



# OPENING MINDS TO CHANGE LIVES



## OUR MISSION IS

TO SERVE AND EMPOWER  
LORAIN COUNTY  
RESIDENTS IN NEED.

## OUR VISION IS

TO UNCLENCH POVERTY'S  
GRASP ON THE LIFE  
OF EVERY MAN, WOMAN  
AND CHILD IN LORAIN  
COUNTY.

## WE VALUE

COMPASSION  
WISDOM  
MOMENTUM

*If you judge a fish by its ability  
to climb a tree, it will spend its  
whole life believing it is stupid.  
- Einstein*

Dear Friends:

Poverty is a word that impacts everyone differently, at the most human level. The fact of the matter is, we all have a strong desire to hold on to what we have. That desire creates biases against people who don't have. Many of these biases have been institutionalized in our society.

At LCCAA, we know these biases are real barriers based in myths. Myths that say poor people are lazy and lucky to get what we give them. Myths that shame poor people. We undermine the dignity of those living in poverty and then act shocked when their self-confidence erodes. Being poor is not shameful. Being poor is tragic.

I have been in Community Action for a little more than a decade. Day after day I meet amazing people—some more self-directed than others—who work hard and yet still barely get by. When I meet someone who says something thoughtless or belittling about one of those amazing people, I get momentarily discouraged.

Most people in poverty are working, including single mothers. They work for low wages and few, if any, benefits. They constantly struggle to make ends meet. Small crises become threats to housing, food, and employment. Their circumstances do mean their daily realities are different from more affluent households; yet, we tend to judge all households by an affluent standard. As a result, we carelessly label low-income people as less-than or lacking in some way.

This annual report is filled with the stories of those we serve. In telling these stories, we hope to do our part to chip away at the myths and biases that form burdensome attitudes and policies toward low-income people. I encourage you to read these stories with an open mind ready to see the courage and hard work that shine through them. It is our privilege to become a small part of the lives of so many.

In Service,

**Jackie Boehnlein**  
**President and CEO**

AT RIGHT, LCCAA YOUTH SERVICES PROGRAM  
PARTICIPANTS HELP BUILD BUNK BEDS WITH SLEEP  
IN HEAVENLY PEACE SO THAT LORAIN COUNTY  
CHILDREN DO NOT HAVE TO SLEEP ON THE FLOOR.







# 70% OF THE NATION'S POOR ARE WOMEN & CHILDREN

Ever since the United States started measuring poverty, women of all ages have been more likely to be poor than men. Women in America are still 35% more likely than men to be poor, with single mothers facing the highest risk. Currently, 35% of single women with children live and raise their families in poverty.

## IN LORAIN COUNTY, THAT MEANS:

- ◆ **31,025 women & children live in poverty**
- ◆ **11,342 single mothers with children under 18 are working**
- ◆ **2,742 women aged 55 to 64 live in poverty (versus 2,091 men)**
- ◆ **2,549 women 65 or older live in poverty (versus 1,370 men)**

# MANY FACTORS CONTRIBUTE AND COMBINE TO PUT WOMEN AT A DISADVANTAGE

The Institute for Women's Policy Research reports that while children and women ages 18 to 24 have the highest poverty rates, a substantial share of women aged 45 and older are poor. More than one in ten women aged 60 to 64 (12.7%) and 65 years and older (12.1%) live below the poverty line. Due both to women's greater longevity and lower income than men's, the number of older women living in poverty is nearly double the number of older men who are poor.

## ***Unconscious Gender Bias***

We struggle in this country with long-held beliefs about the roles of girls and women and the stereotypes of women manipulating public assistance figure heavily into policy decisions and public opinion regarding assistance to families and children.

Implicit biases are unconscious beliefs, attitudes or stereotypes, which influence our perceptions, words and actions without our awareness. Biases trigger speech and behavior without an individual's awareness or intentional control. These biases influence public policy, service delivery, messaging to low-income women about their abilities and worth and our definitions of what is and is not an acceptable standard of living for women and children.

## ***Segregation into Low-Paying Work & the Gender Wage Gap***

Despite composing nearly half of the workforce, women account for 60 percent of the nation's lowest paid workers. The salaries for the vast majority of jobs held by women, in industries such as retail and hospitality, are consistently lower than in traditionally male career paths such as construction and engineering. Even women with the same seniority or work experience are often paid less than their male colleagues. This inequity exists at all levels of employment.

## ***Inadequate Social Safety Net***

Women account for more than 90 percent of adult Temporary Assistance to Needy Families (TANF) recipients. Unfortunately, TANF, the country's main program for addressing family poverty, does not provide enough support to prevent acute material hardships – like hunger, homelessness and utility shut-offs – for the families that rely on it. Work requirements for women with very young children create even higher hurdles.

## ***Family Care-taking Responsibilities***

Regardless of marital status, family care-taking responsibilities more often fall to women. When a child or relative is sick, women are more likely to sacrifice work and income to take care of that person. For the many low-wage workers who lack paid sick leave, taking a child to the doctor means losing a half-day or full day's wages when finances are already stretched to the breaking point.

## ***Lack of Affordable Childcare***

There are 11.5 million single mothers in America. While women's workforce participation has increased, the supply of affordable childcare has lagged far behind. That means many single moms have to spend a large share of their meager income on childcare when they literally cannot afford to.



