

# Mid-Cumberland Community Action Agency

2008 Annual Report

Helping People. Changing Lives.

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**Albert Strawther**  
Board Chairman



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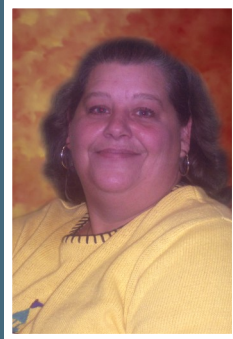


**Kreda F. Yokley**  
Executive Director

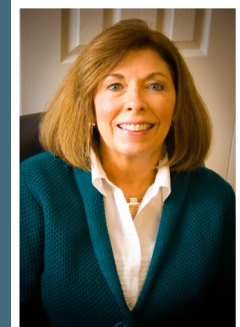
## MCCAA Program Directors



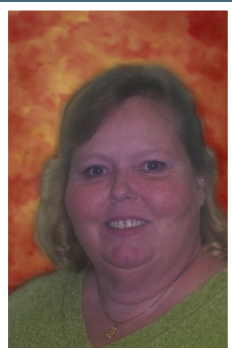
**Joyce Caldwell**  
Community Services Block Grant



**Debbie Waller**  
Retired Senior Volunteer Program



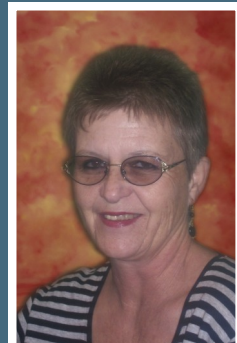
**Janet Ogles**  
Head Start/ Early Head Start



**Rita Vaughn**  
Low-Income Home Energy  
Assistance Program

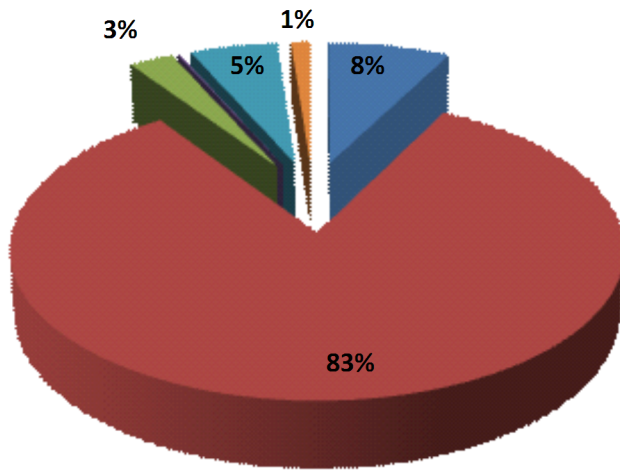


**Trina Hunt**  
Finance



**Debbie Houser**  
Weatherization Assistance Program

## Funding Sources



■ Community Services Block Grant	\$906,244.00
■ Non-CSBG Federal Programs	\$9,939,747.00
■ State Programs	\$327,375.00
■ Local Public Funding	\$16,640.00
■ Private Sources	\$650,678.00
■ Volunteer Time	\$140,460.00

**Total: \$11,981,144.00**

### History

Since 1971, Mid-Cumberland Community Action Agency has assisted countless Middle Tennesseans on the road to self-sufficiency. As a result of the Economic Act of 1964, Community Action Agencies were created to fight the war on poverty. MCCAA has been an active participant in this fight since 1971. For over three decades, MCCAA has provided relief and stability for thousands of Middle Tennessee families.

Funding for MCCAA is received from the Tennessee Department of Human Services, the United States Department of Health and Human Services, United States Department of Energy, the United Way, and other State, Federal, and local sources.

### Mission Statement

Mid-Cumberland Community Action Agency is committed to providing resources and opportunities for families, children and individuals to improve their quality of life. Our team of caring professionals addresses the needs of the people we serve through a wide array of agency programs and a broad network of partners.

### Vision

To become a leader in helping families and individuals achieve self-sufficiency.

For over thirty years, Mid-Cumberland Community Action Agency has been “Helping People” throughout Middle Tennessee. In times of economic recession and prosperity, MCCA has been a constant fixture in the communities in which we serve. People know that in times of need, MCCA will be there to help. Whether it is assistance keeping the heat on in the long winter months, or food needed to nourish a family when the money has run out, people turn to MCCA for the help needed to change their situation.

