

CT Poverty Facts

Recession – Its Impact and Poverty

In U.S., estimates are:

- An additional 3.3 million children will fall into poverty.
- Overall economic loss of \$1.7 trillion over lifetime of these children.
- This amounts to a yearly loss of about 0.27% of GDP, or \$35 billion/year.*

IN CT:

- One out of five children or 102,000 youngsters under the age of 12, are hungry.
- Working people make up 25% of those using emergency food programs.
- Utility assistance requests – up 41.8%
- Food pantry use – up 39.4%
- Family homeless shelters turned away 30% more families due to lack of bed space in 2008 than 2007.**

*First Focus, The Cost of Doing Nothing, www.firstfocus.net

**Commission on Children, June 16, 2009

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Visit our web site to view past newsletters and to find useful information: www.cafca.org

Connecticut Community Action Loses Great Friend and Neighbor



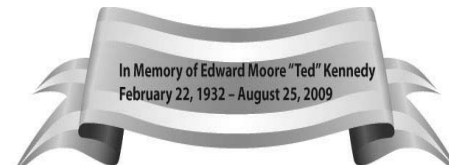
Senator Ted Kennedy (D-Ma)

U.S. Senator Edward M. Kennedy, Democrat, Massachusetts, died

Tuesday, August 25, 2009 at his home in Hyannis Port. Ted Kennedy's 46-year career in the Senate was extraordinary with landmark legislation – from health care to education - and he made Congress his forum for achieving his policy goals of equality and social justice. He was a very good friend of Community Action, constantly fighting for Early Childhood Education and Head Start; Low-Income Energy Assistance, Weatherization and Conservation programs; the Children's Health

Insurance Program; and many other important legislative issues critical to the health and well being of those in our country who are financially less fortunate.

CT Community Action mourns his death but we will remember him with love, affection and a renewed commitment to public service.



Senator Dodd's Fight for Health Care The Nation's and His Own



Senator Christopher Dodd (D-Ct)

The spring and early summer were busy months for Senator Christopher J. Dodd. He worked on a bill to overhaul the health care system, drove anti-smoking legislation through the Senate, spear-headed the consumer credit card protection legislation and began to campaign for re-election.

During this time he also learned of his early-stage prostate cancer after his annual physical - and his sister died on July 6 after her

long battle with lung cancer. Dodd received the diagnosis early in June when he was overseeing the markup of the health care bill as the ranking Democrat on the Senate Health, Education, Labor and Pensions Committee. He assumed this leadership role because of Senator Edward M. Kennedy's battle with brain cancer and recent death (see article above).

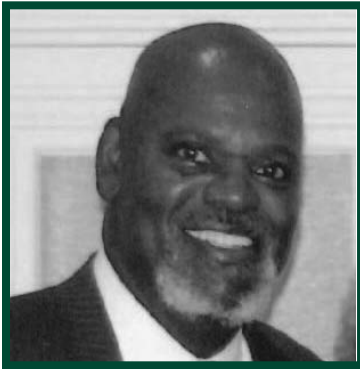
All of these health care events steeled Sen. Dodd's resolve for the difficult fight ahead to pass health care reform for the nation. As he noted at his press conference, "I want all people to have access to the type of health care I have, that allows for annual exams and early detection and treatment of disease and illness."

Senator Dodd has been the leading supporter of Community Action Agencies in his leadership roles in the U.S. Congress. He has been the recognized 'father' of the Head

Start program which provides early education and health services to low-income children across the nation. He has led efforts every year to increase funding for the Low-Income Energy Assistance and Weatherization Programs, Elderly Nutrition, and the Community Services, Social Services and Child Care Development Block Grants. His support of and leadership on programs that provide critical services to low and moderate income individuals and families is unequalled.

Dodd, the father of two young daughters, had surgery at Memorial Sloan-Kettering Cancer Center in New York City in August and is recuperating at home. All of us in the community action agency network wish him a speedy recovery. We will be keeping Chris, Jackie, Grace and Christina in our thoughts and prayers.

