



A GUIDE TO NEMCSA PROGRAMS

This brochure is a brief overview of eligibility requirements for programs offered by NEMCSA. Looking for information on a specific NEMCSA program? You can find a full list of our programs and other resources at www.nemcsa.org. If you have any questions, please call 989.356.3474.



Pregnancy to
Preschool
Services



Food
Services



Housing
Services



School Success
Partnership



Senior
Services



Heating &
Utility

Enhancing quality of life by empowering individuals and strengthening communities.

Federal Poverty Guidelines, required by many programs, are included below. For additional eligibility information, please contact specific program staff found at www.nemcsa.org

FEDERAL POVERTY GUIDELINES FOR FFY 2020

Size of family unit	100 Percent of Poverty	110 Percent of Poverty	125 Percent of Poverty	150 Percent of Poverty	175 Percent of Poverty	185 Percent of Poverty	200 Percent of Poverty
1	\$12,880	\$14,168	\$16,100	\$19,320	\$22,540	\$23,828	\$25,760
2	\$17,420	\$19,162	\$21,775	\$26,130	\$30,485	\$32,227	\$34,840
3	\$21,960	\$24,156	\$27,450	\$32,940	\$38,430	\$40,626	\$43,920
4	\$26,500	\$29,150	\$33,125	\$39,750	\$46,375	\$49,025	\$53,000
5	\$31,040	\$34,144	\$38,800	\$46,560	\$54,320	\$57,424	\$62,080
6	\$35,580	\$39,138	\$44,475	\$53,370	\$62,265	\$65,823	\$71,620
7	\$40,120	\$44,132	\$50,150	\$60,180	\$70,155	\$74,222	\$80,240
8	\$44,660	\$49,129	\$58,825	\$66,990	\$78,155	\$82,621	\$89,320

CARES

Northeast Michigan residents are facing unprecedented challenges due to the COVID-19 pandemic. In order to respond to the immediate needs, there are services available to those in need. These services may include home repair, car insurance & repair, transportation assistance, funeral assistance, school based, rent & mortgage assistance and water/sewer. Programs will vary based on community and eligibility.

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Heat and Utility Assistance Program

If you are a renter and looking for help paying your utility bills, NEMCSA may be able to provide assistance through the Michigan COVID Emergency Rental Assistance (CERA) program. Call 989-358-4700 or email central-intake@nemcsa.org

If you are a homeowner that is looking for help paying your utility bills, refer to the CARES program by emailing thomank@nemcsa.org or call 989-358-4629.

Homeless or at Risk of Becoming Homeless?

Homeless Prevention Program (ESG): Has an annual income below 30% of AMI. Meets HUD's definition of literally homeless: household lacks a fixed, regular, and adequate nighttime residence and has a primary nighttime residence that is a public

or private place not meant for human habitation. Prevention: Has an annual income below 30% of AMI. Imminent Risk of Homeless: Individual or family who will imminently lose their primary nighttime residence, provided that: (i) Residence will be lost within 14 days of the date of application for homeless assistance; (ii) No subsequent residence has been identified; and (iii) The individual or family lacks the resources or support networks needed to obtain other permanent housing.

Housing Choice Voucher Program with a homeless preference (HCV) – The HCV Program (formerly called Section 8) offers those individuals and families who are identified as homeless the opportunity to obtain on-going rental assistance through a voucher. Once identified, NEMCSA places the applicant on the Michigan State Housing Development Authority's Housing Choice Voucher waiting list. When the applicants name is pulled from the waiting list, NEMCSA works in tandem with the MSHDA housing agent to determine eligibility and acceptance to the program. The program offers rental assistance subsidy which strengthens the household's ability to achieve success and not relapse into homelessness. NEMCSA offers Lead Agency assistance in the counties of Alcona, Alpena, Cheboygan, Crawford, Iosco, Montmorency, Ogemaw, Oscoda, Otsego, Presque Isle and Roscommon

Food Programs - Monthly Commodities for age 60+

Commodity Supplemental Food Program (CSFP) – This monthly food distribution program is designed to aid individuals aged 60 and over who are most vulnerable to malnutrition with a self-declared income at or below 130% of Federal Poverty Guidelines.

