Northwest Michigan Community Action Agency

ANNUAL REPORT 2010

Michigan State Housing Development Authority (MSHDA) 2010 Housing Counseling Agency of the Year
Dear Friends of Community Action,

Northwest Michigan Community Action Agency (NMCAA) has been providing critical human services to the residents of Northwest Lower Michigan since 1974. Over those 36 years, we have helped thousands of families struggling in poverty achieve economic security, helped senior citizens maintain an independent life-style, helped preschool children and their families be prepared for a successful school experience, helped turn low-income dwellings into safe, decent, energy-efficient homes, and helped meet emergency needs of all kinds. We take great pride in being a model of effective and cost-efficient regional services delivery.

NMCAA was privileged to receive American Recovery and Reinvestment Act (“stimulus”) funding in 2010, and we were honored to be able to expand services to respond to the rapid increase in people turning to us for help. Those additional funds and services tested our management and fiscal systems, as well as our programmatic ability to ramp up quickly in order to properly deliver the additional services. The successes of those experiences are testament to NMCAA’s responsiveness and flexibility, while never losing sight of the reason we do what we do: Helping People by Linking Services, Resources, and Opportunities. Now on the other side of that 2010 vantage point, with much of those additional funds gone, we are doing all we can to continue to offer comprehensive services to all who need them.

In 2010 NMCAA significantly expanded programming in:
- Home Weatherization/Energy Conservation
- Early Head Start Services
- Foreclosure Prevention
- Case-Managed Budget Counseling
- Housing Repair and Rehabilitation
- Meals On Wheels

We recognize that NMCAA’s successes of 2010 are the direct result of the dedicated work of our skilled staff, the strong leadership of our Board of Directors, the true collaboration that exists among our community partners, and the extreme generosity of our many volunteers, donors, and supporters. We are grateful to all those who helped to make 2010 such a successful year for NMCAA.

Reverend Gerald Cook                      John Stephenson
Board Chairperson                          Executive Director

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NMCAA Vision
The elimination of poverty in our communities.

Mission Statement
Helping people by Linking Services, Resources, and Opportunities.
A HOMELESS-PREVENTION SUCCESS STORY

Mary came to NMCAA from the Mary Margaret House – Petoskey’s local homeless shelter. She had fled an abusive landlord/roommate in substandard housing with insufficient heat and no hot water. Being unemployed, Mary’s first priority was a stable income, but housing, transportation and support systems were also key issues.

While NMCAA helped Mary locate an affordable apartment, she spent her days dropping off applications and calling prospective employers. Her rigorous efforts to find a job paid off when Mary was hired at a wedding and conference center. Soon after, she signed the lease for her apartment. The apartment had income-based units, and though none were immediately available, NMCAA was able to subsidize her rent with Homeless Prevention and Rapid Re-housing (HPRP) funds with the intent of moving her to income-based rent within a 3-month period.

After just one month of subsidy, the property manager called with the news that Mary’s rent would be adjusted from $450 to $118 per month – effective immediately. Mary’s job didn’t pay especially well, but it was enough. Two basic ingredients for self-sufficiency, a job and a home, were now in place.

Mary and the homeless prevention specialist continued to meet over the next several months to work on some of the other critical areas of need. One was transportation – Mary had been walking to work. Through budget assistance, she was able to save for a bicycle. As winter approached, she was able to work out transportation assistance from coworkers and a relative who lived in the area.

Mary’s progress continued, aided by her regularly examining the Self Balanced Life Matrix. This visual charting of her needs assessment enabled her to see her improvement in action, providing great inspiration to continue making headway for a successful life. The matrix provoked questions early on such as: “Where is your support system?” In searching out the best answer she realized that moving to another city with family members would be beneficial. “What are your health concerns?” Mary wanted to improve her health through more activity in her life, and walking to work and biking to work were options providing that activity. “What are your expenses? What are your debts?” Budgeting was explored for improved money management and future planning. “What will you do with your time when you are not working?” Mary desired to attend church, cook, listen to oldies music, reconnect with her daughter and do crossword puzzles. Piece by piece, she added satisfying quality and value to her life and routine.