Many times, situations arise that threaten the very foundation of a family’s household. Whether it is a loss of employment, an unexpected auto repair, or even a death in the family, these circumstances have the potential to derail the stability of any family. When the family is already low-income, the situation is even more precarious. The **Community Services Block Grant**, one of MCCA’s premier programs, helps thousands of low-income households weather these storms with the **Emergency Program**. Through the Emergency Program, rent and/or utility payments are made on behalf of the client directly to the vendor in order to prevent eviction or disconnection of services. By preventing a crisis situation, stability is promoted within the home. In addition, the Community Service Associates seek out needed and available resources in the community that may help meet any other needs the household may have. MCCA partners with hundreds of utility companies, landlords, help agencies, faith based organizations, private entities and individuals to ensure that the needs of our customers can be addressed.



Another program that provides much relief to thousands of Middle Tennesseans is the **Low- Income Home Energy Assistance Program**, or **LIHEAP**. The vast majority of LIHEAP clients are our most vulnerable population: the elderly, disabled and families with very small children. Often, these households live on a very limited income. The once annual LIHEAP stipend received by these households helps to guarantee that the energy services in these homes will remain on.

The importance of these programs is evident in the case of one particular family. A single father, of two children came into a MCCA office to request assistance. The father had unexpectedly been laid off from his job of ten years. Though he had enough money to pay the mortgage, he did not have enough to pay the electric bill. The service was due for disconnection the next morning. Through the CSBG Emergency Program, the family received immediate assistance with the electric bill, preventing disconnection. The family also received the once annual LIHEAP energy award, providing additional assistance with the electric bill. Shortly afterwards, the father began to receive unemployment, and the family’s energy needs were provided for until he found employment. Had it not been for the help provided through the LIHEAP and the CSBG program, this family would have been thrust head first into a crevice of crisis and desperation.

Every day, Mid-Cumberland Community Action Agency is “Changing Lives” of those who live in the communities in which we serve.

The **Head Start/ Early Head Start Program** is a nationally renowned program that provides comprehensive services to low-income children under the age of five and their families. This exceptional program addresses the developmental and cognitive needs of the children, as well as the emotional, physical and social. For many children, Head Start/ Early Head Start will be the first step in breaking down the barriers of generational poverty.

The **Weatherization Assistance Program (WAP)** is another program which brings dramatic change to our client’s lives. Through energy saving measures and consumer conservation education, WAP has the ability to drastically lower the energy burden on our low-income clients. Priority is always given to the elderly and disabled. Often the measures that are achieved through WAP could not have been done by the client personally due to lack of funds or ability. Weatherization work also addresses any health and safety issues, helping to ensure the well being of the clients.



In addition to these two extraordinary programs, MCCAAC offers several other programs which bring change to lives daily. The **Health-MSP Program** helps uninsured individuals get the medication needed to carry on with their lives. The **Retired Senior Volunteer Program** provides the opportunity for retired seniors to make meaningful contributions to their communities. The **Nutrition Program** provides clients with various resources enabling them to make wiser and more nutritious food choices. The **Self-Sufficiency Transportation** program keeps our clients on the road to success, literally.

One particular family assisted by MCCAAC truly showcases this point. The mother of four children suddenly found her family homeless. Her husband had abandoned her and the children, taking with him the only source of household income. Desperate for guidance, the mother walked from the homeless shelter to the nearest MCCAAC outreach office. Not sure what she needed, she began to tell her story to the Community Service Associate. The CSA made an assessment of the family’s needs and enrolled her in the Self-Sufficiency Program. The mother left the office not only with a renewed sense of hope, but also with a list of referrals to other agencies that could possibly provide help as well. Over the course of several months, through great commitment and steadfastness of character, the mother managed to keep her children in school, get a job and start saving for stable housing. However, lack of transportation was a major issue: she could not rely on co-workers and other shelter residents to get her to work on time. In the end, the family moved into private housing and the mother was presented with a pre-owned vehicle, made possible through a partnership between MCCAAC and a local auto repair shop. Her life was changed forever.