Food Program- Quarterly Emergency Food Assistance

The Emergency Food Assistance Program (TEFAP) - Income is self-declared by recipient and should fall at or below 200% of Federal Poverty Guidelines, though no proof is required. Client must sign attesting to need and number of people living in the household. There is no age requirement. Driver's license or state ID required showing residency. Distributions are held on a quarterly basis during the months of November, February, May, and August.

Foreclosure & Homebuyer Education Programs

Family Self-Sufficiency Program (FSS) provides case management to participating families (who have a MSHDA Housing Choice Voucher) through coordination of local, community-based resources that promote economic

independence. Once enrolled in the Family Self Sufficiency program, the individual and family are encouraged to increase their earned income. When the family/individual earned income increases, MSHDA will deposit funds into an FSS escrow account that is managed by our Financial Coach. The Financial Coach works closely with the client to set and attain goals related to education, employment, and financial literacy in many forms.

We know that families living in assisted housing are often subject to a multitude of personal and financial troubles including a reliance on social service programs due to sustaining a low income; this contributes to their limited ability to change their status. Families often want out of this situation, but feel they are faced with insurmountable barriers. The Family Self- Sufficiency (FSS) Program provides for coordination of local, community-based resources that promote economic independence for families living in assisted housing.

The Family Self Sufficiency Program is offered in the following twelve counties: Alcona, Alpena, Arenac, Cheboygan, Crawford, Iosco, Montmorency, Ogemaw, Oscoda, Otsego, Presque Isle and Roscommon. Additional information can be obtained by calling (989) 358-4653.

Weatherization Assistance Program

Low Income Weatherization Program This program provides ceiling and attic insulation and ventilation, wall, floor and perimeter insulation, caulking, weather-stripping and other

measures to prevent air infiltration. These and other energy saving measures may be installed in a client's home depending on the energy audit conducted in the home and funding available. Low Income Weatherization services are free and will not be billed back to the homeowner or renter.

Housing units are eligible for weatherization assistance if they are occupied by an individual or a family whose income is at or below 200% of Federal Poverty Guidelines. Priority is given to households who receive FIP, FAP, SSI or SDA, those that have seniors, children, or disabled individuals, and those with a high energy burden or use. For more information regarding weatherization, call (989) 358-4700 or toll free (866) 270-0686.

Becoming Self-Sufficient Programs

Case management services can include assistance in locating a rental unit, connecting individuals and families with other area resources, budgeting assistance, and more.

Financial assistance can include rent arrearages, security deposit and rent payments. Households must be homeless or facing homelessness. All households must meet specific eligibility criteria as set by HUD, MSHDA and MDHHS. Interested applicants are screened for

eligibility by calling (989) 358-4678 or toll-free 1-866-484-7077, extension 278. NEMCSA offers this program in Alcona, Alpena, Cheboygan, Crawford, Iosco, Montmorency, Ogemaw, Oscoda, Otsego, Presque Isle and Roscommon Counties.

Financial Capability Program will assist individuals and families in becoming financially empowered by collaborating to develop skills around budgeting, recovering from debt, banking, and much more. The Financial Coach will partner with industry gurus to offer sections within the courses so that participants are making connections to resources while learning from the industry leaders. Additional information can be obtained by calling (989) 358-4653.

This Foreclosure Prevention Program offers support to eligible homeowners who are facing foreclosure due to delinquent mortgage and/or property tax payments by helping them apply for state and local government programs, such as Step Forward Michigan and other programs. NEMCSA Financial Coach can also work with individual servicers and lenders to identify other in-house options for delinquent mortgages. Program participants facing foreclosure can work with the Financial Coach to develop plans for budgeting, recovering from debt, banking in general, credit scoring, consumer protection and much more. After completing all the educational sessions, participants will be able to utilize the information provided to repair any credit or bad debt issues, maintain a positive outlook on their financial situation and work to understand the importance of living within a set budget. Additional information can be obtained by calling (989) 358-4653.

The Homebuyer Education Program assists individuals and families who are interested in becoming homeowners or those already in the process of purchasing a home. Participants will obtain a better understanding of different types of mortgages, terms of loans, and the home buying process as well as what it means financially to be a homeowner.

After the initial homebuyer class, participants meet one-on-one with their Financial Coach. This meeting is tailored to discuss the needs of the individual/family on their path to homeownership, including a credit report review and discussing any issues, covering ways to reduce debt, amend credit scores, improve debt-to-income ratios and finally creating an action plan to eliminate barriers to homeownership.