## ***Costs & Burdens of Pregnancy***

Working women necessarily take time off for pregnancy and birth. While women with paid sick leave may be able to utilize that to offset some of the cost of childbearing, women in low-wage jobs must often forfeit income during the course of a pregnancy and immediately following a child's birth.

## ***Violence & Abuse***

In addition to physical and emotional injury, sexual and domestic violence leaves victims economically vulnerable. Victims of violence are forced to leave jobs for safety and take time off work to seek appropriate medical care and legal assistance. Many abusive partners limit their victims' economic freedom, controlling bank accounts.



#### TRUE SELF-SUFFICIENCY

\$5,087 a month

A family of four with a parent and 3 school age children needs an income well above 200% FPL

#### SELF-SUFFICIENCY

\$4,183 a month

200% FPL

#### NEARING SELF-SUFFICIENCY

\$3,870 month 185% FPL

On their way to self sufficiency, households at or below 175% are eligible for HEAP utility assistance

#### LOW INCOME

\$3,138 a month 150% FPL

Ohio's Utility Assistance Program, PIPP Plus serves households at or below this level.

#### POOR

\$2,615 a month 125%FPL

Community Services Block Grant funded program serve those at or below this level

Head Start Eligibility 130% FPL

Families at or below this level can enroll in Head Start and Early Head Start

#### IN POVERTY

\$2,092 a month

100% FPL

#### DEEP POVERTY

\$1,046 a month

50% FPL

# SEEKING A PATH OUT OF POVERTY

Poverty is measured, in part based on the number of persons in a household. Going back to 1964, the Federal Poverty Level (FPL) is calculated based on the cost of feeding the people in that household.

Self-sufficiency, on the other hand takes into consideration housing, transportation, food, child care, healthcare coverages, taxes and modest saving for emergencies.

Families earning \$1 more above the eligibility thresholds receive no assistance. Sometimes, such as with Head Start, if they are already enrolled in the program, they may complete it.

However, for most cash assistance programs, such as TANF, the Benefits Cliff is real. Moving up in income typically creates sudden, destabilizing losses of service that create financial set backs for families working their way to self-sufficiency.



**RIGHT NOW IN LORAIN COUNTY,  
8,246 FAMILIES LIVE IN POVERTY.  
ANOTHER 9,483 ARE LOW INCOME**

# CRISIS: PROVIDING IMMEDIATE HELP

## **HOME ENERGY ASSISTANCE PROGRAM**

LCCAA helped more than 2,853 residents stay warm last winter.

Winter crisis operates from November to March and helps reconnect and pay for heat for residents. It can also postpone a shutoff if an appointment has been made. Residents must be living at or below 175% of the Federal Poverty Line.

A summer crisis program operates in July and August to help residents with health issues and senior citizens keep their homes cool. In 2018, LCCAA distributed 211 air conditioners and helped 163 with their bills.

**WHILE THE HEAP PROGRAM SERVES THOSE UP TO 175% FPL, IN LORAIN COUNTY, THOSE RECEIVING ASSISTANCE WERE MORE LIKELY TO BE BELOW 100% FPL**

## **FOOD PANTRIES**

LCCAA continues to expand grants from CSBG funds to area food pantries, meeting the top need identified in our Community Needs Assessment.

In 2018, 35 pantries in all parts of Lorain County received grants to help with increased demand in November and December. Funds must be used for food and grocery items distributed to residents living at or below 125% of the Federal Poverty Line.

## **CHILDREN'S COATS**

Partnering with the Lorain Metropolitan Housing Authority, LCCAA has distributed approximately 5,000 winter coats in the last six years.

Residents of LMHA buildings ages 0 to 17 are eligible for a new coat distributed at events in late October and early November.

Coats are purchased with funding from the Community Services Block Grant.

## **HOMELESSNESS**

LCCAA works to assist the homeless and decrease the homeless population by actively collaborating with agencies who directly provide services for them.

LCCAA participates in several events providing information on its programs which may help prevent homelessness.

LCCAA is also on the Lorain County Task Force for the Homeless.

# AND PREVENTING NEW PROBLEMS

## **PIPP PLUS**

Eligible customers can enroll in PIPP Plus to lower their utility bills and LCCAA has seen fewer people in crisis as a result.

The Percentage of Income Payment Plan costs homeowners either 10% or 12% of their income, depending on whether they heat with electricity or gas. Participants can also earn credits to pay off outstanding balances.

LCCAA enrolls and re-verifies thousands of customers for PIPP Plus annually. PIPP helps keep bills at manageable levels allowing residents to become and remain self-sufficient.

## **COMMUNITY CONNECTIONS**

LCCAA works with Ohio Edison's Community Connections program to conduct energy audits that can help lower utility bills and keep households out of crisis.

The audits address inefficient appliances and lighting. Participants may receive free, efficient refrigerators and light bulbs. Equipment must measure inefficient in order to be replaced.

Residents must be living at or below 200% of the Federal Poverty Line, own the affected appliances and have electric service in their name.

