

SOUTHWEST  
MICHIGAN  
COMMUNITY  
ACTION  
AGENCY



2024

# Community Needs Assessment

Accepted by the  
Board of Directors  
on October 18, 2024

# 2024

## COMMUNITY NEEDS ASSESSMENT

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## EXECUTIVE SUMMARY

### Background of Community Assessment

In 2012, the Federal Office of Community Services provided funding to establish the CSBG (Community Services Block Grant) Organizational Standards Center of Excellence (OSCOE). The OSCOE was charged with developing a set of organizational standards designed to ensure that CSBG eligible entities have the capacity to provide high-quality services to families and communities with low incomes.

The Standards reflect many of the requirements of the CSBG Act, applicable federal laws and regulations, good management practices, and the values of Community Action. They are organized into three thematic groups comprised of nine categories with a total of 58 for private entities. Community Assessment is one of the nine categories under the “Maximum Feasible Participation” group.

### Community Needs Assessment Overview

A Community Needs Assessment (CNA) establishes a profile of a community, noting both needs and available community resources. Community Action Agencies (CAAs) conduct assessments to determine the needs in a community that can be addressed and the population that is most impacted by the need. CAAs should include both qualitative and quantitative data. From this identification of needs on the family and community level, and through a strategic process that includes consideration of agency needs, CAAs determine the outcomes that they plan to achieve. The information gathered and analyzed will assist us in understanding the ever-changing needs of the communities served and aid in making programmatic changes and improvements.

The purpose of this report is to provide the Southwest Michigan Community Action Agency (SMCAA) with a community assessment to fulfill the requirements specified by Community Action funders and CSBG, and to determine the current needs, strengths, resources and assets of the Community Action service area. In addition to meeting the timelines and criteria established by funding sources, the results of this study will guide SMCAA’s strategic planning process.

### Special Acknowledgements

SMCAA’s success and continued growth in serving the individuals and families of the tri-county area could not be achieved without the many forms of generous support. SMCAA would like to thank the hundreds of people who took the time to answer surveys and provide us with vital feedback, as well as all SMCAA staff members, our Board of Directors, and our community collaborators for their commitment and goodwill throughout this lengthy process.

A special thanks to Kim Smith Oldham, SMCAA Executive Director, and Shannon Keirnan, SMCAA Operations Manager, for conducting, gathering, analyzing, and compiling the information in this report.

We appreciate you taking the time to review this report and hope that it will not only inform you on our programs, impact, and goals, but inspire you to find ways you yourself can become a part of making a positive difference in Southwest Michigan.



## WHAT IS SMCAA?

In 1982, Southwest Michigan Community Action Agency (SMCAA) was founded to provide much-needed human services to Van Buren County, Michigan.

Just four years later, SMCAA expanded its reach to include Cass County and, in 1992, Berrien County was officially added to our roster.

Over the past 42 years, SMCAA has evolved exponentially. Already serving as the Housing Assessment Resource Agency (HARA) for Van Buren, SMCAA additionally began operating as the HARA of Cass County in 2023. We remain small but mighty—with only around 20 employees spread throughout 5 locations—proudly serving Berrien, Cass, and Van Buren counties.

SMCAA provides Southwest Michigan with programs designed to address the causes and conditions of poverty - specifically in the areas of hunger relief and healthy food access, homelessness prevention, weatherization, utility assistance, and housing rehabilitation.

## Our Mission

*Southwest Michigan Community Action Agency (SMCAA) is dedicated to empowering diverse people in need and supporting their journey towards economic security.*

## Our Vision

*To be a beacon of support in a strong, thriving community by helping people and changing lives.*

## The Core Values that guide SMCAA are:

**Action** – *We are committed to setting goals for our programs, and working persistently and sensibly towards meeting benchmarks and facilitating impactful economic and social change.*

**Respect** – *We acknowledge and appreciate the dignity, humanity, experience, intelligence, and potential of each member in our community.*

**Stewardship** – *We believe we have an obligation to be good stewards and to utilize our resources strategically and thoughtfully.*

**Integrity** – *We take responsibility for our actions and the results of those actions with honesty and transparency.*

**Community** - *We believe in developing active partnerships in order to build effective solutions and high-quality programs for the community we service.*

## BOARD OF DIRECTORS, 2023 - 2024

The SMCAA Board of Directors is populated by nine members equally representing the three sectors: public, private, and consumer. A tripartite board is not only a requirement of Community Action Agencies, but a valuable resource. The various perspectives from each sector are important to facilitating communication and understanding throughout all levels of the community.

PUBLIC SECTOR	PRIVATE SECTOR	CONSUMER SECTOR
Chokwe Pitchford (Berrien)	Gerrod Moore (Berrien)	Corey Christopher (Berrien): Vice Chair
James Lawrence (Cass)	Minnie Warren (Cass): Chair	Diane Seifert (Cass)
Gail Patterson-Gladney (Van Buren): Member at Large	Kathy Lyons (Van Buren): Treasurer	Meagan Underwood (Van Buren): Secretary



### COMMUNITY ACTION

In 2024 Community Action celebrated its 60<sup>th</sup> anniversary of being a “boots on the ground” player in the fight for economic equality for all Americans.

The inception of Community Action came from President John F. Kennedy. After his assassination, it moved to the forefront of politics when it became the rallying cry of President Lyndon B. Johnson, who declared a “war on poverty” during his 1964 State of the Union Address.

Johnson went on to enlist Sargent Shriver, the head of the American Peace Corps, to lead this war in a newly created role as the Director of the Office of Economic Opportunity.

From Johnson’s declaration and Shriver’s assignment came Community Action Agencies – organizations designated to combat the systemic and social issues that promote the continued cycle of poverty in America. Shriver’s subsequent actions sparked a wellspring of economic advancement and human services programs created to help economically disadvantaged Americans take steps toward self-sufficiency.

*Self-sufficiency is a key part of Community Action’s approach and mission.*

*We seek to be a hand up—not a handout—to those in need.*

Operating independently while a connected member of the 27 Michigan Community Action Agencies, SMCAA is a private non-profit that abides by stringent Community Action guidelines.

Community Action Agencies must be overseen by a designated state agency – in the case of Michigan Community Action Agencies, this being the Bureau of Community Action and Economic Opportunity.

We operate by bringing together federal and state grant funds, as well as donated dollars from local, private, and public sources.

### SMCAA abides by 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.*

SMCAA's core funding is the U.S. Community Services Block Grant (CSBG). Deriving the bulk of funding from the CSBG is a part of the qualification for maintaining status as a Community Action Agency.

To retain core funding from the Community Services Block Grant, all Community Action Agencies must meet rigorous standards of excellence. This includes fulfilling a total of 58 Organizational Standards set forth by the National Community Action Partnership with support from the Office of Community Service and the Department of Health and Human Services.

These standards are in place to ensure all agencies that fall under the Community Action umbrella have appropriate organizational capacity and accountability, regularly meet high performance standards, and retain the ability to provide quality services to their service area.

Part of the expectations of these Organizational Standards is the completion of a Community Needs Assessment every three years. SMCAA's last CNA was developed, accepted by the Board of Directors, and reported publicly in 2021.

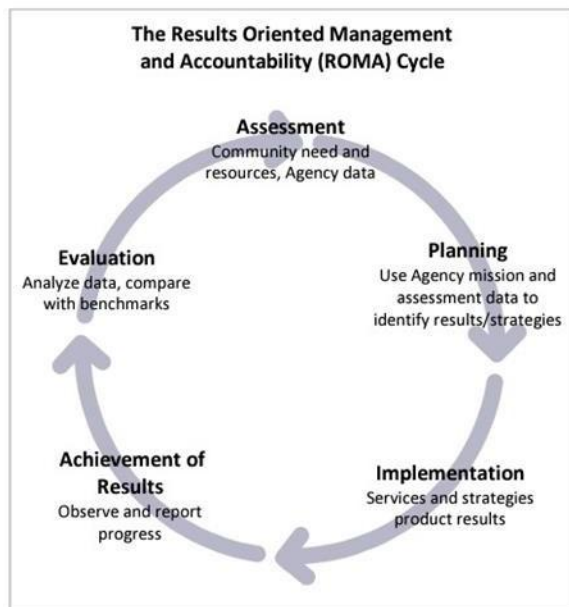
Below is a quick-view reference of the Organizational Standards this report covers.

		PAGES
Standard 1.1	The Organization demonstrates low-income individuals' participation in the activities	6
Standard 1.2	The Organization analyzes information collected directly from low-income individuals as part of the Community Assessment	6
Standard 2.2	The Organization utilizes information gathered from key sectors of the community in assessing needs and resources, during the Community Assessment process or other times. These sectors would include, at a minimum: community-based organizations, faith-based organizations, private sector, public sector, and educational institutions	24-27
Standard 3.1	The Organization conducted a Community Assessment and issued a report within the past 3 years	1-5
Standard 3.2	As part of the Community Assessment the Organization collects and includes current data specific to poverty and its prevalence related to gender, age, and race/ethnicity for their service area(s)	10-22
Standard 3.3	The Organization collects and analyzes both qualitative and quantitative data on its geographical service area(s) in the Community Assessment	10-13
Standard 3.4	The Community Assessment includes key findings on the causes and conditions of poverty and the needs of the community assessed	40-43
Standard 3.5	The governing Board formally accepts the completed Community Assessment	Board acceptance 10/16/2024

## METHODOLOGY

Community Action Agencies are guided in every step by the ROMA cycle—Results Oriented Management and Accountability. ROMA is a cyclical system of continuous improvement.

Assessment is a key component of the ROMA framework and constitutes the first phase of the cycle.



This is where the Community Needs Assessment results become so valuable—their analysis will lead into a new planning period for the agency, as we use this ever-moving approach to continually adapt our programs to meet community needs to the best of our ability.

This Community Needs *Assessment* and this report is the aggregation of data collected from a Community Needs *Survey* (CNS).

A Community Needs Assessment (CNA) is a report using the information gathered from the survey to establish a profile of a community, noting both unmet needs as well as existing resources. Community Action Agencies then process the data to identify needs for the family and community level.

This data serves a variety of important roles. Not only does the reporting enable SMCAA to maintain our core funding as stated earlier, but the results will help drive SMCAA's strategic planning process.

Our Strategic Plan, as well as our Community Action Plan, are the outlines for action which helps our organization establish a baseline for current community needs, identify areas of new or continued weaknesses, bolster strengths, expand partnerships, distribute funding, design anti-poverty programs, and overall, guide us as we continue our essential work of moving the vulnerable toward economic security.

Following trends, predicting changes, observing successes, and finding gaps in coverage help us continually improve. Our strategic plan is revised annually to ensure we are constantly meeting our goals and pursuing further advancement. Every three years, the results of our Community Needs Assessment are reviewed and incorporated into the annual report.



## COLLECTION PROCESS

Per set standards, the Community Needs Survey must include a combination of qualitative (interpretive) and quantitative (measurable) data.

Quantitative Data Quantitative Data was extrapolated from a multitude of online needs assessment tools and research including, but not limited to:

- U.S. Census Bureau
- Data USA
- Michigan 2-1-1 Gryphon Place
- Michigan Department of Health and Human Services
- United States Department of Agriculture Economic Research Service
- The Southwestern Michigan Commission
- Poverty Solutions at the University of Michigan
- United Way ALICE Report
- SMCAA Service Data



For 2024's CNA, SMCAA developed 3 surveys to tackle the qualitative aspect in depth. These targeted surveys were distributed with one to staff, one to Board members and community partners - such as churches, other non-profit organizations, libraries, public officials, local governments, and schools - and one to the general public representing the community members of Berrien, Cass, and Van Buren.

These surveys were emailed to relevant contacts, distributed in-person to our clients, available as a pop-up on our main website, advertised on social media, and included on postcards that were handed out at our food commodity giveaways.

Community Needs Assessment Reports may be done every three years, but at SMCAA, the needs of our clients and service area are taken into consideration every day. Being able to ensure that SMCAA is meeting clients' needs is only part of the complex formula that goes into Agency programming and services. As a part of this system, SMCAA has a detailed approach for collecting, reporting, and analyzing client satisfaction data.

Upon receipt of service, every SMCAA client is given a Client Satisfaction Survey in hard copy, as well as a digital link. These surveys help us track the quality of care clients are given by our hard-working staff, note the overlap of program use, as well as provide insight into where we might improve in our programmatic offerings.

Since the previous (2021) Community Needs Assessment was largely focused on the issues and impacts revolving around the COVID-19 crisis, it was decided that a fresh design would be a valuable move for 2024's CNA. This new approach also involved a heavy focus on qualitative questioning, opening opportunities for the public to offer concentrated and diverse feedback.

This report will be shared with the community as well as agency stakeholders, partner organizations through various channels. This will include a copy available directly on our website, [smcaa.com](http://smcaa.com). An announcement will be made on our social media platforms, as well distributed to community partners via e-mail. Hard copies will also be available at our offices or upon request.

### ALICE VS. FPL

The Federal Poverty Level (FPL), is a measurement set by the Department of Health and Human Services, based off U.S. Census Bureau numbers. It is intended to determine the minimum amount of annual income that is needed for individuals and families to pay for essentials such as shelter, food, clothes, and transportation.

Federal poverty thresholds were originally developed in the 1960's by the Social Security Administration. At that time, a study showed that families of three or more persons facing some short-term hardships used about one-third of their total money after taxes on food. Using "three

times the cost of food” methodology, poverty thresholds were developed for families of all sizes. Since that time, updates have only been made in relation to the Consumer Price Index and no other factors.

**Federal Poverty Level (FPL)**

Family size	2023 income numbers	2024 income numbers
For individuals	\$14,580	\$15,060
For a family of 2	\$19,720	\$20,440
For a family of 3	\$24,860	\$25,820
For a family of 4	\$30,000	\$31,200
For a family of 5	\$35,140	\$36,580
For a family of 6	\$40,280	\$41,960
For a family of 7	\$45,420	\$47,340
For a family of 8	\$50,560	\$52,720
For a family of 9+	Add \$5,140 for each extra person	Add \$5,380 for each extra person

Many of the federal and state programs that provide assistance to individuals and families – including programs managed by SMCAA – are federally required to use the FPL to calculate client eligibility.

This is done using percentage multiples of the FPL baseline to calculate a range of eligibility criteria and income limits for households. For 2023 and 2024, the majority of the percent to poverty limits were set at 200% of poverty.

For example, the individual income number for 2024 of \$15,060 is then multiplied by 2 (200%) to give us a range of \$15,060 (0% of Poverty) to \$30,120 (200% of Poverty). So an individual that falls within this income limit would qualify for aid for these programs.

Another way to approach it is to divide the income of the household (taking into consideration the number of people in the home) and divide it by the appropriate FPL. Then multiply this by 100. A household with two individuals with an income of \$50,000 (divided by) the FPL of \$20,440 = 2.45, x 100(%) = 245% of poverty, above the eligibility line.

Household size	2024 125% FPL	2024 150% FPL	2024 200% FPL
<b>1</b>	\$18,825	\$22,355	\$30,120
<b>2</b>	\$25,550	\$30,770	\$40,990
<b>3</b>	\$32,275	\$38,730	\$51,640
<b>4</b>	\$39,000	\$43,800	\$62,400
<b>5</b>	\$45,725	\$54,870	\$73,160
<b>6</b>	\$52,450	\$62,940	\$83,920
<b>7</b>	\$61,962	\$71,010	\$94,680

125% or 150% of poverty has long been an eligibility standard for many federally funded programs; however, since COVID-19, there has been some relaxing of this limit from the federal government, raising many program limits to the current 200% mark. This allows human service organizations to provide services to more individuals, including those who are struggling financially but would not have traditionally qualified—such as ALICE households.

Within this report there will be references to “ALICE.”

As research evolves, those with a stake in human services must take note of new developments and trends. As you can see, the FPL guidelines for poverty and the accompanying percentages are low enough that they can easily exclude households who, while over the qualifying income, are still far from being financially secure.

ALICE stands for “Asset Limited, Income Constrained, Employed.”

ALICE was a concept that originated in 2009 and has been slowly developing into a vital piece of the puzzle when it comes to the war on poverty. ALICE looks “beyond the black-and-white of the poverty line,” and takes into consideration the overall conditions that drive poverty.

ALICE households are often neglected in data collection as they rate above the Federal Poverty Level – the generally accepted indicator of economic need. However, what is overlooked is how tenuous a hold many households maintain on this rating, as their income levels are still below the basic cost of living.

ALICE households tend to fall into the cracks between poverty and self-sufficiency. They have little-to-no survival budget or savings. They are generally meeting the most basic costs of living, but without security, such as savings. A minor emergency such as car trouble or a medical bill can immediately knock an ALICE household from surviving to struggling.

As you can see in the chart above, ALICE considers the basic survival income for one adult in Michigan to be \$27,352 annually—substantially more than the Federal Poverty Line of \$15,060. So while an adult within the ALICE budget might not qualify for assistance, they still struggle.

Many in our nation are living paycheck to paycheck. ALICE is an increasing reality.

