



2020
EDITION

Community Impact Report

*Highlights of activities and
accomplishments for our
service areas in Berrien, Cass
and Van Buren Counties*

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HELPING PEOPLE. CHANGING LIVES.

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WHO WE ARE

The Southwest Michigan Community Action Agency (SMCAA) is a private, non-profit Community Action Agency - part of a state and national network. In 1982, the agency started servicing Van Buren County. In 1986, our agency was incorporated and began providing human services to Cass and Van Buren Counties. In 1992, Berrien County was officially added to its service delivery area.

SMCAA brings together federal and state grants funds as well as dollars from local, private, and public sources. These resources are then directed into programs which aid the low income and otherwise disadvantaged throughout the age spectrum, from preschoolers to the elderly of southwestern Michigan. The funds include dollars which are targeted at very specific problems, as well as dollars which are more flexible in nature.

OUR MISSION & VISION

SMCAA is dedicated to empowering diverse people in need and supporting their journey towards economic security. Our vision is to be a beacon of support in a strong thriving community by helping people and changing lives.

HISTORY OF COMMUNITY ACTION

The History of Community Action dates back to the early 1960's when President Kennedy announced the "War on Poverty." Upon Kennedy's assassination, Lyndon B. Johnson ascended to the Presidency and carried on with the War on Poverty which he declared on January 8, 1964 during his first State of the Union Address. Following this declaration, Johnson reached out to Sargent Shriver, the head of the American Peace Corps, to be the Director of the Office of Economic Opportunity and lead this war. The OEO oversees the Community Services Block Grant (CSBG) which funds community action agencies across the nation. On August 20, 1964, Johnson signed the Economic Opportunity Act which began a multitude of programs designed to help economically disadvantaged people work toward self-sufficiency.

SMCAA continues the journey spearheaded by President Johnson by administering federal, state and local contracts developed to respond to the needs of individuals and families residing in our regional service district.

As you will see throughout this report, our programs range from homeless prevention, emergency heat and utility assistance, food support, home empowerment, and family programming. SMCAA continues to listen to local guidance through our advisory councils and community needs assessments which allow us to adapt our services to meet identified needs. We continue to fight the effects of poverty by providing educational support, case management, financial assistance, and much more.

WHAT WE DO

SMCAA brings together federal and state grant funds as well as dollars from local, private and public sources. These resources are then directed into programs which aid low-income individuals and/or families and whom are otherwise disadvantaged throughout the age spectrum.

Community Action changes people's lives, embodies the spirit of hope, improves communities, and makes America a better place to live. SMCAA has been providing services to low-income families in Southwest Michigan for over 39 years. We serviced **4,956** unduplicated individuals and **3,293** unduplicated households in FY2020 through the programs and services we offer.

CONTACT US

You are welcome to visit SMCAA at www.smcaa.com, www.facebook.com/swmikka, or at any of the following physical office locations:

Administrative Office:

185 E. Main St., Ste 303
Benton Harbor, MI
(269) 925-9077
Fax: (269) 934-8242

Warehouse:

331 Miller St.
Benton Harbor, MI
(269) 605-4188

Van Buren DHHS Office:

57150 CR-681
Hartford, MI 49057
(269) 605-4145
Fax: (269) 621-2840

SMCAA – Niles:

13 S. Fourth Street
Niles, MI 49120
(269) 635-3636

Cass DHHS Office:

325 Hwy M-62
Cassopolis, MI 49031
(269) 605-4210
Fax: (269) 445-0297

Family Shelter:

210 E Delaware St.
Decatur, MI 49045
(269) 605-4526

COMMUNITY ACTION GOALS

- Eliminate causes of poverty
- Increase self-sufficiency of individuals and families
- Revitalize communities

GOVERNED BY BOARD OF DIRECTORS

Meet the dedicated Board of Directors of the Southwest Michigan Community Action Agency

BERRIEN COUNTY

Don Meeks
Juliet Johnson
Corey Christopher, Vice Chair

CASS COUNTY

E. Clark Cobb
Minnie Warren, Chairperson
Michael Franks

VAN BUREN COUNTY

Gail Patterson-Gladney, Secretary
Kathy Lyons, Treasurer
David Fernandez



SMCAA is governed by a Board of Directors consisting of nine members who reside or are employed within the area they represent. Every county served has three Board members representing the public, private, or community sectors.

