

Fall 2015
~Newswire

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NMCAA's 41st Annual Meeting Packs the House with Over 200 Guests

2015 marks NMCAA's 41st year providing life changing services to Northwest Michigan, bringing help and hope to those who struggle with poverty. It's a fact that living in poverty is hard, chaotic, crisis-driven, and debilitating. Working to alleviate the causes and conditions of poverty was the founding charge of community action, and NMCAA has never lost sight of that responsibility.

"We have an amazing community of partners and friends who support community action, thank you for your dedication! Together we are making a difference, every single day!" ~ John Stephenson, Executive Director



Senior Nutrition - Meals on Wheels

Growing up, Margaret worked on her family farm and after school to support her family, and then she became a nurse. She had always been independent and self-sufficient. She loved helping others, not asking for help. But, years later she was in excruciating pain from a previously broken back, alone, on disability, and unable to obtain groceries or prepare meals. "I was living on pizza and eating oatmeal



three times a day. I was tired, not healthy, and depressed. There was nothing worse." She thought, "I can't keep going on like this. What CAN I do?"

With Meals on Wheels, Margaret could live independently. She had a balanced diet that helped her blood pressure, heart, and sleeping. Her whole body benefitted. She had confidence and less fear. And, that felt good. Her life became stable.

"The meals and people to help you are there. The hardest part is asking for help. Do not be afraid to ask for help. It's there for you when you need it." ~ Margaret

Supportive Services for Veteran Families

"I wouldn't be living in my own apartment and I'd still be looking for my next place to stay without [this] program. [They] helped me to secure my living arrangements and this is the first permanent address that I have had in six years and it feels great!"

~ Timothy Scott Penrose, Veteran



Head Start & EHS Strengthen Families

Crystal "Rose" Hankins first enrolled her son, Malakyi, in Early Head Start (EHS) in March of 2012. Currently her one year old daughter, Amariana, is enrolled in EHS in Charlevoix County. Rose found that EHS services positively impacted her children's growth and development as well as their family's overall well-being.

While helping Rose better understand child development and what to expect as her children grew, EHS staff also supported her in finding stable housing and connected her to services to help cope with and manage the challenges of her severe anxiety.

When reflecting on the progress she has made and the accomplishments she has achieved since her involvement in the program, she identified a real turning point in her life. "You guys always tell me, but to see it on paper made it more real." She cites her involvement with NMCAA EHS and her relationships with EHS staff as key to helping her give her kids a great start, helping her family find housing, and helping her to be emotionally healthy for herself and her family.

"You guys have helped me so much. I love the program!" ~ Crystal Hankins



"Sprouts for Joy"

An Individual Development Account (IDA) Success Story

IDA's are opened as part of a matched savings program which helps working low to moderate income individuals and families save for a home, business or post-secondary education. Participants attend individual sessions and workshops to help empower them to reach their savings goals which result in a two or three to one match depending on the purpose of the savings.

"Enrolling in the Individual Development Account (IDA) program encouraged me to take a hard look at our family income and expenses. Instead of guessing at these figures, budget preparation helped me to really see all those items that I had failed to account for. I now have a savings beyond my IDA that is truly an emergency fund. When I have an automobile repair, I actually have monies set aside to address that expense. Not having to scramble and stress over where the money is coming from brings a sense of peace and pride."

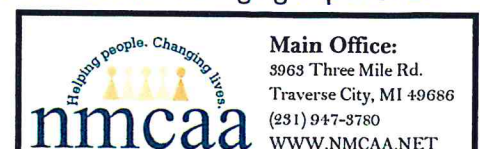
- Melanie Halpin-Dye is now the proud owner/operator of Sprouts for Joy, an agricultural business providing freshest salad mixes & other garden greens without using of pesticides, herbicides or commercial fertilizers.



