

Building Blocks

A PUBLICATION OF RURAL OPPORTUNITIES, INC. (ROI)

ROI's Weatherization Program Saves Family from Fire

By Jennie Jones

ROI's weatherization program concentrates on energy saving by ensuring homes are insulated and have a properly working furnace. Beyond this, the program has a greater emphasis on health and safety by installing carbon monoxide and smoke detectors in homes that do not have these devices.

The Crawford family, of Fairport, NY, took advantage of this service and had the appropriate safety measures installed. Prior to receiving weatherization treatment, the home had no health and safety detectors.

Shortly after taking advantage of the weatherization program, Marlene Crawford and her four children became very appreciative to ROI. On the same

day that workers from ROI completed their work, all four children were at home when the smoke detector went off because the washer in the basement caught on fire. Luckily, no one was hurt.

"Thank God for ROI installing smoke detectors in my house, they saved my family," stated Marlene Crawford. "I don't know how well my old alarm would have worked but my family was able to hear the new detector. It really was a miracle."

Without having had the weatherization treatment, the children might not have noticed the fire and might not have gotten out safely.

"Things like this demonstrate the importance of health and safety," commented Yolanda Hamlin, Housing Rehabilitation Coordinator, and Eric Raymond, Weatherization Technician. "It's a great feeling to know you helped someone." ●

“It's a great feeling to know you helped someone.”

in this issue...



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EMPLOYEE SPOTLIGHT: Lee Beaulac

New York's new Governor, Eliot Spitzer, recently tapped ROI Sr. Vice President Lee Beaulac to co-chair his Housing Policy Advisory Committee. The committee was charged with advising the incoming administration on short and long-term policies for the State's housing efforts. "We worked very hard, in a relatively short but intense process that I feel captured the best thinking of housing professionals across the state," said Beaulac. "I recognized the urgency and importance of the message I was carrying on behalf of rural and upstate communities," he added. "I am very pleased with the outcome of the advisory process; it is clear that the Spitzer Administration understands the importance and complexity of the housing challenges facing New York State. He has appointed smart, dedicated and experienced people to his top housing positions. Governor Spitzer's budget addresses many of our policy recommendations including the need for operating capital for the state's rural and urban community-based developers, the need for increased efforts to preserve affordable housing and for an employer-assisted housing program." ●

ROI Granted \$3,717,883 to set up Senior Community Service Employment Program in Four States

On October 1, 2006, Rural Opportunities, Inc. began a partnership with the National Council on Aging to administer the Senior Community Service Employment Program (SCSEP) throughout New York, New Jersey, Pennsylvania, and Virginia. With a grant of over 3.5 million dollars, ROI will educate 126 seniors and will place at least 48 seniors in full-time, year-round employment.

SCSEP places persons 55 years of age and older that have poor employment prospects in part-time community service positions. This program, administered by the US Department of Labor (USDOL), also assists transitions from community service positions to unsubsidized employment. This program was designed to promote individual economic self-sufficiency and to increase the number of older persons who may enjoy the benefits of unsubsidized

employment in public and private areas.

Enrolled participants may be placed at a Host Agency Training Site where they will hold part-time positions for a maximum of six months while receiving training as job tasks are completed. Participants may also serve as a "Participant Staff" person with ROI where they will work on a specific job assignment assisting other enrolled participants to meet the goals of the program. Intensive Services job searches are also available for participants to attend workshops and trainings to learn important employment skills and work directly with participant staff to obtain part-time employment.

The Senior Community Service Employment Program is another opportunity for ROI to reach and assist seniors in the community. ●



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Beiersdorfer Orchard Ribbon Cutting

On October 25th, 2006, Rural Opportunities Inc, participated in a ribbon cutting ceremony for the completion of the newly constructed farmworker housing for Beiersdorfer Orchard, located in Guilford, Indiana. Local and state officials and various community members, along with friends and supporters of the project, gathered together to celebrate the hard work and commitment it took to accomplish this project. Facing local opposition and numerous obstacles along the way, the Beiersdorfer's and their development team "hung tough" for six long years to finally realize the safe and decent housing they felt their workers deserved.

The new duplex-style brick building, which can house up to 12 workers, contains two separate living quarters, each with a large living room/kitchen combo, three bedrooms and one and one half baths. A unique central foyer design allows access to both units and to a fully equipped laundry area, while providing the Beiersdorfer's the ability save energy by adjusting the size of the housing to match the number of farmworkers that are working at their orchard at any given time. This single entry design also provides the curb appeal of a single family home, a concept that the Beiersdorfer's felt was important.

The Beiersdorfer Orchard farmworker housing project was made possible by Community Development Block Grant funds from the Indiana Housing and Community Development Authority. Heart House, an area nonprofit agency, partnered with the Beiersdorfer's and Dearborn County Commissioners to facilitate the grant application and act as grant administrator. Technical assistance during pre-development was provided by Rural Opportunities, Inc. Indiana affiliate office. ●

SHOP Homeowner Funding from HSBC



David Palmeri, HSBC AVP Product Management, Karla Gadley, Vice President HSBC, Lynn Roque Alley, Northeast Regional Director, Freddie Mac, Jean Lipani, Director of Homeownership at ROI, Tim Bargelski, HSBC Regional Community Development Officer, Laura Smith (not pictured), HSBC Senior Mortgage Lending Consultant, and ROI Homeownership Staff Carleen Wade, Homeownership Administrator, met to announce funding of The SHOP Rochester Homeownership Program for the 4th year. Eighty-eight families have been assisted with purchasing a home through the SHOP Rochester program. SHOP Rochester offers eligible low to moderate income families that are purchasing or refinancing a home in the City of Rochester a \$3,500 closing cost assistance grant or mortgage interest rate reduction. Eligible families attend a 12-hour Homebuyer Education course through ROI which prepares them for homeownership and also with assistance in understanding the mortgage process. The SHOP Rochester program receives additional funding from Freddie Mac.

