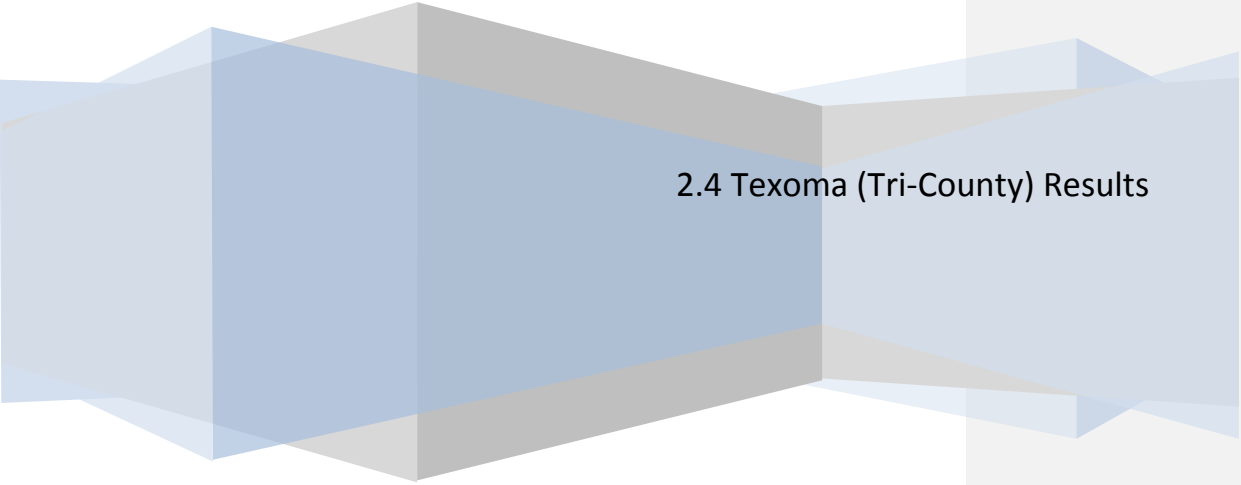


Texoma Council of Governments

2011-2015 Texoma Needs Assessment

A Study of Unmet Needs for Low-Income
Texomans who Seek Self-Sufficiency



2.4 Texoma (Tri-County) Results

2.4 Texoma (Tri-County) – Research Results and Analysis

2.4.1 Contextual Analysis

Contextual analysis is a qualitative technique that is used to familiarize one’s self with the topic area that is being researched and is done before investing time and other resources in the collection of original data, secondary or already available sources of information about specific settlements or populations in which one is interested.¹ The researchers used this technique in two ways. The first was to obtain a list of the most requested services received by the Texoma Area 2-1-1- call center that refers callers to service providers and agencies based upon the caller’s needs. This was simply a starting point for reviewing possible needs for residents of Texoma. The second contextual analysis involved examining the taxonomy of the 2-1-1 Texoma Resource Guide and noting the local agencies that provided each service. This analysis was used as a preliminary step in our study for two purposes. The first purpose was to identify the services and specific agencies in Texoma that are beneficial to low-income individuals and families. Many of these agencies would also be contacted later in the study for interviewing or surveying. The second purpose was to conduct a rudimentary analysis of the possible service gaps that exist in Cooke, Fannin, and Grayson Counties by noting what types of services outlined in the 2-1-1 service taxonomy are not locally available. The service-types that are part of the 2-1-1 taxonomy that did not list a local service provider are listed and outlined. An important distinction to remember is that no notes were taken on whether these services were of need locally, only that the service was not offered.

¹ Peter Ward, Research Methods and Qualitative Analysis in the Social Sciences

2-1-1 Taxonomy Statistical Report (2008)

The 2-1-1 Taxonomy Statistical Report is a record kept by the 2-1-1 Department at Texoma Council of Governments. 2-1-1 “provides information and referral services to persons of all ages who are seeking help from Health and Human Services agencies in Cooke, Fannin, and Grayson counties.”² Clients can call the 2-1-1 center at Texoma Council of Governments and receive information about various services in the regional area. The 2-1-1 Taxonomy Statistical Report is a breakdown of every type of service that was a documented request by a client in a year. The report is categorized by the amount of calls received for a particular service, which means that the report is ordered greatest to least based on call volume. The following list is a breakdown of the top twenty services that were requested in both 2008 and 2009. A corresponding list of available services offered in the tri-county area appears with every requested service.

1) Electric Service Payment Assistance:

2334- Total Calls

2333- Referred

1- Unmet

County Breakdown:

Grayson: 1729

Fannin: 308

Cooke: 196

Service Providers: Public Utility Commission of Texas, Volunteers in Service to Others (VISTO), Lakeway Christian Resale Barn, Salvation Army of Grayson, Texoma Council of Governments (TCOG), Salvation Army Service Unit- Van Alstyne, Van Alstyne Ministerial Alliance, Ministerial Alliance of Whitewright

2) Prescription Expense Assistance:

² Texoma Council of Governments. “2-1-1 Information”. <<http://www.texoma.cog.tx.us/Housing/2-1-1.html>>.

684- Total Calls

664- Referred

20- Unmet

County Breakdown:

Grayson: 603

Fannin: 35

Cooke: 26

Service Providers: DSHS- Texas Department of State Health

3) Food Pantries:

549- Total Calls

511- Referred

38- Unmet

County Breakdown:

Grayson: 432

Fannin: 44

Cooke: 35

Service Providers: Bells- Savoy Community Care Center Food Pantry, Calvary Baptist Church- Manna House, Fannin County Community Ministries, INC. Food Pantry, Fannin County Food Pantry, Denison Helping Hands, New Beginnings Fellowship Church, Calvary Baptist Church Food Pantry, Volunteers in Service to Others, East Sherman Baptist Church Food Pantry, Fairview Baptist Food Pantry, Harmony Baptist Church Food Pantry, First Baptist Church of Tom Bean, Your Neighbor's House- Food Bank, First Baptist Church of Whitewright Community Food Pantry

4) Rent Payment Assistance:

508- Total Calls

464- Referred

44-Unmet

County Breakdown:

Grayson: 447

Cooke: 12

Fannin: 5

Service Providers: Lakeway Christian Resale Barn, Salvation Army of Grayson County

5) Medicaid:

503- Total Calls

467- Referred

36- Unmet

County Breakdown:

Grayson: 378

Fannin: 49

Cooke: 40

Service Providers: HHSC- Texas Health and Human Services Commission, Gainesville Health Services- Cooke County, HHSC- Cooke County, Grayson County Health Department, HHSC- Grayson, Planned Parenthood- Grayson County, DSHS- Texas Department of State Health Services, DSHS- Fannin, HHSC- Fannin, HHSC- Cooke, HHSC- Grayson

6) Gas Service Payment Assistance:

361- Total Calls

353- Referred

7- Unmet

County Breakdown:

Grayson: 277

Fannin: 46

Cooke: 30

Service Providers: None (At time of access date 06/09/10)

7) Community Clinics:

351- Total Calls

338- Referred

13- Unmet

County Breakdown:

Grayson: 316

Fannin: 17

Cooke: 5

Service Providers: Bonham Community Health Service Agency, Greater Texoma Health Clinic, Bonham Community Health Service Agency, Community Dental Center, Wilson N. Jones Medical Center.

8) Food Stamps:

279- Total Calls

250- Referred

29: Unmet

County Breakdown:

Grayson: 214

Fannin: 27

Cooke: 9

Service Providers: None (At time of access date 06/09/10)

9) Pro Bono Legal Aid Volunteer Opportunities:

221- Total Calls

218- Referred

4- Unmet

County Breakdown:

Grayson: 234

Fannin: 21

Cooke: 20

Service Providers: Legal Aid of Northwest Texas- Fannin, Legal Aid of Northwest Texas- Cooke,
Legal Aid of Northwest Texas- Colin, Legal Aid of Northwest Texas- Grayson,

10) Section 8 Housing Vouchers:

221- Total Calls

218- Referred

4- Unmet

County Breakdown:

Grayson: 203

Fannin: 12

Cooke: 3

Service Providers: Texoma Council of Governments- Fannin, Housing Authority for the City of
Gainesville, Housing Authority of Grayson County, Texoma Council of Governments- Grayson

11) Housing Authorities:

213- Total Calls

206- Referred

7- Unmet

County Breakdown:

Grayson: 170

Fannin: 27

Cooke: 9

Service Providers: Texoma Council of Governments- Fannin, Housing Authority for the City of
Denison, Housing Authority for the City of Gainesville, Housing Authority for the City of
Leonard, Housing Authority for the City of Sherman, Housing Authority of Grayson County,
Housing Authority for the City of Whitesboro

12) Water Service Payment Assistance:

192- Total Calls

189- Referred

3- Unmet

County Breakdown:

Grayson: 185

Cooke: 4

Service Providers: Volunteers in Service to Others (VISTO), Lakeway Christian Resale Barn,
Salvation Army Service Unit- Van Alstyne, Van Alstyne Ministerial Alliance

13) Food Stamp Applications:

184- Total Calls

174- Referred

10- Unmet

County Breakdown:

Grayson: 153

Fannin: 11

Cooke: 10

Service Providers: None (At time of Access Date 06/09/10)

14) Dental Care:

175- Total Calls

172- Referred

3- Unmet

County Breakdown

Grayson: 141

Fannin: 17

Cooke: 14

Service Providers: DSHS- Texas Department of State Health- State, Texas Dental Association-
TXDDS Program, Bonham Community Health Service Agency, Sunshine College of Dentistry,

Baylor College of Dentistry, TWU Dental Hygiene Clinic, Bonham Community Health Service, Community Dental Center, Hometown Dental, Kool Smiles.

15) Dental Associations:

171- Total Calls

171- Referred

0- Unmet

County Breakdown:

Grayson: 149

Cooke: 14

Fannin: 8

Service Providers: DSHS- Texas Department of State Health- State, Texas Dental Association- TXDDS Program, Bonham Community Health Service Agency, Sunshine College of Dentistry, Baylor College of Dentistry, TWU Dental Hygiene Clinic, Bonham Community Health Service, Community Dental Center, Hometown Dental, Kool Smiles.