Finally, Mary wanted to volunteer so she could give back in some form the help she received. Plans are now underway for Mary to accompany the NMCAA homeless prevention specialist on visits to shelters to talk about the steps in her transformation. From unemployed, homeless and isolated to employment at a job she really likes, a cozy affordable apartment, paying attention to her health and finances, and pursuing activities that enrich her life, Mary is truly an inspiration. All of us at NMCAA are proud of Mary’s accomplishments, and we know she is proud of them as well!
**Community Services**

**Community Services Block Grant-American Recovery and Reinvestment Act (ARRA) Special Programming**

Through one-time-only ARRA funding, NMCAA was able to put into place a menu of special programming to provide support for low income residents who were able to work. NMCAA assisted 417 households with such needs as:

- Employment skills
- GED diploma
- Certification programs
- After school childcare
- Child or dependent care
- Reliable transportation or driver’s license
- Healthcare services
- Safe and affordable housing
- Vehicle repair or expenses
- Uniforms/tools
- Critical home repairs
- Small credit repair

For those unable to work, special emergency gap funds were used to help 178 households with transportation, healthcare, and housing crisis.

Fifteen homeless youth were housed with host home families in a partnership with Catholic Human Services. Home stability allowed each youth to remain in high school the entire year. Of these children, seven graduated high school, four planned to attend college, and five remained in high school.

**FOOD PROGRAMS**

**Commodity Supplemental Food Program (CSFP)**

The Commodity Supplemental Food Program (CSFP) delivers a nutritionally balanced package of food to low income mothers, children (not eligible for WIC), and seniors throughout NMCAA’s service area. CSFP distributed at 24 locations almost 1.9 million pounds of food to approximately 2,900 households per month in 2010.

**The Emergency Food Assistance Program (TEFAP)**

TEFAP distributes USDA commodities to low income residents. In 2010 TEFAP received additional ARRA dollars which allowed NMCAA to double the amount of food participants received. A 40-50 lb. package of food was distributed throughout the 10 counties on a quarterly basis to food insecure households and local food pantries. Through TEFAP, these crucial supplements consisting of over 1.8 million lbs. of food, reached over 3,200 persons each quarter in 2010.

**EMERGENCY PROGRAMS**

**Foreclosure Prevention**

NMCAA provides foreclosure workshops and counseling in all 10 counties to inform participants of the procedure to apply for modifications or other alternatives to foreclosure, helping borrowers stay in their home. In 2010, NMCAA counseled 524 families facing foreclosure, of which 144 were rescued from foreclosure and kept their homes. In addition, NMCAA provided financial assistance for 92 families to prevent foreclosure or tax sale of their homes, through one-time-only ARRA funds.

**Homeless Prevention and Rapid Rehousing Program**

The Michigan State Housing Development Authority (MSHDA) Homeless Prevention and Rapid Rehousing Program (HPRP), a part of the American Recovery and Reinvestment Act, helps individuals and families secure stable housing. The program allows NMCAA to provide a mix of non-financial services and other financial subsidies, such as help with rental or utility payments. Program applicants seeking financial assistance are required to show that they can become self-reliant with the limited funds made available to them. NMCAA assisted 266 homeless and at risk of becoming homeless households maintain permanent and stable housing.

In addition to the ARRA funded HPRP, NMCAA administers the MSHDA Emergency Solutions Grant, the DHS/HUD Temporary Supportive Housing Leasing Assistance Program and the DHS/HUD Rapid Rehousing Program. Through these programs NMCAA provided case management and rent assistance to cure or prevent homelessness for 667 individuals in fiscal year 2010.

