



2018

Community Impact Report

Southwest Michigan Community Action Agency

Serving Berrien, Cass, and Van Buren Counties

185 E. Main Street, Suite 303
Benton Harbor, MI 49022

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www.smcaa.com

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LETTER ON IMPACT

Dear Friends of Community Action,

We are pleased to share with you the Southwest Michigan Community Action Agency (SMCAA) Community Impact Report highlighting our agency's activities, accomplishments and financial data for Fiscal Year 2018. We are indebted to our donors, volunteers and community partners, who, along with our board, staff and program participants, make up an amazing force in helping alleviate the causes and conditions of poverty.

SMCAA has been helping people and changing lives for over 37 years. Although its programs have changed, the goal of this nonprofit organization has always remained the same: to help provide the tools necessary for low-income individuals to become self-sufficient. Through its many programs, SMCAA helps more than 4,700 people each year, primarily from Berrien, Cass and Van Buren Counties.

This past year was busy for SMCAA. In February, the Berrien Springs Mobile Home Park was devastated by flood waters effecting over 200 mobile homes. The residents were predominately low-to-moderate income and either owned, rented, or were renting-to-own properties in the park. SMCAA was successful in securing and implementing funding through the State of Michigan to assist these individuals and families with food, rent, utilities, mold inspections and weatherization. SMCAA also worked with the park manager to have an office located onsite at the park to ease the burden on participants we would be servicing. This project had a great impact on the people we served despite some of the obstacles faced along the way.

SMCAA continues to listen to the communities that we serve through local guidance, advisory councils and community needs assessments. After completing our 2018 Community Needs Assessment, the responses resulted in these top three needs throughout our service area: Utility Assistance, Food, and Housing Repair. This knowledge will assist us in 2019 as we work on and complete our Strategic Plan and actively coordinate how to fight the effects of poverty by providing support services to this vulnerable population.

Please join us on this journey as we do our part to support children, families and seniors and help move them from surviving to thriving. Although we may not see an end to the war on poverty as President Johnson had envisioned, Community Action agencies across the nation will continue to focus on impacting successful outcomes for as many clients as we possibly can.

Together we truly make a difference Helping People and Changing Lives!

Sincerely,



Arthur C. Fenrick, CCAP
Executive Director



Minnie Warren
Board Chairperson

PRIMARY SERVICE AREAS

SMCAA serves Berrien, Cass, and Van Buren Counties. According to the U.S. Census Bureau American Community Survey 2018, the population of our service area was **281,535**. The population by county: 154,948 individuals in Berrien County, 51,397 in Cass County, and 75,190 in Van Buren County.

Please visit SMCAA at any of the following locations:

BERRIEN COUNTY OFFICE



Administrative Office:

185 E. Main St., Suite 303
Benton Harbor, MI 49022
(269) 925-9077
Fax: (269) 934-8242

Warehouse:

331 Miller St.
Benton Harbor, MI 49022
(269) 605-4188

CASS COUNTY OFFICE



Cass DHHS Office:

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

VAN BUREN COUNTY OFFICE



Van Buren DHHS Office:

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

Family Shelter:

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



*You may also visit us at www.smcaa.com or on Facebook at www.facebook.com/swmicaa.

HISTORY OF COMMUNITY ACTION

1964 President Johnson declared War on Poverty	1964 Sargent Shriver was named the Director of the Office of Economic Opportunity (OEO)	1967 Private non-profits were formed	1970 OEO directed CAAs to create a mission and establish State roles	1986 Community Action Agency was incorporated in Southwest Michigan
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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

We must open the doors of opportunity. But we must also equip our people to walk through those doors.



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.

Community Action was incorporated into an agency in Southwest Michigan in 1986. 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.

BOARD OF DIRECTORS

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.

Berrien County

Don Meeks
Juliet Johnson
Corey Christopher, Vice Chair

Cass County

E. Clark Cobb
Minnie Warren, Chair
Michael Franks

Van Buren County

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



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.

EXECUTIVE SUMMARY

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.

Southwest Michigan Community Action Agency (SMCAA) has been providing services to low-income families in Southwest Michigan for over 37 years. The current portfolio of services our agency offers includes: Community Assistance, Community Development, and Weatherization and Housing Rehabilitation. SMCAA serviced 4,763 unduplicated individuals and families in FY2018 through the programs and services we offer.

- **Community Assistance:** emergency and commodity food, utility, rent/mortgage, other miscellaneous assistance, and an emergency shelter in Van Buren County.
- **Community Development:** Permanent Supportive Housing, Rapid Rehousing in Cass and Van Buren Counties, and Homeownership workshops and Financial Capability counseling. Community Development helps individuals and families find and secure housing using a variety of tools such as homeless services and/or workshops and counseling.
- **Weatherization and Housing Rehabilitation:** Weatherization, Energy Education, Homeowner Rehabilitation, and emergency repairs for homes of low-income residents. SMCAA acts as the third-party administrator for Allegan, Berrien, Cass, St. Joseph and Van Buren Counties' Community Development Block Grant (CDBG).

