

CHAMPIONS OF CHANGE

Annual Report
2021



DEAR FRIENDS,

The challenges faced by the world in 2020 continued throughout 2021, and they remain even today as we write this report in 2022. The COVID-19 pandemic continues to be a part of daily life as we all work toward whatever a post-pandemic world may look like. Supports to Encourage Low-income Families operated remotely in 2020 when the state of Ohio shut down. Remote work remained part of SELF's operations in 2021; however, most staff returned to work from SELF's Hamilton and Middletown offices to continue supporting Butler County families as best as possible.

SELF bolstered its mission to assist low-income individuals and families in Butler County with becoming self-sufficient or maintaining their self-sufficiency. Emergency support, including emergency rent and utility assistance for those affected by COVID-19, became core to SELF's programs in 2021. Nearly half of all SELF's staff worked under these programs in 2021. While the landscape of employment conditions changed in 2021 and jobs became more plentiful, hard-working families still struggled to make ends meet. Thanks to your help, SELF was able to serve nearly 6,000 families in 2021.

With all the chaos and changes brought about in 2021, SELF also had the pleasure of celebrating its 25th anniversary. While an in-person event wasn't possible at the time, the organization was still able to raise roughly \$20,000 through a virtual celebration of its continued success. Thank you to all who participated and made it a special day for our organization.

SELF helps people break the chains of poverty through emergency support, utility assistance, home repairs, career training, self-evaluation, planning, financial education, and asset building. Through your continued support, SELF has held its place as a Champion of Change by providing services to meet the needs of our community and being a positive force in Butler County.

Thank you!



Jeffrey Diver

Jeffrey Diver
Executive Director



Dave Stitsinger

Dave Stitsinger
President,
Board of Directors



MISSION

SELF enhances the quality of life for Butler County residents by impacting the causes of poverty and empowering individuals to achieve, sustain and advocate self-sufficiency.

SELF strives to perform the following roles at the highest standards of excellence to be:

- An advocate for the needs of the community and the development of individual potential
- A facilitator in linking individual needs to the full network of services available
- A provider of quality services
- A trusted and respected partner with individuals and organizations in addressing the needs of the community



GOALS

SELF's overall goals aim to help clients:

- 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

Through SELF's efforts, 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 (SELF) is a private, nonprofit 501(c)(3) organization and the state-designated Community Action Agency for Butler County, Ohio.

Founded in 1995, SELF's focus is on offering employment and educational services to help low-income individuals achieve long-term self-sufficiency.



PROGRAMS

Emergency Rent and Utility Assistance

Emergency Rent and Utility Assistance has been made possible through SELF, thanks to the Butler County Commissioners and the State of Ohio for putting their faith in the organization during a time of crisis. These emergency funds make up the largest grants SELF has ever received, with millions of dollars in assistance being made available to Butler County residents affected by the COVID-19 pandemic. Families receiving assistance were in danger of losing their homes, having their electricity cut off, and more. For many families who found themselves in need of help for the first time, SELF was able to restore their hope in a time of darkness.

SELF began processing emergency requests in March of 2020. The number of requests for assistance and staff dedicated to those requests only continued to increase in 2021.

2,452 families were assisted

with rent, utility, and mortgage assistance, keeping their lights on and potentially keeping them off the street.



Emergency Services flyers

A puppy brought in by a SELF staffer providing some four-legged therapy to Hamilton employees



Butler County Microenterprise and Microloan Program

Helps low-to-moderate-income individuals learn in group workshops about all aspects of starting a business, including hands-on assistance in writing a business plan and the opportunity to apply for a \$5,000 microloan to launch the business.

SELF continued to hold the Microenterprise program in-person once shelter-in-place orders were lifted. Class sizes were reduced to keep participants and facilitators safe.

SELF exceeded its enrollment goal in 2021, despite continued challenges due to COVID:

18 students enrolled.

That's three more than our goal!



Jeffrey Diver speaking in front of a class at SELF

14 students graduated from the Program

1 student applied for and was approved for a microloan

Getting Ahead

"Getting Ahead in a Just Gettin' by World"

A multi-session workshop that assists individuals living in poverty with evaluating their life and developing life skills necessary to survive and flourish. Getting Ahead participants develop a series of mental models to examine their own pasts while planning for the future. Getting Ahead was held at Ohio Means Jobs in Fairfield in 2021 through Butler County's Employment Success Program.