Letter from the President



When Hillary Clinton said "It takes a community", she was referring to raising a child. She was right. It will also take our communities, working together; to pull ourselves out of the worst economic recession we've seen in our lifetime.

We recognize the difficult challenges and choices that face Governor Rell and the Legislature in resolving CT's budget crisis. Connecticut's unprecedented financial challenges are impacting all residents – from the wealthy to those already living in poverty. The numbers of people needing assistance have been skyrocketing. During the current economic recession, we have seen a 40% increase in people coming through our doors for help.

Connecticut's Community Action Agency Network stands ready to work with the Governor and the Legislature by continuing to work with the poorer citizens of our state and with those who are newly unemployed and need help. We will provide this assistance in a streamlined, efficient, cost-effective manner. The structure to provide these social services in all of our state's 169 cities and towns is in place. This structure, the Human Services Infrastructure (HSI), has a proven track record of helping the low-income residents of Connecticut and in helping the Department of Social Services and other state agencies operate more efficiently.

HSI is efficient because it leverages all federal, state and locally funded programs; because it eliminates duplication; improves customer service with one point of entry; and produces better client outcome data. The CAAs can teach everyone a

lesson on how to do more with less.

We are confident we can contribute to our state's recovery and competitiveness by helping to build economic self-sufficiency and workforce preparedness among our lower-income residents. During these times of extremely limited resources, we strongly believe that the state does not need to create a new system, body, council, or network when HSI, a statewide system is in place which provides services, tracks and reports outcomes, and is known in the local communities as the place for low-income residents to go to when they need help.

Providing uninterrupted, streamlined service is particularly important in the aftermath of the state retirements. Efficient service is also more important now as many towns have eliminated their human services departments and rely upon the community action network to pick up the slack.

This single stop model predates the current One Stop System used by the

Department of Labor to provide employment and training services. Further, the Department of Children and Families is looking to build its own one-stop model to improve its services to its clients. In short, the single stop model succeeds because it works in partnership with the state and others by providing services at the grassroots level and at the initial point of entry.

Clients need only enter one door to receive all of the services, information and/or referrals they need. Agency staffs provide excellent customer service using this integrated service approach. Taxpayers can rest assured that their taxpayer dollars will bring solid returns.

We believe our HSI system is an ideal example of public and private partnership and we believe it can serve as a model for all state agencies. Our community action agency network will work with everyone to continue our efforts with the poorer citizens of our state and to rebuild our state's competitiveness. We are proud to be partners with the state of CT,

our local governments, our legislature, our business communities, our educational institutions, our faith based organizations, our other nonprofit organizations and our neighbors to help pull ourselves out of this recession.

James H. Gatling
CAFCA President and
President/CEO
New Opportunities, Inc.



Energy Assistance Program Starts Early

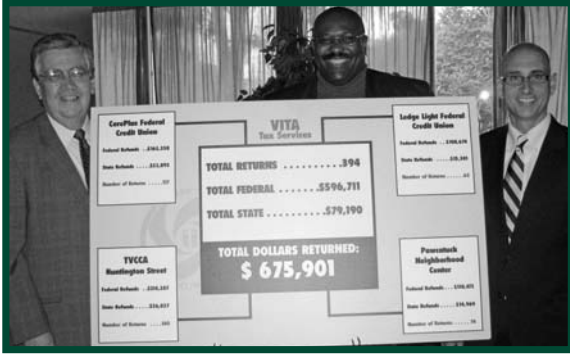
Connecticut's Community Action Agencies began accepting energy assistance applications for the 2009-10 heating season on August 3rd. Although fuel deliveries do not begin until November, agencies are permitted to take early applications for funds from the federal Low Income Home Energy Assistance Program (LIHEAP).