Letter of Impact



The year of 2020 brought significant administrative change to Southwest Michigan Community Action Agency (SMCAA); Arthur Fenrick announced his retirement in January 2020 after 20 years as SMCAA's Executive Director. Art was known by many across Southwest Michigan through his endless advocacy for low income people at the state and national levels.

As I embarked on my first year as Executive Director, I was encouraged by the commitment of CAA Board, staff, volunteers, partner organizations and community members to create greater opportunities for the community we service. I dedicated my transition to SMCAA remaining focused on meeting the local needs in Berrien, Cass and Van Buren Counties. Even in an ever-changing funding and regulatory climate, this focus was Community Action's intension since the Economic Opportunities Act of 1964.

The year 2020 also brought many changes for SMCAA due to the COVID-19 pandemic. Throughout the uncertain times and unprecedented workplace changes, SMCAA was at the helm when the Stay Home Stay Safe order came into effect. Right off the bat, SMCAA knew that food assistance would be the top need in our service area. A drive through food distribution was developed to abide by social distancing guidelines, and our agency serviced **54,634** households with food and personnel hygiene products via special commodity handouts and pantry referrals from April to December. Additionally, SMCAA Administration started looking at new methods to meet the needs of the communities we serve through technology to ensure staff's safety while continuing the vital and critical services needed by our clients. Community Action demonstrated its historically proud response to rapidly changing situations by creating a new "norm" to what a work day looks like and how services are delivered to those most in-need.

SMCAA's programs, services, and staff members provide a solid foothold helping our clients find their way towards economic security. Our participation in local collaborations in Berrien, Cass, and Van Buren Counties allows SMCAA to advocate for policies and create strategies that address the causes and conditions of poverty. We will continue to listen to the communities we serve through local guidance, advisory councils, and community needs assessments. We believe in developing active partnerships in order to build effective solutions and high quality programs for the community we service.

We are grateful for the support and collaboration of our many donors, partners, stakeholders, and families and individuals who trust us to accompany them on their journey towards economic security. Especially during this time of crisis, your support has been overwhelming and humbling. As always, thank you and we look forward to working with you in 2021.

A handwritten signature in black ink, appearing to read "K. Smith Oldham".

Kim Smith Oldham
Executive Director

WHO WE SERVICE

Community Action changes people's lives, embodies the spirit of hope, improves communities, and makes America a better place to live. SMCAA serves a population of **281,539*** individuals across Berrien, Cass, and Van Buren Counties, where we are dedicated to helping people help themselves and each other.

**Data collection sourced by Data USA according to the U.S. Census Bureau American Community Survey 5-Year Estimate, the U.S. Census Bureau according to the U.S. Census Bureau American Community Survey July 1, 2020 Estimates, and Feeding America.*

BERRIEN COUNTY



Population
154,807

Median Age
41.9

Poverty Rate
16.5%

Number of Persons
Food Insecure
22,620

Median Household Income
\$49,135

Homeownership Rate
69.8%

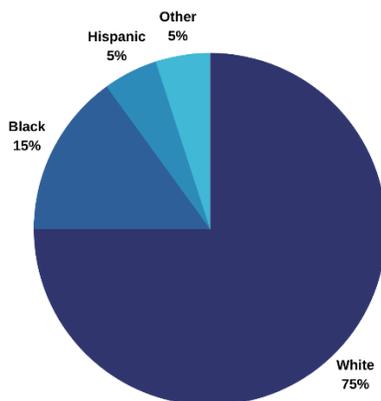
Average Salary Male vs.
Female ****MI Data**
\$63,869 vs \$46,762

