

Building Blocks

A PUBLICATION OF RURAL OPPORTUNITIES, INC. (ROI)

Two of Rochester's Premier Community Development Corporations Join Forces

After 14 months of research and discussions, ROI (Rural Opportunities, Inc), Rochester's eighth largest nonprofit, and HOP (Housing Opportunities, Inc.) have agreed to join forces in developing and managing affordable housing in the Rochester Area and Western New York.

As of June 1, 2005, both Boards of Directors have agreed that, in principal, these organizations should move toward affiliation. Legal Counsel for both organizations will work at the specifics of the affiliation agreement.

The affiliation of Housing Opportunities, Inc. and ROI will significantly enhance the capacity to develop affordable housing and establish an integrated property management and resident services program that will be high quality, cost-efficient, competitive and sustainable. The joint vision statement authored by Stuart Mitchell, CEO of ROI, and Susan Ottenweller, Executive Director of HOP, states, "The combined real estate development/property management/resident services delivery systems will make it possible to become the 'best in our class' and sustain ourselves as a major not-for-profit leader within the affordable housing industry."

This affiliation provides a unique opportunity for ROI to establish a single purpose business unit that will focus exclusively on real estate development throughout New York, Pennsylvania, New Jersey, Ohio, Indiana, and Puerto Rico. For HOP, this affiliation will provide an opportunity to stabilize and expand their effective real estate development, property management,

and resident services program that for 20 years have been an invaluable resource to the greater Rochester community. In addition, this affiliation will allow HOP to take advantage of the ROI full service administrative infrastructure which includes asset management, Human Resources, a financial office, and leadership in national policy making. These efficiencies in administration will support the concentration of staff resources in the strategic challenges of real estate development, property management, and resident services.

This affiliation will combine resources in managing the nearly two thousand affordable housing units currently managed separately by HOP and ROI.

As HOP becomes an ROI affiliate, Executive Director Susan Ottenweller and her staff will become ROI employees. Susan will be the Senior Vice President of the newly established real estate development division and will be responsible for managing all aspects of the combined real estate development activity throughout the ROI delivery system.

The HOP affiliate Board of Directors will provide policy direction and solicit community support for real estate development activities in Western New York under the leadership of the Senior Vice President for Real Estate Development (Susan) who will serve as president of HOP. ●



VELMA SMITH (page 6)

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ROI Funded to Provide Job Training Services to Farm Workers in Vermont

The US Department of Labor has awarded ROI an \$181,000 grant to provide core, intensive training and related assistant services to eligible farm laborers who work primarily in the Vermont dairy, maple syrup, crop preparation, and Christmas tree industries. ROI will work with Vermont-based social, educational and health service organizations to establish a network for the referral of farm workers to our supportive services.

President/CEO Stuart Mitchell said, "We are excited to begin work in Vermont, where

we plan to integrate the successful ROI job training and placement model into our Vermont operation. We will adapt our plan to address the unique issues affecting farm workers in Vermont through the establishment of a program area advisory committee. The PAAC will nominate a representative who will sit on the ROI Board of Directors."

Questions regarding our new program in Vermont can be directed to Jeff Lewis at (585) 340-3365 or Tracey Gebhart (585) 340-3397. ●



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Kodak and ROI's Enterprise Center Partner to Establish Kodak/Rural Economic Development Fund

By Dana Brunett

Rural Opportunities Inc. CEO Stuart Mitchell recently announced ROI's establishment of a \$1 million regional loan fund in collaboration with the Eastman Kodak Company. Joining Mr. Mitchell in the announcement were Charles Brown, Chief Administrative Officer at Kodak; Julie Marshall, Deputy Director of the Livingston County Economic Development Department; and Dana Brunett, President of Rural Opportunities Enterprise Center. The Kodak/Rural Economic Development Fund will supply capital, in the form of below market interest rate loans, to finance qualified businesses that retain or create jobs located in the counties of Wayne, Ontario, Livingston, Genesee, and Orleans.

Nurturing growth and attracting new businesses to rural areas requires attractive financing and flexible repayment terms. There is at present a scarcity of financing options in the target counties, and it is our expectation that the fund will alleviate this shortfall and enhance the economic prosperity of these communities. Businesses in the manufacturing, commercial, service, and retail sectors, including qualified entrepreneurs and existing businesses looking to expand, will be considered for loans normally ranging between \$5,000 and \$100,000, with repayment terms of five to ten years. The Fund will seek out additional lending partners for each loan with the goal of leveraging the maximum possible amount of additional funding to assist qualified businesses. The Fund will also work closely with economic development staff from each of the target counties in order to better address the needs of local businesses.

Although unable to attend the announcement in person, Senator Hillary Rodham Clinton congratulated Kodak and ROI on the establishment of the fund, saying, "This is an incredible gift, not only to the local small business community, but to the continued economic growth of the region. I look forward to watching this



From left to right: Dana Brunett, Julie Marshall, Charles Brown, and Stuart Mitchell announce the Kodak/Rural Economic Development Fund.

winning partnership thrive." The relationship between Kodak and Rural Opportunities, Inc. had its genesis last year as the Enterprise Center, working to establish a new node of its highly successful Trading Cooperatives Program, sought corporate partners to help fund the acquisition of digital cameras and laptop computers. The Trading Co-op collaboration began through the efforts of Senator Clinton, whose staff brought Kodak to the table during the program's expansion in the hope of establishing a link. Kodak, seeing a need it could fulfill, generously donated 20 digital cameras as well as a \$20,000 cash grant towards the purchase of 20 laptop computers. "Kodak has quickly become a good partner for us," stated Dana Brunett, President of the Enterprise Center, adding that "these are the type of collaborations necessary today to ensure the success of community development efforts."

