an unbelievable opportunity for me to own my own business," says Deena. "I knew I could make The Tile Collection even more successful. ROECI saw my vision and was willing to work with me to turn that vision into reality."

Today, with assistance from ROECI, Deena has moved The Tile Collection to a new, more visible location, expanded its product mix and ventured into new markets. Building on its good reputation, Deena is taking her business to the next level.



A sample of The Tile Collection's work.

“**ROECI**  
saw my vision  
and was  
willing to  
work with me  
to turn that  
vision into  
reality.”

# More Affordable Housing Opportunities for Families in Mid-Hudson Region

Submitted by Donna Osborne, Section 8 Administrator, ROI-New York

With resources from the U.S. Department of Housing & Urban Development (HUD), ROI is increasing access to affordable housing opportunities for low-income families in the Mid-Hudson, NY region. HUD has authorized 364 additional rental assistance vouchers to be dispensed and administered by the local ROI offices.

Vouchers aid low-income families, the elderly and disabled seeking affordable housing in the private market. With the vouchers, participants have the opportunity to find their own housing including single-family homes, town houses and apartments. This service is in high demand because there are thousands of Mid-Hudson families on the waiting list, often waiting up to five or six years to be issued a voucher.

One recent applicant states, "Because of this rental subsidy, I now have the ability to achieve other goals I have set for myself."

The ROI Mid-Hudson offices that provide Section 8 Rental Assistance include Dutchess, Sullivan and Orange Counties. For more information about this ROI Program, please contact Donna Osborne, in the Middletown office at (845) 343-0771. ■

You can help us reduce our costs by reporting any errors in the *Building Blocks* mailing list. Please contact Kate Hall by Phone: (585) 340-3334, Fax: (585) 340-3335 or e-mail: khall@ruralinc.org

CLIP AND MAIL

## ROI Needs Your Support!

Help us continue the work of ROI by donating today. Donations may also be made online at the ROI Web Site: [www.ruralinc.org/support/support.asp](http://www.ruralinc.org/support/support.asp)

Name: \_\_\_\_\_

Organization (if applicable): \_\_\_\_\_

Street Address: \_\_\_\_\_

City, State, Zip: \_\_\_\_\_

Enclosed is my tax-deductible gift of:

\_\_\_ \$250    \_\_\_ \$100    \_\_\_ \$50    \_\_\_ \$25    \_\_\_ \$10    Other: \_\_\_\_\_

Make checks payable to Rural Opportunities, Inc. and mail to:  
Rural Opportunities, Inc., 400 East Avenue, Rochester, NY 14607

**THANK YOU!**

CLIP AND MAIL

Nonprofit Org.  
U.S. Postage  
**PAID**  
Rochester, NY  
Permit No. 140

Rural Opportunities, Inc.  
Central Administrative Offices  
400 East Avenue  
Rochester, New York 14607



Address Service Requested

**NeighborWorks®**  
CHARTERED MEMBER