Median Property Value
\$146,300

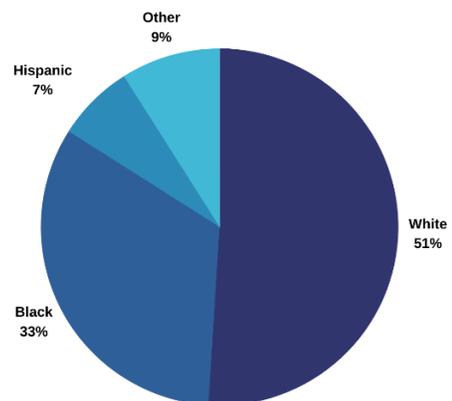
Median Gross Rent
\$743

Largest Demographic
Living in Poverty
Females 25-34

Race



Poverty by Race and Ethnicity



CASS COUNTY



Population
51,460

Median Age
45

Poverty Rate
12.1%

Number of Persons
Food Insecure
6,080

Median Household Income
\$53,571

Homeownership Rate
80.5 %

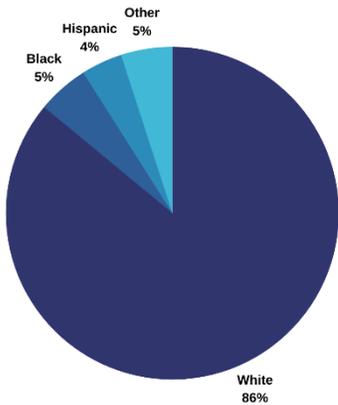
Average Salary Male vs.
Female ****MI Data**
\$63,869 vs \$46,762

Median Property Value
\$134,700

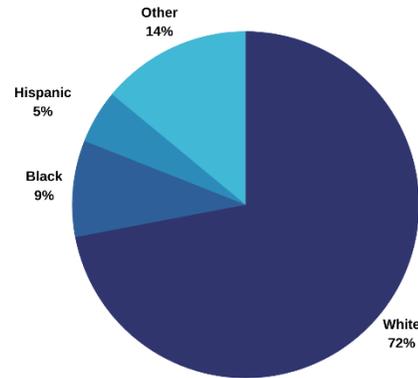
Median Gross Rent
\$738

Largest Demographic
Living in Poverty
Females 25-34

Race



Poverty by Race and Ethnicity



VAN BUREN COUNTY



Population
75,272

Median Age
41.6

Poverty Rate
15.5%

Number of Persons
Food Insecure
8,810

Median Household Income
\$52,351

Homeownership Rate
77.3%

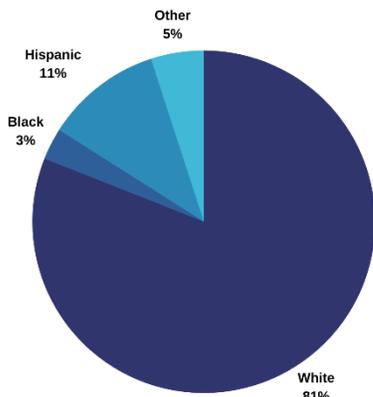
Average Salary Male vs.
Female ****MI Data**
\$63,869 vs \$46,762

Median Property Value
\$131,400

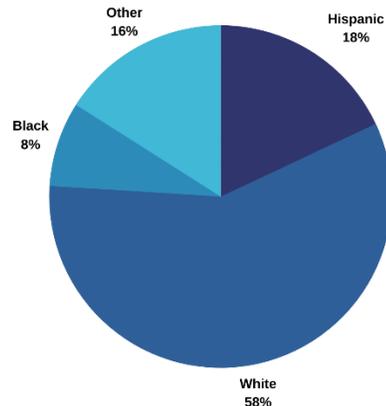
Median Gross Rent
\$705

Largest Demographic
Living in Poverty
Females 35-44

Race



Poverty by Race and Ethnicity



Community Assistance Impacts

COMMUNITY ASSISTANCE PROGRAMS

Commodity Supplemental Food Program (CSFP): Supplemental food for seniors (aged 60 and older) 130% poverty. Monthly distribution.

Temporary Emergency Food Assistance Program (TEFAP): Supplemental food for families 200% poverty. Quarterly distribution.