"I am extraordinarily proud to see Kodak and the Enterprise Center join forces to establish this regional loan fund," said Julie Marshall, Deputy Director of the Livingston County Development Group. "As Chairperson of the Enterprise Center's Loan Committee and a member of the Board of Directors, I know the time and effort that the staff of the Enterprise Center has put into assisting small businesses in the region, and this new loan fund will go a long way towards bolstering those efforts," Ms. Marshall continued. Kodak's Charles Brown concurred, saying, "We are very proud to call this region our home. We are confident that Rural Opportunities, Inc. will build on their record of success in creating meaningful economic development improvements in the five-county area."

Rural Opportunities, Inc. economic development affiliate, Rural Opportunities Enterprise Center (the Enterprise Center), is a certified Community Development Financial Institution (CDFI). The Enterprise Center provides access to financing, training, and technical assistance for small businesses and microenterprises as well as low and moderate-income individuals. The Enterprise Center has completed over 300 loans to small businesses in the Upstate New York area totaling over \$7 million. The Enterprise Center offers an SBA Microloan program and has access to additional loan funds through the USDA, HSBC, Citibank, Keybank, and The Upstate Bank. ●



“Kodak has quickly become a good partner for us, these are the type of collaborations necessary today to ensure the success of community development efforts.”

The Enterprise Center Completes First New Markets Tax Credit Deal in Upstate New York

By Dana Brunett

Ever wonder who owns the world's largest plastic blow-molding machine?

That distinction belongs to Fralo Plastech Manufacturing LLC, a new business firm operating out of Salina, New York, near Syracuse. In a venture that has already created 50 new jobs and put an idle former GM plant into productive reuse, Fralo's six million-dollar machine is being used to produce exceptionally strong, environmentally friendly storm- and wastewater tanks, septic tanks, and other related products from recycled materials. Senator Hillary Rodham Clinton and Congressman James Walsh joined executives of Fralo Plastech Manufacturing in looking on as Lee Beaulac, Senior VP of



The six million-dollar machine produces water tanks and related products.

Housing and Economic Development for Rural Opportunities, Inc., acted as master of ceremonies at a ribbon-cutting event marking the successful launch of the company's newest venture.

Funding for the project was obtained through the New Markets Tax Credit (NMTC), a congressionally authorized program run by the U.S. Treasury Department's Community Development Financial Institution (CDFI) Fund. The NMTC provides financial incentives for commercial investment in historically underserved communities through a 39% federal income tax credit, which helps mitigate the risks associated with large capital ventures in less-accessible, rural, or already economically challenged areas. The NMTC program is expanding the availability of credit, investment capital, and financial services in distressed urban and rural communities. This infusion of private-sector capital into low-income areas is financing community development projects, stimulating new economic opportunity, and creating jobs in some of the most challenged areas.

Rural Opportunities, Inc. is under contract through its economic development affiliate, the Enterprise Center (ROECI), with Coastal Enterprises, Inc. (CEI) to mar-

ket the NMTC program to potential projects in New York State. This agreement allows CEI, a New Markets Tax Credit allocatee located in Portland, Maine, to concentrate on existing projects while ROECI staff

recruits additional applicants qualified for NMTC allocations. "We're very pleased to be partnering with CEI to bring access to New Markets Tax Credit to Upstate New York," said Dana Brunett, President of the Enterprise Center. "Right now we're putting together another four deals here in the Upstate region that could potentially use New Markets Tax Credit to attract investors to their projects."

CEI has a combined federal allocation of \$129 million in NMTC tax credit investment capacity awarded in a competitive process run by the U.S. Treasury Department's CDFI Fund. Its prime service area includes Maine, New Hampshire, Vermont, western Massachusetts, and upstate New York. Nationally, the New Markets Tax Credit program's approximately 130 sponsoring organizations have been working with \$6 billion of NMTC investment allocation awarded in the first two rounds of CDFI's application process. A third round of NMTC allocation awards is pending, and should be announced within the next 30 days. Congress originally authorized \$15 billion in NMTC investment capacity to be awarded, and the program is coming up for reauthorization in the next year.

"Fralo Plastech is pleased to be a successful new business that has been able to secure the financing it needed through the New Markets Tax Credit program that is allowing us to create these new jobs and produce a competitive, environmentally-friendly product," said Francis Lombardi, CEO of Fralo Plastech Manufacturing, LLC. "We are very appreciative of the support that Senator Clinton, Congressman Walsh, and our entire congressional delegation have given to us and to this important federal tax credit program." ●

“ This infusion of private-sector capital into low-income areas is financing community development projects, stimulating new economic opportunity, and creating jobs in some of the most challenged areas.”



Senator Clinton speaks at Fralo's ribbon-cutting ceremony

Promotoras for Maternal and Child Health Program Ending

By: Viola M. Gomez, ROI Health Administrator, Liberty Center, Ohio

The Rural Opportunities, Inc. Promotoras for Maternal and Child Health Project has been funded since 1996 by the Ohio Department of Health, the Department of Children and Family Health Service, and the Ohio Infant Mortality Reduction Program. Due to funding cuts, this program will end June 30, 2005, leaving a gap in services provided to women in the rural Hispanic and farm-working community. We regret that farm-working women in northwestern Ohio will no longer have the access to medical services facilitated by the Promotoras program.

