We are COMMUNITY Action Agency

2016 Annual Report
Promoting Self-Sufficiency Since 1965
In this year’s annual report, we want to introduce you to families and individuals who are on the road to self-sufficiency. Through their connection to Community Action Agency in Jackson, Lenawee and Hillsdale counties, we witness their hard work and dedication every day. There are many misconceptions about who experiences poverty, who accesses services and what those services do for residents. In 2016, CAA served 22,773 individuals through Head Start and Early Head Start, the Volunteer Income Tax Assistance program, WIC, Financial Education, the Getting Ahead™ Program and others. The vast majority of these individuals are employed, often having multiple jobs. Others have disabilities and many have pensions or are receiving Social Security. They are all ages, races, nationalities, religious affiliations and family compositions. They come to CAA seeking support as they work to save their homes, fix their credit, educate their children, secure safe and affordable housing and prepare their taxes. These individuals are not lesser citizens; they are striving to create greater opportunities for themselves and their families in a system that is not always simple or fair.

CAA is committed to engaging people experiencing poverty, and our community partners, to identify and address these systems level barriers to achieving self-sufficiency. We will utilize the data that has been gathered through our Community Needs Assessment to guide us in the coming year and hope that you will join us in promoting equity and creating opportunity for all residents to thrive. As always, thank you for your support of Community Action Agency and I look forward to working with you in 2017.

Toby L Berry
Chief Executive Officer, Community Action Agency

“Overcoming poverty is not a gesture of charity. It is the protection of a fundamental human right, the right to dignity and a decent life.” — Nelson Mandela
Public Sector
Karol “KZ” Bolton, Lenawee County Lenawee County Commissioner
John Calhoun, Jackson County, Past Chair Columbia Township Treasurer
Bruce Caswell, Hillsdale County Hillsdale County Commissioner
Sarah Lightner, Jackson County Jackson County Commissioner
David Stimpson, Lenawee County Lenawee County Commissioner
Andy Welden, Hillsdale County, Chair Hillsdale County Commissioner

Private Sector
Annette Magda, Hillsdale County, Treasurer Independent Farmer
Janis Montalvo, Lenawee County, Vice Chair Living in Lenawee Realty
Tim Robinson, Lenawee County Lenawee Now
Sue Smith, Hillsdale County Economic Development Partnership of Hillsdale County

Consumer Sector
Ann Fike, Hillsdale County Advisory Representative
Elyia Lamb, Jackson County, Secretary Head Start Policy Council Representative
Joella Miller, Lenawee County Advisory Representative
Judy Mort-Duncan, Lenawee County Advisory Representative
Sarah Primm, Jackson County Head Start Policy Council Representative
Larry Socie, Jackson County Advisory Representative

2015/2016 CAA BOARD MEMBERS

- 48.61% of families received SSI, Social Security or Pension income
- 13.40% were disabled
- 45.81% reported family size of 1
- 33.56% were under 17 years
- 70.09% of families had a family size of 1 or 2
- 27.52% were 55 or older
- 48.61% of families received SSI, Social Security or Pension income
COMMUNITY ACTION AGENCY PROGRAMS & SERVICES

COMMUNITY DEVELOPMENT
Strengthen and build local communities/neighborhoods
- Neighborhood Development
- Neighborhood Stabilization

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 Stability Classes & Goals
- 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
- Coordinating educational opportunities for adults
  - Adult Basic Education
  - English as a Second Language (ESL)

HOUSING
Home repairs, rehab, weatherization, education, rental, emergency assistance and counseling
- Homeless Prevention & Assistance
  - Supportive Services for Veterans Families
- Home Rehab and Repair
- Housing Counseling
  - Foreclosure Prevention Counseling
  - Homebuyer Education
- Housing Programs for the Homelessness
- Weatherization

HEALTH/NUTRITION
Medical, emergency and nutrition services
- Lenawee Substance Abuse Prevention Coalition (LSAPC)
- Michigan Enrolls/Medicaid Enrollment
- Migrant Outreach Services
- Women, Infants & Children (WIC)

INFORMATION SERVICES
Advocacy services
- Local Poverty Data & Statistics
- Presenters available on poverty issues

Community Action Agency is an equal opportunity provider and employer.

