

Community Action



Solutions

November - December 2004

OKACAA to coordinate Asset Development Project

The Oklahoma Association of Community Action Agencies (OKACAA) along with its members are joining forces with the Internal Revenue Service (IRS) and the Oklahoma Department of Commerce to help the state's low-income residents file their income tax returns, increase their financial literacy and begin developing assets.

"Our goal is to create a comprehensive program that will help participants take advantage of the federal and state earned income tax and child care tax credit programs, reduce the amount of their tax refunds that are siphoned off by high-cost financial services and educate those participants on how to more effectively manage their money for long-term asset development, including homeownership," said Michael E. Jones, executive director, OKACAA.

The U.S. Department of Health and Human Services awarded OKACAA a one-year \$75,000 grant to support the Oklahoma Assets Development Project.

Jones noted Oklahoma ranks ninth out of the 50 states in the percentage of population that live at or below the poverty level. According to the 2000 U.S. Census, 14.7 percent of Oklahoma's population lives in poverty while the U.S. has an overall poverty rate of 12.4 percent.

"This high poverty rate in our state makes it imperative that we work together to help our poor and disadvantaged by showing them how

to increase their assets and make their hard-earned dollars go farther," Jones added.

Collaborating community action agencies from primarily rural areas will participate in the effort. The agencies, with guidance from the IRS, will provide free income tax preparation and electronic filing services to eligible families.

The IRS has estimated that in the year 2000, Oklahoma had about 26,000 individuals who were eligible for the earned income tax credit that did not file tax returns. The average return for those who did not file would have been \$505, according to IRS estimates.

"A key part of the outreach effort will be to educate low-income participants to avoid rapid refund services, which are actually high interest loans, and to question the high cost of income tax preparation fees for simple tax returns," Jones said.

The program will also feature financial literacy information to help participating low-income families to make informed choices on how they budget and spend their limited funds.

"One of the conditions contributing to the continuation of poverty and suppressing self-sufficiency is the spiraling impact of high-cost alternative financial services such as rent-to-own, instant tax refunds and payday loans," Jones said.

These services, he explained, are marketed as quick, easy and consumer friendly to people who lack

understanding of their true costs and are often unaware of less expensive alternatives. This financial illiteracy can result in vast overpayment for financial services and a reduction in actual purchasing power for those who can least afford the costs, he added.

The Oklahoma Department of Commerce will oversee the client-tracking system for the project.



Michael E. Jones, executive director, Oklahoma Association of Community Action Agencies, briefs agency representatives on the Oklahoma Asset Development Project during the Winter Conference.

Community Action Agencies spread holiday

Community Action Agencies across the state are helping make the holidays a little brighter for many families.

The Coalgate office of **Big Five Community Services** provided Thanksgiving dinners for two families in the community complete with turkey and all the fixings. The Coalgate staff also raises funds on their own time throughout the year to purchase toys for children.

Central Oklahoma Community Action Agency (COCAA) field offices are coordinating Operation Christmas programs.

In Stillwater, Junior Service League volunteers collect toys to stock a store in COCAA's office. COCAA staffers take applications from low-income families who must do two hours of volunteer service to earn points. The points are used to purchase items from the store.

Oklahoma State University fraternities and sororities, local businesses and individuals donate toys for the store.

In addition to the toys, families are provided with socks, underwear, Christmas decorations, dinner, stocking stuffers and blankets. Food baskets are also provided to senior citizens.

About 185 families with 400 children will be served.

Community Action Resource & Development (CARD) field offices collaborate with other organizations in their local community to provide a merrier Christmas for low-income families.

In Nowata, CARD collaborates with the Oklahoma Department of Human Services (DHS), Salvation Army, Caring Center and Ministerial Alliance.

A Toy Room is set up in the local Boys and Girls Club where parents can obtain gifts for their children. Local motorcycle clubs have a toy run and Toys R Us also donates toys.



Shelly Davis, KI BOIS Community Action billing specialist, kicked off the first annual KI BOIS Community Action Employee Blood Drive. Thirty KI BOIS employees donated blood. Shown with Davis is Shelly Burton and Brandy Little.

Last year about 65 families did their shopping in the Toy Room.

CARD also distributes toys donated through the Angel Tree program sponsored by DHS.

The Mayes County field office put together 25 food baskets for Thanksgiving.

CARD's Roger County volunteers will take a turn ringing the Salvation Army bells to raise funds to provide emergency services throughout the year.

In Wagoner County, there is an Angel Tree for senior citizens in the CARD office. Now in its 5th year, gifts will be distributed to about 25 senior citizens.