In order to receive assistance from the CT Energy Assistance Program, applicants must bring the following to their appointments: valid social security numbers and dates of birth for all members of the household; current rent statement if heat is included; current utility bill with the name of the applicant or other household member over 18 on it; the name of a vendor for deliverable fuel; proof of current income for all adult members of the household for four consecutive weeks prior to application; copies and statements of checking, savings and credit union accounts, stocks bonds and CDs; and for applicants age 59½ and older, statements from IRA and 401(k) accounts.

To find the agency that serves your area, please go to the CAFCA website, www.cafca.org or call Infoline/211.

Community Action Agency Tax Program

BRINGS VITA-LITY TO THEIR COMMUNITIES



TVCCA Officials Share VITA outcomes

An 18 year old Hispanic female, head of her household, was able to purchase a used car with part of her \$4,500 2008 tax refund. Yasmin has been working since she was sixteen to help support both her mother (who was unemployed during 2008) and her younger sister. Until she came to New Britain's Human Resources Agency, Inc. (HRA) VITA program, she did not know that she could claim her mother and sister as dependents on her tax return. The results netted the largest refund she's ever received. There are similar stories from around the state.

It's not always easy to put a price tag on the benefits of volunteer and human service efforts. This is not the case with the VITA programs offered by CT's Community Action Agencies. Volunteer Income Tax Assistance (VITA) Programs go to the fundamental purpose of all Community Action Agencies – to help individuals and the communities they live in.

Most of CT's twelve Community Action Agencies offer free tax preparation services to low-moderate income families/individuals. Qualified individuals who cannot prepare their own tax return can get this assistance at no cost.

Consider these collective returns for the 2008 tax year:

- Over \$11.3 million tax refund dollars were returned to individuals and communities throughout the state of CT.

- Volunteers throughout the state contributed over 6,669 hours to assist 6,456 individuals with their tax returns.

- Over \$3.4 million of these tax refund dollars were Earned Income Tax Credit dollars.

- 2,498 of the 6,456 individuals qualified for the Earned Income Tax Credit.

- The average individual tax refund was \$1,771.69

- VITA services saved low-moderate income tax payers over \$1.1 million in tax preparation fees.

Community volunteers are at the heart of the VITA programs. They complete an IRS training and certification course and then help tax payers at multiple sites throughout the state. Tax preparers are trained in the newest tax laws and are able to advise the filers of available tax credits, including the Earned Income Tax Credit, Child Tax Credit and Educational Credits. The IRS certified volunteers help taxpayers prepare basic tax return forms, where the primary source of income is from wages and salaries. 1040 EZ and 1040-A tax returns are filed electronically at the site so taxpayers can receive their refund quickly.

The Earned Income Tax Credit (EITC) is an important anti-poverty and work incentive program that is run by the federal government. If a worker qualifies, the EITC will lower or eliminate any taxes owed, often resulting in a tax refund. In these cases, the government is providing low-moderate income workers additional money to encourage work and to reduce poverty. To qualify, taxpayers must meet certain requirements and file a tax return, even if they did not earn enough money to be obligated to file a tax return.

The EITC has no effect on certain welfare benefits. In most cases, EITC payments will not be used to determine eligibility for Medicaid, Supplemental Security Income (SSI), food stamps, low-income housing or most Temporary Assistance for Needy Families (TANF) payments.

Why are Community Action Agencies involved with tax preparation? In short, the Community Action Agencies want to help low-income families/individuals build their assets. CAA's want to promote financial literacy and they want to increase the number of working families that qualify for the EITC and the CTC credits. Too often, these tax dollars are lost to tax preparation fees.

The Community Action Agencies are totally committed to assisting with tax preparation and are reaching out to increase the numbers of taxpayers they help each year. In addition to printing announcements in English and Spanish, one agency, Thames Valley Council for Community Action, Inc. (TVCCA) in Norwich, also published their material in Chinese. Another agency, Community Action Committee of Danbury, Inc. (CACD) increased the number of taxpayers they helped by 185% this past year.