<b>ALICE Household Survival Budget, Michigan, 2022</b>			
	<b>Single Adult (Age 18–64)</b>	<b>Single Adult (Age 65+)</b>	<b>2 Adults, 1 Infant, 1 Preschooler</b>
<b>Monthly Costs</b>			
Housing – Rent	\$439	\$439	\$535
Housing – Utilities	\$163	\$163	\$310
Child Care	-	-	\$1,110
Food	\$453	\$418	\$1,234
Transportation	\$462	\$398	\$1,113
Health Care	\$174	\$533	\$601
Technology	\$86	\$86	\$116
Miscellaneous	\$178	\$204	\$502
<b>Tax Before Credits</b>	<b>\$326</b>	<b>\$394</b>	<b>\$1,036</b>
<b>Monthly Total</b>	<b>\$2,281</b>	<b>\$2,635</b>	<b>\$6,557</b>
<b>ANNUAL TOTAL Before Tax Credits</b>	<b>\$27,372</b>	<b>\$31,620</b>	<b>\$78,684</b>
<b>Tax Credits (CTC and CDCTC)</b>	<b>\$0</b>	<b>\$0</b>	<b>(\$5,196)</b>
<b>ANNUAL TOTAL With Tax Credits</b>	<b>\$27,372</b>	<b>\$31,620</b>	<b>\$73,488</b>
<b>Full-Time Hourly Wage</b>	<b>\$13.69</b>	<b>\$15.81</b>	<b>\$36.74</b>

## SOCIAL DETERMINANTS OF HEALTH

Another consideration often overlooked when examining poverty and its economic factors is the Social Determinants of Health (SDOH).

The five recognized SDOH are:

Economic Stability

Education Access and Quality

Health Care Access and Quality

Neighborhood and Built Environment

Social and Community Context

SDOH are non-medical factors that affect the health outcomes of individuals in a community. They are integrated into the conditions in which people are born, where they live and grow, work, and age. When considering SDOH we must include the systems and acting forces that shape these conditions.

Considering SDOH when reviewing the overall vitality of a community is, like ALICE, a way of reading between the lines. SDOH are the interconnected ways of life that go beyond the numbers of poverty.

For example, the Office of Disease Prevention and Health Promotion (operating within the Department of Health and Human Services) lists considerations like housing, transportation, violence, racism, education, job opportunities, access to healthy foods, physical activity opportunities, pollution, and literacy skills as notable SDOH.

SDOH examine the forces driving the statistics. They are the “why” behind the numbers. It’s easy to see the connection to the overall health of a community when you begin to break down the factors that affect whether a community can thrive, and how economic opportunity permeates everything we do.

When reviewing our survey responses, we must keep this interconnectedness in mind as we evaluate the needs of our service area.

### Social Determinants of Health



## OUR SERVICE AREA

### Berrien County

Located in the southwest corner of Michigan, Berrien County boasts 568 square land miles and 1,014 square miles of water. Sharing a border with Indiana on the south and Lake Michigan to the west, Berrien County offers both city living and expansive coastal options. A popular visit for nearby Chicago residents, Berrien has earned positive nicknames for its offerings, including “Harbor County” and the “Hamptons of the Midwest.”

Total Population: 154,316

Median Household Income: \$61,333

Percent of poverty for all people in Berrien: 14.9%

Median Age: 43.1



Within the total population of Berrien County that was recorded for the 2022 U.S. Census Report and factoring in varying margins of error:

- 7,193 (4.7%), are under the age of 5.
- 27,989 (18.4%) are children and teens aged 5-19 years.
- 44,169 (29%) are adults aged 20-44 years.
- 39,350 (20.2%) are older adults aged 45-64 years.
- 33,565 (22.1%) are seniors 65 and up.

Of the total children aged 5-17 living with families, 18.9% are on or below the poverty level, with 13.7% aged 18-64, and 11.1% of seniors, aged 65 and older, considered “in poverty.”

Gender: 75,863 were male, and a small majority of females with 78,075.

Major Employers:

- Whirlpool Corporation
- Corwell Health
- Andrew’s University
- Four Winds Casino
- Indiana Michigan Power

Total Employer Establishments: 3,513

Report Area	Labor Force	Employed	Unemployed	Unemployment Rate
Berrien County	75,457	71,893	3,564	4.7%
Michigan	5,024,984	4,808,499	216,485	4.3%
United States	169,539,172	163,086,649	6,452,524	3.8%

## Cass County

Cass County has a total land area of 490 square miles, and 18 square miles of water, making it the 9<sup>th</sup> smallest county in the state and the smallest of SMCAA's service counties. Home to Southwestern Michigan College, Cass also holds a large reservation of the Pokagon Band of Potawatomi Indians, whose headquarters are located in the city of Dowagiac. The Pokagon Band also stretches into Berrien and Van Buren, as well as Allegan and into the state of Indiana.

Total Estimated Population: 51,589  
 Median Household Income: \$65,183  
 Percent of poverty for all people in Cass: 12.9%  
 Median Age: 44.9

Within the total population of Cass County that was recorded for the 2022 U.S. Census Report and factoring in varying margins of error:

- 2,449 (4.7%), are under the age of 5.
- 9,442 (18.3%) are children and teens aged 5-19 years.
- 13,757 (26.7%) are adults aged 20-44 years.
- 14,880 (28.8%) are older adults aged 45-64 years.
- 11,076 (21.5%) are seniors 65 and up.



Of the total children aged 5-17 living with families, 14.9% are on or below the poverty level, with 12% aged 18-64, and 7.7% of seniors, aged 65 and older, considered "in poverty."

Gender: 25,911 were male, and nearly equal females with 25,693.

### Major Employers:

- Axiom
- Cass County Government
- Cassopolis Public Schools
- Cassopolis Family Clinic
- CHT

Total Employer Establishments: 764

Report Area	Labor Force	Employed	Unemployed	Unemployment Rate
Cass County	24,198	22,954	1,244	5.1%
Michigan	5,024,984	4,808,499	216,485	4.3%
United States	169,539,172	163,086,649	6,452,524	3.8%

## Van Buren County

Van Buren County has just under 608 square miles of land area with 482 square miles of water. The land itself is largely rural and dotted with farmland and small towns. An active part of the “wine trail” of Michigan and rich with natural water features, dunes, and other outdoor delights, Van Buren is becoming a popular destination for tourism as well as a coveted location for second homes and vacation rentals.

Total Population: 75,587

Median household Income: \$60,182

Percent of poverty for all people in Van Buren: 14.9%

Median Age: 41.7

Within the total population of Van Buren County that was recorded for the 2022 U.S. Census Report and factoring in varying margins of error:

- 4,317 (5.7%), are under the age of 5.
- 14,631 (19.3%) are children and teens aged 5-19 years.
- 21,393 (28.2%) are adults aged 20-44 years.
- 19,513 (25.8%) are older adults aged 45-64 years.
- 15,944 (21.1%) are seniors 65 and up.



Of the total children aged 5-17 living with families, 17.6% are on or below the poverty level, with 15.8% aged 18-64, and 10.8% of seniors, aged 65 and older, considered “in poverty.”

Gender: 37,837 were male, and nearly equal females with 37,799.

Major Employers:

- Engineered Plastic Components
- Pullman Industries, Inc.
- Minute Maid Company
- Welch's
- Agrilink Foods

Total Employer Establishments: 1,285

Report Area	Labor Force	Employed	Unemployed	Unemployment Rate
Van Buren	35,278	33,491	1,787	5.1%
Michigan	5,024,984	4,808,499	216,485	4.3%
United States	169,539,172	163,086,649	6,452,524	3.8%

## OUR IMPACT

SMCAA is proud to serve our tri-county area to the absolute best of our ability, without discrimination and with respect for all of our clients. SMCAA offers a number of programs comprised of various services, including utility bill assistance, emergency housing, food assistance, rehousing aid, and weatherization.



While SMCAA strives to meet the needs of our community, unfortunately (like most non-profits), we have our limitations.

Restrictions and/or guidelines on aid may be set by our grantee. Funding may only be available sporadically. It may be spent through quickly due to high need. Some programs may allow reorganization of funding (allowing SMCAA to adjust usage as demand changes), while others may be strict in what is allotted. Funding may be hard to secure or unavailable.

And of course, there are many more reasons we as an organization cannot

perfectly solve the issues in our community.

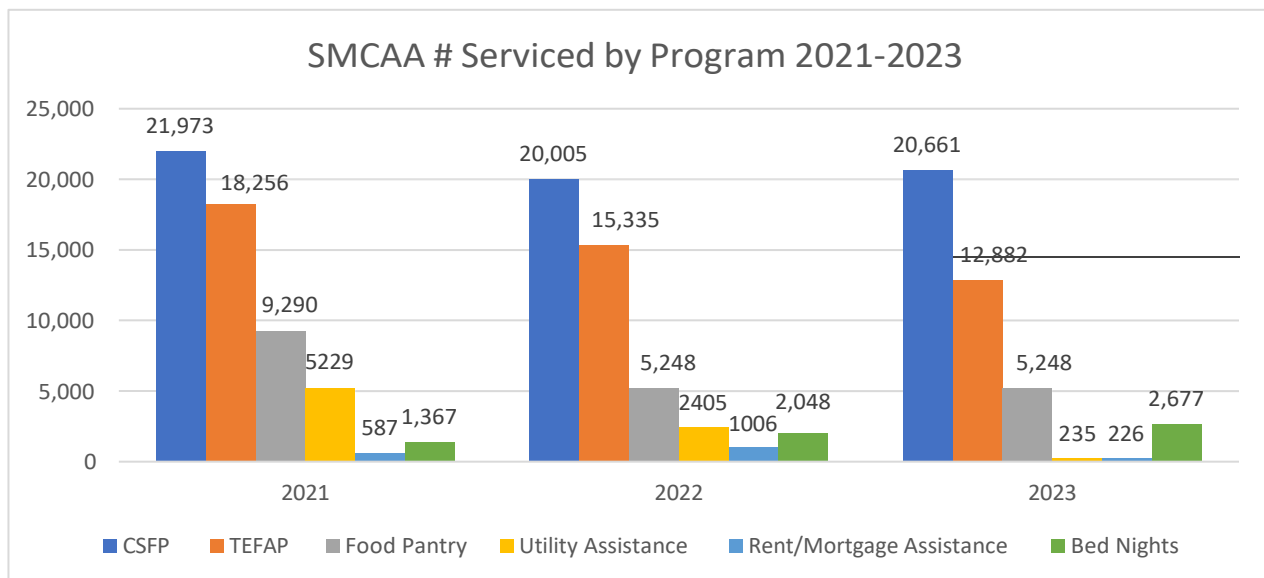
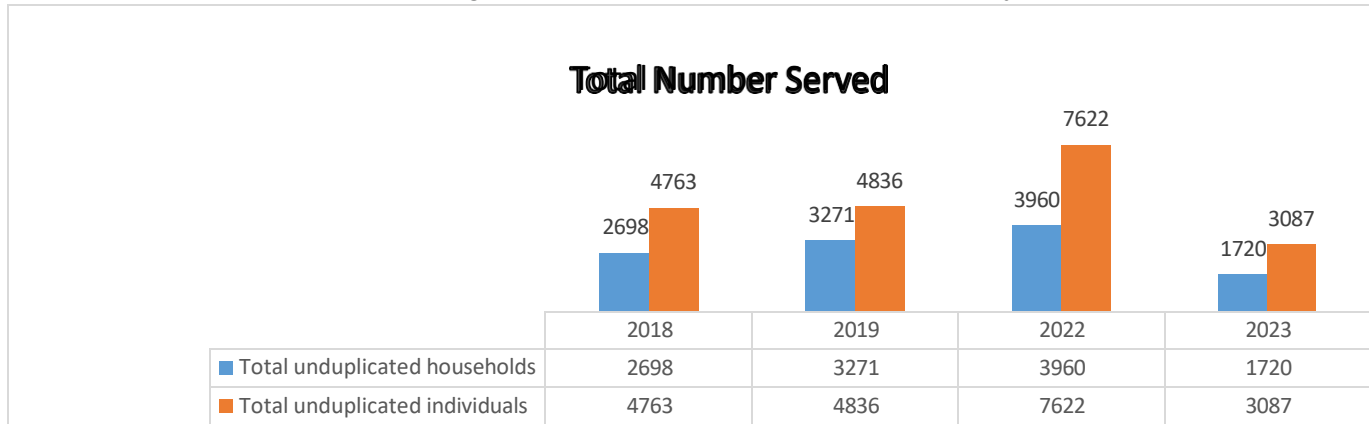
Luckily there are over 270 community partners in our service area, whose offerings may be able to help bridge assistance gaps. A selective but comprehensive list of community partners and additional resources is available on page 43.

Following is information regarding those clients we have serviced in recent years:

“Unduplicated” for the purposes of SMCAA’s tracking indicates that either the household, or the single individual, is being counted *once* on our records. Households and individuals may access and utilize multiple programs and/or services throughout the year, but for these purposes and for CSBG reporting, they are only marked once annually. The service of a household includes all members (individuals) within the household.

The Total Number Served graph below shows our totals from year 2018 through 2023, with the exception of 2020 and 2021. The unexpected appearance of COVID-19 in 2020 skewed

numbers substantially, and those years have been specifically excluded for the purpose of illustrating a standard client year. Even so, you can see that in 2022, as the pandemic wound down, we serviced a much higher number of individuals than previous years.



Utility Assistance helps clients by paying for electric, gas, or water arrearages, orchestrating shutoff preventions, providing reconnection assistance, and/or other emergency aid.

Similarly, Rent and/or Mortgage assistance covers services like deposit payments, rent or mortgage payments, eviction prevention, or

similar needs to help keep our clients in their homes.

Bed nights are the per-night count of nights spent by families or individuals in either our homeless shelter, or housed by SMCAA in a hotel, throughout the process of securing new housing.

While it seems simple to look at the numbers and immediately make changes to better serve our clients... suffice it to say—unfortunately—it is not.

As mentioned, SMCAA operates under restrictions. Not only do most of our grants come with caveats and requirements, funding limits, and a whole lot of paperwork, there are some concepts that are beyond our capacity. Transportation, for example, is a notable concern in our community, but as a small agency we lack the means to tackle such an enormous concept. In the past we have had funding available to provide help such as gas cards to clients; however bolstering the public transportation system, or providing pricy car repairs, is simply beyond our reach.



While our partnerships are invaluable in providing a network of resources, they too operate in their own way and with their own limitations.

So, how can we break down the data we see, and use it for our benefit?

For example, in the graph above you may notice that there was a substantial drop in assistance in 2023 for utilities.

Great news, right?

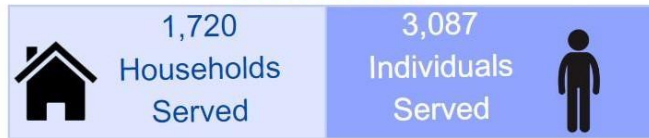
Not really. This is an excellent demonstration of how actual need may not be accurately reflected in numbers alone.

Why? Because in 2023, CERA (Covid Emergency Rental Assistance) funding was no longer being distributed to SMCAA. For households eligible for CERA funds, the grant also covered utility assistance.

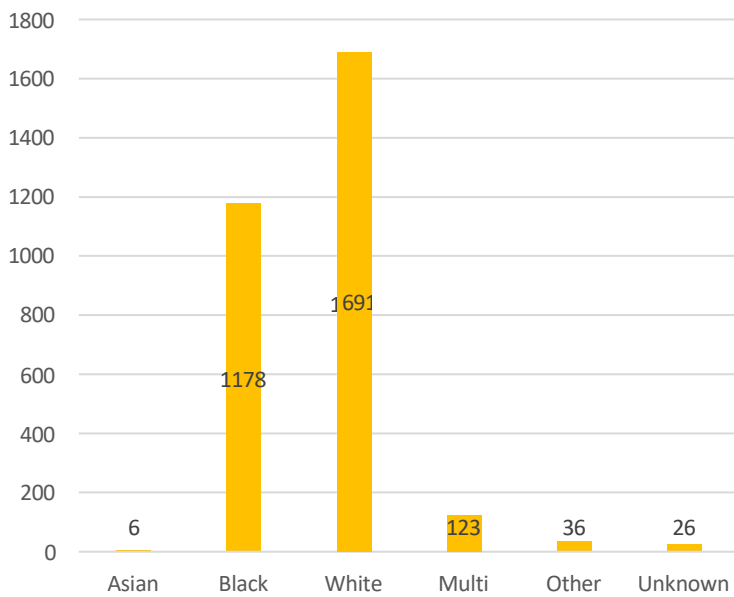
Simply put, the *need* for utility assistance did not dramatically drop from over 2,400 to just over 200—our organization faced a substantial reduction in what aid we could provide. This puts additional strain on our partner organizations and can skew our data in a misleading manner if you are not considering the whole picture.