Building Performance and Home Rehabilitation

While some homeowners experience moderate savings after home improvements, others achieve significant savings. Mr. J was referred to the Weatherization program, and qualified for services to prevent heat loss, improve safety, and increase energy efficiency. During a follow-up visit, he was very excited to share that after requiring help with utility bills for years, he was now able to pay his own bills due to the reduction in electric and gas usage.

"I did my part as a new home owner to research the programs out there offered to people [like me]. NMCAA gave me, as a homeowner, the ability to do some upgrades to my home that were needed, done in a timely manner, and within my budget. I was very pleased with the process and absolutely love my home after the upgrades were done....not to mention the kind, friendly, and helpful hand of some remarkable people to work with. It was a life changing experience. Thank you NMCAA!" ~ Krystal



Financial Capability



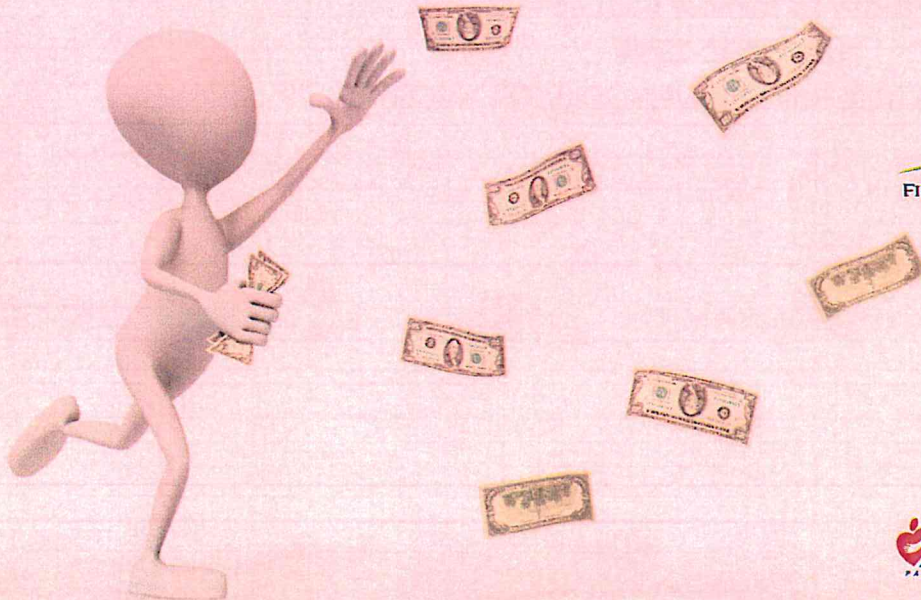
Take control of your finances.

Change the way you manage your money
to reach financial security.

Attend the entire workshop series and you
will earn a **Financial Capability
Certificate of Completion!**

Call today to reserve your seat!
(800) 632-7334

3963 Three Mile Road
Traverse City, MI 49686



Wednesdays

6:00 pm to 8:00 pm

Insurance
April 13, 2016

Consumer Protection and Fair Housing
April 20, 2016

Mastering Money Management
April 27, 2016

Developing a Spending Plan
May 11, 2016

Banking Basics and Debt Reduction
May 18, 2016

Improving Credit Ratios and Savings
May 25, 2016

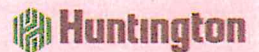
Insurance
June 1, 2016

Consumer Protection and Fair Housing
June 15, 2016

Mastering Money Management
June 22, 2016

Developing a Spending Plan
June 29, 2016

These workshops are co-sponsored by:



TAKE THE FINANCIAL

CHALLENGE

Complete all 6 sessions and you will receive a Certificate of Completion AND a Prize.

#3 10:00am to 12:00pm

Mastering Money Management
Tuesday, March 29

Developing a Spending Plan
Tuesday, April 5

Banking Basics and Debt Reduction
Thursday, April 14

Improving Credit Ratios and Savings
Monday, April 18

Insurance
Thursday, April 28

Consumer Protection and Fair Housing
Thursday, May 5

#4 1:00 pm to 3:00 pm

Mastering Money Management
Friday, May 13

Developing a Spending Plan
Tuesday, May 17

Banking Basics and Debt Reduction
Monday, May 23

Improving Credit Ratios and Savings
Thursday, June 2

Insurance
Tuesday, June 7

Consumer Protection and Fair Housing
Monday, June 13

Call today to reserve your space!