16) Holiday Gifts/Toys:

153- Total Calls

137- Referred

16- Unmet

County Breakdown:

Grayson: 131

Cooke: 5

Fannin: 1

Service Providers: Bonham Fire Department, Denison Lion's Club, Boys and Girls Club of Cooke County, Jaycee's, Home Instead Senior Care

17) Area Agencies on Aging:

130- Total Calls

120- Referred

10- Unmet

County Breakdown:

Grayson: 105

Fannin: 13

Cooke: 9

Service Providers: Texoma Council of Governments- Cooke, Fannin, and Grayson

18) Benefits Assistance:

120- Total Calls

120- Referred

0-Unmet

County Breakdown:

Grayson: 95

Cooke: 15

Fannin: 11

Service Providers: Texoma Council of Governments- Fannin, Texoma Council of Governments-
Cooke, Texoma Council of Governments- Grayson

19) Adult Protective Services:

119- Total Calls

118- Referred

1- Unmet

County Breakdown:

Grayson: 102

Fannin: 10

Cooke: 6

Service Providers: DADS- Texas Department of Aging and Disability Services- Fannin, Cooke,
Grayson, Stanford House, Texoma Council of Governments- Grayson, DFPS- Texas Department

of Family and Protective Services- Austin, Fannin, Cooke, Grayson, Grayson County Women's Crisis Line INC.

20) Home Delivered Meals

113- Total Calls

112- Referred

1- Unmet

County Breakdown:

Grayson: 98

Cooke: 9

Fannin: 5

Service Providers: Tri-County Senior Nutrition Project, INC., DADS- Texas Department of Aging and Disability Services, Texoma Council of Governments (TCOG)

2-1-1 Taxonomy Statistical Report (2009)

1) Electric Service Payment Assistance:

3060- Total Calls

2959- Referred

1- Unmet

County Breakdown:

Grayson: 2423

Cooke: 277

Fannin: 259

Service Providers: Public Utility Commission of Texas, Volunteers in Service to Others (VISTO), Lakeway Christian Resale Barn, Salvation Army of Grayson, Texoma Council of Governments (TCOG), Salvation Army Service Unit- Van Alstyne, Van Alstyne Ministerial Alliance, Ministerial Alliance of Whitewright

2) Food Pantries:

743- Total Calls

720- Referred

23- Unmet

County Breakdown:

Grayson: 619

Fannin: 52

Cooke: 49

Service Providers: Bells- Savoy Community Care Center Food Pantry, Calvary Baptist Church- Manna House, Fannin County Community Ministries, INC. Food Pantry, Fannin County Food Pantry, Denison Helping Hands, New Beginnings Fellowship Church, Calvary Baptist Church Food Pantry, Volunteers in Service to Others, East Sherman Baptist Church Food Pantry, Fairview Baptist Food Pantry, Harmony Baptist Church Food Pantry, First Baptist Church of Tom

Bean, Your Neighbor's House- Food Bank, First Baptist Church of Whitewright Community Food
Pantry

3) Food Stamps:

657- Total Calls

594- Referred

63- Unmet

County Breakdown:

Grayson: 483

Fannin: 57

Cooke: 54

Service Providers: None (At time of access date 06/09/10)

4) Prescription Expense Assistance:

646- Total Calls

633- Referred

13-Unmet

County Breakdown:

Grayson: 587

Fannin: 28

Cooke: 18

Service Providers: DSHS- Texas Department of State Health

5) Rent Payment Assistance:

595- Total Calls

562- Referred

33- Unmet

County Breakdown:

Grayson: 512

Cooke: 40

Fannin: 10

Service Providers: Lakeway Christian Resale Barn, Salvation Army of Grayson County

5) Medicaid:

469- Total Calls

429- Referred

40- Unmet

County Breakdown:

Grayson: 329

Cooke: 53

Fannin: 47

Service Providers: HHSC- Texas Health and Human Services Commission, Gainesville Health Services- Cooke County, HHSC- Cooke County, Grayson County Health Department, HHSC- Grayson, Planned Parenthood- Grayson County, DSHS- Texas Department of State Health Services, DSHS- Fannin, HHSC- Fannin, HHSC- Cooke, HHSC- Grayson

6) Pro Bono Legal Aid Volunteer Opportunities

410- Total Calls

406- Referred

4- Unmet

County Breakdown:

Grayson: 341

Fannin: 33

Cooke: 32

Service Providers: Legal Aid of Northwest Texas- Fannin, Legal Aid of Northwest Texas- Cooke, Legal Aid of Northwest Texas- Colin, Legal Aid of Northwest Texas- Grayson,

6) Dental Care:

403- Total Calls

367- Referred

40- Unmet

County Breakdown:

Grayson: 337

Fannin: 37

Cooke: 21

Service Providers: DSHS- Texas Department of State Health- State, Texas Dental Association- TXDDS Program, Bonham Community Health Service Agency, Sunshine College of Dentistry, Baylor College of Dentistry, TWU Dental Hygiene Clinic, Bonham Community Health Service, Community Dental Center, Hometown Dental, Kool Smiles.

7) Community Clinics:

381- Total Calls

367- Referred

14- Unmet

County Breakdown:

Grayson: 339

Fannin: 23

Cooke: 5

Service Providers: Bonham Community Health Service Agency, Greater Texoma Health Clinic, Bonham Community Health Service Agency, Community Dental Center, Wilson N. Jones Medical Center.

8) Housing Authorities:

327- Total Calls

323- Referred

4- Unmet

County Breakdown:

Grayson: 277

Fannin: 24

Cooke: 22

Service Providers: Texoma Council of Governments- Fannin, Housing Authority for the City of Denison, Housing Authority for the City of Gainesville, Housing Authority for the City of Leonard, Housing Authority for the City of Sherman, Housing Authority of Grayson County, Housing Authority for the City of Whitesboro

9) Gas Service Payment Assistance:

326- Total Calls

316- Referred

10- Unmet

County Breakdown:

Grayson: 242

Fannin: 46

Cooke: 28

Service Providers: None (At time of access date 06/09/10)

10) Section 8 Housing Choice Voucher

310- Total Calls

305- Referred

5- Unmet

County Breakdown:

Grayson: 276

Fannin: 15

Cooke: 14

Service Providers: Texoma Council of Governments- Fannin, Housing Authority for the City of Gainesville, Housing Authority of Grayson County, Texoma Council of Governments- Grayson

11) Benefits Assistance:

299- Total Calls

300- Referred

0- Unmet

County Breakdown:

Grayson: 241

Fannin: 30

Cooke: 29

Service Providers: Texoma Council of Governments- Fannin, Texoma Council of Governments- Cooke, Texoma Council of Governments- Grayson

12) Water Service Payment Assistance:

281- Total Calls

273- Referred

8- Unmet

County Breakdown:

Grayson: 260

Cooke: 11

Fannin: 2

Service Providers: Volunteers in Service to Others (VISTO), Lakeway Christian Resale Barn, Salvation Army Service Unit- Van Alstyne, Van Alstyne Ministerial Alliance

13) Area Agencies on Aging:

227- Total Calls

222- Referred

5- Unmet

County Breakdown:

Grayson: 190

Cooke: 18

Fannin: 14

Service Providers: Texoma Council of Governments- Grayson

14) Adult Protective Services:

224- Total Calls

217- Referred

7- Unmet

County Breakdown:

Grayson: 185

Fannin: 21

Cooke: 11

Service Providers: DADS- Texas Department of Aging and Disability Services- Fannin, Cooke, Grayson, Stanford House, Texoma Council of Governments- Grayson, DFPS- Texas Department of Family and Protective Services- Austin, Fannin, Cooke, Grayson, Grayson County Women's Crisis Line INC.

15) Holiday Gifts/Toys:

224- Total Calls

223- Referred

1- Unmet

County Breakdown:

Grayson: 210

Fannin: 9

Cooke: 4

Service Providers: Bonham Fire Department, Denison Lion's Club, Boys and Girls Club of Cooke County, Jaycee's, Home Instead Senior Care

16) Weatherization Programs:

188- Total Calls

185- Referred

3- Unmet

County Breakdown:

Grayson: 159

Fannin: 14

Cooke: 12

Service Providers: Texoma Council of Governments

17) SSI (Social Security Insurance):

172- Total Calls

170- Referred

2- Unmet

County Breakdown:

Grayson: 149

Cooke: 12

Fannin: 9

Service Providers: National Organization of Social Security, Social Security Administration-
Texoma

18) Prescription Drug Patient Assistance Programs:

155- Total Calls

151- Referred

4-Unmet

County Breakdown:

Grayson: 136

Fannin: 10

Cooke: 5

Service Providers: DSHS: Texas Department of Health Services

19) WIC:

153- Total Calls

144- Referred

9- Unmet

County Breakdown:

Grayson: 122

Fannin: 16

Cooke: 6

Service Providers: Outreach Health Services- Fannin, Cooke, Grayson County Health Department, Cooke, County Ministerial Alliance

20) Local Transportation:

151- Total Calls

150- Referred

1- Unmet

County Breakdown:

Grayson: 112

Fannin: 26

Cooke: 12

Service Providers: TAPS Public Transportation

Examination of Gaps in Service

A vital part of the Community Needs Assessment (CNA) is to understand existing gaps between needed services and service providers. This report highlights services that are not available through service providers in one or more of the three counties. The needed services are broken down into different subcategories based on known needs in the three counties. The analysis is further broken down into services that are needed but not provided. The information was collected using two separate, but related sources: 2-1-1 Texoma, and The AIRS/211 LA County Taxonomy of Human Services. 2-1-1 Texoma provides a breakdown of services offered in the Texoma region. The services are divided up into general service categories and then further divided into sub-categories. However, the particular taxonomy of these divisions depends on the particular definition of the service being rendered. This definition is provided by The AIRS/211 LA County Taxonomy of Human Services.

