Last year Community Action Agency (CAA) continued its work to provide local approaches to affect the causes and conditions of poverty for residents in Jackson, Lenawee and Hillsdale counties. The results throughout this report provide a snapshot of programs utilized to meet the needs of residents and to increase skills to promote self-sufficiency through education, financial management, asset development and neighborhood reinvestment. Our efforts help children prepare for kindergarten, youth obtain their GED, and families purchase their first homes; these investments in people increase our ability to stabilize our communities.

The year 2014 will usher in the 50th anniversary of the signing of the Economic Opportunities Act and President Lyndon Johnson’s declaration of war on poverty. This legislation established community action agencies as local agents of change for Americans living in poverty. Through nearly 50 years of service and in these challenging times, CAA will continue to advocate for those facing hardship and empower low income residents to become change agents in order to re-establish their position in our communities and shift the conversation about poverty. We do this with a dedicated staff and committed community partners; for this, we are grateful.

Toby L Berry
Chief Executive Officer
Community Action Agency
FINANCIALS

PROGRAM COMPARISON

Education

Housing & Community Development

Health & Nutrition

2012

2013

$11,085,926

$11,993,682

+8%

$6,397,609

$4,496,019

-30%

$2,200,753

$2,153,319

-2%

PROGRAM COMPARISON

Health & Nutrition

12%

Housing and Community Development

24%

Education

64%
HOUSING & COMMUNITY DEVELOPMENT

Neighborhood Stabilization Program

- Blighted Properties Demolished: 6
- Properties Under Rehabilitation: 5
- Properties For Sale: 2
- Previously Foreclosed Properties Acquired: 11
WEATHERIZATION

75 Homes Weatherized
including
14 Furnaces
22 Refrigerators
6 Water Heaters

HOME REPAIR

32 Homes Rehabbed
and
30 Emergency Repairs
using a
2-Year Community Development Block Grant

HOMELESS SERVICES

41 Households Housed through Jackson Transitional Housing Program
18 Individuals Assisted with emergency shelter & received case management services through Opportunity House in Hillsdale
13 Households Exited the program
10 of those secured permanent housing

FORECLOSURE PREVENTION

304 Households assisted with foreclosure prevention
with
22 Saved from foreclosure
&
259 remain in foreclosure counseling
Households were helped with emergency utility assistance to prevent shut-offs.
Individual Development Accounts (IDAs)

Individual Development Accounts are matched savings accounts that encourage families to save in order to meet their goals and increase their assets. Families can save up to $1,000 to purchase a home, post-secondary education or training or to start or expand a small business. Savings is matched $2:$1 for education and business and $3:$1 for home purchase once participants complete their financial management and asset specific training. In addition to running a program site where CAA assists clients in Jackson, Lenawee and Hillsdale counties, CAA is also the Southern Regional Coordinating Organization (RCO) for the Michigan IDA Partnership. As the RCO, CAA provides funding to program sites throughout the southern region in order to provide IDAs in 14 counties as the Fiduciary for the Assets for Independence Program. There are currently 80 participants saving to purchase a home; 8 saving to further their education; and 6 saving to start a business.

<table>
<thead>
<tr>
<th>Individual Development Accounts</th>
<th>CAA Since 2013</th>
<th>CAA Since 2001</th>
<th>Region Since 2001</th>
</tr>
</thead>
<tbody>
<tr>
<td>Invested in post-secondary education</td>
<td>1</td>
<td>4</td>
<td>35</td>
</tr>
<tr>
<td>Purchased a home</td>
<td>2</td>
<td>67</td>
<td>383</td>
</tr>
<tr>
<td>Started a business</td>
<td>1</td>
<td>9</td>
<td>20</td>
</tr>
<tr>
<td>Saved</td>
<td>22</td>
<td>128</td>
<td>689</td>
</tr>
<tr>
<td>Mortgages leveraged in our communities</td>
<td>$111,000</td>
<td>$5,369,417</td>
<td>$34,000,000+</td>
</tr>
</tbody>
</table>

Lenawee Complete Approach to Self-Sufficiency (CASS)

49 Families were enrolled & 20 Families reached self-sufficiency

Volunteer Income Tax Assistance

93 Volunteers

Assisted 11,431 People

Resulting in $9,478,531 in Returns & Credits
The “Getting Ahead in a Just-Gettin’-By World™” curriculum, created by Philip DeVol in 2004, offers educational support to individuals “stuck” in generational or situational poverty. It is based on Ruby Payne’s “Bridges out of Poverty™,” a framework for understanding that people in poverty are the experts in their own situation. The curriculum teaches the investigators (participants) to understand and use the “hidden rules” of each economic class and that it is everyone’s responsibility to work together to make positive changes in our community.