Promotoras has served over 500 women who are migrant farm workers with high-risk pregnancies or infants up to one year old. The program assisted women in accessing pre- and postnatal care services, well baby care, and community social services. Promotoras tracked these women and their infants through the children's first year to ensure that infants were immunized, that mothers and children met clinic appointments, and that children grew and developed on schedule. The Promotoras Community Care Coordinators (CCC's) provided interpretation, transportation, referrals, home visits, follow-ups, and case management for their clients, and also kept detailed records of their daily activities. Promotoras employees received over 50 hours of training in preserving and promoting maternal and infant health. Their training covered topics on pregnancy, breast feeding, nutrition, family planning, immunization, and HIV, as well as the development of skills in outreach, hazard prevention, case management and follow-up. They also provided first-line problem intervention by identifying health concerns early and referring women to the migrant clinic right away for skilled treatment.

The Promotoras project has achieved considerable success as an outreach program. It has been recognized by the state of Ohio and the Ohio Women's Policy and Research Commission, which awarded Promotoras the 1999 non-profit "Making a Difference" award for outstanding accomplishment. In 2003, Magdalena Hernandez, one of Promotoras' Community Care Coordinators, received an award recognizing her significant contribution to family health services from the Ohio Department of Health's Community Access Program. The Promotoras Project has been featured in various periodicals and newsletters including *The Toledo Blade*, Celina's *The Daily Standard*, Fremont's *The Messenger*, AFOP's *Washington Newsline*, NCLR's *Maternal and Child Health News*, Bowling Green's *Sentinel Tribune*, ROI's *Building Blocks* and *Migrant Health Newsline* and *La Prensa*, a local Hispanic newspaper in northwestern Ohio. The program's success has been attributed to its commitment to delivering comprehensive and up-to-date education in pre- and post-natal care to its clientele, as well as the program's extensive efforts to understand the changing needs of the client.

The ROI Promotoras Project has worked to empower women with the knowledge and confidence to advocate for themselves, their families, and their farm-working communities. We sincerely regret that the pregnant and post-pregnant women assisted by Promotoras will no longer have the access to needed medical services provided by the program. We will, of course, provide referrals when requested, but will not have the staffing to provide outreach, pre- and postnatal education, transportation, patient advocacy, interpretation, or follow up. We are deeply concerned that many local county health departments do not have the bi-lingual, culturally sensitive staff required to provide clinical care to the community of migrant women farm workers. When communication barriers prevent clinic staff and health care providers from understanding their LEP patients' symptoms, the provision of proper medical care and simple services can be nearly impossible. The absence of a trained interpreter may not only result in improper diagnosis and care, but may also hamper doctors and clinic staff in obtaining a patient's informed consent.

For more information please call Michal Urrutia or Viola M. Gomez at (419) 875-6654. ●



Branding NeighborWorks®

This April, Neighborhood Reinvestment Corporation kicked off its new awareness campaign, "NeighborWorks® America – Transforming Lives and Strengthening Communities," with the adoption of "NeighborWorks® America" as its public name. The name change, which follows more than twenty-six years of operation as Neighborhood Reinvestment, is part of the



organization's broader marketing strategy to raise its public profile through brand-

recognition at the local and national levels. "Americans turn to trusted local NeighborWorks® organizations to make better lives for themselves and their families," says Kenneth Wade, NeighborWorks® America CEO. "We are raising the flag of a brand – NeighborWorks® – that had grown up and flourished across the country. As NeighborWorks® America, united with our national network under one name and a singleness of purpose, we will become a more visible and powerful national force for change."

ROI is a chartered member of Neighborworks® America. Neighborworks® provides ROI with operating grants, capital grants for housing developments and loan funds, training and technical assistance.

The NeighborWorks® network includes more than 230 organizational affiliates, operating in over 2,700 communities across the country. Since its 1978 conception, the organization has educated more than 500,000 homebuyers, helped to stem a rising tide of foreclosures in many communities, and mobilized hundreds of thousands of community volunteers nationally. In the past five years alone, the NeighborWorks® network has generated and invested \$8.5 billion in community development funding.

By communicating the NeighborWorks® brand, NeighborWorks® America hopes to join the ranks of branded nonprofits like Habitat for Humanity, the World Wildlife Fund, and CARE – organizations whose broadly recognized and well-respected brand names effectively generate funding, support, and volunteer human capital.

Beyond resource development, Mr. Wade believes increased public awareness of the NeighborWorks® brand and its services will empower consumers and promote transparency in the home-purchasing process. "We want to create a seismic shift in power and information toward the consumer. An informed buyer is an empowered neighbor whose wealth and contribution to his or her community multiplies," says Wade. "The need for NeighborWorks® has never been greater... Raising the public consciousness about what NeighborWorks® has to offer will help us serve more communities."

For more information on the NeighborWorks® network and its affiliates, visit NeighborWorks® America at its website: www.nw.org. ●

Pennsylvania Staff Recertified as Workforce Development Professionals

By Tracy Jones, Deputy, Youth & Project Development

Nita D'Agostino, CWDP; Tracy Jones, CWDP; Jessie Smith, CWDP; and Evelyn Sanchez, CWDP have been recertified as Workforce Development Professionals through the National Association of Workforce Development Professionals (NAWDP). As credentialed Certified Workforce Development Professionals (CWDP), these staff members have been recognized as standard-bearers for professional excellence in workforce development.