***The Italicized items that appear in the text are courtesy of: The AIRS/211 LA County Taxonomy of Human Services. Accessed online on 15 June, 2010 <http://www.211taxonomy.org/>.**

I. Housing

IA. Affordable Housing



1) **Affordable Housing Incentives-** *Incentive program for builders and developers to build houses that are geared toward low-income individuals in terms of pricing and upkeep.*

-Unavailable in Cooke, Fannin, and Grayson Counties

2) **Home Construction Loans-** *Programs that provide loans for people who want to build their own homes*

- Unavailable in Cooke, Fannin, and Grayson Counties

3) **Housing Down Payment Assistance-** *Programs that provide cash grants or loans for people who want to purchase or build a home and need all or a portion of the amount that is required to make a down payment on the home or property. Included are conventional loans, deferred loans (in which payments are deferred until the home is sold) and forgivable loans (in which all or a part of the loan is forgiven if the borrower resides in the home for a specified period of time).*

-Unavailable in Cooke, Fannin, and Grayson Counties

4) HUD Approved Counseling Agencies- *Agencies funded by the federal Office of Housing and Urban Development to provide pre-purchase and mortgage default counseling, home equity conversion (reverse mortgage) counseling and information about the HUD rent assistance program for current and prospective purchasers and tenants.*

- Unavailable in Cooke, Fannin, and Grayson Counties

5) USDA Rural Home Purchase Loan Programs- *Programs offered by the U.S. Department of Agriculture's Rural Housing Service that make home loans and loan guarantees available to rural families with an income below 80% of the median income level in the communities where they live and do not qualify for a conventional loan. Direct loans are made for the purchase of a new home or for new home construction including site preparation. The loan guarantee program guarantees loans made by private lenders. Under the terms of this program, families may borrow up to 100% of the appraised value of a home eliminating the need for a down payment, a barrier to home ownership frequently faced by families with low-incomes.*

-Unavailable in Cooke, Fannin, and Grayson Counties

6) Home Barrier Evaluation/Removal- *Programs that provide assistance in the form of labor and supplies for people with disabilities who need to install ramps, elevators, stair glides or lifts; widen doorways; install grab bars in showers and bathrooms; lower kitchen and other cabinets; or make other modifications in their homes or apartments to make them accessible. Also included are programs that assess the accessibility of homes and apartments of people who have disabilities and make recommendations regarding necessary modifications.*

-Unavailable in Cooke, Fannin, and Grayson Counties

7) Rent Payment Assistance- *Programs that make rental payments for people who are at risk of eviction without assistance. Rent payment assistance programs may have age, income, disability, need or other eligibility requirements.*

-Unavailable in Cooke and Fannin Counties

B. Up-Keep Assistance:



1) **Home Rehabilitation Loans-** *Programs that provide loans for income-eligible people who want to repair or modify their homes or mobile homes to make them energy-efficient, attractive, safe and free of health hazards; or which help eligible individuals find loans for this purpose. Most loan programs cover major repairs, system upgrades and replacements (e.g., plumbing, heating or electrical systems) but not minor repairs. Included are conventional home rehabilitation loans, deferred loans (in which payments are deferred until the home is sold) and forgivable loans (in which all or a part of the loan is forgiven if the borrower resides in the home for a specified period of time). The forgiven part of a forgivable loan amounts to a contingent grant. If the borrower sells the home prior to the specified time period, all or part of the loan is due. A common variation is to have portions of the loan forgiven gradually over a period of years.*

-Unavailable in Cooke, Fannin, and Grayson Counties

2) **Low Cost Building Materials/Supplies-** *Programs that provide access to building materials at below market costs. In many cases, the materials have been recovered from obsolete buildings by building deconstruction programs and made available for reuse by communities as an alternative to purchasing new materials.*

-Unavailable in Cooke, Fannin, and Grayson Counties. The closest programs offering this service are Habitat for Humanity of Denton and Habitat of Humanity of Plano

3) **Weatherization Programs-** *Programs that provide assistance in the form of labor and supplies to help people improve the energy efficiency of their homes and protect them from the*

elements. The program provides ceiling insulation, attic venting, double glazed windows, weather-stripping, minor housing envelope repairs, low-flow showerheads, evaporative cooler vent covers, water heater blankets, pipe wrap, duct wrap, switch and outlet gaskets, caulking, and other related energy conservation measures. Weatherization programs may have age, income, disability or other eligibility requirements.

-Unavailable in Cooke and Fannin Counties

4) Furniture/Home Furnishings Donation Programs- *Programs that accept new or secondhand sofas, chairs, tables, beds, dressers, rugs and other necessary home furnishings, refurbish them if necessary, and keep them for use in their own programs, donate them to other community-based organizations for distribution to the people they serve, or sell them to raise money for agency programs.*

-Unavailable in Cooke and Fannin Counties

II. Unemployment:

A. Unemployment Assistance:



1) **Utility Assistance-** *Programs that provide financial assistance for people who are at risk for having their utilities shut off; offer discounted utility services; provide disconnection protection; arrange for notification regarding pending disconnection; make available special services such as large print utility bills or levelized energy bill payment arrangements which support people's ability to make their payments; or supply wood, propane, butane or other fuel for heating or cooking purposes in situations where people have no other means of acquiring them. Utility assistance programs may have age, income, disability, need or other eligibility requirements.*

-Unavailable in Cooke, Fannin, and Grayson Counties

2) **Utility Bill Payment Assistance-**

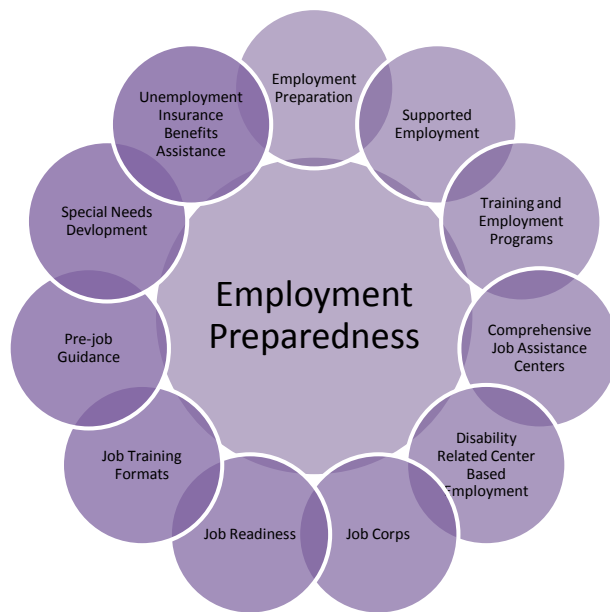
-Unavailable in Cooke, Fannin, and Grayson Counties

3) **Disability Related Center Based Employment-** *Programs that provide opportunities for individuals with disabilities to learn and practice work skills in a separate and supported environment. Participants may be involved in the program on a transitional or ongoing basis, and are paid for their work, generally under a piecework arrangement. The nature of the work*

and the types of disabilities represented in the workforce vary widely by program and by the area in which the organization is located. Individuals participate in center-based employment for a variety of reasons including severity of disability, need for additional training or experience, need for a protected environment and/or lack of availability of community-based employment.

-Unavailable in Cooke and Fannin Counties

B. Employment Preparedness



1) **Employment Preparation-** *Programs that provide assistance for people who need information, guidance and/or training in specific job-related skills to make appropriate occupational choices and secure and retain positions that effectively utilize their abilities.*

-Unavailable in Cooke, Fannin, and Grayson Counties

2) **Supported Employment-** *Programs that find paid, meaningful work in a variety of community-based settings for people who have disabilities and which assign a "job coach" to work side-by-side with each client to interface with the employer and other employees, and provide training in basic job skills and work-related behaviors, assistance with specific tasks as needed and whatever other initial or ongoing support is required to ensure that the individual retains competitive employment. Included are individual placement models in which a job coach works on-the-job with a single individual and group models such as enclaves (which are self-contained work units of people needing support) and mobile work crews, in which a group of workers with disabilities receives continuous support and supervision from supported employment personnel. In the enclave model, groups of people with disabilities are trained to work as a team alongside employees in the host business supported by a specially trained on-site supervisor, who may work either for the host company or the placement agency. A variation of the enclave approach is called the "dispersed enclave" and is used in service industries (e.g.,*

restaurants and hotels). Each person works on a separate job, and the group is dispersed throughout the company. In the mobile work crew model, a small team of people with disabilities works as a self-contained business and undertakes contract work such as landscaping and gardening projects. The crew works at various locations in a variety of settings within the community under the supervision of a job coach.

-Unavailable in Cooke, Fannin, and Grayson Counties

3) Training and Employment Programs- Programs that provide job development, job training, job search, job placement, specialized job situations and other supportive services for individuals and groups who are having difficulty finding paid employment. These programs especially target people who have minimal job skills, veterans, older workers, youth, ex-offenders, public assistance recipients, refugees/immigrants, members of minority groups and others who are vocationally disadvantaged. Included are government-subsidized programs and those offered through the private sector.

-Unavailable in Cooke, Fannin, and Grayson Counties

4) Comprehensive Job Assistance Centers- One-stop centers that provide an array of employment and training services in a convenient, easily accessible location. Services may include job counseling, testing and assessment; résumé preparation assistance, interview training and other pre-employment guidance services; job matching and referral; unemployment insurance and job registration; labor market and career information; information on financial aid for education and training; and referrals for job training, transportation, child care, personal and financial counseling, health care and other human services resources in the community.

-Unavailable in Cooke or Fannin Counties

5) Disability Related Center Based Employment-Programs that provide opportunities for individuals with disabilities to learn and practice work skills in a separate and supported environment. Participants may be involved in the program on a transitional or ongoing basis, and are paid for their work, generally under a piecework arrangement. The nature of the work and the types of disabilities represented in the workforce vary widely by program and by the area in which the organization is located. Individuals participate in center-based employment for a variety of reasons including severity of disability, need for additional training or experience, need for a protected environment and/or lack of availability of community-based employment.

