

Computer Lab Opens at Seldon Square, Clarkson, NY

By Ed Raskin, Director of Resident Services and Leadership Development



Seldon Square children try out the Computer and Homework Lab available to residents of this Brockport, New York apartment complex.

Seldon Square Apartments announces the opening of its free Computer Lab for residents, featuring five IBM Pentium III computers with the most popular software programs: Word, Excel, Publisher and more. Road Runner, Time Warner's high-speed access to the Internet has been installed for the benefit of users.

Volunteers Patrick Gell and Steve Falcheck, a Seldon Square resident, put in many hours to make this possible. Gell and Falcheck devised a network

allowing the computers to connect to high-speed Internet service and one shared printer. Falcheck is also one of the adult volunteer supervisors. He has volunteered to train people on the use of the computer, the software programs and the Internet. Seldon Square residents have volunteered to provide seventeen hours of lab supervision per week for use by adults and children of Seldon Square Apartments.

"Residents may also come to the lab to do their homework or play games quietly," said Falcheck. He hopes to expose residents to the world of computers and reduce any fears they have about computers or the Internet. "If kids or adults come to see others use the computers, they will see how easy it is to look up information or use the programs. They can learn how to write letters, make up a résumé, or learn to use spreadsheets," he said.

Seldon Square, owned and managed by Rural Opportunities, Inc., consists of 30 two and three bedroom units. The development, built in 1999, is located in the Western New York town of Clarkson. The Computer and Homework Lab is located in the community building, which also houses the management office.



Seldon Square resident Steve Falcheck poses with a volunteer award he received during NeighborWorks® Week. He has donated dozens of hours to train residents on computer use in the new Computer and Homework Lab.

A Story of Hope from our Pennsylvania Division

By Kay Washington, Executive Director, Pennsylvania Division

The first step in the home buying process is education. Rural Opportunities, Inc. participants must enroll in homebuyer education classes to receive any ROI purchase assistance.

Community Service Block Grant funding provides core funding for this program in addition to the US Department of Labor and the Neighborhood Reinvestment Corporation. CSBG also provides direct and indirect assistance to ROI's other community service programs.

The Aaron Smith family attended a workshop in Franklin County more than a year ago. Smith is a disabled Vietnam veteran and collects veteran benefits and is a stay-at-home dad because of his health problems. His wife has multiple sclerosis, but has been able to maintain a part-time position at the local YMCA. The Smiths have two school-aged children at home.

When they completed their homebuyer classes, they attended

one-on-one credit counseling sessions with one of ROI's home-ownership counselors. Through ROI training and counseling services, they reviewed their spending habits, developed a budget and paid off their debts. The couple is now able to better manage their income and expenses, including saving money toward the purchase of their home.

Within a year and a half the Smiths found their "little piece of heaven" atop South Mountain in Franklin County. They were able to complete the purchase of their home through the USDA Rural Housing program. Their mortgage payment is less than the amount they had been paying for rent. They not only have a home to call their own, they are saving approximately \$85.00 per month in housing costs.

In addition to the Smiths, 11 class participants in Pennsylvania have gone on to realize the "American Dream" of homeownership.

Success Profile Clearly Aquatics, Inc.

By Al Hartsig, ROI-Housing and Economic Development

The mission of Rural Opportunities Enterprise Center, Inc. (ROECI) is to assist small businesses with expansion and start-up capital needs when traditional bank financing is unavailable, and help them graduate to bankable enterprises.

When the owner of an Ontario County, New York wholesale/retail nursery supply business decided to concentrate on retail and catalog sales of nursery stock, two employees, David Young and Shawn Howard, were left pondering their future. Young and Howard had worked for the nursery firm for four years in the company's landscape design and construction division. Over the last few years they had begun to build a fledgling aquatic landscape business for their employer. What to do? Work for another landscape company? Start their own landscape company? Pursue a niche market— aquatic landscape design, installation and maintenance?

Aquatic landscape seemed to be the best path to take. Their past experience led them to believe that a business specializing in aquatic landscaping could succeed in the crowded general landscape marketplace. How to get started? It was late February 2001, and most landscapers already had work scheduled into the next spring and summer. With assistance from a counselor from the Service Corps of Retired Executives (SCORE), they prepared their business plan and Clearly Aquatics, Inc. was born. Now they faced two real life problems: customers and capital.

