



A quarterly newsletter for clients and friends of Supports to Encourage Low-Income Families  
 Volume 10, Issue 3 Fall 2008

## SELF prepares for increased E-HEAP requests

The Supports to Encourage Low Income Families (SELF) staff anticipates increased pleas for help with emergency home heating assistance this winter. In fact, within the first week of the Home Energy Assistance Program (HEAP) this year, SELF has seen more than a 100% increase compared to the same time last year.

“With the economy the way it is and with high fuel prices, I expect a lot more people to apply for help this winter,” says Athena Maly, HEAP coordinator for SELF.

SELF helped 2,912 people file applications for the Emergency Home Energy Assistance Program (E-HEAP) last winter. Of those who received help, the majority were elderly, disabled or lived in households with children under the age of five.

Maly stresses E-HEAP is only available to families who face the threat of their utilities being disconnected between now and March 31, 2009. It also can be

used by families who have less than a 10-day supply of heating fuel.

“When they come in to apply for E-HEAP, we also help them to fill out an application for the regular HEAP program (R-HEAP),” Maly explains.

The R-HEAP program is a state-run program that allows families to request a credit from their utility company for part of the average costs of their winter utility bill.

Customers of regulated utilities like Duke Energy can receive up to \$175 from E-HEAP to prevent disconnection.

Customers of non-regulated providers like the city of Hamilton, Butler Rural Electric and Glenwood Energy in Oxford, can receive up to \$250.

Bulk fuel customers are eligible for up to \$950 for fuel oil or kerosene, \$750 for propane or bottled gas and \$350 for coal, wood or other solid fuels.

### E-HEAP Requirements:

- *Disconnect notice from utility company*
- *A bill in the client's name*
- *Picture ID*
- *Proof of household income for the last 12 months*
- *Social Security cards for all household members*
- *Dates of birth for all household members*

**Plan ahead!  
 SELF can help file  
 your taxes.**



Starting in January, SELF's Hamilton office will once again serve as a Super Site to help low-income Butler County residents file tax returns, while linking clients to other services for which they are eligible.

If your income is \$40,000 or less, you may qualify to have your return filed for FREE. You also may be able to claim the Earned Income Tax Credit (EITC).

Last tax season, SELF's Super Site assisted 550 families. SELF is part of the Butler County EITC coalition, which includes Butler County Job & Family Services, Legal Aid Society of Greater Cincinnati and local financial institutions.

Call SELF's office for more information.

# Energy Forum looks at how to help low-income families

Butler County has coalitions that focus on issues like hunger, childcare or children with special needs, but until recently, there was not a group to focus on the impact that the energy crisis is having on many low-income families.

That's why SELF hosted an Energy Forum in October, bringing in 30 representatives of utility companies, government, churches and social service agencies to address ways to help people at great risk during the winter months.

"One of the concerns is that individuals who



*Deb Walters of Butler County 2-1-1 explains how the information hotline might be able to assist people in greatest need for utility assistance this winter.*

come in for E-HEAP this winter can only be helped one time," explains SELF Executive Director Jeffrey Diver. "Most of the people do need help more than once."

The group consensus was that an Energy Coalition should be formed and meet at least quarterly. One plan of action is to use

the county's 2-1-1 information line as a response system for people needing help.

Another suggestion was to develop a database to identify and contact those in greatest need, such as the elderly and disabled, to ensure they stay warm.

"The problems facing low-income families will be exacerbated this winter despite lower gasoline prices, because prices for things like food or home heating fuel are not going back down," Diver says.

Forum participants also suggested:

- Seeking funds to install energy saving devices for homes to improve energy efficiency
- Advocating for increased emergency utility assistance funding
- Identifying and preparing designated heating sites such as schools or senior centers, if the weather situation or winter fuel prices pose a critical problem for people with the greatest needs.



*Duke Energy General Manager Mike Gribler answers utility questions at the SELF-sponsored Energy Forum.*

## Tips to help you reduce winter heating bills

- ✓ Add weather stripping around doors & windows
- ✓ Place caulking around doors & windows
- ✓ Put plastic over windows
- ✓ Install a programmable thermostat
- ✓ Keep thermostat between 65-70 when you are at home
- ✓ Set thermostat to 58 overnight or when you are away
- ✓ Close registers in rooms you don't use
- ✓ Clean your furnace filter once a month
- ✓ Add an insulation blanket to your water heater
- ✓ Lower water heater to 120-125 degrees
- ✓ Insulate the first 3-6 feet of cold and hot water pipes around your water heater
- ✓ Add insulation in your attic
- ✓ Seal duct work with duct sealer or silicone caulk
- ✓ Install rubber gaskets behind outlets and switch plates

## Leada Pennington achieves a dream

Leada Pennington understands the joys and the sacrifices that come with reaching your goals.

For two years, Leada saved money each month through SELF's Individual Development Account (IDA) program with a goal of purchasing a home of her own.