Deep Fork Community Action Foundation purchased about 200 watches to distribute through the schools in the three county service area. The agency raised part of the funds to purchase the watches with a Halloween haunted house.

Delta Community Action Foundation is working closely with DHS and community organizations to provide the fixings for a Christmas dinner for over 200 families in McClain County. A gift is also provided for each child in the home.

INCA Community Service in

Atoka sets up a Little Angel Tree in Wal-Mart. The tree is covered with stockings containing the age and gender of an area child who may not get much for Christmas.

Shoppers can purchase gifts which are then wrapped by INCA staff and distributed at a party. Hundreds of children under the age of 12 that are referred by DHS and others receive gifts through the program.

In Marshall County, INCA staff collaborates with community groups to provide toys for children and food baskets for families. Last year, about 500 children received toys and 150 families got food baskets. A local motorcycle club donated 95 toys through its annual Toy Run. Other donations came from Toys for Tots and community members.

KI BOIS Community Action Foundation employees participated in a blood drive through the Oklahoma Blood Institute to help during the holiday travel season.

The KI BOIS Community Choir entertained residents at the Haskell County Nursing Center with Christmas carols. The group also made several stops in Stigler to entertain individuals who are homebound.

Northeast Oklahoma Community Action Agency, with help from community partners, prepared Thanksgiving baskets for 93 families in a three-county area. Turkey, dressing and all the trimmings, including treats donated by Little Debbie adorned the Thanksgiving tables of these families.

Northeast Oklahoma Community Action volunteers will be ringing the Salvation Army bells at local businesses in Jay, Grove and Langley. Donations will be used to pay medical bills, utility services and provide other emergency needs for area individuals in need.

Opportunities, Inc., with the help of community partners, is distributing Thanksgiving and Christmas food baskets in Alva.



Georgia Forthum, president, Oklahoma Association of Community Action Agencies, chats with Jeff Alexander, president, Oklahoma Head Start Association, between conference sessions.

OKACAA Winter Conference



Decked out for the holiday season was Kay Floyd, Head Start State Collaboration Office director.



About 200 people registered for the Winter Conference which was held in Tulsa on Dec. 1-3.



Julia Teska, Quite Cove Enterprises, (center) talks with Stacie Pace, Little Dixie Community Action, (left) and Tracy Lynne Lewis, Oklahoma Department of Commerce, during an "Effective Communications in Management" training session.



Attending the conference from Southwest Oklahoma Community Action Group were, from left, Neil Montgomery, Ingrid Gifford and Linda Tarpley

HUD grants to support housing counseling programs

Oklahoma Community Action Agencies have been awarded housing counseling grants by the U.S. Department of Housing and Urban Development (HUD).

Community Development Support Association (CDSA) has been awarded a \$30,000 comprehensive counseling grant. CDSA has been a HUD certified housing counseling agency since 1998.

A housing counseling grant of \$24,679 will provide a portion of funding needed by Community Action Agency of Oklahoma City and Oklahoma/Canadian counties to continue the existing activities conducted by the agency's Special Projects Division. With the additional funding the current Housing Counseling Program will be able to assist a minimum of 874 clients, providing homebuyer education and one-on-one counseling for the following activities: pre-occupancy counseling, homebuyer education classes, post-purchase/mortgage default and rent delinquency counseling, post-purchase/post-occupancy counseling, home improvement and rehabilitation counseling, and marketing and outreach.

KI BOIS Community Action Foundation has been awarded a \$45,539 grant to provide group sessions consisting of homebuyer education workshops and one-on-one housing counseling services in the following areas: pre-purchase, default and delinquency, non-delinquency post purchase, rental, homeless and displacement.



U.S.D.A. Rural Development has awarded Deep Fork Community Action Foundation a two-year \$561,000 grant to fund its Self-Help Housing Program. Participating in the presentation are, from left, Jerry Efurd and Anita Kinyon from Rural Housing; Michelle Hale from Gov. Brad Henry's Tulsa office; Brenda Turner, director of the Okmulgee, Creek and Okfuskee counties Self-Help Housing Program office; and Jeff Schuman, executive director, Deep Fork.

Deep Fork awarded Rural Development grant

Deep Fork Community Action Foundation has been awarded a two-year \$561,000 grant to support its self-help housing program by the U.S. Department of Agriculture (USDA) Rural Development office.

The funds will help Deep Fork's efforts to aid 44 families in Okmulgee, Creek and Okfuskee counties build their own houses, according to Jeff Schuman, executive director.