(800) 632-7334

3963 Three Mile Road, Traverse City, MI 49686

These workshops are co-sponsored by:



NMCAA - Northwestern Michigan Community Action Agency

Serving Antrim, Alcona, Alpena, Benzlie, Charlevoix, Cheboygan, Crawford, Emmet, Grand Traverse, Kalkaska, Leelanau, Iosco, Missaukee, Montmorency, Ogemaw, Oscoda, Otsego, Presque Isle, Roscommon and Wexford Counties

Traverse City 800-632-7334

3963 Three Mile Rd.
Traverse City, MI 49686

Petoskey 800-443-5518

2202 Mitchell Park, Suite 4
Petoskey, MI 49770

Cadillac 800-443-2297

1640 Marty Paul Ave.
Cadillac, MI 49601

Goodwill of West Michigan

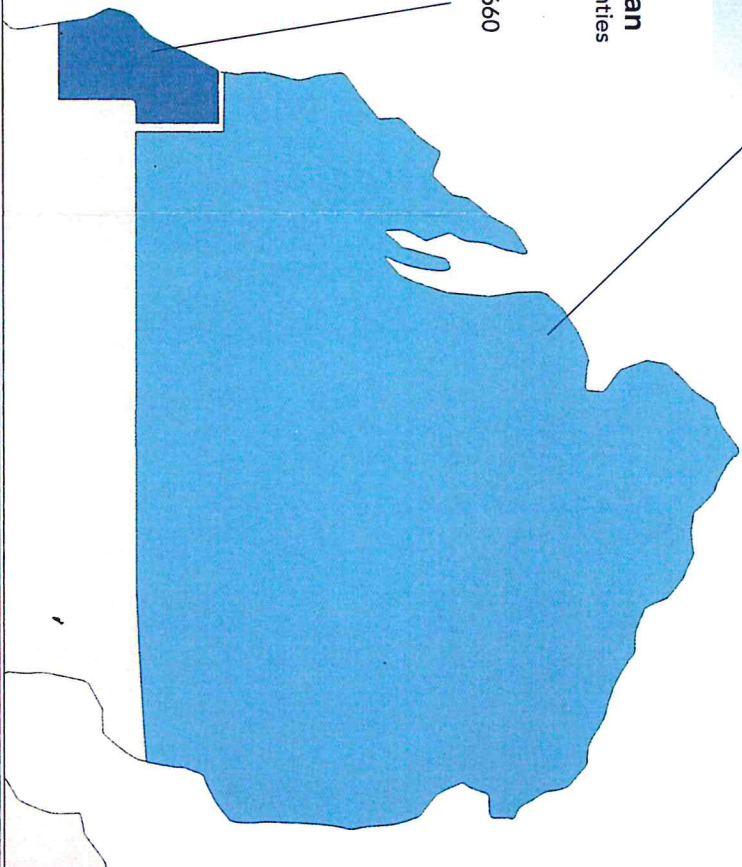
Serving Manistee and Mason Counties

Manistee 231-398-7328

449 River St.
Manistee, MI 49660

For more information
visit nmcaa.net

Program made possible by
funding from
the Veterans Affairs.



To talk to a case worker
about your individual needs,
call or visit these
branch agencies throughout
Northern Michigan.

Supportive Services for Veteran Families



Providing practical
and immediate housing assistance
to veterans and their families

Additional VA Phone Numbers

Health Care 877-222-8387
Homeless Veterans 877-424-3838
VA Benefits 800-827-1000
Home Loans 888-827-3702
Crisis Line 800-273-8255



The Need:

American veterans deserve secure, safe, clean housing. Yet, an estimated 125,000 veterans face homelessness each year and another 1.4 million veterans are at risk for homelessness due to poverty, lack of support networks, post-traumatic stress disorder (PTSD) and lack of job opportunities.