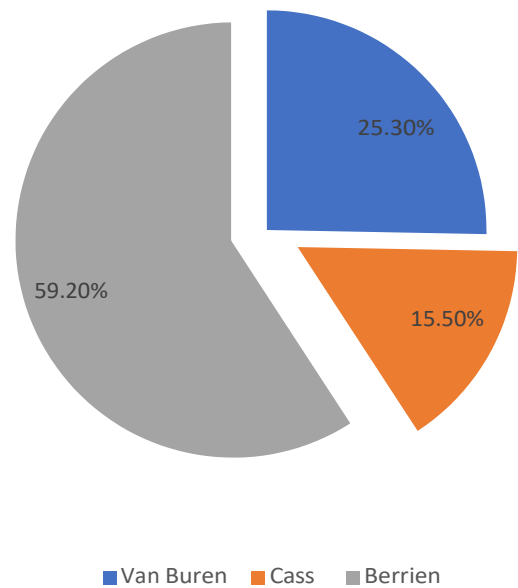
## SMCAA 2023 SNAPSHOT



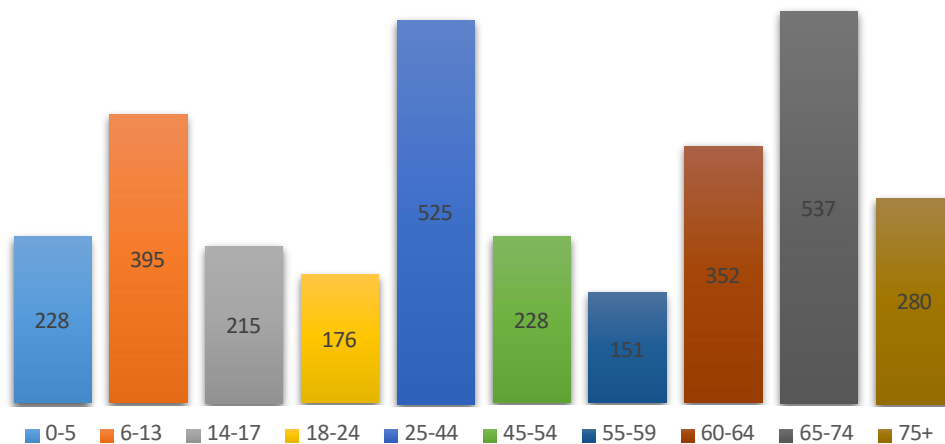
### Race of Those Served 2023



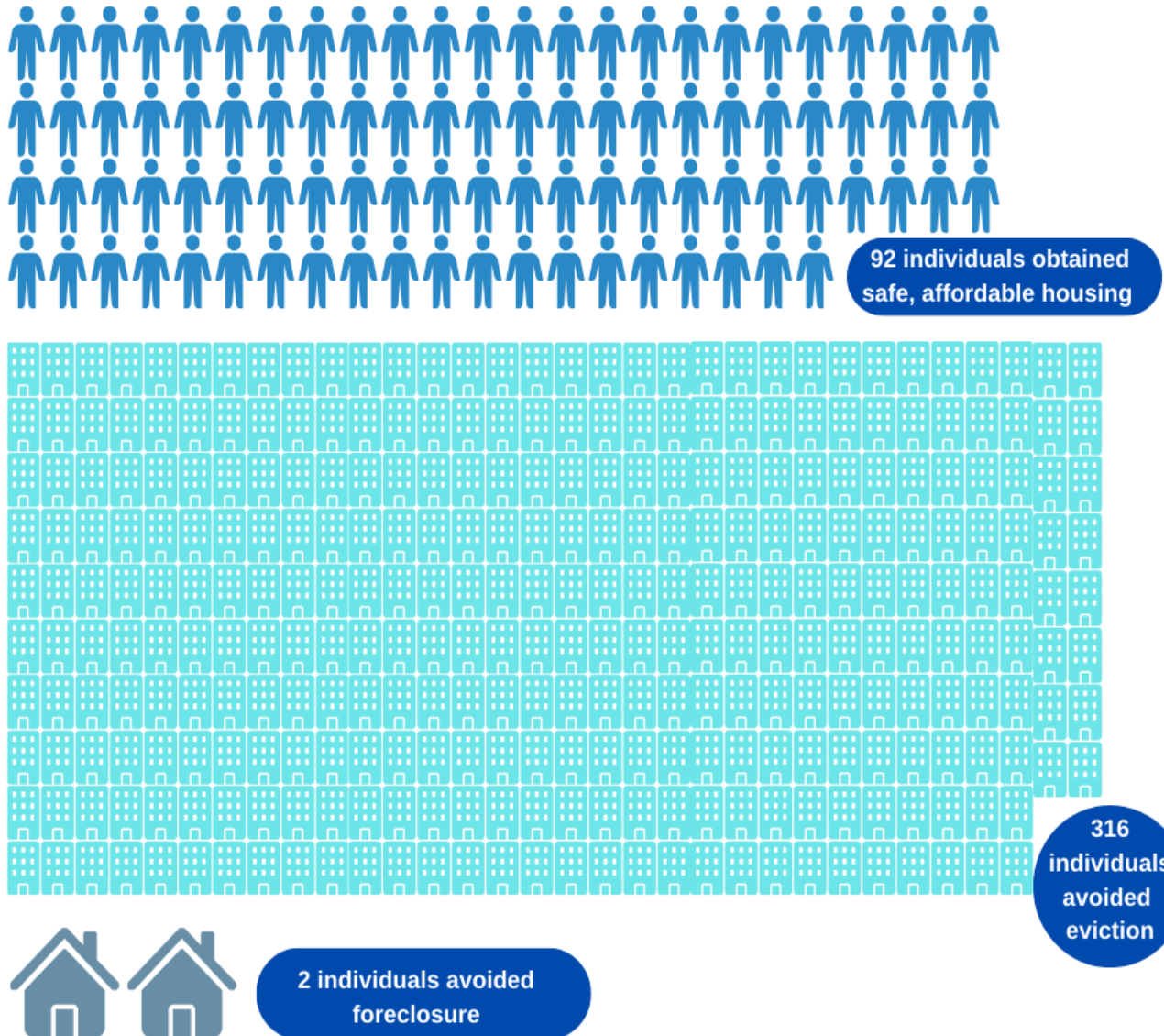
### 2023 Spending by County



### Age of Those Served 2023



2023

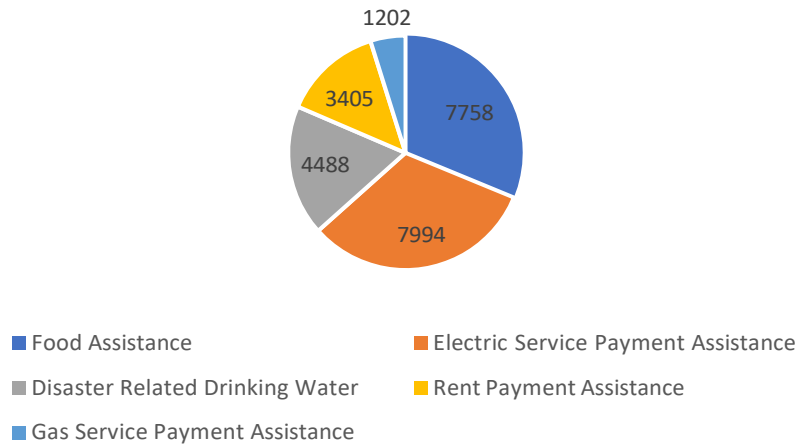


### COMMUNITY NEEDS

In an effort to better examine overall needs in our community and delve into our Community Needs Assessment, our agency reached out to the 2-1-1 non-emergency call center that services our tri-county area. We were provided with information covering their fiscal year (October – September) from 2022 to 2023.

While the purpose of analysis is to identify overall causes and conditions of poverty in our service area with the intent to address barriers to economic self-sufficiency, it is important to remember that existent access to programs and services—from both our organization and the many available partner organizations—may be reflected in the results. It is important to review these numbers with that in mind.

2-1-1  
Top 5 Referred Services  
October 2022- September 2023



As you can see, the top 5 needs recorded by 2-1-1, based on the number of calls and referrals were:

- 1) Electric Service Payment Assistance (7,994)
- 2) Food Assistance (7,758)
- 3) Disaster Related Drinking Water (4,488) \*
- 4) Rent Payment Assistance (3,405)
- 5) Gas Service Payment Assistance (1,202)

**TOP 5  
Needs and  
Referrals  
From 2-1-1**

Unsurprisingly -

**SMCAA is the 2<sup>nd</sup> most referred-to agency in the area.**

Given that our roster of programs meets the above five needs this makes sense, though this may not always remain the case based on changing programs.

Michigan Department of Health and Human Services took the most referrals from 2-1-1, while Catholic Community Center came in third, Salvation Army fourth, and Neighbor to Neighbor fifth.

*\*The high need related to drinking water reflected above is undoubtedly related to the Benton Harbor Water Crisis. SMCAA was chosen by the State of Michigan in 2020 to store and distribute bottled water to residents - an ongoing service that ended in December of 2023.*

*While this distribution has ended, SMCAA continues to provide aid to Benton Harbor and beyond with our Water Affordability Program*

## RESULTS

The Community Needs Survey for the general community returned a total of 211 responses between the three counties.

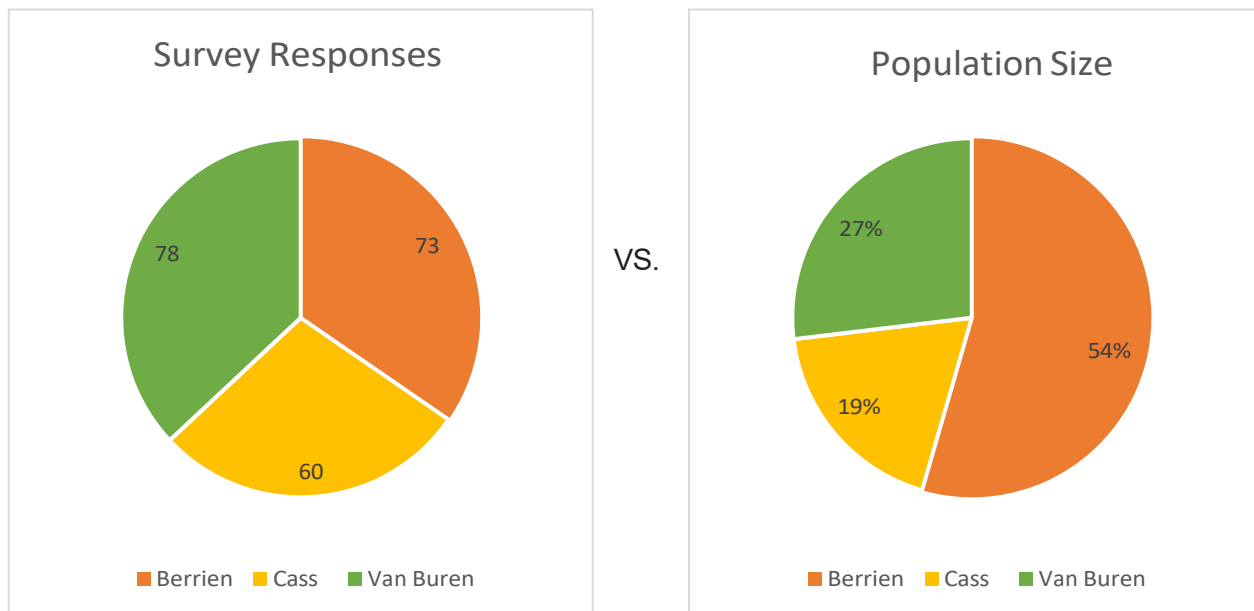
**Berrien County – 73**

**Cass County – 60**

**Van Buren County – 78**

With Berrien County by far the largest population at 154,995 individuals (nearly double the population of Van Buren and nearly triple the population of Cass) it is notable that the survey responses were weighted comparably from across all three counties.

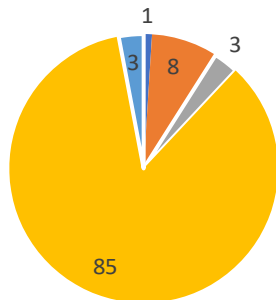
The methodologies used to distribute the survey may need to be reevaluated for future communications with Berrien's population, as this could potentially indicate either a lack of SMCAA's reach, or just plain apathy from community members.



Respondents to the survey were required to answer the question "what is your race" per CSBG requirements. There were no respondents who answered they were of Asian descent across the three counties. There is a clear majority of White respondents, with other races showing up at roughly half of their recorded census population. "Other" write-ins were "mixed race" and/or a refusal to report.

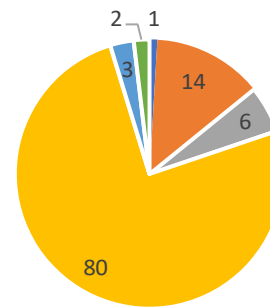
Cass and Van Buren County survey responses also showed a lack of representation from the Hispanic/Latino population, who reported at 2% in Cass, while accounting for 4% of the population, and 5% in Van Buren, while accounting for 12.3% of the population.

Racial Demographics  
Berrien County Survey  
Responses (%)



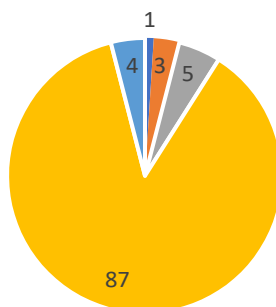
■ American Indian/Alaska Native  
■ Black/African American  
■ Hispanic/Latino  
■ White

Racial Demographics Berrien  
County (%) from Census



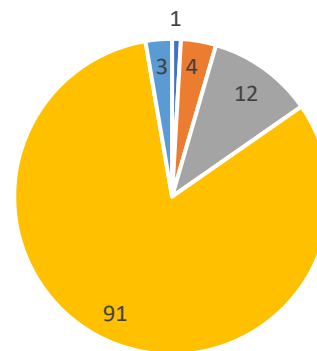
■ American Indian/Alaska Native  
■ Black/African American  
■ Hispanic/Latino  
■ White  
■ Other  
■ Asian

Racial Demographics Van  
Buren County Survey  
Responses (%)



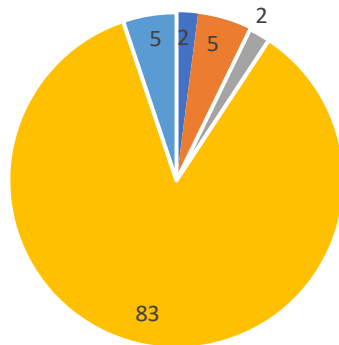
■ American Indiana/Alaskan Native  
■ Black/African American  
■ Hispanic/Latino  
■ White  
■ Other

Racial Demographics Van Buren  
County (%) Census



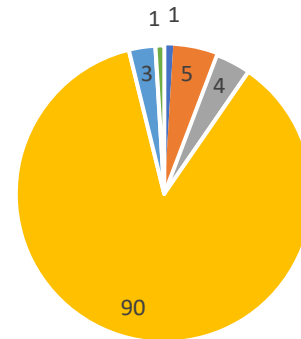
■ American Indiana/Alaskan Native  
■ Black/African American  
■ Hispanic/Latino  
■ White  
■ Other

Racial Demographics Cass  
County Survey Responses (%)



- American Indian/Alaskan Native
- Black/African American
- Hispanic/Latino
- White
- Other

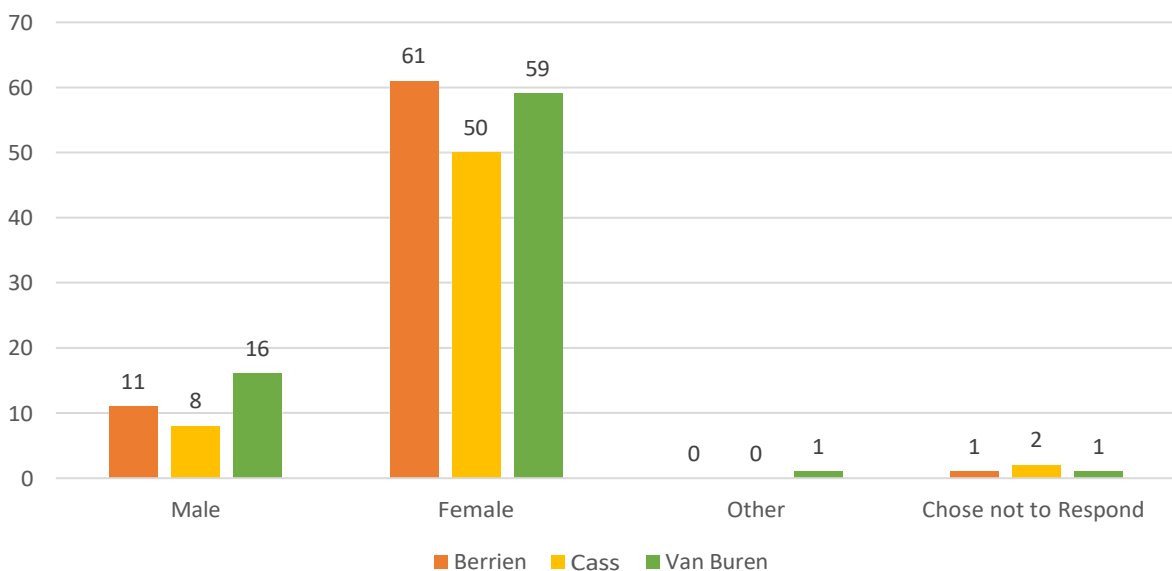
Racial Demographics Cass  
County (%) from Census



- American Indian/Alaskan Native
- Black/African American
- Hispanic/Latino
- White
- Other
- Asian

In 2023, SMCAA provided services to 1,237 men, 1,844 women (with 6 in total listed as Other or Unknown). The split in gender for those who used our organization is 40% men, 60% women – clearly weighed toward women.

Survey Reporting by Gender



Across all three counties women overwhelmingly sent back survey responses versus men, despite an evenly weighted population in the tri-counties. This shows us that another potential service population is potentially either disinterested, or disconnected, from our communications.

Our survey was distributed with questions geared towards identifying the quantitative needs in addition to the qualitative needs of those directly in our service area.

Questions were broken into 6 categories –

- Housing Concerns
- Health Concerns
- Employment Concerns
- Food and Nutrition Concerns
- Transportation Concerns
- Community Concerns

Each category had additional questions to help further identify need.