Deep Fork serves as general contractor and fiduciary agent for the families during the process.

Each family contributes about 35 hours weekly of sweat equity during the six to eight months it takes to build the house. Other families building houses through the program also lend a hand during construction.

The houses are typically three bedroom, two bath, total electric, brick ranches, according to Schuman.

They are very energy-efficient, he added.

Families select their own building

sites with assistance from Deep Fork and Rural Development.

The houses typically cost about \$70,000 to construct and appraise for about \$95,000. Homeowners have a 33-year low-interest rate mortgage provided by USDA.

To further assist the homeowners, Deep Fork uses Housing and Urban Development funds provided through the Oklahoma Housing Finance Agency to give a "soft second mortgage," Schuman said. These funds are used to buy down cost of construction which lowers the mortgage even more, Schuman added.

"If the family lives in the house for five years, they don't owe us anything," Schuman said.

Some families are able to move into their new homes with \$15,000-\$25,000 in equity, he added.

The program is open to low to moderate income families, Schuman said. Over 550 houses have been built during the past 20 years through the program.

CARD Weatherization staff participates in 'Heat the Country' program

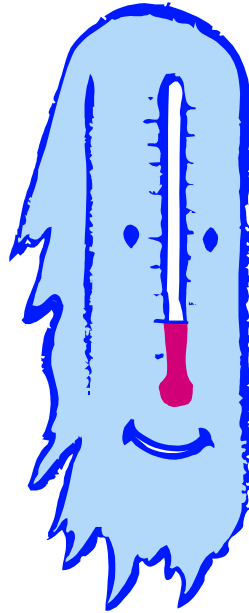
Earlier this fall, Community Action Resource & Development's (CARD) Weatherization staff partnered with the Green Country Air Conditioning Contractors of America and Oklahoma Natural Gas (ONG) to launch the 2004 Heat the Country program which provides safe heat for elderly, disabled and low-income households in Tulsa.

CARD staff contacted families on the Weatherization waiting list to set up appointments to have their units serviced by the credentialed heat and air technicians who donated time, expertise and materials to the project.

The 60 volunteers donated services and materials valued at about \$8,000 to service or replace units at 35 homes.

The Heat the Country program has been implemented in other states and has proved to be successful, according to an article in the newsletter, *Discover C.A.R.D.*

This is the first event for Tulsa, but it is expected to become an annual event with more sponsors and volunteers already calling to ask about participating.



In addition to CARD and ONG, sponsors included Business Planning Group, Aaon Inc., Bescos Supply, Carrier, O'Connors, Johnstone Supply, York, Locke Supply, Darrough Heat & Air, Elite Service, Vatterott College, Airco Service, Dale & Lee's Service, Jack Nelson Co., Lightner Heat & Air, Air Assurance, Crowl Mechanical and Leon's Heat & Air.

Tulsa firefighters have volunteered to "ride along" next year and provide homes with fire extinguishers to complement the smoke and carbon monoxide detectors provided by Community Action.

How to Reach OKACAA Staff

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Little Dixie Community Action awarded youth mentoring grant

Little Dixie's Early Head Start program has been awarded a new youth mentoring grant by the U.S. Department of Health and Human Services. The one-year grant is for \$50,000. It will create one new job and impact 33 youth.

The youth mentoring grant is a youth investment grant targeted to reach middle and high school students who are at risk. "At risk" could mean that the youth have a lack of self-esteem, that they are socially isolated, that they come from a less than ideal family situation or that they have a disability. Little Dixie

Early Head Start will place a special emphasis on trying to enroll teenage dads into the program.

The targeted youth will spend time in the Early Head Start centers interacting with children - primarily in the area of literacy such as reading, story telling, puppet usage, music and movement. Goals for the youth are to increase their sense of self worth, increase self-confidence, increase academic and social competency, and to gain a first-hand look at the importance of parenting and caregiving. The children at the Early Head Start centers will also benefit from these youth being in the centers because they will receive increased one-on-one attention.

The youth participating in the program will receive a \$25 monthly stipend. Local schools have agreed to offer class credit for youth who participate.



Petition calls for White House Conference on American Poverty

On Sept. 4, 2004, members of the Community Action network marked the 40th anniversary of the War on Poverty by gathering on the Ellipse in Washington, DC for the “No Room for Poverty” national rally.

At that event, Community Action Partnership national president

Derrick Len Span issued a call for a White House Conference on American Poverty.

The Community Action Partnership has initiated a signature-gathering campaign in support of the White House Conference on American

Poverty. The goal is one million signatures.

