



# Northwest Michigan Community Action Agency



5/10/2016

May 10, 2016

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## POVERTY IN NORTHWEST LOWER MI

- About 14.1% of the population falls below the poverty line
- Per-job wages well below state average
- Housing costs well above state average

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### NMCAA 10-County Service Region Poverty

COUNTY	2013 Total Population	# in Poverty	% County	NMCAA Poverty%	2013 Unemployment %
Emmet	33,140	3,612	10.9	8.51	12
Charlevoix	26,129	3,475	13.3	8.19	11
Antrim	23,370	3,599	15.4	8.48	11.2
Kalkaska	17,196	2,803	16.3	6.6	10.8
Grand Traverse	89,987	10,528	11.7	24.8	7.6
Leelanau	21,747	2,436	11.2	5.74	8.3
Benzie	17,428	2,318	13.3	5.46	10.7
Wexford	32,645	6,072	18.6	14.3	12.1
Missaukee	15,051	2,273	15.1	5.36	12.1
Roscommon	24,014	5,331	22.2	12.56	12.6
<b>TOTAL</b>	<b>300,707</b>	<b>42,447</b>	<b>14.1</b>	<b>100</b>	
GT 5 County	169,728	21,684			

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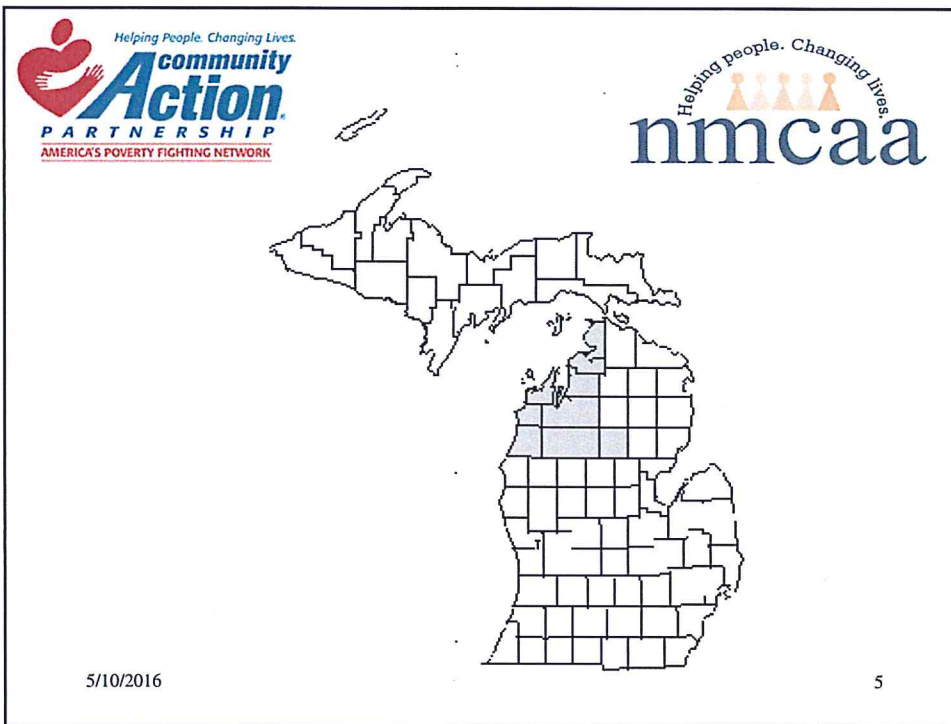
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### WHAT DOES "POVERTY" MEAN

100% Poverty Guidelines		150% Poverty Guidelines	
<u>Household Size</u>	<u>Gross Annual \$</u>	<u>Household Size</u>	<u>Gross Annual \$</u>
1	11,880	1	17,820
2	16,020	2	24,030
3	20,160	3	30,240
4	24,300	4	36,450
Each Ad'l	4,160	Each Ad'l	6,240

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## OVERVIEW

- NMCAA is the Community Action Agency covering the ten counties of Northwest Lower Michigan: Antrim, Benzie, Charlevoix, Emmet, Grand Traverse, Kalkaska, Leelanau, Missaukee, Roscommon, & Wexford.
- The main office is in Traverse City with satellite offices in Petoskey and Cadillac.
- The three service Departments are: Head Start Child & Family Development, Community Services, and Food & Nutrition

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## COMMUNITY ACTION IN THE U.S.

- Over 900 Community Action Agencies
- All operating programs helping people achieve greater self-sufficiency, improving communities, and changing lives
- All governed by Boards comprised of 1/3 elected officials, 1/3 low income representatives, 1/3 private sector
- Services and delivery systems locally designed based on Community Needs
- Community Action, through its core fund the **Community Services Block Grant**, remains the only federal program whose sole purpose is to address poverty issues.

