In 2018, Community Action Agency was an organization in transition. We saw the retirements of two long time members of our staff who were pillars in their communities, Burt Fenby, the Lenawee County Director, and Maxine Vanlerberg, the Hillsdale County Director. Clint Brugger took over the responsibilities of the Hillsdale/Lenawee Manager and you can read his story in this report. Elizabeth McClain became our Children’s Program Director; we passed our Head Start monitoring with flying colors and she took over the oversight of the WIC program. In addition, long time CAA Board Member, Jean Stewart, ended her term after 15 years of service. Jean has been a staunch advocate for CAA who has a passion for the work that we do and a heart for the people that we serve.

Through the many transitions, CAA has committed to our communities that we will continue to provide opportunities for families and individuals to engage in the mission of promoting self-sufficiency. We have expanded into new areas of work through a new Lead Abatement program in Lenawee County to address the incidents of children with elevated blood lead levels. We began a Permanent Supportive Housing Program in Hillsdale County to combat homelessness for disabled residents. We are re-establishing a YouthBuild Program in the City of Jackson to increase opportunities for youth through education and skills training. These new efforts are all strategies to address urgent local needs.

Our participation in local collaborations in all three counties allows CAA to advocate for policies and create strategies that address the causes and conditions of poverty. As we launch into 2019, CAA will be engaging residents, stakeholders and staff in our Community Needs Assessment and utilizing this data to establish our next strategic plan. We are excited to be moving into this phase of data gathering, evaluation, reflection and planning and know that our future path is informed by YOU. We are grateful for the support and collaboration of our many donors, partners and stakeholders and especially the families and individuals who trust us to accompany them on their path to self-sufficiency. As always, thank you and I look forward to working with you in 2019.

Toby L Berry
Chief Executive Officer
Jean Steward, Jackson County Board Member at Large, has served Community Action Agency in numerous ways and for many years. In December 2018 Jean officially retired from the board of directors after completing her 15 year term. Jean’s commitment to Community Action Agency is demonstrated through her time as a CAA employee, a grandmother utilizing Head Start and as a long-serving board member. Jean is evidence of the quiet work behind the beneficial programs CAA offers in Jackson, Lenawee and Hillsdale Counties.

“The only joy in life is sharing with others,” said Jean. Sharing includes her love of music (piano) which she studied until her marriage at 20 to Freddie Stewart. Freddie was the love of Jean’s life and they shared 54 years of friendship, marriage and a family with two daughters. They met when very young and grew up together, building a life together that brought them both happiness and joy.

Once married to Fred, Jean maintained her love of music by teaching privately and playing piano and organ in her church. Jean is a retiree of the State of Michigan with over 25 years of service. Jean also ran her own catering business with her husband’s help for many years. Sadly, in 2014 Freddie lost his battle with cancer.

Reflecting on her time on the board, Jean has seen the many changes that Community Action Agency has made to meet the needs of those we serve. During her board service Jean appreciated the potential that the entire board has tapped into to make an even better and stronger agency. Jean shared that while not officially on the board, “I still need family, church, and community and will always be a supporter of Community Action Agency.”
In March of 2018, Community Action Agency blasted off into a new direction of leadership. The longtime Directors in Hillsdale and Lenawee Counties had retired and Clint Brugger was selected to fill the newly created position of the Lenawee/Hillsdale County Manager. The position is a reinvention of the County Director responsibilities and oversees both counties. “At first, it seemed to be a formidable challenge; taking on two counties without direct guidance from my predecessors was no easy task” Clint said. He added, “I was determined to give it my best and serve as a catalyst for change for both our agency and the communities in which I serve.”

Clint’s inaugural mission was to coordinate the Diaper Drive in Hillsdale County. Through collaboration with various community partners and generous funding from the Hillsdale Community Foundation, over 15,000 diapers were collected and then distributed to families in need. The success of this endeavor helped to boost his level of confidence and propelled Clint to want to do more.

