



# Community Action Solutions

January-February 2008

## Community Action Agencies Serve Oklahomans During 2007

Oklahoma's Community Action Agencies mobilized the resources of over \$189 million in federal, state and other funds during 2007 to help thousands of low-income families move toward self-sufficiency.

The Oklahoma Association of Community Action Agencies' 2008 Annual Report and Directory documents efforts of the 18 members in housing, money management, transportation, nutrition, early childhood education, economic development and emergency services.

### Housing

Community Action crews weatherized 1,473 homes to reduce energy costs for low-income households.

A total of 92 single-family housing units were constructed, 139 were rehabilitated, 286 received emergency repairs and 82 multifamily housing units were constructed during the year. Homebuyer education classes taught 1,197 persons about the responsibilities of homeownership.

### Money Management

Community Action staff members and volunteers prepared and electronically filed more than 11,000 tax returns generating over \$12 million in refunds. Clients opened 47 Individual Development Accounts to save for housing, education or business development.

### Transportation

A total of 563 transit vehicles provided over 1.6 million passenger trips taking residents to jobs, medical appointments, school and other locations. Employees were

transported to work at 479 businesses through the Road to Work program.

### Nutrition

Over 358,000 meals were served to senior citizens at congregate meal sites located throughout the state. Another 350,000 meals were delivered to seniors in their homes.

### Early Childhood Education

Early childhood educators helped 10,174 children, ages 0-5, improve their readiness for school by helping them grow mentally, socially, emotionally and physically. Parents and family members worked in partnership with Head Start staff to promote family development. Community Action Head Start programs collaborated with 145 public schools and 22 child care

programs to more effectively use space and staff.

### Economic Development

Job training funding was provided to 306 persons during the year. Business development assistance was provided to 306 clients. This led to the establishment of 27 new businesses or expansion of existing businesses and 161 jobs.

### Emergency Services

Community Action Agencies assisted 4,412 clients with utility bills, 1,131 with rent or mortgage payment assistance and temporary shelter to 1,435 persons.

*The complete report can be viewed on OKACAA's web site at: [www.okacaa.org](http://www.okacaa.org)*



*State Representative Joe Dorman (D-Rush Springs) discussed the upcoming legislative session during a meeting with the OKACAA Board of Directors on January 16. Pictured, from left, are Jean Cooper, Rep. Dorman, Michael E. Jones, Karen Nichols and Georgia Forthum.*

# HOME Funds Mean New Homes for State Residents

## Little Dixie To Build 20 Houses

Little Dixie Community Action Agency's Self-Help Housing program recently received two contracts from the Oklahoma Housing Finance Agency (OHFA) to build 20 homes in a five-county region of southeast Oklahoma.

Little Dixie will use these contracts to assist eligible applicants in bringing down the costs of building their homes.

One contract of \$110,000 will help in the construction of 11 single-family homes in Choctaw, McCurtain and Pushmataha counties. A second contract of \$90,000 will go toward construction of nine single-family homes in Atoka and Bryan counties.

"These funds are really beneficial to low-income families who meet eligibility requirements, but cannot afford the full cost of building a home," said Little Dixie's Self-Help Housing Director Ron Walker. "It also adds to the value of the home's equity upon move-in." Self-Help Housing clients often find that they qualify for a loan, but the costs of building the home are a few thousand dollars above their loan amount. These OHFA funds will help fill that gap, Walker said.

Little Dixie will purchase building materials with the OHFA funds, applying a "soft second mortgage" to the applicants' homes. After five years of occupancy, these second mortgages are 100 percent forgiven, adding thousands of dollars in equity to the home.

Self-Help homes are built primarily using USDA Rural Development funds.

**HOME (Home Investment Partnership Program) is the largest Federal block grant to state and local governments designed exclusively to create affordable housing for low-income households.**

**Out of seven contracts awarded by the Oklahoma Housing Finance Agency in November, three went to Community Action Agencies.**

**HOME dollars can be used to fund a wide range of activities that build, buy or rehabilitate affordable housing for rent or homeownership or provide direct rental assistance to low-income peoples.**

## NEOCOA Building Two Houses In Ottawa County

Northeast Oklahoma Community Action Agency (NEOCOA) is replacing housing lost in flood ravaged communities in Ottawa County. The Oklahoma Housing Finance Agency approved Home Investment Partnership Program contracts of \$174,694 to construct two affordable homes in Miami and North Miami.

Miami lost about 200 homes to flooding last year with many of them in the affordable range, according to Mary Ann Overall, Services Director at NEOCAA. Much of the remaining affordable housing stock in the area is over 40 years old and is generally not in very good shape.

The three-bedroom, two bath houses will be energy-efficient and total electric, according to Overall. The houses will be about 1,300 square feet and have extra wide hallways and other features to accommodate buyers with disabilities.

Buyers will have to meet income guidelines – under \$34,100 for a family of four.

The home in Miami is being built in an existing neighborhood on donated land. Overall said this will help keep the purchase price lower. Neither of the homes will be built in flood zones. NEOCAA Housing Manager Anthony Cochran will oversee the construction projects which are being built by contractors.

Overall hopes to pre-sell the houses before construction begins. She said the agency can provide downpayment and closing cost assistance. The buyer may attend homebuyer education classes provided by the agency.

"We know there is a need for affordable housing," Overall said. "We are trying to help the area recover from this natural disaster."

