



COMMUNITY IMPACT REPORT 2019

HIGHLIGHTS OF ACTIVITIES
AND ACCOMPLISHMENTS
FOR OUR SERVICE AREAS
IN BERRIEN, CASS AND
VAN BUREN COUNTIES

**SOUTHWEST MICHIGAN
COMMUNITY
ACTION AGENCY**



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Approved by the Board of Directors on March 18, 2020.

LETTER ON IMPACT

We are delighted to share our Community Impact Report with you to document the many successes of Southwest Michigan Community Action Agency (SMCAA).

For over 38 years of service to the low to moderate-income community, SMCAA has implemented quality programs that are based on the needs of Berrien, Cass and Van Buren Counties. SMCAA continues to improve the quality of life through emergency services, food programs, housing counseling, homeless and housing programs, housing repairs, and weatherization.


With each year comes new challenges and new opportunities to better serve our clients and communities.

As we face funding cuts, the agency continues to look for new avenues to carry on our mission of assisting people in economic need and enabling them to achieve and sustain self-sufficiency while respecting their diversity. Moving into fiscal year 2020, SMCAA will embark on a new strategic plan, improved mission statement and new leadership.

We are grateful for the support and collaboration of our many donors, partners and stakeholders and especially the families and individuals who trust us to accompany them on their journey towards economic security.

Join us as we celebrate our accomplishments and look forward to the future. As always, thank you and we look forward to working with you in 2020.

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


Minnie Warren
Chairperson


Kim Smith Oldham
Executive Director



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.

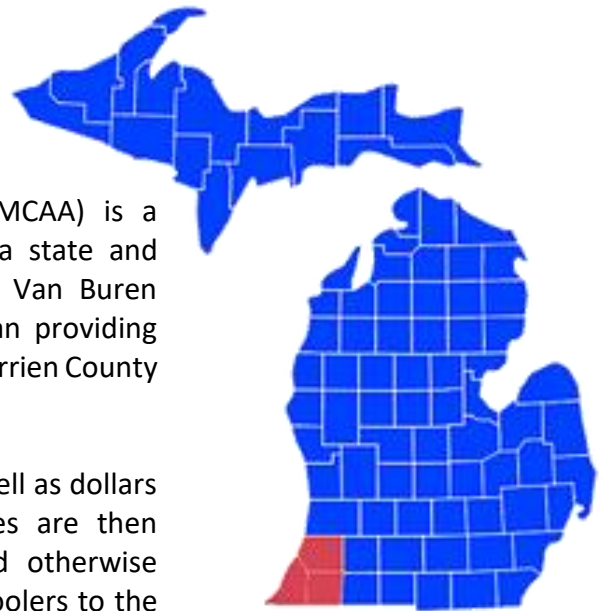
Community Action was incorporated into an agency in Southwest Michigan in 1986. SMCAA continues the journey spearheaded by President Johnson by administering federal, state and local contracts developed to respond to the needs of individuals and families residing in our regional service district.

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.

ABOUT SMCAA




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 REACH

According to the U.S. Census Bureau 2018 Community Survey, the population of our service area was: **281,424**.