Affordable Housing for Seniors in Geneseo, New York

On December 6, 2006, Housing Opportunities, Inc., an affiliate of ROI, dedicated a new affordable housing complex for seniors in Geneseo, New York. This property includes 24 senior apartments. Each one-bedroom apartment has its own porch or patio and the complex includes a community room, gazebo, and common porch. Thanks to funding from the NYS Division of Housing and Community Renewal, the United States Department of Agriculture, Enterprise Social Investment Corporation, the Rochester Equity Fund, the Greater Rochester Housing Partnership and The Federal Home Loan Bank of New York through the Bank of Castile, Housing Opportunities was able to put together another outstanding project.

According to Susan Ottenweller, Senior Vice President of ROI and President of Housing Opportunities, "This is Housing Opportunities' first elderly development. We are most excited about the design and being able to have both family and elderly housing in the Village of Geneseo."

Housing Opportunities pulled together an outstanding team for this project. Builder Nathaniel Development Corporation worked with architect Alvin Hazlewood with Passero Associates. These apartments will be available to persons over the age of 62 and handicapped persons with incomes at or below 60% of the area median income. ●

Ribbon Cutting for Senior Housing in Salem, Ohio

On Friday, December 1, 2006, city officials, community residents, and representatives from many of the agencies that made this housing project possible gathered at the ribbon cutting ceremony for Salem Senior Housing. Rural Opportunities staff, Salem city officials, NRP Group Contractors, the National Equity Fund, and the U.S.



"We're all really glad to be here today," said William Kilgore, President of the Board of Rural Opportunities in Ohio as he was surrounded by a number of contributors to the Salem development in the Community Room of the development.

Department of Agriculture Rural Development lent a great deal of cooperation to complete this 48-unit project.

All participants were excited to visit the clubhouse and two apartments that were open for tours. Although those who labored countless hours constructing the housing were thrilled to see their completed work, the residents were the most excited.

Wanda Herrig, a happy resident, recalled

her growing interest in Salem Senior Housing as she watched the apartments being built. "It's a beautiful place, it's so great to live here," commented Herrig. After only two weeks of residency, she's confident she made the right decision.

The Salem Senior Housing Project in Ohio represents another example of affordable housing for the elderly. The need for affordable housing for the elderly continues to climb as baby boomers retire at greater rates. ROI is proud to be a part of providing for all people who need affordable housing throughout New York, New Jersey, Ohio, Indiana, Pennsylvania, and Puerto Rico. ●

Bridging the Digital Divide

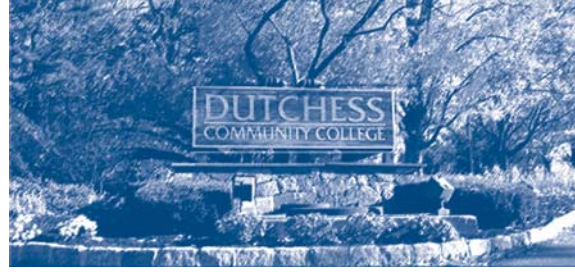
By Tracey Cholish

Rural Opportunities, Inc. New York Division recently partnered with the Poughkeepsie Department of Labor One-Stop Office and the Dutchess Community College Office of Community Services in Poughkeepsie, NY, to provide an eight week "PC Sampler" class to interested seniors.

After starting the Senior Community Service Employment Program on October 1st, 2006 (see page 1), ROI immediately set out to identify program components to make job placement for seniors successful. This included multiple components, such as skill training, work experience, limited community service assignments and "on-the-job" experience. Perhaps the most different component from previous SCSEP programs is the addition of priority and resources allocated to skill training for seniors.

Although approximately 90% of seniors enrolled in the program have a high school diploma, many have been out of the job market for an extended period of time and have poor employment history and/or prospects. Living in primarily rural areas adds another barrier to being competitive for a limited number of jobs within a certain area. ROI, an experienced provider of adult training and employment services, already knows that an integral part of being job-ready in today's job market is being computer literate.

After assessing local resources, ROI discovered that the Poughkeepsie Department of Labor One-Stop Office has great ties with Dutchess Community College. We quickly found that they were more than willing to work with us to provide this training, and specifically for seniors! Speaking to current participants, there was a desire to be in a class setting with other seniors – separate from the typical college classes offered. "I want to learn in a place where I feel my questions



Rural Opportunities New York State Division partners with Dutchess Community College in Poughkeepsie, NY to provide basic computer literacy skills to seniors enrolled in the new Senior Community Service Employment Program.

will be answered on a level that makes sense to me, and I can put the answers to work in real life" says Alice Sinden, an ROI participant in Dutchess County.

We chose the downtown Poughkeepsie College Campus, a great choice considering the accessibility of public transportation and the technology available. On February 21, the first class of 16 SCESEP participants started their training. During this eight-week class, participants will learn computer basics including internet skills, e-mail, and introductory *Microsoft Word* and *Excel*. Evaluations will be provided by the college and will be used to expand the program to different levels of computer competency. ROI hopes to replicate this training in other areas of New York State. ●

Windy Hill Apartments nominated finalist for 2006 World Habitat Award

Windy Hill Apartments of Clyde, NY, was nominated a finalist in the 2006 World Habitat Award competition. ROI transformed this previously foreclosed and devastated apartment complex into a beautiful, affordable apartment rental community.