Young and Howard decided the fastest and most economical way to obtain new customers was to team up with an existing general landscape firm that did not provide aquatic landscaping to present a display at the Rochester, New York Garden and Landscape Show to be held in late March. They needed working capital and time was short to ready the display.

Their SCORE counselor referred them to Rural Opportunities Enterprise Center, Inc. (ROECI). Knowing that time was of the essence, ROECI was able to approve a working capital and small equipment loan in time for the Rochester Garden and Landscape Show. With a modest number of pond maintenance customers to provide early spring revenue, the Garden and Landscape show proved to be their springboard to a summer of 14-hour days, six days a week. With a highly successful first season, Clearly Aquatics, Inc. managed to purchase new equipment without an additional debt.

With the 2002 season well underway and surpassing 2001's results, David and Shawn are planning for 2003. Their growth will result in the purchase of additional equipment and a move to a larger facility.

Clearly Aquatics, Inc. is expected to be eligible for bank financing early next year.

Leadership Institute Strengthens Skills

By Donnie Albertson, Resident Services Coordinator for ROI Ohio

The Community Leadership Institute (CLI) is a regional training conference that aims to strengthen the voices and skills of neighborhood residents in community, government and organizational affairs.

In May, the second CLI for Neighborhood Reinvestment's Great Lakes District was held in Louisville, Kentucky. This special event brought together more than 300 community advocates to learn new strategies for providing better services and to share their experiences.

ROI participated in this event and invited its partner agencies. Among the guests were Demetrious St. John, director of a local youth program; Dan Buttermore, Micro Business Assistance coordinator; Sharon McCray, from the City of Akron; ROI housing affiliate board members Cynthia Blake and Bank One; and Jim Doran, Youngstown Catholic Diocese.

With the knowledge base gained from the CLI, residents can build a stronger community.

An infusion of outside capital into a neighborhood may result in immediate changes, but the talents, skills and dedication of the people living in the community will determine whether these changes are long-lasting or fleeting. Individuals make the difference!!!

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Rochester, New York 14607

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Summer 2002

Building Blocks

A PUBLICATION OF RURAL OPPORTUNITIES, INC.

voices of empowerment and community development

www.ruralinc.org

2002 SPECIAL HOUSING EDITION

Partnerships Make Domestic Violence Safe House Reality

Thanks to creative partnerships with half a dozen public and private funders, Rural Housing Action Corporation (RHAC), an affiliate of Rural Opportunities, Inc. (ROI), has purchased and is in the process of renovating a 3,500 square-foot building to temporarily house domestic violence victims and their children in Orleans County.

"Acquisition of this new site could not have happened without the generosity and creative thinking of our many partners," said Tammy Freeberg, director of Health and Safety programs for ROI's New York State Division. "We are especially grateful to First Niagara Bank, which reduced the purchase price of the house from \$130,000 to \$65,000, and allowed us to finance the remaining \$65,000."

Replaces Rented Duplex

The building, an historic house in the village of Albion, replaces a duplex unit in Medina, which has been rented by ROI since 1997 to provide emergency housing for up to 90 days. According to Freeberg, ROI operates the only such safe dwelling designated for these victims of domestic abuse in a county that bears the dubious distinction of having the highest rate of domestic violence and child abuse in Western New York.

The rented facility in Medina, half the size of the Albion building, is in deteriorating condition and no longer considered suitable by the New York State Office of Children and Family Services, the agency that issues the program's operating certificate.

The new building is adequate to house up to nine people, and also has room for administrative offices of ROI's Domestic Violence Program. ROI has a contract with the Orleans County Department of Social Services to provide emergency housing for victims and families. More than 170 women and children were given safe haven by ROI in one year.

Creating Internal Partnership

The initiative to purchase the Albion house is the product of an internal partnership between ROI's Housing Program and the Health and Safety Program of the New York Division.

Among key ROI staff involved in this effort were Amy Casciani, deputy, Housing Development; Lee Beaulac, senior vice president for Housing and Economic Development; Jay Golden, director, Real Estate Development; and Noemi Alvarado-Ziegler, Family Support Programs administrator.

