

# BUILDING OPPORTUNITIES



Annual Report  
2023

**SELF**

Dear Friends of SELF,

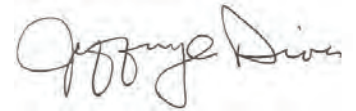
At a recent community event, I had the pleasure of meeting a graduate of our Individual Development Account program. She shared with me how she used her matched savings to finish college and how this accomplishment helped her get a job that provides for her family. Another client spoke at a recent board meeting and explained how our Neighbors Who Care: Home Repair program built a wheelchair ramp for him that reopened his world. He went from feeling like a prisoner in his home to experiencing freedom and mobility. What a gift it is to hear from people whose lives have been changed by programs at SELF.

I thank you for all you do to support SELF as Butler County's Community Action Agency. Whether you donate to our programs, give to our direct mail campaigns, adopt a family during the holidays, participate in our annual awards celebration, or volunteer to repair a home in the area, your help allows SELF to continue our mission to offer Butler County families a "hand up" out of poverty and move toward self-sufficiency.

As we reflect on the last year, SELF continued to offer COVID-19 emergency rent and utility assistance, home energy assistance, and repairs to keep area residents safe in their homes. Our personal development programs were offered at different locations, and we introduced a new program, Money Management, that focuses on building and repairing credit, budgeting, saving, and planning for retirement.

In 2023, SELF assisted over 6,000 families in Butler County, and we were joined by over 600 volunteers. It means so much to see clients improve their lives and increase their self-sufficiency, and we are grateful for people who help us on the journey. Thanks to your support, we will continue to build opportunities and restore hope in Butler County.

Yours in service,



**Jeffrey Diver**  
Executive Director

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# SELF

## MISSION

**As Butler County's Community Action Agency, Supports to Encourage Low-income Families (SELF) exists to enhance the quality of life for county residents by impacting the causes of poverty and empowering individuals to achieve, sustain, and advocate self-sufficiency.**

## PRIVATE SECTOR

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## GOALS

**We aim to help county residents:**

- Move beyond crisis situations toward improved financial stability and general well-being.
- Retain the skills and attitudes necessary for sustained employment and self-sufficiency.
- Build and maintain assets to disrupt the cycle of poverty.

## VISION

**An environment is created in which:**

- Individuals and families have the opportunity, resources, and tools to make decisions which lead to self-sufficiency and the development of their full potential.
- The community is inspired to actively contribute to the goal of self-sufficiency and personal development.
- Policy makers are advocates for the needs of all within the community.
- A cycle of self-sufficiency is perpetuated, which raises the quality of life in the community.

## HISTORY

**Supports to Encourage Low-income Families, Inc. (SELF) is a private nonprofit, 501(c)(3) and the state-designated Community Action Agency for Butler County, Ohio.**

SELF was established in 1995 with key leadership from the late Janet Clemmons, Butler County Commissioner, and was designated by the Ohio Department of Development on April 1, 1996. Mrs. Clemmons' vision was to create a Community Action Agency that would serve all of Butler County and would be accountable both programmatically and fiscally. The agency began client services before the federal welfare reform changes and before other nonprofits began emphasizing self-sufficiency.

Clients have called SELF "a bridge" to self-sufficiency and "an anchor in a storm." SELF strives to uphold the original mission of Community Action— "a hand-up not a hand-out." SELF emphasizes employment and education and works to lessen the barriers for low-income families to obtain and maintain self-sufficiency.

# SKILL DEVELOPMENT

## GETTING AHEAD

Participants transform their futures with the “Getting Ahead in a Just Gettin’-by World” workshop. This program, rooted in the “Bridges Out of Poverty” framework by Ruby Payne, provides practical tools and strategies to build financial, emotional, and social assets. Through interactive sessions, participant co-investigators learn to identify and leverage their strengths, understand the hidden rules of economic class, and develop actionable plans to achieve self-sufficiency. The workshop fosters a supportive community, empowering individuals to break the cycle of poverty and create sustainable, thriving futures.



**Workshops were held at Ohio Means Jobs and at Sojourner Recovery Services.**

**55**

**CO-INVESTIGATORS  
ENROLLED**

**39**

**GRADUATES INCREASED  
SOCIAL BRIDGING  
A WAY OF EXPANDING THEIR  
RESOURCE NETWORK**

**23**

**GRADUATES  
GAINED  
EMPLOYMENT**

## MARK'S STORY

Mark joined the Getting Ahead program to overcome his shyness and build his confidence. Through the program, he found a strong support network. This network played a crucial role in boosting his self-assurance and helping him come out of his shell.