These ROI staff have sustained their professional development credentials by accruing at least 60 hours, in the last three years, of classroom training that enhanced their professional skills in one or more of the approved workforce development competency areas. The 10 Workforce Development Competency Area Requirements are as follows:

- History and Structure of the Workforce Development System
- Career Development Process
- Labor Market Information (LMI)
- Diversity
- Customer Service
- Program Management
- Communication
- Technology
- Collaboration and Problem Solving
- Business and Employer Knowledge

Much of the competency level training is interconnected with NAWDP's Code of Professional Ethics and Practices. Training is designed to further ensure the appropriate advancement of program services and, most importantly, to promote respect for all customers facing unique challenges such as Limited English Proficiency.

Overall, this professional certification recognizes the training, experience, and expertise of professionals who directly, or through the support of staff, facilitate the process by which the clients of our employment and training system identify, prepare for, and maintain employment and self-sufficiency. ●

“Training is designed to further ensure the appropriate advancement of program services and, most importantly, to promote respect for all customers facing unique challenges such as Limited English Proficiency.”

Pennsylvania Seasonal Farm Labor Committee Reappointed

By Kay Washington

Following a four-year hiatus, Pennsylvania's Seasonal Farm Labor Committee has been reappointed this spring under Governor Edward Rendell. The committee, established in 1978, oversees state regulation of seasonal farm labor, much of which is provided by migrant workers. The Seasonal Farm Labor Act calls for the committee to advise the Environmental Quality Board in adopting rules and regulations which assure safe, healthy working and living conditions for seasonal agricultural workers. The committee evaluates farm labor camps on their compliance to standards in housing, sanitation, food, and fire safety.

Joining five other appointees and Pennsylvania Secretary of Agriculture Dennis Wolff on the committee will be Kay Washington, Executive Director of Rural Opportunities, Inc.'s Pennsylvania division. Of the committee's six non-governmental members, three represent employers of seasonal farm laborers, and three come from organizations which advocate on behalf of seasonal farmworkers. "I was on the committee before, and had the opportunity not only to provide farmworker knowledge expertise as a member advising the Governor, but also enjoyed the opportunity to work with Friends of Farmworkers Legal Advocates and others in rewriting portions of the PA Seasonal Farm Labor Act," says Ms. Washington.

The committee's establishment and reappointment showcase the administration's focus on labor and agricultural issues. "I believe it is important that this committee be reenacted and refocused as both seasonal farm labor and workforce development issues are a high priority for this administration," says Secretary Wolff. Ms. Washington concurs: "Not all states in the US have laws that protect seasonal farmworkers. This law isn't perfect, but the law and the reappointment show that the Governor does care." ●

Seeds of Success



Steve Marra, ROI Trainer (second from the left), leads a group of staff at New Economics for Women through the web-based Seeds of Success training in Los Angeles, February 22-24, 2005. Staff will soon use this exciting product, developed through a grant from JP Morgan Chase Foundation, to teach financial literacy and entrepreneurial skills to Hispanic youth. Contact Tracey Gebhart at 1-800-888-6770 ext. 397 to find out more or book your training today!

Employee Spotlight

Velma Smith Completes LEAD New York Program

On April 22nd, ROI's Velma Smith became one of this year's thirty graduates from Cornell University's Empire State Food and Agricultural Leadership Institute (LEAD New York), an intensive two-year program that offers seminars, workshops, and field travel designed to improve leadership skills, emphasize civic responsibilities, and educate participants in issues relevant to the agricultural industry and community. The program's thirty enrolled members meet three to five days a month, typically starting activities by 7:00 a.m. and ending at 9:00 at night. Classes cover everything from interview preparation to the science of manure-based fertilizers. "It's a life-changing experience," Velma said. "You walk away and you're excited and energized to go out and make a difference."

LEAD New York has now graduated ten classes and over 280 professionals currently employed in various aspects of agriculturally-relevant industry, consulting, and government. As ROI's Executive Director for the New York region and an advocate for farmworkers, Velma brought a unique (and sometimes controversial) perspective to her LEAD class, which consisted primarily of growers and grower affiliates. In addition to being the thirty-person class's only worker-advocate, Velma was also its only member of color. "I wanted to talk about race, and what it means in an industry of white growers and employees who are increasingly people of color," she said.

But Velma didn't see her classmates, who included a deer farmer, a professor of equine business management, and a beekeeper, as well as the Director of Communications for the New York State Department of Agriculture and Markets, as adversaries. "I even liked some of them," she quipped. Instead, Velma looked at disagreement with her classmates as an opportunity to understand agriculture from another perspective, and a chance to make contacts that could be useful in her capacity as ROI's Executive Director for New York. "I think I built some relationships that are going to help me create job placements for farmworkers and create upward mobility for workers who are going to stay in agriculture," she said. "Even if I don't agree with you, there are things we can do together, and LEAD New York showed me



Velma Smith stands with Stanley Klein, LEAD New York Board President, and Dick Peterson, New York State Agricultural Society President, at her graduation from the LEAD New York Program.

what they are."

Beyond its value as a networking tool, the LEAD program is important because it puts agricultural issues front and center. "It's an essential program," Velma said. "People don't think about the industry, about where their food comes from. But agriculture is a huge employer in New York, and the number of farms here is diminishing annually. New York needs to hold onto those jobs, and the only way that's going to happen is if we adapt to meet the changing needs of an evolving industry and workforce. That's what LEAD New York is about." Velma added that while she appreciates LEAD, she would like to see a mirror program aimed at providing farmworkers with the skills and knowledge to self-advocate. "We need to level the playing field," she said.

A graduate of LEAD New York's tenth class, Velma is ROI's second staff-member to complete the program. Stuart Mitchell, ROI's President and CEO, is an alumnus of LEAD New York's third graduating class. .