	 Berrien County	 Cass County	 Van Buren County
<u>Population</u>	154,141	51,653	75,448
Persons under 18	27.5%	25.5%	29.1%
Persons over 65	19.7%	21.0%	18.1%
Female vs. Male	51.1% vs. 48.9%	49.8% vs. 50.2%	50.4% vs. 49.6%
Race Origin	White- 74.7%, Black- 14.9%, Hispanic- 5.7%, Other- 4.7%	White- 86.3%, Black- 5.2%, Hispanic- 4.0%, Other- 4.5%	White- 81.0%, Black- 4.0%, Hispanic- 11.7%, Other- 3.3%
Median Household Income	\$49,135	\$53,571	\$52,351
Poverty Rate (National Average- 13.1%)	17.2%	13.6%	15.8%
Largest Demographic Living in Poverty	Females 25-34	Females 25-34	Females 35-44
<u>Housing & Living</u>			
Homeownership Rate	69.3%	80.5%	77.2%
Median Property Value	\$140,900	\$127,600	\$123,100
Median Gross Rent	\$724	\$729	\$695
<u>Accessible Food</u>			
Number of Persons Food Insecure	22,620	6,080	8,810
Public School Students Eligible for Free/Reduced Priced Lunch	55.04%	55.74%	49.78%
<u>Education & Economy</u>			
Percent of Persons High School Graduate or Higher	89.6%	87.9%	87.2%
Percent of Persons Bachelor's Degree or Higher	27.7%	19.1%	20.9%
Percent of Population Aged 16+ in Civilian Labor Force	61.4%	60.5%	61.0%
Number of Employees	70,439	23,277	33,499

**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, 2019 Estimates, and Feeding America.*

WHAT WE DO

Community Action's goals are to eliminate the causes of poverty, increase self-sufficiency of individuals and families, and revitalize communities.

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 38 years. We serviced 4,835 unduplicated individuals and families in FY2019 through the programs and services we offer.

We care about the entire community, and we are dedicated to helping people help themselves and each other. **SMCAA exists to assist people in economic need and enable them to achieve and sustain self-sufficiency while respecting their diversity.** We accomplish our mission by offering the following services:

- 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).

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

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, Chairperson
Michael Franks

Van Buren County

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

SMCAA CONTACT INFORMATION

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

Administrative Office:

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

SMCAA – Niles:

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

Warehouse:

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

Cass DHHS Office:

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

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



COMMUNITY ASSISTANCE IMPACTS

"We must open the doors of opportunity, but we must also equip our people to walk through those doors." –President Lyndon B. Johnson

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.

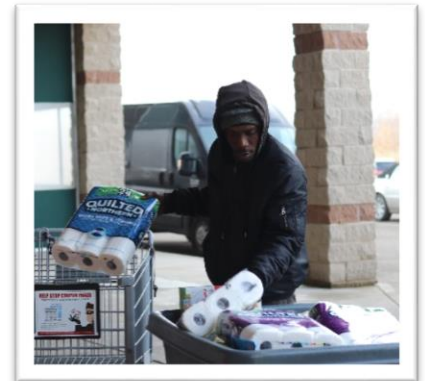
SMCAA Community Assistance programs empower our clients to take control of their own lives by providing services that will help to lead clients to self-sufficiency.

41,401

Food boxes
provided to
households

259

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.

1,056

Referrals to
non-SMCAA
programs

12,110

Volunteer
hours at our
warehouse





COMMUNITY DEVELOPMENT IMPACTS

“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*.

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.

Homeownership Counseling: Pre-homeownership 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.

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.

140 Households obtained safe, affordable housing

84 Homeless households obtained safe, temporary shelter

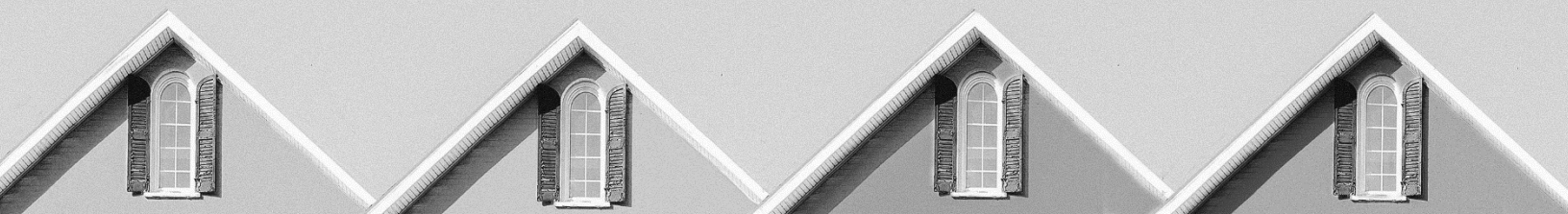
129 Households avoided eviction

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.

