



2020

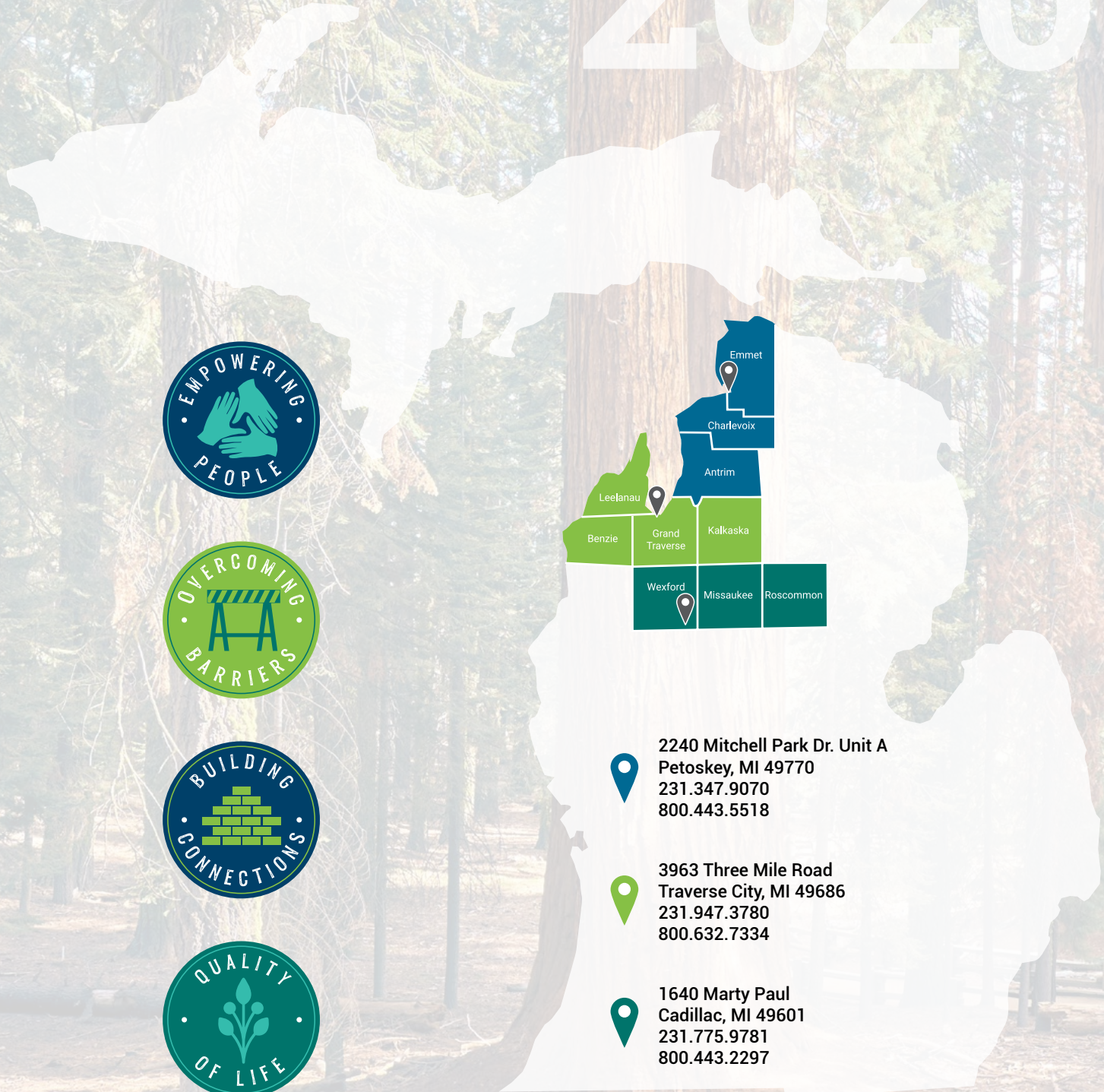



Community in Action


ANNUAL REPORT

NORTHWEST MICHIGAN COMMUNITY ACTION AGENCY

Community in Action 2020



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“To everyone dedicated to alleviating the hardships of others and to creating resilient, inclusive, and healthy communities for future generations, we thank you sincerely.”

Kerry Baughman,
NMCAA Executive Director

Community Action Promise

Community Action changes people's lives, embodies the spirit of hope, improves communities, and makes America a better place to live. We care about the entire community, and we are dedicated to helping people help themselves and each other.