One of the community action agencies, BCO (Bristol Community Organization), in Bristol, works with the Community Accounting Aid Services (CAAS) for free assistance to help its taxpayers. CAAS uses volunteer accountants to help low-income people prepare their taxes during the month of February. CAAS is an affiliate of the CT Society of Certified Public Accountants.

The number one thing that these low-income taxpayers planned to do with their tax refunds was to pay their bills – rent/housing, food, clothing, debt (including credit card debt) and other daily living expenses. Others need to buy a car or are putting their money into savings (for education or buying a home). Many have lost their jobs, making these tax refunds even more critical.

Weatherization Funds Get ARRA Boost

The Federal Weatherization program has seen a large increase in funding through the American Recovery and Reinvestment Act (ARRA). The ARRA State Plan for Connecticut was recently approved by the Dept. of Energy (DOE). Over \$28 million dollars will be issued to our community action network in order to implement this program. Dr. Jim Gatling, CAFCA President, said "Energy Conservation has finally been given the emphasis that it deserves. We have statistically proven the long-lasting energy savings realized by conservation and will now be able to provide this service to thousands more eligible households". Besides the most obvious, other important benefits of this program are a cleaner environment, less dependency on foreign oil and an opportunity to provide jobs to the unemployed. Through this additional funding DOE will allow an average investment of up to \$6,500 per unit in energy efficient upgrades such as attic/sidewall insulation, window repairs/replacements, new primary doors, new storm doors, even heating system repairs/replacements under certain circumstances. Joanne Balaschak, New Opportunities Energy and Weatherization Director, said "we look forward to this challenge to provide those most in need with the resources necessary to decrease the ever increasing unaffordable energy costs we are all faced with during this difficult economic time."

Rising Foreclosures: Dodd's Banking Committee Looks To Help

Stamford resident, Tom Perreta has a good job but is now four months behind on his mortgage and may lose his home to the bank. He went to Washington, D.C. to testify in front of the Senate Banking Committee which has been holding hearings to review efforts to help people keep their homes. Senator Christopher Dodd is Chairman of the Senate Banking Committee and wants to speed up the process of the foreclosure prevention programs.

Tom's wife died last year after a three-year battle with leukemia. His wife tried to work part-time even though she was undergoing chemotherapy. When she died in June 2008, the family was emotionally and financially strapped and Tom had to borrow \$16,000 to cover the funeral expenses.

Since the funeral Tom has been struggling to keep the couple's townhouse. Peretta is the

head custodian for Stamford's schools but without his wife's income, he hasn't been able to keep up with the bills – especially the expensive electric heat. He sold his Jeep, got rid of all his cable boxes and is considering getting rid of his car since he can walk to work.

Peretta asked his bank to rework his mortgage, but the bank told him he doesn't earn enough money. The Housing Development Fund has been negotiating with his bank for a modification for over two months.

Joan Carty, president and chief executive of the Housing Development Fund of Connecticut, accompanied Tom to D.C. to join him in testifying. The Housing Development Fund of Connecticut is a nonprofit organization that provides foreclosure mitigation counseling and affordable housing assistance.

Carty insists the process for modifying loans takes too long and isn't consistent. She says that lenders need to create a systematic way to respond to whether or not a loan can be modified. Further, there are still cases where banks are tacking on fees and creating balloon payments to borrowers who won't be able to pay.

Senate Banking Chairman Christopher Dodd, D-CT, hopes to prompt more action. "Joan Carty and Tom Peretta are on the front lines of the housing crisis. I think it is important for the representatives from Wells Fargo, Bank of America, and the Obama administration (who were also at the hearing) to hear directly from them about how these foreclosure prevention programs need to be improved."

According to RealtyTrac.com, there were 321,480 foreclosure case filings in the country

in May 2009. There were 1,106 such cases in Connecticut in the same month. According to Carty, there are a growing number of cases where households are being cut down to one income and the banks need to respond to this.

