

Northeast Oklahoma Community Action Agency



2012 ANNUAL REPORT

Executive Director's Report — Trends and Transitions

The incidence of poverty in the agency's five counties – Adair, Cherokee, Craig, Delaware, and Ottawa – continues to grow. There were 2,497 more individuals in poverty in 2009 (the last year when complete statistics were available) than there were in 1997. There are a total of 31,416 individuals in poverty in the five counties. This represents 21% of the population. This compares to 14.3% of the population in the United States and 16.1% of the population in Oklahoma. (The income of an individual in poverty cannot exceed \$10,890 and a family of three can make no more than \$18,350.) Not only are these poverty levels of income perilously low to sustain a family, the median

income in the five counties is \$8,520 less than the median income in the United States. These very low incomes affect not only the well-being of these families in a powerful way but also represent a significant challenge for the communities. In many of the school districts as many as 80% of the children qualify for free and reduced lunches. Rental rates and the price of homes make it almost impossible for many individuals and families to find affordable, decent housing. Many work opportunities are seasonal or service occupations without insurance and

Continued inside...

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HOME OWNERSHIP AND HOUSING SERVICES CENTER

HOME REHABILITATION

The USDA Housing Rehabilitation Program (HPG) is a program designed to provide low-income individuals and families with a safe, sanitary and comfortable home environment. Low-income individuals typically are able to pay their bills and mortgage obligations, but may not have the skills or disposable income to keep their homes in good repair. As time goes on, with



HPG Kansas client, rebuilt porch with wheelchair ramp.

unmet maintenance needs, homes become less comfortable, safe and livable.

Various sources of funds are available to eligible applicants to bring their homes up to an acceptable standard. Each rehab program is regulated by income eligibility requirements. An application must be received from each homeowner with proof of income and a copy of their deed. The home must be in the owner's name. The application is prioritized based on a rating scale and scheduled based on this priority and available funds.

Funding varies and waiting lists are long. In the past year, the Housing program has been working on 5 grants. These grants were awarded thru the USDA rural development program. The Housing Preservation Grants (HPG) is a grant that allows us to do partial rehab on the homes. The agency still has a grant for the cities of Jay, Kansas, Stilwell, Commerce & Tahlequah to do 6 homes in each city. Projects consist of roof repair, roof replacement, windows, siding, doors, flooring

replacement, heat and air repairs and replacements, electrical and plumbing updates, and porch repairs. The HPG grant was to do partial rehab on 30 homes for very low income applicants. The agency has completed 10 homes on these grants and has several more to do. NEOCAA is currently working to find applicants to fill the remaining slots.

RENTAL PROGRAM A Place to Call Home

2011 was the Agency's first full year of operating its rental program. NEOCAA has 11 rental units of which 7 are houses, and 4 are the new duplex units in Jay. Four of the houses are located in Jay, one in Bluejacket, one in Miami, and one in North Miami. All of the rentals were fully-occupied throughout the year, and the clients are all very happy with their new homes.

The agency plans on building new duplexes in the city of Jay and in the City of Colcord with property that has been donated for this purpose. One of these will be located in Jay and 2 duplexes will be located in Colcord. In addition, the agency plans to build one single family rental unit in Jay.

Given that affordable housing always ranks near the top of the list of needs in the agency's community assessment, the rental program is a direct effort to provide attractive, safe, and affordable housing to our low-income clients. The picture below is one of the Agency's new duplexes in Jay. These units include all energy-efficient appliances and roofs were constructed using the new Cool roof technology to make the homes more energy efficient for our clients. This will also help save them money.



New Duplex rental on Monroe St in Jay, Oklahoma

HOMEBUYER EDUCATION & DOWN PAYMENT ASSISTANCE

Because of the lingering downturn in economic conditions, particularly rural counties with low Average Median Income (AMI), fewer low income individuals were able to qualify for mortgages. Two of the agency's programs, Down Payment Assistance and Homebuyer Education, were severely impacted. NEOCAA applied to OHFA (Oklahoma Housing Finance Agency) to extend the service area for Down Payment Assistance to include counties served by the Community Action Resources and Development Agency (CARD). The CARD counties have more urban applicants and a significantly higher AMI. The CARD housing department had numerous clients who qualified for DPA funding and had spent all of the available DPA from their grants. When this request was approved, CARD was able to serve 7 eligible families with the funds not used from the DPA grant awarded to NEOCAA.