This international competition is run by the UK-based Building and Social Housing Foundation. The World Habitat Award competition highlights the world's collective responsibility for the future of human habitat and the importance of providing shelter for those in need. Each year, two awards are given to developments that provide both sensible and innovative solutions to the current necessity of housing throughout the world.

ROI took in the formerly known Eastern

Scattered Site/ Highland Residential Project suffering from years of neglected upkeep. Partnering with a number of organizations, and with the support of



Happy residents at Windy Hill.

the local community, Windy Hill Apartments began their transformation from dilapidated apartments to an affordable housing community.

Windy Hill Apartments was the only finalist from the United States in this competition. Although ROI didn't win the award, it is still a great honor to be selected as one of the top 11 finalists for this international competition in 2006.

Congratulations to Amy Casciani and the rest of the development team for Windy Hill! ●

Good News from New Jersey...



TD Banknorth, N.A. has approved a \$15,000 contribution to Rural Opportunities, Inc. New Jersey Division to support their homeownership and real estate development efforts. TD Banknorth is familiar with ROI's housing mission and is an enthusiastic supporter. Pictured are David Glatfelter, Woodie Pagan, Melissa Blount, Vice President of Community Development for TD Banknorth, and Abby Figueroa.

New Jersey Housing Programs Double Their Money!

The State of New Jersey Department of Community Affairs, Office of Housing Advocacy granted \$153,715 to ROI's New Jersey Division to provide funding to staff and complete the current phase of affordable homeownership and plan the next round of affordable housing units in New Jersey. The original grant application was only for \$78,000.

This grant is intended to facilitate the production of affordable housing units by supporting the organization's housing development operations. The scope of services includes Homeownership Education, Affordable Income Qualification and Certification, Homeownership Training, Financial and Credit Counseling, as well as Mortgage and Settlement. In addition to these services, this grant will cover single and multi-unit housing construction, building rehabilitation, construction management, home maintenance training, and weatherization and energy conservation awareness for the New Jersey Division's housing programs. ●

Senator Clinton Announces Expansion of Finger Lakes Access to Business Capital Program

HIGHLIGHTS \$250,000 GRANT FROM BANK OF AMERICA

By Eric Shoem



Senator Hillary Rodham Clinton checked out the Work of ROI graduate Claudia Baldwin.

On Wednesday, August 30, 2006, Senator Hillary Rodham Clinton announced a \$250,000 grant from Bank of America to expand the Finger Lakes Access to Business Capital (ABC) Partnership and the Northern Adirondack Trading Cooperative from Clinton, Essex, Franklin, Livingston, St. Lawrence, and Wyoming counties to include the 13 additional counties of Cattaraugus, Chautauqua, Chenango, Cortland, Genesee, Jefferson, Lewis, Madison, Oneida, Onondaga, Orleans, Oswego and Otsego. The announcement was made after a visit to Miner News where Crystal Miner, a graduate from last year's program, currently runs her own business thanks to support previously received from Bank of America to start this program.

"The ABC program is making a difference and speaks directly to all that we can achieve working together to build public-private partnerships. That is why, today, I am so very proud to announce that through the generosity of Bank of America we will strengthen the ABC project to make the most of the smart, creative, hardworking, entrepreneurial people of Penn Yan, Yates County, and Upstate New York," Senator Clinton said.

Two years ago, Senator Clinton joined with entrepreneurs, education and business leaders from across Yates County to launch the Finger Lakes ABC program, which provides critical resources to small businesses throughout the Finger Lakes region and the Northern Adirondacks. Thanks to the new grant from Bank of America, these programs will be allowed to build on those efforts by expanding business training opportunities for small business enterprises – specifically businesses with five or fewer employees. The new program will be called the New York Capital Access Network (NY CAN) and brings together a collaborative network of local small business finance and training and technical assistance organizations, under the direction of The Enterprise Center at Rural Opportunities, Inc., to provide loan capital and support to New York's rural and small town entrepreneurs.

Over the last year, the partnership has been hard at work reaching out to promising new small businesses to provide access to capital and the business training they need to get off the ground and grow. The grant will allow the Enterprise Center at Rural Opportunities, Inc., to provide small business development training in the Finger Lakes. With the funding

from Bank of America and assistance from the U.S. Department of Housing and Urban Development secured by Senator Clinton, Rural Opportunities, Inc. successfully established the Finger Lakes Microenterprise Assistance Program (FLMAP) to provide existing and start-up microenterprises in Yates and Ontario Counties with free business training and technical assistance as well as access to loan capital.

"It's been tremendously rewarding working with both the Senator and Bank of America. Both truly understand how important economic development is to small communities. Bank of America is unique among corporate foundations in that it provides operating expenses for programs like this one. With their support, the Enterprise Center at Rural Opportunities, Inc. will be able to serve many more businesses than ever before. This type of program is the future of rural economies in New York and is a model for the country," said Dana Brunett, President of the Enterprise Center at ROI.

"This \$250,000 grant from the Bank of America Charitable Foundation, combined with the \$100,000 we provided last year, represents a substantial investment in the economic development and vitality of upstate New York," said Anne M. Finucane, Northeast president and chair of the Bank of America Charitable Foundation. "By assisting small businesses and



Steve Kelly, Mosie Hannah, and Joe Rulison pose for a photo prior to presenting a check from Bank of America to Senator Hillary Rodham Clinton (D-NY) and ROI for the Microenterprise Loan Program.

microenterprises throughout the region, Bank of America is fueling the area's economic engine, leading to increased opportunities for more New Yorkers. We are proud to work closely with Senator Clinton and ROI on this important initiative and look forward to building upon this productive partnership."