COMMUNITY ACTION AGENCY 2016 BUDGET

FUNDING SOURCES

- Federal Grants $11,530,285
- State Grants $2,605,700
- Donated Materials $3,554,562
- Private Revenue $990,903

FISCAL YEAR 2016 AREAS of INVESTMENT

- Education $3,544,107
- Housing $785,684
- Community Development $2,149,495
- Health & Nutrition $12,202,164

Total Funding $18,681,450
22,773 individuals served by Community Action Agency

844 individuals assisted with emergency fuel or utility payments

5,096 individuals connected to health care services for themselves or family members

83 individuals obtained skills required for employment

Over $100,000 raised through our annual Walk for Warmth campaigns to help support families with heating emergencies

86 individuals helped with foreclosure prevention services

Served 167 households experiencing a temporary crisis through homeless prevention services

267 individuals attended Homebuyer Education workshops

43 homes preserved or improved through construction, weatherization or rehabilitation

950 children received warm winter clothing through Warm the Children

56,819 volunteer hours donated

46,846 (82.45%) of the hours donated by individuals considered low-income.

WIC in Lenawee County maintained a caseload of 2,029 participants who received help with nutrition, breastfeeding, and health referrals.

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

18 IDA participants. 2 started or expanded a business, 2 furthered their education, and 3 purchased homes

160 individuals attended Financial Literacy classes

75 individuals received one-on-one financial counseling

Over 4,695 hours invested in staff education and training

BRITTANI

Through her pregnancy, Brittani began participating with the Hillsdale county Women, Infants, and Children (WIC) program. When her worker at WIC left and took a job at Community Action Agency, the opportunity to continue working with her through the Early Head Start program presented itself. Once there, Brittani and Zayla were able to continue the progress they had been making.

Brittani credits that bond with eliminating barriers and helping to increase her success as a parent to support her child’s learning.
Danielle is the mother of four children under the age of ten. Two of her children attended Head Start at Northeast Elementary School. It was there that she became involved in the Head Start Policy Council. When she heard about the Getting Ahead™ classes at Community Action Agency, she decided to attend. The class participants act as investigators of their lives in a group setting. At first, she felt shy and nervous, but after several weeks she began to feel comfortable enough to open up. The class helped her gain the confidence to better communicate, and express her ideas. After several years of searching for stable employment, she has found a place to call home. She is now working with disabled children at the Lyle Torrant Center. It has helped her eliminate barriers that have kept her from realizing her dream of homeownership. She plans on attending Homebuyer Education classes to make that goal a reality.

At the time her first son was born, Elyia was not aware of Early Head Start or Community Action Agency. She soon learned about CAA when her second son was experiencing hearing loss. It was at that time the Jackson County Intermediate School District put her in contact with CAA. The family worked closely with their Early Head Start Specialist. When her child became ill, the support of the Early Head Start Specialist became instrumental in her ability to attend all the necessary appointments. She feels the Early Head Start program was one of the best programs available for infants and toddlers. Elyia became involved and began chairing Policy Council. She serves as a representative on the Community Action Agency’s Board of Directors and is the current Board Secretary. She credits these leadership roles as key in helping her grow and becoming more involved in the community in which she lives. Elyia has recently started management training with her employer.

Nicole became sick and unable to work. It wasn’t long before she found herself behind on her bills and needing a plan to improve her credit. She discovered the CAA website and read about the Complete Approach to Self-Sufficiency (CASS) program. It was this action that she feels has changed her life forever. Nicole began meeting with a Housing Specialist for credit counseling, which helped her better understand her credit. This understanding allowed her to correct errors on her credit report which improved her credit score. She attended the Getting Ahead™, Financial Stability, Budgeting Basics and Homebuyer Education classes. These classes helped her learn to set goals and plan for her future, rather than in the moment and just getting by. Before attending the classes, Nicole never budgeted and was always running out of money. For the first time, she has a savings account and has opened an Individual Development Account (IDA) for homeownership. She now deposits money every week. Nicole still has two major goals; the first is to own her own home, the second is to obtain a better job in order to increase her income.
SHYANA

Shyana’s children, ages 9, 8, and 3 years old were enrolled in Community Action Agency’s Children’s programs at Lincoln and Frost schools. Through the children’s programs, she learned about the programs and classes at CAA.

