



Fall 2005

Newsletter

Engaging the Community to End Poverty

Community Action Duluth Celebrates 40th Anniversary

with “Waging a Living” Documentary on November 17th

Please join us on Thursday, November 17, 2005, at 6:30 pm at First United Methodist (the Coppertop) Church, 230 East Skyline Drive, as we celebrate 40 years since the first Community Action Agency opened its doors in Duluth City Hall in 1965.

We will be showing the new documentary “Waging A Living: Working Overtime in Pursuit of the Elusive American Dream.” The film is an eye-opening, often heart-breaking documentary about America’s working poor.

In the documentary, Academy Award-nominated director Roger Weisberg chronicles the day-to-day struggles of four low-wage earners. Shot over a three-year period, this observational documentary captures the dreams, frustrations and accomplishments of a diverse group of people who struggle from paycheck to paycheck.

By presenting an unvarnished look at the barriers that these workers must overcome to lift their families out of poverty, “Waging a Living” offers a sobering view of the elusive American Dream. Since one in four workers in the U.S. are stuck in jobs that pay less than the federal poverty level for a family of

four (\$19,350/year), this movie portrays a large sector of the American economy.

The event is free and open to the public. Refreshments will be served and donations will be accepted.



Community Action Duluth and AccountAbility Minnesota received the Duluth-Superior Area Community Foundation’s Touchstone GOLD Award for the unique and high-quality programming of our tax sites in Duluth. Tax Site Director Stasia Ruskie (far left) attended the awards luncheon on October 11th.

The mission of Community Action Duluth is to use innovative strategies to mobilize low-income people and the broader community to build assets that prevent poverty, create equality, and strengthen our social fabric.



Everyone involved in Circles of Support gathered in Lincoln Park this past summer for the second “Coming Together Celebration,” where new Allies and Participants were introduced to their Circle members for the first time.

A New Way to Address Poverty:

Circles of Support are bringing the people of Duluth together around an issue that impacts all of us—poverty. Poverty is an ever-present consequence of people’s unwillingness to care about the well being of their fellow citizens.

In Duluth, one third of the population is living in poverty, with the highest percentage of those people being single moms with children. Community Action Duluth believes that people need to be given the opportunity to get involved in ending poverty.

Community volunteers, whom we endearingly refer to as “Allies,” have decided to devote six hours per month of their time to participate in a Circle of Support. People who are not in poverty now have an opportunity to become personally and emotionally involved in people’s lives. By experiencing some realities of low-income citizens, these Allies are dispelling myths and coming to realize that poverty is a plight that affects real people. Low-income families are speaking up and sharing what’s on their minds, and community Allies are listening.

Circles

of

Support

Circles of Support’s Allies are becoming personally involved with Participants by offering insights, resources, and most of all relationships to low-income citizens. Community volunteers are exploring a new way to address the issues of poverty and are seeking long-term solutions.

Become an ally in the fight to end poverty in Duluth.

- Volunteer 6 hours per month
- 18-month commitment

For more info:

call Xavier at 726-1665 ext. 15.

Circle Success Stories

Thanks to the Family Employment Advocacy and Circles of Support services being provided through Community Action Duluth, many participants have begun to make positive life changes on their journeys out of poverty.

Sarah has been working with a Family Employment Advocate for about three months. She first came to Community Action feeling very frustrated about her financial and personal situation. Sarah has no family in Duluth and made few friends while living here the past four years. She had good work experience as a CNA, but lacked longevity in her previous positions.

Together, Sarah and her Advocate updated and polished her resume and cover letter. Then the job search began ... Sarah was very persistent and her upbeat personality along with her skills landed her a job at a local home for people with disabilities.

Sarah attends weekly participant leadership team meetings



Circles of Support engage the community to end poverty in Duluth.

where she can offer and receive the support of peers and community members as she continues to work to get off of public assistance (MFIP). Sarah is hoping to be matched with three Allies (c o m m u n i t y volunteers) in November so she can have additional

informal support as she transitions off of public assistance and pursues education as an LPN at Lake Superior College.

If you are interested in becoming an Ally for Sarah and her family, or for someone with similar goals and dreams of getting out of poverty, please call Xavier at 726-1665 ext. 15.

We are currently accepting referrals for participants who are eager and ready to work on their employment goals. Eligibility entails either 1) being on MFIP or 2) having an income at or below 200% of the federal poverty guideline. If you or someone you know would be a good candidate for Family Employment Advocacy and/or Circles of Support, please call Kate or Jennifer at 726-1665 ext. 27 or 17.

