



Community Action Solutions

November - December 2005

\$1 million contributed to Weatherization Assistance Program



A Community Action Agency of Oklahoma City and Oklahoma/Canadian Counties weatherization crew member prepares to replace a broken window.

A \$1 million donation by the Oklahoma Energy Resources Board (OERB) to the Oklahoma Department of Commerce (ODOC) Weatherization Assistance Program will help the state's 19 Community Action Agencies expand their efforts to reduce energy costs of low-income families.

ODOC is distributing the money which will supplement about \$3.2 million in federal funds currently allocated for the energy-saving program.

Through the program, energy efficiency services are performed free of charge for qualifying low-income households. These services include weatherstripping doors, installing insulation and other measures that help save energy and money. An energy audit determines what work needs to be performed.

The U.S. Department of Energy expects home heating bills will increase an average of 25 percent this winter. Weatherization is projected to save low-income homeowners up to 30 percent on their home heating bills.

"The Oklahoma Department of Commerce is extremely pleased that the OERB has recognized the long-term impact that the Weatherization Assistance Program has on the lives of low-income families," Vaughn Clark, director of Community Development, said during news conferences in Oklahoma City and Tulsa announcing the contribution. "The support OERB is providing will allow many more

Oklahomans to have access to energy efficient homes, which leads to reducing their energy costs.

The contribution is part of the new OERB Conservation Education Program, which includes television spots highlighting simple, inexpensive things all Oklahomans can do to save energy and money.

"Although higher energy prices will have the most impact on low-income households, everyone will feel the effect to some degree," said Steve Agee, OERB board chairman.

Following the news conferences, weatherization crews from the Community Action Agency of Oklahoma City and Oklahoma/Canadian Counties and Community Action Resource & Development demonstrated techniques for assessing and correcting energy inefficiencies in homes.

Created by the Oklahoma Legislature in 1993, the OERB is funded voluntarily by Oklahoma oil and natural gas producers and royalty owners through an assessment on the sale of oil and natural gas.



Holding a large version of a check for the \$1 million donated by the Oklahoma Energy Resources Board are, from left, Kathy McLaughlin, Oklahoma Department of Commerce; Steve Agee, Oklahoma Energy Resources Board; and Vaughn Clark, Oklahoma Department of Commerce.

Group exposed to the reality of daily living for low-income families through poverty simulation

I just got paid. Now what? Do I pay the rent, or utilities or buy some food? Maybe I can pawn my television to help get me through till next pay day.

These were some of the decisions that faced a diverse group of 66 people who participated in a poverty simulation experience held on Oct. 26 in Midwest City.

Hosted by the Oklahoma Department of Commerce, the program is designed to help participants understand what it might be like to live in a typical low-income family trying to survive from month to month.

The poverty simulation participants included educators, representatives of faith-based groups, youth organization workers, state agency employees, bankers, social service agency staff members and a host of others.

During the simulation, the participants assumed the roles of

different families facing poverty.

Some in the simulation were newly unemployed. Some were recently deserted by the “breadwinner” and others were recipients of Temporary Assistance for Needy Families (TANF). Still others were senior citizens receiving Social Security or grandparents raising their grandchildren.

The tasks for these “families” were to provide for basic necessities and shelter during the course of four 15-minute “weeks.”

“Keep in mind that your goals during this month are to keep your home secure, feed your family on a regular basis, keep your utilities on, make all necessary loan payments, pay for miscellaneous expenses and meet unexpected situations,” explained Jessica Long, Missouri Association for Community Action.

The Missouri Association developed the poverty simulation.

The participants interacted with “community resources” who offered

help and sometimes frustration.

There was a Quik Cash office where people could buy transportation passes. They could also cash checks there -- for a fee.

A pawnbroker would offer families less than half the value of each item for those in desperate need of money.

A Department of Human Services caseworker helped new clients apply for TANF or Food Stamps.

A Community Action staffer was available to complete assessment forms for families and make appropriate referrals for services.

A mortgage/rent collector collected and sometimes, if families didn’t pay anything, evicted them -- illegally.

There was a police officer and even an “illegal activities” person who would commit crimes during the simulation.

There were jobs for a receptionist, nursing assistant and janitor at a local health care facility. But, if you didn’t show up because of no transportation

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Brigitte Zimmermann, Community Action Agency of Oklahoma City and Oklahoma/Canadian Counties, represented the police department during the poverty simulation.



Michael E. Jones, Oklahoma Association of Community Action Agencies, and April Bortmess, Junior Achievement, portrayed a couple with a small child (the stuffed animal) during the poverty simulation.

Decisions about feeding the family, keeping utilities on and paying the rent face Poverty Simulation participants

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you might lose your job.

“Community resources are seldom neatly clustered within walking distance of your home,” Long explained. “The transportation pass represents the cost of transportation, be it public transport or fuel and maintenance for a private vehicle.”

As participants navigated through the weeks, unexpected emergencies popped up. A water line break at the school caused the school to close and sent parents scrambling to pick up their children.