-Unavailable in Cooke and Fannin Counties

7) Job Corps- A nationwide, government-subsidized youth training program that provides remedial education, vocational training and useful work experience including on-the-job training for low and moderate-income, disadvantaged youth who have poor job skills.

-Unavailable in Cooke, Fannin, and Grayson Counties

8) Job Readiness- Programs that provide individual or group training for people who want to learn the behaviors and techniques that are required for job retention. The training addresses

regular attendance, punctuality, appropriate dress, adapting to supervision, employee rights and responsibilities and other similar topics. Included are job readiness programs for people who are seeking employment and post-employment programs that help people keep their jobs.

-Unavailable in Cooke and Fannin Counties

9) Job Training formats- *Programs that offer apprenticeships, training through business practice firms, classroom training, internships, on-the-job training, work experience or other formats for training that prepares people for specific types of employment. The training may feature formal instruction in an institutional classroom setting, hands-on experience at a job site under varying arrangements or a combination of the two as the means by which trainees acquire the skills required to perform the job.*

-Unavailable in Cooke and Fannin Counties

10) Pre-job Guidance- *Programs that provide instruction for people who need to acquire the basic "soft skills" and tools that are required to successfully apply for and secure employment and retain a position once they have been hired. These programs provide information and guidance regarding preparing a résumé, writing job application letters, completing job application questionnaires, responding to job ads and taking employment tests; offer tips regarding appropriate dress, personal appearance and interview techniques; and address other similar topics.*

-Unavailable in Cooke, Fannin, and Grayson Counties

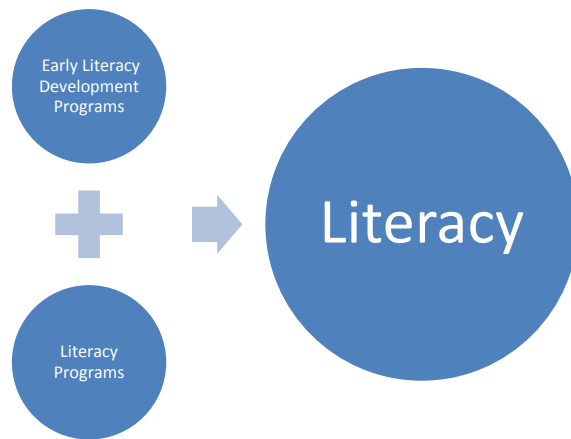
11) Special Needs Job Development- *Programs that seek out and create job opportunities in various fields for individuals with special needs, limitations and abilities. Activities may include development of jobs that can be done in a home setting; development of markets for crafts and other items produced in the home; and identification of other work projects of benefit to the community that individuals with special needs, limitations and abilities are uniquely qualified to pursue.*

- Unavailable in Cooke, Fannin, and Grayson Counties

13) Unemployment Insurance Benefits Assistance- *Programs that provide assistance for people who are having difficulty understanding and/or obtaining the full benefits to which they are entitled by law through their State's Unemployment Insurance program. The programs may help people understand the eligibility criteria for unemployment insurance benefits, the benefits provided by the program, and the rights of beneficiaries; provide consultation and advice; help them complete unemployment application forms; negotiate on their behalf with unemployment insurance benefits staff; prepare a written appeal; and/or represent them in administrative hearings or judicial litigation. Included are organizations that offer a range of advocacy services as well as legal aid programs, which offer more formalized legal assistance.*

-Unavailable in Cooke, Fannin, and Grayson Counties

III. Education and Literacy:



A. Literacy:

1) **Early Literacy Development Programs-** Programs that promote pre-literacy and language development skills in children from birth to age five with the objective of preparing them to read. Program activities are both educational and social and focus on helping participants develop oral language skills, expand their vocabulary, develop the concept of a word, have exposure to printed words and connect them to stories, develop phonological and phoneme awareness (sounds associated with letters and words), and recognize letters of the alphabet and connect them to words. Specific activities that promote early literacy development include reading aloud, summarizing stories read, conversations and dialogue, learning new words, exposure to books, rhyming and singing, imitating sounds, identifying syllables, writing and naming letters, attaching sounds to letters, and recognizing words. Programs may be formal or informal, and may include parent participation. Classes are often held at schools, churches, libraries and community recreation centers.

-Unavailable in Cooke and Fannin Counties

2) **Literacy Programs-** Programs that provide reading and writing instruction for individuals of all ages who are unable to read or write at a functional level. Some programs interpret literacy more broadly and also help people develop speaking, computation and problem solving skills with the objective of ensuring that they develop levels of proficiency necessary to become self sufficient and well-functioning members of society.

-Unavailable in Cooke and Fannin Counties

B. Educational Services:



1) **Outreach Programs-** *Organizations that make an effort to increase the availability and utilization of community services by specific target populations by providing direct services for targeted individuals in their homes or other convenient locations or by making special efforts to ensure that a particular group is aware of available services and encouraged to participate. Included are programs that do outreach regarding their own services as well as those which encourage a target population to use a wide variety of services.*

-Unavailable in Cooke, Fannin, and Grayson Counties

2) **Special Education Advocacy-** *Programs that work to ensure that children and youth with disabilities receive a free, appropriate, public education often by providing assistance for parents who need support in seeking and obtaining needed early intervention, educational, medical or therapeutic services for their children.*

-Unavailable in Cooke, Fannin, and Grayson Counties

3) **Adult Basic Education-** *Programs, usually offered by community adult schools or as evening classes at local high schools that provide instruction in fundamental learning skills for adults who have never attended school or have interrupted formal schooling and need to raise their level of education to increase their self-confidence and/or prepare for an occupation. Emphasis is placed on basic reading, language and mathematics to strengthen functional skills in communication, computation and personal-social interaction.*

-Unavailable in Cooke and Fannin Counties

4) **Alternative Education-** Educational programs at all levels within or outside the formal education system that provide innovative and flexible instruction, curriculums, grading systems, learning environments or degree requirements, a return to traditional educational values, or other alternatives to the ordinary system of instruction.

-Unavailable in Cooke and Grayson Counties

5) **Continuing Education-** Programs, usually offered as adjuncts to community college, college or university programs that provide credit-granting and/or non-credit courses for adults who are seeking specific learning experiences on a part-time or short-term basis for personal, academic or occupational development.

-Unavailable in Cooke, Fannin, and Grayson

6) **High School and Vocational Training-** Programs within the regular high school curriculum that provide an opportunity for students to learn basic skills in occupational areas such as shop, auto mechanics and business.

-Unavailable in Cooke and Fannin Counties

7) **Subject Tutoring-** Programs that provide individualized or small group instruction for people who need assistance in learning one or more components of a prescribed curriculum. Tutoring usually supplements a regular school program and may be provided at school, in the person's home or at a community agency site.

-Unavailable in Cooke and Fannin Counties

8) **Dual-Credit Programs-** Programs that allow qualifying high school students (generally juniors and seniors) to take more rigorous, college-level courses and to earn both high school and post-secondary credit for those they successfully complete. Dual-credit programs may be offered at a high school or local community college, or taught through distance education; and may include courses with a technical/vocational focus as well as those that are more academic. Dual-credit options must either be legislated by the State or established through a written agreement between the high school and the post-secondary institution

-Unavailable in Fannin and Grayson Counties

9) **Drop-Out Prevention-** Programs that develop educational strategies and practices, including special instructional methods and materials, learning activities and diagnostic and assessment procedures which encourage children and adolescents to maintain an acceptable grade point average, avoid excessive absenteeism or disruptive behaviors which put them at risk for suspension or expulsion and remain in school through completion of their elementary and secondary education. Included are school-based dropout prevention and academic intervention programs which lead to improved performance in the areas of academic achievement, attendance, and discipline; and community-based programs, often staffed by representatives from a variety of organizations including the school, the police, the probation department, family counseling agencies and delinquency diversion agencies, which monitor and/or investigate a young person's school attendance and jointly develop and implement interventions

which encourage the young person to remain in school or to return to school if already a dropout.

10) **Tuition Assistance**- *Programs that provide cash assistance for people who need additional financial support to pursue an educational or vocational program of study.*

-Unavailable in Cooke and Fannin Counties

IV. Crime:

A. Prevention and Outreach:



1) **Crime Prevention-** *Programs that help individuals and the general public protect themselves against crime or prevent its occurrence.*

-Unavailable in Cooke County

2) **Criminal Justice Association-** *Organizations whose members are police officers, sheriffs, constables, marshals, probation officers, corrections workers, court-appointed special advocates, victim/witness advocates or other law enforcement professionals who have affiliated for the purpose of promoting mutual interests; interacting with their peers; and participating in professional development activities such as law enforcement conferences, seminars and issues forums.*

-Unavailable in Cooke and Fannin Counties

3) **Criminal Law-** *Programs that provide legal assistance (generally advice and representation in criminal investigations, plea negotiations, trials and appeals) for people who have been charged with an offense made criminal by federal or state laws or municipal or local ordinances and punishable by death, imprisonment, fines, restitution or other specified sanctions; individuals released on probation as an alternative to incarceration; or people who have been released on parole following a period of incarceration and remain in the legal custody of the correctional*

system which has the authority to suspend and revoke the parole of any parolee for violations of the law or parole rules.