Many homeowners such as Tom have recently been coming through our doors - seeking help to prevent foreclosures and for renters, seeking help to prevent eviction after losing their jobs. These services and food assistance, job search, and energy assistance represent many of the needs of the newly unemployed who make up most of the additional 40% of people who have come to community action agencies throughout CT looking for help during this recession.

Excerpts from the Danbury News Times, "Stamford man heads to DC to tell foreclosure tale", by Rob Varnon, July 15, 2009

Joe Courtney Lends A Helping Hand



Congressman Joe Courtney

On Saturday, August 29, 2009 from 10am-4pm, the Courtney Community Service Corps offered a lending hand at the Gemma E. Moran United Way Labor Food Center in New London. The food center, like many throughout the country, has seen a spike in demand and can use some help. Joe Courtney and community volunteers painted, helped garden and collected cans of soup to donate.

In these difficult times people are depending on local community resources, more than ever, to help them get by. With too many people still feeling the pain of high unemployment, putting food on the table is one of the most essential needs.

Joe called upon community volunteers in the Second Congressional District to join him at the Gemma Moran Food Bank to help make an impact in Eastern Connecticut.

Building upon the legacy of national service and President Obama's commitment to the issue, Congress passed the Edward M. Kennedy Service Act, launching a revitalized era of service that will help us build a stronger nation. The Act expands existing programs, like AmeriCorps, creating new service corps focused on education, health care, veterans and energy. It increases opportunities for all Americans, young and old, to make an impact through volunteering and community service. The President signed the bill into law on April 21, 2009.

Congressman Joe Courtney represents Connecticut's Second Congressional District covering 65 towns throughout eastern Connecticut from Andover to Woodstock. In the U.S. House of Representatives, he serves on the Armed Services Committee and Education and Labor Committee. He is a strong supporter of human services initiatives in education, health care and especially energy assistance.



CAFCA/MASSCAP/RICAA Annual Conference



David Bradley, NCAF and Janell George, OCS at Tri-StateConference

Over 150 Community Action Agency leaders attended the 10th Annual Southern New England Community Action Conference at the Sea Crest Resort in North Falmouth, MA to hear national, state and local officials discuss critical issues impacting individuals and families during the current economic crisis.

We were fortunate in having national leaders such as David Bradley, Executive Director of NCAF; Mary Ann Higgins, Regional Administrator for the Administration of Families and Children, HHS; Janell George, Lead ARRA Coordinator for the Community Services Block Grant at the federal Office of Community Services; and Peter Kilde, NCAP board member and director of WestCAP in Wisconsin.

There were workshops on the stimulus funding (ARRA) and there were workshops on fundraising. Seemingly incongruous, this fit the theme of the conference. While ARRA money is allowing us to renew our mission for today, we must also remain focused on our strategy for sustainability for tomorrow.

According to David Bradley, Executive Director, National Community Action Foundation (NCAF), "the spotlight will remain on the CAAs for the next three years as we implement the historic American Recovery and Reinvestment Act (ARRA). This is our opportunity to do what we do best with unprecedented amounts of funding. It is an exciting time in Washington, D.C. The stakes are high and we will be held accountable for using the funds as intended and with transparency."

Bradley indicated that it is not likely this funding will be renewed unless we can show results that realize President Obama's agenda of energy efficiency, conservation and independence; green job/s creation around environmentally friendly technologies, and educational opportunities for our low-income customers. As we implement the stimulus funding, we must also be implementing strategies for fundraising for sustaining these efforts in the future. We need to keep one eye on today and the other eye on tomorrow. He further noted that we will need to work smarter, do more with less, combine resources and



Conference Attendees: Barbara Parsons, Joanne Balaschak, William Tuttle

in some cases, merge agencies, especially since the federal deficit is predicted to be large for years to come. Many speakers noted that this is the worst recession we have seen in many years and there is a general understanding of the extent of the budget deficit due to 8 years of tax breaks for the wealthy and uncontrolled defense spending by the Bush administration - all acknowledged that it will take many years to get back to budgets that are 'balanced' and not on the backs of poor people.