“The simulation very concisely demonstrated the challenges of America’s poor in coping with normal everyday experiences -- making time to obtain essential services; rushing to get to and from work; not having benefits such as health care or other services

provided,” said Michael E. Jones, executive director, Oklahoma Association of Community Action Agencies.

“Further, low-paying jobs typically offer little or no flexibility in taking off to meet other needs -- if you are sick, you go to work anyway, or lose a day’s pay,” he added.

In the simulation, Jones portrayed a single 25-year-old male living with his 19-year-old girlfriend who had one small child. He worked at the hospital and received \$125 weekly after a child support garnishment.

Kay Floyd, director, Head Start State Collaboration Office, was cast as an 85-year-old woman facing high utility costs with a limited income.

During the simulation, she went to the Community Action Agency which could help with weatherization, but not with that month’s utility bill. The utility company also declined to help and DHS

had no assistance except Food Stamps.

“The entire experience felt like desperation to just survive, and frustration with being shuffled from agency to agency for assistance -- but not finding any,” Floyd said.



Alma Fields, Community Action Agency of Oklahoma City and Oklahoma/Canadian Counties, represented a community resource during the poverty simulation.



Kathy McLaughlin, Oklahoma Department of Commerce (ODOC), and Byron DeBruler, DeBruler, Inc., chat prior to the poverty simulation. DeBruler represented the local utility company. ODOC hosted the event.



Bankers, educators, state and federal agency employees, social service workers, youth group staffers and Community Action employees received a realistic experience of the challenges facing low-income families during the poverty simulation.

OKACAA's Winter Conference offers training opportunities



Floyd BringingGood from the Oklahoma Department of Commerce discusses Weatherization Financial Management issues during a training session for housing staff members.



Community Action staffers who work in nutrition programs learn about food storage techniques.



Carol Boles and Jean McCollum from Cookson Hills Community Action Foundation were among those attending a session on Fraud Deterrents conducted by Ron Cottrell from Carlson & Cottrell CPAs.

Helen James and Georgene Zachary retiring

Helen James, executive director, Cookson Hills Community Action Foundation, Tahlequah, and Georgene Zachary, executive director, Community Action Resources & Development, Claremore, are retiring on Dec. 31 after careers spanning nearly four decades.



Retiring executive directors Helen James (left) from Cookson Hills Community Action Foundation and Georgene Zachary from Community Action Resource & Development were recognized during a reception held at the Winter Conference.

James began her career in 1967 as a clerk-bookkeeper in the summer Head Start program. When Cookson Hills added the Foster Grandparents program, she moved to that program. She later became an administrative assistant, director of operations and in 1999 she was named to the top position.

Cookson Hills has over 220 full and part-time employees and a \$5.6 million budget. The agency serves Adair, Cherokee and Sequoyah Counties.

Cleon Harrell, former chairman of the Cookson Hills board of directors, has been named executive director.

Zachary was the first employee of the agency in 1966.

Her first project was to put together a grant application for an 8-week summer Head Start program. It was expanded the following year and today, along with the Early Head Start program, serves over 730 children in 33 classrooms.

She became executive director in 1979.



Zynda Patton with the Region VI office in Dallas highlights techniques for supporting young children with challenging behaviors in a session for Head Start staff members.

The agency now has over 240 full and part-time employees with funding topping \$10.9 million.

It serves Mayes, Nowata, Rogers, Wagoner and Washington Counties.

Karol May, former associate/housing director, has been named executive director.

Oklahoma Homebuyer Education Conference



The Oklahoma Homebuyer Education Association (OHEA) held its annual conference Oct. 18 in Oklahoma City.

Conference topics included the closing and settlement process; how appraisals impact affordable housing; real estate relationship laws; and homeowners insurance. General sessions focused on trends in housing prices and how homeownership programs are working.

OHEA is an affiliate of the Oklahoma Association of Community Action Agencies.



Professionals from various parts of the housing industry examined how homeownership programs are working and what post-purchase support is needed at the Oklahoma Homebuyer Education Association Conference.



Pam Hall, KI BOIS Community Action Foundation, and David Ellison, United Community Action Program, were among those attending the conference.



Lee Caesar, of Caesar Appraisal, details what appraisers really consider when evaluating a home.



Theresa Stewart, president, Oklahoma Association of Realtors, discusses current trends in housing during the opening session.



Jerry Efurd, Rural Development, U.S. Department of Agriculture, chats with a conference registrant.



Odell Gunter, Great Plains Improvement Foundation, is president of the Oklahoma Homebuyer Education Association.



Dr. Sissy R. Osteen, OSU Cooperative Extension Service, describes concerns about coverage and claims with lender required homeowners insurance.

Delta moves administrative offices to Lindsay

Delta Community Action Foundation has moved its administrative offices to Lindsay.

The offices are located at 308 S.W. 2nd.

The city completely renovated the 9,000 square foot building. The building was originally constructed in 1940 as a WPA project and had been serving as the city hall, Karen Nichols, executive director, explained.

About 18 staff members are housed in the building. They work in the accounting, housing, Weatherization and Head Start programs.