Do you want to:

- \$ **Get out of debt?**
- \$ **Repair your credit?**
- \$ **Start saving money for the future?**

Check out

**Common Cents:
The Money Class—
*It's FREE!***

Learn About:

- \$ What's in a Credit Report
- \$ Improving Your Credit Score
- \$ Getting Out of Debt
- \$ Avoiding Predatory Lending
- \$ Dealing With Creditors
- \$ Saving for the Future
- \$ Preventing Identity Theft
- \$ Understanding How Credit Cards Really Work
- \$ Budgeting to Create Savings
- \$ Preparing for Homeownership

Thursday Evenings in December:

Dec. 1st, 8th, 15th, & 22nd
from 6-8 p.m.

at Community Action Duluth
19 N. 21st Ave. West
Child Care and Pizza Provided

To Register:

Call Angie at 726-1665 ext. 13

**Class size is limited—
call soon!**

FAIM Participants Purchase Homes, Enroll in College and Start Businesses!

The Family Assets for Independence in Minnesota (FAIM) matched savings account program helps families and individuals acquire assets. From January 2004 through July 2005, 42 people have opened designated savings accounts that are matched on a 3:1 basis. Every month participants save \$40 of their own money and receive a match of \$120 toward their savings goal.

So far, 16 of these savers have used their savings and the match money. Three people have purchased homes, seven have paid college tuition (three are in graduate school), and the remaining six have expanded an existing business.

One successful FAIM participant, Terry, purchased a house on August 15, 2005. Homeownership had been Terry's goal for a long time. She started working toward her dream several

years ago, using her Earned Income Tax Credit to repair her credit. She's been saving for one and a half years in the FAIM program, and this past year, she put most of her tax refund in the bank.

Terry used \$3,840 from her savings and the FAIM program match for her closing costs and down payment. With additional assistance from Northern Communities Land Trust, Terry was able to purchase a house at a very affordable price on a quiet street. Her house has a deck and a large backyard. Congratulations to Terry and to all of the FAIM program graduates!



Terry on the deck of her new home.

Hope VI Matched Savings Program

If you have driven by Harborview in the last few months, you may have noticed an enormous construction project.

The public housing project is being replaced by a mixed income neighborhood that has been renamed "Harbor Highlands." The new neighborhood will consist of a variety of new housing, including town homes, apartment buildings, duplexes and single-family homes.

People who have been displaced by this project are eligible for a variety of services. Fifteen of them have chosen to pursue the path of homeownership with a 3:1 matched savings account through Community Action. This project is a partnership with Member's Cooperative Credit Union.

Participants save \$30 per month in a designated account for one to four years. While they are saving, they also work on improving their credit scores and take first-time homebuyer classes through Neighborhood Housing Services and financial education classes. Several participants are looking forward to purchasing homes in 2006.



Terry at closing with the keys to her new home.

Community Action Duluth Raising Money to Help Sister Agency Recover From **One-Two Hurricane Punch**

*Allen Parish Offers Emergency Assistance to
Victims of Katrina Hit Hard by Wrath of Rita*

Community Action Duluth is raising money for the Allen Action Agency in Louisiana to assist with basic relief efforts and to help put furniture in the homes of victims of hurricane Katrina who have evacuated to Allen Parish Louisiana.

Allen Action Agency was in the midst of assisting hundreds of hurricane Katrina evacuees

when hurricane Rita hit their town. Right now, the staff at Allen Action Agency is working overtime to assist families by offering shelter in community buildings, providing child care while families seek housing, and attempting to stabilize families through the Head Start program.

If you would like to contribute to the Allen Parish Recovery and Rebuilding Effort, checks can be made payable to Allen Action Agency and mailed to Community Action Duluth.

College of St. Scholastica Students Volunteer at CAD on Community Day



*They painted! They cleaned!
They enjoyed us as much as we
appreciated them!*



CSS volunteers with Executive Director Stan Kaitfors.

On Wednesday, October 5, 2005, the College of St. Scholastica held "Community Day"—a day when all classes are cancelled and students, staff and faculty engage the community by offering volunteer assistance.

Carrie Taylor's freshman composition class, along with many other students from St. Scholastica, converged on Community Action Duluth to offer much-needed clean-up assistance.

Many thanks to Katie Grossbach, Erin Giesen, Greg Olszewski, Tim Hafemeyer, Rachel Utz, Michelle Jasperson, Melissa Koos, Reen Fulgham, Carrie Taylor, Julian Neira and Diane Tran!

Welcome, New Board & Staff Members!

Community Action Duluth is pleased to announce the following new Board members: Shannon Wagner, Russ Stover, Patricia Behning, Keir Johnson and Ron Carlson.

Shannon Wagner was elected by the Duluth Head Start Policy Council to represent the “consumer” sector on the Board. **Russ Stover** represents the “elected official” sector on the Board. Russ is the 5th District’s Duluth City Councilor. **Patricia Behning** is a Lieutenant with the Duluth Police Department. **Keir Johnson** is an attorney and currently serves as Executive Director of the A-H Zeppa Family Foundation. **Ron Carlson** is a mortgage loan officer with the National Bank of Commerce. Patty, Keir and Ron all serve as representatives of the “Public” sector on the Board of Directors.