ROI received a grant of \$45,000 from the Neighborhood Reinvestment Corporation and has applied for an additional \$37,000 grant from the Division of Housing and Community Renewal for needed renovations. Other smaller grants were made by private sources such as the Evans-Devereux Memorial Fund, Sperandio Family Foundation and the Junior League of Rochester.

Rural Opportunities, Inc. is a

CHARTERED MEMBER

Established in 1969, Rural Opportunities, Inc. (ROI) is a private, not-for-profit regional community development and human service organization providing services to farmworkers, low-income families and economically depressed communities throughout New York, Pennsylvania, New Jersey, Ohio, Indiana, and Puerto Rico.

Celebrating National NeighborWorks® Week



NeighborWorks® Week volunteers repair the porch of a homeowner in Gaston, Indiana.



Promoting a healthy community at the Newburgh NeighborWorks® Street Fair are Eileen Clifford, ROI homeowner program; Marge Bell, Newburgh Community Improvement Corp. board member; and Joe Grabowski, RECAP.



Celebrating at the Rochester Open House of ROI's Central Office Housing Staff's new location at 7 Prince Street are Jay Golden, ROI; Jack Jensen, Neighborhood Reinvestment Corp.; and Ed Schultz, HSBC. The Open House was held on June 3rd in honor of NeighborWorks® Week. Graduates and new homeowners were invited, along with local lenders and community-based organizations.

See pages 2 & 3 for more NeighborWorks® Week Celebrations!

RHOC Receives New York Empire Award

By Keith Scholes, Director of HED Resource Development

On July 11, 2002, Mary O. Donohue, New York State lieutenant governor, joined Judith A. Calogero, commissioner of New York State Division of Housing and Community Renewal (DHCR) for the presentation of the Governor's Empire Award to Rural Housing Opportunities Corporation, Inc., an affiliate of ROI.

Stuart J. Mitchell, ROI president & CEO and RHOC board member, accepted the Award on behalf of RHOC. The Empire Award was presented to RHOC in recognition of 10 years of excellence in housing and community development work, including homeownership, housing rehabilitation and housing development throughout a six county region in western New York. The Governor and NYS DHCR specifically cite homeownership services, mentioning that 342 families have purchased homes with RHOC's help.

Also in attendance were Charles Nesbitt, New York State assemblyman; George Von Pless, USDA Rural Development state housing director; Thomas Mazerbo, USDA regional community development manager; Thomas Van Nortwick, DHCR regional director; and Beth Prentice, district director, Neighborhood Reinvestment Corp.

The Empire Award ceremony was combined with a groundbreaking for the first house to be constructed for the First Home Advantage program in Orleans County. In partnership with NYS DHCR, USDA Rural Development, HSBC bank, Federal Home Loan Bank of New York and Neighborhood Reinvestment Corporation, RHOC will help 18 first-time homebuyers construct new affordable homes.



State and local dignitaries help break ground at the Carlton, New York site of the first house to be constructed under the First Home Advantage Program. From left are: Judy Calogero, commissioner of the New York State Division of Housing and Community Renewal; Tracey and Richard Mundaniob, homeowners-to-be; Charles Nesbitt, New York State assemblyman; Mary O. Donohue, New York State lieutenant governor; Stuart Mitchell, CEO of Rural Opportunities, Inc.; and Thomas Mazerbo, USDA regional community development manager.

A Message from Senior Vice President for Housing & Economic Development: Lee Beaulac



Welcome to our special edition of *Building Blocks* where, each year, we take a close look at the Rural Opportunities housing and economic development programs. In this edition, we highlight many of the special events organized by our staff, board and volunteers to help celebrate National NeighborWorks® Week.

NeighborWorks® Week, also known as National Housing Week, gives us the opportunity to call attention to the critical role affordable housing plays in the overall health and prosperity of our communities. Each year, all across America, thousands of people gather to celebrate by constructing and repairing homes, painting, holding picnics for first-time homebuyers, organizing resident events at rental complexes, and undertaking community clean-ups. This year, ROI organized 25 events in five states and Puerto Rico with hundreds of people taking part.

Each year the press takes a keener interest in our NeighborWorks® Week activities, and this year was no exception. Holding very visible events that involve community residents puts the spotlight on the issues surrounding affordable housing. Effective events like the ones we describe here help influence the public's opinion about housing and, ultimately, create communities that are more receptive to the development of additional affordable housing.