“We can be more productive housed

together,” Nichols said. “We are centrally located in the three counties that Delta serves,” she added.

State Rep. Lisa Billy officially opened the building with a ribbon cutting ceremony held on Nov. 4.



Bellmon Community Action Scholarship applications available

Applications are available from the Oklahoma Association of Community Action Agencies (OKACAA) for the Oklahoma State University Bellmon Community Action Scholarship.

The scholarship will be for up to

\$2,000 per academic year. Deadline for submitting completed applications is Feb. 1, 2006.

Applicants must be residents of Oklahoma and clients, children of clients or children of employees of

Oklahoma Community Action Agencies.

Call the OKACAA office at 405-949-1495 to obtain a scholarship application.

Applicants must be accepted to OSU and enrolled as at least a half-time student.

Discount phone services available to low-income consumers

A program that provides discounts on telephone installation and basic monthly services to qualifying customers is available in Oklahoma.

Lifeline provides certain discounts on monthly services for qualified telephone subscribers. Link-Up provides eligible consumers with one-time initial hook-up discounts, according to the Federal Communications Commission.

The Enhanced Lifeline and Link-Up programs are for eligible low-income consumers who live on tribal land.

According to the Oklahoma Corporation Commission, the areas of the state where consumers may apply for Enhanced Lifeline and Link-Up include the entire state except for the Panhandle and portions of the extreme Southwest and Northwest corners of the state.

Consumers who live in the areas excluded from the Enhanced Lifeline and Link-Up programs are still eligible to apply for the basic Lifeline and Link-Up.

Consumers that participate in one of the following

assistance programs may be eligible to participate in the programs:

- Medicaid
- Food Stamps
- Supplemental Security Income (SSI)
- Federal Public Housing Assistance (Section 8)
- Low-Income Home Energy Assistance Program (LIHEAP)
- Temporary Assistance to Needy Families
- National School Lunch Program's Free Lunch Program
- Bureau of Indian Affairs General Assistance
- Tribally-Administered Temporary Assistance for Need Families
- Head Start (those meeting its income qualifying standard)
- Oklahoma Sales Tax Relief
- Vocational Rehabilitation (including hearing impaired)

The best way to apply is to contact the local telephone company for an application and information to determine if you qualify for the basic Lifeline and Link-Up programs or the Enhanced programs.

Community Action programs featured on Virtual CAP

Three Oklahoma Community Action programs are featured on the national Virtual CAP (www.virtualcap.org) web site. The site provides an in-depth look at innovative programs and projects developed by Community Action agencies around the United States.

Oklahoma programs highlighted include Big Five Community Services' Family Caregiver Support Program, Central Oklahoma Community Action Agency's Prescription Assistance Program and Deep Fork Community Action Foundation's Homebuyer Education and Financial Literacy videos.

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Big Five Community Services

The Family Caregiver Support Program provides information and services for persons caring for a family member or loved one with a disability or special health care need.

Support is available for individuals who are caring for someone who is 60 years of age or older who relies on the caregiver for at least two activities of daily living needs. Grandparents are also eligible if they are caring for grandchildren under the age of 18.

Program services include referral, respite and support groups.

Referrals are provided for various types of assistance including transportation, home health, financial resources, training, counseling, education and other needs. A toll-free information dissemination line is also maintained by Big Five to provide information on the availability of services.

Caregivers are given a voucher for up to \$400 once every six months that can be used for various purposes including visiting family or friends, running errands, going to the movies, or taking a vacation. Funds can also be used to cover the cost of a respite care provider.

Caregiver support group meetings are held to promote peer support, along with training by professionals with skills such as physical therapy, occupational therapy and skilled nursing services.

Program services are available in ten counties.

Central Oklahoma Community Action Agency

The Prescription Assistance Service was developed in 2004 to facilitate access to prescription drugs for citizens who have no or inadequate health insurance or other resources to purchase medically necessary prescription drugs.

The success of the initiative served as the catalyst for statewide expansion of the program through passage of legislation in 2005. Legislation, with \$1 million in funding, was approved to support state administration, a toll-free number for assistance and funding for organizations selected to operate the program.

COCAA helps individuals complete paperwork and obtain documentation necessary to determine eligibility for the different manufacturers' prescription assistance programs.

The program is managed by a staff member, but is otherwise staffed by Retired and Senior Volunteers program volunteers.

Deep Fork Community Action Foundation

The series of four Homebuyer Education and Financial Literacy videos help families increase their knowledge about important steps to follow when purchasing a home and actions that can be taken to enhance their financial stability.

"Owning a Home of Your Own" is a 25-minute video that points out important topics of homebuyer education.

"How to Inspect a House Before Buying" is a 30-minute video in English and Spanish that provides a step-by-step lesson in how to inspect a house before purchase. Guidance is included on how to negotiate price based on the condition of the house.

"Now That You Own It" is an 11-minute video that provides guidance on how appliances work, how to maintain a home and what to do when things go wrong.

"It's Your Money - Don't Blow It" is a 26-minute financial literacy video that describes why people overspend, how to set up a monthly written budget, the importance of saving and how to handle credit cards.