Inspired by his journey and growth, he is now motivated to pursue a Social Work degree in college this fall. Mark believes his newfound confidence and skills will help him succeed in his studies and future career.

Mark expressed heartfelt gratitude to SELF for helping him find stability, learn new skills, and make valuable connections. He is excited about this new chapter in his life and looks forward to making a positive impact as a social worker.



**SELF REALLY LAID THE FOUNDATION FOR ME OF ME BECOMING A MAN.**

**I WAS VERY INEXPERIENCED WITH LIFE. NOBODY TAUGHT ME THIS STUFF, BUT SELF HELPED ME DEVELOP AS A YOUNG MAN."**

**MARK**



# IDA ASSET BUILDING

The Individual Development Account (IDA) Program helps participants build assets through budgeting, saving strategies, and financial planning. For every \$1 participants save, SELF adds \$2, up to a total of \$3,000. This means two qualifying adults in a household can receive up to \$6,000 in matched savings.

Participants can save for various goals, including purchasing a home, funding education, or starting a small business. The program empowers individuals to achieve financial stability and long-term economic security by providing them with the knowledge and resources needed to manage and grow their savings effectively.

**17** CLIENTS  
ENROLLED IN THE PROGRAM  
& GRADUATED

**17** GRADUATES  
OPENED SAVINGS  
ACCOUNTS

**3** ASSETS  
HAVE BEEN ACQUIRED  
SO FAR

## LARRY AND BRITTNEY'S STORY

Larry and Brittney came into SELF one day seeking help to improve their financial situation. They were struggling to make ends meet. Then, they saw that SELF had classes for aspiring entrepreneurs and SELF offered the IDA program to help save start-up money. Larry and Brittney jumped at the opportunity to get help starting their own business.

SELF provided direction and support to bring their vision into reality. Staff exceeded their expectations, making the experience wonderful. From the front desk to the entire program, everyone was helpful. Larry and Brittney successfully created a business thanks to SELF. Without the IDA program, their dream might have remained just that—a dream.

**WE DIDN'T KNOW WHAT TO EXPECT, AND SELF EXCEEDED OUR EXPECTATIONS BEYOND WHAT WE EVER COULD IMAGINE."**

**LARRY AND BRITTNEY**



# JOBS NOW!

JOBS NOW! boosts job skills and opportunities for participants, helping them improve economic stability by obtaining new or better employment. The program provides comprehensive training for participants to create their elevator speech, write a polished resume, and practice interview techniques.

They also learn effective job search strategies, computer etiquette, budgeting skills, and how to present a professional image. By equipping participants with these essential skills, JOBS NOW! empowers them to confidently navigate the job market and secure sustainable employment, ultimately enhancing their financial independence and overall quality of life.



THE FACILITATOR SHOWED ME HOW TO WRITE A GOOD RESUME AND DO WELL IN INTERVIEWS."

PROGRAM GRADUATE

I LEARNED HOW TO SEARCH FOR JOBS AND USE COMPUTERS BETTER. I FEEL READY TO GET A GOOD JOB AND IMPROVE MY MONEY SITUATION."

PROGRAM GRADUATE

THE TRAINING FROM JOBS NOW! HELPED ME MAKE A GREAT RESUME AND FILL OUT JOB APPLICATIONS."

PROGRAM GRADUATE

35 CLIENTS ENROLLED THE PROGRAM

28 CLIENTS GRADUATED

17 GRADUATES HAVE GAINED EMPLOYMENT SO FAR

## JASON'S STORY

Jason's journey exemplifies resilience and determination. After completing a residential drug rehabilitation program, he turned to SELF for support. He impressed the SELF facilitators with his diligence and drive to overcome his past setbacks.

Jason successfully graduated from the JOBS NOW! program. With the facilitator's help, he secured a Shift Manager position at a major franchise. Furthermore, he enrolled in community college to study Horticulture and Sustainability.

Jason aims to achieve self-sustainability and establish his own lawn care business. He credits SELF with helping him set and achieve his goals, putting him on a path to success and financial stability.