Veterans can become homeless if they lose access to transportation to employment, have inadequate childcare, are unable to make up overdue utility or rent expenses, or lack the immediate finances to provide necessary security deposits or rent on an apartment or house.

The Solution:

Contact SSVF for individual counseling and assistance.



What We Do:

Supportive Services for Veteran Families (SSVF) provides immediate financial and practical support to ensure veterans and their families have stable housing in the short term and a path to a secure future in the long term. We will work to help the veteran overcome any obstacle that stands in the way of a veteran and a stable housing situation.

Who Qualifies?

Any veteran who is homeless or at risk of becoming homeless and who's income qualifies is eligible. Veterans who have been dishonorably discharged are not eligible.

**For more information visit:
www.nmcaa.net**

By engaging in counseling with veterans and family members, our assistance is tailored to meet individual needs. Services offered include:

- Financial assistance to meet shortfalls in rent or any overdue rent obligations.
- Utility payment assistance to prevent any shutoffs.
- Rent and/or security deposits for an apartment or home rental.
- Moving costs to aid the veteran in relocating.
- Provide safety and work related vehicle repair assistance.
- Childcare assistance for working veterans who need childcare.
- Purchase of supplies needed to obtain or maintain employment, such as equipment, clothing, safety gear, etc.



History

In 1964 President Lyndon Johnson's administration waged the War on Poverty and passed the Economic Opportunity Act which gave birth to Community Action in the United States. In 1974 two Community Action Agencies in Northwest Michigan merged to form Northwest Michigan Human Services Agency, now known as Northwest Michigan Community Action Agency (NMCAA). There are 30 Community Action Agencies in Michigan and nearly 1,000 across the country. Like NMCAA, most are private non-profits. Throughout its history, NMCAA has remained dedicated to strengthening communities through helping individuals and families achieve greater economic security.

NMCAA serves the following ten counties: Antrim, Benzie, Charlevoix, Emmet, Grand Traverse, Kalkaska, Leelanau, Missaukee, Roscommon and Wexford.

Office Locations

Antrim, Charlevoix and Emmet Counties:

2202 Mitchell Park Drive, Suite 4
Petoskey, MI 49770

231-347-9070 or 800-443-5518

◆ ◆ ◆ ◆ ◆
Benzie, Grand Traverse, Kalkaska and Leelanau Counties:

3963 Three Mile Road
Traverse City, MI 49686

231-947-3780 or 800-632-7334

◆ ◆ ◆ ◆ ◆
Missaukee, Roscommon and Wexford Counties:

1640 Marty Paul
Cadillac, MI 49601

231-775-9781 or 800-443-2297

www.nmcaa.net



Helping People, Changing Lives.



Northwest Michigan Community Action Agency





CHILD DEVELOPMENT

EDUCATION & SCHOOL READINESS

- Early Head Start (Prenatal to 3 years old)
- Head Start (3 - 4 years old)
- Great Start Readiness Program (4 years)
- Encourage and support for parent involvement to optimize school readiness success.

COMMUNITY EDUCATION

- Financial Fitness Workshops
- Energy Conservation Instruction
- Counseling for Medicaid Insurance Plan Enrollment
- Information and Referral
- Homeownership Counseling and Education
- Budget Counseling
- Credit Repair Counseling
- Bankruptcy Education
- Home Maintenance Education
- Foreclosure Prevention Workshops
- Energy Savings Workshops

FOOD PROGRAMS

- Meals On Wheels Home Delivery
- Congregate Senior Luncheon Centers
- Monthly & Quarterly Food Distribution

