



CHAUTAUQUA OPPORTUNITIES, INC.

# THE COMMUNITY

## WINTER 2007

A Not for Profit Community Action Agency



### SPECIAL POINTS OF INTEREST: READ MORE INSIDE

- Child Care Support System
- Sharpening Small Business Skills

### Helping Families Increase Financial Stability

Chautauqua Opportunities, Inc. (COI) has partnered with the Chautauqua County Earned Income Tax Credit Coalition to assist working income eligible families and individuals increase their financial stability.

As part of the Earned Income Tax Credit Coalition, COI will offer tax preparation for low-income families and individuals. An estimated 25% of people who qualify for Earned Income Credit do not claim it each year.

The Earned Income Tax Credit (EITC) is a Federal and State tax credit for working income eligible individuals and families. This program can provide a refundable credit of up to \$5,897 for working families with less than \$38,348 in income with two or more children filing a joint tax return. The EITC has lifted over 5 million people above the poverty line—including over 3 million children of low-income workers.

COI joined the coalition to help low-income families obtain their EITC to allow them the opportunity for asset accumulation. Along with the tax preparation service, clients will be offered Financial Literacy Courses, offered in both Jamestown and Dunkirk, to educate their families on money management.

Classes that will be offered are: Introduction to Money Management, Managing Credit and Debt, Banks and Other Financial Institutions, Financial Planning and Managing Money, Saving and Investing, Taxes and Insurance.



Also as part of the tax preparation, COI has developed a partnership with the Greater Buffalo Savings Bank to allow clients that are un-bankable the opportunity to establish a banking relationship. Greater Buffalo Savings Bank (GBSB) will set-up an Individual Development Account with clients to encourage saving their income. Clients who actively build up their savings account to \$75 in 90-days showing regular activity of deposit will then have GBSB deposit \$50 into their account at the end of the 90-day period. After the 90-days, if there is an established pattern of deposits, \$75 in the savings account and the account is in good

### DESIGNATIONS

- Community Action
- Registered NYS Charity
- NYS Designated Rural Preservation Company
- Licensed Day Care Provider
- Licensed Home Care Provider
- Community Development Corporation
- NYS Designated Family Day Care Training Certification Agency
- HUD Housing Counseling Agency
- A United Way Agency
- Community Development Financial Institution
- NYS Licensed Runaway and Homeless Youth Shelter
- Community Housing Development Organization (CHDO)
- Safe Place
- Budget & Credit Counseling Agency
- Provider of Personal Financial Management Training

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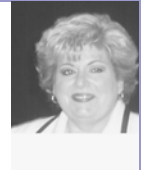
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## EXECUTIVE DIRECTOR'S

CORNER

Roberta Keller



## Strength Based Approach to Fighting Poverty

Anti poverty agencies across America are realizing that income alone is not sufficient to get people out of poverty and bring stability and economic independence. There is a growing awareness that asset development is the key to getting out of poverty. Assets are either physical, financial or human. Income is what you earn and assets are what you own. When discussing asset development there are five indexes that are measured: financial security, business development, homeownership, health care, and education.

New York State received an overall D grade on the 2005 Assets and Opportunity Scorecard. The State's weakest spot is homeownership. It scored an F. New York ranks 50<sup>th</sup> for the nation for homeownership rate. Furthermore, its ranks for homeownership by race (49<sup>th</sup>) and by income (50<sup>th</sup>) indicate that homeownership in NY is highly stratified. New York also ranks 50<sup>th</sup> in asset poverty, an indicator of residents' ability to support themselves for 3 months at the federal poverty level in the face of unexpected loss of income. The State's strongest area is health care (B); NY ranks 7<sup>th</sup> in the nation for fewest uninsured low-income parents and 21<sup>st</sup> for fewest uninsured low-income children.

For the past forty years we have fought the "War on Poverty" with service related programs that

have, while alleviating immediate crisis in some cases, more often than not have been aimed at caring for the poor rather than assisting people out of poverty. We have an elaborate system across America that makes the poor a bit more comfortable while they and future generations remain impoverished.