Around this same time, an opportunity arose to apply for a grant to do lead abatement in Lenawee County and CAA was charged with applying. It seemed like an excellent opportunity to offer a needed service. To successfully complete lead abatement required partnership with other agencies in Lenawee. Clint worked with multiple community organizations in an effort to bring these funds home to Lenawee. Clint is happy to say that those actions paid off, and in 2019 CAA can begin the work of helping to make Lenawee a safer place to live and raise families.

It has been a personal charge of Clint’s to identify gaps in services that exist in the communities and look for ways to unravel the mysteries as to why they exist. Transportation has topped the list of things that require attention to bring about needed changes that can help push those we serve towards self-sufficiency. He set this as a priority area and helped to form a Transportation Taskforce in Hillsdale County that seeks to ease the complications that people face in trying to get to work, medical appointments, and elsewhere by teaming together as a community to find sustainable solutions to this longtime challenge.

{ Continued on pg. 5 }
Community Action Agency leadership has made the decision to become a Trauma Informed Agency. Clint stepped up to help lead this endeavor to bring about a better understanding of how trauma impacts the lives of those we serve as well as those we employ. A concentration on safety and self-care are important components in resilience and an essential focus in this area of work. Clint and a group of selected employees look to steer our agency in the right direction as we shift paradigms.

There have been many other adventures that Clint has taken on headfirst throughout the 1st year in this new role. Coordinating Warm the Children, Project Homeless Connect in Hillsdale and the Walk for Warmth in Lenawee are only parts of that adventure but worth every bit of effort that has gone into their success. You will see Clint in a multitude of leadership roles in community collaborations, serving as the Chair of the Hillsdale Housing Continuum of Care, Vice-Chair of the Hillsdale Human Service Network and as a board member for the Hillsdale Housing Commission. He also serves on the Executive Committee of the Lenawee Continuum of Care, Co-Chairs the Lenawee Financial Stability Coalition and is a representative on Lenawee’s Collective Impact Core group among others.

Clint shared, “I am not one that believes that the sky is the limit when there are footprints on the moon so I will continue the quest forward and look to be an agent of change for our agency and our community.” Community Action Agency looks forward to a great future with Clint in his role of Lenawee/Hillsdale County Manager.

COMMUNITY ACTION AGENCY FISCAL YEAR 2017/2018 BUDGET

<table>
<thead>
<tr>
<th>FUNDING SOURCES</th>
<th>Total Revenue: $17,645,678</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>FEDERAL GRANTS:</strong> 68%</td>
<td>$11,944,719</td>
</tr>
<tr>
<td><strong>STATE GRANTS:</strong> 9%</td>
<td>$1,579,195</td>
</tr>
<tr>
<td><strong>DONATED MATERIALS:</strong> 21%</td>
<td>$3,706,578</td>
</tr>
<tr>
<td><strong>PRIVATE REVENUE:</strong> 2%</td>
<td>$415,186</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>AREAS OF INVESTMENT</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>EDUCATION</strong></td>
<td>$2,737,404</td>
<td></td>
</tr>
<tr>
<td><strong>HOUSING</strong></td>
<td>$850,987</td>
<td></td>
</tr>
<tr>
<td><strong>COMMUNITY DEVELOPMENT</strong></td>
<td>$1,634,975</td>
<td></td>
</tr>
<tr>
<td><strong>HEALTH &amp; NUTRITION</strong></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Results of the most recent review by the financial audit.

In January 2018, auditors, Rehmann Robson, found “…the financial statements referred to present fairly, in all materials respects, the financial position of Community Action Agency as of September 30, 2017, and the change in its net assets and its cash flows for the year then ended in conformity with accounting principles generally accepted in the United States of America.”
PROGRAM HIGHLIGHTS

FINANCIAL LITERACY

Getting Ahead™ graduates, committed to breaking the cycle of generational poverty.

66

IDA participants saving towards homeownership, education or business start-up.