# CONNECTING FOR SUCCESS

Tech Connect is one of many programs funded by the Community Services Block Grant (CSBG). LCCAA offers a multi-session training program that provides or builds on computer skills. Class size is kept small to ensure that each adult in the program gets the level of instruction needed. Most graduates of the program report getting a better job or being promoted as a result of completing the training.

Offered in partnership with Ohio Means Jobs Lorain County and the Women Empowered, Educated and Employed (WE3) initiative led by Lorain County Community College, classes are offered in numerous locations. Training is provided by Compu360. The owner of Compu360, Arun Singh, teaches our classes. He also purchases and refurbishes computers which are given to each graduate so that skills gained can be practiced at home.

The partnerships with Ohio Means Jobs Lorain County and WE3 allow each individual to make the best use of their new skills. For those with employment goals, OMJLC has job-seeking resources at no cost. Those with additional education goals are connected to LCCC. For women heads of households, we connect them with WE3 in order to continue the momentum of their achievements.

***“Just as who we are today was decided by what we did yesterday, who we are tomorrow is decided by what we do today.”***

**— Phillip DeVol**

# DEVE FOR





# DEVELOPING NEW SKILLS UPWARD MOBILITY







# FINDING THE POWER

## ***Youth Services Program***

LCCAA has dedicated permanent space and staff to offer programming for youths in downtown Lorain.

The intentionally small group is deeply engaged and highly impacted. Youths explore careers, build resumes, visit employers and public agencies and perform hundreds of hours of community service.

They have even opened a Care Cupboard in downtown Lorain open monthly.

Providing skills and opportunities for our youths has become a major focus as we continue to assist with workforce development and mentoring.

This is done in partnership with Ohio Means Jobs Lorain County.

Youth program participants continue to work on their resumes, tour colleges and perform hundreds of hours of community service on projects which also allow them to build skills.

Our bike shop on West 10th Street will open in May 2019 and be staffed entirely by our youth participants.

Donations are now being accepted online to buy tools and equipment for the shop. Please visit our website to donate.

# TO GET AHEAD

## ***Getting Ahead***

As part of the Lorain County Bridges Out of Poverty Coalition, LCCAA has provided training for more than 100 service workers and facilitators.

Beginning in 2018, LCCAA offered "Getting Ahead in a Just Getting By World." This unique program is designed to help participants examine and eliminate their individual barriers to self-sufficiency.

Often, people living in poverty are caught up in what advocates call the "tyranny of the moment." This can lead to emotional decisions that create additional problems. Getting Ahead is designed to shift their mindsets to tap into power they didn't know they had.

In a kitchen-table style setting, participants find strengths, learn skills to become financially secure and set personal goals.

This workshop helps individuals living in poverty build their resources for a more prosperous life for themselves, their families and their communities.



***Getting Ahead Graduate Sherri Bennett, also featured on our cover, discusses one of the projects she created during the class.***

The program is designed with continuous encouragement and support provided even after graduation.



# EMPOWERMENT SERVICES



## **BY CAR**

Lack of transportation is often a big issue for low-income residents, particularly in areas where there is limited public transportation, like in Lorain County.

By Car allows participants to save earned income and provides a matching grant so they can purchase a used car.

A financial literacy course is required and LCCAA also helps participants find a quality used car and learn basic maintenance to keep it running.

Participants must live at or below 125% of the Federal Poverty Line and no one in their household can own a vehicle. Savings are matched 2 to 1, up to \$3,999 with funding from CSBG.

## **LCCAA CLIENTS PURCHASED 22 CARS IN 2018.**

### **TECH CONNECT CLASSES**

LCCAA holds multiple Tech Connect sessions every year to help residents improve their computer skills.

The 8-session course erases career barriers by teaching Microsoft Office products, email and how to apply for jobs online. Classes are free to residents living at or below 125% of the Federal Poverty Line.

Those who complete the course receive a free, refurbished computer. Classes are held in connection with Ohio Means Jobs of Lorain County, in cooperation with WE3 (Women Empowered, Educated and Employed) or on demand at LCCAA facilities.

### **FINANCIAL LITERACY**

As part of the By Car matched savings program, LCCAA has developed a financial literacy course. Participants set goals for savings and learn to pay themselves first.

The course covers types of income, ways to save, distinguishing between required expenses (rent) and elective expenses (cable t.v.). Budget worksheets are included and credit reports are discussed as well as type of loans and when to use them.

LCCAA is working to expand the course beyond the By Car program beginning with hosting courses for Head Start parents.



# HEAD START ANNUAL INFORMATION UPDATE

LCCAA Head Start has been opening and empowering minds for more than 50 years. LCCAA's commitment to quality has not wavered. All of our directly operated centers have recently had their Five-Star Step Up to Quality ratings renewed. We continue to focus on full-day offerings to increase overall teaching time while meeting family needs.

Our collaborations are stronger than ever with a new classroom in the Firelands School District and several exciting new enhancement partners. Our home-based program allows children to experience the same proven curriculum they would have in our centers. Head Start meets families where they are and helps them move forward. In short, Head Start Works!

# HEAD START FAMILIES ACHIEVE



Our work with families is based on mutual respect and trust and develops with every interaction between staff and families.