Community Action's goals are to eliminate the causes of poverty, increase self-sufficiency of individuals and families, and revitalize communities. Without good management of resources and services, this could not be achieved. To ensure good management at all levels, the National Association for State Community Services Programs (NASCSPP) created "ROMA Next Generation."

ROMA Next Generation (NG) is a system for continuous quality improvement to enable the CSBG network to measure, analyze, and communicate performance. ROMA NG is meant to help Community Action shift to a culture of constant learning rather than compliance and reporting culture. Ultimately, ROMA NG will generate robust results to the network for individuals with low-incomes within all the communities served by Community Action.



Results
Oriented
Management
Accountability

SMCAA CLIENT STATISTICS IN 2018

BERRIEN COUNTY	CASS COUNTY	VAN BUREN COUNTY
Population 154,948	Population 51,397	Population 75,190
Median Household Income \$48,132	Median Household Income \$50,699	Median Household Income \$49,119
Household Living Below 200% of Federal Poverty Level 38.71%	Household Living Below 200% of Federal Poverty Level 33.75%	Household Living Below 200% of Federal Poverty Level 40.04%
Largest Demographic Living in Poverty Females 25-34 at 17.2% (National average is 13.4%)	Largest Demographic Living in Poverty Females 25-34 at 13.6% (National average is 13.4%)	Largest Demographic Living in Poverty Females 35-44 at 15.8% (National average is 13.4%)
Median Property Value \$140,900	Median Property Value \$127,600	Median Property Value \$123,100
Homeownership Rate 69.3%	Homeownership Rate 80.5%	Homeownership Rate 77.2%
Public School Students Eligible for Free/Reduced Price Lunch 55.04%	Public School Students Eligible for Free/Reduced Price Lunch 55.74%	Public School Students Eligible for Free/Reduced Price Lunch 49.78%

**Data collection sourced by Data USA according to the U.S. Census Bureau American Community Survey 2012-2015 and the Community Commons database.*

Community Needs Assessment



Being able to make certain we are meeting clients' needs is part of the services SMCAA provides. We completed a Community Needs Assessment for 2018 in order to ensure our programs are best designed to enhance our clients' lives. Through this assessment, our agency found that the best supports for the future of Southwest Michigan communities are: **Utility Assistance, Nutritional & Accessible Food, and Housing Repairs.**

PROGRAMMING IMPACTS

Community Assistance Programs

Learn more about our Community Assistance Programs offered at SMCAA:

Commodity Supplemental Food Program (CSFP) & Temporary Emergency Food Assistance Program (TEFAP)	Emergency Solutions Grant (ESG)	Food Pantries	Michigan Emergency Assistance Program (MEAP)	Homeless Shelter
<p>CSFP: Supplemental food for seniors (aged 60 and older) 130% poverty. Monthly distribution.</p> <p>TEFAP: Supplemental food for families 200% poverty. Quarterly distribution.</p>	<p>Homeless prevention and rapid rehousing for those 30% AMI or below. Clients must be homeless and/or Court Order Eviction.</p>	<p>Emergency food needs for low income clients by referral through 2-1-1 only.</p>	<p>Emergency help with utilities for 150% poverty (or per grant guidelines.)</p>	<p>Temporary shelter and assistance for homeless families with children and single females.</p>

Community Assistance Impacts in 2018

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.

48,872 Food boxes provided through CSFP, TEFAP, and food pantries across our services areas

658 Individuals and families who received utility assistance after shut-off notices

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.

10,922 Clients given information and referral to programs outside SMCAA

10,766 Volunteer hours gained at our warehouse



I am disabled and my health has been deteriorating. I live by myself and receive SSI. I have always been able to pay my bills and keep my head above water, but when I was in the hospital I received a shut-off notice. The social worker at the hospital told me about SMCAA and I called for help. I received help with my electric and my fuel tank was filled for the winter. I never knew an agency like this existed! –Mr. V

Community Development Programs

Learn more about our Community Development Programs offered at SMCAA:

Rapid Rehousing	Supportive Housing	Homeownership Counseling	Financial Capability Counseling
Provides individuals and families coming directly from the street or emergency shelter with housing case management and rental assistance.	Assistance with rent for disabled, homeless individuals or families.	Pre-homeownership counseling by a certified Housing Counselor with a focus on the steps to purchasing a home.	Counseling by a certified Housing Counselor focused on budgeting, improving credit, banking basics, and consumer protection.

SMCAA Household Impacts in 2018

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.