18

89

individuals attended Financial Literacy classes.

42

individuals received one-on-one financial counseling.

SERVICES

744

individuals assisted with emergency fuel or utility

1,363

individuals connected to health care services for themselves or family members.

83

individuals obtained skills required for employment.

3,588

WIC participants in Lenawee County who received help with nutrition, breastfeeding and health referrals.

over $100,000

raised through our annual Walk for Warmth campaigns to help support families with heating emergencies.

545

children received warm winter clothing through Warm the Children.

17,218

INDIVIDUALS SERVED

18

IDA participants saving towards homeownership, education or business start-up.

329

individuals attended Homebuyer Education workshops.

35

households served experiencing a temporary crisis through homeless prevention services.

54

individuals helped with foreclosure prevention services.

43

homes preserved or improved through construction, weatherization or rehabilitation.

HOMESTYLE

Over 3,025 hours invested in staff education and training.

51,514 volunteer hours donated, with 40,053 (77.75%) of the hours donated by individuals considered low-income.

54

households served experiencing a temporary crisis through homeless prevention services.
In a world filled with suspicion, grudge-holding and selfishness it’s easy to understand how a paroled ex-felon could become jaded, skeptical and indifferent to their current or future situation. Life for most people is difficult enough, but add to those hurdles a prison record and everything just became much harder. But that’s what you get with Kristi Fraga; someone who is willing to work harder than the “average” person; knowing full well that the extra efforts put into building a successful life will, one day, all be worthwhile.

Kristi first came to CAA in early 2018, when she was referred as a potential candidate for the “Getting Ahead” series. It was impossible not to be aware of the level of motivation and excitement that was evident with Kristi and her passion for increased knowledge on how to improve her life. The Getting Ahead program is most successful when there are meaningful discussions among the participants and Kristi was always willing to share her experiences, mistakes, hopes and dreams. During the class she shared that she would soon return to college to earn an additional degree, while also working to support herself. She has earned considerable scholarship dollars to help pay for this education. Kristi is concerned about local, state and federal government policies, particularly with regard to women in the correctional system and hopes to use her degree to facilitate improvements in that area. She has spoken to local and state government representatives and has a determination that is palpable.

Kristi was introduced to the Agency’s Individual Development Account Program, a matched savings program to increase assets, during conversations at Getting Ahead. Kristi couldn’t wait to enroll in this program to help with her considerable continuing education expenses. She enrolled and has already received her first disbursement towards her education—a major accomplishment. Kristi’s enthusiasm, drive capacity to achieve her dreams, and her focus and determination to succeed embodies the mission of Community Action.
William was residing in his vehicle for nearly a year when another community service provider referred him to Community Action Agency for housing assistance. William’s homelessness was a direct result of being unable to work due to injuries sustained during a car accident. When William entered Community Action Agency’s Permanent Supportive Housing program he was going to physical therapy weekly and using a walker. He cited his homelessness as a reason his health was not improving and his use of a walker as a barrier for seeking shelter instead of staying in his vehicle. After signing a lease, William worked with his housing case manager to attend Financial Stability classes at Community Action Agency to work on his credit and improve his budgeting skills using his disability benefits.

William successfully completed CAA’s Financial Stability classes and has seen his credit score improve by 200 points. William credits this change to what he learned during Financial Stability classes and weekly home visits with his housing case manager from CAA. William remains stably housed, he has been able to start walking short distances without using his walker and is working towards his goal of purchasing a home.
COMMUNITY ACTION AGENCY
PROGRAMS & SERVICES

COMMUNITY DEVELOPMENT
Strengthen and build local communities/neighborhoods
Neighborhood Development

FINANCIAL EMPOWERMENT
Programs to increase individual and family self-sufficiency
Complete Approach to Self-Sufficiency (CASS)
Credit Counseling
Getting Ahead™
Family Self-Sufficiency (FSS)
Financial Coaching
Financial Stability Classes
Individual Development Accounts (IDAs)
Volunteer Income Tax Assistance (VITA)
Emergency Services
Heat a Home/ Walk for Warmth
Warm the Children

