

# Advocate

Serving Baker, Clay, Duval, Flagler, Nassau, Putnam and St. Johns counties | **September 2010**

## Weatherization program ramps up *ARRA funding expands NFCAA's capacity to help more residents*

*Although the needs of each qualified homeowner vary, our weatherization improvements average about \$5,000 per single-family home. Services are determined through an energy audit and can include:*

- **caulking and weather-stripping to reduce heating and cooling loss;**
- **insulating attics, floors, walls, water heaters and water heater piping;**
- **replacing air filters;**
- **repairing ceilings, floors, walls and air duct systems;**
- **repairing/replacing water heaters; and**
- **installing solar screens, low-flow showerheads, faucet aerators and compact fluorescent bulbs.**

The Northeast Florida Community Action Agency received \$4,057,000 for the weatherization program as a recipient of funding from The American Recovery and Reinvestment Act, allowing us to help more neighbors in need. Our challenge has been to put in place the equipment, resources and processes necessary to identify qualified applicants and service them.

To date, we've added ten new housing managers, inspectors and support staff to our housing teams in Baker, Duval, Flagler, Nassau and Putnam counties. We've expanded our outreach program to identify qualified residents by holding special sign-up events and working with other community agencies and local media to get the word out.

The weatherization program makes free repairs that improve the energy efficiency of homes owned or rented by low-income residents. Income primarily determines qualification – applicants' annual gross incomes must be below 200% of Federal Poverty Income Guidelines. The elderly, people with disabilities and households with children 12 or younger receive priority status for services.



Prior to weatherizing a home, the Northeast Florida Community Action Agency performs a "blower door" test to locate where a home is losing air. Contractors then seal off gaps and cracks in a home to stop unnecessary energy loss.

Home maintenance often suffers over time for those on limited incomes; they don't have the financial resources to correct or improve those things that contribute to energy efficiency and home safety. As a result, a disproportionate amount of income goes to energy-related expenses. Weatherization makes homes more efficient, allowing homeowners to use funds for other household necessities.

**"The Weatherization Assistance Program enables low-income families to permanently reduce their energy bills by making their homes more energy efficient."**

**– U.S. Department of Energy**

## A note from the executive director:



### **NFCAA helping more with addition of ARRA funding**

The American Recovery and Reinvestment Act (ARRA) of 2009 was designed to create new jobs and save existing ones, spur economic activity and invest in long-term growth. As a recipient of ARRA funds, the Northeast Florida Community Action Agency (NFCAA) is using these federal funds to provide job training and placement, weatherizing homes and positively influencing the next generation of community leaders.

NFCAA is leading a coalition of nonprofit agencies in the greater Jacksonville area to provide skills training and job placement services to almost 200 individuals to date. And we've had solid results: 102 participants have completed training and 73 people are now employed

in full-time or part-time jobs. We're placing participants in positions in home weatherization, human resources, culinary arts, janitorial services, project management and clerical and general management, with salaries ranging from \$15,080 to \$45,000 per year. Gainfully employed, program participants have the ability to pay for their own essential household needs, and use any disposable income to support other local businesses to help fulfill the intent of the ARRA.

With \$4.3 million in funding for our weatherization assistance program, we're providing free home repairs that improve energy efficiency while improving the health and safety of low-income homeowners in Baker, Flagler, Nassau, Putnam and Duval counties. With the increase in program funds, we've hired additional housing managers and expanded our network of contractors to ensure we can help many more of our neighbors in a faster time.

### **Northeast Florida Community Action Agency created and saved 53 internal job positions as a result of The American Recovery and Reinvestment Act**

This summer, NFCAA used stimulus funds to help teens build a solid foundation of skills for future employment. This year, 250 teens ages 14-17 in Baker, Clay, Duval, Nassau, Flagler, Putnam and St. Johns counties participated in NFCAA's Data Busters program, which combines classroom instruction on job and life skills such as goal setting, money management, conflict resolution, and interview techniques, with real-world work experience. Not only did teens gain on-the-job experience, but 14 adults worked as temporary youth counselors for the program, thanks to ARRA funding.

By addressing current employment needs, and building the workforce of tomorrow, NFCAA and area organizations with similar missions are demonstrating that ARRA funds are being used as intended – to help those affected by the economic downturn and to set the stage for recovery. I look forward to reporting our results throughout the year.

John W. Edwards, Jr.

## **Free tax preparation returns more than \$1 million to customers**

April 15 – a day dreaded by countless Americans every year. Months, weeks and days leading up to tax day, the deadline for filing state and federal income taxes, are often filled with confusion and anxiety. "How do I file my taxes," "What if I do something wrong," and "Will I get a refund," are questions asked by many.

While many Americans rely on CPAs or online sources to file their taxes, some do not have the resources or experience to do so. Thankfully, residents of Baker, Duval and Putnam counties can count on the Northeast Florida Community Action Agency for free guidance.