Survey participants were given the option to select “No concerns” as well. These responses have been left out of the charts below to better illustrate the actual need.

Survey respondents were also allowed to choose multiple options per category, without designated ranking of importance.



## RESPONSES & ANALYSIS

The first half of the survey had **set** options for each category to help distill answers. The survey format allowed respondents to select as many options per category as they felt were relevant to their situation.

It is important before delving into this data to draw attention to SMCAA’s programs and services – but also to the limitations we operate within.

Simply put, SMCAA is not realistically able to operate, fund, or create programs that can solve all of the problems addressed in the survey. This will be addressed in further depth in our reflection and conclusion.

Regardless, the needs that are reported are relevant to our community, and therefore needs to be taken into consideration as we move forward with our strategic plan and programmatic offerings.



## BERRIEN COUNTY

There were a total of **602** concerns reported by the **73** individuals who responded for Berrien County.

Berrien concerns ranked in order of the most to the least:

- **Community – 178**
- **Housing – 100**
- **Medical & Health – 106**
- **Food & Nutrition – 87**
- **Transportation – 76**
- **Employment/Income – 55**

## CASS COUNTY

There were a total of **604** concerns reported by the **60** individuals who responded for Cass County.

Cass concerns ranked in order of the most to the least:

- **Community –206**
- **Housing – 103**
- **Food & Nutrition – 80**
- **Transportation – 78**
- **Medical & Health – 76**
- **Employment/Income – 61**

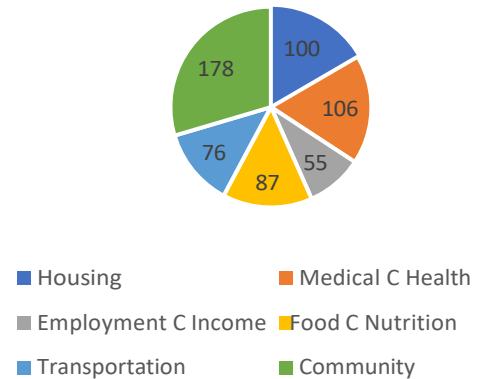
## VAN BUREN

There were a total of **692** concerns reported by the **78** individuals who responded for Van Buren County.

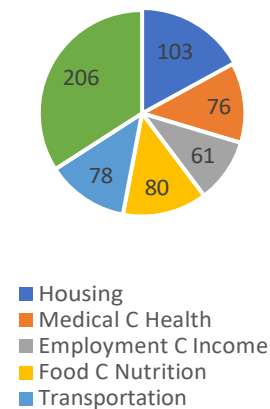
Van Buren concerns ranked in order of the most to the least:

- **Community –195**
- **Food & Nutrition – 176**
- **Housing – 102**
- **Medical & Health – 79**
- **Transportation – 77**
- **Employment/Income – 63**

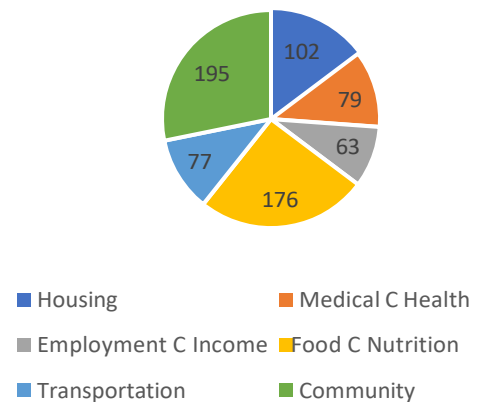
Berrien County Concerns



Cass County Concerns



Van Buren County Concerns



## BOARD AND COMMUNITY PARTNER SURVEY RESULTS

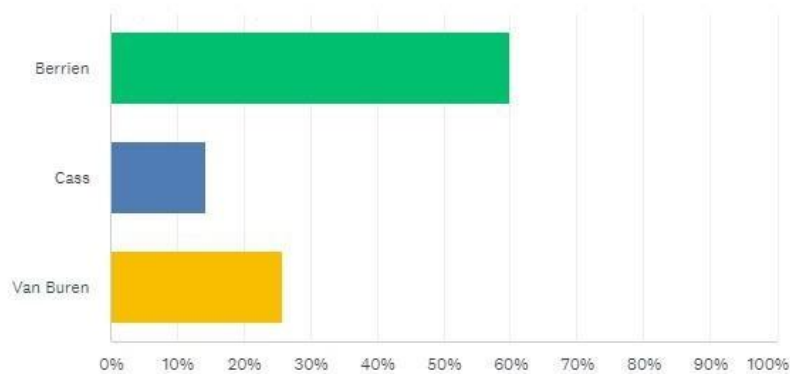


With the aim of collecting broad feedback, the Board and Community Partner Survey was populated with open-ended questions. This survey was distributed to our 9 Board Members, as well as organizational and project partners, and those in the community who have a unique insight into local poverty, such as schools, elected officials, and church leaders.

(35) surveys were returned with the majority (60%) of responses from Berrien County.

What county do you represent?

Answered: 35 Skipped: 0



ANSWER CHOICES	RESPONSES	
▼ Berrien	60.00%	21
▼ Cass	14.29%	5
▼ Van Buren	25.71%	9
TOTAL		35

Among questions related to finding out how we can better partner with these recipients, the survey asked two major questions. Write-in answers were categorized together as organically as possible to make reporting simple.

**What demographic do you think is most at-risk in your community?**

1) **Children (10)**

Children topped the list with **(10)** responses. Especially addressed were children in poverty or disadvantaged in some way—by location, poor parental guidance, socioeconomic class, or those with special needs.

2) **Families (8)**

In particular, young families with school-aged children, ALICE population, disabled parents, single parents, and families dealing with addiction or substance abuse were noted.

3) **BIPOC (6)**

Noted were low-income people of color, those who do not speak English, and working families. Hispanic populations were the most referenced community with **(4)** responses.

4) **The Low Income (6)**

The working poor, low-income, and middle class were mentioned

5) **Seniors (5)**

6) **Other (4)**

Women and children, and young adults, LGBTQ+ were addressed.

7) **The Homeless (3)**

**“What do you think are the top 5 needs in your community?”**

Recipients were asked to write in what they considered the top 5 needs in the community they represent. Not every respondent chose to input the full 5 needs. These have been categorized as organically as possible, with outliers addressed.

While the open format was an informative way to allow respondents freedom in their replies, it did result in some ties in terms of ranking the needs.

The **TOP FIVE NEEDS** per our Board and Community Partners Survey

1) **Housing (25)**

2) **Transportation (23)**

3) **Health (15)**

4) **Resources/Community/Education (14)**

5) **Food (13)**

**Housing** concerns addressed affordable housing, rental and mortgage vouchers, and shelters for the low-income and homeless were the top need referenced by write-ins with **(25)** total comments.

**Transportation**—which included affordable and expanded public transport, walkable sidewalks, transportation to out-of-town medical appointments—was also a significant note of need addressed by our partners with **(23)** mentions.

**(15)** comments noted **Health** and medical concerns. It should be emphasized that mental health was especially addressed, with **(12)** of the **(15)** specifically addressing mental health, trauma, addiction, suicide prevention, and psychological services.

There were **(14)** mentions that could be considered a need for increased **Resources**, including family support services, increased and consistent communication about locally available programs, and places to ask questions about available resources.

**Education** also had **(14)** responses. These included childhood literacy, adult education, language training, access to educational opportunities, affordable education, and classes for life-skills such as budgeting.

**Community** improvements also tied in at **(14)**. These varied widely in content, including issues with corruption in local government, a lack of purpose among community members, violence prevention, regulations to preserve property values, and engagement opportunities for youths.

**Food** was ranked fifth with **(13)** responses. Unsurprisingly, affordability was noted, while also the lack of grocery stores, and a need for more food sources within walking distance of larger housing districts.

Also addressed were **Employment** concerns, with **(12)** notes such as increased living wages, more available job opportunities, and multiple write-ins that skilled trades, mentorship programs, and increased avenues to advance in vocations. **Childcare** had **(4)** responses, especially noting affordability, **Utilities** with **(3)** responses including requests for additional assistance, and the mention of need for low-cost, high speed Internet. **Seniors** also received **(1)** specific call for improved care.

## STAFF

### COMMUNITY NEEDS SURVEY RESULTS



Our staff survey contained questions to help us better understand how our staff operates with clients, and find potential gaps in coverage or training.

Our main question was open-ended, and asked, “Based on your interactions with clients, what would you consider the most common 5 areas of need in our community?”

**(13)** surveys came back from Staff members ranking what they would consider the top 5 needs in our community. These were written-in and categorized by the author for these purposes. Some of the write-ins may have been deemed categorically similar resulting in larger response numbers than the total surveys returned.

1. Safe and affordable housing (14)
2. Utility assistance (12)
3. Food assistance (7)
4. Housing repairs and rehab assistance (7)
5. Transportation (5)

There were also **(3)** notes for Employment, which included job training and education, **(3)** for Medical care including mental health and affordability, and **(3)** “other” items –veteran services, infant products, and community outreach.

## SERVICE AREA

### COMMUNITY NEEDS SURVEY RESULTS



Across all three counties, “Community Concerns” ranked number one with the most selected concerns.

However, it should be addressed in future surveys that there were inconsistent numbers of options per category, which could potentially have skewed the data by allowing the respondents to artificially weigh ranking by providing more/fewer options for them to select. This will be corrected in future surveys and each category will be weighted the same to avoid accidentally impacting the data.

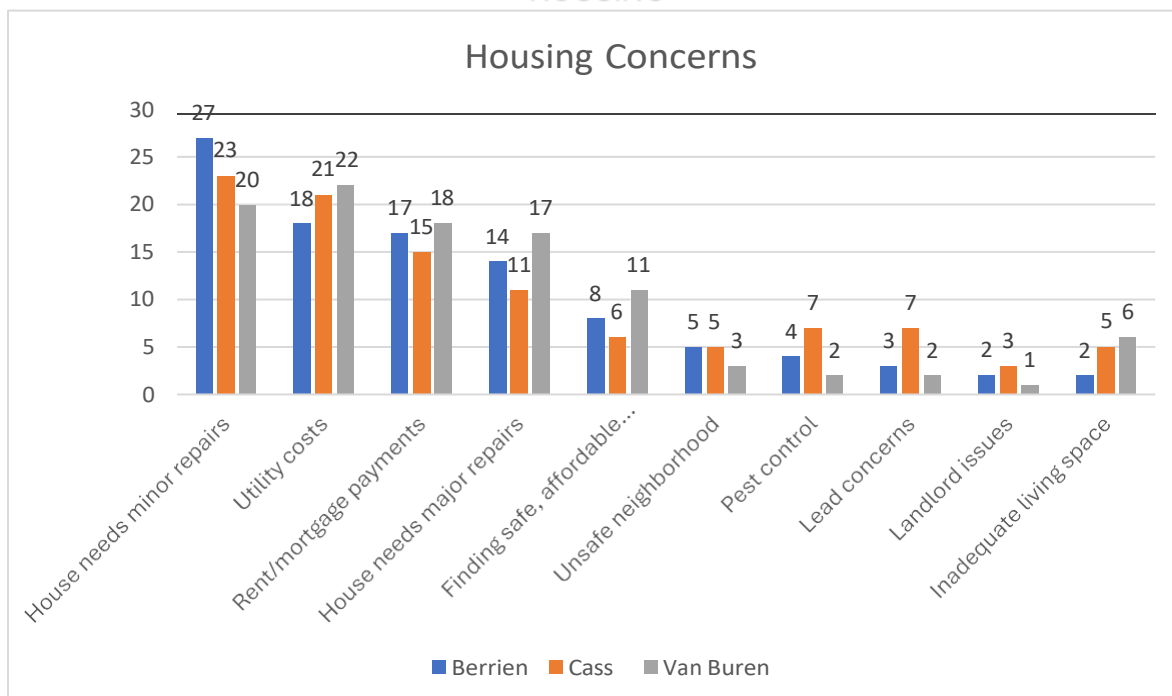
Regardless, across the service areas,

**5 Tops Needs** were reported:

- Community (579)
- Food & Nutrition (343)
- Housing (305)
- Medical & Health (261)
- Transportation (231)



## HOUSING



Between the three counties, the top 5 needs related to housing concerns ranked roughly the same for level of importance – House needs minor repairs being the top concern, followed by utility costs, meeting rent or mortgage payments, the home needs major repairs, and finding safe, affordable housing.

HUD (The U.S. Department of Housing and Urban Development) defines being *cost burdened* as a household paying more than 30% of their income on housing costs. This includes all items that go toward the home, such as insurance payments, utilities, etc.

Minor repairs and utility costs were of higher concern than even rent and mortgage payments for our survey takers. Here is where we can see the issues of ALICE at work. The additional costs of household repairs and high utility costs can easily push community members into being cost burdened.

If we combine the concerns of both minor and major repair costs, we see that 56% of Berrien County respondents noted home repair worries, with 57% of those in Cass and 47% of those in Van Buren.

With over 60% of the housing stock in Michigan having been built before 1980, the aging housing supply causes its own special set of problems in our community. The federal ban on lead-based paint was not instituted until 1978, meaning it is still very prevalent in the current housing supply. Also, with over 60% of the available houses having been around for over 44 years, many require expensive upkeep, upgrades, and repairs due to age.

Meanwhile, 51% of State of Michigan renters qualify as cost burdened, with 26% of them paying *more than 50% of their income* on housing costs.

Renters are not the only ones struggling, either. 24% of those with a mortgage are overburdened, 10% of those with a mortgage are considered severely overburdened. Even 14% of those without a mortgage (i.e., having their home paid off), are overburdened, and 7% considered severely overburdened.

In 2022 the median household income for black households in Michigan was \$42,056 in 2022, with the median for white households substantially higher at \$71,609.

With the issues mentioned above, such as costly repairs, the aging housing stock, rising utility costs, and more, and it's clear housing costs compound to cause serious financial strain above and beyond making mortgage payments.

Since 2012, the median home value in our state has risen a whopping 50% to \$224,400 – driving home ownership further out of reach for many. We can see why the associated costs of owning or renting a home are a substantial concern in our community.

According to HUD, \$45,025 is the annual income needed to afford a two-bedroom rental at Fair Market Rent.

“Fair Market Rent” (FMR) is established by HUD as an attempt to represent close to the mid-range of what a rental costs in the local housing market. FMR is evaluated on a three-year basis based off the American Community Survey, and adjusted using the Consumer Price Index (CPI).

So, FMR for 2024 is actually determined based off of data from 2021 wherein this data incorporates long-term renters in the same complex, who may not be paying the price increases that new renters face.

Despite its inherent issues, FMR is what is used to distribute aid like housing vouchers and it drives many housing programs. For example, our Rapid Rehousing Program and Supportive Housing Program have restrictions in place that allow placement only in units priced at FMR. With inflation rising, landlords consistently raising rent, and many other factors, it can be extremely difficult to find safe and affordable units willing to offer FMR to new renters.



Below is the Housing and Urban Development (HUD) report by the Office of Policy Development and Research for current Fair Market Rent rates in our tri-county service area, by zip code.

You can see the FMR in our service area is considerably low. Meanwhile, the Midwest leads the largest increases in rent annually – putting the average actual rent for Southwest Michigan at around \$1,492/month—substantially higher than most FMR rates.