The agency currently does not have either DPA or Homebuyer education grants as OHFA



is not providing support for these grants this year. NEOCAA will continue to provide Homebuyer Education

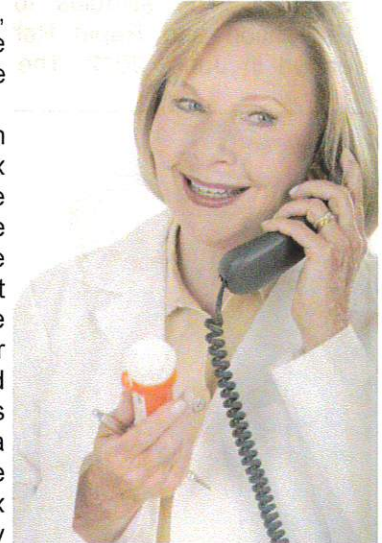
Classes from time to time as the agency has certified Homebuyer Education Professionals on staff and individuals who want to become homeowners. This will enable individuals and families to attend classes and learn about how to become a homeowner, how to apply for a mortgage, how to inspect a house, how to select a realtor, how to repair credit ratings and other information which will enable them to work toward home ownership. The agency will be unable to provide DPA, but can provide certification that individuals have successfully completed the required course in Homebuyer Education. The certificates are required by many of the tribes and USDA.

As the economy strengthens, the agency anticipates obtaining Down Payment Assistance and Homebuyer Education grants in the future.

Rx FOR OKLAHOMA

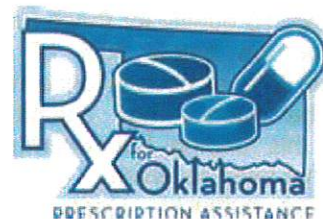
Imagine that you have worked hard all your life and maintained a good income. Then illness strikes and the only medication that may help is an experimental drug costing \$6,000 per month—more than you make. This was the situation faced by a woman who sought help from the agency. Due to the persistent efforts of staff, the pharmaceutical company involved approved the client's participation in the Rx for Oklahoma program, and she received the medication she needed.

The woman recently contacted Rx staff to report that she has been cancer-free for one year, and she has begun to assist others who have the same type of cancer with support and information. She feels she was granted a gift of extra life through the Rx program and happily reports that she has been able to enjoy a new grandchild as a result.



This is just one of many amazing success stories the agency has been privileged to share as a result of this program. In 2011-12, NEOCAA assisted 177 new clients; new claims totaled 2,336 with a total savings to clients of \$671,950.00 for the year. This fundamental service affects all parts of a person's life if they need medication and cannot afford to pay for it. The clients NEOCAA serves would lose the level of healthy life they have if they did not have access to the program we offer them.

The agency also continues to serve as the regional manager for this program. The agency and its subcontractors serve 18 counties. During the most recent year, 725 individuals were served, creating \$2,315,513 in savings for the individuals in need of medication.



SPECIAL PROJECTS - ENTERPRISING DEVELOPMENTS

The Special Projects Team seeks to increase families' resources through several strategies: free tax preparation, employment, financial education, additional income, micro-finance, and economic development.

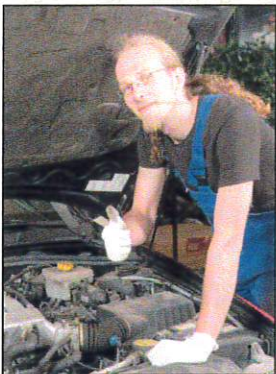


Through **VITA, (the Volunteer Income Tax Assistance Program,**

staff and volunteers prepared returns for over 1200 families and saw nearly \$1.69 million in federal and state refunds

returned to clients. After the filing season, staff continued to provide assistance to families with late-filings and other tax issues. One gentleman had not filed for years because he was afraid he owed taxes he could not pay. Staff was able to reassure him as to IRS payment plan options, and then prepare returns for those years for free, saving him hundreds of dollars. To everyone's delight, he actually received refunds in most of those years. He still expresses his gratitude every time he sees staff around town.