-Unavailable in Cooke, Fannin, and Grayson Counties

4) Gang Programs- *Programs offered by community and law enforcement agencies that attempt to reduce the incidence of gang violence by providing counseling, recreational activities and other preventive alternatives; and/or by establishing direct contact with gang members, mediating inter-gang disputes, facilitating inter-gang communication and mobilizing the community to support gangs in finding nonviolent ways to reconcile their differences.*

-Unavailable in Cooke and Fannin Counties

5) Citizens' Police Academies- *Programs that operate academies that provide opportunities for community residents to get an inside look at local law enforcement through a series of courses which focus on tactical operations, search and seizure laws, the use of deadly force, crime scene investigations, K-9 and special operations, domestic violence, juvenile crime, vice, firearms training and other related topics. Participants may also be given ride along experiences with on-duty police personnel. The purpose of citizens' police academies is to increase appreciation for and understanding of local law enforcement through education and interaction with individual officers and to dispel suspicions and misconceptions. Most academy programs are for adults age 18 and older though some communities have youth academies for individuals age 14 to 18 and special academies for businessmen and women.*

-Unavailable in Fannin and Grayson Counties

5) Crime Prevention Equipment- *Programs that operate personal property identification registries and/or supply devices that can be used or installed on their property which help to deter criminal activity.*

-Unavailable in Cooke and Fannin Counties

B. Victim Services:



1) **Crime Victim Support**- Programs whose objective is to help victims of crime and their families recover from the trauma of their experience, get medical assistance when required, make their way through the legal system, have an opportunity to provide input to parole or clemency hearings, take appropriate steps, where relevant, to avoid becoming re-victimized, access the benefits to which they are entitled and rebuild their lives.

-Unavailable in Cooke and Grayson Counties

2) **Child Abuse Prevention**- Programs, often offered in the schools or in other community settings, that attempt to protect children from physical, sexual and/or emotional abuse or exploitation through a variety of educational interventions which may focus on children of various ages, parents, people who work with children and/or the community at large. The sessions may offer suggestions for children and/or parents regarding ways of avoiding or handling an abusive or potentially abusive situation and/or information about the indicators and incidence of abuse, requirements for reporting abuse and community resources that are available to children who have been abused and to their families.

-Unavailable in Cooke, Fannin, and Grayson Counties

3) **Domestic Violence Hotlines**- Programs that provide telephone crisis intervention services for women and men who have experienced domestic abuse which may include steps to ensure immediate safety; short-term emotional support; assistance with shelter; legal information and

advocacy; referrals for medical treatment; on-going counseling and/or group support; and other related services.

-Unavailable in Cooke and Grayson Counties

4) Domestic Violence Support Groups- *Mutual support groups whose members are individuals who have been involved in physical or emotional abuse involving a spouse or other partner. The groups meet in-person, by telephone or via the Internet; provide emotional support, information and resources for those who participate; and may be structured for victims of domestic violence or those responsible for battering them*

-Unavailable in Cooke and Grayson Counties

5) Family Violence Legal Services- *Programs that provide information, guidance and/or representation in court proceedings for individuals who have been abused in an intimate relationship and/or for people who are facing a misdemeanor or criminal charge for perpetrating abuse. Included are domestic violence law clinics and other legal assistance programs that represent victims of domestic abuse at restraining order hearings or in other civil or criminal actions involving charges against an abuser. Most also represent the person's interests in complexities that arise as part of the legal process such as restitution, payment of debts or child support, custody and visitation and property control. Some programs may also represent victims of domestic abuse who have been charged with a crime and/or handle cases involving accusations of child abuse filed by one parent against the other, abuse of an elderly person by an adult child or abuse of an adult child by a parent.*

-Unavailable in Cooke, Fannin, and Grayson Counties

V. Poverty:



A. Assistance

1) **Emergency Food**- *Programs that provide a limited amount of food for individuals or families during times of personal crisis, or for people who have no food or cannot afford to purchase food at retail costs.*

-Unavailable in Cooke, Fannin, and Grayson Counties

2) **Summer Food Services Program**- *Programs that operate during the summer when school is not in session and provide congregate nutritional meals (breakfasts, snacks, lunches and/or dinners) for children and youth. Summer food service programs are generally available to youth age 18 and younger who live in designated low-income areas; and may be federally funded or funded by other entities*

-Unavailable in Cooke, Fannin, and Grayson Counties

3) **Welfare to Work**- *Programs operated by state agencies or local jurisdictions that offer employment training and supportive services (such as child care, transportation costs, ancillary expenses and personal counseling) for people who are receiving public assistance through the TANF program in an effort to help them become self-supporting. Private organizations, often*

under contract with a public agency, may be involved in both the provision of training and on-the-job work experience (including volunteering in non-profit agencies). Public assistance recipients are required to participate in designated program activities a minimum number of hours per week in order to receive their monthly income support payment and supplemental payments for support services.

-Unavailable in Cooke, Fannin, and Grayson Counties

4) Unemployment Insurance Benefits Assistance- *Programs that provide assistance for people who are having difficulty understanding and/or obtaining the full benefits to which they are entitled by law through their State Unemployment Insurance program. The programs may help people understand the eligibility criteria for unemployment insurance benefits, the benefits provided by the program, and the rights of beneficiaries; provide consultation and advice; help them complete unemployment application forms; negotiate on their behalf with unemployment insurance benefits staff; prepare a written appeal; and/or represent them in administrative hearings or judicial litigation. Included are organizations that offer a range of advocacy services as well as legal aid programs, which offer more formalized legal assistance.*

-Unavailable in Cooke, Fannin, and Grayson Counties

5) Christmas Baskets- *Programs, generally supported by donations from the community, that attempt to facilitate enjoyment of the Christmas season by low-income community residents through distribution of food baskets which usually contain a ham, turkey or other meat and all of the trimmings for a Christmas dinner (or vouchers to purchase these items) and occasionally gifts for children or other family members.*

6) Homeless Shelters- *Programs that provide a temporary place to stay (usually three days to two weeks), generally in dormitory-style facilities with very little privacy, for people who have no permanent housing. Also included are programs that provide motel vouchers for people who are homeless.*

-Unavailable in Cooke and Fannin Counties

IV. Other Related Issues:

A. Teen Pregnancy



1) **Teen Family Planning Programs-** *Programs that offer family planning services including pregnancy counseling, birth control and pregnancy testing which are especially designed to meet the needs and concerns of teenage individuals who are pregnant or are concerned about becoming pregnant or impregnating.*

-Unavailable in Fannin Counties

2) **Teen Pregnancy Prevention Programs-** *Programs that provide a variety of informational and supportive services which promote healthy teen attitudes and behaviors regarding sexuality with the objective of heightening their awareness of the consequences of sexual activity and helping teens to avoid an unwanted pregnancy. Topics may include peer pressure, parent/teen communications, male/female relationships, values clarification, self-esteem, human reproduction, birth control and sexually transmitted diseases, including AIDS. The goal of many of these programs is to help young people develop the knowledge, autonomy and skills they will need to make the transition to adulthood in good sexual health.*

-Unavailable in Cooke and Fannin Counties

3) **Teen Expectant/New Parent Assistance-** *Programs that provide classes, workshops or other educational opportunities that prepare teens who are or are about to become parents to be effective in their parenting roles.*

267

-Unavailable in Grayson County

B. Child Abuse:



1) **Child Abuse Prevention-Programs-** *Often offered in school or in other community settings that attempt to protect children from physical, sexual and/or emotional abuse or exploitation through a variety of educational interventions, which may focus on children of various ages, parents, people who work with children and/or the community at large. The sessions may offer suggestions for children and/or parents regarding ways of avoiding or handling an abusive or potentially abusive situation and/or information about the indicators and incidence of abuse, requirements for reporting abuse and community resources that are available to children who have been abused and to their families.*

-Unavailable in Cooke, Fannin, and Grayson Counties

2) **Child Abuse Reporting/Emergency Response-** *Programs that accept and respond to reports of child abuse or neglect. Services include assessment of the initial referral, assignment of an appropriate response time, and consultation with the family to determine the nature of the problem and do initial case planning and emergency placement services if the child is removed from the family by the police.*

-Unavailable in Cooke, Fannin, and Grayson Counties

3) **Family Violence Counseling-** *Programs that provide individual, conjoint, family or group treatment for people who are experiencing physical and/or emotional abuse in the context of an*

intimate relationship. Included are programs that provide therapeutic interventions for perpetrators and/or for individuals who have been victimized.

-Unavailable in Cooke and Fannin Counties

2.4.2 Key Informant Interviews Tri-County

Organizations Interviewed

Service providers who offer programs and services across the region included TAPS Public Transportation in Sherman, Workforce Solutions Texoma in Sherman, Texoma Homeless Coalition in Sherman, and the agencies of TCOG, which include Elder Rights, Section 8 Choice Voucher, Family Self-Sufficiency, and Utilities Assistance in Sherman.

The seven organizations and programs interviewed were contacted through a combination of snowball sampling and convenience sampling. Snowball sampling uses existing study participants to recruit future participants from among their acquaintances and convenience sampling which involves taking a sample from the part of the population that is readily available and well-situated. The first respondent was the Program Manager at TCOG Energy Assistance. The researcher worked directly under the Program Manager for the Community Needs Assessment, so that interview was selected through convenience sampling. The Program manager at TCOG Energy Assistance provided the researcher with a list of contacts. This led to contacts with other departments housed inside TCOG. The respondent at TCOG Elder Rights was the Elder Rights Benefits Counselor. The respondent at Section 8 was the Program Manager. The respondent at Family Self-Sufficiency was the Family Self-Sufficiency Coordinator. The respondent at Workforce Solutions Texoma was the Child Care Program Manager. The respondent at Texoma Homeless Coalition was the AmeriCorps VISTA. More information about these organizations can be found in Appendix A.

Conditions of Poverty

Education

TCOG Family Self-Sufficiency offers home buyer education classes. Clients must possess a Section 8 housing voucher, so that TCOG has an idea of the type of client that the program is working with. The voucher means that TCOG is already paying a 6 month to 1 year lease for these families. Therefore, in order to be in the home buyer program, a family must be in the

self-sufficiency program as well. The family completes a home buyer education class on the extensive process of buying a home as well as paying for that home once it is purchased. Other staff members teach classes on foreclosure and other relevant topics. According to TCOG Section 8, Family Self-Sufficiency also provides budgeting, couponing, and gift workshops.

TCOG Energy Assistance also offers assistance with job training through its Tuition Payment Program. It is funded by the Community Service Block Grant (CSBG). Clients who are interested in furthering their education at the local community college can get their tuition paid for by TCOG Energy Assistance. The entire household is eligible based on their income and the client must be accepted to the school. Clients can obtain medical-related certification such as pharmacy technician certification. TCOG Energy Assistance views job training as essential to the case management process.

