

SEICAA COMMUNITY ACTION NEWS

Fall 2008



SEICAA Launches Homebuyers Essentials Training

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◆ **Executive Director: Debra R. Hemmert**

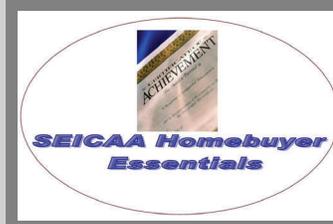
◆ **Chairman of the Board: Elmer Martinez**

“SEICAA is dedicated to providing opportunity and for individuals and communities to thrive and reach their fullest potential, promoting self-sufficiency and greater economic independence through services, education, affordable housing, and training.”

Retraction from Summer 2008 issue:

SEICAA inadvertently said “SEICAA teaches Finally Home! Homebuyer’s Education to participants in the Mutual Self-Help and Acquisition Housing Programs..” Finally Home is a Proprietary Program and SEICAA does not claim ownership and apologizes for any confusion this oversight caused.

SEICAA is pleased to announce the tri-part Homebuyer Essential Training Program. Through contact with community organizations and SEICAA participants, the Agency realized the need to expand the existing Money Management Financial Fitness and one-on-one credit counseling services. SEICAA’s Executive Director and staff met and outlined the expansion of literacy education courses offered by SEICAA.



The financial management and Homebuyer’s Education classes help low-income individuals realize the dream of homeownership and teach valuable skills on how to budget, save for emergencies, monitor credit health, and watch for identity theft. Moving low-income individuals out of poverty and helping them reach a self-reliant life is a cornerstone of the agency. Financial management classes gives participants the knowledge they need to accumulate emergency savings, develop assets, and become fully self-reliant.

The third training component is Post-purchase Education integrated with Foreclosure Prevention. Post-purchase education reinforces information first introduced in Homebuyer’s Education and expands to include information on how to protect homebuyer’s investment through proper budgeting; maintaining the home; and financial health maintenance, including tips on avoiding predatory lending pitfalls and monitoring for identity fraud.

SEICAA will be on the front lines of organizations prepared to assist in

combating the foreclosure epidemic. Staff are nationally certified through NeighborWorks to instruct Homebuyers Education, as well as Post-purchase Education with Foreclosure Prevention.

The impacts of foreclosure prevention classes in the community are evident. A 2005 study found that “One foreclosure can result in as much as an additional \$220,000 in reduced property value and home equity for nearby homes” (William C. Appgar and Mark Duda, *Collateral Damage: The Municipal Impact of Today’s Mortgage Foreclosure Boom*, p. 4). This one study demonstrates the impact of foreclosure on a neighborhood and a community at large. SEICAA assists in the maintenance of homeownership and does so before a family enters into a crisis situation.

SEICAA is dedicated to help families lift themselves out of poverty and achieve economic independence. Assisting families to achieve self-sufficiency, aided through homeownership asset development, is SEICAA’s ultimate goal.

SEICAA requires all participants in Mutual Self-Help and Acquisition Housing Programs to complete Homebuyers Education and Post-purchase Education, integrated with Foreclosure Prevention.

SEICAA’s Homebuyers Essentials is sponsored by Bank of America and Key Bank. If you would like more information about Homebuyer Essentials Training, or need assistance due to Foreclosure, please call Merriann Forrest at 232-1114 x 109, or mforrest@seicaa.org.

Executive Director Insight



Debra R. Hemmert,

SEICAA Executive Director

Ms. Hemmert received a nomination for the Idaho State Journal Business Person of the Year; she was a finalist in the Government/Non-profit Sector. Congratulations!

WHEN WORKING HARD JUST ISN'T ENOUGH

The wage gap between high and low income families continues to grow. In the Northwest, people struggle to find work that pays a livable wage. A living wage is the amount that is needed for a household to meet their basic needs. This increasing wage gap means that for many individuals and families, hard work just isn't enough.

A living wage in Idaho equates to a single adult, without children, making \$10.93 per hour and two adults (both working) with two children making a combined hourly wage of \$30.05 to meet basic needs.

The majority of families SEICAA programs assist certainly do not make a livable wage. Most are working individuals or families who go to work every day to provide financially for their families; however, even with two adults in the household working full time at \$7.50 per hour their combined household income is not enough for basic needs. This population also faces a gap left between the need for livable wage employment and the availability of jobs that pay enough to maintain a basic standard of living.