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## COMMUNITY ACTION IN MICHIGAN

- 29 Community Action Agencies in Michigan covering all counties of the State
- Community Action is the largest provider of human services programs in Michigan other than the state itself.
- Have been recognized nationally for Results Oriented Management & Accountability (ROMA) – Outcomes driven programming

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## NMCAA

- Incorporated as a Private Nonprofit in 1974
- Combined "One CAP" and "Four CAP", and added Emmet and Charlevoix counties not previously covered by a Community Action Agency.
- Mission: "Linking Services, Resources and Opportunities"
- Method: "Helping people help themselves"
- Vision: "The elimination of poverty in our communities"

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## NMCAA FACTS

- \$20 million annual budget
- 400 employees
- Approximately 100 grants and contracts
- 75% Federal; 10% State; 15% Private/Donation/In-Kind
- Over 2,000 Volunteers
- Hundreds of Community Partnerships

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## NMCAA SERVICE DEPARTMENTS

- Head Start Child & Family Development
- Community Services
- Food & Nutrition
  
- Internal divisions: Operations (HR, IT, Facilities) and Finance

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## HEAD START CHILD & FAMILY DEVELOPMENT

- Programs serving families with children prenatally - 5
- Parent Involvement
  - Parents primary child educator
  - Volunteer, decision-maker, training participant
- And Positive outcomes
  - School readiness: literacy, numeracy
  - Social, cognitive, physical, development

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## COMMUNITY SERVICES

### FINANCIAL MANAGEMENT SERVICES

- Programs designed to help clients fully understand their financial well-being
- Repair past damage
- Learn how to acquire assets and protect them
- Design, implement and adhere to a personal financial plan

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## COMMUNITY SERVICES

### EMERGENCY ASSISTANCE PROGRAMS

- Addresses an immediate need/crisis
- At minimum conduct a household budget analysis
- Conduct basic self-sufficiency assessment
- Connect to programs that can better manage the household's future

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## COMMUNITY SERVICES HOMELESS PREVENTION PROGRAMS

- Same model as Emergency Assistance
- First stabilize housing situation
- Case management to address causes and plan for future
- 21-county Support Services to Veteran Families program included

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## COMMUNITY SERVICES HOUSING REHAB & DEVELOPMENT

- Improve existing low-income & affordable housing stock
- Provide safe decent housing
- Increase affordable housing in the region

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## FOOD & NUTRITION USDA & SENIOR PROGRAMS

- Supplemental programming
- Helps people nutritionally, and to maintain independence
- Often it is this program that is the difference in being able to stay at home

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## NMCAA

- Umbrella Agency
- Flexible
- Effective & Efficient REGIONAL provider of critical services
- Low overhead: NMCAA Management expense of **3.7%**; 96.3% of all funds go to direct service
- Have always depended on the generosity of the community
- Greatest area of need: Meals on Wheels and Emergency Assistance
- Future funding uncertainties=>Diversify revenue streams

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## Poverty Guidelines

HH Size	Head Start	CSFP => 60	WX	175% of Poverty	IDA WX (or 60% AMI) TEFAP	MEAP	Monthly via 150%	Monthly via 200%	Weekly via 200%
	100% of Poverty	130% of Poverty	150% of Poverty	200% of Poverty	200% of Poverty	Monthly via 150%	Monthly via 200%	Weekly via 200%	
1	\$11,880.00	\$15,444.00	\$17,820.00	\$20,790.00	\$23,760.00	\$1,471.25	\$1,980.00	\$456.92	
2	\$16,020.00	\$20,826.00	\$24,030.00	\$28,035.00	\$32,040.00	\$1,998.75	\$2,670.00	\$616.15	
3	\$20,160.00	\$26,208.00	\$30,240.00	\$35,280.00	\$40,320.00	\$2,511.25	\$3,360.00	\$775.38	
4	\$24,300.00	\$31,590.00	\$36,450.00	\$42,525.00	\$48,600.00	\$3,031.25	\$4,050.00	\$934.62	
5	\$28,440.00	\$36,972.00	\$42,660.00	\$49,770.00	\$56,880.00	\$3,551.25	\$4,740.00	\$1,093.85	
6	\$32,580.00	\$42,354.00	\$48,870.00	\$57,015.00	\$65,160.00	\$4,071.25	\$5,430.00	\$1,253.08	
7	\$36,730.00	\$47,749.00	\$55,095.00	\$64,277.50	\$73,460.00	\$4,591.25	\$6,121.67	\$1,412.69	
8	\$40,890.00	\$53,157.00	\$61,335.00	\$71,557.50	\$81,780.00	\$5,111.25	\$6,815.00	\$1,572.69	
Each Add'l	\$4,160.00	\$5,408.00	\$6,240.00	\$7,280.00	\$8,320.00	\$520.00	\$693.33	\$160.00	

\$121.80 Medicare Premium

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## THE PROMISE OF COMMUNITY ACTION

- Community Action changes people's lives, embodies the spirit of hope, improves communities, and makes America a better place to live. We care about the entire community, and we are dedicated to helping people help themselves and each other.

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Northwest Michigan  
Community Action  
Agency

THANK YOU!

Visit us:

[www.nmcaa.net](http://www.nmcaa.net)



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