She attended the Getting Ahead™ Series at CAA. After graduating from the Getting Ahead™ classes, she then attended the Homebuyer Education workshop with the goal of homeownership. She then began addressing credit barriers that prevented homeownership from being a possibility.

During the process, she heard about the Neighborhood Stabilization Program (NSP) at CAA; a program that rehabilitates homes that have been foreclosed or abandoned in an effort to revitalize the affected neighborhoods. Shyana’s dream goal is now in sight as she finds herself awaiting the closing of her first home.

MARILYN

Marilyn moved to Michigan with her husband, when her father-in-law was in declining health. They decided to move to a college town, which brought them to purchasing a home in Hillsdale.

Marilyn and her husband participated in the Weatherization Program at Community Action Agency. The work helped make their home more energy efficient and ultimately more affordable to heat during the cold winter seasons.

After staying current on their taxes for several years, they found themselves without a mortgage, but due to unforeseen circumstances behind in property taxes. Working with CAA’s Hillsdale office, the Housing Specialist was able to assist Marilyn and her husband in applying for property tax assistance. Through Michigan State Housing Development Authority’s Step Forward program, they were brought current. They no longer live under the constant stress of potentially losing their home.

CODIE

Codie and Eric’s daughter Paige was enrolled in the Early Head Start program. It was through their Early Head Start Specialist that they learned about the Getting Ahead™ Series at Community Action Agency.

Codie and Eric attended the 12 week Getting Ahead™ Series designed to break the cycle of generational poverty. They graduated and their stipend helped purchase a used car. With the confidence gained from attending the class, Codie passed her road test and was able to finally get her license. Since completing the Getting Ahead™ series, Codie has returned to work in the health care industry.
COMMUNITY ACTION AGENCY’S CHILDREN’S PROGRAMS

JACKSON LOCATIONS
- Ashton Ridge
- *Bennett School
- Frost Elementary
- Hunt Elementary
- Lyle Tarrant
- McCulloch Academy of Technology & Science
- Northeast Elementary
- Salvation Army
- *Shahan Apartments
- Springport Elementary

HILLSDALE LOCATIONS
- *Bailey
- Camden
- Greenfield
- Hillsdale CAA
- Jonesville
- *North Adams
- Pittsford
- Reading
- Waldron

*Added after Fiscal year 2015/2016

CHILDREN’S PROGRAMS LOCATIONS

Community Action Agency’s Children’s Programs provide a free educational program for children and families at 19 sites in Jackson and Hillsdale Counties. Our sites are located within 14 schools between the counties, as well as, four community partners.
RESULTS OF THE MOST RECENT REVIEW BY THE FINANCIAL AUDIT

In January 2016, 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, 2015, 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.”

FUNDING

The Community Action Agency’s Children’s Programs are funded by both State and Federal funds. Below are the sources and amounts of our funding for the 2015-2016 fiscal year.

<table>
<thead>
<tr>
<th>Federal Funds</th>
<th>2015-2016</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Dept. of Health &amp; Human Services</strong></td>
<td></td>
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<tr>
<td>Head Start</td>
<td>$5,666,106</td>
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<tr>
<td>Early Head Start</td>
<td>$2,088,010</td>
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<td>USDA</td>
<td>$193,200</td>
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<td><strong>TOTAL</strong></td>
<td>$7,947,316</td>
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<table>
<thead>
<tr>
<th>Non-Federal Funds</th>
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<tbody>
<tr>
<td>Mi. Dept. Of Ed.</td>
<td>$1,717,100</td>
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<tr>
<td>GSRP</td>
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<tr>
<td><strong>TOTAL FEDERAL &amp; NON FEDERAL FUNDS</strong></td>
<td>$9,664,416</td>
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<table>
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<tr>
<th>Non-Federal Share</th>
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<tbody>
<tr>
<td>Head Start</td>
<td>$1,416,527</td>
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<tr>
<td>Early Head Start</td>
<td>$522,002</td>
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<td><strong>TOTAL</strong></td>
<td>$1,938,529</td>
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EXPENDITURES

For the Fiscal Year 2015-2016, 87% of the Community Action Agency’s Head Start and Early Head Start Programs total expenditures were for program, training, and family support. The remaining 13% was for administration.

