

CAPtions



A publication of FiveCAP, Inc.

January—March 2021

Support early childhood literacy!

FiveCAP, Inc. raising funds for Dolly Parton Imagination Library reading program

Early childhood literacy is essential to the growth and development of young children. We are asking the community to promote early literacy by supporting a program which provides books monthly for children ages 0 to 5 years in Manistee, Mason, and Lake counties.

Growing up in the Smoky Mountains, one of famed singer Dolly Parton's most precious memories was sitting

on her mother's lap and listening to her read stories from the Bible. Her imagination in the warmth of her mother's arms soared to places far beyond her little cabin. Being read to by her mother inspired her to create the Imagination Library so children all over can own free books which can be read to them.

Dolly Parton's Imagination Library supports parents reading to their children, giving them a boost toward a successful education. It is a free gift.

We have an extensive wait list. In order to enroll these children, additional funding is needed. For budgetary reasons, our priority has been to ensure children of families that are low-income are enrolled and receiving books, but we would like to raise funds to enroll every child that we receive an application.

In Manistee on Monday, April 26th, FiveCAP, Inc. is hosting a Pizza Hut Fundraiser Night at Manistee Pizza Hut, 1526 Hwy 31, Manistee, (231) 723-3200. All pro-



ceeds from food orders, carry-out or delivery, from 4:00 p.m. to 8:00 p.m. will be donated to FiveCAP for the Dolly Parton Imagination Library reading program for children in Manistee County.

Additionally, a Golf for Early Literacy (formerly Golf for Warmth) event is planned for August 6th at Manistee National Golf & Resort, with all proceeds going towards this program for children in the three counties. *Save the Date* and stay tuned for more information.

Direct contributions may be mailed to FiveCAP, Inc., P.O. Box 37, Scottville, MI, 49454, specifying the Imagination Library program (Manistee, Mason, or Lake County). Funds will be used to purchase books for children in the county of your choice.

Join FiveCAP to raise funds for this important program!! For more information, please call FiveCAP at (231) 757-3785.

FiveCAP, Inc. County Office Locations

Mason County (Main Office), Scottville—(231) 757-3785 Lake County, Baldwin—(231) 745-4617 Manistee County, Manistee—(231) 723-8327 Newaygo County, White Cloud—(231) 689-6688



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FiveCAP program for well, septic, and plumbing repairs assists 21 area families



Imagine your home with no water to drink, to do dishes or laundry, to shower, to flush your toilet! Unlike homes in urban areas, which are connected to public water systems, households in impoverished rural areas rely on indi-

vidual well and septic systems, and with costs upwards in the thousands to keep equipment in good-working order, some have been forced to go without the water supply they need.

The FiveCAP Community Needs Assessment shows there are an estimated two hundred households in the FiveCAP service area that lack complete plumbing. It's a hardship to be sure. But when COVID-19 moved into Michigan, living without water or plumbing quickly escalated to a critical matter of health and safety.

Through grant funding which was made available through the Coronavirus Aid, Relief, and Economic Security (CARES Act), 21 families in the area were given assistance through FiveCAP to have water, septic and indoor plumbing repairs or replacement through a water funding program.

The \$115,000 grant, which served households in Mason, Lake, Manistee and Newaygo counties, really got off the ground by October 2020. The rush was on to get as many households as possible assisted by the original deadline of Dec. 31, 2020. An extension of the program until February 15, 2021 allowed more people to be assisted.

To get the work done within the limited window of time presented some obstacles. With the pandemic, it was complicated to schedule contractors.

Weather also played a crucial factor. Water issues can be even more burdensome in northern climates with harsh winters. The real challenge was to stay ahead of a winter deep freeze, which came before the Feb. 15 deadline, putting a halt to the work, and by that time, the grant money ran out.

Despite the unique challenges, for 21 households, a great burden had been lifted and they are living in

better and safer conditions thanks to the funding and the efforts put forth.

The endeavor has been an eye-opener with the unique difficulties low-income residents face in rural areas when it comes to water, septic and plumbing upkeep. In urban areas, water issues are taken care of in city systems, but in rural areas, people are left on their own to maintain and upkeep their water, plumbing and septic systems.

A major need is not being met in rural areas. Lowincome people struggling to survive face real dire circumstances if their well quits working, and get a bill for \$7,000 to have it fixed.

For those living at or below the Federal Poverty Level, it is near impossible to meet the costly repairs for well, septic and indoor plumbing needs without a major sacrifice to their other basic-living needs.

It is our hopes that going forward, more awareness and resources can be generated to the specific needs of adequate water supply and septic and plumbing needs in rural areas.





Digital devices and internet connectivity for low-income families and seniors

FiveCAP received a Digital Divide Coronavirus Relief Fund (CRF) grant to provide devices and internet connectivity to those that do not have and cannot afford (need and income eligibility required). FiveCAP purchased 50 laptops and 133 tablets, many of which have now been distributed. The great news is we received a new grant that will allow us to pay for up to 12 months of service for these devices (grant ends 9/30/2021). The devices are a gift to recipients, in the hopes they will be able to maintain internet connectivity for access to valuable resources.