**Utility Assistance**

Emergency help was available to assist with deliverable fuels, electric or natural gas shutoffs. Clients learned about budgeting and referrals for other resources to guide them in future successes. 1,747 in crisis were assisted in 2010.

**Community Outreach**

NMCAA held the second annual “Wreaths for Warmth” fundraiser in Petoskey. The Agency also partnered with area restaurants and Voices for Action for “Warm Hearts, Warm Homes” in Roscommon. NMCAA held the fourth “Gift of Warmth Gala” in Traverse City. In total, over $39,000 was raised which enabled NMCAA to assist 218 households with heat and utilities.

NMCAA coordinates the Northwest Food Coalition, a 41 member food pantry coalition, which held four regional food drives and distributed food to an average of 20,000 people each month over five counties.

NMCAA coordinates the Grand Traverse Baby Pantry which served 2,835 mothers and infants with diapers, baby food and clothes in 2010.

Grand Traverse Neighborhood Meetings began in 2007 as a follow-up meeting for participants of the Opportunity Conference presented by Dr. Donna Beegle. The Opportunity Conference inspires people experiencing poverty to seek out mentoring, networking and productive relationships. In 2010, 53 participants attended the monthly meetings at the agency to further their journey out of poverty.

Poverty Reduction Initiative (PRI) Saturday Specials celebrated the sixth year of coordinated service in Traverse City. Approximately 220 people attended this outreach event.

NMCAA mobilized 2,207 low-income people through special community outreach projects it organized, such as:

- Grand Traverse Neighborhood Meetings
- Project Homeless Connect
- Poverty Reduction Initiative
- Super Saturday Education and Service Fairs
- Great Start School Readiness
- Congregate Meals

**Donated silent auction items for the Gift of Warmth Gala**
**Community Services**

**HOUSING DEVELOPMENT PROGRAMS**

NMCAA administers housing rehabilitation programs within its service area for low-income homeowners and home buyers. In Wexford, Missaukee, Emmet and Benzie Counties through the Community Development Block Grant Home Rehabilitation Programs, 35 homes were brought up to HUD standards for health and safety or had an emergency repair such as a septic system replaced. These repairs totaled $989,657 including other matching funds received.

An additional three Emmet County homeowners were assisted with $53,299 in donated matching funds from Emmet County. An additional five Benzie County homeowners were assisted with emergency repairs using Benzie County Community Chest grant funds.

In six counties, a Housing Preservation Grant through USDA Rural Development allowed NMCAA to loan $92,613 in matching funds to 15 homeowners for home repairs in conjunction with the Weatherization Program and the counties’ Home Rehabilitation Programs.

NMCAA helped a single mother with three children buy a home in Lake City with $25,993 in down payment assistance and home repair funds from the MSHDA Homebuyer Purchase Rehabilitation (HPR) Program. This loan will be forgiven over 10 years if she stays in the home.

**FINANCIAL MANAGEMENT SERVICES (FMS)**

**Individual Development Accounts (IDAs)**

FMS has a matched savings program for low to moderate income individuals and families who are interested in saving for a home, micro-business or post-secondary education. The IDA participants also attend individual sessions and workshops to help them reach their goals.

In FY 2010:
- 151 IDA accounts were open year-to-date, and since its inception 100 participants purchased a home, attended post-secondary education, started or expanded a business.

With the purchase of six assets in 2010, the IDA program celebrates its 100th participant purchase! This is a great milestone in helping people purchase homes, start or expand businesses, or attend an accredited college or trade school.

In addition, through special programming funded through the ARRA, 34 households participated in a short term, “mini-IDA” program and purchased small business equipment, certifications, credit repair, and family needs.

**Homeownership and Financial Management Counseling**

FMS provides a comprehensive housing counseling package for customers. This package includes: individual budget counseling, financial management, and homebuyer and home maintenance workshops. Many referrals are made to this program by lenders, realtors and non-profit housing developers.

In FY 2010:
- 143 customers received individual housing counseling.