Last year, **The Jobs Skills Program** enjoyed remarkable success in placing clients in jobs, even those clients with significant barriers to employment. Less certain was how well clients succeeded at the new jobs. Staff was able to place them, but many clients did not have the career and life skills to keep those jobs.



Thanks to a Sarkeys Foundation grant, the agency expanded its Jobs Program to include mentoring. In one case, the agency assisted a client in obtaining a position as a Jobs Coach for adults with developmental disabilities. One of her clients wanted to learn to read. Agency staff is now tutoring this new

Jobs Coach in how to teach reading, expanding her skills and increasing her value to her employer and clients.

Jobs Skills Staff also partnered with the Agency's wholly-owned subsidiary, **Supportive Financial Services,** an emerging Native CDFI (Community Development Finance Institution), and with Cherokee Nation to offer micro-enterprise training and mentoring for clients who

want to launch or expand a business. This will form the educational platform from which SFS will be able to offer loans, but the program already has a few success stories. One gentleman, an artist and photographer, once had a business in photo-retouching. In the years since, the world has gone digital. Agency staff has connected him with resources so he could master new skills. Plus, the agency has walked this client through the TERO certification process as an Indian artist, so he is now able to obtain commissions through the tribes. This funding stream is helping him launch a new photo-retouching business.

In addition, Special Projects Staff provide **financial counseling and workshops** to equip clients with the knowledge and skills to navigate out of crisis and to better manage their resources. As part of the Jobs and the Micro-enterprise Programs, staff has worked closely with shelters in the area to provide jobs and life-skills training to residents.

The agency's micro-loan company, **Supportive Financial Services,** is now taking applications for both small consumer loans and microenterprise loans and plans to apply for full certification within the coming year.

Various **Healthy Communities Initiatives** continue as well. Last year, the agency conducted a **pilot nutrition class,** and helped to establish a **first community garden** at St. Andrews Episcopal Church in Grove. Plans are underway to develop a **large commercial greenhouse** operation which will create jobs and bring locally-grown foods into the local food-supply chain. Thanks to a generous donation of land from Colcord resident Carl Denney, this business is coming closer to reality. The nascent **health clinic** is still awaiting funding to become a Federally Qualified Health Clinic, but additional equipment donations have been received, and plans are underway to open an interim dental clinic.



Volunteers Karen & Thurman Thomas in the community garden

Celebrations & Welcome Donations

NEOSHO RIDGE... Finally

The Agency's first Tax Credit Construction Project is a reality at last. Having survived 100-year ice storms, record-setting temperatures and snow, funding collapses, and mud to the kneecaps, the 24-unit three-bedroom single occupancy housing rental project in Miami, OK is not only complete, but beautiful. As you can see from the ribbon-cutting picture below, the partners and funders are thrilled with the outcome. The agency applied for a \$750,000 grant from OHFA to fund the project and is responsible for development of 5 HOME units.

This rental project is designed to be a rent-to-own project after 15 years. Although the initial tenant may not be the final owner of each unit and may not choose to become property owners at all, each renter now has the opportunity to live

in new, safe, and comfortable housing with reduced rent for as long as they qualify for the project, follow the rules, and take care of the property.

NEOCAA has signed a contract to provide basic maintenance needs on an on-call basis. This should assist the management team in keeping the units in good shape through the period of affordability.

GENEROUS PLEDGE... Property

NEOCAA has received two donations of land which provide the agency with sufficient match to apply for construction grants in Jay and Colcord.

In Colcord, the proposed project is two duplexes near the schools, one a two bedroom and one a three bedroom. The donor for this project is Carl Denny a long-term Colcord resident. His motivation for this valued donation is a desire to help his community grow and improve the housing stock. Mr. Denny has also donated land as a site for the commercial greenhouse project.