Using intentional tools and strategies to support families, LCCAA's Head Start and Early Head Start family service staff focus on the following objectives to strengthen families and parenting in our community:

- Family Well-Being
- Positive Parent-Child Relationships
- Families as Lifelong Educators
- Families as Learners
- Family Engagement in Transitions
- Family Connections to Peers & Community
- Families as Advocates and Leaders

LCCAA Head Start includes 891 slots which in 2017-18 served a total of 1,104 students. Early Head Start includes 40 slots which served 58 young children and/or pregnant mothers. Full enrollment is maintained with a waiting list.

To be eligible, families must live at or below 130% of the Federal Poverty Line. Families receiving TANF or SSI are automatically eligible as are homeless children and children in foster care. Head Start also serves children with disabilities.

## SERVING ALL OF LORAIN COUNTY

Elyria Early Childhood Village  
42101 Griswold Road, Elyria

LCCAA Head Start @ CDC  
150 Erie Court, Amherst

Little Lighthouse Learning Center  
1715 Meister Avenue, Lorain

Horizon Educational Centers  
2500 Colorado Avenue, Lorain  
4911 Grove Avenue, Lorain  
10347 Dewhurst Road, Lorain  
104 Loudon Court, Elyria

LCCAA Head Start @ Elyria  
631 Griswold Avenue, Elyria

Lorain City Schools  
Five locations in Lorain

LCCAA Head Start @ Cascade  
233 Bond Street, Elyria

LCCAA Head Start @ Wellington  
305 Union Street, Wellington





# WE HAVE GREAT THINGS EVERYDAY



## **EARLY CHILDHOOD EDUCATION**

Head Start's highly credentialed teachers use the national Head Start framework to focus their efforts to prepare students for Kindergarten. All tools are based in years of research on what children should know and be able to do.

Measurable outcomes include: managing feelings, making friends, throwing balls, holding a crayon, holding a two-way conversation, remembering experiences, recognizing basic print concepts as well as shapes and patterns.

## **FAMILY DEVELOPMENT**

Head Start works to empower parents by connecting them with other needed services. They also provide support by building relationships and making sure each unique need is met.

Parents are encouraged to volunteer in the classroom and participate on the Parent Policy Council to help make decisions about the program.

Many parents report that Head Start has provided empowerment through education to their entire family.

## **HEALTH AND WELLNESS**

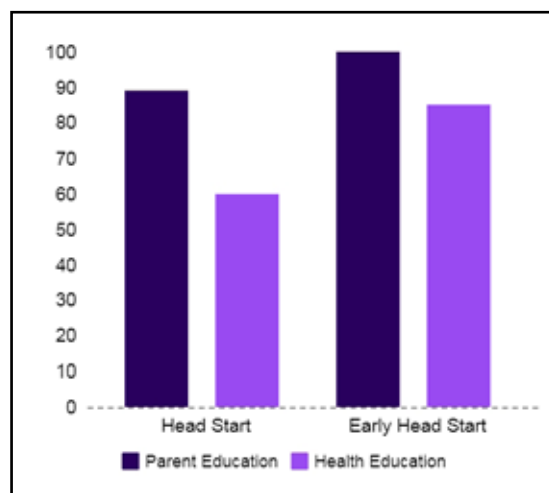
Head Start provides students with healthy and delicious snacks and lunches throughout the school year. Nutrition staff also share tips and recipes regularly.

Students also receive health screenings including vision tests and blood tests for lead exposure. Connections with doctors, dentists and services for children with disabilities are made as needed.

# COMPREHENSIVE FAMILY SERVICES



## High Levels of Parent & Health Education



## Family Information & Father Involvement

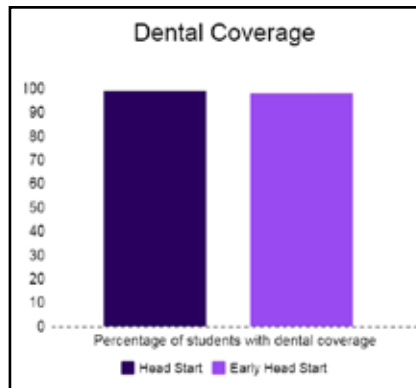
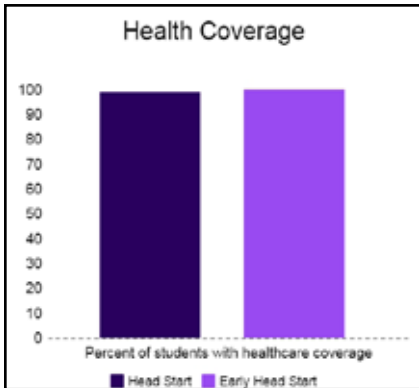
Among Head Start Families, 68% define themselves as single-parent households while 32% have two parents in the home. The numbers are only slightly different for Early Head Start, where 72% are single-

parent households and 28% have two parents. Father Involvement for both groups is higher than those number would indicate however, with 42% for Head Start and 43% for Early Head Start.