ASSET BUILDING PROGRAMS

- Individual Development Accounts (IDA) - Matched Savings
- Family Self-Sufficiency Program (F.S.S.)
- Regional Coordinating Organization for Individual Development Accounts (22 counties)

HOMELESS PREVENTION PROGRAMS

- Housing Assessment and Resource Agency in 10 Counties
- Housing Plan Development with Individual Case Management
- Rapid Re-Housing Program with Case Management
- Supportive Services for Veteran Families
- Eviction Prevention Assistance
- Housing Choice Voucher Program
- Supportive Housing Voucher Program for Families that are Homeless and Disabled

EMERGENCY SERVICES PROGRAMS

- Crisis Payment for Heat & Utilities
- Foreclosure Prevention Assistance/Counseling

SEASONAL PROGRAMS

- Free Tax Preparation

HOUSING PROGRAMS

- Affordable Housing Development
- Home Repair and Rehabilitation
- Homeownership Programs
- Property Improvement Program (PIP)
- Building Performance Unit - Energy Audits & Weatherization
- Energy Optimization
- Petoskey Emmet Street Corridor Revitalization Project

COMMUNITY CONNECTIONS

- Fatherhood Initiative
- Head Start Health Initiative
- Meals On Wheels "Keep the Wheels Rolling" Fundraiser
- Poverty Reduction Initiative
- Fresh Food Partnership
- Grand Traverse Baby Pantry
- Project Homeless Connect
- Northwest Michigan Tax Coalition
- Money Smart Week
- Grand Traverse Neighborhood Meetings
- Saturday Specials - Education Events
- Northwest Food Coalition
- Greater Grand Traverse Continuum of Care
- Charlevoix Emmet Continuum of Care
- Wexford Missaukee Continuum of Care

Our Mission Statement: Helping people by linking Services, Resources and Opportunities.

FINANCIAL CAPABILITY MARATHON

Take charge of your money and improve your financial future!

Ready to take the challenge?
Call today to reserve your seat!
(800) 632-7334

3963 Three Mile Road
Traverse City, MI 49686

* Marathon Saturdays

9:00 am to 5:30 pm

January 30, 2016

February 27, 2016

March 12, 2016

April 2, 2016

May 7, 2016

June 18, 2016



Topics to be Covered

Mastering Money Management
Developing a Spending Plan
Banking Basics and Debt Reduction
Improving Credit Ratios and Savings
Insurance
Consumer Protection and Fair Housing

* Light meal provided

Helping people. Changing lives.

nmcaa
<http://www.nmcaa.net>



IDA

Individual Development Accounts

MICHIGAN Save\$!
A savings plan you can count on

Open a Michigan Saves Account and every \$1 you save will be matched with \$2 or \$3 towards one of these eligible uses:



Closing cost or down payment on First Home (\$3 to \$1)



Tuition for College or Vocational Training (\$2 to \$1)



Small Business Start up or Expansion (\$2 to \$1)

Visit or call your local MICHIGAN Save\$ IDA program site

to learn how you can start building your assets.

A savings program for people with limited earned incomes who want to build financial assets.

We will work with you to provide the extra Dollar\$ and tools to help build your own bright future!

To be eligible you MUST:

- ◆ Meet income guidelines (MUST BE EMPLOYED)
- ◆ Agree to complete Financial Capability Education and Asset specific training
- ◆ Agree to meet other MICHIGAN SAVE\$ program requirements

Valid until January 31, 2017 (date subject to change)

Family Size	Annual Income Up To	Family Size	Annual Income Up To	Family Size	Annual Income Up To
1	\$23,760	4	\$48,600	7	\$73,460
2	\$32,040	5	\$56,880	8	\$81,780
3	\$40,320	6	\$65,160	Each Add'l	\$8,320



3963 Three Mile Rd.
Traverse City, MI 49686
(231) 947-3780
(800) 632-7334

www.nmcaa.net

Potential IDA Application available on website



Homebuyer Education

Tired of Renting or Living with Roommates?

Learn the basics of the home buying process.

