

The CAPsule

Greater Bergen Community Action, Inc.

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Annual Gala Dinner Recognizes 50 Years of Community Action

On Tuesday, March 18, 2014, Greater Bergen Community Action celebrated 50 years of Community Action at their **Annual Gala Dinner**. The Gala also honored **Congressman William J. Pascrell** and **Assem-**



Honorees Congressman William J. Pascrell, Jr. (right) and Assemblyman Benjie E. Wimberly

was recognized for his dedication to the ideals of Community Action, and his efforts in paving the way for a warm reception for GBCA in Paterson.

2014 marks the 50th anniversary of President Lyndon B. Johnson's "War on Poverty," that sparked the creation of Community Action organizations across the country. This year, Greater Bergen Community Action is celebrating everything that the War on Poverty has accomplished since 1964, and everything that we hope to do in the future to eradicate poverty in the United States. We will continue to fulfill the promise of Community Action: changing people's lives, embodying the spirit of hope, improving communities and making them better places to live. We remain dedicated to helping people help themselves.

blyman Benjie Wimberly for their dedication and welcoming of **GBCA** into the Paterson community.

Congressman Pascrell has been a powerhouse in working for the principles of Community Action in his native Paterson and in Congress. He is a true champion of the Community Action promise, and an invaluable guide and facilitator for GBCA in Paterson.

The other honoree, Assemblyman Wimberly,



(From left) Nancy Aguado-Holtje, Director of Paterson Public Schools Dept. of Early Childhood, Robert Halsch, GBCA Executive Director, and Dr. Donnie W. Evans, State District Superintendent, Paterson Public Schools.

From the Executive Director's Desk...



Celebrating 50 Years of Community Action

This year we celebrate the 50th Anniversary of the birth of **Community Action**, born of a belief that government could do great things – that we were, and are, a "**Great Society"** – and that poverty could no longer be ignored.

This "Great Society" was really a massive combination of legislative initiatives which created Community Action, Head Start, Vista, the Job Corps, youth training programs, Medicare, model cities, HUD – and a slew of federal housing programs, the 1965 Education acts and the first real National Food Stamp Act. This was an unbelievably exciting time. Taken together, these programs addressed holistically – for

the first time – those conditions which so obviously impact a person's economic and social well-being. The man put in charge of this effort was Sargent Schriver. He had been the first director of the Peace Corp and he learned there that local control over strategy, decision making and implementation was central to success.

The idea of Community Action grew out of this – the notion that local, non-profit community organizations can be the most effective conduit – where federal, state, county, municipal and private philanthropy investment can come together.

So, for the past 50 years, we have been players in this noble game – but we play "small ball" – bunting, stealing bases and scoring one run at a time. Or, if football is your game, our thing is blocking and tackling. If it's basketball, I guess we play the rough and tumble inside game under the basket. The three-point throws, the 50-yard touchdown passes and the home runs come out of Washington and Trenton. Sometimes they hit, sometimes they miss.

We manufacture runs. When there was no system to help the homeless in the 1980s, we created it. When someone had to take huge amounts of DOE funds and train and deploy crews to weatherize homes (thus far, 6,000 of them), we did it. When someone had to build the schools and hire and train the teachers to educate our youngsters in Head Start, we did it. When someone had to figure out how to clean up rooming houses that were homes to drug-dealing and prostitutes, and at the same time create special-needs housing, we did it. When someone had to figure out how to engage folks who have no relationship to the banking system, we created the 1st Bergen Federal Credit Union. When someone had to figure out how to get control of rising energy costs which were sapping the funds needed for poor people's programs, we created our own power company, financed by Goldman Sachs.

In the wake of Superstorm Sandy, when Goldman Sachs, the Red Cross, the Robin Hood Foundation and the County of Bergen needed an on-the-ground operator in Moonachie and Little Ferry, they called us. We have moved over \$6 million in assistance so far.

There are countless other examples of the impact of Community Action. One thing is clear, we have won more often when there has been parity throughout the game. When the resources shift to a few rich teams, even small ball gets harder to play. CAP Agencies are more like the Oakland A's or Pittsburgh Pirates. We haven't been the Yankees since the early 70s. So just as there is an ever-growing income disparity in the United States between the rich and everybody else, so too has the history of Community Action been one of the fight for access to ever-shifting resources.