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Dear Friends of Community Action,

It is difficult to truly comprehend the impact of all that has occurred over the last year. In order to deal with the challenges of 2020, we had to be flexible, resilient, and strong. We have needed each other more than ever, even when we could not be together.

In March 2020, Northwest Michigan Community Action Agency quickly adjusted how we delivered services so that we could continue to do so safely. New programs were implemented to respond to community needs as a result of the pandemic. People in quarantine needed food and hygiene items, so we delivered these items to their homes. Households needed access to clean water, so we assisted with water arrearages, fixed plumbing issues, and replaced septic tanks. People needed to stay in their homes to be safe, so we implemented emergency rental assistance programs.

Throughout 2020, our Board of Directors skillfully navigated the organization in uncharted waters, NMCAA staff worked tirelessly in uncertain times, and the people of northwest Michigan generously donated to support the work of caring for one another. To everyone dedicated to alleviating the hardships of others and to creating resilient, inclusive, and healthy communities for future generations, we thank you sincerely.

With appreciation,

Kerry Baughman, NMCAA Executive Director

Financial Management Services



Providing support and information to our neighbors, helping them achieve financial goals: housing, education, and small business assistance.

320 Individuals participated in Financial Coaching, with 188 achieving and maintaining the capacity to meet basic needs for 90 days

28 Homeowners facing foreclosure retained their home or transitioned into affordable housing

24 Homebuyer Education and Pre-Purchase Coaching participants became new homeowners

11 IDA participants purchased a new home, enrolled in higher education, or started up/expanded a new business

216 Households received Emergency Utility Assistance and Energy Education

98 Individuals attended Homebuyer Education Workshops

124 Individuals attended Money Management Workshops

2,745 households received Free Tax Preparation

\$6,138,938 in tax credits and refunds were received by Tax Preparation Program participants

Homeownership Becomes a Reality

NMCAA has a great partnership network in Northern Michigan, and we are proud to work with others to help bring opportunity to our local community members. Travis and Julia Morales were able to work with NMCAA as well as Community Hope, out of Missaukee County, to secure a home that was right for their family.

The Morales Family were participants in NMCAA's Individual Development Account (IDA) program, in which qualified households can save up to a \$1,000 to be matched 3:1 toward the purchase of a home (or 2:1 for a small business or education). They attended Money Management and Homebuyer Education workshop as well as individual coaching sessions.

It took a dedicated team of community members, as well as a committed family to turn this dream of homeownership into a reality.



Morales family the day they moved into their new home.

"We learned so much more than how to budget and keep our finances in order. Thank you for being a part of this journey with us, dreams really can come true!"

NMCAA has Successful 2020 Tax Season Amid Pandemic

NMCAA's Tax Program celebrated a successful season in 2020 despite the onset of a global pandemic. The team was able to swiftly pivot to a Virtual Service Model in March as the Stay at Home Orders were initially being issued. For the season, the program supported over 2,500 tax returns for nearly \$6.2m in refunds and credits to low and moderate income clients over more than 10 counties in Northern Michigan.

From Our Tax Clients:

"I can't believe you are still doing taxes; this is a life saver!"

"I was lost, the IRS said I owed them money but when you were all done with my taxes, they owed me!"

"My family had never received such a large credit; we didn't even know about the Michigan Homestead Credit for renters existed and we always pay to get our taxes done. This is amazing!"

Homeless Prevention

The Homeless Prevention Team is committed to making homelessness rare, brief, and non-recurring in every community across the ten county region served by NMCAA.

5,579 Individuals were assisted through the Coordinated Entry Call Center and Walk-In Services.

124 households experiencing homelessness attained safe and affordable permanent housing.

85% of households exited Rapid Rehousing programs into a permanent housing solution.

103 households experiencing homelessness were identified as having medical concerns that put them at a higher risk of complications if they were to contract COVID-19 during the pandemic. These households were placed in motels during this time.

3,114 motel nights were provided to households experiencing homelessness during the pandemic.

Youth Homeless Response System

28 young people 18-24 years old experiencing homelessness were assisted with case management and supports with a HUD Rapid Rehousing programs.

16 households were exited from the NMCAA Rapid Rehousing programs into permanent housing.

69% of young people who entered into the Rapid Rehousing programs exited into positive destinations.

Veteran Making Storage Unit Her Home

Imagine sleeping every night in a dark, cold, maggot-infested storage unit, surrounded by everything you own and trying to sleep upright in an office chair on rollers. This is where Tasha, a veteran, found herself surviving during the COVID pandemic.