Chad and Candace Garrison donated two parcels of land on Monroe in Jay after seeing our completed duplex project from last year. With this land match the agency has submitted a grant to build a two bedroom duplex and a single occupancy house in Jay. Both of these construction projects will be available as rentals.

The agency is forever grateful to these individuals for their help in making housing a priority in these towns.



Northeast Oklahoma Community Action Services

Affordable Housing

Housing Rehabilitation Assistance

Weatherization Assistance

Volunteer Income Tax Assistance

Financial Empowerment

Emergency Assistance

RX for Oklahoma

Jobs Skills Development

Economic Development

Housing Development/Rentals



EMERGENCY SERVICES Has A New Face

For families with limited resources, a sudden car repair, a medical emergency, a job loss or a reduction in hours can spell disaster. The agency provides assistance with rent and utility payments to help families overcome such temporary emergencies.

Cutbacks in funding and new directions have changed the face of Emergency Services. The stimulus funded Homeless Prevention and Rapid Rehousing program ended in June, 2012. The emphasis of this



**Welcome to
new Case
Manager
Terri Pritchett**

grant was to serve and support homeless people and those in danger of becoming homeless. Unlike most of the agency's grants, HPRP included true case management components such as self improvement goals and objectives such as obtaining jobs, pursuing educational improvement, and attending budget development and learning job seeking skills. Rather than one time annual help, HPRP emphasized finding acceptable housing and having case managers or other trained personnel approve of the housing prior to rental assistance. Self improvement and learning goals were essential to continuing to receive assistance.

Although HPRP is no longer offered, the new Emergency Services Grant, now called Emergency Solutions Grant, is based on these same principles. To qualify for these funds the individuals must be below 30% of poverty rather than the 50% of poverty once required for HPRP. The agency has submitted an application for this funding, but confirmation of this grant has not been received.

With funding cutbacks, Case managers were reduced from two to only one to serve all five counties. To ensure that all counties are

served, the agency will schedule two counties one week and three counties the next.

The agency has hired a new case manager to provide this service. Terri Pritchett has accepted the position and the challenges of serving this function.

Service Awards

Congratulations on your years of service!

Although some individuals listed here served with programs that are no longer with the Agency, we wish to honor them all for their years of dedicated service.

Ten Years

Elaine Andoe
Leslie Rutherford

Fifteen Years

Helen Adams
JanNell Burnett
Kristi Helsel

Twenty Years

Erma Cook
Helen Ketcher
Linda Reno



**Marilyn Southard
Teacher Aide
Quapaw
Head Start
30 years**



**Ruth Rathjen
Cook at Vinita
Head Start
35 years**

HOME OWNERSHIP AND HOUSING SERVICES CENTER

WEATHERIZATION PROGRAM

"I used to have to keep my house closed off so I could live in just part of it. Now I can use all of my house. It's like a new home. I can't believe the difference you all have made. Thank you all!!"

"Thank you for all the work you done [sic] at my house. I never expected anything so nice... You all are truly God's people."

"A card is not enough to thank you for all you all have done for me. I thank you with all my heart!... Everyone was so nice and worked so hard. Thank you so much!"

You don't know what it's like to go to bed at night, deadbolt your doors, and feel secure at night then to wake in the morning and be able to open windows and feel the breeze come in. I don't know what I've done to deserve all of these things but I thank God for each and every one of you!!

Who are those unmasked men with the Wx logo on their shirts? None of them have been sighted leaping tall buildings in a single bound, but the Weatherization crews and the office staff who manage the program are superheroes to the individuals they serve. Those testimonials are just a few of the stacks of thank you cards and letters sent by clients this year.

Fiscal year 2012 ended with a total of 148 homes weatherized, 123 with stimulus funding, 16 with regular Department of Energy funds and 8 with DHS funds. Also included in the figure are homes weatherized with grant funds from Oklahoma Natural Gas and PSO.