Emergency Solutions Grant (ESG): Homeless prevention and rapid rehousing for those 30% AMI or below. Clients must be homeless and/or Court Order Eviction.

Food Pantries: Emergency food needs for low income clients by referral through 2-1-1 only.

Michigan Emergency Assistance Program (MEAP): Emergency help with utilities for 150% poverty or per grant guidelines.

Homeless Shelter: Temporary shelter and assistance for homeless families with children and single females.

“I have worked for and with numerous nonprofits throughout my life, but I have never witnessed anything like I did [at the Benton Harbor commodity.] It was absolutely flawless and ran like a well-oiled machine. I noticed something that really stood out to me: it was cold and rainy, but all the staff and volunteers had smiling eyes. It was heartwarming to watch. Thank you for your hard work and dedication you give to our community.”

SMCAA Community Assistance programs empower our clients to take control of their own lives by providing services that will help to lead clients to self-sufficiency.

54,634 Food boxes provided to households
292 Households received utility/fuel assistance

SMCAA provides support and information to the community we serve, and we are constantly connecting people to resources and solutions towards breaking the cycle of poverty.

880 Referrals to non-SMCAA programs
7,264 Volunteer hours at our warehouse



Community Development Impacts

COMMUNITY DEVELOPMENT PROGRAMS

Rapid Rehousing: Provides individuals and families coming directly from the street or emergency shelter with housing case management and rental assistance.

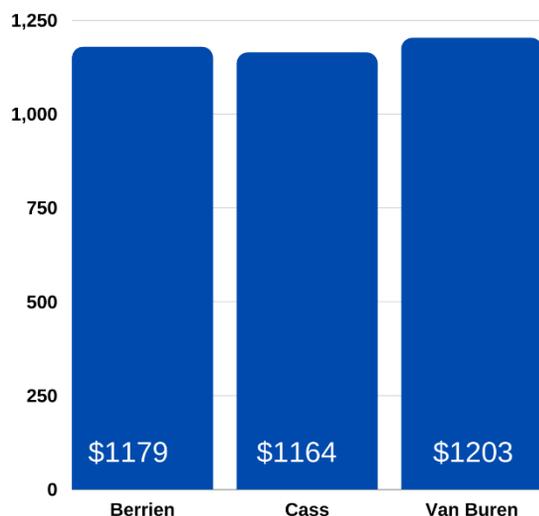
Supportive Housing: Assistance with rent for disabled, homeless individuals or families.

Rental Counseling: Renter's counseling by a certified Housing Counselor with a focus on the landlord and tenant rights.

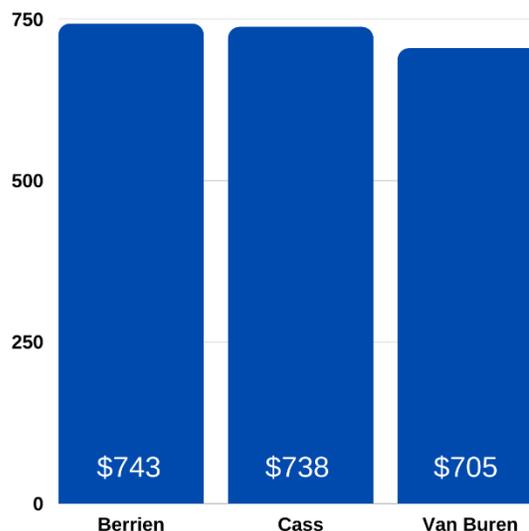
Homeownership Counseling: Pre-homebuyer counseling by a certified Housing Counselor with a focus on the steps to purchasing a home.

Financial Capability Counseling: Counseling by a certified Housing Counselor focused on budgeting, improving credit, banking basics, and consumer protection.

