

Operation Threshold *Outlook*

Summer 2009



Operation Threshold Lays Plans for Building In The New Human Service Campus



Above: OT's former locations at 300 W. 3rd St, shown during the flood of 2008.

Operation Threshold (OT) is laying plans for the construction of a new central office that will be located in a "human services campus." OT previously resided on west 3rd St., but the space was deemed uninhabitable when it was damaged in the 2008 floods. With the City of Waterloo's help, OT will be able to start fresh with a new building at an innovative human services location.

The goal of the "human services campus" is to concentrate services in one location, offering clients access to multiples social services in one trip. This "one stop shop" would stream-line agency services and save clients time and money. Although final site layout isn't complete, architects have begun preliminary drafts. Final choice of location and building design will be based on the following:

- **Additional available office space**
- **Better parking**
- **Ease of client access (including proximity to bike and bus routes)**
- **Added confidential space for client and staff interaction**
- **Energy efficiency**
- **Enhancement and renewal of blighted urban areas**
- **Extra room for future "human services campus" expansion**
- **Available funding**

Local human service agencies and the City of Waterloo have been meeting regarding planning the initial phases. It is anticipated that more land will become available in the future, resulting in space for additional social service agencies.

More recent site discussions focus around the vacant grounds near the former Rath Administration Building, which sits at the intersection of LaFayette and Elm.

Operation Threshold's mission:
To collaborate, educate and provide services to help meet the basic needs of people and create opportunities for self-sufficiency.

Trends Worth Noting

- Operation Threshold (OT) is seeing an increase in applications from middle aged couples whose main wage-earner has been laid off. There has been a 48% increase in the number of two adult/no children/non-elderly household service requests between June of 2008 and June 2009.
- The number of OT client households reporting unemployment as a source of income in June 2009 is up 83% over June 2008 reports.
- According to Iowa Workforce Development, Black Hawk County unemployment rates have increased from 4.5% in June of 2008 to 5.7% in June 2009.
- Service requests have increased for energy assistance, foreclosure prevention counseling, and credit counseling. 2009 LIHEAP apps are up 11.9% over 2008. Applications for crisis assistance are up 14% as of July 2009.
- Staff continue to observe more and more clients caught in the cycle of payday loans.

Rise in Weatherization Funding & Eligibility Increases Energy Assistance

The Federal American Recovery and Reinvestment Act signed into law on Feb 17th allocated \$2.5 billion in federal stimulus money to the state of Iowa. As of March 2009, over 40 million was announced for state energy programs, with an additional \$80,834,411.00 designated specifically for Iowa weatherization. Eligibility for such services also increased from 150% of the poverty level to 200%. Rises in funding and eligibility are expected to raise the number of clients served in 2009 by three to four times the number assisted in the previous year! In 2008, OT weatherized 153 homes in its three county service area; OT estimates that in 2009 it will weatherize between 500 and 600 households.



For every \$1.00 OT invests in energy conservation, \$1.80 is saved in homeowner energy costs. Increasing the number of homes with better insulation, energy efficient furnaces and water heater appliances will have a powerful influence on energy and cost savings for low income households. For more information on the updated guidelines that go into effect October 1, 2009, see the chart to the right.

NEW WEATHERIZATION INCOME MAXIMUMS

As of October 1st, 2009

Household Size	Three Month Gross Income	Annual Gross Income
1	\$ 5,415.00	\$21,660.00
2	7,285.00	29,140.00
3	9,155.00	36,620.00
4	11,025.00	44,100.00
5	12,895.00	51,580.00
6	14,765.00	59,060.00

Homelessness Prevention and Rapid Re-housing Poised to Impact

OT has secured funding for a rigorous new Homeless Prevention and Rapid Re-housing assistance program, known as HPRP. HPRP *Rapid re-housing* services will be available to Waterloo individuals and families who are *currently* in a state of homelessness. The *homeless prevention* component of the program provides for city residents who are *at risk* of homelessness. Available services, expected to be available by early fall, include:

- Short-term rental assistance of up to 3 months
- Medium-term rental assistance of up to 18 months
- Security Deposits
- Utility Deposits and arrears
- Rent and rental arrears

Prior to HPRP, assistance was typically limited to a one time crisis assistance payment of \$500 or less, for utility assistance. By addressing more needs over a longer period of time, HPRP has the potential to achieve long term solutions. Assistance payments are not without oversight; each client is required to meet with a case manager to determine case specific needs and suitable aid. HPRP is an effort to buffer the impacts of the recession and OT predicts it will serve 165 households.