# MICROENTERPRISE AND MICROLOAN

The Microenterprise and Microloan program offers a comprehensive series of group workshops designed to help participants master all aspects of starting and running a business. Through these workshops, participants receive in-depth, hands-on assistance in developing a robust business plan, which serves as a critical roadmap for their entrepreneurial journey. The curriculum covers essential topics such as market research, financial management, marketing strategies, and legal considerations.

Upon successful completion of the program, participants become eligible to apply for a \$5,000 microloan. This financial support is aimed at helping them launch or expand their businesses, providing much-needed capital for inventory, equipment, marketing, or other startup costs.

The Microenterprise program is led by a professional business consultant with extensive experience in the field, ensuring participants receive expert guidance and mentorship. This program empowers aspiring entrepreneurs to transform their business ideas into viable, thriving enterprises, contributing to economic growth and self-sufficiency within the community.

20

PARTICIPANTS  
ENROLLED

14

PARTICIPANTS  
GRADUATED

2

PARTICIPANTS  
RECEIVED MICROLOANS



IF IT HAD NOT  
BEEN FOR SELF,  
I WOULD HAVE  
NEVER DONE IT!"

JULIE

## JULIE'S STORY

Julie's life took an unexpected turn in 2021. Brain surgery left her with limitations, making traditional jobs very difficult. Without an income, Julie dreamed of starting her own business.

One day, she learned about SELF's Microenterprise program. Through SELF, Julie found the support and knowledge needed to turn her dream into reality.

Now, Julie's photography business is thriving. She makes sales through four online stores, where her talent and passion shine, attracting more customers.

Julie shares that her business success brings not only financial stability but also a renewed sense of purpose and confidence.



# MONEY MANAGEMENT

SELF launched the Money Management Program in April 2023. This free program provides a broad spectrum of educational classes tailored to meet the needs of our diverse community.

These courses equip participants with essential financial knowledge to make informed decisions aligned with their long-term goals. Through its educational offerings and innovative workshops, the program aims to provide a powerful impact. It acts as a beacon of hope and a catalyst for change, encouraging participants to transform their financial dreams into achievable realities.

**31** PARTICIPANTS



I AM GRATEFUL TO THE FACILITATOR AND THE HELP SHE PROVIDED WITH HELPING ME GET MY STUDENT LOANS FORGIVEN. ALSO, SHE **CONNECTED ME TO MANY RESOURCES** LIKE THE JOBS NOW! PROGRAM AND HOME REPAIR PROGRAM.”  
PROGRAM GRADUATE



I GREATLY APPRECIATE THE SUPPORT I RECEIVED FROM SELF AND THE HELP WITH BUILDING MY CREDIT. THE FACILITATOR IS VERY KNOWLEDGEABLE AND ABLE TO DRAFT LETTERS TO DEAL WITH CREDIT MATTERS WHICH WAS VERY HELPFUL TO ME.”  
PROGRAM GRADUATE



# HOME IMPROVEMENT



## NEIGHBORS WHO CARE: HOME REPAIR

Our year-round, volunteer-driven program provides free home repairs to low- to moderate-income homeowners in need, focusing on seniors, people with disabilities, and families with young children. Volunteers offer essential services such as accessibility ramps, bathroom modifications, chair or stair lifts, and grab bars.

This initiative ensures secure, affordable living conditions and reduces the risk of homeowner displacement. Furthermore, the program benefits the community by enhancing property values and addressing code violations.



**123** HOME REPAIR PROJECTS WERE COMPLETED ON **78** HOMES

**MY HOME FEELS MUCH SAFER WITH THE NEW GRAB BARS AND RAMPS THE VOLUNTEERS INSTALLED.**

**THIS PROGRAM IS A BLESSING"**

**PROGRAM RECIPIENT**



# HOME WEATHERIZATION ASSISTANCE PROGRAM

SELF manages intake for the Home Weatherization Assistance Program (HWAP), which offers free home improvements to increase energy efficiency. The actual weatherization work is performed by the Miami Valley Community Action Partnership, a sister agency. Through these various programs, SELF aims to reduce energy costs, improve home safety, and enhance the overall quality of life for low-income households in the community.

122 homes served



SELF CAME TO MY HOME TO HELP ME COMPLETE THE APPLICATION.

I'VE NEVER HAD SOMEONE CARE THAT WAY ABOUT ME.