Through the Getting Ahead ™ classes our investigators’ learn methods to build self-sufficiency through the development of financial, social, spiritual, and emotional resources; how choosing the right relationship, having heroes, growing in language, and practicing integrity leads to living a healthy, happy life. It empowers them to take a leadership role in addressing the causes of poverty that lie within our community.
After taking the Getting Ahead class, I have more confidence, goal setting skills, self-motivation and support to change my life for the future. The class has encouraged me to do more volunteer work and to serve my community.

Amanda Martinez

Getting ahead has made me a different person. It has shown me how to step out of my comfort zone, get to know people, join things I wouldn’t have before and put myself out there to get to know my community.

Scott Marvin

Sixteen (16) participants graduated in September 2013

Doing activities and making positives changes:

Many have gained confidence and developed a voice.
Many have gained organizational skills.
Making better decisions for budgeting.
Beginning to pay off debt.
Volunteering at their children’s school.
Involved in an exercising boot camp.
Volunteering to coach softball.

Two became employed.
Signed up to take classes to complete GED.
Volunteer to be a driver for the Department on Aging.
Change to healthier eating and has lost weight.
Beginning a walking club.
Saving to purchase a home.
Setting goals for their future stories.

Received an outstanding award for Direct Support work.

AMANDA MARTINEZ
<table>
<thead>
<tr>
<th><strong>ENGLISH AS A SECOND LANGUAGE</strong></th>
<th><strong>LITERACY</strong></th>
<th><strong>HEAD START • GREAT START • EARLY START</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>52 students</td>
<td>41 Tutors/Mentors and 7,294 Instructional hours</td>
<td>861 Head Start/Great Start Students and 278 Early Head Start Students</td>
</tr>
<tr>
<td>15 increased their English skills</td>
<td>260 students</td>
<td>23 pregnant moms</td>
</tr>
<tr>
<td>115 increased their literacy level</td>
<td></td>
<td>11 National Association for the Education of Young Children (NAEYC) Accredited Sites</td>
</tr>
<tr>
<td>* indicates National Association for the Education of Young Children (NAEYC) Accredited Sites</td>
<td></td>
<td>538 students transitioned to kindergarten</td>
</tr>
</tbody>
</table>
The Community Action Agency operated a YouthBuild Program from 2007 to 2013. The program is a workforce development program for at-risk young adults, 16 – 24 years old providing PAID education and/or certification, construction training, leadership development, counseling & life skills, and career development & graduate services in Jackson County. During the past six years in CAA YouthBuild:

In your own words....
Shalena B – I just got a new job. I start today. Thank you all for believing in me and pushing me to want to succeed.

<table>
<thead>
<tr>
<th>120 students were accepted from hundreds of applications</th>
</tr>
</thead>
<tbody>
<tr>
<td>Resulting in:</td>
</tr>
<tr>
<td>5 New homes were constructed &amp; 1 rehabilitation</td>
</tr>
<tr>
<td>of which:</td>
</tr>
<tr>
<td>3 received the Energy Efficiency HERMS rating of 5 Stars + with the others utilizing the same weatherization and energy efficient standards</td>
</tr>
<tr>
<td>48 are certified in the Home Builders’ Institute Pre Apprenticeship Certificate Training (HBI PACT) from 2010-2013</td>
</tr>
<tr>
<td>57+ earned their high school diploma or GED in the program with additional students finishing after leaving the program.</td>
</tr>
<tr>
<td>84% of students in the latest grant earned a nationally recognized certificate or degree/diploma</td>
</tr>
<tr>
<td>72% of students in the latest grant have secured employment and/or enrolled in post secondary education*</td>
</tr>
</tbody>
</table>

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David Stimpson, Board Chair
Lenawee County Commissioner

John Calhoun, Board Vice Chair
Jackson County – Columbia Township Treasurer

Andy Welden, Board Treasurer
Hillsdale County Commissioner

Sara Tackett, Board Secretary
Jackson County – Jackson District Library

Julie Alexander
Jackson County Commissioner

Karol (KZ) Bolton
Lenawee County Commissioner

Brad Benzing
Hillsdale County Commissioner

Molly Kaser
Jackson County – Center for Family Health

Dennis Hill
Jackson County – First United Methodist Church

Jean Stewart
Jackson County – Member at Large

Tim Robinson
Lenawee County – Lenawee Now

Annette Magda
Hillsdale County – Independent Farmer

Jennifer White
Jackson County Advisory Council Rep.

Heather Trowbridge
Jackson Head Start/Early Head Start Policy Council

John Hernandez
Lenawee County Advisory Council Rep.

Gloria Corbett
Lenawee County Migrant Resource Council

Tina Burr
Hillsdale County Advisory Council

Bennie Rice
Hillsdale Head Start/Early Head Start Policy Council

Connect online: http://www.caajlh.org or Facebook “f” Logo CMYK / .eps

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Hillsdale
Jackson
Lenawee

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