The Enterprise Center at Rural Opportunities will establish centralized training sites to serve these 13 additional counties in this growing small business trading cooperative program. For more information, contact Dana Brunett at 585-340-3385 or Kathy English at 585-226-1623 or toll free: 888-379-0371. ●

Puerto Rico Community Foundation Supports ROI's New Microenterprise Assistance Program

By Dana Brunett

With the generous support of the Puerto Rico Community Foundation, the Rural Opportunities Enterprise Center at Rural Opportunities, Inc. (ROECI) has assisted Rural Opportunities Puerto Rico, Inc. (ROPRI) with establishing a new Microenterprise Assistance Program (MAP) to serve the Castaner region of Puerto Rico. This program is intended to provide participants with free training and technical assistance, and access to loan capital. The goal of the MAP program is to support existing and start-up micro-businesses in the target area. Program participants from other municipios are welcome to participate when classroom space allows.

The Puerto Rico Community Foundation presented ROPRI with a \$25,000 grant to support the development of the MAP program to assist with the growth of microenterprises and job creation.

Dana Brunett, President of ROECI and Kathy English, a Business development Officer from his staff, traveled to Puerto Rico to train ROPRI staff and VISTA volunteers so they could develop and deliver the MAP program in their target market. This type of program is an important part of

developing rural economies in Puerto Rico.

The MAP program targets entrepreneurs interested in starting and owning their own business. Prospective entrepreneurs must be at least 18 years of age and maintain a permanent residence in the target area. Owners of existing microenterprises (employing five or fewer employees) are also eligible if they wish to expand their business, increase their business knowledge and provide employment opportunities for other individuals.



Staff completing the training in ROPRI's Adjuntas office included Yorida Maldonado, Regional Administrator, Angel Vargas, Americorps*VISTA, Ingrid Ruiz, Americorps*VISTA and Jesus Perez, Americorps*VISTA. Prior to this class in Entrepreneurship from Dana Brunett, ROI Staff and volunteers in Puerto Rico took the Seeds of Success Financial Literacy Training through ROI.

Participants for this innovative program will be selected through a competitive screening process.

Those selected for the program will attend a 12-week training course. Through this course the participants will develop a written business plan that can be used as a roadmap for starting and operating their business and to seek funding for their business. Classes will begin in spring of 2007.

For more information about the MAP program contact Dana Brunett at 585-340-3385 or dbrunett@ruralinc.org.



ROI assists students with entrepreneurial skills

ROI sponsored a high school in York, New York in a local entrepreneurial competition at Genesee Community College. Kathleen English, an ROI staff person with the Enterprise Center at ROI, assisted by explaining target markets, financials and business plans. The group sold virtual package deals — tickets to a concert that included a t-shirt or poster — and they have enough left from the ROI sponsorship to get a head start on next year's competition.

The Enterprise Center at ROI sponsors Round Table Discussion on New York Wine Industry

By Hubert Van Tol

According to a recent study of the industry conducted by AMKE, the wine and grape industry is responsible for contributing approximately \$2.8 billion each year to our regional economy. New York wines have come of age and are eagerly sought after around the world. Will New York be able to capitalize on the growing popularity of our regional wine products and successfully sustain this important sector of our economy? One

“Will New York be able to capitalize on the growing popularity of our regional wine products and successfully sustain this important sector of our economy?”

question that is being asked, however, relates to the availability of credit and capital, and whether or not there are adequate financing opportunities within the region for our expanding winery industry.

The Enterprise Center at Rural Opportunities, Inc. has been examining this issue for the past year and has taken steps to better understand wineries and their challenges with respect to access to credit and capital. Last year, The Enterprise Center created the Winery Credit and Capital Advisory Board (WCCAB). This group has met four times in the past year and has helped inform the discussion for ROI to understand issues from their perspective. Six months ago, ROI completed a survey of 17 small and intermediate sized banks and six industrial development agencies in the region.

On Thursday, November 30th, The Enterprise Center at ROI sponsored the first in a series of round table discussions where the very important issue of access to credit and capital by the New York winery industry, particularly in the Finger Lakes region of the state, will be explored. A cross section of the industry, including winery owners, bankers, other credit providers, federal and state regulators, economic development agencies, rural development agencies and organizations and elected officials have been invited. Sponsors of the series include the Bank of America, Rural Opportunities, Inc., Keuka College, and the SIFE (Students in Free Enterprise) Team from Keuka College, and Senator Hillary Rodham Clinton. ●

The Enterprise Center Shares Trading Cooperative Program with Rural Partners

By Kathy English

Staff from the Rural Opportunities Enterprise Center Inc. (ROECI) hosted a training class in December that offered their Trading Cooperative (e-commerce) curriculum to representatives from partner organizations from four areas of New York State. Attending the training were representatives from Opportunities for Chenango, Chautauqua Home Rehabilitation and Improvement Corporation (CHRIC), Oswego Small Business Development Center and Capital District Community Loan Fund.

As part of the New York Capital Access (NY-CAN!) program, which has been funded by Bank of America, ROECI is sharing its highly successful Trading Cooperatives program materials with partner agencies in New York as well as offering technical assistance. In return these agencies will be sharing their program data with ROECI so we can track the impact of this program on a larger scale.