**Budget Counseling**

Individual budget counseling is available to the homeless, renter, homebuyer, or homeowner and is customized to meet the customer’s needs. The customer graduates from the program when milestones of achievement are met.

In FY 2010:
- 910 Budget Counseling customers were served in individual counseling.

**Financial Management and Homebuyer Education Workshops**

Financial Management Workshops are available that include: budgeting ideas, goal setting, money management, credit repair, economic literacy, and planning for the future.

Homebuyer Pre-Purchase Education includes: shopping for a loan, shopping for a home, closing the loan, caring for your home, and home maintenance workshops.

In FY 2010:
- 798 attendees participated in 154 Financial Management, Homeownership and Home Maintenance Workshops.

**Tax Preparation**

FMS has certified volunteers who prepare income taxes at no charge for low-income individuals. Emphasis is placed on tax credit promotion and education, financial management education, and saving for the future.

In FY 2010:
- 1,601 households were served, generating $3,127,483 in refunds and credits to the customer.

**Information and Referral Counseling**

NMCAA provides information and referral with follow-up and advocacy as needed for the community on all available private and public basic needs services. Also in 2010, counselors helped 2,094 Medicaid eligible persons enroll in a health care plan through the Michigan Enrolls Program.

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_Benzie County clients (two adults with their adult children and grandchildren living with them) received a new septic system, painting services and, most importantly, one bedroom was transformed into a handicapped-accessible bathroom. The mother is disabled with effects from Multiple Sclerosis and uses a wheelchair. She had not been able to take a bath or shower in their “regular” bathroom for several years._
**HEAD START**

Parent involvement is the key factor in producing long-term positive changes for families enrolled in the preschool programs and the Early Head Start home visiting program. Head Start engages parents to be fully involved in the education of their child as they balance their other parenting and working responsibilities. Dedicated Head Start personnel strive to meet outcome goals of school readiness, parent involvement, and health and dental services. Sound nutritional habits are developed on a daily basis in the classrooms.

Each enrolled child is assessed individually in both cognitive and emotional domains to foster the greatest possibility for later school success. Both Head Start and Early Head Start work with other community resources to ensure the needs of families are met. This comprehensive program offers a true head start for kids and their parents.

NMCAA offers several program options designed to meet family needs:

**Head Start school-year center based Programs:**
- Full-year Child Care Programs: 52 participants
- Early Head Start (Prenatal-3 year olds): 215 children/expectant families enrolled

**EARLY HEAD START**

The NMCAA Early Head Start program is a year-round program that supports families in providing healthy, stimulating, and loving experiences for their child prenatally to three years old, the critical time period that lays the foundation for their future.

While some children receive services in a child care setting, most families are served through a weekly home visiting program. In both cases, a child’s growth and development are assessed and parents receive information and resources to support them as their child’s most important teacher. Enrolled families are also invited to weekly socialization opportunities in their communities; additionally, monthly parent workshops are held featuring topics of interest to families. Early Head Start home visitors support families as they discover more about their child’s development and what activities will help their child grow and learn. Expectant families enrolled in Early Head Start also receive home visits designed to provide the best opportunities for a healthy pregnancy and preparation for the birth and infancy experiences that lie ahead.

**NEW GRANTS**

**Classroom Coaching**

NMCAA received a competitive grant to develop a coaching model to exclusively focus on the quality of each Head Start preschool classroom, including contracted child care classrooms. Coaches participated in multiple training sessions of four content areas, including valid assessment tools. These ongoing assessments allow NMCAA to demonstrate that coaching helps teachers become more effective, to identify teaching practices that lead to greater child outcomes, and analyze specific child assessment to modify and adapt teaching strategies based on how each child learns.

**CARES – Children Achieving Rich Experiences and Skills**

NMCAA and early childhood collaborative partners from area school districts and others vested in early education entered into a year long process inspired by their participation in the Traverse Bay Area ISD ReImagine Grand Vision. Together they, with support from the Kellogg Foundation, produced training materials for parents and educators. This includes an in-home lending library of educational toys and materials carefully selected to address social/emotional, physical, language/literacy, and math/reasoning domains.