Job seekers and workers are further challenged by a disturbing trend: that the cost of basic necessities is increasing faster than wages. Driven by rapidly rising health care costs, the living wage is fast outpacing actual wage growth, leaving paychecks

increasingly unable to cover a basic standard of living. Recent data indicates that even if a worker received a livable wage five years ago, by now even an inflation adjusted wage would leave the worker unable to meet some basic needs.¹

Based on these facts it is no surprise that SEICAA's programs have seen a steady increase in requests for additional assistance. SEICAA provided a record number of households one time Energy Assistance payments from November 2007-April 2008. Client tracking data shows that households seeking a variety of emergency assistance have risen 8.2 % since July 1, 2008. Food Box requests are showing the same increase in numbers during the same time frame. Participants enrolled in the Family Development Program are also at an all time high. These are families who go to work every day, sometimes working several part time jobs to provide for their families.

When "working poor" families will be able to realize the "living wage" dream is anybody's best guess. One thing is certain, it isn't because they "just don't work hard enough," as some would say. Until the day comes when individuals can "work hard" and receive "hard work pay" SEICAA will continue to be the voice of concern for livable wages, affordable housing, and health care, along with ensuring southeastern Idaho families, no matter what their economic status, be able to meet their basic needs.

Retired Senior Volunteer Program Awards Banquet



RSVP AWARDS BANQUET
SEPTEMBER 6, 008

SEICAA Senior Services the 2008 RSVP Appreciation Banquet Saturday September 6, 2008 at 2:00 P.M. at the Red Lion Hotel. The theme for this year's banquet was "The Wind Beneath Our Wings," as the RSVP volunteers make such an impact on those they with whom they interact.

RSVP volunteers from throughout Southeastern Idaho attended the event. Attendees were served a luncheon followed by RSVP awards and a short slideshow of 2008 volunteers.

Volunteers recognized for their outstanding service included Edsel Rosales and Dotty Sampson.

Edsel Rosales was recognized for her nearly 2 decades of service in the RSVP Program. In a thank-you for her recognition, Edsel wrote "I've traveled a lot of miles this past 19 years as a volunteer. It has been fun and rewarding and I treasure the memories."

Dotty Sampson was recognized for her outstanding commitment to the Mentoring Program. Dotty currently mentors 13 children. Despite the high number of mentees she works with, Dotty meets one-on-one with each youth each week, as well as a weekly group meeting at her home. She has limitless patience and is adored by all her mentees.

SEICAA Receives Grant from Key Foundation

In July 2008, SEICAA submitted a request to the Key Foundation for support of SEICAA's Financial Literacy Programs, including Homebuyer Education and Post-purchase Education integrated with Foreclosure Prevention. SEICAA received notification in August of the \$5000 award to assist in providing financial literacy education, known as SEICAA Homebuyer Essentials Training, to SEICAA participants and the public. Thank you, Key Foundation for your support!



Feed the Children

SEICAA Community Services welcomed Feed the Children on Saturday September 20, 2008 for the second time. Teleperformance USA sponsored the semi-truck load of food to benefit 400 families in Southeastern Idaho. SEICAA distributed 400 vouchers throughout Bannock, Bingham, Bear Lake, Caribou, Franklin, Oneida, and Power Counties. In order to reach those needing a food box, SEICAA also gave vouchers to the Salvation Army, St. Vincent du Paul, and Head Start. Families traveled from as far away as Soda Springs, Montpelier, and Malad to receive a 25 pound food box and hygiene items.



CARS LINE-UP ON 7TH
TO RECEIVE A FOOD
BOX

Fundraising Wrap-Up

SEICAA ended the busy fundraising season with 2 Golf Tournaments, 2 Stone Soup Celebrations, and 2 Bike-runs for Toys for children in the Family Development Program. SEICAA was also the benefit organization for a fundraiser sponsored by Chris Nelson with Rosewood Reception Center and Rob Wiscome from Catering by Bistro. All events were successful and all participants had much fun!

ROSEWOOD RECEPTION

CENTER

SEICAA was the benefit organization for a fundraiser hosted by Chris from Rosewood Reception Center and Rob from Catering by the Bistro. Through the efforts of Chris and Rob, the interactive Mystery Dinner Theater raised food and cash donations for SEICAA. Thank you!

BIKE TOY-RUN

SEICAA would like to thank the participants in the bike toy run on Saturday November 8. There was an extraordinary turn-out from the biking community. SEICAA wants everyone who participated to know they touched more lives than they will ever know! Special thanks to Terry, along with the Vietnam Veterans, American Legion, Fuckets, Idaho Falls & Burley Sober Riders, Brother Riders for Christ, POW MIA, Gail Bishard, J & S Auto Body, Hucky 13, Pocatello Cycle, Hog Group, Christian Riders (CMA).

"No Act of Kindness, no matter how small, is ever wasted."

Aesop

Golf Tournaments

SEICAA's Bear Lake County Extension office hosted the Annual "Golfing For Families" Golf Tournament on Saturday September 13, 2008. This popular golfing event drew a packed course on a beautiful September morning. "Golfing for Families" was the 5th year of the charity golf even and raised \$XXXX to assist SEICAA participants in Bear Lake County.