EDUCATION
Offering educational opportunities, birth to five years
Early Head Start
Great Start Readiness Program (GSRP)
Head Start

HOUSING
Ensuring residents have access to safe & affordable housing
Housing Counseling
  Foreclosure Prevention Counseling
  Homebuyer Education
Home Rehab and Repair
Housing Programs for the Homelessness
Homeless Prevention & Assistance
Supportive Services for Veterans Families
Weatherization

HEALTH & NUTRITION
Nutrition education, breastfeeding support & healthcare services
Women, Infants & Children (WIC)
Migrant Outreach Services

INFORMATION SERVICES
Advocacy services
Local Poverty Data & Statistics
Presenters available on poverty issues
PREPARING CHILDREN FOR KINDERGARTEN

Preschoolers are constantly learning new things, learning best through active hands-on experiences.

Community Action Agency’s Children’s Programs uses the Parents as Teachers curriculum. The Creative Curriculum is used for Head Start and the Great Start Readiness Program to prepare children for kindergarten in the five important areas of Mathematics, Physical, Cognitive, Language, Social-Emotional Development and Literacy.

498 children transitioned to kindergarten through CAA Children’s Programs.

MATHEMATICS

Children slowly construct informal mathematical knowledge, beginning in the first few months of life. First-hand exploration is important for learning mathematics. As infants, children begin to use their everyday experiences to construct a variety of fundamental mathematical concepts and strategies. This informal knowledge that is acquired will prove to be the foundation for concepts and skills later learned formally in the school setting.

LANGUAGE

Children learn to use words to communicate with others, rather than pointing or using their hands. Children are encouraged to listen to and participate in conversations that expand their vocabularies.

PHYSICAL

Large muscle development through participating in activities as balancing, running, jumping, throwing and catching help children learn to control their bodies. The small muscles in their hands develop as they button coats, string beads, cut and write.

LITERACY

Children who learn to read and write by the end of primary grades have a greater chance for school success. Literacy learning begins at birth. During the early childhood years, children engage in emergent reading and writing behaviors that form the foundation for conventional literacy. These early years are critical.

COGNITIVE

Children develop thinking skills through activities such as sorting, classifying, comparing, counting and making patterns. This helps increase problem solving skills and logical thinking. Imaginations and creativity are stimulated through working with crayons, paint, clay and other media.

Children’s interactions with others are crucial to their learning.

Children learn how to manage their emotions and regulate behavior in an environment that is nurturing, and where the adults are trustworthy and responsive to each other’s needs.

SOCIAL-EMOTIONAL DEVELOPMENT

Children’s interactions with others are crucial to their learning.

Children learn how to manage their emotions and regulate behavior in an environment that is nurturing, and where the adults are trustworthy and responsive to each other’s needs.
"When you walk to the edge of all the light you have and take that first step into the darkness of the unknown, you must believe that one of two things will happen. There will be something solid for you to stand upon or you will be taught to fly."

- Patrick Overton, The Leaning Tree

In the fall of 2017 nervous parents, Brandon and Samantha, arrived in a Head Start classroom to drop off their not yet three year old daughter, Ivey, for her first day of preschool. Being a nervous parent on the first day of class is commonplace but their story is unique. Ivey has been diagnosed with an eye condition called Septo-Optic Dysplasia which has caused her to have severe blindness. In addition, she has an aversion to tactile sensory input including touching new items such as toys, materials and food. Her diet was limited and rigid in routine and she was being fed primarily through a feeding tube. One can imagine that this new experience was overwhelming for both Ivey and her parents. Stepping into the unknown can be difficult and requires courage and trust.