Hopes are to expand HPRP to the rest of our service areas and OT has applied for funds from Iowa Finance Authority for that purpose. Community Action Agencies throughout Iowa are following suit, in hopes of creating analogous programs for their constituents. HPRP has the potential to hugely impact the ability of individuals to weather the effects of the recession throughout Waterloo and Iowa.



Pilot Project Helps Households Save for Winter '09 Heating Costs

Deliverable fuels are costly, with a minimum fill averaging \$500. At these rates, low-income deliverable fuels customers are frequently unable to afford their heating costs. OT's response is the Assessment & Resolution Pilot Project (A&R), made possible by funding from the Iowa Department of Human Rights, Grundy County Community Foundation and the Community Foundation of Northeast Iowa. The pilot offers participants matching funds so they can build credit toward future fuel deliveries, for the upcoming winter season.

As part of the program, 45 families are eligible for matching funds of up to \$400. To participate in the pilot, clients must meet the following criteria:

- Be deliverable fuels customers
- Be LIHEAP approved
- Have a steady source of income
- Be willing to attend an energy conservation course

In keeping with OT's mission of developing client self-sufficiency, staff also work with A&R participants to develop budgeting and saving skills that will help them be better prepared in future years. Budgetary goals and savings strategy sessions are followed up with monthly check-ins and ongoing budget and savings assessments.

Staff have received positive feedback from the deliverable fuel vendors. After hearing about the program, vendor Sam Annis & Co. sent us a note saying, "Sounds great! Goes back to the way the program started out 30 years ago!"

OT Relocates Family Poisoned by Lead

It is not unusual to hear that a health crisis has precipitated a family's financial decline. This is true for all families, but particularly so for those living pay check to pay check. Such a scenario was narrowly avoided, after a young area couple admitted their 3 year old child to the hospital for severe lead poisoning, in July 2009.

With little in the way of financial resources, the family was not only in a medical emergency, but also a housing crisis. For their own safety, they could not return to the rental unit containing the lead contaminant. Concerned officials referred the couple to Operation Threshold for assistance.

OT staff delivered the resources the family needed within a day. Housing employees secured safe and affordable space at one of OT's rental apartments and Community Services staff helped facilitate the paperwork required for financial help from Black Hawk County Relief. The end result was not only a partial deposit, but also help with the first month's rent.

According to the child's mother, OT's assistance was..."a big relief and a weight lifted off our shoulders." In the midst of their child's medical crisis, the mother reported OT and its staff provided their family "...an awesome service."

A 2007 IFA Affordable Housing in Iowa Study suggests 30 to 40% of homes in the tri-county area contain lead hazards, largely related to the percentage of pre-1950 housing stock. November 2008 data from The Iowa Department of Public Health estimates 648 kids in our tri-county suffer from lead poisoning.

WIC Confronts Health Challenges

WIC (Women, Infant, and Children) services is making modifications to its nutritional program in order to address client health challenges, including obesity and chronic disease. In the future, WIC Food Packages will offer items with a lower fat content, increased fiber and whole grain content, and provide cash vouchers for fresh and frozen fruits and vegetables. The new guidelines, which take effect October 1st, will further address the unique needs of women and young children.

OT Lays Plans for New Building, Continued from page 1...

If chosen, this location would provide access to bus routes and bike paths and renew the existing Brownfield. However firm commitments are not yet in place and details are pending.