171	Household who obtained safe and affordable housing
90	Households experiencing homelessness who obtained safe, temporary shelter
187	Households who avoided eviction

“It is hard to argue that housing is not a fundamental human need. Decent, affordable housing should be a basic right for everybody in this country. The reason is simple: without stable shelter, everything else falls apart.”

–*Matthew Desmond, Evicted: Poverty and Profit in the American City.*



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.



Housing Support Services Impacts In 2018

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.

217 Families who received housing support and services

1775 Bed nights in our Decatur homeless shelter

30 Participants studied in our Homebuyer Education and/or Financial Capability Counseling courses

Mr. J was homeless when he entered into our Permanent Supportive Housing (PSH) program in 2014. While in PSH, Mr. J received support services that assisted him with his housing, workforce development, and mental health resources. In October of 2018, Mr. J was moved into a newly remodeled subsidized unit in his apartment complex. Since moving, Mr. J has increased his income and officially graduated from the PSH program!

Mr. W attended a Homebuyer Education workshop in 2016 which assisted him in preparing to purchase his home in 2017. After Mr. W bought his house, he returned to SMCAA and applied for weatherization. He has continued to prosper and is enjoying being a homeowner to this day. Mr. W was awarded the 2018 Client Community Action Award at the State Capital on Community Action Day for his continued success at being a homeowner and in gratitude for his participation in a variety of Community Action Programs.

Weatherization & Housing Rehab Programs

Learn more about our Weatherization and Housing Rehabilitation Programs offered at SMCAA:

Weatherization	Low Income Home Energy Assistance Program (LIHEAP)	Homeowner Rehabilitation
Measures to make a home (rental or owned) more energy efficient. Clients must be below income (200% poverty.)	Necessary to enhance weatherization measures. Clients must be below income (200% poverty.)	Emergency repairs and renovation of owner-occupied home for clients 80% AMI.

Weatherization and Housing Rehabilitation Impacts in 2018

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.

46	Households received housing repairs services
34	Households received Healthy Home services
37	Households received energy efficiency improvements
94	Households experienced improved health and safety due to home improvements
84	Households experienced improved energy efficiency and/or energy-burden reduction



Thank you from the bottom of my heart. The guys that were at my home were absolutely wonderful. I was so pleased with them. This was the best Christmas present I could have ever received. I cannot thank you enough! –Ms. P

Energy Conservation Measures

- Duct sealing/repair
- Insulation
- Infiltration
- Setback thermostats
- Refrigerator replacement
- Compact fluorescent light bulbs

Health and Safety Measures

- Smoke and carbon monoxide detectors
- Clothes dryer vents
- Furnace repairs
- Water heater repairs
- Indoor air quality

COMMUNITY PARTNERSHIPS



SMCAA has over **158** 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.

Some of our partners include:

- Employees at Plante Moran volunteered in our warehouse to pack commodity food boxes and noticed SMCAA's need for a newer, better functioning forklift – they then raised funds to help our agency purchase a new-to-us forklift!
- Whirlpool Corporation collaborates the purchases of energy-efficient refrigerators at a reduced price for our Weatherization program
- Both federal and state legislative representatives are encouraged to support passage of the Community Services Block Grant Reauthorization Act and other Community Action funding-related bills so projects to revitalize neighborhoods, empower finances, and provide housing support may continue and progress
- Senior PGA and Whirlpool Corporation employees volunteer their time and assistance in our warehouse packing boxes for our commodity food programs
- 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

USE OF FUNDING IN FISCAL YEAR 2018



CSBG **\$672,368**
(Community Services Block Grant)
Core funding for Community Action

WAP/LIHEAP **\$653,193**
(Weatherization Assistance Program) &
(Low Income Home Energy Assistance Program)
Energy conservation measures

Food Assistance **\$260,420**
Senior Food Assistance (CSFP) &
Low-Income Food Assistance (TEFAP)

Utility Assistance **\$385,771**
Metered fuel assistance

Housing Assistance **\$249,900**
Permanent Supportive Housing,
Rapid Re-housing, Emergency Solutions Grant, &
Homebuyer and Financial Education

Other Programs **\$73,414**
Community Development Block Grant (CDBG)
within City of Benton Harbor

Donations/In-Kind **\$99,847**

TOTAL **\$2,394,913**

Helping People, Changing Lives

CLOSING

Over the past 37 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.

With 2018 behind us, we are excited for another great year of progress in Southwest Michigan in 2019.

Thank you for your continued support!



- The SMCAA Staff

“I WOULD LIKE TO DONATE TO SMCAA.”



**Your gift today,
makes tomorrow possible!**

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!

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Name: _____	Please return this portion with your check made payable to:
Address: _____	
City: _____	
State: _____ Zip: _____	
Donation Amount: \$ _____	
	SMCAA 185 E Main St., Ste 303 Benton Harbor, MI 49022

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