	Head Start	Head Start	Early Head Start	Early Head Start
Family Services	# of Families	% of Families	# of Families	% of Families
Emergency/crisis intervention such as meeting immediate needs for food, clothing or shelter	536	59%	34	54%
Housing assistance such as subsidies, utilities, repairs, etc.	337	36%	25	46%
Mental health services	33	4%	8	15%
English as a second language training	47	5%	8	15%
Adult education such as GED programs and college selection	23	3%	2	4%
Job training	35	4%	4	7%
Substance abuse prevention or treatment	14	2%	4	7%
Child abuse and neglect services	5	<1%	2	4%
Domestic violence services	25	3%	3	6%
Child support assistance	156	17%	17	31%
Health education	546	60%	46	85%
Assistance to families of incarcerated individuals	2	<1%	0	0%
Parenting education	815	89%	54	100%
Relationship/marriage education	49	5%	38	70%
Asset building services	107	12%	54	100%

# CHILD AND FAMILY WELLNESS

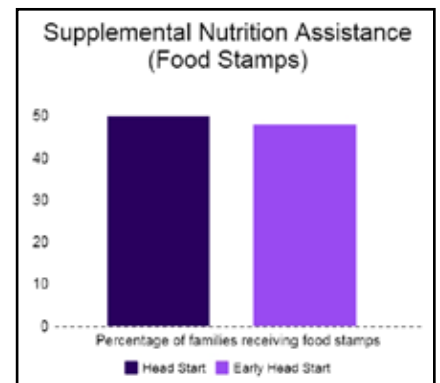
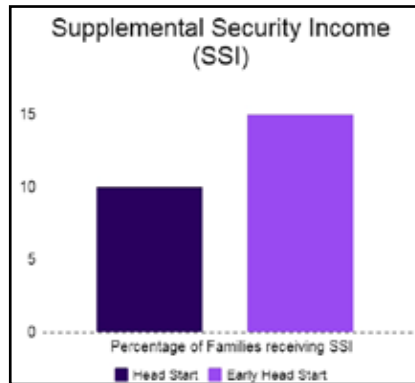
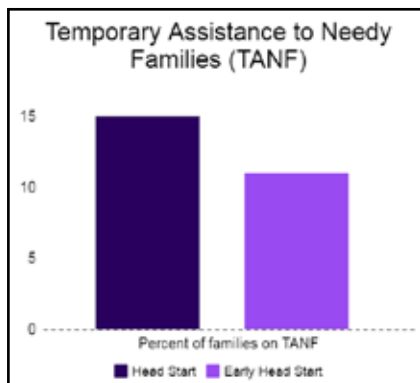
## *Health Services and Annual Screenings*



In compliance with licensing and performance standards, LCCAA screened students for:

- developmental delays
- physical disabilities
- dental health
- general health
- vision health
- lead exposure

## *Federal and Other Assistance*



## SERVICE TO HOMELESS FAMILIES

In 2017-18, the vast majority of families enrolled in Head Start and Early Head Start were living below the Federal Poverty Line. Head Start eligibility begins at 130% of the FPL, but more than 90 percent of our Early Head Start families are living at 100% or less. These deeper levels of poverty lead to instability and, often, homelessness.

Families are considered homeless when they have no permanent residence. Families staying with friends or family members or in hotels are usually considered homeless.

In 2017-18, 41 Head Start families reported experiencing homelessness. Nineteen of them found permanent housing while enrolled. Four Early Head Start Families reported experiencing homelessness and three found permanent housing while enrolled.



# LCCAA'S BOARD OF DIRECTORS



**Committed to the Quality  
and Relevance of  
Programming and Services**

Each year, as part of our strategic planning, the LCCAA Board of Directors holds a retreat. This retreat is an opportunity for the board to reflect on where we are, where we have been and where we hope to be as an agency. This year, our objective was setting new three-year goals for the agency.

After a facilitated process, not only did we find that our current goals were still a priority, but we collectively decided to strengthen and continue our commitment to the goals that were already in place. While we are far from perfect, the tireless work put in by our volunteer board members reflects the shared focus and commitment we hold in making sure those in need in our county truly get the understanding and help they need. It is this shared focus and commitment which drives every decision of our board!

As a board, we continue to challenge the administrative team and staff for quality both in our programming and operations. We also strive to make sure that our programs are meeting the greatest needs of our county and doing it as efficiently as possible. By matching current and emerging needs, our services maintain their relevance and change lives in ways that are most needed.

In Service,  
***Henry Patterson, Chair***

## Board of Directors

**Henry Patterson, Chair**  
**Nancy Sabath, Vice Chair**  
**Scott Broadwell, Secretary**  
**Joe Falbo, Treasurer**

**Paul Biber**  
**Reginald Cremeans**  
**Rev. Calvin Currie**  
**Tiffany Dennis**  
**Tony Giardini**  
**Rhoda Lee**  
**Gerald Pippens**  
**Vasyl Rabosyuk**  
**Hans Schneider**  
**Vassie Scott**  
**Mike Szekely**

LCCAA's funding requires the Agency to have a board made up of equal representation from three sectors: Public (elected officials or their designees), Private (business or community groups) and Low-Income (people in poverty and those who serve them.)

The purpose of this requirement is to gain input from each of these sectors on community needs, resources and program effectiveness.



## PARENT POLICY COUNCIL

Reginald Cremeans, pictured here with his family at the ribbon cutting for Head Start's new facility on Griswold Road in Elyria, serves as the Head Start Policy Council president. LCCAA holds a voting seat on the board of directors for the Policy Council President as part of our joint governance structure. This allows the voice of Head Start parents to be heard and counted in Agency decision making.