That same day in that same classroom the teaching staff were also setting off on a new journey. It was the first experience they had working with a child with this type of special needs and they experienced their own anxiety in wanting to make it enriching for Ivey while giving Brandon and Samantha peace of mind. Beyond Ivey and her family were 17 other children that also needed guidance in learning how to be friends with someone who cannot see. As overwhelming as this experience was for everyone there was one thing that stood out. Everyone had the mindset to do whatever was needed to make it work. The teachers were trained on how to feed Ivey, the classroom was set up to include labels in braille, and the classmates were given explanation and guidance on how to best interact with their special friend.

Throughout the year there was progress on many levels. Ivey was beginning to try new foods and had learned to navigate the classroom and use a cane. She was introduced to braille and was beloved by her classmates. Samantha and Brandon were coached by a Head Start Family Engagement Specialist on how to best advocate for Ivey in the special education process and beyond. The teaching staff had learned also how to integrate individual educational strategies into their work. In all, one thing proved true. Stepping into the darkness at the edge of light that first day allowed Ivey to learn to fly.
GUIDING PRINCIPLES

The guiding principles of the Framework have been fundamental to the Head Start Program from its inception. They underline the program policies and practices that prepare young children for success in school and beyond.

Each child is unique and can succeed. Children are individuals with different rates and paths of development. Each child is uniquely influenced by their prenatal environment, temperament, physiology and life experiences. With the appropriate support, all children can be successful learners and achieve the skills, behaviors and knowledge described in the Framework.

Learning occurs within the context of relationships. Caring families, teachers and other adults matter in a young child’s life. Responsive and supportive interactions with adults are essential to children’s learning.

Families are children’s first and most important caregivers, teachers and advocates. Families must be respected and supported as the primary influence in their child’s early learning and education. Their knowledge, skills and cultural backgrounds contribute to children’s school readiness.

Children learn best when they are emotionally and physically safe and secure. Nurturing, responsive and consistent care helps create safe environments where children feel secure and valued. In these settings, children are able to engage fully in learning experiences.

Areas of development are integrated, and children learn many concepts and skills at the same time. Any single skill, behavior or ability may involve multiple areas of development. For example, as infants gain fine motor skills, they can manipulate objects in new ways and deepen their understanding of cause and effect. As preschoolers gain new verbal skills, they can better manage their emotions and form more complex friendships.

Teaching must be intentional and focused on how children learn and grow. Children are active, engaged and eager learners. Good teaching practices build on these intrinsic strengths by providing developmentally appropriate instruction and opportunities for exploration and meaningful play.

Every child has diverse strengths rooted in their family’s culture, background, language and beliefs. Responsive and respectful learning environments welcome children from diverse cultural and linguistic backgrounds. Effective teaching practices and learning experiences build on the unique backgrounds and prior experiences of each child.

PARENT INVOLVEMENT

Parents are children’s first and most important teachers. To assist parents in taking an active role in their children’s education, both now and in the future, the program emphasizes parent involvement. Parents are taught about the stages of child development and what they can do to nurture development at each stage. Head Start and Early Head Start parents are encouraged to work with their children at home and to volunteer in the program.

The following are a sample of the parent involvement activities held during the 2017-2018 school year:

- Meet and Greet
- Family Focus
- Policy Council
- Health Advisory Council
- Parent Workshops
- Classroom Volunteers
- Parent/Teacher Conferences
- Home Visits
- Playgroup (Early Head Start)
Pregnant Women Served: 21

39% Parents Have Post-secondary Education

Early Head Start Children Served: 239

Over 89% Received Medical Exams

99% Children were from English Speaking homes

778 Head Parents and Great Start Readiness Children Served

92% of Eligible Children Served

Of 1505 Volunteers were Parents

100% Average Monthly Enrollment

Children Provided Transportation: 513

Children Experienced Homelessness: 69

Parents Have Post-secondary Education: 384

513 Children Provided Transportation

61% of 1505 Volunteers were Parents

Children Experienced Homelessness: 69

Received Parenting Education: 896

Received Parenting Education: 896

EXPENDITURES

Program, training, and family support accounted for 87% of the Community Action Agency’s Head Start and Early Head Start Programs total expenditures. The remaining 13% was for administration.