At our Annual Gala Dinner, we recognized Congressman Bill Pascrell and Assemblyman Benjie Wimberly as two leaders in the tradition of LBJ – men who have gotten themselves into positions of power and influence so that they could focus on the things that matter. Men who are fearlessly tenacious and outspoken about questions of justice, equity and empowerment. Leaders who are willing to step up to the reality that almost 50 million Americans live below the poverty line, and many more live only one paycheck away from poverty, regardless of where the government draws the line.

To us it's very simple. Those who clear the path and pave the way for the programs and services we operate in the community are our true heroes.

Robert F. Halsch, Jr.

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GBCA's Community Revitalization Activities Take Hold In Garfield



At its March 11th meeting, the City of Garfield's Municipal Mayor and Council voted to desig-Greater Bergen Community Action and its partner, DMR Construction Management, Inc. of Hasbrouck Heights, Master Developers of the First Ward Area in Need of Rehabilitation. Following a statutorily required investigation, a 20-block area abutting the Passaic Street

commercial corridor was found to have met the standard for "an area in need of rehabilitation."

This designation is the culmination of over 3 years

of work by GBCA towards revitalization of the First Ward. Garfield's First Ward encompasses some of the lowest income census tracts in Bergen County. GBCA's efforts began with the commissioning of a comprehensive community revitalization plan for the First Ward. The plan, which was produced by a professional planning firm, was developed with significant input and participation from First Ward residents, business owners, clergy, educators, local government leaders, and other stakeholders. The plan effectively captured and articulated the vision and aspirations of

the First Ward
community
for their
neighborhood. It also
identified asso

identified assets, both within and outside the Ward, that could be brought to bear in its revitalization.

Within the same period, GBCA opened its HELP Center for the adaptive re-use of several under-performing properties in the City of Garfield. These indus-

trial properties were transformed into a multi-service campus, incorporating a federally qualified health center (FQHC), an early childhood development school, and a Weatherization/Green Technology Training Center. These investments not only helped to transform the facilities in which they are located but also made much needed medical, childcare and weatherization services available to residents.

Now that the designation has been made, efforts are ongoing to develop a redevelopment plan for the area, which would include a mix of residential and commercial initiatives aimed at reinvigorating the commercial strip while capitalizing on the Garfield stop on the New Jersey Transit Bergen County Line, to attract new residents. The Garfield stop is one of the area's main assets and will be leveraged as a catalyst for development in the area.

Next steps in the process will include surveying of



Garfield Train Station

Passaic Street in Garfield

both merchants and residents within the rehabilitation area to assess their needs and formulating and developing the plan for the rehabilitation of the area. Additionally, GBCA plans to open a satellite office on Passaic Street, out of which those interested can come to learn more about the rehabilitation and residents can access the cadre of services offered by the agency. Thus, GBCA's efforts in the First Ward will effectively provide residents with the opportunity to gain economic stability by improving the physical, social and economic climate in the First Ward while attracting businesses, services and ultimately, jobs.



Head Start Scrapbook



Head Start students discuss latest project.



Mary Knych from *Young Audiences* presenting storytelling through music and movement with children.

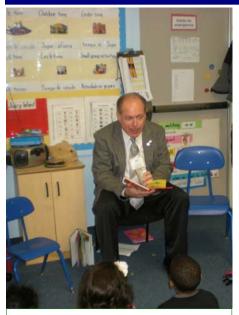


Garden Day at Head Start



Young Audiences provided professional development to the class-room teachers and assistants.

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Bergen County Clerk John S. Hogan



Bergenfield Councilman Charlie Steinel



Celebrating Dr. Seuss



Bergen County Executive Kathleen Donovan



Bergenfield Mayor Norman Schmelz

GBCA Selected for National Head Start Pilot in Jersey City

Greater Bergen Community Action has entered negotiations to receive federal funding as part of a new Birth-to-Five pilot for Head Start and Early Head Start services in Jersey City. GBCA is one of 15 grantees nationwide in five cities, which include Baltimore, Detroit, Washington, DC and Sunflower County, Miss. Originally announced last year, the pilot aims to give communities greater flexibility in designing Head Start and Early Head Start programs to better serve the needs of young children and communities from birth until they enter pre-k or kindergarten.

