



# Warren - Forest Counties Economic Opportunity Council

*Your Community Action Agency*

SPRING 2006  
NEWSLETTER  
Volume II, Issue I

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## EOC RECEIVES GRANT FOR TRANSITIONAL HOUSING

Up until now, Warren County residents didn't have too many options after leaving emergency shelter for domestic violence. Ideally, someone might try renting their own apartment. But that can be hard to do that when you are not only homeless, but facing ongoing legal, safety, and financial challenges, not to mention issues related to physical or mental health for yourself or your children. The result, according to A Safe Place of Warren and Forest Counties, Inc., (a domestic violence counseling, education, legal advocacy, support group, and emergency shelter provider), is that many persons ending up staying in emergency housing beyond the 30-day limit. At A Safe Place, 95% of the residents end up in shelter for an average of 57 days because they have nowhere else to go. As a result, shelter occupancy rates are very high, leading to increased overhead and other persons needing shelter being turned away or sent out of county.

Luckily, this situation will be changing soon. In coordination with A Safe Place, Warren-Forest EOC will be initiating the **Warren Transitional Housing Program**, which will create four units of transitional housing for victims of domestic violence and their families. Two recently awarded grants, one for **\$318,113 from HUD's Continuum of Care Emergency Shelter program** and one for **\$124,390 from HUD's HOME program**, will be used to acquire and rehabilitate four units of scattered site housing in the City of Warren. Funding is also being provided for case management services and other client supportive services. Client residency will be available for up to 24 months, typically 12-18 months.

"This is great news," **Terri Allison**, the Executive Director of A Safe Place, said. The sentiment was echoed by Warren-Forest EOC Executive Director **Robert Raible**. "We are very excited about securing the funding for this project, and we are looking forward to working with Terri in getting this project off the ground. We are also grateful to all the other organizations that pledged in-kind support, including Family Services of Warren County, Inc.; CareerLink, Partners for Performance, Beacon Light Behavioral Health Systems; and Deerfield Centers for Addiction Treatments."

## OTHER RECENT FUNDING AWARDS

- **\$2,500 from PNC Bank** awarded to EOC Head Start for additional classroom activities, especially in math and science. PNC also awarded EOC an additional **\$2,500** for emergency utility assistance.
- **\$22,500 from Northwest Savings Bank and UPMC Health Network** for the Pre-K Scholarship Program.
- **\$25,407.20 from the Warren County Commissioners Housing Trust Fund.** Funding to be split evenly between the EOC's Emergency Home Repairs Program and the First Time Homebuyers Program.



Lower Left: House to be rehabilitated as part of the Warren Transitional Housing Program



## A Note From Our Executive Director

Welcome to our third issue of the Warren-Forest Counties Economic Opportunity Council Newsletter.

In our Fall 2005 newsletter, I was able to tell you about the opening of Warren Anthems, Warren County's first supportive apartments for persons with chronic mental illness. Now I am happy to announce that over \$440,000 in HUD funding has been secured for our newest undertaking: The Warren Transitional Housing Project. This project will provide transitional housing to homeless victims of domestic violence and their children. Many thanks to Terri Allison at the Safe Place for help in getting the ball rolling on this as well as the many community partners who pledged their in-kind support. Hopefully this will be up and running in about a year.

But for all the successes come the inevitable challenges. Funding for many programs, especially those related to heating and utility assistance, continue to be cut at all levels. However, this simply means that we need to work harder to make sure our citizens get the services they need.

Warren-Forest EOC is also adding new programs that we are quite excited about. Among these is the GANE program, which will provide help people learn the skills they need to become self-employed or start or expand a micro-business.

**BOB RAIBLE**

*This Newsletter was financed by a grant from the Commonwealth of Pennsylvania Department of Community and Economic Development.*

## Lynn Carlberg Becomes Homeowner... Thanks to Habitat for Humanity

**Lynn Carlberg**, the Provider Specialist for EOC's Child Care Information Services (CCIS), is now a first-time homeowner, thanks to Habitat for Humanity.

Lynn applied for the home in August 2004, and received her acceptance letter on December 23, 2004.

Work on the 105-year-old house began in January 2005 and was finally completed on November 11, 2005. In total,

it took eleven months of volunteer work—including 150 hours by Lynn herself and another 150 hours by friends and family to complete the project. But it was all worth it in the end. This past December, Lynn and her daughter were able to enjoy their first Christmas holiday in their own home.

"It's been an unforgettable experience," Lynn says. "And I feel very grateful."



### WHAT IS HABITAT FOR HUMANITY?

Habitat for Humanity International is a nonprofit, nondenominational Christian housing organization.