37 clients enrolled in Getting Ahead in 2021

20 clients increased social bridging, a way of expanding their resource network



SELF at a bookbag giveaway at Sonny Hill in Middletown



SELF at a Father's Day event at Marcum Park in Hamilton

Emergency Home Energy Assistance Program (HEAP)

Winter Emergency Home Energy Assistance and the Summer Cooling Programs help low-income families being threatened with shut off of heat in the winter or electric in the summer. Additionally, SELF verifies and re-verifies participants on the Percentage of Income Payment Plan (PIPP) Plus program and assists with intake for free weatherization services. SELF also began offering water assistance at the end of 2021, thanks to funds provided by the Ohio Department of Development.

Households Assisted through HEAP:



1,748

through the Winter and Summer Crisis programs



1,538

with PIPP Plus



97

weatherization applications approved



66

received water assistance

Build-Up Academy

One of SELF's Marshall High School BUA students being interviewed by a reporter from Spectrum News

Teaches low-income adults and teens construction skills and connects them to jobs, apprenticeships, and advanced training programs. Employment training and hands-on work is included, along with industry-recognized credentials awarded.

SELF began a partnership with Marshall High School in Middletown to teach its students construction skills through the program. This partnership proved successful in 2021 and has helped to shape a new outlook for this vital and unique program.

8 students participated

in the Build-Up Academy program in 2021

4 students completed

the workshop



3 out of 4
students found employment

Build-Up Academy graduate poses with program facilitators



Individual Development Account (IDA) Program

Offers financial literacy classes and goal-specific education combined with matched savings accounts for low-to-moderate-income clients so they may acquire a home, start a business, or access higher education.

Client savings are matched by SELF \$2 to every \$1

10 clients enrolled
and all 10 graduated
A 100% graduation rate!

5 assets acquired:
2 homes
2 furthering their education
1 business

11 graduates
opened a savings account



Graduating IDA class



JOBS NOW! Graduates

JOBS NOW!

Despite a challenging year, JOBS NOW! continued to help local residents.

A powerful employment and education program for low-income individuals to improve economic stability by obtaining employment or better employment. Some of the multi-session workshops are taught by business professionals.

Limited emergency services are available such as utility assistance, interview clothing, and job-related transportation. Most importantly, this program offers job connections!

30 clients enrolled
29 clients completed
the employment workshop
A 96% graduation rate!

32 JOBS NOW! graduates
gained employment in 2021



JOBS NOW!
Recruiting at Marcum Park



Wheelchair ramp and entry ramp for a client who was able to come home just in time for Christmas after spending more than a year in a rehab facility

328
Volunteers
new to
SELF

Neighbors Who Care: HOME REPAIR

Volunteer-driven home repair projects in Butler County which help low-income homeowners, primarily senior citizens, people with disabilities, and families with young children. Activities spike each summer with two home repair blitz weeks and thousands of hours of labor donated by hundreds of volunteers. SELF's home repair blitz weeks were canceled in 2021 due to the COVID-19 pandemic; however, the organization still excelled in completing repairs thanks to dedicated volunteers and CARES Act funds, as well as a grant from the Butler County Department of Community Development. Additional funding allowed SELF to hire contractors for large-scale home repair jobs.

182 home repairs

were completed on 136 different homes

16 home repairs

through CARES Act funding

620 volunteers donated

more than 4,200 hours to the organization, despite the challenges 2021 provided

A volunteer cutting steps for a homeowner's porch

Neighbors Who Care: RENOVATIONS

This social enterprise program completes renovations with the help of volunteer support. SELF purchases properties, rehabilitates them, and sells them to credit-worthy low-to-moderate-income families.

- SELF continued renovations on two historic properties acquired in 2020, which proved to be substantial projects. (Properties shown below)
- SELF acquired a home in Millville on Liberty St. in early 2021 and promptly began working on it.
- SELF received four weeks of support from an AmeriCorps NCCC team, which assisted with work on the organization's three homes.

Liberty St.



Before



After



227 N. Eleventh St.
in Hamilton

16 Clark St.
in Middletown



25 YEARS OF SELF!

SELF SUCCESS STORY

SELF celebrated 25 years of service to Butler County! Typically, the organization holds an annual awards dinner and fundraiser; however, due to the climate of the pandemic, SELF held a virtual celebration in 2021.

More than \$20,000 in funds were raised to support SELF's programs through a virtual auction, raffle, and sponsorships. A live stream featuring awards for clients and community members was hosted by SELF Executive Director, Jeffrey Diver, and Rachel Sheets, SELF's Community Relations Coordinator.