Below is a copy of the petition that you and your friends can sign. Please complete and mail it to the Community Action Partnership, 1100 - 17th St., N.W., Suite 500, Washington, DC 20036.



PETITION

We the people of the United States, in order to achieve a stronger and more compassionate union, where all Americans can overcome the causes and conditions of poverty, do hereby petition the President of the United States to convene a White House Conference on American Poverty to recommend a comprehensive solution that empowers people to assure for ourselves, our families, and our nation, a stable and prosperous economic future.

Name

Address

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Please return the completed petition to: Community Action Partnership, 1100 - 17th St., N.W., Suite 500, Washington, DC 20036.

OKACAA to promote Energy Star at home show

The Oklahoma Association of Community Action Agencies (OKACAA) will have a booth at the Oklahoma City Home & Garden Show to promote Energy Star.

The show is scheduled for Jan. 21-23 at the Oklahoma City Fairgrounds.

Energy Star is a government-backed program that offers information on ways to protect the environment by using energy more efficiently. The Energy Star label helps consumers identify products that are very energy efficient.

OKACAA has been working for the past two years to promote the program through a Department of Energy State Energy Program grant admin-

istered by the Oklahoma Department of Commerce.

The exhibit booth will feature a prize wheel where visitors can spin for a chance to win an



energy-efficient compact fluorescent lightbulb. About 500 bulbs are expected to be distributed at the show.

A display will contrast the energy usage, heat output and longevity of a compact fluorescent light bulb and an incandescent light bulb.

The booth will also feature information on topics ranging from energy efficient appliances to home sealing.

A programmable thermostat donated by Honeywell will be given away through a drawing.

In 2004, OKACAA set up the exhibit booth in malls in Ardmore, Lawton, Muskogee, Bartlesville and Enid as well as at the Tulsa House Beautiful Show.

Member Agencies of the Oklahoma Association of Community Action Agencies

Big Five Community Services

Durant (580) 924-5331
Serving: Bryan, Carter, Coal, Love and Pontotoc Counties

Central Oklahoma

Community Action Agency
Shawnee (405) 275-6060
Serving: Cleveland, Lincoln, Logan, Payne, Pottawatomie and Seminole Counties

Community Action Agency of Oklahoma City and Oklahoma/Canadian Counties

Oklahoma City (405) 232-0199
Serving: Oklahoma and Canadian Counties

Community Action Development Corporation

Frederick (580) 335-5588
Serving: Beckham, Cotton, Jefferson, Kiowa, Roger Mills, Tillman and Washita Counties

Community Action Resource & Development, Inc.

Claremore (918) 341-5000
Serving: Mayes, Rogers, Nowata, Wagoner and Washington Counties

Community Development Support Association

Enid (580) 242-6131
Serving: Garfield and Grant Counties

Cookson Hills Community Action Foundation

Tahlequah (918) 456-0571
Serving: Adair, Cherokee and Sequoyah Counties

Deep Fork Community Action Foundation

Okmulgee (918) 756-2826
Serving: McIntosh, Hughes, Okfuskee and Okmulgee Counties

Delta Community Action Foundation

Purcell (405) 527-6537
Serving: Garvin, McClain and Stephens Counties

Great Plains Improvement Foundation

Lawton (580) 353-2364
Serving: Comanche County

INCA Community Services

Tishomingo (580) 371-2352
Serving: Atoka, Johnston, Marshall and Murray Counties

KI BOIS Community Action Foundation

Stigler (918) 967-3325
Serving: Haskell, Latimer, Leflore and Pittsburg Counties

Little Dixie Community Action Agency

Hugo (580) 326-3351
Serving: Choctaw, McCurtain and Pushmataha Counties

Northeast Oklahoma Community Action Agency

Jay (918) 253-4683
Serving: Craig, Delaware and Ottawa Counties

Southwest Oklahoma Community Action Group

Altus (580) 482-5040
Serving: Greer, Harmon and Jackson Counties

Opportunities, Inc.

Watonga (580) 623-7283
Serving: Alfalfa, Beaver, Blaine, Cimarron, Custer, Dewey, Ellis, Harper, Kingfisher, Major, Texas, Woods and Woodward Counties

United Community Action Program

Pawnee (918) 762-3041
Serving: Creek, Kay, Noble, Osage and Pawnee Counties

Washita Valley Community Action Council

Chickasha (405) 224-5831
Serving: Grady and Caddo Counties

This was financed with funds from the U.S. Department of Health and Human Services. For copies of articles in an alternate format, call 405-949-1495