<table>
<thead>
<tr>
<th>Fiscal Year 2017-2018</th>
<th>Approved Budget</th>
<th>Actual Expenses</th>
</tr>
</thead>
<tbody>
<tr>
<td>Personnel</td>
<td>$3,802,385</td>
<td>$3,823,281</td>
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<tr>
<td>Fringe Benefits</td>
<td>$2,229,082</td>
<td>$2,048,681</td>
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<tr>
<td>Total Personnel Costs</td>
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<td>$5,871,962</td>
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<tr>
<td>Supplies</td>
<td>$145,757</td>
<td>$214,855</td>
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<td>Travel</td>
<td>$10,080</td>
<td>$3,045</td>
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<tr>
<td>Contractual</td>
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<tr>
<td>Training/Technical Assistance</td>
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<td>$109,772</td>
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<tr>
<td>Parent Activities/ Support</td>
<td>$50,811</td>
<td>$46,364</td>
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<tr>
<td>Other Expenses</td>
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<td>$819,693</td>
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<tr>
<td>Direct Costs</td>
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<td>Indirect Costs</td>
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<tr>
<td>Total Federal Funds</td>
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<td>$8,688,372</td>
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<tr>
<td>Non-Federal Share</td>
<td>$2,156,797</td>
<td>$2,156,797</td>
</tr>
</tbody>
</table>

FUNDING

The Community Action Agency’s Children’s Programs are both Federally and State funded. Below are the sources and amounts of our funding for the 2017-2018 fiscal year.

Federal Funds

<table>
<thead>
<tr>
<th>Program</th>
<th>Budget Amount</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Headstart</td>
<td>$6,481,755</td>
<td>66%</td>
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<tr>
<td>Early Headstart</td>
<td>$2,145,433</td>
<td>22%</td>
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<tr>
<td>USDA</td>
<td>$86,289</td>
<td>1%</td>
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<tr>
<td><strong>Total Federal Funds</strong></td>
<td><strong>$8,713,477</strong></td>
<td><strong>89%</strong></td>
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Non-Federal Funds

<table>
<thead>
<tr>
<th>Program</th>
<th>Budget Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mi. Dept. of Education</td>
<td>-</td>
</tr>
<tr>
<td>GRSP</td>
<td>$1,128,323</td>
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<tr>
<td><strong>Total Federal and Non-Federal Funds</strong></td>
<td><strong>$9,841,800</strong></td>
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Non-Federal Share

<table>
<thead>
<tr>
<th>Program</th>
<th>Budget Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Headstart</td>
<td>$1,620,439</td>
</tr>
<tr>
<td>Early Headstart</td>
<td>$536,358</td>
</tr>
<tr>
<td><strong>Total Non-Federal Shares</strong></td>
<td><strong>$2,156,797</strong></td>
</tr>
</tbody>
</table>
Annetta has experience working with CAA through Head Start and made sure to enroll her youngest child in the Early Head Start program. As a mom, Annetta understands the importance of education in her children’s lives and their future. She also knows that learning does not stop in school. Annetta graduated from CAA’s Getting Ahead program on September 30, 2015. At that time she was a single mother with two young boys and another one on the way. There were many barriers to being on time and in every class. However, she dramatically shifted her perception of these barriers and set two large goals for herself. First, she wanted to find a more desirable job with a stable schedule and growth opportunities. Then, she wanted to begin working toward becoming a homeowner. And, that is exactly what she did.

Annetta graduated from CAA’s Getting Ahead program on September 30, 2015. At that time she was a single mother with two young boys and another one on the way. There were many barriers to being on time and in every class. However, she dramatically shifted her perception of these barriers and set two large goals for herself. First, she wanted to find a more desirable job with a stable schedule and growth opportunities. Then, she wanted to begin working toward becoming a homeowner. And, that is exactly what she did.