Asset acquisition has not been a possibility for those living in poverty until the onset of home ownership programs for low income individuals. Assisting the poor to own their own home...to be a part



*I buy a home and do not have the expendable income to maintain it and to improve it, my asset can quickly become a liability for me and for my community.*

of the "American Dream" is only the beginning in Asset Development. If I buy a home and do not have the expendable income to maintain it and to improve it, my asset can quickly become a liability for me and for my community. Teaching and planning strategies

that will educate and facilitate individuals and families to make wise choices and to understand the "tipping point" when an asset can become a liability is vital if "asset development" is to have an impact on reducing poverty in America.

We can no longer think, solely, in terms of "services" that meet the needs of the poor, but rather, holistically develop strategies that care for those in crisis and move them forward with education and opportunity for asset development and economic security. As we evaluate the "state of asset poverty across America" we find that many Americans are what would be called "asset poor." Asset security is measured in one's ability to survive for three months at/or above the federal poverty level if there were a sudden loss of income. This is a new way of looking at poverty. It is not enough to have a strong income in America to guard against poverty. If I have a large income and an even "larger" lifestyle (or debt), I am vulnerable to falling into poverty if I were to encounter a life threatening situation (like a lay off, a debilitating illness, divorce). Economic security is becoming increasingly rare in America today for many Americans. We have lived a life of instant gratification, thanks to the promotion of extended credit. We need to return to the days of saving, investment, evaluating today's decisions based on impact for tomorrow: delayed gratification. This thinking is fundamental to asset

## Director's Corner Continued

development and will lead to acquiring wealth and economic security for many Americans, not just those living in poverty.

There is a growing emphasis on financial literacy and creating opportunities that will lead to asset development for all economic strata. It is not enough to get a low income family into a home ownership situation. We need to assist that family with the purchase of a home that allows for expendable income after a living budget is developed and then teach them how to save for and make capital investment into their asset, their home. If they are making improvements, and they purchased wisely and the community and neighborhood allows for appreciation, then over time that home will grow in equity and they will be working themselves into a more stable economic position. That "potential home owner" needs to understand the factors that make a potential asset a liability, they need to develop the skills to work on their home and make general improvements, they need expendable income that good budgeting skills will afford them, they need a level of community integration and support that will encourage them to invest in their community and thus increase the value of their own personal investment in that community by strengthening the overall base for all. Communities need to be prepared to receive and integrate low income families into the larger fabric of community life if we are to build stronger, healthier communities. Indeed, it does take a village.

## COI Honors Home Care Employees

Chautauqua Opportunities, Inc. (COI) held its annual employee recognition ceremony to honor the work that is done by the agency's home care field staff. The recognition ceremonies, which included luncheon buffets prepared by office staff, were held at Connections North in Dunkirk and at the Laughlin Building in Jamestown.

The events were attended by personal care aides on staff at the agency, as well as the home care office staff and Division Heads at COI. An awards ceremony was held following the luncheons honoring employees of the month for 2006, and those who have been with the agency for 5, 7, 15, 20 and 25 years.

The awards for Employee of the Year, went to Donna Fox, PCA, of Brocton, and to Donna Daughenbaugh, PCA, of Cassadaga, for their dedication to providing professional and compassionate health services to their patients.



From left: Home Care Employee of the Year Donna Daughenbaugh, PCA from South County; Anne Massar, RN, Home Care Manager; and Home Care Employee of the Year Donna Fox, PCA, from North County

COI Home Care Manager Anne Massar, RN states "Our annual employee recognition ceremony is our opportunity to recognize the hard work and dedication of Home Care field staff. Their commitment to our community---helping individuals to remain in their own homes and maintain their dignity, despite illness, aging or disabilities, has made a difference for many families throughout Chautauqua County."