The stimulus grant ended September 15,



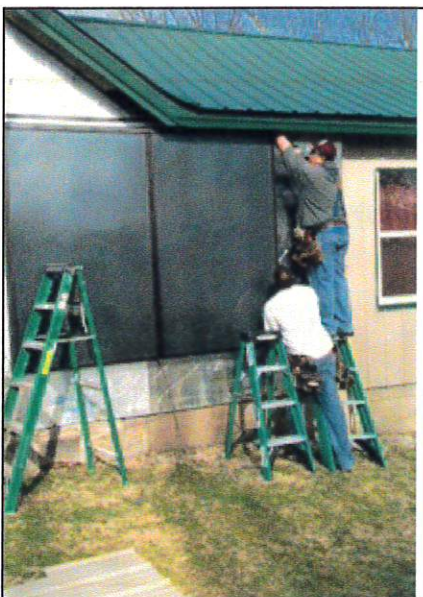
Installing a cool roof

2012. The agency's goal was to weatherize 338 houses for this 2 ½ year contract. As the contract came to a close, a total of 352 houses had been completed. Then the Oklahoma Department of Commerce asked if the agency could use another \$20,000. Crews whipped out another three houses in the last week, bringing the total to 355 homes weatherized. The total of this stimulus contract was \$2,697,735.75.

The agency was thrilled by the great work down by the weatherization department of 14. Clients were delighted, and the crews were professional, hard-working, and loyal. NEOCAA was the only agency in the state to end the stimulus funding with same crews who began 2 1/2 years ago. Unfortunately, the end of the grant also meant a drastic reduction of funds. Sadly, the agency had to reduce the workforce by 60% after completing the grant.

Stimulus funding also enabled the agency to replace 38 roofs (30 in this fiscal year) with cool roof technology and to install six solar panels (4 in this fiscal year) to provide an alternative heating source for clients. Replacing roofs made it possible to weatherize homes the agency would not have been able to do otherwise.

The solar panels were a brand-new technology for the agency. These were installed on the sides of homes, collecting energy during the day and running furnaces during the night and most of the day. This represented an essential energy savings to clients. NEOCAA was the only agency in Oklahoma to install solar panels under this program.



Installing solar panels on a client's home

Trends and Transitions

benefits, driving families to hospital emergency rooms for health care, raising the rate of hospital care for the entire community.

The agency's community assessment each year reveals "jobs" as the most important need for low-income families. Creating additional jobs in the five counties is the agency's priority for new development based on the financial statistics that are presented above. The agency will continue to offer a wide range of social and support services (rent and utility assistance, housing rehabilitation, weatherization, prescription assistance, homelessness prevention and intervention, tax preparation services, financial and homeowner assistance, and job assistance).

The agency will, however, begin to work directly to create additional jobs in the five-county areas. This initiative will stress the development of businesses that provide a needed service that will directly benefit low-income families as well as the larger communities. Health and nutrition initiatives are one central focus with efforts to grow and distribute healthy foods to the entire community with discounts provided to low-income families. Training individuals to cook healthy meals and grow vegetables are also central. Other initiatives include weatherization and construction activities that emphasize energy efficiency for families, businesses, and governmental entities such as schools. These activities are in their infancy but will be more and more central to the agency's activities.

This is also a time of great transition as many of the agency's traditional programs have been transferred to other organizations or have had funding severely

curtailed. The Head Start program has been transferred to another provider. The enormous investment in weatherization services through the federal stimulus program has come to an end and funding has been dramatically reduced. Other programs have changed in focus with emergency assistance programs emphasizing services to very low-income and homeless individuals. The agency is engaged in a detailed process to identify new business development opportunities for the agency and for low-income families and will pursue the development of these new employment opportunities.

— Jean A. Cooper, Ed.D.
Executive Director

**Executive Director
Jean Cooper
oversees a
construction
project**



SERVICES	FAMILIES SERVED
Emergency Services for Families at risk of homelessness	400
Down Payment Assistance	12
Homebuyer Education	32
TANF Literacy	36
Weatherization	148
Weatherization—Roofs	30
Weatherization—Solar	4
Rehabilitation	8
Jobs/Financial Literacy Assistance	269
Jobs/Financial Literacy Training	183
Rentals	11
RX for Oklahoma	177
Free Tax Preparation	1217
Head Start / Early Head Start	410 / 20
TOTAL	2921