As a partner with the United Way's Real Sense Prosperity Campaign, NFCAA's free tax preparation services help customers qualify for Earned Income Tax Credits (EITC) and keep 100 percent of their tax refunds. This year, volunteers certified by the IRS Volunteer Income Tax Assistance Program helped nearly 700 qualified residents from Duval, Baker and Putnam counties prepare their taxes. As a group, they received \$1,137,724 in tax refunds.

Overall, United Way's Real Sense Prosperity Campaign was a tremendous success, completing more than 14,000 tax returns which generated \$19.6 million in returns to Northeast Florida residents. Of those, 3,500 EITC brought \$5.6 million dollars to low-income community members.

"The EITC is a valuable tool for reducing the amount of people living in poverty," said Melba Harrington, MPA, asset enhancement and utilization specialist for NFCAA. "It provides a needed boost in annual income. In fact, no government program lifts more children out of poverty than the EITC."

# Vision of homeownership becomes reality for Nassau County woman



With help from NFCAA and Habitat for Humanity, Michelle Purvis' dream of owning a home came true this year.

Since 2008, a tight credit market and the rising unemployment rate have put homeownership out of reach for many. But Michelle Purvis succeeded despite those obstacles and another even tougher one – cancer. With the help of Nassau County Habitat for Humanity, Northeast Florida Community Action Agency (NFCAA), and caring friends and family, Michelle's dream of owning a home came true this year.

In 2009, Nassau Habitat for Humanity selected Michelle for its home ownership program, which requires 300 hours of "sweat equity" – physically helping with the construction of the home – and the ability to cover a down payment. Habitat referred Michelle to NFCAA, where she enrolled in the Family Self-Sufficiency Program and opened an Individual Development Account (IDA) to help with her financial requirements. An IDA is a savings account that matches every dollar saved with \$2. Funds from an IDA can be applied to buying a home, starting a business or paying for a secondary education. NFCAA's Family Self-Sufficiency Program also offers personal financial classes that educate customers about budgeting, using credit and money management.

Purvis saved the \$750 required for down payment, and with her IDA match, had a total of \$2,250

to apply toward other related costs. "It was nice to see that I could save that amount," said Purvis.

During the nine months it took to build her home, Purvis was diagnosed with non-Hodgkin's t-cell lymphoma. She didn't let this stop her. With the support of friends, family and co-workers from the Yulee Home Depot, Purvis stayed on track and completed Habitat for Humanity's required 300 hours of "sweat equity."

Today Michelle is cancer-free and enjoying the fruits of her labor with her two children, son Ray, 14, and daughter, Skye, 11.

**Purvis used funds from a matched savings account to place a downpayment on her home.**

## Family Self-Sufficiency Program receives Excellence in Education Award

Michelle Purvis is only one example of the many families and individuals who benefited from NFCAA's Family Self-Sufficiency Program. To recognize this impactful program, Northeast Florida Regional Council (NEFRC) presented John Edwards, executive director, NFCAA, with an "Excellence in Education" award during the 9th Annual Northeast Florida Elected Officials Reception and 2009 Regional Leadership Awards.

Through financial management workshops, tax preparation assistance and a matched savings program, the Family Self-Sufficiency Program helps participants develop skills and build assets that enable them to become financially independent.

NEFRC provides opportunities for the region to work together to advance and improve social, economic and environmental issues in Baker, Clay, Duval, Flagler, Putnam, Nassau and St. Johns counties.

# St. Johns County youth are in action!

Northeast Florida Community Action Agency (NFCAA) continues to increase self esteem and promote self-sufficiency through its Youth In Action (YIA) program. St. Johns County youth participating in the program remain active in their community through various activities:

- Through a partnership with the 4-H Club, approximately 25 Youth In Action students made aprons and pillow cases for local nonprofit organizations. By cutting material from apron patterns and using sewing machines purchased through a University of Florida grant, the children created aprons for volunteers at The St. Frances House, a local soup kitchen, and made pillow cases for the Betty Griffin Shelter for battered women.

**NFCAA youth learned about nutrition, exercise and healthy lifestyles through participation in The Kids Fit Club**

- NFCAA youth learned about nutrition, exercise and healthy lifestyles through participation in The Kids Fit Club, sponsored by the Elks Lodge of St. Augustine. Every Wednesday, for 15 weeks, youth attended nutritional workshops and participated in exercise programs taught by a personal trainer. Workshops led by the St. Johns County Health Department covered subjects relating to counting calories and staying active, diabetes prevention, the food pyramid and dental hygiene. Children participated in relay racing, jumping jacks, stretching, shooting hoops and relay obstacles.

- Three Youth In Action members placed in an essay contest drawing 300 entries from elementary, middle and high school students. In the essays, students wrote about a community problem and innovative proposals to solve it. Shekiniah Preston, 13, Murray Middle School; De'unna Smith, 9, Webster Elementary School; and Harold Oxendine Jr., 13, Murray Middle School, placed third in their age groups and received \$50 savings bonds.

Youth In Action participants made aprons for volunteers at a local soup kitchen and pillow cases for a shelter for battered women.