### The FY 2025 Niles-Benton Harbor, MI MSA FMRs for All Bedroom Sizes

Final FY 2025 & Final FY 2024 FMRs By Unit Bedrooms					
Year	<a href="#">Efficiency</a>	<a href="#">One-Bedroom</a>	<a href="#">Two-Bedroom</a>	<a href="#">Three-Bedroom</a>	<a href="#">Four-Bedroom</a>
FY 2025 FMR	\$790	\$878	\$1,152	\$1,488	\$1,527
<a href="#">FY 2024 FMR</a>	\$722	\$811	\$1,065	\$1,364	\$1,431

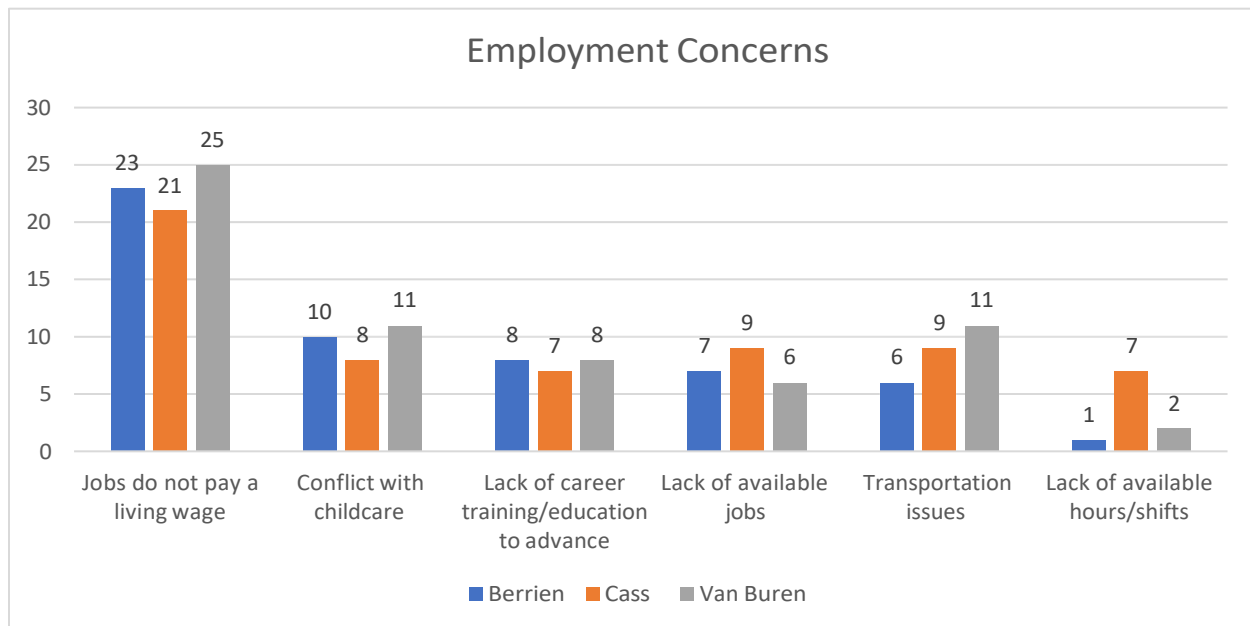
### The FY 2025 Cass County, MI HUD Metro FMR Area FMRs for All Bedroom Sizes

Final FY 2025 & Final FY 2024 FMRs By Unit Bedrooms					
Year	<a href="#">Efficiency</a>	<a href="#">One-Bedroom</a>	<a href="#">Two-Bedroom</a>	<a href="#">Three-Bedroom</a>	<a href="#">Four-Bedroom</a>
FY 2025 FMR	\$729	\$843	\$933	\$1,186	\$1,554
<a href="#">FY 2024 FMR</a>	\$708	\$798	\$905	\$1,187	\$1,410

### The FY 2025 Van Buren County, MI FMRs for All Bedroom Sizes

Final FY 2025 & Final FY 2024 FMRs By Unit Bedrooms					
Year	<a href="#">Efficiency</a>	<a href="#">One-Bedroom</a>	<a href="#">Two-Bedroom</a>	<a href="#">Three-Bedroom</a>	<a href="#">Four-Bedroom</a>
FY 2025 FMR	\$662	\$736	\$965	\$1,256	\$1,279
<a href="#">FY 2024 FMR</a>	\$653	\$734	\$964	\$1,255	\$1,284

## EMPLOYMENT



Overwhelmingly across all three counties, respondents named “Jobs do not pay a living wage” as their primary concern when it comes to employment.

This is an important representation of ALICE respondents as well as those living below the poverty line. These numbers account for 32% of Berrien County survey takers, 35% of Cass County, and 32% of Van Buren – roughly 1/3<sup>rd</sup> of each county is not making a living wage.

As mentioned, being “cost burdened” for your living arrangements can be set at spending more than 30% of your income on combined housing needs.

This year (2024), Michigan’s minimum wage increased from \$10.10 to \$10.33.

For a worker making this minimum wage to afford a two-bedroom rental at the Fair Market rate of \$1,126/month, they would have to work 86 hours a week.

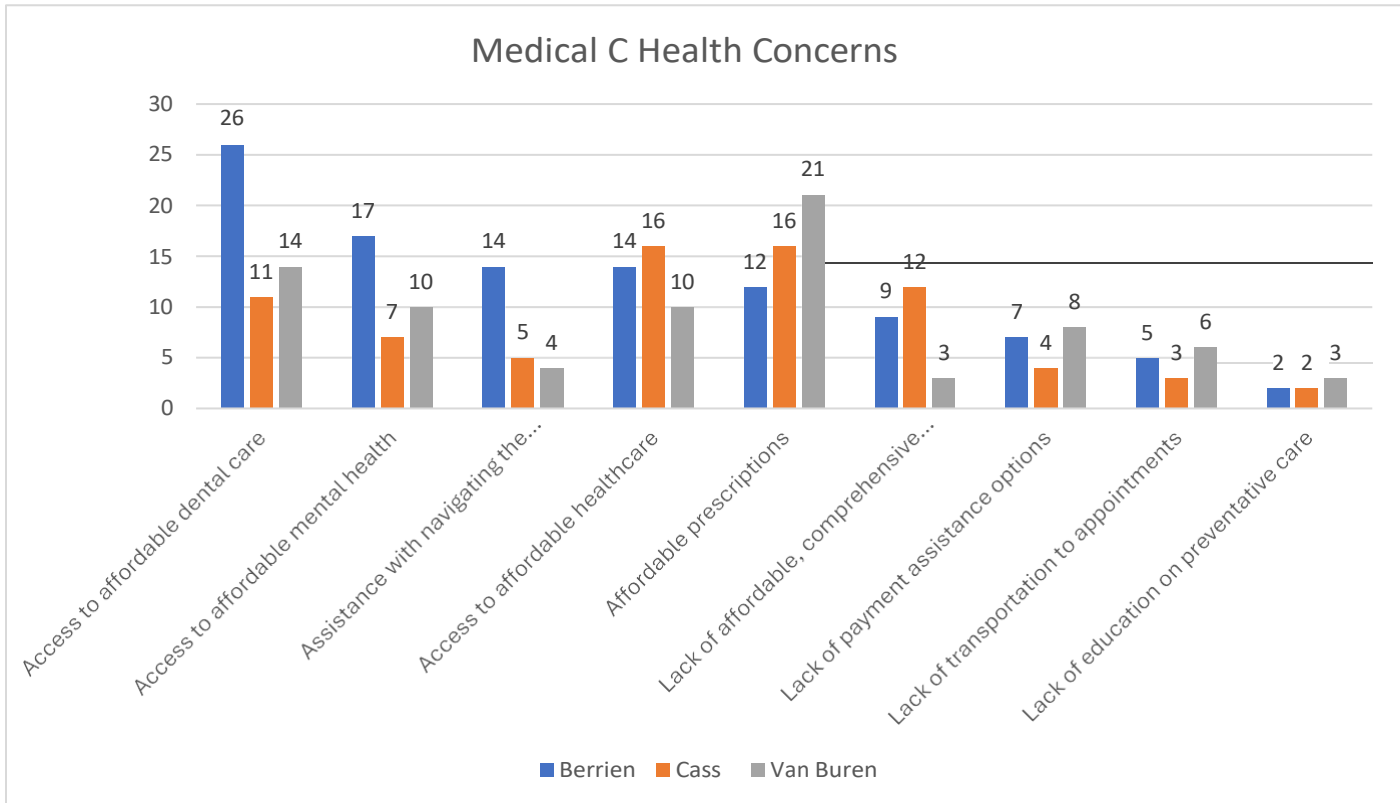
For them to afford a Fair Market Rent 1-bedroom at \$899, they’d have to work 68 hours a week.

Based on the trends of Fair Market rental costs locally, full-time workers in Berrien County would need to make \$18.40/hour to afford a two-bedroom. In Cass County, slightly less at \$17.20, and in Van Buren, \$16.44.



Compared to the minimum wage many employers offer, we can see why this complicates being able to afford housing options, let alone the additional cushion of income that help an individual or family avoid being cost burdened.

## MEDICAL & HEALTH



The density for brick-and-mortar health care locations (in this case we included all Doctors, Dentists, Mental Health Care, Optometrists, Home Health Care, Outpatient Care, Therapists, Assisted Living Options, and Chiropractic Offices) was measured using the U.S. Census Business Building.



- Berrien- 186 providers per 568 square land miles = .33 providers per square mile
- Cass – 21 providers per 490 square land miles = .04 providers per square mile
- Van Buren – 53 providers per 608 square land miles = .09 providers per square mile

Affordable dental care, especially in Berrien County, was a huge note of concern. The majority of low-cost insurances, or government-provided coverage such as Medicare and Medicaid, do not cover routine dental procedures. Dental clinics providing low-cost care are few and far between. Wait times for appointments are excessive, and most do not provide emergency care.

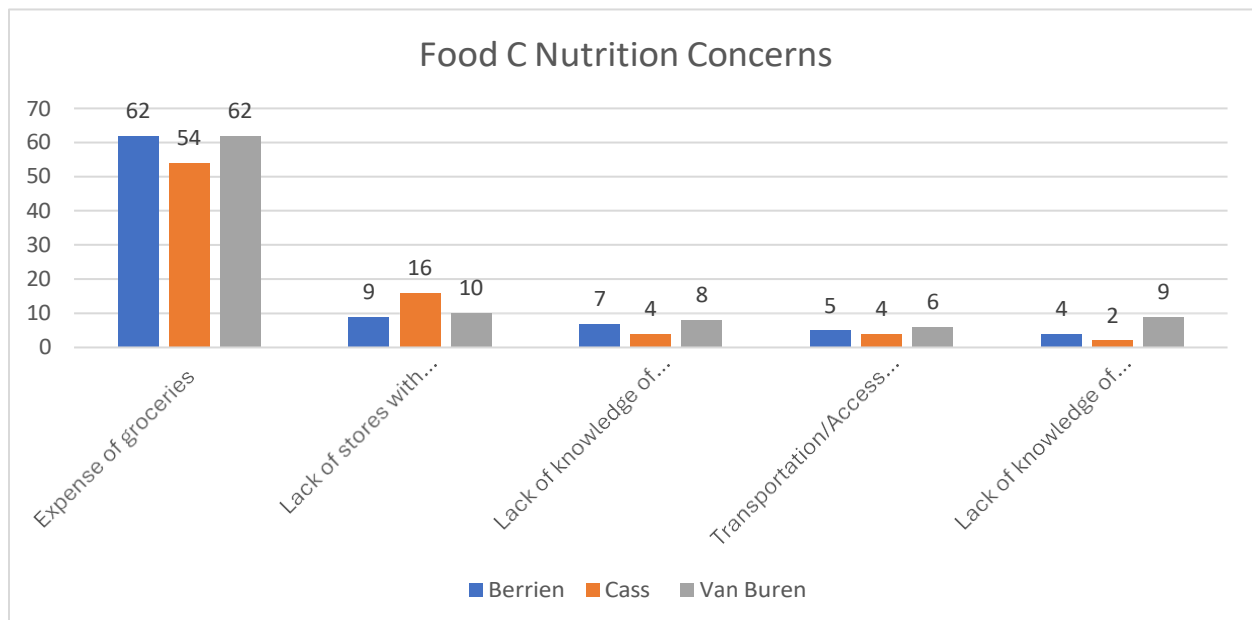
It is no secret that still, in 2024, accessible mental health care is a “luxury” few can afford. While we partner with Community Mental Health for our Supportive Housing Program to help provide housing to those in the mental health system, SMCAA lacks the resources to offer any actual health assistance.

According to the Access Ranking of the Mental Health of America, Michigan ranks #22 in access to mental health care on a scale of 1-50, with 1 being the most access and 50 the lowest. This ranking takes into consideration access to insurance, access to treatment, quality and cost of insurance, access to special education, and mental health workforce availability.

Not surprisingly, prescription drug costs are a large concern in the communities we serve. In a study sponsored by the Office of the Assistant Secretary for Planning and Evaluation in the U.S. Department of Health and Human Services, it was shown that 10% of all health care spending goes toward prescription drug costs. And considering that retail prescription drug spending in the United States increased by 91% between 2000 and 2020—and is expected to increase by 5 percent annually through 2030—we see why people are concerned.

### FOOD AND NUTRITION

Unsurprisingly, the cost of food has people worried. From 2019 to 2023, food prices in the U.S. have risen by 25%. This puts undue strain on consumers and often can push households into making poor nutrition choices based on the high price of healthier items such as meats and produce –consider the Social Determinants of Health for this scenario, and how poor nutrition can lead to a snowball effect in many households.



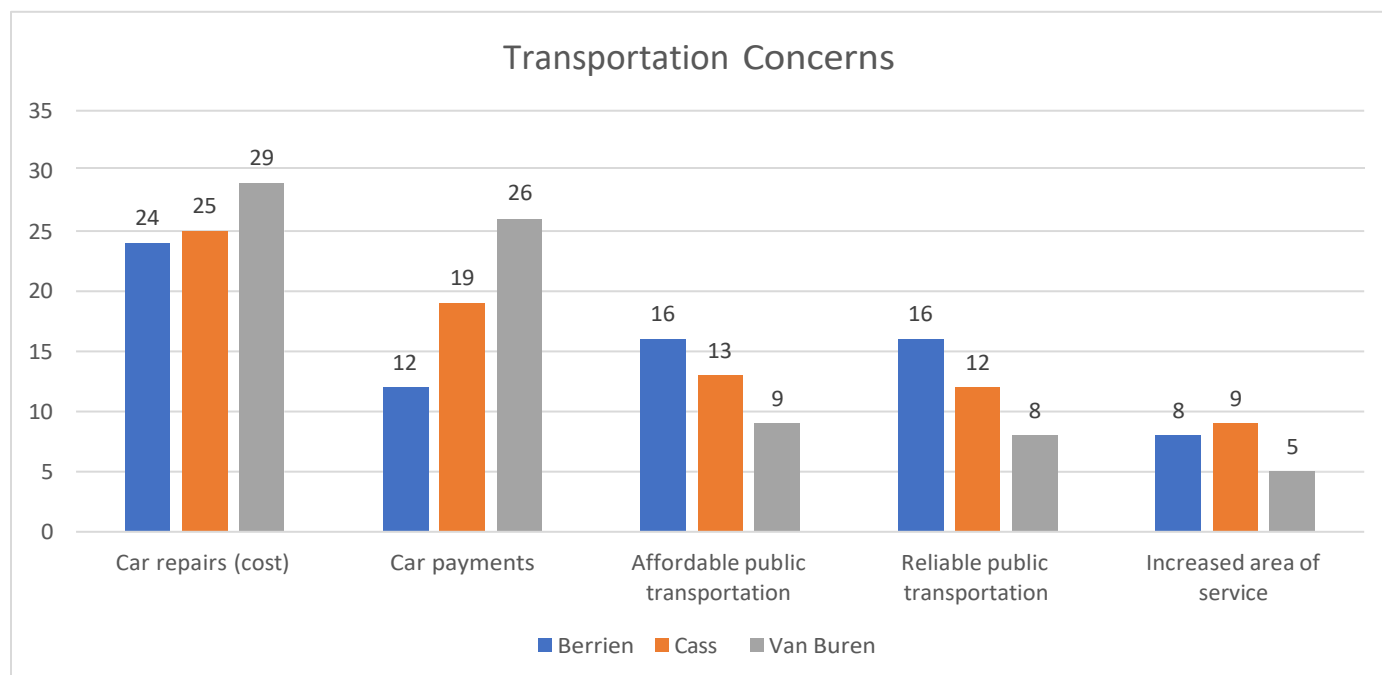
We can also see by the submitted responses that stores lacking nutritious (and affordable) options is a concern. When there are not a variety of grocery options and stores have a monopoly on pricing and availability, individuals and households can often find themselves forced into choosing between cheap and healthy.

Let's also consider again those in poverty, or those on the ALICE line (or anyone, for that matter!). An increase in food costs of 25% can easily impact the quality of life.

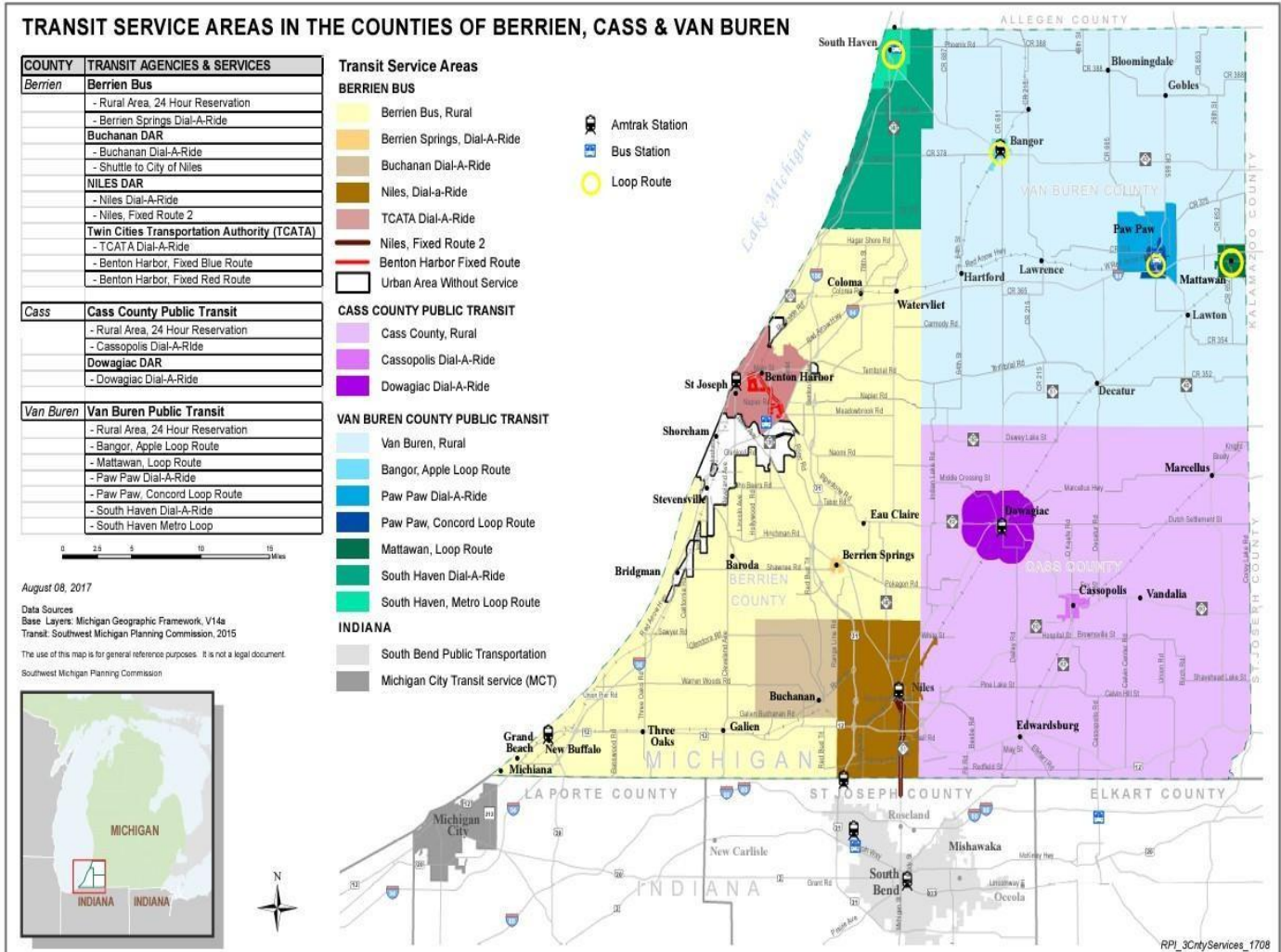
SMCAA currently offers 3 food program options. Many of our partner agencies offer food programs or services. Yet, it remains an extremely high need in our service area. It remains the #1 referral call from our local 2-1-1, and SMCAA's most-used program category by far.