Michal Urrutia Receives Master's Degree

Building Blocks congratulates Michal Urrutia, ROI's Executive Director for Ohio, who graduated this spring from Lourdes College with a Master's Degree in Organizational Leadership. On May 21, Michal joined seventeen of her classmates in walking across the stage at the college's commencement ceremony. Michal's class is the first cohort to graduate from the Lourdes College Master of Organizational Leadership program. Accredited in 2002, the program is designed to provide current and aspiring leaders in all types of organizations with the skills and knowledge necessary for ethical, competent, and values-centered leadership. Please congratulate Michal when you see her. ●

Young Mother, Fighting for Her Child and Her Health, Holds Out Hope

By Rena Meyer

"Courage is not the absence of despair; it is, rather, the capacity to move ahead in spite of despair."

- Rollo May, 20th Century Existential Psychologist

The pain began at 5:00 p.m.

By 8:00 p.m., she knew she could wait no longer. She asked her uncle to call the cab. All that echoed through her head were the whispers of her friends: "Be careful. Do not go to the hospital. They will take your child and deport you."

Undocumented, scared, and alone, a young Mid-Hudson farmworker went to the hospital to give birth. She knew what chance she took. But she also knew she needed help for herself and her unborn baby. On August 17, 2004, following three difficult hours of labor, she delivered her second child. In spite of his cleft lip, she knew he was a beautiful little boy. In spite of her misgivings, everything had gone well—or so she supposed until the following morning.

That morning, the doctor came to her in the company of a translator. They spoke briefly of her infant son, and, through the translator, the doctor told her, "You have another problem: your son has tested HIV antibody positive."

She did not understand.

The doctor explained as best he could. In New York State, he told her, all newborn infants are tested for HIV. The test revealed the presence of HIV antibodies in her son's blood, a presence which indicated not that her infant son had HIV, but that she did. She told the translator that she did not understand what that meant.

He took his time explaining the nature of the virus in terms that she could understand. He told her what HIV meant for her, and he told her what it meant for her newborn son. She reacted with shock and disbelief. She had never heard of the disease; its pathogenic presence in her blood frightened and confused her. The following day she met with the infectious disease doctor. He, too, told her things that frightened her, but at least he spoke Spanish. After their conversation, he introduced her to the medical case manager who referred her to ROI's ADAP (AIDS Drug Assistance Program) Outreach and Enrollment into Health Care Program.

She was immediately assigned to an Outreach Specialist. Upon arriving, that specialist was told by Public Health Nursing that the mother would be unable to take her child home due to the unsuitability of her living conditions for an infant. The Outreach Specialist went out to the woman's home and inspected it. There she found a stench, mold, and dead frogs throughout the house. Additionally, the home was too small for the mother and her child. The Outreach Specialist contacted staff from ROI's Housing Opportunities Program (HOP) and Emergency Rent and Utility Assistance Program (ERUA). Through their assistance, the mother and her child procured funding for security and a rental subsidy. The Emergency Services Caseworker found an apartment within 24 hours, but was frustrated when the landlord demanded a social security number. By 3:00 p.m. the next day, staff members were able to locate other suitable housing. They obtained clothes for the infant, baby furniture, and food, and set up an appointment to collect other entitlements. Hospital staff promised the mother that once Public Health Nursing approved the apartment, her baby would be allowed to go home.

Two days before the baby was scheduled for release, all involved agencies held a case conference to ensure that all services were in place and that mother and child had the necessary supplies until permanent entitlements could be put in place. All seemed settled at the close of the meeting.

At the appointed time, however, nursing staff refused to

release the infant to his mother, and threatened to call Child Protective Services, citing the lack of formula and bottles in the mother's house—items that the very same staff had promised to supply. The medical case manager was able to stave off the hotline call, but the mother was sent home without her child for the second time with instructions to return early the next morning to present proof that she had formula and bottles. The Health and Safety Administrator was notified, and she and the Outreach Specialist met the mother at the hospital the next day.

When staff members arrived, the mother was seated at the nurse's station with two English-speaking hospital workers. There was no translator present to give the mother instructions, and the nursing staff spoke harshly to the young woman. Looking back on that morning, the young mother said, "I felt they diminished my feelings—I was full of anguish." Following negotiations with nursing staff and the attending physician, the baby was at last released into his mother's custody.

Over the following months, ROI Health and Safety Staff assisted the mother in obtaining medical care for herself, and arranged on her behalf for her infant to receive correc-

"She walks nearly five miles daily to and from work and is only beginning to come to terms with what it means to be HIV positive. But having survived a battle against discrimination, the devastating discovery of an illness, and the fear of losing her child, this young woman maintains hope."

tive surgery for his cleft lip. Since then, staff members have accompanied the mother and her child on multiple trips to Albany for doctor visits and surgical appointments. Each step in this long process has tested mother and staff, but we are proud of what we have accomplished together, and look forward to what we still intend to achieve.

Eight months have passed since this amazing young woman and her son were referred to Rural Opportunities. About a month ago, I watched baby and mother interact during a focus group we conducted. It dawned on me that this woman and her son are why we do our work. This mother has confronted and overcome so many barriers, and still she maintains hope and faith. She is a testament to our mission statement.