Rental Counseling is one on one counseling with our *HUD Certified Financial Coach*. During each session, the Financial Coach works with the client to create a maintainable budget, helps the client with setting goals based on their housing situation, as well as figuring out the best approaches to reaching those goals. Each session is individually catered towards each client to assist them with the things they are struggling with.

Pregnant Women and Children up to age 5

Early Head Start serves pregnant women and children birth to three years old and their families. The program provides intensive and comprehensive child development and early education services including health, nutrition, and family support services. Early Head Start seeks to

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provide the foundations for school readiness by fostering developmental competence during the earliest years of childhood. Early Head Start services are delivered through a home visitation model with a weekly socialization. The Program is free to families who meet federal poverty guidelines or other risk factors; and reserves ten percent of total enrollments for inclusion of children with disabilities regardless of income.

Head Start is a school readiness preschool program for children 3 - 5 years of age whose family incomes are at or below 100% of poverty. At least 10% of enrollment slots are reserved for children with documented disabilities regardless of income. Head Start is a comprehensive program that, in addition to education, provides for social services, health/dental, nutrition, mental health, and disability services to participating families. By coordinating these services for each child, Head Start provides skills that bring about a greater degree of social competence and allows the child to deal more effectively with his/her present environment and later responsibilities in school and life.

The Great Start Readiness Program provides many of the same services as Head Start with the exception that eligibility is limited to 4-year olds and is open to families whose incomes are within 250% of poverty.

School Success Program for all grades

The **School Success Partnership Program (SSP)** is a prevention program that works to remove barriers for students so they can perform to their optimal physical, mental, and academic success. SSP serves school-aged children and youth from Pre-Kindergarten through 12th grade including alternative education students who are at-risk for academic failure. Students served by SSP are referred to the program due to academic need, poor attendance, aggressive behavior, crisis situations, withdrawn behavior, or being untended. SSP liaisons provide ongoing assistance to students, parents, and teachers by managing students' problem areas with specific short- and long-term goals. Students with additional needs are provided supplementary referrals to community resources. This program hopes to increase every child's opportunity to come to school ready to learn, able to concentrate, and eager to succeed. For more information contact Dorothy Pintar, Program Director, at 989-358- 5006.

Senior Services

Adult Day Care Services

Merit Trust Award funds are available to establish adult day care programs where none currently exist, expand, or enhance existing adult day care programs, and provide on-going support of adult day care centers.

Care Management (CM) is a program designed to locate, mobilize, and manage a variety of home care and other services needed by frail elderly persons aged 60 and older at risk of nursing home placement. A cost sharing fee scale is an element of the program; however, service will not be denied if the person is unable to pay.

The MI-Choice Waiver Program is designed to allow persons who are eligible for Medicaid-covered nursing home services (anyone age 18 and older) to remain in their own home with the same level of care. Participants must be medically eligible for nursing home care and financially eligible for Medicaid based on 300% of SSI and assets of \$2,000 or less per individual and have an ongoing need for a Waiver service.

Nutrition Programs

Congregate meal sites are in all twelve counties served by the Area Agency on Aging. Local Senior Centers are the focus for providing these daily nutritionally balanced meals to individuals. Participants must meet the 60 years of age requirement or be the spouse of someone 60 years of age or older. There are no income guidelines for participation; however, suggested donation rates, per meal, are posted.

Home Delivered Meals are for home-bound seniors that are unable to cook their own meals. A meal driver will deliver a hot or frozen meal to your door.

MiCAFE is a free service that helps older, qualified, adults apply for food assistance benefits. You can get help in applying for programs including the Bridge Card, Medicare Savings Program, and utility assistance. Older adults meet by appointment with trained staff or volunteers at a site near them. For more information on senior nutrition programs email robinettek@nemcsa.org or call 989-358-4628.