## TRANSPORTATION



Unfortunately, SMCAA is extremely limited as to what aid it can provide when it comes to transportation. In the past, we have been able to provide gas cards or public transportation credits; however at the moment those resources have been tapped out and go unfunded. Yet, we can see that transportation issues are a major concern for our community members. In the mapping below we can see that the options for public transportation across our counties is extremely limited, and largely dependent on reservation-only transport which can be unreliable especially if you rely on it for employment.



## COMMUNITY

Respondents showed many concerns about their community as a whole. These could be combined into three basic categories – **Services, Safety, and Community Engagement**.

“Overall safety” stood in a category alone, with **(18)** from Berrien, **(21)** from Cass, and **(22)** from Van Buren.

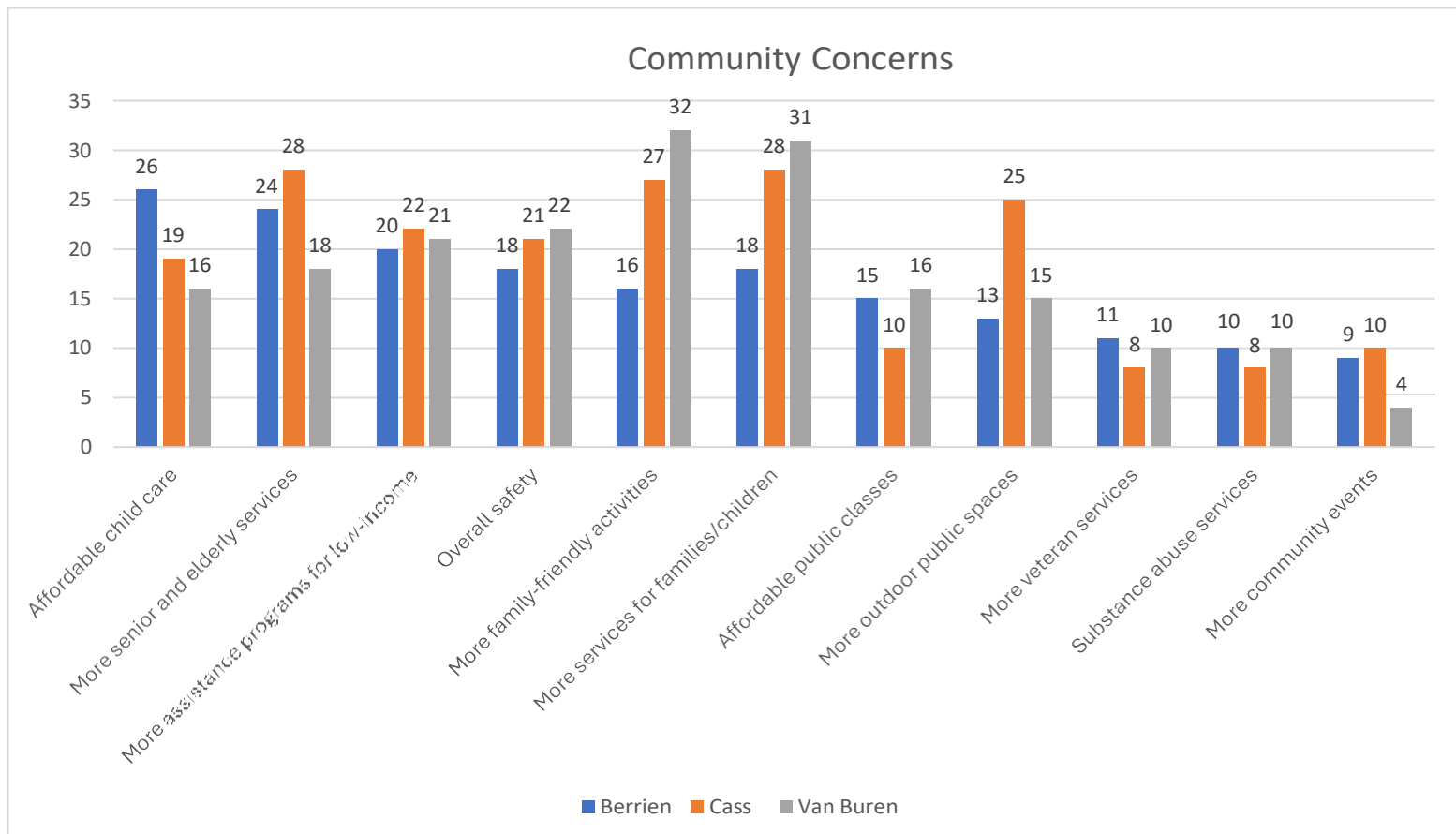
“Service” concerns brought in the highest number of responses, with Berrien at **(109)**, Cass at **(113)**, and Van Buren at **(106)**.

Service concerns included affordable child care, senior and elderly services, more assistance programs for the low-income, more services for families/children, more veteran services, and substance abuse services.

The other responses could be categorized as “Community Engagement.”

“Community Engagement” related questions returned **(53)** responses from Berrien, **(72)** from Cass, and **(67)** from Van Buren.

All of these options were concerns related to feeling engaged with their community, such as more family-friendly activities, affordable public classes, more outdoor public spaces, and more community events.



In an effort to discover community needs not currently being considered or addressed by the questions above, the survey was outfitted with several options for respondents to fill in their own answers.

Respondents were asked to write in the top 5 needs in their household, as well as what they would consider the top 5 needs in their community.

For the most part, the written answers could be grouped into **(16)** total categories (the final being an “etcetera” category for responses that didn’t fit naturally into the other slots).

These are listed in order of most-to-least responses.

Some comments included multiple key words, and thus may have been counted in more than one category.

### #1 Food/Groceries – 82

The complaints and concerns about food were overwhelmingly related to the affordability of groceries.

**(42)** people specifically mentioned the *cost* of groceries. **(34)** respondents simply replied that “food,” “groceries,” or similar were a concern. The low availability of healthy and nutritious meals in the area was also addressed in **(6)** comments, several of which related again to cost, as the rising prices of groceries - especially fresh produce - is making it more difficult to make beneficial choices when shopping. Survey users also expressed an interest **(1)** in having food commodity pickup times later in the day, and **(1)** food assistance that doesn’t “require sitting in long lines” and/or having to continually navigate where local help is available.

### #2 Transportation – 54

Transportation was the second-most recorded concern in this qualitative section with **(54)** responses. Previous years’ surveys did not include flexible write-in options, so it was interesting to note that roughly 25% of survey takers consider vehicle issues a major concern in their life. While **(16)** simply noted “transportation” as their concern without expanding into detail, **(22)** respondents specifically noted their concern revolved around the cost of owning a vehicle—citing repairs, gas prices, insurance, and/or general maintenance as difficulties. **(8)** responses mentioned the need for a reliable transportation (this included their vehicle, needing a reliable vehicle, or access to reliable public transportation), and **(7)** individuals responded that their concerns lay with inaccessible and unmanaged roads and/or damaged or non-existent sidewalk options. **(1)** respondent noted they needed a license.

### #3 Community – 51

There were a total of **(51)** responses that could be categorized as an overall “community” need, which were further broken down into social **(15)**, public spaces **(14)**, economic or political **(10)**, safety **(5)**, business **(3)**, and other **(2)**.

The concept of Community is so vital to how we as humans live and exist, and a key Social Determinant of Health.

Social isolation and/or lack of social opportunities was the most noted need across the three counties. This included concerns that it is “very hard to make friends,” and that there need to be more community activities for adults, teens, children, and families. There was also a large request for more public spaces, such as “better parks” and improved walking paths, and more “places to play and go on walks.”

#### #4 Housing Repairs and Maintenance – 49

Respondents included a wide variety of needs based on home and yard maintenance, citing affordability as a concern. The responses ranged from low-level projects like “minor household repairs” to high-cost such as “kitchen walls” and “getting roof repaired on house and barn.”

Specific answers for housing concerns included:

“Maintenance issues and cost; vinyl repairs needed; weatherization; cooking stove needed; plumbing; window replacement; gutter repair; fencing; and yard maintenance.”

SMCAA’s Weatherization Program is based on income eligibility, but for those who qualify, our services may be able to help with some of the listed concerns. The guidelines in place for what may or may not be repaired are strict; however, a new Weatherization Deferral Program and Pre-Weatherization Program is in the works, which may allow our staff fewer restrictions on what work can be done within the home, opening up opportunities to help with gap repairs that had previously impacted the homes’ ability to be weatherized.

#### #5 Medical – 49

Medical care and staying healthy were reoccurring concerns of respondents. With **(49)** total write-ins that qualified as a medical concern, this category showed a lot of diversity. There were multiple concerns about dental care availability and affordability—especially for those without insurance **(2)**, and **(11)** concerns that fell into the concept of “services” – these included a lack of substance abuse services, mental health services, accommodations and additional aid for the mentally and/or physically disabled, urgent care or ambulance options, medical transportation services, and elderly care.

Not surprisingly, cost of medical care was mentioned often **(12)**, with additional references to insurance cost or coverage gaps and/or prescription cost noted.

#### #5 Utility Cost – 49

Affordable utilities made up a huge portion of the **(49)** concerns written in regarding “bills” and “utility expenses.” Gas, electric, water, heating, phone, and internet were all referenced. The only non-cost related utility mentions were an “upgrade on cable and electric neighborhood equipment,” **(1)** and “reliable wifi” **(1)**.

SMCAA can offer utility assistance when funding is available. Most recently, we spent through over \$300,000 in less than a year with our Water Affordability Program, wherein funds are allocated to pay water arrearages and restore service. While SMCAA occasionally gets funding for utilities through DHHS and other organizations, utility aid remains one of our highest needs for clients and our funding flow for aid is often sporadic and unpredictable.

## #6 Affordable Housing – 47

Housing costs and constraints were the third most written-in need. The majority of answers simply stated “rent” or “housing” as their concern, but several answers listed more specific ownership concerns such as “lot rent,” “property taxes,” and having too small of a living space. Other concerns were “eviction prevention needed for \$5,500 lot rent;” “a permanent residence,” and “a house to call my own.”

## #7 Employment and Income – 45

A need for increased financial assets was a clear theme throughout the entire survey.

“Money,” “more income,” and a “living wage” were cited as frequent concerns **(24)**, with concerns about finding and maintaining employment going hand-in-hand with self-support. **(8)** survey takers expressed concerns about finding local jobs, flexible and/or remote employment, or jobs for differing age brackets (high school and college students unable to commit to a long-term position) or for those with developmental disabilities (ADHD).

**(4)** added that taxes were a financial strain for them, **(3)** referenced high interest rates and/or “predatory lending,” and **(4)** worry about long-term financial stability such as retirement and/or lacking adequate savings.

While Employment and Income issues were specifically addressed in **(45)** comments, it is fair to say that increased income would be a blanket solution to nearly all of the other issues that are mentioned in the survey and should be viewed as an overreaching problem for nearly every respondent.

## #8 Childcare – 19

The generic response of “childcare” accounted for **(12)** of the **(19)** total. **(6)** respondents noted their concerns revolve around finding affordable childcare, while an additional **(3)** addressed the lack of flexibility of available options. **(2)** respondents noted they would benefit from additional help raising their child, including parenting classes and assistance with a disabled child.

## #9 Other – 14

There were **(14)** responses that didn’t quite fit into the other categories. Within these, **(5)** could be considered hygiene needs (such as “hygiene items” and “bathroom items”), and **(3)** were related to time constraints such as “time to get things completed.”

## #10 Education – 10

From 1980 to 2020, the cost to attend a four-year college full-time (which includes tuition, fees, and room and board) has increased by 180%. With that in mind, it’s understandable that in 2024 concerns revolving around the cost of a solid education are elevated. **(6)** of the **(10)** respondents who noted concerns about education specifically related their worries to cost – both the future cost of sending their children to a university, as well as worries about paying their current student loan debts. **(3)** referenced other concerns – getting the “correct education for kids,” “finance education” and **(1)** individual wrote they are concerned with “safety in our schools.”

### #11 Help around the House –7

As an aging population struggles to maintain their independence against rising cost of living, unaffordable medical care, a stagnant housing market, and overwhelming home maintenance costs, (4) respondents expressed a need for additional help around the house, which included the “physical ability to carry out tasks,” and “help with lifting/moving items.” (3) individuals need assistance keeping their home clean and organized. While SMCAA is not currently able to offer assistance with these needs, we maintain a robust partnership with Area Agency on Aging and provide regular referrals.

### #12 Clothing – 5

(5) respondents marked that “clothes” were an issue, and one person included that there are “no clothes stores” locally. Our included resource list will reference options for low-cost and free clothing for those in need.

### #13 Water – 2

(2) write-ins mentioned the “safety” and “quality” of drinking water respectively. Considering that 2023 marked the final year of water distribution for the City of Benton Harbor following the lead crisis and the total replacement of the city’s water lines, it could possibly be seen as a positive reflection that there were not more mentions of water safety in this section.

## REFLECTION

One key takeaway for SMCAA came from our responses from Community Partners. It was evident by responses that SMCAA has room for improvement when it comes to communicating with other agencies and resources. This is a valuable finding; our community partners are absolutely vital in providing referrals, offering aid, or working together on a cause.

To better reach not only our partners and allies, but the community at large, SMCAA will develop an outreach plan which will offer further opportunities to connect and network with those in our community. This may include electronic communications such as an email list or newsletter, updated brochures to distribute to community partners, videos, a social media strategy, website updates, and more.

As stated earlier, the new survey format was found to offer both pros and cons. While our agency found the inclusion of open format questioning useful by providing the community the unrestricted ability to offer feedback, there were some small issues that would require improvement if this format is to continue. Mainly, keeping the number of options equal for all questions in Section 1 so as to not disproportionately weigh responses.

Additional strategies for write-ins in Section 2 should also be considered. While free-form feedback was useful, the process of categorizing and breaking down the information was unguided and time-consuming. Streamlining would be beneficial in the future.

## CONCLUSIONS

One of the important factors to consider based on our responses from the community is what solutions are in the actual scope of SMCAA’s ability. As stressed, we as an organization must

take into account our limitations. Focusing on needs that we currently do address, and how we can achieve improved results, is the first step toward revising our strategic plan.

Feedback shows that our programs remain extremely important within the community. As always, we will continue to operate our programs within the best of our abilities, funding limits, and staff limits, but we will address potential ideas to tackle needs the survey brought to light.

## COMMUNITY

It is clear that those in our tri-county area want an increased level of community, safety, inclusion, and opportunity. While SMCAA's programs are related specifically to addressing the root causes of poverty, the importance of connectivity is clear.

SMCAA currently operates in various capacities in multiple local organizations to interface with representatives from local organizations and learn best how to serve our area. Staff attend the Berrien, Cass, and Van Buren Continuum of Care.

We have also have representatives on:

- Michigan Community Action Association Finance Committee
- Human Services Coordinated Council for Berrien, Cass and Van Buren
- Area Agency on Aging Advisory Council
- Michigan Community Action Directors Council
- Healthy Berrien Consortium Committee
- Region Executive Weatherization Forum
- State of Michigan Balance of State Governance Council
- Berrien County Emergency Consortium
- Berrien County Housing Resource Network
- Cass County Emergency Food and Shelter Board

Partnership will be the key to our involvement in improving the overall social health of our community. Though our programs may not be designed around community social needs, one of the strong takeaways we collected from our Board and Community Partner Survey is that—despite our presence on many boards and committee—we are underutilizing our valuable connections! More than one partner noted an interest in working with us further, and several had never heard of us previously.

Clearly, it is a call to increase communication with those who are already serving alongside us in the community. To address this gap, SMCAA plans to develop a Communication Plan to increase connection to both clients and our partners. This may include advanced social media, a newsletter, updated promotional material, and other options to increase awareness of our services. With increased connection, we may hope to see an organic growth in financial or volunteer opportunities among local organizations in a way that will increase our beneficial reach, without stretching us beyond our limited capacities.