As of this article's publication, the mother has returned to work. With the help of her Outreach Specialist, she has located a daycare provider in her apartment complex. She walks nearly five miles daily to and from work—an issue that staff is working to overcome—and is only beginning to come to terms with what it means to be HIV positive. But having survived a battle against discrimination, the devastating discovery of an illness, and the fear of losing her child, this young woman maintains hope. On the day we sat down together to tell her story, she said this to us before leaving: "Through my eyes, everything looks different, better. I hold hope for the future." ●

ROI Offers Interest Rate Reductions on Certain Loans Through NYSERDA Program

By Dana Brunett

Businesses obtaining residential loans through Rural Opportunities or business loans through The Enterprise Center may qualify for interest rate reductions through NYSERDA and their Energy Smart program. The New York Energy Smart Loan Fund program is offered for the purpose of providing an interest rate reduction of up to 4.0% (400 basis points) off a participating lender's normal loan interest rate for a term of up to ten years on loans for certain energy efficiency improvements and renewable technologies.

To qualify for the Energy Smart Loan Fund program, a project must be located in one of the following New York State investor-owned utilities territories: Central Hudson Gas & Electric Corp., Consolidated Edison of New York, Inc., New York State Electric and Gas Corporation, Rochester Gas and Electric Corporation, Niagara Mohawk Power Corporation, or Orange and Rockland Utilities, Inc. The borrower must be approved for financing through Rural Opportunities or The Enterprise Center and have eligible project costs.

Residential borrowers (one to four family homes) can qualify for reduced interest rates on secured loans through Rural Opportunities, Inc. of up to \$20,000 used to finance certain energy-efficient improvements which have been pre-qualified by NYSERDA. Multifamily buildings (five or more units) can qualify for up to \$5,000 per unit with a maximum of \$5 million per borrower. These improvements must be installed by a Building Performance Institute (BPI)-certified home performance contractor, with the exception of loans for the purchase of Energy Star Appliances, grid connected photovoltaic systems, wind turbines, and heat pump hot water heaters. These above-mentioned improve-



ments may be financed by

loans obtained on a secured and unsecured basis.

Businesses can qualify for

reduced interest rates on loans to improve manufacturing facilities, business offices, retail storefronts, or manufacturing processes. The maximum loan amount that may be subsidized under this program for commercial buildings is \$1.5 million.

Energy efficiency improvements eligible for interest rate reductions through this Loan Fund include pre-qualified measures that are proven cost-effective and reduce energy use, custom measures that pay for themselves in ten years or less through reduced energy use, process-improvement measures that reduce manufacturing energy use on a cost-per-unit basis, and renewable technologies that generate sun-, wind-, water-, and land-based heat or power.

To be eligible for an interest rate reduction through the Loan Fund, a customer must identify an eligible improvement project and provide necessary documentation, receive a loan commitment from either Rural Opportunities, Inc. or The Enterprise Center, and install the measures in a facility whose electric bill is from: Central Hudson, Con Edison, NYSEG, Niagara Mohawk, Orange and Rockland, or Rochester Gas and Electric, and which includes a System Benefits Charge assessment (owners of one- to four-family homes must also use certified contractors for their projects).

If you think you have an eligible project and would like to seek financing and a possible interest rate reduction, please contact us:

Residential Loans: Dale Prunoske (585)340-3319 or dprunoske@ruralinc.org

Commercial Loans: Dana Brunett (585)340-3385 or dbrunett@ruralinc.org ●

ROI Receives over \$5 Million to Provide Job Training and Housing Services to Farm Workers

ROI has been refunded by the US Department of Labor to provide job training and placement services to eligible farm workers in New York, Pennsylvania, New Jersey and Ohio. In addition, ROI has been funded by USDOL to develop permanent housing and to provide emergency housing to eligible farm workers throughout the ROI network.

State	Amount Received
New York	\$1,573,067
Pennsylvania	\$1,105,665
New Jersey	\$ 498,300
Ohio	\$1,006,422
Vermont	\$ 181,162
ROI Housing Program	\$ 800,336
Total	\$5,164,952

Stuart J. Mitchell, President/CEO, said, "I am extraordinarily proud of our 36-year record of providing exemplary job training and placement services to farm workers. Our staff have assisted thousands of farm worker families in transitioning from seasonal underemployment into year-round full-time jobs."

Between July 1, 2004, and June 30, 2005, ROI trained and graduated 386 farm workers into unsubsidized employment. ROI achieved 100% of its contracted goals in each state in which it operates farm worker job training programs. Through this extraordinary achievement, farm workers who graduated from ROI training programs nearly tripled their annual incomes from an average \$5,517 to \$18,684. In 2004, Rural Opportunities placed 386 farm workers in full time employment. ●

American Dream Achieved Through Program Integration

By Ashley Messinger, Training & Employment Specialist, Aspers, Pennsylvania

Many years have passed since Benjamin Solalinde Rico came to the United States from Joquicingo, Mexico, for the first time in 1986. He cannot forget his walk through the desert, his first sight of Los Angeles, or the overloaded van in which he crossed the American continent to Pennsylvania. Nor can he forget the motivation behind his departure from home and all things familiar: "My younger brothers and sisters didn't have toys to play with. I didn't want to leave my family, but I knew that I needed to go to work to help my parents," says Benjamin.

Benjamin began his life in the United States as a migrant farm worker, traveling from state to state and following the harvest. In 1989, he gained permanent legal residence through an amnesty program for undocumented agricultural workers. After the birth of his fifth child in 2003, he began to feel the increased importance of accomplishing family goals. Benjamin knew that in order to increase his income, he would have to leave farm work and get a permanent, year-round job. He submitted several applications without response. Benjamin says, "I felt disappointed. I had to return to picking apples. My goals were set back."

In June 2004, Benjamin enrolled in Rural Opportunities, Inc.'s Training and Employment Program in Aspers, Pennsylvania. Through job readiness training and job development, Benjamin is now currently employed at Masterbrand Cabinets in Littlestown, Pennsylvania, as a cabinet assembler. In nine months' time, Benjamin has already doubled his income from last year, and he continues to have success. Masterbrand supervisor Chris Richardson says, "Benjamin is a supervisor's dream. He never misses work, does whatever he is asked, works hard, and he gets along well with co-workers. I'm hoping to expand his skill-set with us."