You can't talk about today's stimulus funding, without discussing weatherization, energy and green jobs. Other workshops at the conference ranged from ramping up for weatherization to implementing innovative programs. Peter Kilde, Executive Director of WestCAP in Wisconsin, shared his agency's program for buying and selling 'energy efficient' cars to Head Start Mothers.

He also delivered a sobering plenary presentation on "Peak Oil, Climate Change and Economic Collapse." Martin Mobley of Morgan



Conference Speaker Peter Kilde

Stanley, talked about the partnerships his company is forming to promote weatherization and alternative energy technology. Morgan Stanley is working with community agencies to train workers on installing his company's solar panels which are being used to provide energy for low-income housing.

Mary Ann Higgins, ACF Region I Administrator, gave an update on Child Care Development and Head Start Funding and Janell George, ACF/OCS Manager, discussed ways she would like to work with the community action agencies with CSBG ARRA funding. Eleanor Evans of CAPLAW conducted a workshop on the impact of the stimulus act on major CAA programs; ARRA administrative requirements and stimulus changes that apply to employers.

Laura Crimaldi, reporter for the Boston Herald and Brian Ballou, reporter for the Boston Globe, discussed effective ways to frame the issue of poverty, engage the community in discussion, work with the press, and to gain commitment for taking action to reduce poverty. Developing and maintaining strong media relationships is always important - it will become even more essential as the public demands to know how the stimulus dollars have been spent.

Many thanks go out to the organizers of this year's regional conference; in particular, Joe Diamond of MASSCAP and Rhonda Evans of CAFCA. Their hard work, along with that of all staff made the conference a great success!

Murphy's Provision to Help Home Heating



Edith Karsky, Congressman Christopher Murphy & State Senator John Fonfara

U.S. Rep. Chris Murphy, D-5th District, called it "a victory for Connecticut's home heating oil users." A provision the congressman inserted into a comprehensive energy bill during its consideration by the House Energy and Commerce Committee will help more than 680,000 consumers, the environment, and the 13,000 people who work in our industry here in Connecticut. Murphy's provision would allow home heating oil users to participate in national energy efficiency and consumer rebate programs intended to cut emissions and save them money on heating bills.

"Here in Connecticut, we rely on home heating oil to stay warm in the winter," Murphy said. "But it's an expensive resource, and in tough times like these, that bill can force many people to choose between warmth, food, medications, or other necessities. My amendment will bring federal dollars to Connecticut to help more people in need."

National energy efficiency and consumer rebate programs traditionally focus on use of natural gas and electricity. Including home heating oil users in the national energy efficiency and consumer rebate program will help more customers with their bills. Early estimates predict that in its first year, 2012, the program will generate between \$74 million and \$97 million to fund these initiatives in Connecticut.

The Connecticut Energy Assistance Program is administered by the Department of Social Services through community ac-

tion agencies. One agency, New Opportunities Inc., which serves Waterbury and 21 towns including Meriden, Wallingford, Berlin and Southington, has taken in a total of 24,929 applications for assistance this year. This total represents an increase of 31.8 percent over last year's program.

Edith Karsky, Executive Director of the Connecticut Association for Community Action, noted that community action agencies statewide have served more than 130,000 low- and moderate-income households this past heating season, an increase of more than 35 percent from the previous year. Some towns and cities have realized unprecedented requests for assistance — from a 41 percent increase in Danbury to a 50 percent increase in Stamford.

"We're seeing people coming to our agencies for help who have never requested assistance before," Karsky said. "Without the ongoing support from Congressman Murphy and the Connecticut Congressional delegation in securing additional funding for the Low-Income Energy Assistance Program, many people in

the state would have suffered even greater emotional, physical and financial stress this past winter."

The energy bill, (HR2454) the American Clean Energy and Security Act, will provide funds for both state and federal programs to assist consumers with weatherization and energy efficiency improvements. Funding will be generated from sale of emissions permits purchased by polluters. Connecticut already participates in the system.