**ARRA Family Child Care Demonstration Project**

In December 2010, NMCAA along with the Traverse Bay Great Start Collaborative – a partnership of educational leaders, business members, parents, and others invested in work force and community investment – applied to become a demonstration project to improve the quality of care in family child care home settings. The model of practice is based on the comprehensive services of Early Head Start. NMCAA was one of only 22 projects selected across the country and the only one in Michigan.
Weatherization

During the 2010 program year, NMCAA utilized Department of Energy regular program funds and ARRA (American Recovery and Reinvestment Act) funds to provide energy conservation measures to 454 households in the 10 county service area. Michigan Public Service Funds (MPSC) were also used to supplement the weatherization funds.

Typical measures included attic, wall and foundation insulation, interior sealing utilizing blower door technology, combustion appliance testing and electrical measures such as compact fluorescent bulbs and refrigerator replacement. In addition, energy conservation classes were held in four elementary schools for fifth and sixth grades and weatherization and information workshops were held at Senior Meal Sites and Michigan Works offices.

Weatherized homes typically experience a 15 - 30% reduction in energy consumption and costs.

Senior Nutrition

Meals on Wheels delivered 187,170 nutritious meals to 1,224 homebound seniors unable to prepare a well-balanced meal. In 2010, a variety of grants and fundraising efforts allowed the Meals on Wheels Program to meet the needs of a growing senior population. Community support from Grand Traverse Band, The Grand Traverse Regional Community Foundation’s Campbell Endowment Fund, and Zonta, allowed the Meals on Wheels Program to provide limited emergency meal service for non-seniors in crisis.

Seniors were very grateful for the dedicated group of friendly volunteers bringing smiles and kind words to frail, often isolated, seniors. Our clients, and their families, enjoyed knowing someone was visiting each day. We routinely sent meals to the spouses of eligible homebound seniors, making meals easier for elderly caregivers who provide 24-hour care. During home visits, ninety-nine percent of Meals on Wheels clients reported the Meals helped them maintain a well-balanced diet and remain independent.

Twenty-three senior luncheon centers serviced Grand Traverse, Leelanau, Manistee, Missaukee, and Wexford counties. Food, fun, and friendship were provided for 1,787 active seniors “Dining Senior Style”.

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More than just a meal.
Thank you to our generous donors and volunteers.

Please consider making a donation to the Robert N. Smith Memorial to further the mission of NMCAA in its work to fulfill the Community Action Promise of Helping People, Changing Lives.

It’s easy to make a donation:

Go to www.nmcaa.net  Click on “Donate” -OR-  Mail a check to:
And  NMCAA
Fill in the form  3963 Three Mile Rd
Traverse City, MI 49686

Testimonials

“This is a big hello, and thank you! All of you that have helped my mom in the last several years have gone way beyond great attention to detail, the many friendships, lots of extra help, sharing of information to protect her, extra phone calls to see if she’s okay. I want to thank you for helping mom have a good home life she wouldn’t have had without all of you!”

F.T. of Traverse City regarding the Meals on Wheels program

“I want to thank you and all of the work crews who did all of the weatherization work on my home at the end of 2010. The results of all their labors are really being enjoyed by me and the heating and electrical savings are significant. Thank you again for all the good work your organization is doing.”

Helen Gretzinger commenting on the Weatherization program

“Had it not been for the Early Head Start Program, I would not have been able to receive the early education and other help our Son needed and continues to receive.”

Michelle L. Drew in appreciation of the Child and Family Development program

“If NMCAA had not been able to help with heating fuel we would have lost our home. No family members were able to help and we just did not have the money being disabled. We really appreciate all you’ve done for us.”

Robert Fasel regarding Community Services help