The increased delivery of this program should have a larger impact upon the rural economies of New York. Data will be tracked over the next two years and interim and final reports will give us a great deal of information to help measure the direct impact of this program upon the businesses and our rural economy. ●

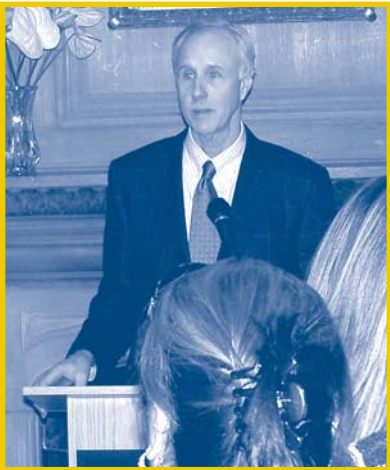


The Micro-enterprise Assistance Program (MAP), a program of the Enterprise Center at ROI, held another graduation on December 11th. ROI President and CEO Stuart Mitchell addressed the 11 graduates from this program who will be starting or expanding their own businesses in the Honeoye Falls area of New York thanks to the help of this program. According to Don Brown of Mendon, “ROI’s Micro-Enterprise Course with Professor Jim Grillo, and The Enterprise Center, Inc.’s Business Development Officer Kathleen English, has been a fantastic course helping to create a strong foundation for my new business. The nuts and bolts, real world anecdotes and business expertise from Professor Grillo are hard hitting and very helpful in establishing a credible business plan.” Mr. Brown is planning to open an architecture, product design, and brand strategy studio in Lima, New York.

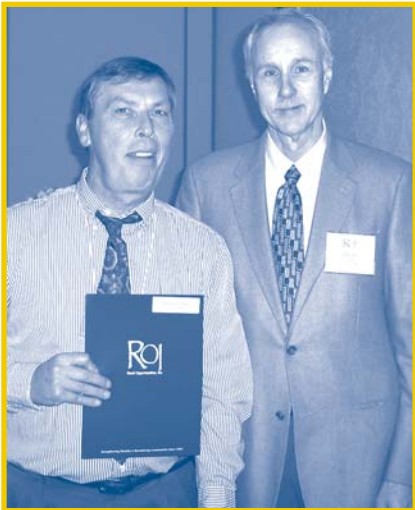
Annual Meeting Highlights



Clay Osborne received the ROI Visionary Award from Stuart Mitchell.



Stuart Mitchell dedicated the Mary Steele Hanson Conference Room.



Jeffrey Lewis celebrated 30 years of work with ROI.



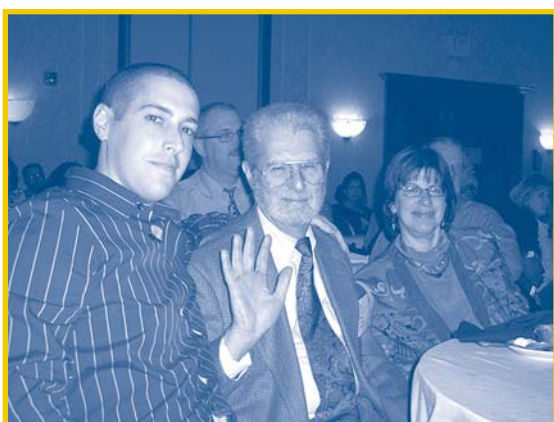
Kay Washington celebrated 25 years of work with ROI.



Art Collings was honored for more than 25 years of service.



Tom Fink and Stuart Mitchell paused for a photo after awarding Temprow Housing (for emergency housing in the city of Rochester), Leo Pendergast and Richard Rosen with the ROI Advocate Hall of Fame Awards for 2006. Rabbi Rebecca F. Guterman was there to accept the award on behalf of Temprow.



Jay Golden's family surprised him at the celebration of his retirement after 17 years of working with ROI.

Hall of Fame Winners

By Jennie Jones

The 37th Annual Community Banquet and ROI Advocate Hall of Fame Awards were held October 16, 2006 at the RIT Inn and Conference Center. Mr. Art Collings, Mr. Moises Loza, Mr. Richard Rosen, Mr. Leo Pendergast, and TEMPRO were recognized for devoting their personal and professional lives to working on behalf of those who are served by ROI's programs.

The award was established to honor those that have demonstrated a thorough understanding of the struggles ROI constituents face, dedicating at least 15 years as a spokesperson, advocate, or provider of services on behalf of those served by ROI, and demonstrate a working relationship with organizations and individuals in sustaining and strengthening advocacy efforts.

Mr. Art Collings has worked at the D.C.-based Housing Assistance Council for more than 25 years. Collings has co-authored numerous rural housing legislative amendments and been an active proponent of low-income causes at the National Rural Housing Coalition. Throughout his career, Collings has been a loyal advocate for farmworker housing. Collings' goal has always been to focus government assistance on the people who need it the most.

Mr. Moises Loza is currently the Executive Director of the Housing Assistance Council (HAC), a national non-profit corporation that works to increase the availability of decent housing for rural low-income people. Loza is currently the chairman of Rural Development Leadership Network and also serves as Treasurer for the National Low Income Housing Coalition. Loza also serves on the board of directors of the National Community Reinvestment Corporation, the National Housing Conference, National Rural Housing Coalition, and the Low Income Investment Fund.

TEMPRO, chaired by ROI Corporate Attorney Thomas Fink, is a faith-based organization committed to providing emergency and transitional housing for low-income families. Owning nine homes in 1986, the organization has almost doubled its emergency and transitional housing, now owning a total of 11 sites to date. TEMPRO also rents an additional 17 units from HOP in the Susan B. Anthony Community. Two of the other winners this year are integral parts of this program.