She achieved her dream October 29 when she cashed out of her IDA and purchased a home in Trenton.

"I was so scared, yet excited," Leada says. "It was almost like I was watching someone else get the loan, then realizing it was me."

Leada says the program helped her to overcome credit problems and learn how to be



*Leada Pennington*

financially responsible.

"We did weekly budgets and learned how to save money," she explains. "You wouldn't believe how much money you can save by just packing your own lunch for work, rather than going out to eat."

Leada Pennington is one of thirteen IDA participants who have cashed out and achieved their goal of owning a home, starting a business or receiving post-secondary education.

## Want to save money? See if you qualify for IDA: Individual Development Account

1. Your monthly IDA deposit must come from earned income.
2. You must commit to saving between \$20 and \$120 a month for 6 to 18 months.
3. Savings must be used to buy a home, start a business or for post-secondary education.
4. Your household net worth must be less than \$10,000 not counting one vehicle or your home, if you own it.
5. If your household income falls within our guidelines, you may qualify for up to \$2,000 by opening an IDA.

To learn more, call SELF's IDA Case Manager Carla James:

**868-9300 or 1-800-432-7022**

## A SELF "MVP": Carla James- IDA case manager

In tough times, most Americans find it difficult to save money for the future. It's even harder for low-income families who have little disposable income after paying bills.

That's why Carla James enjoys her role as case manager for SELF's Individual Development Account (IDA) program.

Carla began working at SELF about a year ago and has broadened the reach of the IDA program in the community. Joining the SELF staff was a homecoming of sorts since she was born in Hamilton. Carla is a single mother raising four children - two boys and two girls.

Prior to joining SELF, Carla spent seven years teaching in Michigan and gained seven years of experience in social work. She loves that she can use both her passions for social work and for education with the IDA program. Much of the program's success has to do with the tailored curriculum she helped develop.

"I like our curriculum, because it focuses on the

psychology of money and the values that are attached to the way we spend it," James says.

"I never tell them how to spend their money, because it's unfair. My values are not theirs so advising them based on what's important for me might not be what's best for them."

IDA classes meet on Thursday nights from 6-8 p.m. for a period of ten weeks. To graduate, participants must keep track of their expenses each week.

"We go through what their values and goals are," James explains. "As they look at each penny they spend, they see they're spending \$20 a month on Pepsi or cigarettes, which are things they could easily cut back on to have money for savings."

Participants commit to saving a specific amount of money each month. For every \$1 a client saves, SELF matches it by \$2, up to \$1,000. By the time a participant cashes out, he or she has the potential to have \$3,000 in the savings account.



*Carla James*

## How to Reach Us

For more information,  
please contact SELF:

### SELF Main Office\*

1790 A & B South Erie Highway  
P.O. Box 1322  
Hamilton, Ohio 45012  
Phone: 513-868-9300  
Fax: 513-737-3889  
www.selfhelps.org

### Middletown

1001 Grove Street  
1-888-432-7022

### Oxford

Oxford Family Resource Center  
5445 College Corner Pike  
(513) 868-9300

### West Chester

West Chester Presbyterian Church  
8930 Cincinnati-Dayton Road  
(513) 868-9300

\*Direct all mail to this location.

## Tip Ziegler joins SELF Board

James "Tip" Ziegler became the newest member of SELF's Board of Directors this past summer.

Tip represents the Family Resource Center in Oxford on the board. He has spent his life as an educator, including 34 years with Miami University, retiring as the Associate Dean of the School of Education.



"I think any opportunity you can give to people to help themselves is something to cherish and to value," Ziegler says, in reflecting on SELF's role in the community.

He also has been impressed with the way the board functions. "I see it as well organized and purposeful, and the members take time to get to know each other, which isn't true of all boards," Ziegler says.

## SELF'S Board of Directors

Suzi Rubin, President  
Monroe City Council

Mike Snyder, Vice President  
Fairfield City Council

Valerie Hamilton, Secretary  
City of Middletown

Butch Hubble, Treasurer  
Pilgrim Baptist Church

Tim Abbott  
Duke Energy Corporation

Prue Dana  
City of Oxford

Lori Elliott  
Legal Aid Society of Greater Cincinnati

Carla Fiehrer  
Hamilton City Council

Kevin Kurpieski  
Butler Co. Dept. of Job & Family Services

Pat Moeller  
Attorney at Law, Hamilton

Leslie Ford  
Middletown City Council

Jamil Prier  
United Missionary Baptist Church

Carla Rice  
Pleasant Run Church of Christ

Gary Richards  
ReDiscover Hamilton

Tip Ziegler  
The Family Resource Center, Oxford

### Our Mission:

As Butler County's Community Action Agency, 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.



NONPROFIT ORG.  
U.S. POSTAGE  
PAID  
PERMIT NO. 27  
HAMILTON, OHIO 45012

Supports to Encourage Low-Income Families  
P.O. Box 1322  
Hamilton, Ohio 45012