TCOG Family Self-Sufficiency assists with school supply donations for children. School supplies are funded through the Family Self-Sufficiency Program in order to encourage both children and adults. The first day of school is often disheartening for children because they are often treated differently because they cannot afford school supplies. The supplies motivate children to work harder in school and the supplies encourage parents since their children are receiving help. This is a major expense as school supplies cost between \$35-85 per child. Supplies are donated by partner organizations within the community. One year, insurance companies competed to see who could raise the most school supplies.

TCOG Section 8 helps facilitate a Survivor School training class sponsored by the Texas Department of Health and Human Services and Child Protective Services (CPS). The class includes a series of 10 workshops that cover parenting, budgeting, how to clean a house, and other skills.

EMPLOYMENT

As mentioned previously, the TCOG Family Self-Sufficiency program offers job training for clients. The program entails meeting with clients to establish goals for getting families off of social welfare programs and assisting those families with job training in order to help clients attain self-sufficiency.

As mentioned previously, TCOG Energy Assistance also offers assistance with job training through its Tuition Payment Program. Clients who are interested in furthering their education at the local community college can get their tuition paid for by TCOG Energy Assistance. Clients can obtain medical-related certification such as pharmacy technician certification. TCOG Energy Assistance views job training as essential to the case management process.

As mentioned previously, Workforce Solutions Texoma also offers job training. The Workforce Solutions Texoma Board wants to ensure that once a client goes through training, that client will find a job and make a living wage. The organization wants to support training that will be ultimately productive. For example, the organization will work with clients who want to become registered nurses, but not certified nurse assistants because certified nurse assistants do not make a living wage and there is high turnover for that profession.

Employment and Other Conditions

(Employment/Health)

TCOG Family Self-Sufficiency discussed the relationship between health and employment. Lack of dental care affects employment opportunities. As mentioned previously, there is no free dental care available in Grayson County with the exception of a free clinic that clients can visit once a year. Dental care is vitally important for individuals in search of jobs because employers are less likely to hire people who have an offensive dental situation. In addition, lack of dental care can cause pain, which can affect one's quality of life.

(Employment/Substance Abuse)

Another issue that TCOG Family Self-Sufficiency discussed is substance abuse, which can greatly affect one's ability to work and maintain membership in different programs. At this time, there are more rehabilitation locations available, including the Four Rivers' rehabilitation center which has helped significantly in meeting needs relating to substance abuse. The TCOG Family Self-Sufficiency coordinator said that many users take drugs out of boredom, to fit in, or as a means of coping with traumatic experiences.

Elderly

TCOG Elder Rights helps elderly clients with Medicaid/Medicare problems, applications, and prescription drug plans. TCOG Elder Rights counselors also help clients find legal guidance, but they cannot provide legal assistance since benefits counselors do not practice law. Now, the program points clients to the Texas Hotline and Northwest Texas Legal Aid. These two groups provide financial planning and guidance, as well as advice on medical power of attorney and advanced directives.

The financial assistance that TCOG Elder Rights provides mostly involves medical bill assistance. The TCOG Elder Rights counselors send charity write-off letters to inform companies and hospitals that the client in question cannot afford normal, daily expenses and, thus, cannot afford to pay the medical bill. Most of the time, those bills are written off.

Elderly clients who contact the TCOG Elder Rights Benefits Counselors tend to be overwhelmed with handling medical bills and prescription drug plans. The counselors help elderly clients manage their money and take a plan of action to change the situation. For example, payments on prescription drug plan benefits may fluctuate from one year to the next and elderly clients may not know that they can change their prescription drug plans annually. One counselor helped a particular client saved hundreds of dollars a year by switching from Medicare to a Medicaid health plan.

The TCOG Elder Rights benefits counselor for Grayson County had a total caseload of 400-500 elderly clients. Some of them contact him every month; some of them contact him once a year; and some of them the counselor has helped for nearly 10 years. Some clients he never sees face to face, but helps them via phone. There is no limit to how many people the counselors could help. There is also no limit to how much time a counselor could spend speaking with a client and there is no limit on how many times a client could call.

The TCOG Elder Rights counselors identified information as the most critical need for the elderly in the Texoma region. If Elder Rights had the funding to create an information sheet with every resource available for elderly clients to contact and then mail that information sheet to every address in each of the three counties, then that need would be met. Currently, if the elderly have a need and call, they get referred from organization to organization. Elderly clients get very frustrated when they have to “talk to one more machine” over the phone. Information resources for the elderly are not being made readily available to those who need it most. Medicaid policies change constantly. Elderly clients simply do not know what resources are available to them. Many elderly people in the region do not know that services such as TCOG Elder Rights even exist.

TCOG Elder Rights engages in outreach to the elderly by the services they provide. “Senior Beware” is a 5-7 minute television video that runs on the local Channel 12 news on the last Monday of every month. Many senior citizens watch Channel 12 news religiously because of its local coverage. Other methods of outreach include newspaper articles and public service announcements on the radio. However, many elderly people did not listen to FM, but AM radio. There are AM stations in Bonham and Gainesville.

Their outreach is somewhat effective. The TCOG Elder Rights program faces challenges in reaching every single household in the tri-county area. Fannin County has a newspaper called the *Fannin County Special* that is mailed to every address within that county. Placing advertisements in this newspaper is an effective way to reach out to people. Three ways they

advertise with this newspaper are through the “Elder Rights in the Fannin County Special” – on the front page, next to the grocery advertisements, and the back page. This is effective because of the advertisements’ proximity to other newspaper sections that interest elderly. TCOG Elder Rights broadcasts TV and radio notices and visits senior centers. A few months ago, the counselors held training sessions for home healthcare and assisted living agencies to teach people how to enroll in Medicare Part D. The goal was to reach out to 50-75 people.

TCOG Elder Rights makes a number of referrals for their clients. The key is knowing where to refer elderly clients who are in need. Often, the Ministerial Alliance can help elderly clients. If there is a safety-related concern, clients are referred to Adult Protective Services (APS). APS can do what no other agencies are able to do. For example, if a patient's bill is unpaid because the Medicare payment has not arrived, APS will tell a nursing home not to worry.

TCOG Section 8 program sponsors a special program called Mainstream. The Mainstream program, in cooperation with MHMR, works with the disabled. At least 40% of Section 8 clients are disabled and/or elderly. Because of this fact, there is a high demand for Mainstream. The TCOG Family Self-Sufficiency program also sees a significant number of elderly and disabled clients.

TCOG Energy Assistance caters its case management model to the elderly. This model allows case managers to work with needs specific to the elderly. Elderly households should apply for food stamps and other eligible programs. Some elderly people do not take advantage of these services because they are embarrassed. But, the respondent noted that \$15-25 can go a long ways in buying food every month. The program manager at TCOG Energy Assistance continued to comment on the situation of their elderly clients. Typically, older clients are homeowners with their mortgages paid off. But elderly female widows who have never worked outside the home receive minimum Social Security payments. Sometimes these payments are less than \$500 a month. Additionally, the elderly face obstacles in gaining self-sufficiency from society.

Elderly and Other Conditions

(Elderly/Transportation)

TAPS tells all schedulers to track the reasons why riders are on the bus. The largest portion of subsidized rides was medical-related. The medical rides involve all kinds of people since Medicaid serves all kinds of clients with the majority of riders being elderly and disabled. TAPS also assists elderly clients by working with Supplemental Nutrition Assistance Program (SNAP) centers. The operations coordinator at TAPS commented that many elderly and disabled people are trying to save money to buy their personal, reliable transportation. These individuals call TAPS and tell them they have their own transportation, so public transportation is no longer a necessity for them.

The director of TAPS also discussed her views on generational change regarding elderly riders. When the director started working at TAPS, most clients never had drivers' licenses before because there was a generation that did not typically get licenses. However, there has been a drop in the number of senior citizens serviced by TAPS because these elderly individuals have gotten their drivers' licenses, so there are more 70-80 year olds still driving. The staff at TAPS believes this has been a generational change amongst the elderly.

(Elderly/Employment)

According to the Texoma Homeless Coalition, employment is a critical need in the Texoma region. The organization works with the Workforce Investment Act program at Workforce Solutions Texoma, which offers financial assistance for unemployed individuals to return to school. The Americorps VISTA commented on the state of the workforce. Some people in the community were not socialized for the workforce and were not educated about interviewing practices.

TCOG Section 8 commented on unemployment in Fannin County. A tremendous amount of young people apply for assistance in Fannin County simply because the high paying jobs are not there. The types of clients that apply for assistance are mainly women with small children. Most

of them have never been married and they are raising children on their own. There is a large portion of the population in Grayson County that is the same way, but it is a major problem in Fannin County because there are so many other obstacles for individuals to deal with, primarily the lack of jobs.

HEALTH

TCOG Family Self-Sufficiency discussed the relationship between health and employment. The lack of dental care affects employment opportunity. There is no free dental care available in Grayson County with the exception of a free clinic that clients can only visit once a year. Dental care is vitally important because employers are less likely to hire people who have a disagreeable dental situation. In addition, the lack of dental care can cause pain, which can affect the quality of one's work.

Another issue that TCOG Family Self-Sufficiency discussed is substance abuse, which can greatly affect one's ability to work and maintain membership in different programs. There are more places available now for rehabilitation, including the Four Rivers rehabilitation center which has helped significantly in meeting this need. The Family Self-Sufficiency Coordinator saw people abusing drugs simply out of boredom, to fit in, or as a means of coping with traumatic experiences. Unfortunately, there are no available services available to deal with these types of causes.

TRANSPORTATION

TAPS offers subsidized rides for workers needing public transportation to get to their jobs. The operations coordinator said there were 57 people riding from Sherman to the Peterbuilt Plant in Denton, and that the route also picks up passengers along the way. There are also rides from Honey Grove and Bonham to the Trailblazer plant in Sherman. Employees took the initiative on establishing the routes. Employees have to buy a monthly pass for \$80 a month and, with that pass, they can ride to their workplace every day.