Mr. Richard Rosen has been the President of TEMPRO in the city of Rochester since 1986. Rosen has lead TEMPRO to double the housing units it has available for homeless families. Rosen has worked with Monroe County to increase their involvement in low-income communities. He has convinced Monroe County to provide funds necessary to house families in safe, secure housing as opposed to hotels, and has also convinced county officials to fund support services in emergency housing as well as assist in providing permanent housing.

Mr. Leo Pendergast joined Thomas Fink and others to begin the TEMPRO Emergency Housing Program. He was responsible for providing services to families affected by fires, domestic violence, or those who had relocated to Rochester and were in need of emergency housing until 1989. Pendergast retired in 1998, but continues to serve the program on an as-needed basis. Throughout his career, he enabled TEMPRO to serve 6,000 people and saved Monroe County taxpayers \$5 million in costs that without TEMPRO would have been necessary.

Congratulations to the 2006 recipients for their commitment to the Rochester community! ●

Meet our Board of Directors:

ROI is governed by a 40-person Board of Directors. The Board of Directors is elected from four separate areas: Program Area Advisory Committees, Advisory Councils, Affiliate and Subsidiary Corporations, and Collaborative Organizations. At least 51% of the membership of the Board of Directors must be farmworkers. The Board is responsible for the policy making body, not day-to-day administration. In each edition of *Building Blocks*, we will highlight two board members.

Andrea Allen

Andrea Juan Allen was born in Dorchester, Maryland and grew up in Orlando, Florida. She holds a Bachelors Degree in Religious Studies, a Master of Arts in Liberal Studies, and has also obtained an Initial NYS Teaching Certification in General and Special Education for Grades 1-9. Andrea currently resides in Rochester, NY, where she works as an educator at Hope Hall School. Andrea is an asset to the community and over the past 10 years has served in a number of capacities. Since 1999, she has served as both a Resident Aid where she provides ongoing evaluation and motivational intervention for women in crisis and as Business Manager of all areas of finance of development sites and in-house facilities at Sojourner Hall for Women. Andrea is currently a member of the Housing Opportunities Board of Directors and has recently served as a member of the Sojourner House-YWCA joint board task group. Andrea is a single mother of three children, two sons ages 15 and 24, and one 22-year-old daughter. In her free time, Andrea enjoys learning, reading, walking, and traveling, but most of all meeting new people. Andrea heard about ROI and became an affiliate member through HOP. Andrea has become critical of current methodology used to address social issues. Andrea says she admires ROI's commitment to seek out and uplift members of society. She believes firmly in ROI's mission to become involved in the community and address social issues and her passion for giving back to the community shines through.



Paul Baker

Mr. Baker was born and raised in Niagara County, NY and today continues to live in Niagara County in Lewiston, NY. He holds a Bachelor's Degree in applied economics and business management from Cornell University and a Masters of Business Administration from the State University of New York at Buffalo. He comes from a family that has very strong roots in agriculture, so it comes as no surprise that agriculture has always been a central interest in his life. The line of farmers in his family can be traced back many generations to England. Mr. Baker has extensive experience as both owner and general manager of several different family-owned farming enterprises, has worked as a professor's assistant at his alma mater, Cornell University, worked for a short time as a marketing consultant at Verizon, and he has served on the boards of both the New York Apple Association and the International Apple Institute. In 2002, even though he decided to sell the family farming business, he did not lose touch with agriculture for long as he accepted a position as the Agricultural Advisor to the NYS Senate for one year. He now is able to draw from his agricultural and governmental experience to serve as Executive Director of both Agricultural Affiliates and the New York State Horticultural Society. His close connection to agriculture and the supervision of seasonal agricultural labor are what brought him to become involved with ROI, and he truly enjoys being able to further serve the community to which he is so strongly attached. ●



GREAT THINGS ARE HAPPENING AT ROI!



Carl Luger from Keybank presents Jean Lipani, Director of Homeownership of ROI, and Stuart Mitchell, CEO of ROI, a check for \$5,000 to support the First Time Homebuyers Program for ROI.



ROI Staff meet with Representative Tom Reynolds to talk about the Homeownership, Weatherization, Economic Development, and Affordable Housing Development Programs.



Joan Dallis from HSBC Bank USA, N.A. dropped off a \$70,000 check to ROI for support of ROI Homeownership Programs, Economic Development Programs, and general support for our Annual Campaign. HSBC has been a generous supporter of ROI programs for many years.

Farmworker Housing Project Begun in Castaner, Puerto Rico



Lee Beaulac, Sr. VP for Community and Economic Development for ROI and Woodie Pagan, Sr. Director for ROI Puerto Rico met with Deborah Boatwright, District Director for NeighborWorks® America and Tubal Padilla, Management Consultant with NeighborWorks® America in Castaner, Puerto Rico at the site of their newest project. This will be the island's first farm labor housing complex ever financed by USDA Rural Development. NeighborWorks® America, along with the Federal Home Loan Bank of New York/Banco Popular and the Puerto Rico Housing Finance Agency, have all helped make this project possible. Equity will be provided by the National Equity Fund and additional funds are being provided by HUD/CRUV. The project, Alturas de Castaner, will consist of 24 rental housing units for farmworkers, mostly working in the coffee industry. Vistas de Castaner, a related project consisting of 10 for-sale homes, will be developed on the same site.

MidHudson Region Program Graduates



Above: Graduates from the MidHudson Region ROI Programs look on as they are congratulated by Velma Smith, Sr. Executive Director of the New York State Division of ROI.

Left: Graduates line up for a graduation ceremony for program participants in the MidHudson region.