PROGRAM RECIPIENT

# HOME ENERGY ASSISTANCE

SELF provides comprehensive energy assistance through HEAP, as well as the seasonal Winter Crisis and Summer Crisis Programs, helping families manage their energy needs throughout the year. SELF is responsible for verifying and re-verifying participants in the Percentage of Income Payment Plan (PIPP) Plus program, ensuring they receive consistent and affordable utility payments. Additionally, the Ohio Department of Development selected SELF to administer the temporary Low-income Household Water Assistance Program (LIHWAP), providing essential support for water-related expenses.



**1,977 households were assisted through the Summer and Winter Crisis Programs**

**1,955 households verified or re-verified on PIPP**

**846 LIHWAP applications approved**



# COMMUNITY EFFORTS

## *BUILD-UP ACADEMY*

The Build-Up Academy construction training program teaches teens and young adults construction skills and connects them to jobs, apprenticeships, and advanced training programs. Hands-on work is included, and SELF offers employment and OSHA 10 training as part of the program. In 2023, SELF offered the Build-Up Academy program through a partnership with Marshall High School in Middletown. Students enrolled in the program received classroom instruction through their school, and hands-on experience was provided by SELF, with many projects taking place in SELF's renovation homes. Students participating in Build-Up Academy have been able to take their future into their own hands.

SELF was able to work with the Juvenile Rehabilitation Center in Hamilton to create a class that teaches about the basics of construction math, reading blueprints, employability, resume writing, and interview processes. It also helps students set goals and a path to achieve them once they are released.

## *EMPLOYER RESOURCE NETWORK*

The SELF Employer Resource Network, "Soaring to Success," helps employees gain knowledge and resources to thrive both at work and in their personal lives. The SELF Success Coach is onsite regularly at member-employer job sites to assist with resources for basic needs. Furthermore, the Success Coach helps employees build a thriving future.

### **2023 EMPLOYER MEMBERS:**

- Choices in Community Living
- Graceworks Lutheran Services
- Matandy Steel
- Primary Health Solutions



**308** EMPLOYEES SERVED

**381** SERVICES PROVIDED

# COVID-RELIEF HOUSING STABILITY PROGRAMS

**1092 households served**

Funding for critical housing stability programs was made possible by the Butler County Commissioners and the State of Ohio. Many families needed help for the first time due to the pandemic. The COVID-relief housing stability programs primarily provided rent assistance. They also offered utility, mortgage, and property tax assistance.

## AUTOMOTIVE REPAIR ASSISTANCE

This temporarily funded program provided free vehicle repairs, up to \$2,500, for individuals needing transportation for employment. SELF partnered with Pohlman's Auto and Tire Center in Hamilton and Integrity Automotive in Middletown to deliver these services.

**51 vehicles repaired**

## NEIGHBORS WHO CARE: RENOVATIONS

This social enterprise program focuses on revitalizing communities by renovating properties with the help of dedicated volunteer support. SELF purchases properties in need of repair and undertakes comprehensive rehabilitation efforts to restore them to a high standard. The renovation process often includes updating electrical systems, plumbing, roofing, and interior finishes to ensure the homes are safe and comfortable.

Once the properties are fully rehabilitated, SELF sells them to credit-worthy low-to-moderate-income families. This initiative not only provides affordable housing options but also helps stabilize neighborhoods and increase property values.

By transforming neglected properties into desirable homes, SELF contributes to community revitalization and economic growth. The program empowers families to achieve homeownership, fostering a sense of pride and stability. Through this work, SELF demonstrates a commitment to sustainable development and social equity, creating lasting positive impacts in the communities it serves.

**SELF sold a property on Grove Street in Middletown**



**SELF purchased a property on Parrish Avenue in Hamilton**

# EVENTS

## ANNUAL AWARDS CELEBRATION

Each year, SELF hosts an Annual Awards Celebration to recognize hard-working clients and community members, while raising money to support our programs. The Hollywood-themed event was a hit! Everyone made a glamorous appearance on April 28, 2023, and we all enjoyed live music with the Cincinnati Sinatra, games, raffles, and more!

### 2023 JANET CLEMMONS

#### COMMUNITY SERVICE AWARD WINNERS:

Pamela Benson, Village Food Pantry, Inc.  
& Tonya Pohlman, Special Olympics of Butler County.