ROI provided more than training and employment services to the Solalinde family. Benjamin's two youngest

children, Carlos and Josue, enrolled into the ROI Migrant Head Start Program. As the result of educational evaluations, Benjamin and his wife, Betty Solalinde, learned that both of their children have special needs. ROI MHS staff communicated with local agencies on behalf of the Solalinde family and procured free therapy to overcome these developmental obstacles.

Benjamin has three additional children - Adilene, Adan, and Esau - who live in Mexico, and he and his wife cherish

“Through job readiness training and job development, Benjamin is now currently employed at Masterbrand Cabinets in Littlestown, Pennsylvania, as a cabinet assembler. In nine months' time, Benjamin has already doubled his income from last year, and he continues to have success.”

the dream of reuniting their family. Through ROI's Homeownership Program, Betty and Benjamin attended classes in which they learned about credit and the procurement of a home loan. Thanks to those homeownership classes, the Solalindes will be able to purchase a house large enough to accommodate the entire Solalinde family.

Congratulations to the Solalinde family for all the effort they have made in pursuit of their goals. They truly have had outstanding success with Rural Opportunities, Inc. ●



ROI to Offer Sign Language Interpreted Home Buyer Information/Education Workshops With Grant from M&T Bank

For the past 5 years, ROI has assisted deaf and hearing impaired families from Monroe and Ontario Counties with their homeownership needs. During the fall of 2005, ROI will offer Homebuyer Information and Education workshops marketed specifically to the deaf and hearing-impaired community through their Monroe County Office located at 400 East Avenue. This is being made possible through a grant from M&T bank, a supporter and partner of ROI's First Time Home Buyer Program. The grant from M&T will enable ROI to serve up to 20 deaf and hearing-impaired families in learning about homeownership and becoming homeowners during 2005.

From left to right: Beverly Fair-Brooks, Assistant Vice President/Regional CRA Officer, M&T Bank, Rochester Division; Stuart Mitchell; Jean Lipani; and Daniel J. Burns, President, M&T Bank, Rochester Division.

DAY OF HOPE



April was National Abuse Prevention Month. In New Jersey, the ROI staff put together the Day of Hope, which provided local Hispanic parents with information on the prevention of child abuse and family violence. The local fire department was also on hand to provide a presentation on safety. Each of the families were given a free smoke detector and a pamphlet on fire safety, a bag of groceries from the ROI Food Bank, and books and bookmarks for the children from the Cumberland County College literacy department. Each of the participants learned what constitutes child abuse and were introduced to the local agencies and resources in the community. The goal of the event was to inform and provide our local Hispanic/Migrant families with the information and resources necessary in order to prevent any and all abuse. Information in Spanish is not readily available in the area and this program provides the necessary education to the Spanish speaking community.



ROI Wants You to Work Safely!

TAKE CARE OF YOUR BACK

By Mary Hanson, Sr. VP, Human Resources

Whether gardening, cleaning the garage or helping a neighbor move that piano, think twice before your move and save yourself possible injury to your back. Common sense can help you:

- Plan ahead. If you need help, ask before taking on a job that is too big for one person
- Stretch your muscles, warm up before lifting or pushing large objects
- Use dollies, levers or other mechanical equipment to make the job easier
- Lift or carry only what you can handle safely
- Lift with your legs, not your back, bending at the hips and knees
- Never twist when lifting
- Carry the load close to your body to reduce strain
- Lower loads slowly, bending the knees
- Keep a wide stance and solid footing

Back injuries are painful and can remain with you for a long time, please stay safe and healthy this summer and through all seasons. ●



Legislative Advocacy Day Left-right: Shirley Harris - ROI, First Lady Hope Taft of Ohio and Marisela Reyes - ROI.

On March 15, 2005, ROI staff attended the Statewide Prevention Coalition Association Legislative Advocacy Day, in Columbus, which was sponsored by the Ohio Parents for Drug Free Youth. ROI staff which includes Shirley Harris, Maria Martinez, Marisela Reyes, and Lizbeth Cruz have been attending Ohio Certified Prevention Specialist classes for the past year in order to obtain state certification. As part of obtaining this certification, staff had to attend this 8 hour training. Ohio First Lady Hope Taft spoke about advocating on behalf of the "Safe and Drug Free School" funding. Representative Chuck Bladell (R) District 01 spoke of the importance of coalitions creating and continuing legislative partnerships.

TCE Program Provides Tax Counseling to the Community

By Alison Plumeau

Few people look forward to the annual chore of tax preparation, a process that can be as perplexing as it is intimidating. This tax season, ROI's Tax Counseling for the Elderly (TCE) Program trained over one hundred ambitious volunteers to prepare simple, free federal and state tax returns using IRS-provided equipment and TAXWISE software. Volunteers new to the TCE Program attended twenty-four hours of Saturday training sessions, which taught them to provide tax-preparation to anyone in need of assistance. The training also prepared volunteers to answer simple tax questions and to ensure clients received all of the federal and state credits for which they were eligible.

As an ROI intern, I had the pleasure of getting to know many of this season's tax volunteers. I heard their feedback, helped them prepare returns, and witnessed the pleasure they took in giving back to the Rochester community. For me, as for many of those volunteers, it was a gratifying experience: an opportunity to apply my understanding of taxes in order to alleviate the tax difficulties of many community members. One client in particular sticks out in my mind.