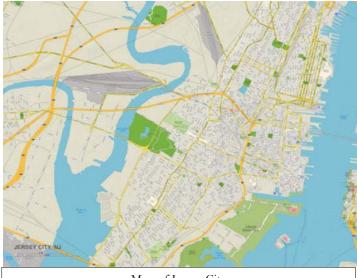
"The response to this Birth-to-Five pilot points to increased need for high-quality infant and toddler care through Early Head Start," said Linda Smith, deputy assistant secretary at the U.S. Department of Health and Human Services. "This reinforces the administration's early childhood plan to expand the home visiting program, increase access to infant and toddler care, and make pre-kindergarten available for all."

Through the Birth-to-Five funding opportunity announcement, HHS' Administration for Children and Families' Office of Head Start (OHS) encouraged applicants to design a single, comprehensive proposal based on demonstrated community needs and their or-

ganizational capacity. In the past, an organization had to submit separate applications to fund service for Head Start (preschool-aged children) and Early Head Start (pregnant women, infants, and toddlers). With the new approach, each agency submitted a single application to provide a continuum of care in a birth to five Head Start program, including services for expectant families.

"Each community involved in this pilot responded favorably to the streamlined application process. We saw an increase in competition and significant growth in the proposed number of children served by Early Head Start, allowing them to start at a younger age," said Ann Linehan, acting director of the Federal Office of Head Start. The proposed funding for Jersey City is \$8 million.

In Jersey City, the Birth-to-Five pilot is expected to serve 712 children. Over time, it is anticipated that 50% of the total will include babies aged 0-3 and 50% will be



Map of Jersey City

youngsters aged 3-5. Based upon an assessment of local needs and preferences, those children will be served in classroom, home-based and other community settings.

"We are excited to be engaged in these negotiations with HHS," said Robert Halsch, CEO of Greater Bergen. "Jersey City is a vibrant city. Successful strategies employed there can be modeled by other diverse urban centers across the country. We are looking forward to





collaborating with the parents, the Board of Education, the Mayor's Office, the Jersey City Housing Authority and other important stakeholders."



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CAP Solar Helps Non-Profits Go Green

CAP Solar New Jersey, a power company owned by GBCA, has completed the installation of over 2 Megawatts of solar energy producing panels on 35 non-profit operating facilities throughout New Jersey. These facilities include child care centers, health care clinics, hospitals, schools and other community facilities. Participating non-profits are paying only half of the perwatt amount currently charged by PSE & G and this deep discount is fixed for 15 years. At the same time, these organizations are contributing to the "Greening" of their community by reducing carbon emissions.

"The business model behind CAP Solar is very complex," commented Rob Moore, CFO of GBCA. "It involved the use of New Market Tax Credits and Solar Renewable Energy Credits. This required participation by a large investor and we were thrilled when the Goldman Sachs Urban Investment Group stepped up to the plate." Financed by Goldman, the project is

dramatically reducing electricity costs, which savings are being re-programmed to support the core mission of these community organizations.

Well over 100 properties applied to participate in the program. The first phase could only accommodate 2 megawatts, based upon a \$10 million investment by Goldman Sachs.

"This required that we prioritize properties with the larger roofs which were in decent condition," said CAP Solar Manager, Timothy Knight. "We also needed to work with non-profits which were sophisticated enough to understand the solar power proposition. Hopefully, we can accommodate others in the future. For those who participate, this is a home-run."

We are in the process of planning Phase II. Any interested organizations should contact Tim Knight for more information at 201-968-0200 ext. 7048.







Application Deadlines for LIHEAP/USF Program and Emergency Home Energy Assistance Programs Extended

The application deadline for the Low Income Home Energy Assistance Program, LIHEAP, and the Universal Service Fund (USF) has been extended to June 30, 2014. LIHEAP is a federally funded program that helps families and individuals with their energy bills. New Jersey's program is administered by the De-

partment of Community Affairs. Under the New Jersey plan, assistance is provided for heating, emergency crisis, and medically necessary cooling.

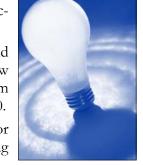
The application deadline for heating and emergency crisis assistance under the Low Income Home Energy Assistance Program (LIHEAP) has also been extended to June 30.

Households certified for LIHEAP and/or the Universal Service Fund (USF) are among those protected against utility shutoffs from November 15 to March 15, in accordance with the Board of Public Utilities Winter Termination Program.