In 25 years of service, SELF's impact in Butler County includes:

- More than **400 graduates** of the Getting Ahead program
- 23 awards** for Best Practices
- 70% graduation rate** across all programs
- 1,000 volunteers** mobilized annually



A look behind the scenes of the live virtual program at KPG Creative

Amber

A single mother of four who was struggling to make ends meet as her rent increased. She found herself wondering if it was possible for her to ever own her own home. That's when she found SELF! Amber enrolled in SELF's Individual Development Account program to learn how she could become a homeowner. She learned the ins-and-outs of healthy spending habits, saving, and what went into purchasing a home. After graduating from SELF's IDA program, Amber opened a savings account. After meeting her savings goal, she then worked with SELF to find a home and obtain free down payment assistance through Neighborhood Housing Services, Inc. Now Amber is a happy homeowner who pays less for her monthly mortgage than she did for her monthly rent!

While enrolled in the IDA program, Amber also learned about SELF's Microenterprise and Microloan program. Her best friend is a nail technician, and Amber became interested in becoming one as well. She and her friend decided to enroll in the Microenterprise program together with the hopes of one day opening their own nail salon. Amber completed the Micro program in 2021, and while she has not yet opened her own salon, she plans to do so in the future. She learned all the work that goes into starting a small business and is inspired to complete her business plan and get her nail technician license!



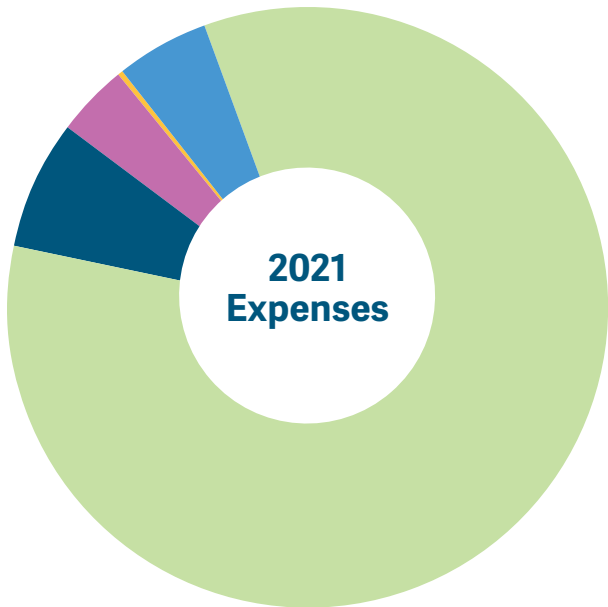
Amber receiving an award from SELF in 2022

When asked what she liked about SELF's programs, Amber said that SELF offers something for everybody:

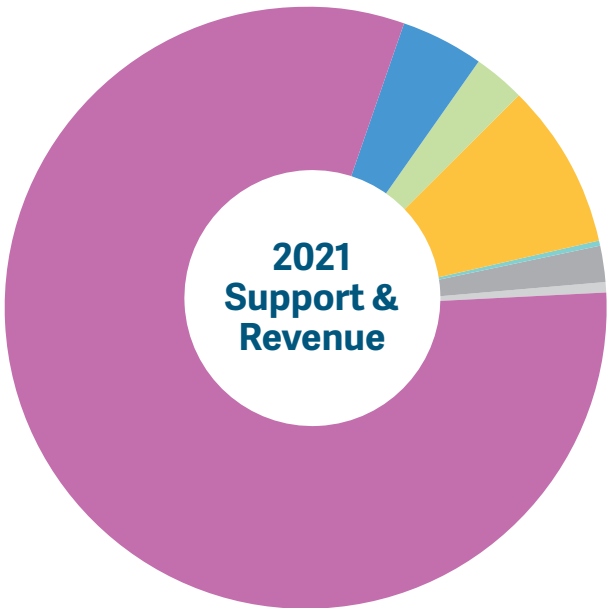
"Whether you want to make change in your life now, in a year, or in five years, SELF can help you learn how to plan for a better future!"

FINANCIALS

2021 DONORS



Self Sufficiency Programs	\$616,293
Housing Services	\$10,341,990
Home Energy Assistance	\$883,128
Supporting Services	\$436,021
Fundraising	\$20,343
Total	\$12,297,775



Grants/Contracts	\$12,083,749
Contributions	\$65,228
In-Kind	\$44,210
Program Income	\$131,789
Interest and Dividends	\$3,051
Rental Income	\$31,992
Investment Gains	\$6,956
Total	\$12,366,976

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



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Community Health	KPG Creative	Lisa Raterman	Linda Yarger
	Kroger	Jennifer and John Ridge	
	Kevin Kurpieski and Moira McNulty	Barney Riesbeck	
		Rob Peak and Judy Scherrer	



Butler County United Way
Community Partner



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