MONTPELIER GOLFING FOR FAMILIES

SEICAA's Meals on Wheels welcomed the 2nd Annual "Driving for Dough" Charity Golf Tournament. Last year's tournament was cancelled due to a snow storm, and the weather on September 20 was very unstable; however, 14 teams golfed and numerous local businesses donated to the cause. Due to the dedication of Bannock County golfers and local business organizations, the tournament raised over \$3200 for the delivery of meals in the Meals on Wheels Program.



MEALS ON WHEELS DRIVING FOR DOUGH

Stone Soup Celebrations

Bannock County hosted the 20th Annual Stone Soup Celebration and Fundraiser on October 20, 2008 at the Pond Student Union Building on the I.S.U. Campus. This year, 14 restaurants participated in the "Souper Supper Cook-off" and many other businesses donated food, dinnerware, and prizes. The Stone Soup Children put on the play. This year's

First Place restaurant was Butterburr's. SEICAA expresses appreciation to the many businesses, volunteers, and individuals that worked so diligently to make the 20th Annual Stone Soup a success.

Bingham County hosted the 6th Annual Stone Soup celebration and Fundraiser on

October 14, 2008 at Mountainview Middle School in Blackfoot. The community event held the ever popular children's carnival and yummy eats. The Bingham County Community continuously provides outstanding support of Bobbette and the Stone Soup Fundraiser. Thank you to all who made the Stone Soup Celebrations great!



VOLUNTEERS FROM HIGHLAND JR. CIVITAN AT BANNOCK COUNTY STONE SOUP

PROGRAMS AND SERVICES

Southeastern Idaho Community Action Agency Inc. is a private, non-profit corporation created in 1968 to combat poverty in southeastern Idaho. SEICAA provides a network of integrated services where no eligible person is turned away. SEICAA provides and advocates for resources that empower Southeastern Idaho residents to have the skills and resources necessary to improve their quality of life and become self-sufficient. Services are provided for over 155,150 individuals throughout seven counties of southeastern Idaho.

Administration: (208) 232-1114

Community Services: (208) 233- 7348

Mutual Self-Help Housing Program:
(208) 232-1114
Ext 108

Community Development (Construction):
(208) 232-1114
Ext 111

Senior Services: (208) 233-2878

Outreach Offices:

Bannock County: (208) 232-1114

Bingham County: (208) 785-1583

Bear Lake County: (208) 847-1462

Caribou County: (208) 547-4257

Franklin County: (208) 852-1515

Oneida County: (208) 766-2737

Power County: (208) 226-7330

SEICAA “ Agency in Action”
televised show informs
Pocatello community!!

Stay informed: Watch Channel 12
Wednesdays and Saturdays.



*Introducing the “soul” of
SEICAA..*

Employee Appreciation

Letter from St. Anthony Place Tenant:

“Just want to say thank you for all you do for us. We appreciate it very much of Joe and the maintenance department– they keep everything fixed and in good order. It is really great– walks are cleaned of snow. Don’t know any place else we could live that things would be taken care of the way they are here or utilities are paid for us. Thanks again to all– hope we do our part also.”





SEICAA Homebuyer Essentials: *All classes held in SEICAA 's Main Conference room located at 825 E. Bridger. Reservations recommended. Call Merriann at 232-1114 x 109.*

Money Management Schedule:

- December 22-23: 6-9PM
- January 26-27: 6-9PM
- February 9-10: 6-9PM
- March 9-10: 6-9PM
- April 13-14: 6-9PM

Post-purchase Education Schedule: *please note locations***

- January 17th: 10am-4pm- **Montpelier**
- January (TBD): 10am-4pm- **Malad**
- February 28th: 10am-4pm- **Inkom**

Help us Make It Happen...

The overwhelming number of people in crisis can be assisted with your help. Your generous tax deductible donation is greatly appreciated. All contributions directly benefit those needing assistance in the SEICAA seven county service area.

Name _____

Address _____

State _____

Telephone _____

Enclosed is my gift of _____

"Success is the American Dream we can keep dreaming because most people in most places, including thirty million of ourselves, live wide awake in the terrible reality of poverty."

Ursula K. Le Guin



SEICAA

641 N. 8th Avenue
Pocatello, ID 83201



Community Action Partnership of Southeastern Idaho:
America's Poverty Fighting Network

**Visit us on the web
at: www.seicaa.org**

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Community Action News is a publication of the
Southeastern Idaho Community Action Agency

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Comments and suggestions are welcome.

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Or Isampson@seicaa.org, 232-1114 Ext 113

¹ Data from "Living in the Red" Northwest Federation of Community