## CDSA to Rehabilitate Houses in Grant County

Community Development Support Association (CDSA) Housing Coordinator Craig Stokes will renovate three houses thanks to a \$106,000 HOME grant awarded by the Oklahoma Housing Finance Agency (OHFA).

CDSA has already purchased one 35-year-old house in Medford for \$20,500. Stokes expects to spend about \$25,000-\$30,000 to rehabilitate it and then sell it to a low-income family.

The 1,350 square-foot, three-bedroom, one bathroom house will get a complete upgrade. Contractors will put on a new roof, replace the heating and air conditioning systems, update plumbing and electrical systems, add insulation, replace floor covering and add a fresh coat of paint.

He hopes to have the house on the market for sale by July with the selling expected price to be in the \$45,000-\$50,000 range.

Stokes is already scouring the county for a second house to purchase and rehabilitate. He's looking in Pond Creek, Lamont and Wakita for a suitable house. When the first two houses are rehabilitated and sold, he'll buy the third house.

Stokes said the goal is to help small communities improve their housing. He praised OHFA for its help in making a big difference in people's lives. It's helping big time, he said.

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### Big Five Participates in Dr. Martin Luther King Parade

Big Five Community Services had a 15-passenger bus and a van furnished by the Southern Oklahoma Rural Transportation System in the annual Martin Luther King parade held Jan. 21 in Ardmore.

"Our theme for the parade was 'Dreaming of a United Tomorrow,' so we decorated our entries with the theme in mind," explained Harold Roberts, Carter County Coordinator.

There were about 70 entries in the parade.

Roberts noted that one of Dr. King's most famous visions was, "That one day a man would be judged not by the color of his skin, but by the content of his character." He said he felt the work being done at Big Five has greatly contributed to this dream.



*Virginia Spencer has been named Executive Director of Great Plains Improvement Foundation in Lawton. She replaces Odell Gunter who retired.*

# Poverty Simulation Opens Students' Eyes

By: *Jamie Bullus/The OU Daily*

Poverty simulation opens students' eyes.

Imagine you are a single parent of three children, working full-time making \$8.50 an hour, which is \$3.35 above Oklahoma's minimum wage.

Every month, you take home \$1,188 dollars after taxes. If you decide to pay the mortgage and utility bills first, you are not left with enough money to feed your family or provide transportation for an entire month. If you feed your family first, you are evicted from your home.

For the 36.5 million people who live in poverty nationwide, including half a million Oklahomans, that situation represents issues they deal with every day.

Students pursuing social work as well as current social workers participated in a poverty simulation Friday afternoon, attempting to live in poverty for one hour.

"It was really eye-opening," said Sarah Pimsler, English senior. "It was a shock to see how frantic you can get when trying to secure resources for your family. An hour seemed to last forever — I can't imagine having to do this every day."

The simulation was designed to make people part of a low-income family and to familiarize them with the daily realities many people face, said Bob Brandenburg, Oklahoma Association of Community Action Agency communications director, before the simulation started.

OKACAA hosted the simulation, which is one of six simulations the organization has done in the last year and a half, Brandenburg said. The simulation was at the J.D. McCarty

Center, 2002 E. Robinson St.

The experience may lead its participants to pursue advocacy in the future to change the conditions that cause so many people to live in poverty, according to Lea Ray, social work graduate student, member of Phi Alpha Honor Society and the Graduate Social Work Association, both sponsors of the event.

The simulation's 66 participants became 32 families who had to deal with trying to find and keep jobs, feed their families, pay the bills and secure their homes. Each week of the month lasted 15 minutes. In the end, only one family was able to provide food for the entire four weeks.

The rest of the families were forced to wear big hot pink signs that said "I'm hungry" each week they didn't have food.

As a mother in real life and a mother in the simulation, Karen Williams, social work graduate student, said her attitude changed throughout the experience.

"In the simulation, I had a 16-year-old daughter," Williams said. "The first thing I said to her was, 'Go get a job.' It didn't even occur to me that she was missing school."

Her younger son in the simulation began stealing, and, by the third week, Williams said she got desperate and allowed the illegal behavior to continue. She said she even found herself wondering when simulation would be over.

Pimsler participated as a 13-year-old girl, and said her experience was full of feelings of anxiety and helplessness. As a child, she was too young to get a job and help, but old enough to understand what was going on, she said.

"If people did this outside of the

social work profession, it would really inspire understanding," Pimsler said.

At the end of the simulation, Brandenburg asked the participants for one word to describe their situations. Participants, however, thought of three: Desperation, chaos and draining.

Ray said the type of understanding this simulation could inspire would hopefully silence some of the stereotypes and misconceptions about poor people.

She said some misconceptions about poverty are: Poor people are poor because of values and life choices. They are poor because they don't value education or budget their money well, and they are not problem solvers.

The truth is people become poor for a variety of reasons, including losing their jobs or health issues, Brandenburg said.

Despite becoming desperate, frustrated and helpless during the simulation, participants found themselves getting defensive in the end when Brandenburg criticized their decisions. "Why didn't you just pay your rent?" Brandenburg asked. "Why didn't you just spend your money on food for the children first, or why didn't you budget?"

"It's just not that easy," a participant replied. Brandenburg said the simulation represented real-life and should be taken seriously.

"This is a simulation. This is not a game," Brandenburg told the participants. "The statistics and information are based on real life. Poverty is not a game for nearly 37 million people in this country."

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