Examining Housing Options

I also want to call attention to the long-awaited report issued by the Millennial Housing Commission (MHC). The MHC was created by Congress, and was directed to re-examine the nation's housing problems. This bipartisan group of 22 commissioners calls for the active intervention of the Federal Government as the private markets fail to provide sufficient affordable housing units. The Commission's recommendations include many of the public policy recommendations that we, at ROI, have supported. This includes a publicly supported production program of rental housing development targeted at the poorest of our citizens. ROI currently supports the passage of such a program, the National Housing Trust Fund. Clearly, we are suffering through a very real crisis in this country with respect to affordable rental housing. The complete MHC report is available on-line at <http://mhc.gov>.

Lacking Affordable Housing

A recent study by the National Low Income Housing Coalition, Out of Reach, documents that "in no single jurisdiction in the United States can a minimum wage worker afford the Fair Market Rent for homes in their communities." At ROI we are especially concerned about the even greater affordability gap that exists for the elderly, the disabled, and farmworkers. The Commission's report concludes that, "Housing really matters...the development of housing has a major impact upon the economy, and the quality of the home environment has a real relationship with the social behavior of the families who occupy it. The failure to achieve adequate housing leads to significant societal costs."

Not only do we worry about the environment for new housing production, we also have to be concerned with the disappearance of much of the nation's existing affordable housing stock, as thousands of units are lost through pre-payments by owners and conversion to market rate apartments.

We invite you to join us in bringing more attention to affordable housing issues in our communities!

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Pennsylvania Recognizes Partners at Luncheon

by Jackie Gilliland, Homeownership Program Manager



At the Pennsylvania luncheon are (l to r) Kay Washington, Jennifer Fuller, Michael Johnson and Sue Bognoski, ROI staff members; Robin Myers, ROI board member; ROI staff member Mark Moseley; and Andrea Burkstresser, USDA Rural Development representative.

ROI Pennsylvania Division has assisted 150 families in attaining the American dream of homeownership. These successes were celebrated at the NeighborWorks® Week luncheon in Chambersburg, Pennsylvania.

Representatives from RE/MAX, Prudential, Long & Foster, F&M Bank, M&T Bank, USDA Rural Development, and ABCO Title Co.

Guest speaker for the afternoon was Kay Washington, executive director of ROI Pennsylvania Division, who spoke about the history of the homeownership program in Franklin County. (See related article on page 4.)

Michael Johnson, deputy for homeownership, recognized the efforts of his staff: Jackie Gilliland, program manager; Susan Bognoski, homeownership counselor; Amy Torres, administrative assistant; and Mark Moseley, senior housing developer. ■

Alliance 'Senior Help Project' gets Help From Volunteers

By Jan Harry, Homeownership Program Administrator



ABOVE: AmeriCorps volunteer Ryan Richardson cleans out a gutter.

ROI staff and volunteers from AmeriCorps (National Civilian Community Corps), Lowes Heroes, and the community helped repair senior citizens homes in Alliance. 29 homes in Alliance received a facelift during NeighborWorks® Week.

Activities included cleaning out gutters and downspouts, repairing screens, cutting weeds, trimming trees and bushes, and planting flowers and vegetables for senior and/or disabled homeowners. ■



RIGHT: ROI staff and community volunteers take a break during a day of home repair and landscaping at the home of a senior citizen.

Celebrating in Upstate New York

By: Kathryn Bryan, Director of Property Management



Members of the Greece Volunteer Fire Department help dedicate the Flag Pole at the new Ada Ridge senior citizen's residence in a Rochester, New York suburb.

During NeighborWorks® Weeks, residents of ROI properties celebrated their sense of community. The week's festivities were sponsored by Neighborhood Reinvestment Corporation (NRC) and Washington Mutual.

Beautification projects included planting and cleanup as well as installation of new flag poles with flags dedicated to the memory of those who died on September 11th.