*customer note—"I am very happy with the services provided for my father. The aide gets along really well with him. If we didn't have your agency I know that he would be in a nursing home."*



### Health Services

Division Director  
Julie Town

#### Maternal & Child Health Services:

- Access to Health Services
- Prenatal/post-partum care
- Nutrition Education
- Breastfeeding Education & Support
- Smoking Cessation
- Outreach and Home Visiting for High Risk Pregnancies
- Health Screenings
- Well-Child Health Education
- Migrant Seasonal Farm Worker Outreach

#### Community & Adult/Senior Health Services

- Insurance Enrollment & Managed Care Education
- Alzheimer's Education & Support
- Skilled Nursing Services
- Respite Care
- Personal Care
- Crisis Intervention

## Narrowing The Gap For Area Youth

In November, Jonathan Hefti on behalf of the NRG Dunkirk Power, LLC Community Action Team presented a generous cash donation that will be utilized to support youth initiatives in the North County. Kathy Webster, Director of Youth and Family Services, and Matthew Hamilton-Kraft, Youth Services Manager, accepted the gift with the commitment of developing programs and services that will seek to address service gaps for youth in the North County communities.

will have great impact on the youth and their communities.

COI would like to thank NRG Dunkirk Power for its investment in developing positive youth programming in Northern Chautauqua County. For more information on donating to Youth Services, or becoming an active part of COI's youth initiatives please contact Matthew Hamilton-Kraft at 716-661-9430, or e-mail [mkrfat@chautopp.org](mailto:mkrfat@chautopp.org).



*Left to right—Jonathan Hefti, NRG Representative, Matthew Hamilton-Kraft, Youth Services Manager, Kathy Webster, Director of Youth and Family Services.*

COI engages in a continuous assessment of community needs and puts strategies in place that will help fill those needs. This donation will be used as part of that development strategy which also includes forming coalitions and partnerships with other youth serving and community agencies towards a cooperative and common goal. Some of the gaps for youth programming that will be looked at in the North County relate to safety, employment, education, positive relationship building, self-sufficiency for youth in at risk environments, and transportation.

Through the commitment of COI and its partnering agencies to youth in Chautauqua County, donations such as the gift from NRG Dunkirk Power

## Building a Strong Child Care Support System

The Chautauqua Child Care Council's mission is to foster collaborative relationships in order to build a strong, responsive child care support system meeting the needs of all of Chautauqua County's families, child care providers, businesses and communities.

Since 1992, the Council has promoted quality child care through community education and awareness. Parents calling the Council's Resource and Referral toll-free phone line (1-800-424-4532) can receive up-to-date information about licensed and registered providers based upon their family needs, such as infant care, after school care, multiple children, etc. Callers also can receive education about what to look for when choosing quality child care. One of the Council's collaborative relationships is with the Chautauqua County Department of Social Services, providing pre-screening services for families that might be eligible for financial assistance.

In November 2006, 119 families received referrals to licensed/registered providers, and 213 families were screened for financial assistance. One such parent recently called requesting information about child care subsidies. At the end of the conversation, the parent was asked if they were using a licensed/registered day care provider. Because of their circumstances, the family was using a total of six informal providers for their infant. With an additional twenty minutes the phone counselor was able to ask a series of questions that allowed the Council to provide the parent with referrals for more consistent care. The family is now in the process of enrolling their child with a licensed/registered provider.

**Call**

**1 - 800 - 4 CHILDCARE  
Resource and Referral**



### Youth & Family Services

Division Director  
Kathy Webster

### Youth/ Residential

- Respite
- Runaway/Homeless Youth Shelter
- Transitional Independent Living

### Youth / Asset Development

- Coalition Building
- Outreach
- Education: School Partnerships
- Licensed School Age Programming
- Employability
- Teen Pregnancy Prevention

### Early Care & Education

- School Readiness
- Licensed Child Care
- School Transitions
- Parent Education

## Inspiring Life-Long Learning

COI's Early Care and Education Program prepares and motivates their students to read, and encourages a family partnership in reading. One way that the staff help the students become enthusiastic about reading is the reading motivation program, Reading is Fundamental (RIF). RIF combines three essential elements to foster children's literacy: reading motivation, family and community involvement; and the excitement of choosing a book to keep.