156 Families received housing support

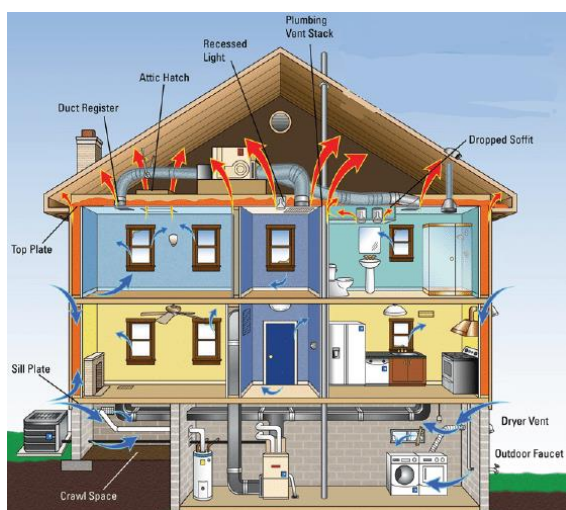
2,495 Bed nights in our homeless shelter

33 Participants in housing education and counseling courses



WEATHERIZATION & HOUSING REHAB IMPACTS

“Be wise, weatherize.”



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.

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:

44 Housing repair services

39 Healthy Home services

43 Energy efficiency improvements

115 Improved health and safety due to home improvements

107 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.

COMMUNITY PARTNERSHIPS



SMCAA has over 162 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.
- 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

TESTIMONIES

"I am disabled and the past few months my health has been deteriorating. I live by myself and receive SSI and SNAP. I have always been able to pay my bills and keep my head above water. Lately though my finances have been too much of a burden, and I have had difficulty paying my monthly bills. I was in the hospital when a social worker told me about SMCAA. The moment I called and asked for help, [SMCAA] explained everything clearly to me about the help I would be receiving. In a matter of minutes, [SMCAA] took care of my electric shut-off notice and my fuel tank at the house was filled for the winter. I never knew that such an agency existed. I have always been too proud to ask for help, The staff here has helped me so much, and I have my head above water again and can take a steady breath." – J.V.

"Previous to the [Weatherization Program], to save heating costs, my house was set at 63 degrees Fahrenheit. Now, seven months later, the house radiates a sense of comfort and surety; the plaster walls no longer seep heat or cold to the touch. Knitting no longer requires "glove breaks" – this has been an everyday impact; what a joy! As I drive through the streets this winter, I note how many beautiful old homes have large icicles hanging from their roofs and ponder how cold their house must be. I bless each and every team member of [the Weatherization program.]" – K.H.

"Thank you so much for giving me the opportunity to participate in the Weatherization program. It was a great experience and change the life of my kids and me. We are so grateful for everything done for us, and sincerely appreciate the time spent to fix our house. I don't know how we would have done it without SMCAA!" – Z.C.



"I would like to take a minute to thank SMCAA for everything done for my son and me. I never imagined an assistance program like SMCAA existed. Thank you for our new furnace and programmable thermostat, the new stove, bathroom fan, and for repairing our water heater. I am greatly appreciative for this program. SMCAA has helped us out in so many ways – you cannot even imagine!" – R.S.



USE OF FUNDING IN FISCAL YEAR 2019

CSBG \$658,431

Community Services Block Grant;
Core funding for Community Action

WAP/LIHEAP \$672,553

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

Food Assistance \$342,112

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

Utility Assistance \$151,854

Metered fuel assistance

Housing Assistance \$364,116

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

Other Programs \$210,027

Emergency Food and Shelter Program (EFSP), and
Community Development Block Grant (CDBG)
within the City of Benton Harbor
and Cass County, Van Buren County