Since 1976, Habitat has built more than 175,000 houses, providing shelter for nearly 900,000 people worldwide. Now at work in 100 countries, Habitat builds a house every 26 minutes.

Local Habitat affiliates coordinate house building and selected partner families. Houses are sold to the homeowner families at no profit. Homeowners and volunteers build or rehabilitate the houses under trained supervision.

For More Information, see

Habitat for Humanity

<http://www.habitat.org>

# Families Out in the Cold?

This could be a very cold winter for many local families.

Because of federal budget deficits, Federal Emergency Management Agency (FEMA) funds that once provided emergency utility assistance has been slashed nearly 85% drop since 2002 (see chart to right). In addition, corporate efforts—such as those sponsored by Columbia Gas, Penelec First Energy, and National Fuel Gas—have been scaled back. This funding gap has created a significant hardship for low- to moderate-income households in Warren and Forest Counties, given the recent and rapid rise in energy prices, particularly in heating oil, and the region’s traditionally harsh winters. Last winter, at least 165 families received utility assistance, and many more were turned away for lack of funding. This winter, it is anticipated that an even greater number of families will be seeking assistance, despite the fact that fewer federal and private-sector resources will be available to assist them.

Fortunately, there are some bright lights on the horizon: PNC Bank has stepped into the breach with a \$2,500 grant that will be used, at least in part, to address this funding gap. In addition, the Stay Warm PA Governor’s Initiative, in conjunction with Lowe’s, is providing low-cost weatherization materials to qualified families.

## Weatherization Waiting List Keeps Growing

Due to rising energy cost, EOC has seen an increase in applications for Weatherization services. With the large number of applicants and limited funding, the waiting list continues to grow. A family can expect to wait *up to 14 months* from the time they applied to receive weatherization services.

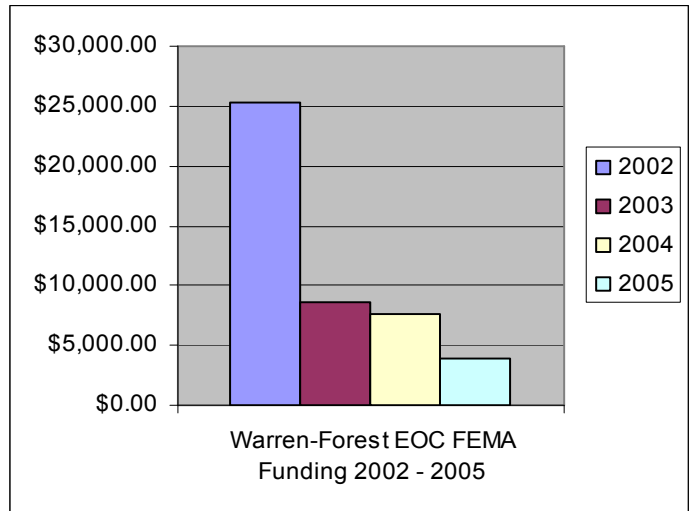
A reminder to all LIHEAP recipients: If a family is having problems with their heating system, or is without heat because of a malfunctioning heating system, help is available at no charge to the consumer, through the LIHEAP Non-Fuel Crisis Program. For help with heating emergencies consumers should contact the county assistance office at 726-2540.

## Customer Assistance and Budgeting Programs

With the increase in utility costs for gas, everyone has seen more money going from their pockets to the gas bill. It becomes so important at this time to take extra care in managing your finances in order to pay the bills and keep food on the table.

If you are income eligible, there are Customer Assistance Programs that are available that may lower your monthly payment. Budget counseling is available to help you see what you are bringing in and what you are spending each month. A counselor will work with you to develop a plan to get you back on track with your finances. EOC Community Services will work on assisting you in keeping up with your utility bills as well as your other expenses.

Contact Warren-Forest EOC at 726-2400 for more information.



## Warren-Forest EOC People in the News



A hearty welcome to the following new employees: **Shelly Poindexter**, Workshop Coordinator with Community Services Employment and Training;

**Deborah Meabon**, Employment Case Manager/Job Developer, Community Services Employment and Training; and **Melanie Shoobridge**, Employment Case Manager/Job Developer, Community Services Employment and Training; and

**Beth Fantaskey**, Project Director, Community Engagement, Child Care Information Services.

EOC also welcomes the following Head Start Policy Council Members for 2005-2006.