TAPS tells all schedulers to track the reasons why riders are on the bus. In all counties, the average rate of employment-subsidized rides was 30% and growing. Employment ridership had the largest percent increase in growth, especially because of the economic downturn.

The respondents at TAPS had a clear view of how unemployment affected their riders, as many of their riders have no jobs and no vehicles. TAPS get a call once in a while informing them that different plants are shutting down to save money. These plants are definitely cutting back local production. There are layoffs in all areas of business. The transportation coordinator even shared the fact that TAPS has employees that are underemployed. The drivers take these jobs because there few alternative options. TAPS employs a lot of retired and semi-retired people, as well.

YOUTH

Section 8 commented on the lack of child care as it affects parents' search for employment, particularly in Fannin County. Child care needs to be provided so that parents can search for work. Clients cannot afford daycare, which can cost over half of take home pay a week.

According to Workforce Solutions Texoma, the main barrier to undergoing vocational training or employment is child care expenses. This affects roughly 90% of the organization's low-income families. The Child Care Program manager believed that the high cost of child care is the reason why many parents do not go to work. Parents felt that they work just to pay for the cost of child care. In this case, many parents would rather stay at home. The Child Care Assistance Program is specifically designed to help parents going to work or school with child care so they can meet their self-sufficiency goals.

As far as eligibility for the Child Care Assistance Program, each parent of a family must be either in training or working for a minimum of 25 hours a week. The interviewer had to clarify that clients must be seeking continuing education or training, and the respondent added that applicants can also just be employed. However, especially with the economic downturn, many

parents are unemployed or underemployed, which the Child Care Assistance Program defines as working less than 25 hours a week. Parents cannot receive Child Care Assistance if they do not have a job. There will always be an unmet need because the program's funding restrictions do not allow unemployed clients to receive child care. Furthermore, there is very limited funding to help clients who want child care while finding job training or being unemployed. However, if a client has a disability that only allows them to work for 10 hours a week and that client can get medical certification to prove his/her disability, then he/she may be eligible for child care.

Housing

Affordable housing is a need mentioned by multiple agencies. TCOG Section 8 addressed the need for affordable housing and ethical landlords. Landlords who charge high prices are unreasonable because they have fixed rate mortgages that are only half of what they are charging tenants and keeping the rest as profit. If landlords decide to increase rent, Section 8 needs to see proof of taxes and insurance rates. TCOG Section 8 faces a problem with landlords consistently raising rent prices. TCOG Section 8 keeps track of rent price records for unassisted properties in the area so that the organization can ensure that landlords charge reasonable rent prices. TCOG Section 8 tries to keep Fannin landlords on track by reminding them that TCOG Section 8 cannot pay as much for Fannin County as it can for Grayson County.

The Texoma Homeless Coalition considered affordable housing to be the foremost need in the Texoma Region. There is very little affordable public sector housing in every community in the area. Even though agencies work with landlords, there is still limited affordable housing. For clients that make minimum wage, finding housing that costs only 30% of their monthly income is very difficult.

Regarding solutions for affordable housing, the Texoma Homeless Coalition offered some ideas. The representative from Texoma Homeless Coalition attended a stakeholders meeting in Dallas that came into being from the Hearth Act that President Obama signed into law. The U.S. Inter-

agency Council on Homelessness went to service providers and asked what they needed. One of the best solutions at the meeting was to create an incentive tax program that gives the private sector motivation to build affordable housing, because he felt non-profits did not know how to build affordable housing. Non-profits can buy the houses for reduced prices, or they can be run by the private sector. Either way, the housing must be affordable.

Comment [JH1]: For profits? Nonprofits doesn't fit

TCOG Section 8 discussed the housing situation in Cooke and Fannin Counties. The Gainesville Housing Authority oversees Section 8 in Cooke County. TCOG Section 8 oversees the program in Grayson and Fannin Counties. TCOG Section 8 has expressed interest in taking over the Section 8 program in Cooke County, but has not actually made an offer yet.

The Program manager at TCOG Section 8 discussed discrimination in Fannin County. TCOG Section 8 brought the first fair housing coalition to Fannin County, but a few landlords try to discriminate against clients based on race. TCOG Section 8 has promoted fair housing and counseled landlords about fair housing laws. However, it seems that these particular landlords do not care what the law states. The TCOG Section 8 respondent said it took her 4-5 years before the organization could get more landlords in Fannin County that would abide by fair housing practices. Before this time, Section 8 housing was not available for African-Americans in Fannin. At that time, if there was a house with African-American tenants, it was often burned out. She said this problem was a prime example of backward thinking with no progress in mind.

The Section 8 Program manager pointed out that there are also towns in Fannin County, such as Leonard and Honey Grove, which have a large African-American population. This is the opposite of Bonham. It took a lot of work in Fannin County to change landlords' backward mindsets and bring them more into compliance with the law. Today, there is much better response and TCOG Section 8 respondent is able to work with programs in Fannin County. The problem TCOG Section 8 faced was that there were many properties in South Bonham for rent, but no one was willing to rent those homes. So, TCOG Section 8 used this situation as an opportunity to change the way landlords think, one landlord at a time.

TCOG Section 8 discussed the rent stock in Grayson and Fannin Counties. Around 60-70% of TCOG Section 8 clients rent homes in Sherman, Denison, and Bonham. The remaining 30% of clients live in rural areas. There is a tremendous difference between rent housing in Fannin and Grayson Counties. The housing in Grayson tends to be older, but most have been built since the 1970s. In Fannin County, most houses were built during the 1900s, 1920s, or 1940s. It is rare to find a brand new house. Inspections differ across housing authorities. TCOG Section 8 uses U.S. Department of Housing and Urban Development standards. Grayson County Housing Authority uses a more specialized standard list because their housing stock is not as old.

The Texoma Homeless Coalition had mixed sentiments about its past interactions with TCOG Section 8 and public housing authorities in the area. When the Americorps VISTA asked whether TCOG Section 8 and the housing authorities recognized the need for transitional housing in the area, both organizations replied that they had no additional transitional housing spaces available. There was no mindset of “our community needs this now” with those programs. They seemed to just be doing their jobs.

A recent development in the Section 8 program is that other programs, such as Veterans Affairs (VA) and Mental Health Mental Retardation (MHMR) can also receive Section 8 vouchers from HUD. The Program manager thought that HUD is starting to spread the Section 8 vouchers out because they see a greater service need. Other agencies, however, do not have experience with distributing vouchers, so they call the Program manager for assistance. For example, the VA wants to transition veterans out of homelessness, but because the Program manager’s focus is Section 8, the Program manager cannot meet this particular need. But the VA calls the Program manager about once every 3 months for assistance.

Housing and Other Conditions

(Housing and Education)

Family Self-Sufficiency runs home ownership classes. The Family Self-Sufficiency Program Coordinator teaches clients about credit and discusses client readiness for purchasing homes. The Section 8 Program manager teaches classes on budgeting, long-term planning, taxes, and energy efficiency. A staff member from TCOG Energy Assistance teaches about foreclosures and the consequences associated with purchasing a home.

(Housing and Emergency Assistance)

As mentioned previously, TCOG Energy Assistance, along with the Grayson County Shelter and the North Texas Youth Connection, jointly applied for the homelessness prevention grant. TCOG Energy Assistance wanted to apply for funds but did not have designated targets for the funding. The Grayson County Shelter wanted to use the grant to help people at the shelter move out and live on their own. Since receiving the homelessness prevention grant funding, the three organizations have helped 25 families and spent \$60,000 since September 2009. They will run out of money 2-3 months from this interview date. The funds received from the joint grant application resulted in TCOG providing short-term assistance, mostly to clients who were at risk of eviction. Some clients who were helped by short-term assistance are now in the same situation as before. Meanwhile, other clients affected include two recently released inmates who received rent assistance. They moved out of the shelter, and found both jobs and housing. The funding also helped a family from East Texas that recently moved to Sherman and was living in a dangerous environment. This family was able to find an apartment with the assistance of TCOG after the father found a job at Tyson.

(Housing and Homelessness)

The Texoma Homeless Coalition supported the “point in time” count performed by the Texas Homeless Network on January 28, 2010. This count was done in order to get an estimate of the number of homeless individuals in rural areas and what those individuals’ needs are. The Texas Homeless Network did a sheltered and unsheltered count. The sheltered count is typically higher because there are rarely “street homeless” in rural areas. The count collected 92

surveys, including reports from bigger shelters. Only 3 unsheltered homeless individuals were counted because on January 28 there was inclement weather. Out of 6 counties, only 3 counties participated. 90 sheltered homeless individuals were counted, with 20% of these individuals coming from outside of the service area. Therefore, 80% of people serviced were from the area. Children were not required to be counted, but the Texas Homeless Network respondent said that, at the time of the count, there were 6 children sheltered at North Texas Youth Connection.

There are no shelters for transitional housing in Cooke and Fannin Counties. In Grayson County, there are more shelters opening, such as Heaven's Helpers and Four Rivers. North Texas Youth Connection was able to get a transitional living program funded a year ago.

The Texas Homeless Network received funding from the Continuum of Care to create a Homeless Management Information System (HMIS) database for shelters and case managers to use. Implementing this type of program has been difficult to do in the Texoma region. For example, the Salvation Army does not use a HMIS database since it is a national organization. Because the Salvation does not use this database, it cannot apply for HUD/Continuum of Care funding.

The Texoma Homeless Coalition discussed “mom and pop” shelters in the Texoma region, or very informal shelters run by a few individuals. “Mom and pop” shelters just pop up and are often started by a Christian organization or Christian person. Individuals see a need and start a shelter with their own money and time. However, the “mom and pop” shelters’ informal startup process makes it difficult for them to work with other agencies, since they do not view themselves as agencies. Most shelters use tracking and file systems, except one particular shelter in a rural area. The shelter owner does not track clients and seems to be “anti-funding.” At one point, his shelter burned down and some people housed there died. As a result, someone associated with a particular coalition wrote a newspaper article attacking the shelter. Ever since then, the shelter owner dislikes coalitions, including the Texas Homeless Coalition.