Donations/In-Kind \$65,959

TOTAL \$2,465,052

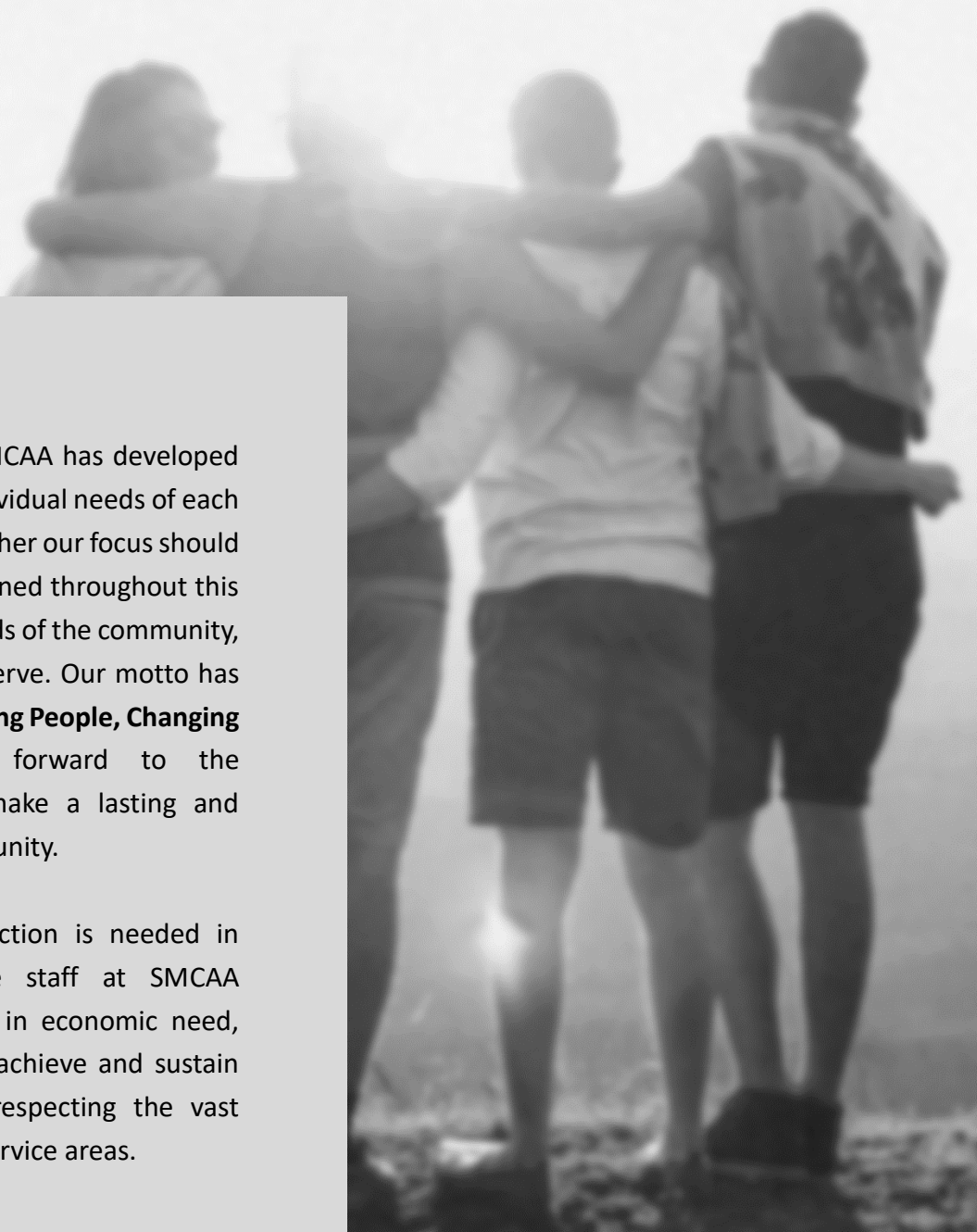


Thank you for your continued support!



Over the past 38 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.





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!

----- ✂

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**