## FOOD & NUTRITION

Food programs serve a huge number of individuals and family within our three counties. We continue to serve large quantities of clients with our CSFP Senior Commodities, TEFAP Family Assistance, and Food Pantry. There are multiple community partners who offer similar services.

And yet, concerns about food and nutrition were still the second-largest issue on our community survey. Clearly without the aid already provided, this crisis would be even more extreme. We must examine better ways to extend our outreach.

CSFP and TEFAP Assistance operates under certain limits and constraints of our grantee. Our Food Pantry, like most throughout the state of Michigan, is referral-only. Referrals come from 2-1-1, CPS, and DHHS. We have 6 household slots open daily from Monday through Thursday.

Staff limitations are, in a large part a reason we do not have an open, extensive food pantry option at our warehouse. However, we partner with and help provide food to these other food pantries in our network:

- Action Ministry
- Central County Senior Center
- Decatur Human Services
- Gobles Pantry
- Harbor of Hope
- God's Abundant Life
- Helping Hands
- Hope Resources
- Red Bud Ministries
- Neighbor to Neighbor

Options to consider furthering our reach may be to partner with other local organizations in a more robust way, perhaps opening the idea to utilize new spaces and adding volunteer capacities.

## HOUSING

SMCAA's Housing Programs are a strong part of our organization's offerings. We operate as the Housing Assessment and Resource Agency (HARA) For both Cass and Van Buren. This provides centralized intake and housing assessment, shelter diversion, and a network of those working to rapidly re-house people who are homeless by working with the local Continuum of Care Body to ensure quality service delivery.

SMCAA offers programs for housing the homeless, as well as those for helping keep people in their homes—including rent and mortgage payment aid. To better confront the housing crisis in our service area, we must continue providing these programs, and consider additional ways to help.

Unfortunately, finding landlords willing to work with Fair Market Rent is difficult, and with limited housing stock available, we must operate within the constraints of a generally problematic system. SMCAA this year has reached out to Community Mental Health to better partner with them in directly placing clients into Supportive Housing. With our goals of increasing communications, we can also push to recruit more landlords willing to work within our safety and pricing standards, as well as network with partners to provide better awareness of availability and resources to those in need.

SMCAA is also in the midst of renovating our Decatur Family Shelter; this overhaul will provide sheltered families and individuals with more comfort, security, and space. We also completed

the purchase of a neighboring outbuilding, which gives us the potential to expand our organizational capacity.

Our Weatherization and Housing Rehabilitation programs are also an integral part of our housing mission. Our programs help to keep low-income individuals and families in their homes, by making them safer and more affordable.

Grants for Weatherization can be restrictive; however, recently funding for our Deferral Program was increased. Weatherization Deferral and Pre-Weatherization funds can now be used to do certain repairs on houses that would otherwise not meet the standards for Weatherization, allowing SMCAA to do necessary repairs and updates to the home that then, additionally, can be weatherized. Deferral funds are a fantastic opportunity for us to provide additional work to local homes in need of major and minor repair that were previously disqualified from Weatherization.

## MEDICAL & HEALTH

Unfortunately SMCAA does not currently have the ability to offer programs or assistance that can help offset the current cost of healthcare, or provide any healthcare services. Should grants and funding become available for these options, we will certainly consider what is in our wheelhouse to provide. Our annual Stuff-a-Truck holiday drive also allows us an opportunity to collect hygiene and personal care items in bulk for our clients.

To address the needs of our community in terms of medical care otherwise, we can amplify our current referrals and resource lists.

As always, we will continue to provide nutritional USDA food boxes and seek to offer those in need balanced diet options, like fresh produce and poultry, when resources are available. In the past, SMCAA has included recipe recommendations in our food distribution boxes; considering the results from the Community Survey, it could be worthwhile to revisit finding a cost-friendly way to increase awareness of healthy nutrition amongst our clients, whether that be recipe cards, partnering with volunteers for classes, or offering information online, and help build a healthy community from the ground up.

## TRANSPORTATION

Though increased public transportation is a major need in our communities, such a project is on a scale we are not equipped to take on. SMCAA has in the past provided assistance in the forms of gas cards and Dial-a-Ride tokens; this program has run out of funding, but it could be examined to see if using unrestricted donation funding may be useful. The current public transportation options across our three counties are so limited that even these items may not be of much value against an underperforming system.

Again, we can consider turning to our partners for resources, opportunities, and discussion. We can use our voice for planning meetings should they arise, to elevate the understanding of need. Adding in volunteer-based events like bike repair or drives, or finding local mechanics who might be willing to donate time, is a big-scope concept but could potentially help our clients get where they need to be.

In conclusion, it is always a daunting task to look at the level of need around us and decide where to start and where to carry on. With grant funding offering many restrictions in place, SMCAA sees the benefit of addressing ways to bring in greater general donations—which are unrestricted funds—and to better work with our neighbors to pull together and use our talents and abilities to aid the vulnerable. We will carry on with the incredibly useful programs we already have in place, and work to be sure the public is made aware that we are here to help them.

## COMMUNITY RESOURCES

The purpose of this section is to detail resources that are available in Berrien, Cass, and Van Buren Counties to be utilized by SMCAA staff, program participants, and other community members. The hope is that this resource profile provides valuable information on community resources.

Contact information and availability of services were accurate at the time of collection in March of 2024. This list may not include every resource available. If you are aware of a resource that should be added to our list, please reach out to us.

- **RESOURCES TABLE OF CONTENTS**
- Adult Education/Job Readiness
- Child & Family Resources
- Clothing Assistance
- Disability Services
- Domestic and Sexual Violence Resources
- Food and Nutrition
- Healthcare Resources
- Home Maintenance and Weatherization
- Housing, Rent, and Utility Assistance
- Legal and Court Resources
- Substance Abuse & Mental Health Resources
- Public Safety/Crisis and Disaster Relief

## HELPFUL NUMBERS AND HOTLINES

Police	9-1-1	Fire	9-1-1
Michigan State Police Post 53	269-683-4411	Poison Control	800-222-1222
Berrien Co. Sheriff's Dept	269-983-7141	Cass Co. Sheriff's Dept	269-445-8644
Van Buren Co. Sheriff's Dept	269-657-2006	Tax Info – IRS	800-829-1040



Gryphon Place:

2-1-1 General Hotline  
and Referrals

9-8-8 Suicide & Crisis  
Lifeline

## ADULT EDUCATION &amp; JOB READINESS

<b>Bell Education Center</b> 269-683-8805 1830 South 3rd St Niles, MI 49120	<b>Bangor Community Education</b> 269-427-6839 ext 2100 799 W Arlington Rd Bangor, MI 49013	<b>Berrien RESA</b> 269-471-7725 711 St. Joseph Ave Berrien Springs, MI 49103	<b>Blossomland Learning Center</b> 269-473-2600 711 St. Joseph Ave Berrien Springs, MI 49103	<b>Cassopolis Adult Education</b> 269-445-0536 63700 Red Brick/Church Rd Cassopolis, MI 49031
<b>Cedar Lane Alt High School</b> 269-684-9554 2301 Niles-Buchanan Rd Niles, MI 49120	<b>Hartford Adult/Alternative Ed</b> 269-621-7139 115 School St Hartford, MI 49057	<b>Juvenile Center Ed Program</b> 269-429-2351 6414 Deans Hill Rd Berrien Springs, MI 49102	<b>Kinexus</b> 269-927-1064 330 W Main St Benton Harbor, MI 49022	<b>Lake Michigan College</b> 269-927-8100 ext 5031 2755 E Napier Ave Benton Harbor, MI 49022
<b>Lewis Cass ISD</b> 269-445-3891 61682 Dailey Rd Cassopolis, MI 49031	<b>Lighthouse Education Center</b> 269-429-2351 379 W Glenlord Rd St. Joseph, MI 49085	<b>Michigan Works! – B.H.</b> 800-285-WORKS 499 W Main St Benton Harbor, MI 49022	<b>Michigan Works! - Dowagiac</b> 800-782-9864 601 N Front St Dowagiac, MI 49047	<b>Michigan Works! – Niles</b> Administrative Building 3890 US-12 Niles, MI 49120
<b>Michigan Works! – Paw Paw</b> 269-657-7014 32849 E. Red Arrow Hwy Paw Paw, MI 49079	<b>Opportunity Center</b> 269-926-2430 1286 Pipestone Rd Benton Harbor, MI 49022	<b>Pathfinders Adult Education</b> 269-782-4471 501 N Paul St Dowagiac, MI 49047	<b>Paw Paw Adult Ed</b> 269-657-8831 555 Cedar St Paw Paw, MI 49079	<b>Pokagon Dept. of Education</b> 269-782-0887 58620 Sink Rd Dowagiac, MI 49047
<b>Van Buren Tech</b> 269-539-5256 250 South St Lawrence, MI 49064				

## CHILD AND FAMILY RESOURCES

<b>The Avenue Family Network</b> 269-925-1725 2450 M-139 Benton Harbor, MI 49022	<b>Bethany Christian Services</b> 269-372-8800 185 E Main St Suite 700 Benton Harbor, MI 49022	<b>Big Brother Big Sisters</b> 269-684-1100 19 S 18th St, PO Box 194 Niles, MI 49120	<b>Birthright</b> 269-983-0700 2700 Niles Ave St. Joseph, MI 49085
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<b>Court Appointed Special Advocates for Children</b> 269-445-4431 120 N Broadway St Cassopolis, MI 49031	<b>Family Empowerment Program</b> 269-657-7626 490 S Paw Paw St Lawrence, MI 49064	<b>Girls and Boys Club</b> 269-926-8766 600 Nate Wells Sr Dr Benton Harbor, MI 49022	<b>Girls on the Run of SWMI</b> 269-281-4277 PO Box 440 St. Joseph, MI 49085
<b>Great Start Cass Parent Coalition</b> 269-446-6283 61682 Dailey Rd Cassopolis, MI 49031	<b>Hope Resources</b> 269-202-6050 262 N Paw Paw Ave Coloma, MI 49038	<b>Junior Achievement</b> 260-341-9237 www.jani.org	<b>Lighthouse Christian Childcare</b> 269-782-1193 30402 M-62 W Dowagiac, MI 49047
<b>Mosaic CCDA</b> 269-932-3557 38 West Wall St Benton Harbor, MI 49022	<b>Mother to Mother Program</b> 269-927-5687 769 Pipestone St Benton Harbor, MI 49022	<b>Planned Parenthood</b> 269-372-1200 4201 W Michigan Ave Kalamazoo, MI 49008	<b>Salvation Army – South Haven</b> 269-637-1888 417 Abell St South Haven, MI 49090
<b>Teen HOPE</b> 269-872-3172 901 S Bailey Ave, Suite 1 South Haven, MI 49090	<b>United Way of SWMI</b> 269-982-1700 2015 Lakeview Ave St. Joseph, MI 49085	<b>WIC Program</b> 269-655-8900 181 W Michigan Paw Paw, MI 49079	<b>Women’s Care Center of Niles</b> 269-684-4040 621 E Main St Niles, MI 49021

## CLOTHING ASSISTANCE

<b>ACTION Ministries</b> 269-782-0000 301 Main St. Dowagiac, MI 49047	<b>Back on the Rack Resale Shop</b> 269-463-7225 7746 Red Arrow Hwy Watervliet, MI 49098	<b>Church of Christ</b> 269-637-4861 73121 M-43 South Haven, MI 49090	<b>Helping Hands</b> 269-445-8104 130 S. Broadway Cassopolis, MI 49031
<b>Evy’s Closet</b> 269-683-7250 302 Cedar St Niles, MI 49120	<b>First Presbyterian Church of Niles</b> 269-683-7600 13 S 4th St Niles, MI 49120	<b>Goodwill – Benton Harbor</b> 269-926-8161 1550 Mall Dr Benton Harbor, MI 49022	<b>Goodwill – Niles</b> 269-684-5452 918 Silverbrook Ave Niles, MI 49120
<b>Goodwill – South Haven</b> 269-767-7030 340 73 ½ St South Haven, MI 49090	<b>Neighbor by Neighbor</b> 269-231-0648 <a href="https://nbynharborcountry.org/">https://nbynharborcountry.org/</a>	<b>Neighbor to Neighbor</b> 269-471-7411 9147 US-31 Berrien Springs, MI 49103	<b>Saint Francis Outreach</b> 269-760-0416 210 N Front St, PO Box 112 Dowagiac, MI 49047
<b>We Care, Inc</b> 269-637-4342 06321 Blue Star Hwy South Haven, MI 49090			

## DISABILITY SERVICES

<b>Disability Network of SWMI</b> 269-345-1516 2900 Lakeview Ave St. Joseph, MI 49120	<b>LOGAN Community Resources, Inc.</b> 269-983-5833 1651 E Nickerson Ave Benton Harbor, MI 49022	<b>Van Buren ISD</b> 269-674-8091 490 S Paw Paw St Lawrence, MI 49064
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## DOMESTIC AND SEXUAL VIOLENCE RESOURCES

<b>Children's Advocacy Center</b> 269-556-9640 4938 S Niles Rd St. Joseph, MI 49085	<b>Children Protective Services</b> 855-444-3911 401 8th St Benton Harbor, MI 49022	<b>Children Protective Services</b> 855-444-3911 325 M-62 Cassopolis, MI 49031	<b>Child Protective Services</b> 269-621-2800 57150 CR 681 Hartford, MI 49057
<b>Cora Lamping Center</b> 269-925-9500 888-983-4275 (Crisis Line) 2450 M-139 Benton Harbor, MI 49022	<b>Domestic and Sexual Abuse Services (DASAS)</b> 800-828-2023 PO Box 402 Three Rivers, MI 49093	<b>Domestic Violence Coalition</b> 269-655-9008 303 Paw Paw St Paw Paw, MI 49079	<b>KeyStone Place, Inc</b> 269-467-7078 505 E Market St Centreville, MI 49032
<b>Sexual Assault Support Services</b> 866-976-7263 269-687-1880	<b>SWMI Human Trafficking Task Force</b> 269-470-7917 PO Box 414 St. Joseph, MI 49085		

## FOOD AND NUTRITION

<b>Buchanan Area Senior Center</b> 269-695-7119 810 Rynearson St Buchanan, MI 49107	<b>Cass Helping Hand</b> 269-445-8104 130 S Broadway St Cassopolis, MI 49031	<b>Central County Senior Center</b> 269-471-2017 4083 Shawnee Rd Berrien Springs, MI	<b>Christian Service Center of Niles</b> 269-684-0637 322 Clay St Niles, MI 49120
<b>Columbia Township Hall</b> 269-427-0000 53053 CR 388 Grand Junction, MI 49056	<b>Decatur Human Services/VFW</b> 269-423-6474 560 N Phelps Decatur, MI 49045	<b>Edwardsburg Presbyterian Church</b> 269-663-6915 68961 Lake St Edwardsburg, MI 49112	<b>Gobles GKAMA</b> 269-501-0224 210 E Exchange Gobles, MI 49055
<b>Meals on Wheels</b> 269-906-0469 540 Williams St South Haven, MI 49090	<b>MI State University Extension</b> 269-944-4126 1737 Hillandale Rd	<b>Intercare Community Health</b> <a href="http://www.intercare.org/wic.html">www.intercare.org/wic.html</a> 901 Spruce St Dowagiac, MI 49047	<b>MI State University Extension</b> 269-445-4438 120 N Broadway St, Ste 209

	Benton Harbor, MI 49022		Cassopolis, MI 49031
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<b>MI State University Extension</b> 269-657-8213 219 E Paw Paw St, Suite 201 Paw Paw, MI 49079	<b>Niles Senior Center</b> 269-683-9380 1109 Bell Rd Niles, MI 49120	<b>North Berrien Senior Center</b> 269-468-3366 6648 Ryno Rd Coloma, MI 49038	<b>River Valley Senior Center</b> 269-469-4556 13321 Red Arrow Hwy Harbert, MI 49115
<b>Senior Nutrition Service</b> 269-925-0137 1708 Colfax Ave Benton Harbor, MI 49022	<b>Senior Services of Van Buren</b> 269-637-3607 1635 76th St South Haven, MI 49090	<b>We Care</b> 269-637-4342 1301 M-43 Suite 2B, South Haven, MI 49090	<b>SMCAA Warehouse</b> 269-925-9077 331 Miller St Benton Harbor, MI 49022
<b>South Haven Moose Lodge</b> 269-759-3792 1025 Wells South Haven, MI 49090	<b>St. Joseph Lincoln Senior Center</b> 269-429-7768 3271 Lincoln Ave St. Joseph, MI 49085	<b>Van Buren United Civic Org.</b> 269-764-8854 73292 34th Ave Covert, MI 49043	