We also are pleased to welcome seven new staff members who have begun working at Community Action Duluth since the Spring newsletter was issued. **Kate Erickson, Tamika Robinson** and **Autumn Day** are Family Employment Advocates working

with participants in the Circles of Support federal and state grant-supported initiatives. **Xavier Bell** is the Ally/Volunteer Recruiter. **Eric Blomstrom** is a program analyst working in program planning and evaluation. **Teresa George** is the new Administrative Assistant. **Kaelene Arvidson-Hicks** is a resource specialist with fundraising and program evaluation responsibilities. In addition, **Donald Boyd** also begins his second year as a senior aide working in program research and development.

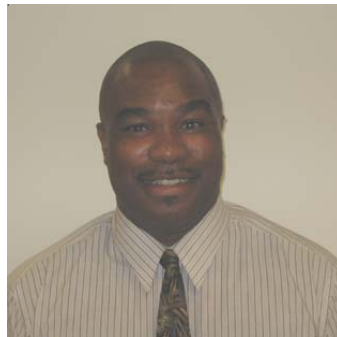
The new Board members and staff bring a broad range of skills and expertise and a positive energy at an exciting time of organizational growth at Community Action Duluth.



*Kate Erickson
Family Employment Advocate*



*Tamika Robinson
Family Employment Advocate*



*Xavier Bell
Ally/Volunteer Recruiter*



*Autumn Day
Family Employment Advocate*



*Eric Blomstrom
Program Analyst*



*Kaelene Arvidson-Hicks
Resource Specialist*



*Teresa George
Administrative Assistant*

The 40-year History of Community Action Duluth

Community Action Agencies trace their history back 40 years to the enactment of the Economic Opportunity Act, which was part of President Johnson's "War on Poverty." Today, over 1,000 CAA's continue to fulfill the enabling legislation's charge of "addressing the root causes and effects of poverty."

Community Action arrived in Duluth as a "program" operated by the City of Duluth in 1965. The early years of operation led to the formation of numerous important services and organizations in the community, including Duluth's first Free Clinic (Lake Superior Community Health Center), Head Start and the Duluth Senior Citizen Coalition.

The Duluth Community Action Program (DCAP) gained its independence from the city in 1982 and established itself as a 501(C)3 non-profit, eventually locating its office in the Duluth Armory.

In addition to providing the direct services of energy assistance, weatherization and food commodity distribution, DCAP was instrumental in the early development of affordable housing (with Center City Housing Corp.), grassroots organizing around energy conservation and utility rate hikes (Senior Coalition), and neighborhood empowerment efforts (West End COACT and Broad-based Organizing for a Newer Duluth—BOND). Through a series of unfortunate circumstances, DACP's state and federal grant funds were unallotted, leading to the lay-off of staff in 1998 and the resignation of the Board of Directors in 1999.

Community Action Duluth's rebirth in 1999 represents the continuation and commitment of strategies to address the needs of low-income citizens in the city of Duluth. Given the opportunity to address

poverty in a different way, the Board of Directors recognized that many key services addressing the effects of poverty (homelessness, hunger, clothing) are solidly in place within the Duluth community.

As a result, Community Action Duluth has elected to focus on assisting individuals and families in moving out of poverty. Current strategies focus on **Family Economic Security** through *asset-building* (individual development accounts, tax assistance, EITC filing and financial literacy), *family development* (self-sufficiency planning, case management, Circles of Support, advocacy and leadership development) and *public policy* (community/legislative education, voter registration, barrier identification and organizing around identified issues).

Engaging the community through building partnerships to develop a blueprint for ending poverty in Duluth is the long-range goal of Community Action Duluth.



A volunteer helps a community member prepare her tax return at Community Action Duluth's free tax clinic.

Community Action Duluth

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Duluth, MN
Permit no. 721

Coming in November:

Our new website:

www.communityactionduluth.org

Check it out for success stories, recaps and photos from recent events, our mission and values, and information about how to get involved in our efforts to end poverty.

Did you know?

One hour of your time can boost a family's income an average of **\$1,900.**

Become a Volunteer Tax Preparer at Community Action Duluth

Help hard-working low-income families claim the tax credits they've earned!

Last year 25 volunteers were involved in our successful first-year tax clinic on Tuesday evenings and Saturday mornings. These volunteers helped 300 people with their tax returns.

For many people, tax time is stressful, confusing and overwhelming. Our volunteers provided a comfortable setting and kind words as they helped low-income taxpayers claim their hard-earned refunds.

- Short-term, effective volunteer effort
- 3-4 hours a week, mid-January to mid-April
- Free training provided
- Experience doing your own taxes is required
- Supervising tax professional on site at all times
- No liability to tax preparer (sites are IRS-approved)
- Volunteers are also needed to help keep the site organized and running smoothly—these positions do not involve preparing taxes

Call Angie at 726-1665 ext. 13 for a volunteer job description and application.