Recently, the program received donations, to help with the teachers' literacy efforts, from two agencies—SUNY Fredonia and Falconer Kiwanis.

Representatives of Dr. Adneia Zevenbergen's Honors Seminar on Multidisciplinary and Multicultural approaches to parenting delivered Scholastic books to Maureen Saunder's classroom.

The students in the Honors Seminar Class study facets of parenting and things parents can do to facilitate success in their child's academic life. They decided to collect funds from the students, staff, and faculty of SUNY Fredonia to purchase books to donate to programs in the area that are dedicated to helping children and their families be more successful academically.

Students in the Dunkirk UPK-PM Class at ECCC were excited about receiving books to take home and sharing the joy of reading with their families.

The Falconer Kiwanis understand that children who do not have books to read are less likely to succeed academically and personally. They donate books to the South County Early Care and Education Program on a yearly basis.

COI is grateful for this community support as we work together to inspire children and families of Chautauqua County to be life-long learners.

If you are interested in spreading the joy of reading by donating books to the Early Care & Education classes, please contact Tammy Racino, Child & Staff Development Coordinator at 716-366-5661.



COI grandparent volunteer, "Buttons the Clown" (Sonnie Nelson), reads one of the newly donated books during RIF program.



Dunkirk UPK-PM Class, Adults in photo left to right are SUNY Fredonia Honors Seminar Representatives: Delaina Fico, Kylee Criscione, Meaghan Provost, and classroom teacher, Maureen Saunders.



### Youth & Family Services

#### Child Care Council

- Employer Outreach & Education on Child Care Issues
- Child Care Resource & Referral
- Provider Recruitment, Registration, & Monitoring
- Provider Training & Resources
- Child & Adult Care Food Program
- Health & Safety Inspection & Monitoring
- Parent & Child Advocacy

#### Family Growth & Development

- Financial Literacy
- Family Development Training
- Individual & Family Mentoring
- Family Mediation
- Individual or Group Life Skills Education
- Support Groups & Advocacy



**Housing & Energy Conservation**

Division Director  
Mike Yerico

**Housing Services**

- Credit Counseling
- Homeownership Preparation
- Homeowner Club
- Transitional Housing
- Rental Subsidy
- Foreclosure Prevention

**Emergency Services**

- Homeless Prevention
- Heating Assistance

**Housing Rehabilitation Services**

- Weatherization
- Energy Conservation
- Homeowner Rehab
- Rental Rehab

## Fostering Community Partnership To Improve Energy Conservation

Chautauqua Opportunities, Inc. entered into a partnership with the City of Dunkirk to address code violations and improve the health and safety of Dunkirk residents.

COI and the City of Dunkirk will have addressed 22 homes by June 2007.

Homes in the Dunkirk area are prioritized based on the structural needs of the building. COI's Housing and Energy Conservation Division is able to improve health, safety, and structural conditions and improve the appearance of the homes and/or the neighborhoods in which they are located.

Improvements on these homes include: roofing, furnace upgrades, insulation, replacement doors and windows, siding, electrical upgrades, gutters, and air sealing. These energy efficient measures provide long-term relief for these families.

Homeowners have noted that their homes are much warmer and quieter since installing insulation and air sealing. They have also noted that furnaces do not run half as much and drafts are diminished.

With these improvements in place, these homes are made

safer, more durable, and are now 20 percent more energy efficient— saving the homeowner approximately \$850 annually.

The reduction in these families' energy bills helps them become more self-sufficient and allows these funds to be saved to take care of more vital family issues.

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*Customer note— "Thank you for everything you have done to improve our home. A beautiful and courteous job was done."*

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*Before Photo*



*After Photo*



*Before Photo*



*After Photo*

## Sharpening Small Business Skills

Chautauqua Opportunities for Development, Inc. (CODI) not only develops opportunities for new and existing entrepreneurs in Chautauqua County, CODI provides training seminars to sharpen the skills of small business owners.