### Parent Policy Council 2017-2018

**Reginald Cremeans, President**  
**Tami Krugman, Vice President**  
**Daniel Hunter,**  
**Assistant Secretary**

**Cierra Brady**  
**Gina Gordon**  
**Rebecka Hardwick**  
**Amber Hilton**  
**Jamie Jonke**  
**Cara Kashmer**

**Felicia Randall**  
**Candice Regal**  
**Justin Smith**  
**Monique West**  
**Susan West**



# HEAD START WORKS!



## Nurturing Learning Environments



**ENROLL NOW!**



### LORAIN COUNTY HEAD START CENTERS

Elmira	Hopkinton	Wilmington	Findlay	Chardon
611 Griswold Rd. Elmira, OH 44835 440-225-1727	1850 East Avenue Hopkinton, OH 44862 440-246-0450	105 South Street Wilmington, OH 44493 440-947-7982	19725 Van Meter Rd. Findlay, OH 44824 440-206-1162	222 South Street Chardon, OH 44024 440-206-2117

[www.lccaa.net](http://www.lccaa.net)

Early Head Start: Early Head Start is a comprehensive program for children ages 0-3 and their families. It provides support for children with disabilities, promotes early learning, and offers home visits.



Head Start Program: This free comprehensive educational program is available for income eligible children ages 3-5, offering health, nutrition and family support services, including support for children with disabilities. Services are provided in Lorain, Ohio, Findlay, and Wilmington.

**SERVING ALL OF LORAIN COUNTY  
BIRTH TO AGE 5**







# STAFF COMMITTED TO HELPING OTHERS & IMPROVING OUR COMMUNITY

LCCAA recognizes staff milestones annually at our all-agency event at the beginning of the school year. The following staff members were recognized in August 2018.

**Abraham Beltran, 30 years**

**Judie Broud, 25 years**

**Teresa Collonsenio, 25 years**

**Vicki Sanchez, 25 years**

**Nilda Arroyo, 20 years**

**Julie Charles-Brown, 20 years**

**Twania Henderson, 20 years**

**Leigh Ann Nieter, 20 years**

**Renee Wonder, 15 years**

**Jackie Boehnlein, 10 years**

**Teresa Pagan, 10 years**

The Agency promotes professional development, including tuition assistance. We celebrate degree attainment for the opportunity it creates for our staff and the quality higher education brings to our programs. In 2018, we celebrate:

**Deanna Gregg, bachelor's degree in early childhood education, University of Cincinnati**

## IN MEMORIAM

Lorain County Community Action Agency was saddened by the unexpected passing of Kim Shannon, better known as "Ms. Kim" on August 7, 2018.

A member of the Head Start team since 1995, Ms. Kim is greatly missed.



# REVENUES & EXPENDITURES



Welcome to our mission!

At LCCAA we proudly accept the support of our community. We work diligently to partner and collaborate to meet local needs and to ensure that more than 92% of our budget goes directly to help the people of Lorain County.

The tremendous local financial support comes in a variety of ways: from attendance and sponsorship of our Annual Wine Tasting and Silent Auction to volunteer hours contributed by our Head Start parents, and much more.

New this year, you can contribute to LCCAA by

registering your Giant Eagle Advantage Card. Giant Eagle will donate a percentage back to LCCAA when you do. Our organization number is 6046.

You can also give back to LCCAA when you shop on Amazon. Just go to [smile.amazon.com](https://smile.amazon.com) and choose LCCAA as your charity. Then remember to Smile every time you shop!

Working together, we can change lives and change our community. We appreciate every cent we receive because it signals an open mind and an open heart. That can only lead to good things.

Thank you for your support.

**Joseph Falbo**  
**Treasurer**

## REVENUES

	Unaudited 2017-2018	Audited 2016-2017
Community Service Block Grant (CSBG)	628,064	446,084
Head Start	7,293,398	7,037,223
USDA	394,803	401,816
Early Childhood Expansion Grant	384,773	355,683
Step Up To Quality	--	44,199
Elyria Memorial Hospital Foundation	13,414	1,786
Home Energy Assistance Program (HEAP)	852,705	813,703
PIPP	61,576	8,646
In-Kind	1,974,713	1,847,712
Ohio Partners for Affordable Energy (OPAE)	238,773	246,108
OACAA TANF	--	2,995
WE-3 LCCC Fiscal	280	3,930
LC Bridges Out of Poverty	1,384	317
Lorain National Bank Foundation	1,261	--
Dollar Bank Foundation	2,527	271
Fifth Third Credit	--	197
PNC	7,595	2,679
Day Care Services	39	20,920
Corporate	(57,495)	908
Henderson Shuttle	--	36,229
LCCAA Fund-Raising	11,075	7,790
<b>Total Revenue by Funding Source</b>	<b>11,808,886</b>	<b>11,279,196</b>
Grant Revenue	9,565,088	9,093,970
Program Income	119,133	133,303
Donations	11,244	6,903
Other Income	138,708	197,308
In-Kind	1,974,713	1,847,712
<b>Total Revenue by Income Type</b>	<b>11,808,886</b>	<b>11,279,196</b>