CT Senator John Fonfara said because of Murphy's efforts "some [emissions] credits will go toward softening the economic impact of rising energy costs while the legislation incentivizes significant improvements in how efficiently we all use the energy we consume." Fonfara has been an important legislative leader in the state on conservation and energy efficiency measures and works closely with the Community Action Agencies on the Connecticut Energy Assistance Program (CEAP).

The clean energy and security act now moves on to the Senate for consideration.

Prospering Communities Conference

The 2009 Annual Prospering Communities, Thriving Families conference will be held on Monday, October 19, 2009 at the Marriott Hartford Downtown.

Plenary speakers will be Ralph da Costa Nunez, Ph.D and Dean Baker. Dr. Nunez is President of the Institute for Children & Poverty, an independent research and policy think tank, conducts research on issues surrounding poverty and homelessness and the ensuing impacts on children and families. From its research, the Institute develops public policy initiatives, disseminates quantitative reports, and provides technical assistance and training for other nonprofit organizations and government agencies. Dr.

Nunez is also a professor at Columbia University's School of International and Public Affairs and is the author of six books.

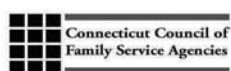
Dean Baker, is Co-Director of the Center for Economic & Policy Research in Washington, D.C. His expertise lies in housing, consumer prices, intellectual property, Social Security, Medicare, trade and employment. A prolific author, Baker was also a senior economist at the Economic Policy Institute and an assistant professor at Bucknell University. Additionally, he has been a consultant to the World Bank, the Joint Economic Committee of the U.S. Congress, and the OECD's Trade Union Advisory Council.

Workshop Tracks will include Asset Building, Community Leadership, Data Analysis and Usage, Public Policy and Workforce Development.

The registration fee is \$99 which includes parking in the convention center parking lot if paid by October 5. Registration is now open!

Please visit www.cafca.org/2009.Thriving.Communities.Prospering.Families.html

CONFERENCE SPONSORSHIPS ARE AVAILABLE. PLEASE CONTACT RHONDA EVANS AT 860.832.9438 OR BY EMAIL: RHONDA@CAFCA.ORG FOR MORE INFORMATION.



2009 Conference Registration Form

**Prospering Communities, Thriving Families
Creating Opportunities for a New Prosperity
Monday, October 19, 2009
Hartford Marriott Downtown**

General Information: (Please type or print legibly)

Name: _____ Title: _____

Organization: _____

Organization Address: _____

City: _____ State: _____ Zip Code: _____

Phone: _____ Fax: _____

Email: _____

- Workshop Tracks:**
- Workforce Development**
 - Data Analysis & Usage**
 - Public Policy**
 - Asset Building**
 - Community Leadership**

Workshop Descriptions available at www.cafca.org

Fees and Payment:

Conference Fee..... \$99.00
Includes: Continental breakfast & lunch. Parking voucher also included if
registration fee is received by October 5, 2009.
NO EXCEPTIONS

Instructions: Registration forms can be submitted on-line at www.cafca.org, via fax at 860-832-9493 or via postal mail at the address below

1. Please use One Form per person. Photocopy the form for additional registrants.
2. Registration Fees must be received by October 5th in order for registration to be completed and parking voucher to be provided. Mail registration and fee to:
CAFCA 144 Clinton St. New Britain, CT 06053 Attention: Rhonda

Visit www.cafca.org or email rhonda@cafca.org for more information

The Connecticut Association for Community Action (CAFCA) is a network of Community Action Agencies that builds communities, promotes public policy and develops leaders to end poverty in Connecticut.

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**CT CAPs
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Your comments are welcomed:

We are interested in your feedback. To submit comments or story ideas, or add someone to the mailing list, please contact Edith Karsky at (860) 832-9438 or by email at edith@cafca.org.

We look forward to hearing from you!

Helping People. Changing Lives.



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