*Making Sense of Cash Flow Projections* is designed to help small businesses not only understand the importance of preparing cash flow projections for their business, but how to do it and how to interpret what it is telling them about their business. This seminar is a valuable learning lesson for area entrepreneurs.

“*Small Business Essentials*,” is an 8-week training course to discuss how to build a successful business.

This workshop is a total of 24 hours that covers all the aspects of creating a business plan, in

addition to determining if being an entrepreneur is right for the participant. By going through this step-by-step process, the participants gain a better understanding of their industry, market potential, competition, forms of businesses, permits, sources of information, financial planning, and the importance of being pro-active. In addition, the class is interactive and has real world applications specifically designed for micro enterprises.

Participants will share in discussion on self-assessment, professionalism in business, communication, planning, marketing, legal issues, financial tips and insurance issues.

The ultimate goal is for each participant to have a completed business plan at the end of the workshop.

CODI also partners with area professionals to provide real-life experience presentations

and allow for attendees to get answers to their specific questions.

CODI’s workshop are suitable for existing and prospective small business owners who wish to sharpen their business skills.

CODI offers a multitude of services for Chautauqua County residents and also offers an informational seminar on *What Can CODI Do For You*. This seminar is designed to provide the participant an overview of all the services available through Chautauqua Opportunities for Development, Inc.

If you are interested in the services CODI offers or any of the training programs, please call the office at 363-6364, ext. 269.

### VISIT CODI ON THE WEB

[www.codi-wny.com](http://www.codi-wny.com)



### Economic Development

Division Director  
Diane Hewitt

### Lending Services

- Business Loan Capital
- Training, Workshops & Seminars
- Technical Assistance
- Consulting

### Business Start-up & Expansion Services

- Dunkirk Sheridan Empire Zone
- Training, Workshops & Seminars
- Technical Assistance
- Cottage Industry Development
- Individual Development Accounts

### Incubator Services

- Low Cost Business Rental Space
- Shared Business Services
- Training, Workshops & Seminars
- Technical Assistance

Community Development  
Financial Institution (CDFI)

Community Development  
Entity (CDE)

## Three Years of Work Culminates in New Lease

Chautauqua Opportunities has been working with the Jamestown Development Corporation to develop a new home for its south county services. A lease was signed on January 12, 2007 that will result in consolidation of south county supportive services at the old MRC building on Chandler Street in Jamestown, NY. The organization hopes to occupy the new facility by early July 2007.

The move and occupancy was greatly supported by the City of Jamestown, who in partnership with the Jamestown Development Corporation, applied for and was

awarded the City Of Jamestown Restore NY Project for \$300,000 that will assist COI with its renovation costs. Senator Catharine Young also assisted with \$50,000 toward the renovation costs.



Roberta Keller, COI Executive Director signs lease for new facility.

The result of this coordinated effort will be greater services available to south county residents and the availability will be in a “one-stop” mode. Residents will find easier access and integrated delivery in the new facility.

standing, Greater Buffalo Savings Bank will consider opening a checking account for the client.

COI will also be educating clients on why they should avoid getting a refund anticipation loan (RAL). Most individuals do not realize that this is a loan that can harm their credit rating because the loan fees must be paid even if the IRS denies their refund, or the refund is smaller than expected. In accepting a RAL, you are borrowing against your own tax refund money—money that is yours. The loan fees are extremely expensive; they can typically range from \$30 to \$90, plus the fees paid to the tax preparer for preparation and e-filing.

By educating individuals and families about sources of predatory lending and giving them the tools to manage their money, COI can help individuals increase their financial stability.

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*"Poverty must not be a bar to learning and learning must offer an escape from poverty," Lyndon B. Johnson*

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VISIT COI ON-LINE AT:

[www.chautauquaopportunities.com](http://www.chautauquaopportunities.com)

- *Program Descriptions*
- *Links to Related Sites*
- *Contact / Referral Information*

HELPING PEOPLE ... CHANGING LIVES ... STRENGTHENING FAMILIES



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