That client was "Jane Smith," a single mother of four who had not prepared her taxes since 2001. Ms. Smith had not prepared her taxes in four years not out of fear of debt, but rather for lack of the accounting skills to manage her own taxes or the means to hire a professional tax consultant to manage them for her. Although she had never heard of the TCE Program before this tax season, she saw an advertisement and decided to attend one of our free weekend walk-in sessions at the Public Library.

I was preparing taxes on the day Ms. Smith decided to come in. To ease her concern, I showed her how I entered her information into the TAXWISE program and explained the criteria for several of the federal and state credits. Believing Ms. Smith might qualify for additional state credit, I promised to research the possibility and get back to her as soon as possible. Following consultation with TCE staff, I was able to determine that Ms. Smith did qualify



Volunteer Alison Plumeau assists a client with free tax preparation at the Central Library of Rochester and Monroe County.

for the credit, and to help her receive a higher tax refund than she could otherwise have expected. Ms. Smith hopes to use part of that refund to return to school for the sake of her children.

Tax preparation can be a daunting process, and my involvement with the TCE Program's effort to help Ms. Smith and 632 community members like her this tax season has been thoroughly rewarding. Having appreciated her experience with the TCE Program this spring, Ms. Smith has decided that come next tax season, she will learn not only to prepare her taxes, but to assist others in the process of preparing their own. I could not have been happier that Ms. Smith found assistance from TCE, and am gratified that she intends to become part of the TCE Program herself. We had an extremely successful tax season this year, and stories like Ms. Smith's have reassured volunteers that their work has provided a meaningful and much-appreciated service to the community. I myself am grateful to have interned with ROI this tax season, and it is my hope that the Rochester community will continue to take advantage of the TCE Program and the free service it provides. ●

Taxes in Puerto Rico?

By Tracey Gebhart

Yes, as residents of a US Territory, Puerto Ricans who have earned US income are obligated to file a tax return and are subject to all of same the audit procedures and reviews as US citizens. As the IRS makes a nation-wide effort to provide higher volume, quality services to the English-as-a-Second Language population, the agency has recognized Puerto Rico as one of the targeted areas for increased education and services.

Luckily, Rural Opportunities Puerto Rico Inc. is up for the challenge. On June 13th, 2005, ROPRI, Inc. received its first grant award of \$38,000 to run a Low Income Tax Clinic on the Island, providing tax education and related services to the residents of Puerto Rico. The NY ROI LITC program will serve as a mentor and assist with program start-up. If you currently travel between the US and Puerto Rico and would like to learn more, call 1-800-888-6770 ext. 342. ●



Low Income Tax Clinics Provide Post-Season Assistance to Upstate New York

By Luisa Del Valle and Tracey Gebhart

TAXES, AFTER APRIL 15th?

PAST THE DEADLINE...

OH NO, I'M BEING AUDITED?

WHERE'S MY REFUND?



Luisa Del Valle assists farm workers in Orleans County in applying for ITINs and helps file their tax returns.

Although April 15th has passed, many taxpayers will soon receive notices from the IRS concerning disallowed credits, tax return revisions, and audits instead of refunds. What happens now?

Fortunately, 145 Low Income Tax Clinics, or LITCs, all around the country are ready to help. LITCs are not-for-profit organizations and law schools that assist low-income individuals in solving their tax controversies with the IRS. Luisa Del Valle, Coordinator for ROI's LITC in Rochester, New York, heads a clinic that has supplied controversy resolution assistance to over 949 clients in the greater Rochester area and provided tax education and outreach services to 9,393 more. Controversies range from non-filers and stop-filers in need of multiple tax form filings to cases in which an "innocent spouse" needs assistance extricating her- or himself from a husband or wife's potentially high-debt situation. LITCs can also help clients already in debt to the IRS reach payment agreements and negotiate offers of compromise.

ROI's LITC also assists farm workers in upstate New York in applying for individual taxpayer identification numbers (ITINs), which entitle workers to file without valid social security numbers. ITINs enable taxpayers to reclaim the federal withholding they've paid while employed in the US, and qualify filers for the additional child tax credit. Without the education provided by LITC programs, however, most farm workers aren't aware of their eligibility for any refunds at all and frequently do not know that they pay unnecessary taxes each year. While doing outreach in

Eligible Credits for Social Security Number Filers versus Individual Taxpayer Identification Number Filers

	SSN Filer	ITIN Filer
Federal Tax Withheld	4	4
Earned Income Credit	4	
Child Tax Credit	4	
Credit for the Elderly or Disabled	4	
Education Credit	4	
Additional Child Tax Credit	4	4

**All taxpayer dependents have to pass the dependency test: citizen or resident, relationship, support, joint income and gross income.*

Herkimer, New York, Luisa recently assisted one group of farm workers who had mistakenly identified their W-2s (wage and tax statements) as bills. Because this type of confusion is not uncommon, education is prioritized in LITC programs.

"There are a lot less people getting caught in the system. People are more educated now, and are taking initiative to call for assistance to file their returns or extensions to file, so that they don't get into situations where they can't pay what they owe. That's really good," says Luisa. She also reminds filers to read notices from the IRS. Such notices can be confusing and intimidating, but taxpayers shouldn't hesitate to contact an LITC or IRS office for clarification.

The ROI LITC in Rochester, New York, helps taxpayers learn about their US tax rights and responsibilities, and offers free, bi-lingual assistance to anyone with an IRS controversy. You can locate an LITC in your area by visiting www.irs.gov or by calling 1-800-829-1040. ●

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