Seldon Square Apartments recognized Clarkson Town Supervisor Paul Kimball for the town's support of Rural Opportunities, Inc. Ada Ridge Court Apartments residents dedicated their community room in memory of Monroe County official Michael Francesco, who was instrumental in developing Ada Ridge. ■

National NeighborWorks® Week



2002 Celebrations

A Fresh Look for Gaston, Indiana

By Annette Phillips, Indiana Housing Director

The small town of Gaston, Indiana has a new look, thanks to the help of more than 65 community volunteers. Gaston housing board members, ROI staff and board members, USDA Rural Development representatives, Delaware County Volunteer Home Maintenance Program (DCVHMP) workers, Yorktown High School students, Gaston Agape Church youth group, Junior Girl Scout Troop 446, and local residents all came together to change the face of Gaston.

Activities got off to an early start in May with a paint project at the home of a Gaston senior citizen.

The painting continued during NeighborWorks® Week with "Paint the Town Tuesday" on June 4. The curbs on the main thoroughfares throughout town got a fresh coat of paint. Several volunteers braved the hot weather and battled thick, quick drying, sunny yellow paint to brighten the streets.

Neighboring communities assisted by helping with street cleaning. Work continued with volunteers lending a hand for "Clean Up, Green Up Day." Gaston's community park area was cleaned, prepped, and planted with some new shrubs, plants, and colorful flowers. ■



Taking a breather after completing a series of home improvement projects are volunteers from USDA Rural Development, Girl Scouts, ROI, and the community.

Homeowners' Reunion Picnic in Batavia

By Jay Elmore and Sue Boss

The Batavia Homeownership office celebrated a record year in 2001, helping 53 families achieve their dream of becoming first-time homeowners. To celebrate, the Fourth Annual Reunion of Homeowners was held at a Emery Park in Stafford, New York.

More than 100 people participated, including area lenders, realtors, home inspectors, attorneys and other businesses that participated in the success of our program. Special thanks go to Neighborhood Reinvestment, HSBC and Bank of Castile. ■



Kaitlin Ange, one of ROI's youngest supporters, helps celebrate home ownership in Batavia.



A "thumbs up" from children whose parents are now homeowners after graduating from ROI's First-Time Homebuyer Program. From left are Zachary Pepe and Brian and Brandi Giambrone.

Puerto Rico Volunteers Paint Senior's Home

by Myriam Gomez-Gonzalez, Puerto Rico Division Director



Youth volunteers from the Family Education and Care Center of Yauco participate in Puerto Rico painting project.

The ROI Puerto Rico Division celebrated two NeighborWorks® Week events. Mayra Rivera, CRA officer and executives from San Juan and other metro areas traveled in the RG Mortgage Mobil unit to paint the house of Annie Rivera, 78.

The wood siding had been replaced with a Section 504 Rural Development Grant, but had not been painted. In addition to the RG Premier Bank staff, a group of youth, 14-17, from the Family Education and Care Center of Yauco, PROCEF, also helped paint.

The municipal government of Adjuntas provided tents and two additional painters. ROI Puerto Rico Division staff and other volunteers also pitched in with the labor.

The second activity was the Third Annual ROI Housing Fair in the mountains. This year's theme was "Capacity Building for Employment." Educational and vocational institutions gathered in booths to provide information on all types of courses, from massage to farming. Participants were the Ponce Paramedical Institute, Poli-Tec Institute, Trinity College, the Institute of Banking and Commerce and the Residential Farming School of Adjuntas, Antonio B. Barceló.

HUD, Rural Development and Banco Popular also had information booths. Friends of ROI from the San Juan and Ponce NHS's were also there to give a hand. Thanks are due to the many anonymous volunteers and co-sponsors, including Neighborhood Reinvestment Corporation, RG Premier Bank, and Washington Mutual Bank, Popular Mortgage (a subsidiary of Banco Popular), Adjuntas Electrical, Radio Coqui and the Municipal Government of Adjuntas. ■



Gathering after painting the home of a senior citizen in Puerto Rico are a host of community volunteers and ROI partners.

Senior Homeowners Thrilled with Volunteers

by Jayne Harder, Housing Developer

Kicking off National NeighborWorks® Week, volunteers, armed with paint brushes, scrapers and cans of paint, spruced up a Vineland, New Jersey home. "Because I'm a little older, I can't maintain my own home as I would like," said Angel Guzman, homeowner. "Thank you to Rural Opportunities for making my home look nice."