## EXPENDITURES

	Unaudited 2017-2018	Audited 2016-2017
Community Services Block Grant	527,852	446,085
Energy Services	1,062,803	1,012,947
PIPP Grant	46,775	8,646
Head Start (Including USDA, SUTQ, ECE)	10,081,656	9,686,592
Elyria Memorial Foundation	6,065	1,787
PNC Foundation	5,000	2,680
Dollar Bank Foundation	199	272
Fifth Third Credit	--	198
Day Care Services	(385)	16,503
OACAA TANF/WE-3 LCCC Fiscal/Bridges	1,173	7,242
Corporate	32,237	3,872
Henderson Shuttle	--	27,669
LCCAA Fund-Raising	4,097	2,888
<b>Total Expenditures by Source</b>	<b>11,767,473</b>	<b>11,217,381</b>
Personnel	3,795,282	3,519,803
Fringe Benefits	1,660,200	1,615,415
Consultants/Contracts	823,329	942,825
Travel/Transportation	137,321	91,339
Space Costs	751,541	567,925
Supplies/Food	433,368	477,460
Equipment Lease/Purchase/Depreciation	176,454	449,256
Energy Assistance Payments	524,231	528,058
Insurance	32,779	35,731
Other	519,588	282,750
General Administrative Expense	938,668	859,108
In-Kind Expense	1,974,713	1,847,711
<b>Total Expenses by Category</b>	<b>11,767,474</b>	<b>11,217,381</b>
<b>Net Assets</b>	<b>41,413</b>	<b>61,815</b>

# STATEMENT OF FINANCIAL POSITION

	Unaudited 2018	Audited 2017
<b>ASSETS</b>		
<b>CURRENT ASSETS</b>		
Cash and Cash Equivalents	369,095	336,485
Grants Receivable	422,016	1,038,766
Accounts Receivable (net of allowance for uncollectable account)	1,090	3,456
Prepaid Expenses	14,712	7,309
Other Current Assets	2,138	791
<b>TOTAL CURRENT ASSETS</b>	<b>809,052</b>	<b>1,386,807</b>
<b>PROPERTY AND EQUIPMENT</b>		
Land	47,474	47,474
Building and Improvements	590,719	1,142,939
	638,193	1,190,413
Less Accumulated Depreciation	(479,964)	(887,844)
Total Property and Equipment	158,229	302,569
<b>Long Term Assets</b>		
Security Deposit	--	1,500
	<b>\$967,280</b>	<b>\$1,610,889</b>
<b>LIABILITIES AND NET ASSETS</b>		
<b>CURRENT LIABILITIES</b>		
Accounts Payable	82,701	610,524
Accrued Expenses		
Payroll and Related Expenses and Withholdings	184,157	239,579
Vacation	35,667	35,667
Refundable Advances	794	126,813
Current Portion of Long-Term Debt	12,300	22,399
Other Current Liabilities		
	<b>315,619</b>	<b>1,034,982</b>
<b>LONG TERM DEBT, LESS CURRENT PORTION</b>	<b>110,700</b>	<b>156,706</b>
<b>NET ASSETS</b>		
Unrestricted	540,961	499,188
Temporarily Restricted	--	--
Permanently Restricted	--	--
	<b>540,961</b>	<b>499,215</b>
	<b>\$967,280</b>	<b>\$1,610,889</b>



# SAVINGS PROGRAM PROVIDES FREEDOM

"You don't have to stay stuck."

That's what Ciara Malone learned from participating in LCCAA's By Car program and programs like it throughout Lorain County.

Ciara is now the proud owner of a 2008 Jeep Compass after saving for almost a year, working and taking care of three children.

The first place she drove her new car after picking it up from Quality Cars in Elyria on Nov. 30 was to pick up her kids.

"We can get around by ourselves," she said. "I can go to the library and I can go grocery shopping without worrying about how I'm going to get there."

In 2017, Ciara was taking classes and needed cash. She took out a title loan on the car she had at the time.

"I thought I was going to be in a position to pay it back," she said. "I missed it by \$100 and ended up owing way more than that."

For the past year, she has been asking for rides and paying people for rides, including a frantic middle of the night trip to the emergency room for her two-year-old daughter.

High interest title and payday loans are among the things LCCAA cautions against in the financial literacy class required to complete the By Car



program. Once completed, LCCAA matches client savings 2 to 1 so clients like Ciara can buy a car.

"I learned my lesson," said Ciara, who is also working with the Urban League to rebuild her credit, and is now able to offer rides to others, including her mother. She also hopes to work with Ohio Means Jobs to go back to school and eventually trade her job at Olive Garden for a teaching career.

She is grateful for the friend who sent her a link to LCCAA's website where she learned about the By Car program. Growing up in Elyria, she said her family never knew about the programs that are available to help low-income residents.

"There are so many different programs," she said. "You don't have to stay stuck."

# TEEN FINDS POSSIBILITIES IN PROGRAM

Jennsen Ramos has found new possibilities in his new hometown thanks to the LCCAA Youth Services Program.

An active participant in the program since the summer of 2018, Jennsen moved to Lorain from Puerto Rico when he was six. His grandmother was already a Lorain resident when Jennsen, his mother and two brothers joined her.

