



Chemung & Schuyler

215 East Church Street
Elmira, New York 14901
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cs-cc.org

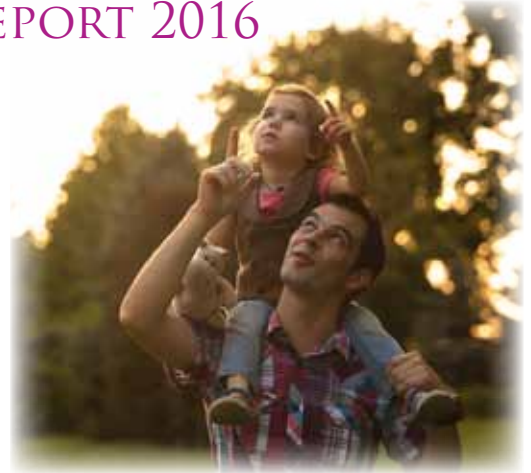
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CHEMUNG & SCHUYLER CATHOLIC CHARITIES ANNUAL REPORT 2016



Dear Community Partners,

Asking for help is a courageous act. Whether it's the shame of not being able to feed your children, the defeat of losing your home or the stigma of fleeing a violent relationship, asking for help is often the most difficult and humbling experience. That is why Catholic Charities is devoted to providing dignity and respect to each and every person. We are committed to meeting people "where they are." We inspire, provide hope and empower those we serve with the tools to achieve self-sufficiency. And we do all of this with your help. Together, we form the fabric of Catholic Charities- an essential safety net for anyone in need.

Our annual report is an opportunity to reflect on the tremendous work that has been accomplished by the safety net that is Catholic Charities. We couldn't achieve the success we have without each and every donation and volunteer that contributes to our good work. In addition, I would like to offer a special thank you to our **Circle of Hope**, a coveted group of individuals and businesses that has gone above and beyond in the last year to ensure the success of Catholic Charities. It is our honor to provide each of you with an outlet to provide hope and courage to so many.

I ask for your continued support. Our work is not done. Each day, a child, mother, father, uncle, grandmother, friend... could potentially slip through the cracks. My aspiration is that in seeing the exceptional work that is being done, you will renew your commitment to Catholic Charities. Change doesn't happen over night. However, armed with courage and commitment, we will continue to make a difference.

Respectfully,

Charles Nocera, Executive Director

Thank You from First Time Homebuyer

It doesn't happen often that you get to hear first-hand how a program has benefitted a client. Catholic Charities' Housing Counselors' hard work recently paid off with the receipt of this letter from a grateful client.

Thank You! to the Catholic Charities' First Time Homebuyer Program and The City of Elmira for this wonderful program and grant that helps low-income families like myself. This program has changed my life and my children's lives.

When I was 16, I applied for a credit card and to my surprise, I received a credit card with a \$5,000 limit. As you can imagine, I was thrilled and that \$5K was gone in no time. Unknown to me at the time was how that credit card, a piece of plastic, would affect my life. Fast forward to the age of 18 - I had my first child a week before my high school graduation. I moved out of my parents' house into a low-income housing complex. I wanted to go into health care so I went on to get my CNA and later started working at a nursing facility.

As my pay went up, I thought I would move into a nice little apartment. I left the facility I was working at, went to work at a Hospital on their skilled nursing floor, started college and had my second child. Everything was going okay for a while, then I became behind on my bills. I went to a bank to see if I could get a personal loan to get me back on my feet. Remember that piece of plastic? I was denied due to my credit score - which I didn't even know could play such a big role in my life. I couldn't afford that nice little apartment anymore so we moved back to low-income housing. I trained to become a Clinical Assistant with a higher pay. I enjoyed what I did, but I wanted to do more so I went and got my LPN.



Mercedes and her two children spending Christmas in their new home.

At this time my kids and I were living in low-income housing for over 5 years. I wanted them to have a place to call their own with their own backyard in a nice quiet little neighborhood with neighborhood kids they could grow up with. I no longer received food stamps or Section 8 which was a big accomplishment for me being on assistance for quite some time.

A friend told me about the Catholic Charities/City of Elmira First Time Homebuyer Program so I went to their workshop, saved up money and worked on my credit with the information I learned at the workshop. I later met with a Housing Counselor, Jane, when I was ready to take the first step of purchasing my first home. We sat down went over bills and ways to budget. I was ready to go to the bank and apply for a pre-approval for a mortgage. I found a bank that approved me for a home loan. I was so very proud that I finally was able to be approved for a loan. Next step was to apply for the City grant.

I will never forget the day Jane told me I got approved. We continued the process of building my team: a bank, a realtor, a home inspector, an attorney and most importantly, a home. I found a wonderful realtor who did research on all the homes I liked and we narrowed it down to two. I looked at both but fell in love with one; a cute 3-bedroom house with a nice backyard and beautiful wood work inside. The neighborhood was quiet every time I went to look at it, day and night. I told both Jane and my realtor I was interested and we got the ball rolling. Jane set up the home inspection with the City of Elmira home inspector who was absolutely wonderful and knowledgeable. A few minor things needed to be fixed before closing which was set. I moved in that day, literally after receiving my keys.



Mercedes' new home.



Mercedes' two children enjoying Halloween in their new neighborhood.

From the beginning of my homebuying journey to the closing date, I can honestly say I had smooth sailing. The team I had helped me tremendously. As I moved in to my new home, neighbors came, introduced themselves and welcomed me. I was taken back - I only saw that kind of

welcome in the old movies. I will be forever grateful to everyone who played a part in this life-changing journey in me and my children's lives.