*Parent Representatives:*

**Stefanie Goodart** (McClintock), **Veronica Winslow** (Seneca), **Nathan House** (Seneca),

**Natalie Lucks** (Youngsville), **Sherry Brewer** (Lottsville), **Jodie Schmader** (Sheffield), and **Kim Hunt** (Tionesta).

*Community Representatives:*

**Pam Nasman**, **Deanna Duffee**, **Peggy Kelly**, and **Lisa Eldridge**.

A number of EOC staff will be receiving longevity bonuses over Fiscal Year 2005-2006. They include the following:

*10 Years of Service:*

**Patty Humes**, **Wendy Smith**, **Tami Stenstrom**, **Shelly Teska**, and **Janene Zaffino**.

*15 Years of Service:*

**Linda Hackett**

*20 Years of Service:*

**Dawn Turner**

Congratulations to all!

# Program Notes - Program Notes

## GANE PROGRAM STARTING

This spring, Warren-Forest EOC will be launching a new program to promote local micro-business development and self-employment opportunities—the GANE Program (Grow a New Enterprise).

GANE will provide micro-business development services targeted towards persons of low- and moderate-income with little or no business experience. In addition to helping persons brand new to the world of self-employment, GANE will help existing entrepreneurs gain the knowledge they need to bring small “informal” or “under the table” businesses into the profitable mainstream. Services will include business training and peer support, and will work in collaboration with other programs, such as Warren-Forest EOC’s Family Savings Account program and Gannon University’s Small Business Development Center (SBDC). GANE will also be developing a micro-enterprise loan fund (loans of less than \$5,000) for qualified entrepreneurs. For more information, contact EOC at 726-2400.

## JOB PLACEMENT PROGRAMS SAVE EMPLOYERS TIME AND MONEY

In addition to helping future workers through EOC’s Employment and Training Programs, EOC helps employers match up with the best employees for their needs. Job Developers also conduct a comprehensive follow-up with the employer and the employee for up to 6 months after the job placement.

In addition to it being a free placement service for employers, there are also employer incentives that can be used as a business related tax break. However, the employee must work for a minimum of 90 days or 120 hours before companies are allowed to claim the Tax Credits. For more information, contact EOC Community Services at 726-2400.

## PRE-K SCHOLARSHIP PROGRAM

The new EOC Pre-K Scholarship program provides tuition funding to pre-kindergarten students ages 3 and older to attend a pre-kindergarten program operated by or in conjunction with the Forest Area School District or the Warren County School District. This scholarship will enable families who are not eligible for other subsidies to afford a high quality, district-certified pre-k program.

To date, 9 daycare centers and/or preschool facilities have been approved to participate in the scholarship program. Thanks to financial assistance from UPMC and Northwest Savings Bank, \$22,500 in funding is available for scholarship activities. Contact EOC Child Care Information Services at 726-2400 for more information.

## THE FEDERAL HOUSING ADMINISTRATION

### REVERSE MORTGAGE FOR HOMEOWNERS 62 OR OLDER

A Home Equity Conversion Mortgage (HECM) is a mortgage product that may improve your financial lifestyle. Homeowners 62 years or older (including spouses) owning and occupying their one- to four-family property that is debt free or nearly so are eligible. Homeowners living in HUD approved condominiums are eligible also.

A HECM allows you to access home equity and receive tax free monthly income and/or a line of cash reserve all while you reside in your home and maintain homeownership. Unlike other loans, you do not repay any funds for as long as you live in your home. Repayment is made when you no longer occupy your home due to a move, sale, or death.

How does Warren-Forest EOC help you obtain a HECM? An EOC Community Services Case Manager will meet with you to examine your financial needs and goals to determine if the FHA HECM is right for you. You will receive a Certificate of Counseling after your meeting with the Community Services Case Manager. What you choose as a Reverse Mortgage company is your choice. However, Community Services has worked successfully with All-Pennsylvania Reverse Mortgage, Inc. For more detailed information on a reverse mortgage, please contact EOC Community Services at 726-2400.

## FAMILY SAVINGS ACCOUNT PROGRAM

Family Savings Account is a program designed to promote savings. If you fall into one of the income eligibility standards below, and you would like to save for education, starting a business, buying a home, home repair, or car purchase, please contact Warren Forest EOC Community Services Department for further eligibility requirements. Enrollment for the Family Savings account Program runs through June 30, 2006. Also ask about our Financial education workshops. Contact Community Services at 726-2400 for more information.

Family Size	Income Limit
1	\$19,140
2	\$25,660
3	\$32,180
4	\$38,700
5	\$45,220
6	\$51,740
7	\$58,260
8	\$64,780

Family Savings Account Program  
Income Eligibility