The City of Waterloo's willingness to donate land for the project has been a significant catalyst in moving this project forward. The new building/campus is also made possible by the generosity of our funding partners, which include the Black Hawk County Gaming Association, The Isle, I-JOBS, and FEMA.

A Note from a Client: Thankful For My Peer Counselor

"Just wanted to write a quick letter in regards to the Breastfeeding Peer Counselor program and let you know how much it helped me.

My baby girl did not want anything to do with breastfeeding. I really struggled with this and if it wouldn't have been for Carrie (my Peer Counselor), and the support of my family I don't know if I would have continued. Carrie also went with me to my first support group meeting. I really can say that having a Peer Counselor helped immensely and really made a difference in my choice to continue breastfeeding."



**With funding provided through the Iowa Department of Public Health and the USDA, seven peer counselors are currently available to assist breastfeeding moms who receive WIC services through Operation Threshold.*

NEW IN 2009: Pre-Natal Classes Now Available for Moms

Underlying all risk factors for low birth-weight is poverty. Given that Black Hawk County has a higher poverty rate than the state as a whole, it should come as no surprise that low birth-weight is also higher in this region. Stork's Nest's new pre-natal class is an attempt to address this issue. Classes are designed to develop parental behaviors and attitudes that lead to a child's healthy development, particularly prior to and during its first important year of life.



Expectant Parents Will Learn:

- Fetal Development
- Nutrition
- Pre-natal healthcare

Classes are offered the fourth Friday of the month from 10 to 11 AM, at the YWCA, room 222. Free

childcare is provided. All Stork's Nest (SN) participants receive 100 points for attending. Bonus points are awarded when both parents attend. Points can be used for incentive items including (but not limited to) car seats, diapers, and baby wipes. S.N. participants need not register in advance. Those not with S.N. can enroll by calling Andrea Magee at 291-2065 ext 125.

Our Locations

Black Hawk Office

405 Chestnut St.
P.O. Box 4120
Waterloo, Iowa 50704
Phone: 319-291-2065
Fax: 319-235-1518

Buchanan Office

1707 First Street E
Independence, Iowa 50644
Phone: 319-334-6081
Fax: 319-334-9289

Grundy Office

1606 G Avenue
Grundy Center, Iowa 50638
Phone: 319-824-3460
Fax: 319-824-5928

Operation Threshold is a proud Partner
of Leave A Legacy Iowa initiative



LEAVE A LEGACY®

Operation Threshold would like to thank some of our generous supporters:

Allen Hospital
Alliant Energy
Banklwa
Blackhawk County Gaming Association
Buchanan County Community Foundation
Cedar Valley's Promise
Cedar Valley United Way
Community Foundation of Northeast Iowa
Evangelical Lutheran Church of America
Feinstein Foundation
Grundy County Community Foundation
I-JOBS
Iowa Home Ownership Education Project (IHOEP)
Iowa Finance Authority
Iowans for Social and Economic Development (ISED)
The Isle
Junior League of Waterloo-Cedar Falls
Local Cities and Counties
The Max & Helen Guernsey Charitable Foundation
Prevent Child Abuse Iowa
R.J. McElroy Trust
Speaking of Women's Health
The State of Iowa
Teen Trust
Together 4 Families (T4F)
Waterloo Housing Authority
Wal-Mart
YWCA

Visit us on the web:

www.operationthreshold.org

How Can You Help?

There are many ways you can help OT reduce poverty. Your tax deductible donations are greatly appreciated.

- Send your donation to any of the locations listed at the above left. If there is a specific program you would like to benefit, be sure to note that with your donation.
- Or fill out, print, and mail our online donation form at <http://www.operationthreshold.org/donate.htm>
- You can also support OT by using www.goodsearch.com. Every time you use the free search engine, \$0.01 of the profits are donated to OT. Be sure to designate OT as your cause.

Please do not send cash through the mail.

Should you have questions about making a donation to Operation Threshold or would like to know more about our services, please contact Clarissa Nicholson, Planning and Compliance Director, at 319-291-2065 or cnicholson@operationthreshold.org.

Thank You!