Medicaid/Medicare Assistance Program (MMAP) offers free, unbiased benefits counseling to Medicare beneficiaries and their caregivers without the pressure of a sales pitch. Certified counselors assist with many things, including: explaining Medicare and Medicaid eligibility enrollment and coverage; applying for low-income subsidy programs; appealing for denied claims for medical bills; understanding the difference between a Medicare Advantage plan and a Medigap plan; and all programs for prescription drug coverage, such as Part D. Additionally, counselors assist beneficiaries in identifying and reporting suspected Medicare fraud. Speakers are available for educational presentations on many aspects of Medicare and fraud. For more information call 1-800-803-7174



Long Term Care Ombudsman Program provides information and education to families and individuals about long term care facilities and services. The Ombudsman investigates concerns and helps facility residents, families, and friends to resolve problems dealing with quality care, residents' rights and state regulating services. The Ombudsman and Ombudsman Volunteers act as a liaison between residents, care providers and state regulatory agencies. The Ombudsman provides educational programs and training in residents' rights, guardianship, volunteer advocacy and long-term care public benefits.

Senior Community Service Employment Program (SCSEP) is a community service and work-based training program designed to promote economic self-sufficiency for older workers. Participants are assigned to work at one of a variety of non-profit or government agencies that have entered into a work agreement with the Region 9 AAA. Program training is designed to provide skills that enable participants to obtain unsubsidized employment. The program requires that participants be at least 55 years of age and have a family income of no more than 125% of the federal poverty level and be currently unemployed. Enrollment priority is given to individuals over age 60, veterans and qualified spouses of veterans.

Legal Services is a subcontracted service providing free legal assistance and representation to participants 60 years of age or older.

The Michigan Assistive Technology Loan Fund allows people with disabilities and seniors (or their family members) to purchase assistive technology devices or services such as modification of vehicles and homes, specialized computers, hearing aids, etc. Loans may also cover cost of training to use the purchased equipment, warranties, and service agreements. The MATLF is a program of UCP Michigan in partnership with the Michigan Disabilities Rights Coalition and Option 1 Credit Union. Additional information can be obtained by contacting NEMCSA at (989) 358-4661 or by visiting www.ucpmichigan.org

Transition Navigator Services assists seniors and adults with disabilities to return to the community from nursing facilities. This program may assist with housing search services, home modifications, and one-time moving related expenses.

Health and Wellness Education

A Matter of Balance: Managing Concerns about Falls is a program that can help people improve their quality of life and remain independent. A Matter of Balance is designed to reduce the fear of falling and increase activity levels among older adults. Participants learn to set realistic goals to increase activity, change their environment to reduce fall risk factors, and learn simple exercises to increase strength and balance.

Creating Confident Caregivers™ is an evidence-based program providing support to families caring for a person with dementia who is living at home. The Creating Confident Caregivers Program is a 12-hour training program for family caregivers. Two-hour sessions are held once a week for six weeks and are led by dementia care specialists. This university-tested program provides participants with information, skills, and attitudes to manage stress and increase effective caregiving skills.

Powerful Tools for Caregivers

Personal Action Towards Health (PATH) utilizes Stanford University's Chronic Disease Self-Management Program in a workshop held two and half hours once a week for six weeks in community settings such as senior centers, churches, libraries, and hospitals. Participants with chronic health problems learn: techniques to deal with problems such as frustration, fatigue, pain and isolation; appropriate exercise for maintaining and improving strength, flexibility and endurance; appropriate use of medications;

communicating effectively with family, friends, and health professionals; nutrition; decision making; and how to evaluate new treatments.

Diabetes Personal Action Toward Health, (D-PATH) is Stanford University's Chronic Disease Self-Management Program with specific diabetes issues added to the 6-week workshop. The D-PATH workshop covers glucose monitoring, menu planning, addressing nutrition/healthy eating, preventing low blood sugar, preventing complications, sick days, skin, and foot care. The D-PATH workshop SHOULD NOT take the place of a Certified Diabetes Educator-led program most often provided at hospitals. The D-PATH program offers peer- support, skills in managing diabetes issues such as difficult emotions and establishing habit of helpful physical activity.

The Chronic Pain Self-Management Program, known as **Chronic Pain PATH**, was developed to help people manage pain and live a satisfying, fulfilling life. Research studies have shown that, on average, people who have taken the program have more vitality, less pain, less dependence on others, improved mental health, and are more involved in everyday activities compared to people who have not participated in the program. The six-week program exposes the participants to many ideas and different techniques to help them better manage their pain and the consequences of pain.

Evidence Based Disease Prevention Programs

The interventions provided in these model programs have been rigorously tested and evaluated. They are proven to work and are likely to provide positive changes or outcomes for individuals that participate.