With no money or family support, Tasha experienced chronic homelessness after a divorce resulted in depleted finances and nowhere to go but her storage unit. Unfortunately, it got worse when Tasha's health deteriorated from the conditions she was living in – to the point where she needed to be hospitalized.

After multiple attempts, NMCAA staff connected with Tasha just as she was being released from the hospital and she enrolled in the Supportive Services for Veteran Families (SSVF) program. A motel room was secured as a temporary shelter. Because her health had deteriorated so dramatically, moving into the motel room made a big difference on her physical health, including keeping her safe during the pandemic.

While recuperating, NMCAA helped Tasha sign up for

multiple services including the Michigan State Housing Development Authority Housing Choice Voucher (HCV) program and the State of Michigan Adult Protective Services (APS) program. APS provided her with resources including a nurse aide to help with her recovery and assistance locating permanent housing.

Within six months of residing in transitional housing, Tasha moved into permanent housing in Traverse City using her housing choice voucher.

Good things continued for Tasha – with her stimulus check from the federal government, she purchased her first set of furniture that include a recliner, a sleeper sofa, and a small couch. The community stepped up to help Tasha by donating a new bed, welcome baskets with groceries and cleaning supplies, store vouchers and more. With the support of the SSVF program and community partners, Tasha has a bed to sleep in each night, a kitchen to make her meals, and a home where she is safe and dry. Housing is a universal right, and it is the only solution to homelessness.



105 Veteran households experiencing homelessness attained safe and affordable permanent housing.

91% of veteran households exited SSVF Rapid Rehousing Programs to a permanent housing solution.

Weatherization & Home Repairs

Weatherization is a free energy conservation program that can reduce energy costs for families with low income by improving the energy efficiency of their homes, with a strong focus on health and safety measures. Its primary goal is to serve the elderly, those with disabilities, and households with children.

The Home Repair program assists eligible households with an emergency home repair that presents a health and safety concern for the occupants. In collaboration with a number of counties in our service area, NMCAA provides funding (0% interest loans) for necessary repairs using licensed and insured local contractors.

Some households may benefit from both programs.

\$585,150 total spent in FY20 (3 month pause in services due to COVID)

99 people were provided weatherization services including: 27 elderly, 26 disabled individuals, 31 children

38 single family homes were weatherized

6 mobile homes were weatherized

3 rentals were weatherized

24 refrigerator replacements

21 water heater replacements

17 furnace replacements

\$104,862 spent on attic and foundation insulation

From Our Clients:

"This was the most wonderful experience! Thank you so much. You have done such an incredible thing for us. We are so, so grateful! The workers were very professional and knowledgeable. They knew what they were doing and did it all efficiently and quickly. We now know our home is secure. Thank you from the bottom of our hearts. This is a wonderful program!"

"The furnace crew, so efficient and the installation of the ever so quiet furnace. Also the refrigerator is a dream (first new one since 1974!) It's like make a wish come true. You all made it so comfortable- more efficient and for old seniors that's great! First class job!! Thank you all so much!"

"Everything was done above and beyond my expectations. I'm so grateful for everything and appreciate it so much."



Water heater before and after. A new, energy efficient water heater will make a big difference in energy costs per year.

Food & Nutritional Services



NMCAA provides Meals on Wheels, Congregate Meal Sites for Seniors, The Emergency Food Assistance Program, and the Commodity Supplemental Food Program.

Congregate Meal Sites for Seniors

34,740 meals served

1,297 active seniors at **18** sites

- Delicious, nutritious meals prepared by our Meals on Wheels kitchens
- Sites operated in partnership with local entities, bringing food, fun and friendship to help keep seniors healthy and independent



TEFAP Volunteers

Home Delivered Meals

204,781 meals delivered by caring drivers

1,499 homebound seniors served

- Delicious, nutritious meals improve quality of life and reduce medical admissions and readmissions
- Compassionate visits and safety checks provide security for clients, friends, and family members

"Volunteer drivers – angels of the highway – each of you serve a mission for me – not just the good food. I appreciate you all so much."



Richard O. and volunteer, Mary, chat in the hallway. Meals on Wheels delivers "so much more than a meal."