Congressperson James Walsh Cuts Ribbon at Farmworker Housing Project in Wayne County

On Tuesday, August 8, 2006, Congressperson James Walsh cut the ribbon at Harvest Park Apartments in Sodus, New York.

Harvest Park is a newly renovated farmworker housing complex developed by Rural Opportunities, Inc. (ROI) specifically to provide migrant and year-round farmworkers with affordable housing. The project consists of a duplex unit housing up to eight migrant farmworkers and four apartments for year-round farmworkers. The project is one of the first of its kind in the nation to be completed through USDA Rural Development funding. It is a companion to ROI's Harvest Court property, which has provided affordable housing to farmworkers in Wayne County for 13 years. ●



Creating Change

NYD Staff Graduate United Ways' African-American Leadership Development Programs (AALDP) and Latino Leadership Development Program (LLDP)

Julia Lenkoane-Miller and Diana Ramirez (Dellinger) were able to participate in the 2006 United Way African-American and Latino Leadership Programs. These programs are designed to improve leadership skills, enhance understanding of current events, and demonstrate how on-the-job performance and decision-making relate to business and community initiatives.



Julia Lenkoane-Miller

"I learned the importance of making it to the table and having the ability and the voice to advocate for those who have no voice," expressed Julia.

Both Julia and Diana were preceded by a 1999 NYD graduate, Doris Griffin.



Diana Ramirez

The next step for graduates is placement on boards, committees, community projects, and policy-making positions.

"These graduates truly embody what it means to be an up-and-coming leader," said Peter Carpino, President of the United Way. "Their passion and dedication to making our community a better place is incredibly impressive. We're so honored they have chosen to go through this program, and to take our community into an even brighter future." ●

Help for single mother battling cancer

Marlene B. is a single mother determined to conquer any challenge. Whether it is battling an abusive relationship, fighting breast cancer, or facing impediments to her Visa, Marlene has always been able to rise above the vulnerability. In order to provide for her family, she cleaned houses and churches or worked in the fields, until she began to experience unexplainable pain and had to stop working.

Without any other relatives near, she began relying on her 16-year-old son to provide income. Between school work, scholastic sports, and regularly attending church, this young man began working in yards and doing part-time construction. Although he provided as much as he could, ROI stepped in to help. ROI also was able to help obtain a temporary Visa for Marlene's mother to come and nurse her and lend moral support throughout the therapies she was about to undergo.

Marlene was enrolled in the Mujeres Encontra Del Cancer De Seno (Women Fighting Breast Cancer) program, after being referred by Manuela Chalupa, Coordinator from the Domestic Violence program she attended in Ohio. With no job or steady income, Marlene struggled to receive treatment due to lack of medical insurance and the inability to verbally communicate her needs.

With the unending encouragement and support of Margarita Concepcion, the Coordinator of the program

Mujeres Encontra De Cancer Del Seno, Marlene was able to receive medical treatment. Again, ROI assisted and began advocating on her behalf. With the help of ROI, Dr. Andujar, empathetic of the circumstances, agreed to perform the surgery at no cost to the patient and suggested chemotherapy after surgery. ROI also found Marlene a chemotherapy clinic to provide the services.

Marlene underwent surgery in August and started chemotherapy in the fall. ROI has consistently supported her by assisting in rent, interpretation, transportation, buying groceries, and supplied her with cancer care from New York to help with counseling and monetary assistance. Marlene claims her inner peace comes from God and prayers from others. She never ceases to thank Rural Opportunities, Inc for their generous care and interest in her well-being.

Marlene was the keynote speaker for a Breast Cancer Awareness luncheon held at Liberty Center in October, 2006. She is still involved in the program and ROI continues to follow-up with her closely. ROI Family Service Coordinator, Margarita Concepcion, personally ensures that Marlene and her family's needs are met.

Marlene is still combating cancer. Please keep her in your thoughts and prayers; any extra encouragement and support are appreciated.

For further information about this program, please contact Margarita Concepcion at 419-875-6654. ●

Welcome



Lisa D. Zhu will be joining ROI as the Senior Vice President of Human Resources.

Zhu joins us from the East Coast Migrant Head Start Project in

Raleigh, NC, where she is currently the Staff Development Manager. There she assisted the Director of Human Resources with various HR tasks including writing policies and procedures, revising manuals, and investigating employee grievances. She also has created and implemented training procedures to be included in orientation for new employees.

Zhu received her Master of Arts in Liberal Studies from North Carolina State University and her Bachelor of Arts from the State University of New York at Binghamton in Spanish Language and Literature and Comparative Literature.

Zhu is fluent in Spanish with a working knowledge of Japanese and French and is currently studying Mandarin.

Lisa recently completed her SPHR (Senior Professional in Human Resources) Certification. We would like to welcome Lisa to the ROI Team! ●

NY Division Team Building



Staff from the Albion, New York office visited Ganondagon for a Native American Dance festival as a part of their diversity initiatives.

Staff from the Middletown and Milton New York offices for Training and Employment spent a day in the life of a farmworker picking vegetables.



Seeds of Success Spring Debut!

Seeds of Success is a bi-lingual, web-based program that teaches youth about financial literacy and entrepreneurship. Previously available only to ROI staff or attendees of our three-day training program, ROI is pleased to announce availability to any interested parties. Perfect for high school classes, youth-serving organizations, Limited English Proficiency students and adult learners; this great web-based curriculum can be accessed through any computer with internet capabilities.

These fun, interactive lessons teach about important topics such as money management, career decisions, smart shopping, controlling credit, the power of investing, money-making ideas, financing a business, and planning to succeed.