**Attend both nights and
receive a Certificate of Completion.**

<u>Session 1</u>	<u>Session 2</u>
Mon. - April 4 5:30 pm - 9:30 pm	Wed. - April 6 5:30 pm - 9:30 pm
Mon. - May 2 5:30 pm - 9:30 pm	Wed. - May 4 5:30 pm - 9:30 pm
Mon. - June 6 5:30 pm - 9:30 pm	Wed. - June 8 5:30 pm - 9:30 pm

NEW ~ All Day Saturday

(Light lunch provided)

Saturday, April 23

9:00 am - 5:30 pm

Saturday, May 21

9:00 am - 5:30 pm

Saturday, June 25

9:00 am—5:30 pm

Call today to reserve your seat!

(800) 632-7334

3963 Three Mile Road

Traverse City, MI 49686



Helping people. Changing lives.

nmcaa
http://www.nmcaa.net

eHome America Homebuyer Education available online for \$99.

www.ehomeamerica.org/nmcaa



FOOD PROGRAMS

Commodity Supplemental Food Program (CSFP) is a USDA program that provides a 30-40 lbs. package of food each month to nutritionally at risk senior citizens.

Eligibility:

Seniors who are:

- 60 years and over
- Below 130% of poverty

Emergency Food Assistance Program

(TEFAP) provides USDA food to low income households through a quarterly distribution.

Eligibility is based on 200% of the federal poverty income guidelines.

Household Size	Annual Income	Monthly Income	Weekly Income
1	\$23,340	\$1,945	\$449
2	\$31,460	\$2,622	\$605
3	\$39,580	\$3,299	\$761
4	\$47,700	\$3,976	\$917
5	\$55,820	\$4,653	\$1,073
6	\$63,940	\$5,330	\$1,229

Additional Family Member add: \$8,120 \$677 \$156

www.nmcaa.net

Traverse City: (231) 947-3780 or (800) 632-7334
 Cadillac: (231) 775-8330 or (800) 443-2297
 Petoskey: (231) 347-9070 or (800) 443-5518



FINANCIAL MANAGEMENT SERVICES

Northwest Michigan Community Action Agency (NMCAA) offers the following programs:

Budget Counseling - Learn basic household budgeting, debt management, and credit repair in one-on-one counseling sessions. Take control of your money!

Financial Capability Workshops - Improve your money management skills in a classroom setting. Topics include: Setting Financial Goals, Taxes and Insurance, Budgeting, Credit and Credit Repair, Banks and Financial Institutions, and Staying Financially Fit.

Homebuyer's Club - Find out what it takes to become a homeowner in an eight hour homebuyer education program. Keep your home beautiful and improve your investment with fun hands-on learning in the home maintenance workshops. Topics include: Landscaping, Plumbing, Electrical and Furnaces, Wall Repair and Painting, Doors and Windows and General Home Maintenance.

Tax Preparation Service - Free tax preparation services to qualified individuals and families. Benefits include free e-filing with assistance in claiming federal and state tax credits.

Individual Development Accounts (IDA) - Build financial wealth with an IDA. The IDA program provides matched dollars for each dollar saved in a special savings account. Save for a home purchase, business start-up/expansion, or post-secondary education with this innovative program.

Traverse City: (231) 947-3780 or (800) 632-7334
 Cadillac: (231) 775-9781 or (800) 443-2297
 Petoskey: (231) 347-9070 or (800) 443-5518

www.nmcaa.net



MEALS ON WHEELS SENIOR NUTRITION

Meals on Wheels with Love: Hot noon meals are delivered five days a week in most of the five county service area. Frozen meals are available for weekends and holidays as needed and are delivered weekly in some outlying areas. Compassion, companionship, a safety check and peace of mind are also delivered. Individuals are eligible to receive services if they meet *all* of the following criteria:

- 60 years of age or older, or the spouse of someone 60 years of age
- unable to leave their home under normal circumstances
- unable to prepare meals or obtain food
- unable to dine at a Senior Luncheon Center
- no person is available and willing to prepare all meals

The suggested contribution for eligible seniors is \$3.00 per meal. No one is denied services because of an inability to contribute.