Annetta and her family’s life looks different today, she has now been employed by the same company for over two years. During those two years, she has received many awards for her achievements and has steadily advanced with the company. She has a wonderfully supportive “work family,” and feels a great sense of pride to be a part of her organization. Because of her stable work schedule, Annetta has been able to access increasingly desirable daycare opportunities for her boys.

The path to home ownership was a bit longer and more complicated. However, Annetta never gave up on her dream. She took advantage of several asset-building programs offered by Community Action Agency and worked hard to improve her credit. Nearly three years to the day after graduating from Getting Ahead and receiving the ongoing support of her Early Head Start home visitor, Annetta has been able to accomplish her dream of moving out of subsidized housing and into a home of her own.

Put simply, Annetta has taken advantage of nearly everything that the agency has to offer since first enrolling her oldest son in Early Head Start. Along the way, she has inspired countless families to follow her lead. Although she is now too busy to attend playgroups, her success continues to serve as an inspiration to many of her peers in the program. Many other program families took advantage of Getting Ahead at her urging and are now thinking that they just might be able to buy a home of their own someday too.
1 in 4
HOUSEHOLDS IN THE CAA SERVICE AREA
LIVES ON LESS THAN $24,999 A YEAR.

If you work 52 weeks a year, 40 hours a week and never miss a day, you would need to earn $12 an hour to make $24,999.

Community Action Agency is that firm helping hand of assistance to services and programs that build self-sufficiency. Our skilled staff coach, prepare and inspire individuals to achieve and maintain self-sufficiency. We strive to assist our neighbors before they slip into poverty, homelessness and reduce the reliance on public assistance.

- Poverty does not care about your health, your age, your children, or if you served.
- Poverty does not care about whether it is cold outside, you or your family are hungry, or if your car starts.

Sometimes hard work, employment, and personal determination are not enough.

How can you be the helping hand of those who have that personal determination? How can you make low-income homeownership possible through a monetary gift?

Community Action Agency’s Individual Development Accounts are matched savings accounts that can help someone return to school to get a degree/technical certificate, purchase a home or start/expand a small business.

Participants open accounts at participating financial institutions in order to save a minimum of $1,000.

CAA will match that savings $3 for every $1 saved for home ownership.

$2 for every $1 saved for education or small business.

Individuals’ savings are released for approved purchase.

Participants attend classes and individual coaching on money management, home buyer education and credit counseling.

Other ways you can help a neighbor in your community:

CONSIDER:

☑️ $10  
Dial-A-Ride/Bus Tokens

☑️ $25  
Household cleaning supplies

☑️ $30  
Diapers, Baby Wipes and Pull-ups

☑️ $150  
Convertible Car Seat

☑️ $1,300  
Pays for a security deposit and first month’s rent to move someone out of homelessness and into permanent housing.

A GIFT OF YOUR TIME. Your gift is tax deductible.

NEED MORE INFORMATION OR HAVE QUESTIONS? Contact Brenda at bplgrim@caajlh.org or 517.539.8274.
DONATE TODAY AT CAAJLH.ORG.
Funding for this project may be in part through the U.S. Department of: Agriculture, DOE, DOL, FEMA, HHS, HUD, Treasury and Veteran Affairs.


Michigan law prohibits discrimination in employment, education, housing, public accommodation or public service based on religion, race, color, national origin, age, sex, marital status, height, weight, arrest record or handicap. This institution is an Affirmative Action/Equal Opportunity employer and service provider. Any person who believes that he or she has been discriminated against in any USDA-related activity should write immediately to the Secretary of Agriculture, Washington DC, 20250. Auxiliary aids are available to qualified applicants or participants with disabilities in all programs to ensure equal access to agency and effective communication. Any individuals needing accommodations should contact the Human Resources Office at 1214 Greenwood, Jackson, MI 49203, or call (517) 784-4800 or (800) 491-0004 or the Michigan Relay Center (800) 649-3777 for communication with persons who use TDD.