Median Monthly Owner Costs with a Mortgage



Median Gross Rent Costs





A couple decided they were ready to purchase their first home. After learning from a friend who had recently used MSHDA Down Payment Assistance there are additional programs available to assist first-time homebuyers, the couple began researching. They found that SMCAA offers pre-purchase education and assistance for first-time homebuyers to purchase a home. The couple then attended a free Homebuyer Education class in July 2020. This is what the couple had to say about their experience:

"We closed on our first home in December! Everything [our housing counselor] taught us was helpful to know going into the process of buying a home as far as different loans and the process itself."

Community Development helps individuals and families find and secure housing using the variety of tools listed previously. These tools assist clients in obtaining safe and affordable housing and avoid evictions.

Households obtained safe, affordable housing 77	Homeless households obtained safe, temporary shelter 32	Households avoided eviction 424
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SMCAA provides a mix of housing support services to our vulnerable populations. For participants experiencing homelessness, trained case managers assist in location and securing appropriate housing. A plan for success of long-term independence is also created to bridge the gap to self-sufficiency.

Families received housing support 204	Bed nights in our homeless shelter 2,047	Participants in housing education and counseling courses 26
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Weatherization & Housing Rehab Impacts

WEATHERIZATION AND HOUSING REHAB PROGRAMS

Weatherization: Measures to make a home (rental or owned) more energy efficient. Clients must be below income (200% poverty.)

Low Income Home Energy Assistance Program (LIHEAP): Necessary to enhance weatherization measures. Clients must be below income (200% poverty.)

Homeowner Rehabilitation: Emergency repairs and renovation of owner-occupied home for clients 80% AMI.

“Thank you very much for giving me the opportunity to participate in the weatherization program. It was a great experience, and changed the lives of my kids and me... I don’t know how we would have [fixed our house up] without you.”

SMCAA Weatherization and LIHEAP are designed to reduce low-to-moderate income individuals and families by increasing the energy efficiency of their dwelling while ensuring their health and safety. Impacts on households:

- 16 Housing Repair services
- 13 Healthy Homes services
- 13 Energy Efficiency improvements
- 28 Improved health and safety due to home improvements
- 29 Improved energy efficiency and/or energy-burden reduction



Energy Conservation Measures: duct sealing/repair, insulation, infiltration, setback thermostats, refrigerator replacement, compact fluorescent light bulbs, plus more.

Health and Safety Measures: smoke and carbon monoxide detectors, clothes dryer vents, furnace repairs, water heater repairs, indoor air quality, plus more.

TYPICAL WEATHERIZATION MEASURES



MECHANICAL

- Clean, tune, repair, or replace heating and/or cooling systems
- Install duct and heating pipe insulation
- Install programmable thermostats and other HVAC controls
- Repair/replace water heaters
- Install water heating pipes

HEALTH & SAFETY

- Complete combustion appliance safety testing
- Repair/replace vent systems to ensure combustion gas draft safely outside
- Install mechanical ventilation to ensure adequate indoor air quality
- Assess fire hazards and install smoke and carbon monoxide alarms as needed
- Evaluate mold/moisture hazards
- Perform incidental safety repairs when needed

BUILDING SHELL

- Install wall, floor, ceiling, attic, and/or foundation insulation
- Complete blower door testing
- Perform air sealing
- Repair primary windows and doors
- Install storm windows and doors
- Repair minor roof and wall leaks prior to attic or wall insulation

ELECTRIC BASELOAD

- Install efficient light sources
- Replace refrigerators with energy efficient models

Impacts of COVID-19

A number of new programs were developed to counter the coronavirus pandemic and resulting social influences. In 2020, SMCAA implemented the following programs:

CARES Relief and Recovery Services and CRF Emergency Services

224 Utility, Rent, Mortgage, and/or Vehicle Repair Payments Paid

Migrant Mitigation

118 Migrant Stipends

Water Arrearage Assistance

1,175 Water and/or Sewer Arrearages Paid

Water Plumbing Repairs

15 Repairs Completed (could include: water heaters, septic, wells, drain fields, plumbing repairs)

Cleaning Q-Kits

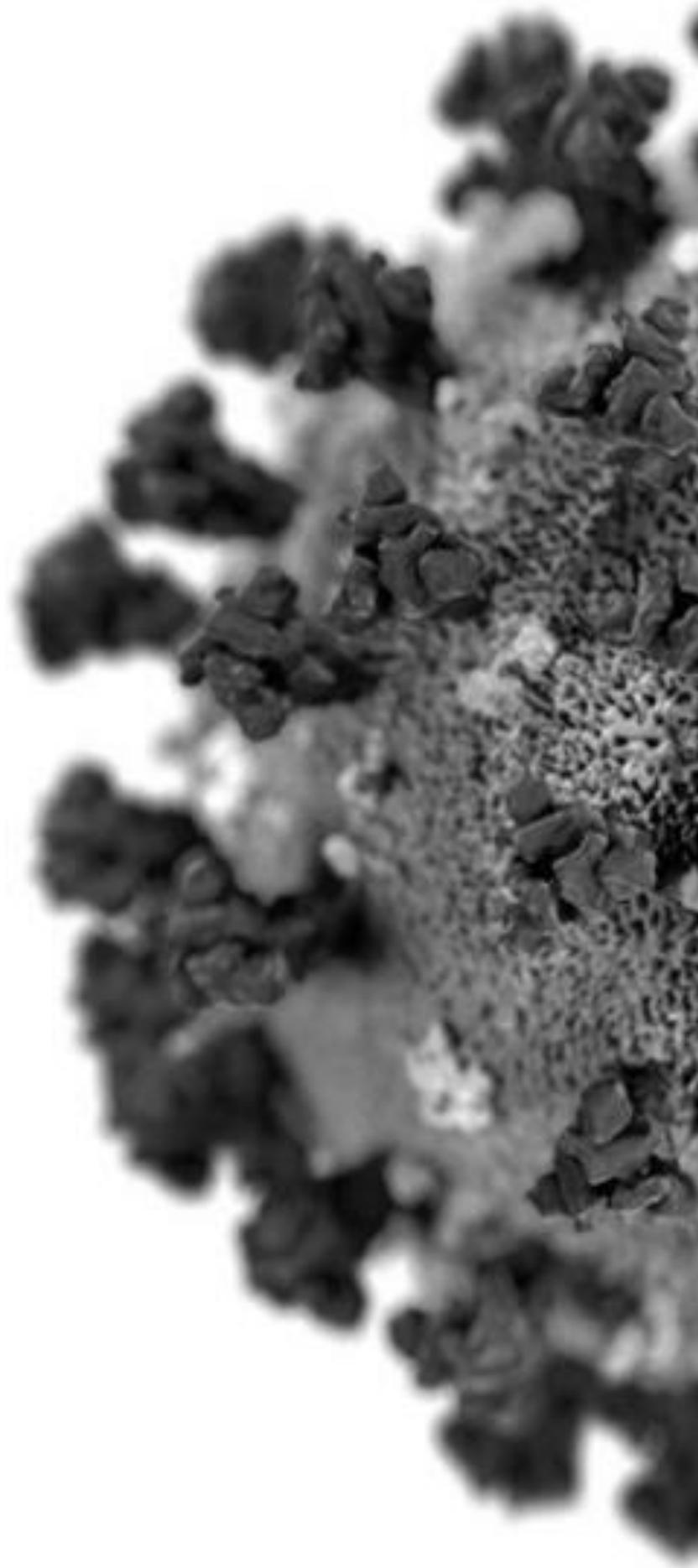
503 Cleaning Kits Dispersed to Vulnerable Populations

Special Food Commodity Giveaways and Food Pantry Referrals

>26,000 Households given food products since April 2020

Mask Up! Michigan

16,936 Masks handed out to Vulnerable Populations



COMMUNITY PARTNERSHIPS

SMCAA has over **173** community partnerships from every sector. These partnerships are critical to ensure that customers are receiving the widest range of assistance, that resources in the community are maximized, and that there are coordinated efforts to reduce the causes and conditions of poverty.