We continue to work to identify low-income residents who could benefit by having a family household tablet or laptop computer for communication, work, healthcare, and education. There are a limited number available and we hope to get the remaining devices into the hands of people soon.

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28th Annual FiveCAP, Inc. Walk for Warmth raises over \$14,000

Area residents who struggle with heating bills during the winter and fall into emergency situations have an extra safety net thanks to FiveCAP, Inc.'s Walk for Warmth program, supported by community donations.

Due to COVID-19, many Community Action Agencies conducted a virtual walk this year, but FiveCAP, serving Mason, Lake, Manistee and Newaygo counties, decided to continue with the two-mile brisk winter walk on Saturday, February 20th.

Program organizers said it was important to proceed with the walk, especially with the extra economic hardships brought on by COVID-19 this past year. While walkers braved a couple hours of frigid temperatures, too many households face the prospect of days, weeks or months without adequate heating during the winter.

Walk for Warmth funds allow FiveCAP to help lowincome households who are barely over the threshold to meet qualifications for state or federal assistance, or to help residents when state and federal funds are exhausted or delayed.

The two objectives of Walk for Warmth are to raise awareness of people in need, and to also help raise funds to meet those needs. Some people might be \$1 above the limit for assistance for heating. It is necessary to have this safety net.

In conjunction with the 28th annual walk, funds also were collected year-round. With the combined effort, a total of \$14,020 was raised to help area residents in times of need.



Contributions are accepted year-round and are especially needed with the extra difficulties brought on by the Coronavirus pandemic. Anyone interested in making a contribution can contact the main FiveCAP office at (231)757-3785 or their county FiveCAP office.



Above: Shown with volunteer supporters and FiveCAP staff, Susan Bradford Tripp (far left), who has participated in almost every Lake County Walk for Warmth event since it began, said supporting her county is something she is happy to do.

"We love our county so much, and that we're able to support FiveCAP in their long-standing endeavor to help keep families warm in the winter has been critical all these years. All the funding stays in the county," she added.



Free Tax Preparation—Deadlines extended to May 17th

Staff are assisting low-income residents in preparing and e-filing Federal and State income taxes, Home Heating Credit, Homestead Property Tax/Rent Credit, and Child Tax Credit. *The service is free!!*

The 2020 IRS income tax and State income tax filing deadlines are extended from April 15, 2021 to May 17, 2021 due to the COVID-19 pandemic.

As of April 9th, FiveCAP staff have helped 389 households (527 individuals) throughout the four county service area for a total of \$415,000 in refunds so far this tax season...and help continues!

Appointment required—in-person or via phone. Needed documents include year-end Social Security Benefit Statements, W-2(s), Child Support Statements, Unemployment 1099G, etc.



CAPtions

Anita Brown

Chairperson, Board of Directors

Mary L. Trucks
Executive Director

CAPtions is published by FiveCAP, Inc., a non-profit corporation providing services to the people of Lake, Mason, Manistee and Newaygo Counties. Production is supported by

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Mark Your Calendar

Note: Due to COVID-19: Offices staffed but open by appointment only. Please call. Secure drop boxes provided for documents at all FiveCAP locations. Board of Directors and Policy Council Meetings held via tele/video conference until further notice.

APRIL

Apr 5-9 Head Start Centers Spring Break (Newaygo County)
Apr 13 HS/EHS Policy Council Meeting, 10am

Apr 14 CSFP Bi-Monthly Food Distribution—Seniors

Apr 23 HS/EHS Grant Planning Meeting

Apr 26 Manistee Pizza Hut Fundraiser for Imagination Library, 4pm-8pm

Apr 29 FiveCAP Board of Directors Meeting, 4pm

MAY

May 11
May 14
HS/EHS Policy Council Meeting, 10am
Health Services Advisory Committee Meeting
May 27
FiveCAP Board of Directors Meeting, 4pm

May 31 Memorial Day Holiday— Offices and Centers Closed

Gardening Workshops—contact your County FiveCAP Office

JUNE

June 3
June 8
June 9
June 9
June 24
JULY

TEFAP Quarterly Food Distribution –Families
HS/EHS Policy Council Meeting, 10am
CSFP Bi-Monthly Food Distribution—Seniors
FiveCAP Board of Directors Meeting, 4pm

July 5 Independence Day Holiday Observed—Offices and Centers Closed

July 13 HS/EHS Policy Council Meeting, 10am July 29 FiveCAP Board of Directors Meeting, 4pm

SAVE THE DATE!

August 6th...GOLF FOR EARLY LITERACY (Imagination Library) at Manistee National Golf & Resort. *More details to come!*

FiveCAP Programs & Services

Head Start

Early Head Start

Weatherization

Home Ownership Counseling

Foreclosure Prevention

Single Family Housing

Multi Family Housing

TEFAP

- - ---

CSFP

Garden/Food Preservation

Educational Workshops

Food Pantry

Tax Preparation Assistance

Energy/Utility Assistance

Walk for Warmth

Toys for Tots/Gifts for Teens

Information & Referral

And more.....