## Local business owner joins board

Kathy Jorgensen is the newest member of Northeast Florida Community Action Agency's board of directors. Owner of PBS Ad Specialties, Inc. in Interlachen, Florida, Jorgensen brings perspective from a local business owner to the board and will serve until December 2014.



Shekina Preston (top), De'unna Smith (left) and Harold Oxendine, Jr. placed third in their age groups for writing about a solution to overcoming specific challenges facing their community.

# Community collaborates to restore neighborhood park

A park littered with debris, outdated playground equipment and contaminated soil will soon be a clean and safe playground for Jacksonville children and their families. Together with the Mt. Herman Neighborhood Association, the City of Jacksonville and the Environmental Protection Agency, Northeast Florida Community Action Agency's Client Advisory Board is working to revitalize Emmett Reed Park, located on West 6th Street in Springfield.

The collaboration is part of Project New Ground, a long-term plan to clean up Jacksonville properties on which ash from waste-burning incinerators was deposited.

"We need to re-build Emmett Reed Park," said Reylus Thompson, president of the Mt. Herman Neighborhood Association and NFCAA mentor and tutor. "The kids need a place to play instead of in the streets or in abandoned buildings."

In addition to clean soil, plans for the park include incorporating a lighted trail with 10 fitness stations, grills and new playground equipment. A run-down tennis court will also be converted to a basketball court.

"We plan on utilizing this facility much more," said Thompson. "Not just for the kids, but for the whole family."

## Youth In Action takes hands-on approach to help others

Students from the Youth In Action program in Flagler County are working to improve not only themselves but also their community through volunteer work. Their most recent efforts focus on helping to feed the hungry in the county by tending a community vegetable garden.

Students are planting and harvesting vegetables at the Department of Juvenile Justice Council's community garden. So far, the garden has produced two full crops and yielded more than 100 bushels of fresh vegetables and citrus which have been donated to area food banks. The students not only volunteer manpower to plant, maintain, harvest and distribute these vegetables, but also learn important lessons on how to properly lay soil and plant certain vegetables from the skilled farmers.

Students Deanna Dial, Richard Lemon and Davonte Warren get instructions from master gardener Chuck Smarr on the correct way to remove lettuce from the garden



"These kids have tended this garden, knowing their efforts will help others," said Donna Rizzuto, youth development specialist with the Northeast Florida Community Action Agency.

"It's one thing to understand that concept, but through hands-on gardening, they personally experienced how their efforts can produce a healthy product and have positive impact on people in need."

Youth In Action member Deanna Dial echoed the team approach to community good, "It's all about working together."



Volunteer gardeners and Youth In Action members Deanna Dial and Davonte Warren gather vegetables for distribution to Flagler County food banks.

Youth In Action is a year-round after-school program that provides youth ages 14 to 17 a nurturing environment in which they learn practical life skills and participate in educational, recreational and social activities designed to help build character and promote self-sufficiency. Students also volunteer for organizations and events, receive homework assistance and guidance, and explore careers to help them recognize and develop their potential.



# Scooping up success: students learn how to make their money work

One Wally Waffle sundae with two scoops of success, please! This past December, more than 24 youths spent their Saturday mornings at City Kidz Ice Cream Café in Jacksonville as part of a 12-week financial literacy boot camp. The program teaches kids and teens the importance of making their money work for them, not just working to make money.



Pastor Clinton Bush, owner of City Kidz Ice Cream Café and developer of the financial literacy boot camp, teaches kids real-world financial skills such as how to read balance sheets and financial statements and the importance of investing versus spending.

Pastor Clinton Bush, owner of City Kidz Ice Cream Café, and developer of the boot camp, teaches kids real-world financial skills such as how to read balance sheets and financial statements and the importance of investing versus spending. To keep things interesting and engaging, Bush uses a mix of PowerPoint presentations, guest speakers, homework and tests. He makes learning fun, with a board game called "Cash Flow for Kids" that helps players learn financial terms and strategies. This year's boot camp theme is "How to go to college and graduate debt-free."

"It is important to teach our young people the importance of financial literacy and entrepreneurship," said Pastor Bush. "This gives them an opportunity, as we move forward, to get real-world simulations and hands-on experience."

Bush employs boot camp graduates at City Kidz, allowing them to work on weekends, provided they maintain good school grades. By working at the café, graduates get a chance to apply their newly acquired knowledge and get real-life experience running a business. "I want to make sure these kids, who are going to be our future leaders, know how things work," said Bush.

By giving these kids the tools to think critically today, Bush is helping to ensure their success tomorrow.

## The mission of Northeast Florida Community Action Agency

is to defeat poverty and erase its devastating effects on Northeast Florida families by providing the education, empowerment and assistance that leads to self-sufficiency and a positive place within our community. Produced periodically, *The Advocate* highlights NFCAA's current efforts helping individuals and families living in Baker, Duval, Clay, Flagler, Nassau, Putnam and St. Johns counties.

For more information, call (904) 398-7472, (888) 498-7472 or visit [www.nfcaa.org](http://www.nfcaa.org).