- Whirlpool Corporation collaborates the purchases of energy-efficient refrigerators at a reduced price for our Weatherization program.
- We are thankful for great partnerships with a number of proprietors across Southwest Michigan. Landlords and the homeless resource staff continue to build positive relationships to ensure community members have options when overcoming housing obstacles.
- Various faith-based organizations pool finances and refer clients to SMCAA programs which allows our agency the ability to track clients' progress better.
- Local banks and the Southwest Michigan Realtors Association serve as for-profit partners in our Homebuyer Education and Financial Capability programs.
- Four municipalities partnered with SMCAA to have over 1,700 water and/or sewer arrearages payments paid.
- In response to the COVID-19 pandemic, a number of area organizations and financial institutes donated monetary funds to be used towards baby care supplies, cleaning products, pantry supplies, and agency PPE supplies.
- An online campaign to raise emergency funds was conducted in April 2020 in partnership with DTE Foundation. All proceeds were matched 100% up to \$5,000 by DTE.
- Midwest Family developed an online fundraising campaign with SMCAA titled "Feed the Need" specifically asking for monetary funds to stock the SMCAA pantry.
- The Senior PGA and Whirlpool Corporation employees volunteered their time and energy to hand out over 400 turkeys and Christmas dinners during the Holiday Share Program.

USE OF FUNDING IN FISCAL YEAR 2020

CSBG \$560,045

Community Services Block Grant;
Core funding for Community Action

WAP/LIHEAP \$611,739

Weatherization Assistance Program and
Low Income Home Energy Assistance Program;
Energy conservation measures

Food Assistance \$371,186

Senior Food Assistance (CSFP) &
Low-Income Food Assistance (TEFAP)

Utility Assistance \$44,950

Metered fuel assistance

Housing Assistance \$447,046

Permanent Supportive Housing, Salvation Army
Rapid Re-housing, Emergency Solutions Grant,
and Homebuyer and Financial Education

COVID Relief Funds \$399,934

CARES Relief and Recovery Services,
CRF Emergency Services, Migrant Mitigation,
Water Arrearage Assistance, Water
Plumbing Repairs, and Cleaning Q-Kits

Other Programs \$149,939

Emergency Food and Shelter Program (EFSP),
Community Development Block Grant (CDBG)
within Berrien and Van Buren Counties

Donations/In-Kind \$54,804

TOTAL \$2,639,643

Thank you for your continued support!

Over the past 39 years, SMCAA has developed programs based on the individual needs of each community we serve. Whether our focus should remain in the areas mentioned throughout this report or shift to other needs of the community, our staff stands ready to serve. Our motto has and continues to be, **“Helping People, Changing Lives,”** and we look forward to the opportunities ahead to make a lasting and better impact in our community.

As long as Community Action is needed in Southwest Michigan, the staff at SMCAA promises to assist people in economic need, and enable our clients to achieve and sustain self-sufficiency all while respecting the vast diversities present in our service areas.

LEAVE A LEGACY

It is never too early to start planning for your legacy. Bequests offer the priceless benefit of leaving a legacy for the causes closest to your heart and help safeguard your desire to continue making a difference. It is one of the greatest gifts you can give and is as easy as inserting the sample language below into your will or living trust:

“I give, devise, and bequest to the Southwest Michigan Community Action Agency (Federal ID #38-2415106) the sum of (\$ _____) to be used for its general purposes.”

***Optional wording: (_____) of my residual estate.*

Southwest Michigan Community Action Agency welcomes the opportunity to speak with you about your charitable interests and encourages you to talk with your professional advisor about how a planned gift can be part of your will or living trust. For more information, please call our Executive Director at (269) 925-9077.

SEND A DONATION

Please help us in maintaining our high quality programs and services by making a donation today. Just fill out the form below, cut on the dotted line, and mail your check to the address provided. All donations are tax deductible under section 501(c)3 of the Internal Revenue Service tax code. Thank you for supporting your community and Community Action!

Name: _____
Address: _____
City: _____ State: _____ Zip: _____
Donation Amount: \$ _____

 Please return this portion with
your check made payable to:

SMCAA
185 E Main St., Ste 303
Benton Harbor, MI 49022