He didn't know English when he arrived, so he learned, but continued to struggle in school until 10<sup>th</sup> grade. He saw his mother was suffering because he was getting Ds and Fs and promised to do better. He challenged himself and now is an 11<sup>th</sup> grade straight-A student on track to graduate early. And, he is now bilingual.

Jennsen's mother found the Youth Services Program when she began looking for a job suitable for her teenage son.

The Youth Services Program provides mentoring and work experience to income eligible Lorain County residents ages 16 to 24. The cornerstone of their work experience is community service, according to program coordinator Bobby Taylor. Participants also tour colleges and companies through the program. The community service has been Jennsen's favorite, however.



"We get to help the people who need help," he said. "Delivering food, making bikes."

Jennsen loves focusing on work and learning new skills. He is so happy he



joined the program, he tells his friends about it constantly so they will consider joining in.

Jennsen's friend Isaias DeJesus also enjoys the program he joined this past summer.

"They really care about us," Isaias said. "We have someone who worries about how we are doing."

The goal of the Youth Services Program is to put young men and women on a path to an unsubsidized career, Taylor said, and that begins by showing them the possibilities. It has worked on Jensen, who now plans to go to college, perhaps to study nutrition and wellness.

"He really digs in, he's on course to graduate early," Taylor said. "He's a fun loving kid but he understands the importance of education."

# YOU CAN BUILD YOUR OWN BRIDGE OUT OF POVERTY

Colette Park learned a lot from LCCAA's new Getting Ahead program and she's already putting it to use in all areas of her life.

"It's a thought process about how poor people are kept poor and how we as a community can get up and out of it," she said. "We learned resources to help everyone succeed no matter where they are starting."

Colette was a member of LCCAA's first Getting Ahead class, which she learned about while working with LCCAA staff and the WE3 Collaborative. WE3, Women Educated, Empowered and Employed is a joint effort of multiple agencies in the county to support women with career planning, job retention and self-care situations such as maintaining healthy relationships.

As an employee of Oberlin Community Services, Colette is a Program Manager with WE3 and has received training in the Bridges Out of Poverty program.

"A lot of people get trapped by the same things," she said. "The class has helped me both in my personal life and my professional life. There's a lot of education that needs to be done."

Colette began her working life in the manufacturing industry which she described as mundane. After staying at home to raise her two children, she decided to go back to school. She earned an associate's degree at Lorain County Community College and became an Americorps Vista worker for Oberlin Community Services, who later hired her.

Getting Ahead is an 8-week class that examines each participant's goals, relationships and situations to help them make changes needed to become self-sufficient and thrive. The process of discovery is facilitated by a trained leader at a kitchen-table style



setting. Participants will continue to meet after they graduate in order to maintain the support they've built and to have questions answered.

"It teaches you who's really on your side," said Colette, who is particularly concerned about people relying on high interest payday loans. "This class focuses on our individual issues as well as issues in our community and how we can help make it better."

Personally, she has learned strategies to craft a stronger financial position for herself.

"My focus right now is to try to pay down debt that I've accumulated over the years," she said. "Getting Ahead was a great way to look at my financial life and map out a plan to complete the goals I set for myself."

Getting Ahead has given her the confidence and support she needs to keep striving toward her goal. She plans to enroll in the Cleveland State partnership through LCCC to earn her bachelor's degree in organizational leadership.

"It makes me think a little bit more than just going off and doing something random," she said. "And knowing that I can call on someone – get a little boost of confidence – that makes all the difference."



# HEAD START PROVIDING FOUNDATION

Crystal Bey fought so hard to stay in her kids lives she is leaving nothing to chance when it comes to their education. She now has two children in Head Start at LCCAA's Cascade facility but less than two years ago, she received a bleak diagnosis.

"That's why their education is so important to me," she said. "Because I might not be here in the further years to make sure that my kids get that education. So I'm doing what I can now to ensure their future."

On March 2, 2017, Crystal learned she has end stage liver disease. She was initially given six weeks to live and ended up in Hospice care. Her liver was so damaged that ammonia build up in her body caused major memory loss. She did not remember her children until her sister showed her a photo.

"I started fighting," she said. "I demanded to get out of Hospice."

After Hospice, she spent four months in a rehabilitation center and since has stabilized with only occasional setbacks. Her prognosis is now five years, unless she receives a liver transplant. With



each setback, she has told herself: "You need to fight. You need to fight."

Fighting led her to Head Start last summer where she enrolled Kyla-Elise (now 5) and Kyle-Elijah (now 4). She is now focused on what she needs and wants to teach her children, particularly her son, who is facing his own fight.

Kyle-Elijah was born tongue tied. Doctors hoped he would outgrow the condition and delayed surgery. So, his first words were hard to understand.

"He was really frustrated last year and they really worked with him," Crystal said. "They're working with him just to help him learn his new tongue. If it wasn't for this school, he wouldn't be getting any help."

Kyle-Elijah's speech has come so far, he no longer allows his mother to "translate" for him, she said.

Her children had such a positive experience, Crystal jumped in with both feet. She is now the co-vice president of the Parent Policy Council and a graduate of LCCAA's Tech Connect program.

The memory loss that ended her health care career cannot suppress her love of learning. She will represent LCCAA at the Parent and Family Engagement Conference in Florida in December.

"The more I know, the more I can advocate for them," she said. "If you don't know where you're going, you'll never get there."



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