The Emergency Food Assistance Program (TEFAP):

16,100 people 18 years and up assisted annually with distribution of USDA commodities to low income food insecure households

24 food pantries supported

The Commodity Supplemental Food Program (CSFP):

1,296,000 pounds of nutritionally balanced packages of food distributed annually to qualifying low income seniors

Meals on Wheels

Serving Grand Traverse, Leelanau, Manistee, Missaukee, and Wexford counties.

Improving the health and quality of life of homebound seniors by delivering vital nutrition, compassionate visits, and safety checks so seniors can live nourished lives with independence and dignity.



Child & Family Development

Head Start is a comprehensive early education program, serving pregnant women and children ages birth to 5, that recognizes health, safety, and family well-being as foundational components of child development. From early math and reading skills to confidence and resilience, we engage parents as equal partners in helping children build the abilities they need to be successful in school and life.

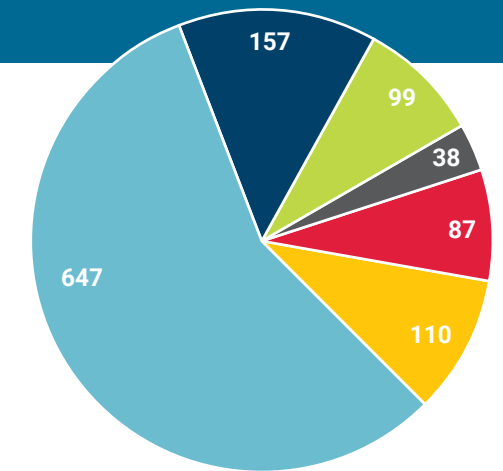


"This program cared about my son. Every single person helped provide us with ALL the help and information we needed to work with our son in ways that benefited him."



1,138 Children Served Ages 0-5

- Below 100% Federal Poverty Level
- 101–130% Federal Poverty Level
- Over 130% Federal Poverty Level
- Homeless
- Foster/Kinship Care
- Public Assistance (SSI or TANF)



Growing Imagination

Our classroom is doing a study about growing things and understanding the difference between living and non-living things. We read the book called "Our Silly Garden." In the book, they plant unusual things, like breadcrumbs that grow into a "toast" tree. We decided to do our own experiment and got some hilarious answers from our preschoolers about what we should try and grow, like chocolate, hamburgers, and toys! We planted these items and water them every day to see if they will grow. At the same time, we are talking about where seeds really come from. During small group, we cut open different fruits and vegetables to search for seeds. The kids are able to taste the fruits and veggies and we try to grow any seeds we find to see what will happen!



Photos from Cadillac Head Start Classroom (left to right): Owen Sanders searching for watermelon seeds
Rhiannon Miller-Keehn looking for kiwi seeds
Gracelynn Jones planting "Weston in a Heart" (a photo of her brother inside a heart)



Empowering People to Take Action

NMCAA leads in strengthening our communities by empowering people to overcome barriers, build connections and improve their quality of life.

DONATE

ONLINE

Visit nmcaa.net/donations.asp to contribute via PayPal or credit card.

MAIL

checks payable to NMCAA
 NMCAA, 3963 Three Mile Road
 Traverse City, MI 49686

CALL

231.947.3780 for larger gifts or questions about making a donation.

VOLUNTEER

ONLINE

Visit nmcaa.net/get_involved.asp

CALL

231.947.3780 to get involved.

How Your Dollar Helps Make a Difference

- \$25** food, cleaning supplies, hygiene products, diapers or bus cards
- \$50** 7 meals for a home bound senior, financial coaching or phone cards
- \$75** homebuyer education for a family, rental coaching, or car repair
- \$100** emergency shelter for our most vulnerable, energy efficiency education or minor home repairs
- \$650** crisis utility payments and shut off assistance
- \$1000** housing assistance: rent, mortgage, property tax



Fiscal Year 2020

Use of Resources

Financial Management Services	\$979,837
Education Services	\$889,269
Heating & Utility Assistance	\$90,568
Homeless Prevention Services	\$2,160,632
Supportive Services for Veterans Families	\$782,545
Other Programs & Services	\$147,265
Building Performance & Home Rehab	\$1,339,788
Weatherization	\$931,638
Housing Rehab	\$408,150
Food and Nutrition Programs	\$3,506,180
Food Assistance	\$2,016,179
Senior Nutrition	\$1,490,001
Child and Family Development	\$15,821,077
Head Start	\$9,109,487
Early Head Start	\$4,341,888
GSRP	\$1,984,485
Other	\$385,217
Corporate	\$130,753
FISCAL YEAR 2020	\$24,868,077





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