# COMMUNITY IMPACT

## Economic and Asset Enhancement and Utilization

**1,100** people participated in the income –tax preparation program, with credits and payments totaling **\$786,368**

**12,449** people experienced an increase in disposable income by acquiring food through the agency, with increases totaling **\$763,732**

**537** experienced an increase in disposable income in donated non-food items, with increases totaling **\$37,620**

## Civic Investment

**140,460** Volunteer Hours Logged

**44** Low-income clients participated in formal community decision making and policy setting councils and boards

**337** Low-income people engaged in general non-governing community activities and groups

## Community Improvement and Revitalization

**118** Safe and affordable housing units preserved or improved through construction, Weatherization or rehabilitation services

**5,656** Information and referral contacts

## Community Partnerships

**306** Organizations partnered with MCCA, including **11** faith based organizations

## Independent living

### Senior Citizens

Received Assistance	<b>8,014</b>
Given Food Assistance	<b>6,039</b>
Received help with medication or medical supplies	<b>57</b>
Given Energy Assistance	<b>4,265</b>
Given Housing Assistance	<b>137</b>

### Disabled

Received Assistance	<b>6,953</b>
Received Housing Assistance	<b>172</b>
Received Energy Assistance	<b>3,089</b>

**10,988**

### Emergency assistance

Families received Emergency Food Assistance

**1,772**

Emergency Vendor Payments were made

**128**

Families were provided with Emergency Medical Care

**230**

Families were provided with clothing

**65**

Families moved from a homeless situation or transitional housing into stable standard housing

## Child and Family Development

**963** Infants and children received age appropriate immunizations, medical and dental care

**963** Infants and children's health and physical development were improved through adequate nutrition

**891** Infants and children participated in pre-school activities to develop school readiness skills

**528** Children participated in pre-school to assist them in becoming developmentally ready to enter kindergarten or first grade

**1,040** Parents and other adults learned and exhibited improved parenting skills

**1,040** Parents and other adults learned and exhibited improved family functioning skills



Every one of us has in some way been affected by the economic recession. Whether you have experienced the shock of a high electric bill, the sting of job loss or the devastation of losing your home because you could not pay your rent or mortgage, you probably are like many other Middle Tennesseans that have been hurt by the downturn in the economy. Quite possibly, you have found yourself in need of help.

In 2008, Mid-Cumberland Community Action Agency partnered with over 300 agencies, businesses and organizations and hundreds of volunteers to help over 8,000 low-income households and other households struggling to cope with the economic recession. Thanks to our community partners and volunteers like you, MCCA came to the aid of individuals in crisis by assisting in the payment of electric and gas bills, rent and mortgage payments, and in purchasing medicine and medical supplies. We worked to improve the energy efficiency of low-income homes through the implementation of weatherization measures; making homes warmer in the winter and cooler in the summer. We prepared 1,100 income tax returns free of charge: many which were filed in response to requests for the stimulus payment. We held Income Management Workshops monthly in all of our counties. We distributed commodity surplus foods and food from our food pantries. Because of the increase in food prices, we experienced a renewed interest in our Garden Program. We had a busy year, so the list goes on and on.

In 2008, some who were once contributors to our agency became our agency clients. It was an unusual year.

We were there in 2008 to help when so many Middle Tennesseans needed our help. In 2009, we are here too.

This year, we will continue to partner with our local school systems and parents to prepare our children for school through our Head Start/Early Head Start Program. We will again engage senior volunteers, utilizing their skills in hospitals, nursing homes, libraries, senior citizens centers, etc. Most importantly, we will continue to help our low-income clients and those who have found themselves negatively impacted by the downturn in the economy. We will work hard to help our clients get back on their feet through our Self-Sufficiency Program. We will continue to do what we can to reduce energy costs, reduce our carbon footprint and reduce our dependence on foreign oil through our Weatherization Program. MCCA will again prepare income tax returns free of charge for low-income clients – bringing thousands of tax refund dollars back to our clients and counties; thus generating tax revenue.

At MCCA we look forward to helping people not just cope until the recession ends, but helping them survive and thrive. Thank you for partnering with us in our endeavor.

Sincerely,

Kreda F. Yokley  
Executive Director

**INCOMING  
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MIKE WEBER  
LINDA HARDYMON

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VICE CHAIRMAN  
TREASURER  
SECRETARY

**SERVING MIDDLE TENNESSEE  
FAMILIES IN:**

CANNON COUNTY  
CHEATHAM COUNTY  
ROBERTSON COUNTY  
RUTHERFORD COUNTY  
SUMNER COUNTY  
TROUSDALE COUNTY  
WILLIAMSON COUNTY  
WILSON COUNTY



MID-CUMBERLAND  
COMMUNITY  
ACTION AGENCY IS  
A NON-PROFIT  
ORGANIZATION  
DEDICATED TO  
HELPING FAMILIES  
AND INDIVIDUALS ACHIEVE SELF-  
SUFFICIENCY. THIS AGENCY DOES  
NOT DISCRIMINATE ON THE  
BASIS OF RACE, RELIGION,  
NATIONAL ORIGIN, COLOR, SEX,  
AGE, DISABILITY OR VETERAN  
STATUS.

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