Thank You Continued...

I caught myself tearing up watching my kids raking leaves and jumping in them in their very own backyard with the neighborhood kids that they will now grow up with. That moment I was so proud that I did what I had to do to get them something we have all dreamed of. I can never thank Catholic Charities/City of Elmira enough for making it all possible!

-Proud First Time Home Owner in the City of Elmira



Mercedes and Attorney, John Maloney, at her home's closing.

In partnership with the City of Elmira, Catholic Charities' First Time Homebuyer Program offers financial assistance to income eligible families and individuals to purchase their first home. Since 1994, we have assisted **442 families** with owning their first home, in the City of Elmira. In addition, local lenders have provided more than **\$15 million dollars** in mortgage loans. For more information, visit www.cs-cc.org.

Our 2016 Impact

5,135 adults and children received emergency food at our Samaritan Center.

292 individuals received assistance with life-sustaining medications through the Prescription Assistance Program.

470 individuals were provided with emergency shelter and received meals and support on their journey toward permanent housing.

84% were homeless for the first time

89% were discharged to stable, permanent housing

78% remained in stable housing two years after discharge

491 individuals received financial and/or case management assistance to prevent displacement from their homes.

537 individuals & families were provided long-term housing assistance and residential support services.

19 youth in Foster Care were given the guidance and support to become healthy, independent adults.

120 families were provided mortgage foreclosure prevention counseling with **59 foreclosures** being prevented.

242 victims of domestic violence received advocacy and support to develop healthier lives.

During an average month, **256 households** received emergency food from Schuyler Outreach Food Pantry.

146 seniors donated 14,602 hours of their time through the RSVP of Schuyler & Yates Counties.

25,109 free meals were served at the Elmira Community Kitchen with the assistance of **252 volunteers**.

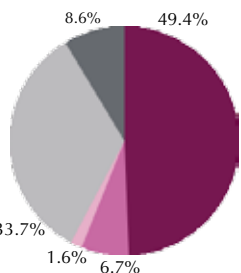
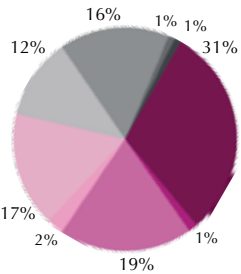
628 individuals are now receiving SNAP benefits to help supplement their nutritional needs.

Our 2016 Financials

Catholic Charities of Chemung/Schuyler operating funds come from federal, state and local government grants and contracts, Medicaid, Program Income, United Way, Diocesan Support, Private Contributions and Investment Income. In 2016, our total operating revenues for the fiscal year were \$6,061,690, exceeding operating expenses to result in net assets of \$447,640. The bulk of our surplus was generated by generous bequests and they have been placed in a board restricted fund. This is an excellent statement to the power of planned giving.

In keeping with our commitment to fulfill our mission, our expenditures – personnel, specific assistance, operating and administrative, stimulate our local economy through employment, renting from local landlords and purchasing from local vendors.

Our Fundraising Expenses were \$90,781; costing us just 16 cents to raise each dollar. In addition, our general and administrative costs totaled \$483,942 or 8.6% of our 2016 operating expenses. Catholic Charities is proud to report that the majority of our operating revenue was spent on programs including direct client assistance.



Support & Revenues:	
Federal & State Awards	\$1,856,341
Diocesan Support	\$80,031
County/Other Awards	\$1,168,098
United Way	\$146,242
Medicaid	\$1,011,305
Contributions/ Fundraising	\$715,669
Program Income	\$966,683
Investment Return	\$55,302
Other Income	\$62,019
Total Revenues	\$6,061,690

Expenses:	
Personnel Costs	\$2,772,499
Specific Assistance	\$376,754
Fundraising	\$90,781
Operating	\$1,890,074
General/Administrative	\$483,942
Total Expenses:	\$5,614,050

Net Surplus/(Deficit):	\$447,640
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Our 2016 Donors

In deep appreciation of your support, Catholic Charities is pleased to acknowledge your gifts which include cumulative donations beginning January 1, 2016 to December 31, 2016.

Circle of Hope

A coveted group of individuals and businesses that has gone above and beyond in the last year to ensure the success of Catholic Charities.

Joy C. Amisano Charitable Fund

John Carozza

Thomas and Kathleen Dubel

Thomas and Rita Marie Finnerty

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Richard* and Judith* Wardell

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Chemung Canal Trust Company

Christ the Redeemer Parish

Elmira College

Excellus BlueCross BlueShield

First Presbyterian Church of Watkins Glen

Five Star Bank

Mount Saviour Monastery

Seneca Beverage

St. Mary's

St. Mary's of the Lake Church

Vulcraft of New York, Inc.

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If your name is misspelled or missing, please
accept our apologies & contact us at
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so that we can correct the error.



Chemung & Schuyler

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CHEMUNG & SCHUYLER COUNTY CATHOLIC CHARITIES ANNUAL REPORT 2016

Our Mission

Inspired by the Gospel and Catholic Social Teaching, our mission is to help fulfill Catholic Charities of the Diocese of Rochester's commitment to build a just and compassionate society rooted in the dignity of all people by reducing poverty, promoting healthy individual and family life, collaborating with faith communities and advocating for justice and peace.

We are committed to serving all individuals in need – regardless of racial, ethnic, cultural or religious origins, ability to pay, or mental, physical or developmental challenges.