The state of New Jersey's LIHEAP income guidelines are based on 200% of the Federal Poverty Level (FPL). The gross monthly income limit for the Univer-

sal Service Fund (USF) is set at 175% FPL. Households not eligible for either of these programs may be eligible for temporary assistance from either the TRUE or PAGE programs or from the statewide nonprofit New Jersey SHARES.Comfort Partners guidelines are 225% of the Federal Poverty Level.

Please call 201-968-0200 ext. 7008 for more information.



Greater Bergen Community Action Website Launched



The newly designed website for Greater Bergen Community Action, Inc., is up and running. Created to more accurately reflect who we are and how we are accomplishing our mission, our website includes an abbreviated agency history to help celebrate 50 years of Community Action.

It also includes information on, and applications for, various programs, contact information for senior staff, the latest news and event announcements, and how you can get involved.

We invite you to visit us at greaterbergen.org.

SPECIAL CD and Auto Loans at 1st Bergen FCU



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For more information contact us at info@1stbergen.com 201-968-0202
241 Moore Street, Hackensack, NJ 07601 www.1stbergen.com



Offer valid through 6/16/14. Limited to one CD Special per member. Must be a member in good standing or join 1st Bergen Federal Credit Union with a minimum \$25 savings (share) account. 2.99% auto loan rate available to members with a credit rating of 680 or higher. For members with lower credit ratings, higher rates may apply. Terms and conditions apply.

"To change lives through education, economic opportunities, healthcare, housing and human services."

Greater Bergen Community Action Partnership, Inc. (GBCA) is a 501(C)(3), not-for-profit Community Action Agency. Established in 1967, GBCA is Bergen County's designated anti-poverty agency.

<u>The CAPsule</u> is the Newsletter of Greater Bergen Community Action Partnership, Inc., Hackensack, NJ.

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1st Bergen Federal Credit Union Annual Meeting

1st Bergen Federal Credit Union, which is sponsored by GBCA, held its 5th Annual Meeting on Tuesday, April 29, 2014 at Mt. Olive Baptist Church.

About 100 people attended the event, in spite of the rainy, cold weather. Dr. Allan De Giulio, Chairman of the Board, led the Annual Meeting. Dr. DeGiulio, Rev. Greg Jackson, Vice Chair, Bob Halsch, Treasurer, and Rob Moore, CEO, spoke to the assembled crowd about services available, and 1st Bergen's vision for the future. Elections were held and Board Members Bob Halsch, Carlos Guerra, and Dan McNerney were reelected.



Dr. Allan De Giulio, Chairman of the Board of 1st Bergen Federal Credit Union, addressing Board Members and attendees at the Annual Meeting.

TD Bank Collaborates with GBCA Financial Literacy Team



For the month of May, **TD** Bank has been present-

ing workshops on *Opening Your Own Business* in conjunction with GBCA's financial literacy team. These are being held at each of the Head Start Centers currently

operated by GBCA. Both the 500 E 35th St. and 265 Totowa Ave Centers in Paterson had excellent attendance at these events, which were presented by Charles Mills, Commercial Lending Relationship Manager for TD Bank. Attendees found the presentation to be interesting and informative.

Affordable Care Act Pilot Program



Greater Bergen Community Action was one of only eight (8) Community Action Agencies nationally chosen to participate in a pilot program to help individuals enroll in healthcare.

Employees of GBCA made presentations throughout the community at varied locations including the Hackensack Library, the Moonachie Civic Center, and adult English as a Second Language classes.

To aid in the effort, GBCA utilized 10 volunteers over the age of 55, along with a head volunteer from AmeriCorps VISTA.

Over 200 individuals were enrolled in either Medicaid, NJ Family Care or the Federal Marketplace (healthcare.gov).

Pictured is Mohammed Osmani (right), the volunteer on loan from AmeriCorps VISTA, assisting a client with paperwork.

Wells Fargo Donation







Wells Fargo celebrated the grand opening of its new branch in the Hackensack ShopRite on River Street by presenting GBCA with a \$10,000 grant to support our anti-poverty programs.

GBCA Takes the Reins at Paterson Head Start

Last Fall GBCA assumed operation of the Head Start and Early Head Start programs in the City of Paterson and the adjacent Borough of Prospect Park. This expansion of GBCA into Passaic County comes following the agency's selection by the U.S. Department of Health and Human Services, Administration for Children and Families to operate the program, through a competitive grant proposal process.