In-Home Services including Homemaking, Personal Care, Home Delivered Meals, and Respite Care are sub-contracted to local service providers. Recipients must meet the 60 years of age requirement or be the spouse of someone 60 years of age or older. Persons requesting one or more of these services must demonstrate a need for assistance with certain activities of daily living. There are no income guidelines to receive services. However, donations and cost sharing are encouraged to help maintain the program.

National Family Caregiver Support kinship care describes relative care providers to related children. This program funds kinship care providers age 55 and older, caring for related children under the age of 18 and in need of services such as school expenses, recreational activities, clothing, necessary furniture and more. To help meet the needs of as many kinship families as possible in the 12 county region, requests are limited in the amount and number of requests per year.

Senior Corps Volunteer Programs

The Foster Grandparent Program (FGP) provides volunteer opportunities to income- eligible senior citizens by establishing a consistent, one-on-one relationship with school-age children in need of special attention and academic support. The program requires that individuals be 55 years of age or older, have income at or below 200% of Federal Poverty Guidelines, a fit-

for-service physical exam and undergo a criminal history background check. Recertification is required annually, and continuing participants are permitted an additional 20% of income. Stipends reimbursed for service hours are not counted as earned income.

The Senior Companion Program (SCP) volunteers provide companionship and assistance to frail/homebound elders and older persons with special needs. The program requires that individuals be 55 years of age or older, have income at or below 200% of Federal Poverty Guidelines, and have a fit-for-service physical exam and undergo a criminal history background check. Recertification is required annually and continuing participants are permitted an additional 20% of income. Stipends reimbursed for service hours are not counted as earned income.

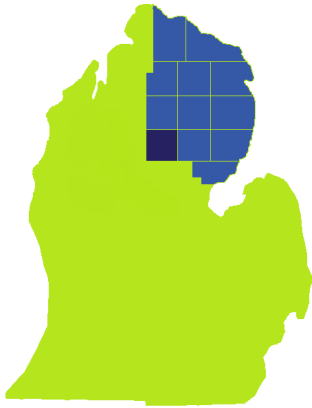
Retired and Senior Volunteer Program (RSVP), seeks to link the skills, talents, and experience of individuals 55 years and older in volunteer service to meet a wide range of community challenges throughout the basic service area including Alcona, Alpena,

Arenac, Cheboygan, Crawford, Iosco, Montmorency, Ogemaw, Oscoda, Presque Isle and Roscommon Counties. RSVP volunteers serve in numerous nonprofit organizations including schools tutoring students of all ages, distributing Home Delivered Meals, food pantries, thrift shops, and providing service to veterans. Driven by the interests and availability of individuals, RSVP volunteers choose the type of service they wish to perform and where they wish to serve. Service may vary from a few hours a month to almost full time depending on their individual commitment. To serve as an RSVP volunteer, individuals must be at least 55 years old. RSVP volunteers do not receive compensation or a stipend for their service, but do benefit from excess accident, excess personal liability, and excess automobile insurance, mileage reimbursement as well as community recognition.

Poverty Education

NEMCSA's Poverty Educators will assist community members, partners, individuals, and organizations in developing an accurate mental model of poverty, middle class, and wealth. It is a new lens through which individuals can view themselves, their clients, the community, and the organizations they work in. Trainings will assist in developing front-line staff skills and developing conscientious program designs and processes to improve relationships and outcomes. The purpose of the training is to give the community leaders from all disciplines a better understanding of their current vantage point and how to start on a new path cognizant of all three classes. For more information contact povertyinfo@nemcsa.org.

ABOUT US



Northeast Michigan Community Service Agency, Inc. (NEMCSA) is a private, nonprofit Community Action Agency, part of a state and national network of Community Action Agencies. The basic service area of the agency is eleven northeast Michigan counties covering 6,300 square miles.

"NEMCSA's programs empower people to take the path towards self-sufficiency, which would not happen without the tireless efforts of NEMCSA's team, whose compassion, commitment and collaboration are apparent each and every day." -Lisa Bolen, Executive Director



www.nemcsa.org

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Auxiliary aids, services, and alternative format will be made available upon request to individual with disabilities.

Michigan Relay Center 1-800-649-3777 (Voice and TTY/TDD)
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