You'll find:

- Engaging graphics that lead learners through lessons.
- Interactive programs that generate personal plans for action.
- A learner-driven environment – users choose the pace and pursue individual interests.
- Full mirror versions in English and Spanish.
- Links to some of the most youth-relevant sites today!
- A Game Channel that builds and reinforces new skills.

Each track has engaging graphics that lead learners through ten interactive lessons with activities provided to reinforce important concepts. All lessons are written at an eighth to ninth grade reading level. Additionally, each track has a pre and post test to gauge learning.

Please visit www.seedsuccess.org today to check out the sample curricula and to sign up using PayPal or invoicing methods. Group discounts are available. ●

Citizen's Bank Supports ROI's Homeownership Program



Citizen's Bank recently donated \$20,000 to support the Homeownership Program at ROI. Stuart Mitchell and Jean Lipani from ROI were on hand to accept the check from Jim Lieber, Assistant Branch Manager and Charles Vita, District President.

ROI Completes First For-Sale Home Project in Indiana



Rural Opportunities Housing Corporation of Indiana (ROHCIN) recently completed its first development project — First Home Advantage Indiana. The project consisted of the construction of three single family, affordable, for-sale homes. The homes, which were constructed in Selma, Indiana, are approximately 1,300 square feet and feature three bedrooms, two full baths, and a two car garage. Low to moderate income families purchasing the homes received \$20,000 in down payment and closing cost assistance. The project was funded by Indiana Housing and Community Development Authority, NeighborWorks® of America, Rural Opportunities, Inc. Opportunity Fund, and Federal Home Loan Bank of Indianapolis.



FREE TAX PREPARATION!

Yes it's true - we will do your taxes for you!

It's quick, it's easy, and best of all, it's free! ROI volunteers are trained to prepare simple tax returns at location in and around the Rochester Area. There is no income verification and everyone is welcome!

Walk In Assistance

Saturdays beginning February 3rd through April 7th, 2007 from 11 a.m. to 3 p.m. at the Rochester Central Library, in the Rundel Memorial Building.

By Appointment

Rural Opportunities, 400 East Avenue (between Prince and Alexander Street). Call 585-340-3300 to schedule an appointment.

WE WILL PREPARE FEDERAL AND STATE RETURNS!

Please contact the TCE Hotline at 585-340-3707 for more information about where and when additional sites will be held. If you have any questions about the TCE Program, e-mail us at tceservices@ruralinc.org

**ROI also offers tax preparation programs in Puerto Rico.*

Creating Affordable Housing Where Affordable Housing Wouldn't Exist

By Jennie Jones

Greenhurst Village mobile home park residents began to hear stories of wealthy corporations buying mobile home parks and considerably raising the rents. Frequently, these large corporations purchase a park, increase rent rates, and then sell off the property in a few years. Residents did not want someone else to own the land on which their homes were located.

Located near Chautauqua Lake, Greenhurst Village is one of the newest additions of affordable housing assisted by ROI affiliate Housing Opportunities (HOP) and was transformed into one of the Southern Tier's first non-profit mobile cooperatives when the residents expressed interest in owning the property.

The New York State Housing Finance Agency (HFA) has a program that provides residents with assistance to purchase mobile home parks. Co-op opportunities take on average two years to complete. This program has been in New York State for 20 years and HOP has been a part of it for the past 18 years. After the initial interest of the residents, a preliminary feasibility analysis is done in order to take over the land.

Co-op projects, such as Greenhurst Village, greatly benefit residents. The tenants are able to control their monthly payments and have the ability to limit the increase in cost of housing. Properties owned by

large companies may experience frequent increases in price.

With a co-op, tenants are renting land, like a share of stock, allowing them to use land for their mobile home. Tenants also have the ability to control the rules and regulations such as noise, children, pets, and the ability to screen interested renters.

"I really liked this park, it was a great group of people to work with," commented Julie Everitt, a Senior Real Estate Developer for ROI, who assisted in the Greenhurst Village co-op project. "The park has a beautiful view of Chautauqua Lake."

Greenhurst Village Mobile Home Park is just another success made possible with the unending help and support of ROI. ●

How it works:

- The New York State Housing Finance Agency (HFA) has a contract that provides residents with assistance to purchase mobile home parks.
 - After the initial interest of the residents, an appraisal must be given to the owner in order to take over the land.
- ROI performs a preliminary analysis to assess whether or not the property is suitable to turn into a co-op.
 - A preliminary budget is also drawn to ensure the project is financially feasible.
 - An income survey is performed because in most instances, there is a slight increase in the monthly rent.
- Once a project is considered feasible, a more thorough purchase contract is drawn up.
- HFA appraises the property and a detailed budget is drafted to cover all costs in a monthly fee.
- On site, the residents must have a Resident Tenant Association to represent all residents of the mobile home park.
 - The Resident Tenant Association is responsible for covering 5% of the total project cost, leaving the other 95% of the cost to a mortgage from a bank.
- An offering plan must be created and submitted to the Attorney General for approval to continue the project including financial information, legal description, and physical description of the property.

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For more information, please call (585) 340-3334 or visit us at www.ruralinc.org

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Summer Camp a Success



Both Christ Community Church's 20 person volunteer staff and campers took a moment to smile for the camera during the July 2006, 4-day church camp. Held at Seldon Square, an affordable family housing development in Brockport, N.Y, more than 35 Seldon Square children participated in camp activities including basketball, crafts, and reading and writing through bible study. Many are to thank for the camp's success including residents, the church, property management, maintenance, and resident services.

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