Building on its successful Head Start/Early Head Start Program model serving 500 families in Bergen County, GBCA now provides services to 715 incomeeligible families in Paterson and Prospect Park. Families here receive services identical to those offered through the Bergen County program, including education, health, nutrition, social services and other services de-

> termined to be necessary by family needs assessments, all tailored to be responsive to each child and family's ethnic, cultural and linguistic



Over the past 6 months of operation, the program has been well integrated into GBCA and has been operating smoothly. "It has been our primary goal," stated GBCA Executive Director Bob Halsch, "that the tran-

> sition be as seamless as possible with as little disruption to the children and families as possible."

The program operates out of two locations in Paterson, the Eastside Center, located at 500 E.35th Street and the Westside Center. located at 265 Totowa Avenue. An additional site at the former St. Stephen's School on 90 Martin Street will open in the fall. For more information call 973-546-2634.





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TD Charitable Foundation Donates Funds

At the beginning of the year, Greater Bergen Community Action accepted a \$10,000 donation from TD Charitable Foundation. Pictured (from left to right) are, from TD, Roxanne Vivanco and Dominique Goss, Lois Braithwaite, President of the GBCA Board of Directors and Timothy L. Babjak, Regional Vice President of the Hudson Region, TD Bank.

Through the TD Charitable Foundation and the financial grants it makes, TD Bank partners with area non-profit and public institutions to create meaningful change and improvement in communities they serve. They look forward to many more years of community involvement and responsible corporate citizenship.



GBCA Continues Support For Sandy Victims

Over a year and a half after Hurricane Sandy, there are still residents of Bergen County in need of assistance to recover from the damage it created.

Greater Bergen Community Action, Inc., is the provider in Bergen County of **SHRAP** (Sandy Homeowner/Renter Assistance Program), a temporary relief program to assist individuals and families experiencing a housing crisis resulting from Superstorm Sandy.

From the fall of 2013 to the present, GBCA has distributed over \$3.4 million dollars to 548 families directly impacted by the storm.

Of those families, over 90% live in Little Ferry and Moonachie, the two towns in Bergen County most devastated by Hurricane Sandy. Over 35% are families with children.

Thank you all for helping to make life a little easier to get through.

Sincerely,

—S. Family, Little Ferry

The director of the program at GBCA, Alison DuBois, has been working with the families on a daily basis. "The program truly is helping those who need it most," she said. "The program is nearing it's end, and we can no longer accept new clients. My staff has done an exceptional job ensuring the program's success."

Affected households could qualify for up to six months of payment vouchers (and no more than \$15,000 in total assistance) to cover select home appliances, current or past due mortgage payments, rent and/or utility bills. Payment vouchers were offered only for subsidies, benefits, or services that had not been or would not be covered by FEMA, home insurance or other government grants and subsidies. To be eligible, the expense had to be a direct result of the disaster.





I want to say thank you for all you have done for us in assistance. I hope we never experience another "Sandy", but am very grateful for all your hard work helping the people affected. Thank you.

—L & D R., Little Ferry

Individual Development Account (IDA) Program Now Available

Are you currently enrolled in college or vocational school? Are you interested in pursuing further education? Would you like to save money to advance your education but <u>need help</u>?

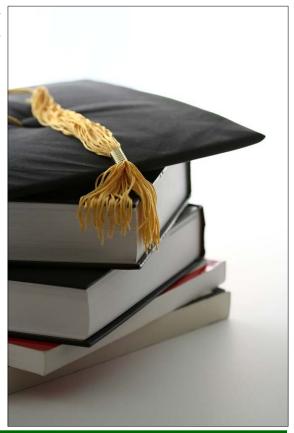
GBCA's IDA (Individual Development Account) program may be your answer. The program is designed to help you prepare to return to school through educational classes. As you participate, you develop a budget and start to save money toward your goal. Best of all, Greater Bergen Community Action, Inc. is able to match what you save up to \$1,500 per year for three years (totaling up to \$4,500).

Classes are held once a week for 16 weeks in the evenings at our main office in Hackensack, NJ. A Financial Literacy Educator will help you prepare for your future!

Requirements to participate include:

- Income from employment
- Household Income does not exceed 200% of the poverty level
- Current enrollment or plan to enroll in higher education
- Must be willing to save monthly

Please call 201-968-0200 x-7501 for more details.





Greater Bergen Community Action, Inc.

241 Moore Street, Hackensack, NJ 07601

Tel: (201) 968-0200 FAX: (201) 968-0240

Contributions to support any of GBCA's programs may be sent to the above address.