<table>
<thead>
<tr>
<th>2015-2016</th>
<th>Approved Budget</th>
<th>Total Expenses</th>
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</thead>
<tbody>
<tr>
<td>Personnel</td>
<td>Personnel</td>
<td>Personnel</td>
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<tr>
<td>Fringe Benefits</td>
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<td>$1,705,598</td>
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<td>Total Personnel Costs</td>
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<td>$5,180,293</td>
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<td>Supplies</td>
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<td>Travel</td>
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<td>Contractual</td>
<td>$550,211</td>
<td>$652,662</td>
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<td>Training &amp; Technical Ass.</td>
<td>$106,654</td>
<td>$84,466</td>
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<td>Parent Activities/Support</td>
<td>$46,173</td>
<td>$30,310</td>
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<tr>
<td>Other</td>
<td>$676,152</td>
<td>$706,509</td>
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<td><strong>Total Federal Funds</strong></td>
<td>$6,954,120</td>
<td>$6,982,252</td>
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<tr>
<td><strong>Indirect Costs</strong></td>
<td>$799,996</td>
<td>$771,864</td>
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<td><strong>Total Federal Funds</strong></td>
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<td>$7,754,116</td>
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<tr>
<td><strong>Non-Federal Share</strong></td>
<td>$1,938,529</td>
<td>$1,938,529</td>
</tr>
</tbody>
</table>

Pregnant Women Served: over 93%
Dental Exams Received: over 93%
Medical Exams Received: 100%
Transportation Provided: 51%
Parents were Parents: over 51%
Volunteers: 754
Children Served were Homeless: 30%
Parents Had Obtained Post-Secondary Education: 43%
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 2015-2016 school year:

- Meet & Greet
- Family Focus
- Center Committees
- Policy Council
- Health Advisory Council
- Parent Workshops
- Volunteering
- Parent/Teacher Conferences
- Home Visits
- Playgroup (Early Head Start)
- SCHLinks
Preschoolers are constantly learning new things, learning best through active hands-on experiences. Community Action Agency’s Children’s Programs uses The First Three Years as its curriculum for pregnant women. The Creative Curriculum is used in Early Head Start, Head Start, and the Great Start Readiness Program to prepare children for kindergarten in the five important areas of Mathematics, Physical, Cognitive, Language, and Literacy.

**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 acquired will prove to be the foundation for concepts and skills later learned formally in the school setting.

**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.

**Cognitive:** Developing 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.

**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.

**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.
THE WAR ON POVERTY

The War on Poverty is something that we cannot fight alone. Alone we can’t, together we can. Five ways you can help: Donate, Volunteer, Shop, Share, and Get Involved.

DONATE

1) Go to www.caajlh.org. Click on “Donate” on the top bar to donate by credit card.
2) Mail your check payable to Community Action Agency (CAA)
   1214 Greenwood Ave, Jackson, MI 49203

You can choose exactly where your money goes.
• Emergency Needs
• Head Start or Early Head Start
• Financial Coaching/ Credit Counseling/ Financial Literacy/ Getting Ahead™
• Heat a Home
• Warm the Children

For larger gifts or questions regarding donations, contact Patsy Hart at (517) 784-4800, ext 265

VOLUNTEER by going to our website at www.caajlh.org and selecting the Volunteer tab at the top.

SHOP: Shop at Krogers or Amazon. Sign up for Kroger Community Awards (www.krogercommunityrewards.com ). Sign up for Amazon Smile (https://smile.amazon.com/).

SHARE the information to help others.
GET INVOLVED: Get involved, vote, and support specific causes, groups or organizations you consider important.

HOW TO CONTACT COMMUNITY ACTION AGENCY

Jackson County Office:
1214 Greenwood Ave,
Jackson, MI 49203
Phone: (517) 784-4800
or (800) 491-0004

Lenawee County Office:
400 West South St.,
Adrian, MI 49221
Phone: (517) 263-7861
or (800) 438-1845

Hillsdale County Office:
55 Barnard St.,
Hillsdale, MI 49242
Phone: (517) 437-3346
or (800) 750-9300

Check out our website’s new look at: www.caajlh.org

Funding for this project may be in part through the U.S. Department of: Agriculture, Education, Energy, HHS, Homeland Security, HUD, Treasury, and Veteran Affairs.


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Archived Community Needs Assessment Reports are available at: www.caajlh.org under heading Reports & Research.