## HEALTHCARE RESOURCES

<b>Bronson Lakeview Family Care</b> 269-657-2550 451 Health Pkwy Suite A Paw Paw, MI 49079	<b>Carol's Hope</b> 269-556-1526 4032 S M-139 St. Joseph, MI 49085	<b>Cass County Medical Care Facility</b> 269-445-3801 23770 Hospital St Cassopolis, MI 49031	<b>Cassopolis Family Clinic Network</b> 269-445-3874 261 M-62 North Cassopolis, MI 49031
<b>Community Healing Centers</b> 269-684-7741 1225 S 11th St Niles, MI 49120	<b>Family Care of Niles</b> 269-684-6000 4 Long Meadow Village Dr Niles, MI 49120	<b>Hospice Care of SWMI</b> 269-345-0273 222 N Kalamazoo Mall #100 Kalamazoo, MI 49007	<b>Intercare – Benton Harbor</b> 269-927-5400 800 M-139 Benton Harbor, MI 49022
<b>Intercare - Bangor</b> 269-427-7967 308 Charles St Bangor, MI 49013	<b>Michigan Dept. of Health and Human Services</b> 269-934-2000 401 8th St Benton Harbor, MI 49022	<b>Michigan Dept. of Health and Human Services</b> 269-445-0200 325 M-62 Hwy Cassopolis, MI 49031	<b>Michigan Dept. of Health and Human Services</b> 269-445-0200 57150 CR 681 Hartford, MI 49057
<b>WellNow Urgent Care</b> 269-487-3021 1803 M-139 Benton Harbor, MI 49022	<b>Corewell Health Services</b> 269-983-8300 269-463-3600 1234 Napier Ave St. Joseph, MI 49085	<b>Corewell Health-Watervliet</b> 400 Medical Park Dr. St. Joseph, MI 49085 Watervliet, MI 49098	<b>Region 4 Area Agency on Aging</b> 269-983-0177 2900 Lakeview Ave St Joseph, MI 49085

## HOME MAINTENANCE AND WEATHERIZATION

<b>Cass County Council on Aging</b> 269-445-8110 60525 Decatur Rd Cassopolis, MI 49031	<b>Harbor Habitat for Humanity</b> 269-927-0006 2302 Plaza Dr Benton Harbor, MI 49022	<b>Rural Development (USDA)</b> 269-657-7055 1035 E Michigan Ave, Ste A Paw Paw, MI 49079	<b>SMCAA</b> 269-925-9077 185 E Main St, Ste 303 Benton Harbor, MI 49022
<b>County of Berrien</b> 269-983-7111 ext 8350 701 Main St. 4 <sup>th</sup> floor Saint Joseph, MI 49085	<b>Cass Community &amp; Economic Development</b> 269-782-2195 241 S. Front St. Dowagiac, MI 49047		<b>City of Benton Harbor Minor Rehab Program</b> 269-927-8457 200 E. Wall St. Benton Harbor, MI 49022

## HOUSING, RENT, AND UTILITY ASSISTANCE

<b>100 Women Strong</b> 269-332-1890 PO Box 272 St. Joseph, MI 49085	<b>Emergency Shelter Services</b> 269-925-1131 185 E Main St, Suite 101 Benton Harbor, MI 49022	<b>emPower</b> 231-355-5880 6308 S Warner Ave, PO Box 149 Fremont, MI 49412	<b>Fair Housing Center of SWMI</b> 866-637-0733 405 W Michigan Ave Kalamazoo, MI 49008
<b>Ferry Street Resource Center</b> 269-687-9860 620 Ferry St Niles, MI 49120	<b>Harbor Habitat for Humanity</b> 269-925-9635 785 E Main St Benton Harbor, MI 49022	<b>Habitat for Humanity of Cass</b> 269-359-0828 PO Box 203 Dowagiac, MI 49047	<b>Habitat for Humanity Van Buren</b> 269-302-0211 56633 M-43 Bangor, MI 49013
<b>Michigan PATH</b> 269-364-6945 1223 Oakland Dr Kalamazoo, MI 49008	<b>Rural Development (USDA)</b> 269-657-7055 1035 E Michigan Ave, Ste A Paw Paw, MI 49079	<b>Salvation Army – Benton Harbor</b> 269-927-1353 232 Michigan St Benton Harbor, MI 49022	<b>Salvation Army - Niles</b> 269-308-1336 424 N 15th St Niles, MI 49120
<b>SMCAA – Benton Harbor</b> 269-925-9077 185 E Main St, Suite 303	<b>SMCAA – Cass County DHHS</b> 269-605-4210 325 M-62 Hwy Cassopolis, MI 49031	<b>Veterans Services</b> 269-983-7111 ext 8224 701 Main St St. Joseph, MI 49085	<b>SMCAA – Van Buren DHHS</b> 269-605-4145 57150 CR 681 Hartford, MI 49057
<b>TrueNorth Community Services</b>	<b>United Christian Services</b>	<b>We Care, Inc. – Bangor</b> 269-427-9581	<b>We Care, Inc. – South Haven</b>

231-355-5880 6308 S Warner Ave, PO Box 149 Fremont, MI 49412	269-657-6500 600 E Michigan Ave Paw Paw, MI 49079	214 Walnut St Bangor, MI 49013	269-637-4342 06321 Blue Star Hwy South Haven, MI 49090
<b>Catholic Charities Diocese</b> 269-381-9800 1819 Gull Rd. Kalamazoo, MI 49048	<b>Department of Health and Human Services Berrien</b> 844-467-3447 401 Eighth Street Benton Harbor, MI 49022	<b>Department of Health and Human Services Cass</b> 269-445-0200 352 M-61 Cassopolis, MI 49031	<b>Department of Health and Human Services Van Buren</b> 269-621-2800 57120 CR 681 Hartford, MI 49057
<b>Helping Hands</b> 269-445-8104 130 S Broadway St Cassopolis, MI 49031			

## LEGAL AND COURT RESOURCES

<b>Farmworker Legal Services</b> 269-492-7190 350 E Michigan Ave Kalamazoo, MI 49007	<b>Cass County Friend of the Court</b> 269-445-4436 60296 M-62, Suite 3 Cassopolis, MI 49031	<b>Cass County Legal Self Help Center Network</b> 269-445-4482 60296 M-62 Hwy Cassopolis, MI 49031	<b>Friend of the Court</b> 269-657-7734 219 E Paw Paw St Paw Paw, MI 49079
<b>MI Migrant Legal Assistance</b> 616-454-5055 1104 Fuller Ave NE Grand Rapids, MI	<b>Self Help Legal Resource Center</b> 269-983-7111 ext 8790 811 Port St, 2 <sup>nd</sup> Floor St. Joseph, MI 49085	<b>Senior Law Center</b> 888-783-8190 1109 Bell Rd Niles, MI 49120	<b>Western Michigan Legal Services</b> 269-983-6363 888-418-1311 (Helpline) 901 Port St St. Joseph, MI 49085
<b>Western Michigan Legal Services</b> 269-344-8113 888-418-1311 (Helpline) 901 Port St St. Joseph, MI 49085			

## SUBSTANCE ABUSE & MENTAL HEALTH RESOURCES

<b>Alano House</b> 269-429-9153 4162 Red Arrow Hwy Stevensville, MI 49127	<b>Associated Therapy Consultants</b> 269-657-2880 181 W Michigan Ave, Suite 2	<b>Berrien County Veterans Services</b> 269-983-7111 ext 8224 701 Main St St. Joseph, MI 49085	<b>Bridges of Courage Counseling</b> 269-944-9274 1465 Pipestone Rd Benton Harbor, MI 49022
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	Paw Paw, MI 49079		
<b>Cass County Veterans Affairs</b> 269-445-4472 120 N Broadway St, Suite 215 Cassopolis, MI 49031	<b>Center[ed] on Wellness</b> 269-926-6199 1850 Colfax Ave Benton Harbor, MI 49022	<b>The Family Center</b> 269-782-9811 56332 M-51 South Dowagiac, MI 49047	<b>Family Treatment Court</b> 269-657-8218 212 E Paw Paw St, Suite 201 Paw Paw, MI 49079
<b>Fed. Covenant Celebrate Recovery</b> 269-782-5656 202 Center St Dowagiac, MI 49047	<b>Freedom Counseling Center</b> 269-982-7200 1901 Niles Ave, Ste 102 St. Joseph, MI 49085	<b>HellCat Counseling</b> 269-240-7788 609 Market St St. Joseph, MI 49085	<b>Hope Center</b> 269-621-6261 / 888-516-4673 57418 CR 681 Hartford, MI 49057
<b>Mapleview Consultation Center</b> 269-657-6025 181 W Michigan Ave Paw Paw, MI 49079	<b>Michigan PATH</b> 269-364-6945 1223 Oakland Dr Kalamazoo, MI 49008	<b>New Outlook</b> 269-621-2800 57150 CR 681 Hartford, MI 49057	<b>Riverwood Center – B.H.</b> 269-925-0585 1485 M-139 Benton Harbor, MI 49022
<b>Riverwood Center – Niles</b> 269-684-4270 115 S St. Joseph Ave Niles, MI 49120	<b>Shepard House Counseling</b> 269-445-0999 107 N Broadway St, PO Box 388 Cassopolis, MI 49031	<b>Stephen Ministries</b> 269-445-7425 24832 US-12 E Edwardsburg, MI 49112	<b>VB Community Mental Health</b> 269-657-5574 (24-Hour Crisis: 800-922-1418) 801 Hazen St Paw Paw, MI 49079
<b>Woodlands Behavioral Healthcare</b> 269-445-2451 960 M-60 E Cassopolis, MI 49031	<b>Veteran's Affairs Office</b> 269-657-7376 801 Hazen St Paw Paw, MI 49079		

## PUBLIC SAFETY/ CRISIS AND DISASTER RELIEF

<b>American Red Cross - Berrien</b> 269-556-9616 3838 Niles Rd St. Joseph, MI 49085	<b>American Red Cross – Cass</b> 269-353-6180 5640 Venture Ct Kalamazoo, MI 49009	<b>American Red Cross - Van Buren</b> 269-621-6456 301 N Center St Hartford, MI 49057
<b>Berrien County Sheriff's Dept.</b> 269-983-7141 919 Port St St. Joseph, MI 49085	<b>Cass County Sheriff's Dept.</b> 269-445-8644 321 N M-62 Hwy Cassopolis, MI 49031	<b>The Link Crisis Intervention Center</b> 269-927-1422 2450 M-139 Benton Harbor, MI 49022
<b>Michigan State Police Post 53</b> 269-683-4411 1600 Silverbrook Ave Niles, MI 49120	<b>VB County Sheriff's Dept.</b> 269-657-2006 205 S Kalamazoo St Paw Paw, MI 49079	

## SHELTERS

<b>The ARK Services for Youth</b> 269-381-9800 990 W Kilgore Rd Kalamazoo, MI 49008	<b>Emergency Shelter Services</b> 269-925-1131 645 Pipestone Rd Benton Harbor, MI 49022	<b>Polly's Place</b> 269-687-9822 1915 N US-31 Niles, MI 49120	<b>Salvation Army - Fed. Church</b> 269-782-2631 202 Center St Dowagiac, MI 49047
<b>Salvation Army – Men's Shelter</b> 269-927-1353 233 Michigan St Benton Harbor, MI 49022	<b>SMCAA Family Shelter</b> 269-605-4526 210 E Delaware St Decatur, MI 49045		

## TRANSPORTATION

<b>Benton Harbor Dial-a-Ride</b> 269-927-4461 275 E Wall St Benton Harbor, MI 49022	<b>Berrien Bus</b> 269-927-2268	<b>Buchanan Dial-a-Ride</b> 269-697-0600	<b>Cass County Public Transit</b> 269-445-2455 / 800-323-2508 400 E State St Cassopolis, MI 49031
<b>Disabled Veteran Shuttle</b> 269-683-9380	<b>Dowagiac Dial-a-Ride</b> 269-782-3300 200 Depot St #1 Dowagiac, MI 49047	<b>First Student Transportation</b> 269-471-9308 4333 E Shawnee Rd Berrien Springs, MI 49103	<b>Medic 1 Wheelchair Express</b> 800-557-1212 / 269-925-2141 635 E Napier Ave Benton Harbor, MI 49022
<b>New Heights CCDA</b> 269-983-1524 2627 Niles Ave St. Joseph, MI 49085	<b>Niles Dial-a-Ride</b> 269-684-5150 623 N 2nd St Niles, MI 49120	<b>Our Father's Family Keeper</b> 269-476-1257 61486 Donald Roadway West Vandalia, MI 49095	<b>PACE of Southwest Michigan</b> 269-408-4322 2900 Lakeview Ave St. Joseph, MI 49085
<b>Van Buren Public Transit</b> 269-427-7921 / 800-828-2015 610 David Walton Dr Bangor, MI 49013			

## ADDITIONAL RESOURCES

<b>CARES</b> <i>AIDS/HIV Resource and Education</i> 269-927-2437 185 E Main St, Suite 600 Benton Harbor, MI 49022	<b>Cass Council on Aging (COA)</b> <i>Senior Services</i> 269-445-8110 60525 Decatur Rd Cassopolis, MI 49031	<b>The OutCenter</b> <i>LGBTQ+ Support</i> 269-925-8330 132 Water St Benton Harbor, MI 49022	<b>Region IV Area Agency on Aging</b> <i>Senior Services</i> 269-983-0177 2900 Lakeview Ave St. Joseph, MI 49085
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Addictions and Alcohol Hotline	212-870-3400
Alcoholics Anonymous	269-684-5304
Battered Women's Justice Project	800-903-0111 ext 1
Centralized Intake for Abuse and Neglect	855-444-3911
Child Welfare Information Gateway	800-394-3366
Crisis Text Line	HOME to 741741
Consumer Protection Agency	877-765-8388
Domestic and Sexual Assault Services	800-828-2023
Domestic Violence Coalition	269-655-9008
Economic Assistance	800-383-4278
Homeless Veterans	855-632-7633
Mental Health – 24 Hour Crisis	800-922-1418
MDOC Crime Victim Services	877-886-5401
Michigan Coalition Against Domestic and Sexual Assault	517-347-7000
Michigan Sheriff's Association	800-875-5500
Migrant Farmworker Health Helpline	800-377-9968
Mothers Against Drunk Driving (MADD)	800-438-6233
National Center for Missing and Exploited Children	800-843-5678
National Criminal Justice Reference Service	800-851-3420
National Domestic Violence	800-799-7233
National Runaway	800-786-2929
National Teen Dating Abuse	866-331-9474
Need2text	TALK to 38255
Postpartum Depression	800-773-6667
Rape, Abuse and Incest National Network	800-656-4673
Ronald McDonald House	800-776-4891
Senior Info-Line	800-654-2810
Students Against Destructive Decisions (SADD)	877-723-3462
Suicide Prevention Lifeline	800-273-8255
Suicide Prevention **Spanish	800-784-2432
The Trevor Project	866-488-7386
The Trevor Project - Text	START to 678678
Veteran Crisis Hotline	800-273-8255 ext 1

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<https://www.ers.usda.gov/data-products/ag-and-food-statistics-charting-the-essentials/food-prices-and-spending/?topicId=1afac93a-444e-4e05-99f3-53217721a8be>

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*"Unfair Market Rents: How Inflation is Skewing FMRS"*

<https://shelterforce.org/2022/07/29/unfair-market-rents-how-inflation-is-skewing-fmrs/#:~:text=%22Fair%20market%20rents%22%20are%20set,they%20aren't%20keeping%20up.>

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<https://www.rand.org/news/press/2024/02/01.html#:~:text=Prescription%20Drug%20Prices%20in%20the,Those%20in%20Other%20Countries%20%7C%20RAND>

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*"Michigan's 12.47% Year-Over-Year Increase in Rent is 3<sup>rd</sup> in Nation, Rent.com Says"*

<https://www.wzzm13.com/article/money/economy/michigan-3rd-largest-annual-rent-increase-nation-says-rentcom/69-762e6040-0f1d-4f40-b81d-ed3acbf90bb#:~:text=Michigan's%2012.47%25%20year%20over%20the%20highest%20increases%20among%20states.>

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*"The Rent Report: April 2024"*

<https://www.rent.com/research/average-rent-price-report/>

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*"'You Can't Afford to Live.' More than Half of Michigan Renters Struggle to Pay Rent"*

<https://www.mlive.com/public-interest/2024/06/you-cant-afford-to-live-more-than-half-of-michigan-renters-struggle-to-pay-rent.html>

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University of Michigan School of Public Health Housing Solutions for Health

*"Michigan Statewide Housing Needs Assessment"*

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*"Michigan Statewide Housing Needs Assessment"*

<https://www.michigan.gov/-/media/Project/Websites/mshda/developers/Statewide-Housing-Plan/MSHDAStatewideHousingNeedsweb.pdf?rev=91271d4107a14f0695c929d9399044f4>

United Way Southwest Michigan

*"Turning Outward"*

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National Low-Income Housing Coalition

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<https://nlihc.org/oor/state/MI>

University of Michigan Poverty Solutions  
*Michigan Evictions*  
<https://poverty.umich.edu/research-funding-opportunities/data-tools/>

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*College Tuition Inflation: Compare the Cost of College Over Time*  
<https://www.forbes.com/advisor/student-loans/college-tuition-inflation/>

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*How Changes to Fair Market Rent Affects Access to Affordable Housing For Extremely Low-Income Renters*  
<https://www.sog.unc.edu/blogs/community-and-economic-development-ced/how-changes-fair-market-rent-affects-access-affordable-housing-extremely-low-income-renters>

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*"Cass County Services"*  
<https://www.mywaythere.org/cass.asp>

SOS Safe Drivers Smart Options  
*"Cass County / Berrien County / Van Buren County"*  
<https://www.michigan.gov/agingdriver/drivers/alternative-transportation/>

Van Buren County Michigan  
*"Public Transit"*  
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United States Census Bureau  
<https://data.census.gov/>

Berrien County, Michigan  
<https://www.berriencounty.org/>

Cass County, Michigan  
<https://www.casscountymi.org/>

Van Buren County, Michigan  
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<https://www.cdc.gov/about/priorities/why-is-addressing-sdoh-important.html>

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<https://www.healthcare.gov/glossary/federal-poverty-level-fpl/>

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<https://communityactionpartnership.com/>