The Vineland event also recognized two fourth grade students from the Cunningham School for their outstanding entries in the essay and poetry contest. The winners were Devon Marek and Paul Bossi. ■

Jack Jensen (left), management consultant with Neighborhood Reinvestment Corporation, presents awards to the winners of the "What My Neighborhood Means to Me" essay contest in Vineland.



The Guzmans pose proudly in front of their newly painted home.

Newburgh Celebrates with Beautification Project, Open House

by Karen Mallam, Director, Newburgh Community Improvement Corp.

NeighborWorks® Week was celebrated in Newburgh, New York with an open house at the ROI Homeownership Center and NCIC offices. Mayor Andrew Marino presented a proclamation recognizing ROI community development efforts.

On Habitat For Humanity Day, a walking tour was given of four worksites and five completed homes. A highlight was meeting the Irish students who are working with Habitat for several weeks as part of a project to have Protestant and Catholic Irish youth work together.

Our community beautification and clean up day in the Lander Street neighborhood was supported by neighborhood volunteers, who spiffed up 22 flower beds. To add to last year's perennials, more than 100 lilies were planted, along with hostas and English ivy. The neighborhood children turned out in force; in addition to planting, they moved five cubic yards of mulch.

The ROI Homeownership Center staffed a table at the event, as did the NAACP, the Family Health Center, RECAP, and NCIC. Roxie Royal and Marge Bell of the NCIC Board staffed the NCIC table, and facilitated sign-up for the East Side Neighbors Association and a petition in support of the security cameras at Lander Street.



Newburgh Police officers helped maintain traffic safety during community beautification day in the Lander Street neighborhood. From left are: Lt. Greg Fischer, Sgt. Butch Ambler, Detective Bruce Campbell, Patrolman Joe Cortez, and Patrolman Tom Gleason.

Nola Williams, Sandy Carruthers, Ron Herring and John Economos were instrumental in the success of the event.

Best Temple and the New Beginners Living Water Restaurant provided chicken, fish, fries, burgers and hotdogs for participants. The Horizon on Hudson Magnet School constructed cardboard replicas of

historic Newburgh buildings, which were displayed in the park at South and Grand Streets. The Buddhist youth group brought their "Victory Over Violence" campaign to the event.

A "Newburgh for Newcomers" event was held to encourage new home owners to consider Newburgh. More than 250 individuals participated, including City Council members Steve Rockafellow, Nick Valentine and Regina Angelo, Peter Smith, of the Architectural Review Board (and NCIC chairman of the board); Mary Paden, vice president for Development, Key Bank; Lester Spellman, director of Economic Development, City of Newburgh; Bob McKenna, director of Community Development, City of Newburgh; Jim Morrill, fire chief and head of Code Compliance, City of Newburgh; and Eileen Clifford, ROI homeownership administrator. The "El Premio Del Buen Vecino" (Good Neighbor) Award was given to Gerry Sanchez for his restoration work. ■

USDA State Director Speaks in Canandaigua

by Dee Frey, Homeownership Program Administrator

The ROI homeownership office hosted a "Picnic in the Park" for past and current families of the First-Time Homebuyer Program. Partners from various government and private institutions, also gathered together to help us celebrate NeighborWorks® Week with an evening of fun, food and festivities.

Among guests were Patrick Brennan, New York State director of USDA Rural Development, Paul Cole, a member of Congressman Reynolds staff, Deborah Dover, management consultant for Neighborhood Reinvestment Corp., Rhonda Falkena, western New York manager for USDA, Steven Cole, Canandaigua City manager, Ellen Polimene, mayor of Canandaigua, Val Fenti and Keith Young, city councilmembers. Also attending were many lenders and realtors with whom ROI works throughout the year.

Dee Frey, homeownership program administrator for the Canandaigua office, welcomed everyone to the celebration. Lee Beaulac, senior vice president of Housing and Economic Development at ROI, spoke about the close partnership that ROI and USDA enjoy.

The City of Canandaigua donated the picnic site overlooking the lake. Other donations came from Walmart, Wegmans, Zweigle's Hot Dogs, USDA and HSBC. ■



Joining the festivities in Canandaigua are (l to r) Lee Beaulac, senior vice president for Housing & Economic Development, Dee Frey, homeownership program administrator, and Patrick Brennan, New York state director, USDA Rural Development.