Nearly 200 guests joined us for a classic Hollywood event and \$26,500 was raised to help Butler County residents



# ADOPT-A-FAMILY HOLIDAY PROGRAM

SELF's Adopt-A-Family program provides holiday meals and gifts to the families of SELF clients working toward self-sufficiency. Recipients are nominated by SELF program staff each fall. Families receive meal boxes for Thanksgiving and Christmas, and presents are provided for the entire family.



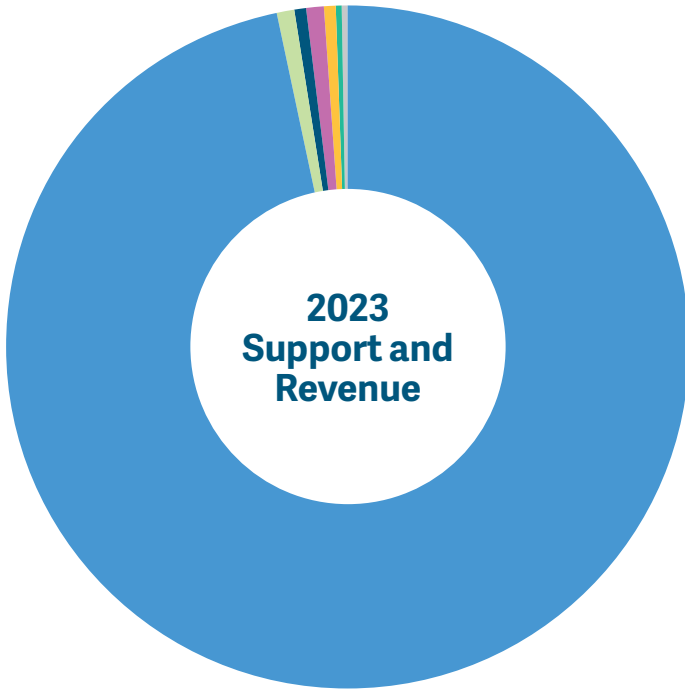
**41**  
FAMILIES  
WERE ADOPTED

**125**  
INDIVIDUALS  
SERVED

**\$4,840**  
IN DONATIONS

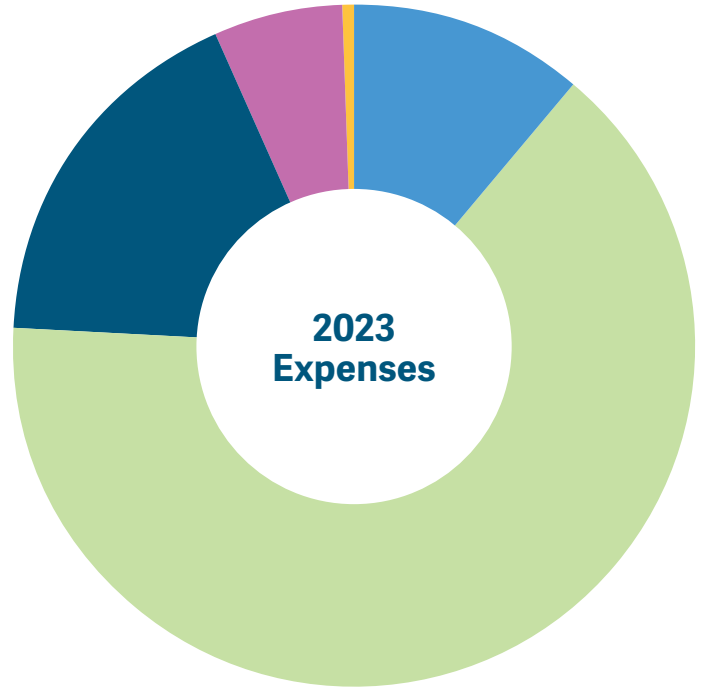


# FINANCIALS



Grants/Contracts	\$8,512,547
Contributions	\$79,065
In-Kind	\$37,545
Program Income	\$73,054
Interest and Dividends	\$46,382
Rental Income	\$33,625
Investment Gains (Losses)	\$(6,693)

**Total Support and Revenue \$8,788,910**



Self Sufficiency Programs	\$980,576
Housing Services	\$5,611,962
Home Energy Assistance	\$1,533,056
Supporting Services	\$519,457
Fundraising	\$40,411

**Total Expenses \$8,685,462**

# CORPORATE DONORS, SPONSORS, AND GRANTORS

We thank the following list of donors, sponsors, and grantors for their gracious support of SELF. With their generosity, SELF's community impact is much greater.

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selfhelps.org  
  