Dining Senior Style: Meals are offered at numerous sites throughout the five county service area, providing food, fun and friendship. Reservations are made in advance.

Grand Traverse and Leelanau Counties:
 (231) 947-3780 or (800) 632-7334
 Missaukee and Wexford Counties:
 (231) 775-9781 or (800) 443-2297

Manistee County Residents: (231) 723-6461

www.nmcaa.net



HEAD START EARLY HEAD START

Northwest Michigan Community Action Agency (NMCAA) offers several different program options designed for expectant families and families with children 0-4 years of age. Each option may look different, but all share the common goal of assisting parents to be their child's first and most important teacher. Families with children of all abilities are encouraged to apply.

Early Head Start

- Serving expectant mothers and children, birth to three years
- Year-round home visiting program—We come to you!
- Fun activities to help the child learn and grow
- Socialization opportunities for the child through playgroup experiences
- Connect with other parents at monthly parent workshops

Head Start

- Center-based programs for children 3 to 4 years of age
- Transportation is available at some centers
- Home visits and parent teacher conferences throughout the year
- Using the Creative Curriculum, parents are educated on their child's social, emotional, physical, and cognitive development

www.nmcaa.net

Traverse City: (231) 947-3780 or (800) 632-7334
Cadillac: (231) 775-9781 or (800) 443-2297
Petoskey: (231) 347-9070 or (800) 443-5518



FORECLOSURE PREVENTION

Northwest Michigan Community Action Agency (NMCAA) is a U.S. Department of Housing and Urban Development (HUD) and Michigan State Housing Development Authority (MSHDA) certified agency with certified counselors. Services are provided to you free of charge.

Tips for Avoiding Foreclosure:

- Create and follow a budget plan to reduce unnecessary expenses.
- Maintain open communication with your lender. Do NOT ignore the situation!
- Don't agree to any refinance plans or loan modifications that you won't be able to afford.
- Make sure to open and read all mail notices regarding your mortgage.
- Talk with a MSHDA Certified Foreclosure Prevention Counselor to learn more about the foreclosure process and all options available to you.

Obtaining help with loan modification should always be free of charge. **No company should ever accept money for helping a homeowner avoid of foreclosure.**

www.nmcaa.net

Traverse City: (231) 947-3780 or (800) 632-7334
Cadillac: (231) 775-9781 or (800) 443-2297
Petoskey: (231) 347-9070 or (800) 443-5518



HARA

(Housing Assessment and Resource Agency)
HOMELESS PREVENTION

Homeless Case Management assists residents in creating a Housing Plan to help locate, obtain, and retain affordable housing. Case Managers can assist homeless and those at risk of homelessness in accessing many programs designed to facilitate self-sufficiency. Programs included are:

- MSHDA Homeless Prevention Rapid Rehousing Program: Available in all 10 service counties.
- Department of Human Services (DHS) Rapid Rehousing Program: Available in Charlevoix, Emmet, Missaukee and Wexford Counties.
- MSHDA Housing Choice Voucher HCV: Assistance with applying for MSHDA permanent housing rent subsidies for the homeless, along with advocacy and follow up case management as residents move into housing.
- DHS Temporary Supportive Housing Leasing Assistance Program: Available in Charlevoix, Emmet, Missaukee and Wexford Counties.
- Emergency Solutions Grant: Provides case management in all service counties, and short-term rent assistance to those at risk of homelessness in Grand Traverse Area, Charlevoix and Emmet Counties.

NMCAA serves as lead agency in partnership with many local property management companies and can refer those looking for housing to available units, advocate for successful placement, and provide supportive services to help residents maintain self-sufficiency.

(844) 900-0500
www.nmcaa.net