Although the shelter owner helped the respondent to count the homeless in his shelter, he will not track the clients that are housed in his shelter and he does not want funding due to religious reasons.

Case managers at most shelters give long-term assistance to the homeless. For example, at the Grayson County Shelter, case managers track clients' needs and efforts towards self-sufficiency.

In its attempts to raise awareness about homelessness, the Texoma Homeless Coalition would try to get city government representation at Coalition meetings. City of Sherman policy states that due to lack of funding and staff, the city cannot directly aid the homeless, but will do whatever it can to assist non-profits that are charged with assisting the homeless. The Texoma Homeless Coalition representative spoke at a Sherman City Council meeting and a representative from the City of Sherman will start attending Texoma Homeless Coalition meetings in the near future.

(Housing and Transportation)

TAPS Public Transit and area housing authorities work together to provide transportation for low-income clients in public housing.

(Housing and Veterans)

The Texoma Homeless Coalition discussed veterans and homelessness. At the most recent Texoma Homeless Coalition meeting, a VA Hospital representative discussed veteran services. When veterans leave the Bonham VA Hospital they often do not have anywhere to go. There are no shelters with beds set aside for veterans in the Texoma area. However, the VA representative made it clear that if beds at shelters were set aside for veterans, then those shelters would be eligible for additional grant funding.

(Housing and Youth)

Family unification is a special TCOG Section 8 program that works with CPS to place clients in housing immediately. Clients work with counselors in order to keep families intact. One of most integral parts of the program is permanent housing. CPS will not reunite a family if permanent housing is unavailable. Starting approximately 15 years ago, vouchers could be used towards family unification. The importance of this program is that ensuring that children are not displaced and relocated to live with other families, but rather able to stay with their own families. This unique program has helped to stabilize the entire TCOG Section 8 program.

Transportation

TAPS is a growing organization with new buses and new sources of funding. An average week's ridership amounts to about 700-800 people. During a typical week, there are 57 people riding from Sherman to the Peterbuilt Plant in Denton. This route also picks up people along the way. There are also rides from Honey Grove and Bonham to the Trailblazer Health in Sherman. As for the fixed routes, the Roo Route and the Viking Route have a weekly ridership of about 20 people, with an average of 100 people riding every month.

TAPS serves Grayson, Wise, Montague, Cooke and Fannin Counties. The organization provides rural ridership from Fannin County and the border of Grayson and Cooke County. It has been receiving more and more calls from little towns in Fannin County, such as Callisburg and Collinsville.

TAPS occasionally has to deny rides to clients since there is not enough demand in certain areas to facilitate transportation there. Clients in low-demand rural areas are the most affected by this problem. These clients may want the bus to arrive at a certain time, but TAPS usually cannot always accommodate. If clients have flexible pick-up times, then TAPS can usually get to their area.

TAPS targets low-income individuals by working with SNAP centers and the housing authorities. The interviewer asked if SNAP centers in small towns could receive TAPS services. The

respondent said that TAPS will help small town SNAP centers if they call. The respondent went on to say that he saw many elderly and disabled clients trying to save money to buy a car. When these riders purchase their own personal, reliable transportation, TAPS loses them as clients because public transportation is no longer a necessity for these individuals. TAPS does very little advertising to low-income groups because TAPS is already the sole provider of public transportation in the region. The interviewer agreed, saying the best marketing TAPS can do is drive its buses around the city.

Until 1993, TAPS was only available to senior citizens. However, once TAPS transitioned more towards providing public transportation in 1993, it started to attract different populations. Now the organization serves all kinds of people, even children. There is greater awareness of public transportation within the community. The Roo Route and Viking Route have increased the number of young college students who now think it is cool to ride the TAPS buses.

Changes in last 5 years for TAPS include new counties served. TAPS is not the designated transportation service for these regions, but now goes into Wichita County, Lamar County, McKinney, and Dallas. These rides generally facilitate trips to medical locations.

Service changes include a new computer system that allows TAPS to provide much more efficient transportation. Before, TAPS did not have the capability to facilitate many rides. There were only 2 scheduling dispatchers at the time. Plus, the old computer system could not automatically compute rides. Now, the new computer system takes all buses into account and schedules the entire operation. However, this system is not perfect and must be tweaked daily for hours at a time. A management change at TAPS has also been very beneficial. TAPS has 14 more buses than before. Overall, the organization has 92 buses. These new buses have made a significant difference because some of the older buses had very high mileage or were constantly in need of repair.

TAPS partner organizations include United Way of Grayson County. TAPS subcontracts with Texoma Tours and predominantly works with United Way to do outreach in Wise County. Further examples of outreach include the Boot Scootin' Ball, the Peanut Festival, Frontier Days in Pottsville, and the Grayson County Crisis Center's Seeds of Hope. TAPS also transports many Grayson County Crisis Center clients.

TAPS has new plans to provide additional services in Grayson, Cooke, and Fannin Counties. The organization has also discussed adding a Grayson County-DFW ride and a Bonham-Sherman-Durant loop.

TCOG Section 8 identified transportation as a major concern in Grayson County. However, the TCOG Section 8 program manager believes that TAPS and Grayson County transportation are improving. Transportation is also a major concern in Fannin County. Clients from TCOG Section 8 will choose to live in a home in a rural area, but then complain about gas prices when driving back and forth.

TCOG Family Self-Sufficiency believes that the lack of available public transportation is a barrier to self-sufficiency for clients. Even if families obtain a vehicle, the maintenance costs often makes personal transportation unsustainable due to the lack of family finances. There are programs that donate cars to needy families, but these programs are not available in the immediate area. The Low Income Protection Plan (LIPP) used to offer free car repair, but this program is no longer available. The program's finances were not being utilized correctly and, therefore, its funding was redirected to pay overdue rent.

TAPS recognizes the importance of transportation for self-sufficiency. The TAPS operations coordinator found that second to having a home, transportation is the strongest indicator of self-sufficiency. Transportation can also help people gain self-sufficiency in many ways. For people in abusive relationships, the abuser usually has control of the car, so the victim has to have access to public transportation if he/she wants to get out of that abusive situation.

Transportation and Other Conditions

(Transportation/ Employment)

TAPS offers subsidized rides for individuals needing public transportation to get to work. As mentioned previously, there are 57 people who ride from Sherman to the Peterbuilt Plant in Denton. This route picks people up along the way. In addition, TAPS transportation is available from Honey Grove and Bonham to the Trailblazer plant in Sherman. Employees took the initiative to establish these routes and can buy a monthly bus pass for \$80 a month. With this pass, people can ride the buses to work every day.

TAPS tells all schedulers to track the reasons why riders are on the bus. In all counties, the average rate of employment-subsidized rides was 30% and growing. Employment ridership had largest percent increase in growth, especially because of the economic downturn.

The respondents at TAPS have a clear understanding of how unemployment affects their clients, as many of clients do not have jobs or reliable, personal transportation. Every now and then, TAPS is informed that different plants around the area have shut down to save money. There are layoffs in all areas of businesses. The transportation coordinator said that even TAPS has employees that are underemployed. The organization employs a lot of retired and semi-retired people, as well.

(Transportation/ Health)

TAPS works with MHMR to transport patients and provides Medicare subsidized rides in some areas.

(Transportation / Veterans)

TCOG Elder Rights said that veteran services in the Texoma region are lacking. The Elder Rights benefits counselor in Grayson County felt that he can help veterans because he is a veteran himself. He referred clients to the local Veteran Services coordinator in Grayson County.

However, the TCOG Elder Rights benefits counselor criticized the VA Clinic. He knows clients have been denied service due to technicalities, even though all veterans should be able to be seen at any location if they have a VA card. TCOG Family Self-Sufficiency program also sees a significant number of clients who are veterans.

Youth

The Workforce Solutions Texoma Child Care Assistance program provides child care in the region. Admission to the program is income-based and there is a wait list. The program also helps mothers who go to school by providing child care for them on a case-by-case basis. According to the Child Care Program manager, the majority of participants are single parents. The program does have participants that are two parent families, but usually only one parent's education or skill level is high enough to retain a job and pay for child care.

Workforce Solutions Texoma has one case manager who is the clients' primary contact for this particular program. That case manager helps clients set up child care and make decisions about their child care providers.

If the Workforce Solutions Texoma Child Care Assistance program is unable to supplement child care for a client, then he/she can be referred to child care providers who can supplement child care or provide discounts. Some churches may provide scholarships. If for-profit child care providers give discounts, they do not advertise it. There is a non-profit daycare in Gainesville that works with parents in need of child care assistance.

With regard to program policy changes, the only suggestion that the program manager has includes making child care available to families that have a parent who is completely disabled. The Program manager maintains the stipulation on parents having to work at least 25 hours per week or be continuing education in targeted fields.

The Workforce Solutions Texoma Child Care Assistance program encourages parents to join Head Start or Early Head Start, as stated in the Workforce Solutions Texoma Strategic Plan. The respondent said that one major problem with Head Start is that most school districts run a part-day program and this is a problem if parents work full-time. They do not want their 2-3 year old children bused somewhere else. Parents want their children to be in a single daycare. Parents attending college may be able to adjust their schedules to accommodate this dilemma or, perhaps a relative can pick up the child. But most working parents cannot accommodate this schedule. The respondent also pointed out another disadvantage of Head Start. Even if districts provide full-day early childhood programs, there are still school breaks such as spring break and summer break. During these periods, parents may not have anyone to look after their children.

TCOG Section 8 made several observations regarding youth in Fannin County. A tremendous amount of young people apply for assistance in Fannin simply because there are few high-paying jobs in the County. The clients that apply for assistance are primarily women with small children. Most of them have never been married and they are raising children as single parents. There is a large population in Grayson County that is the same way, but it is an even larger problem in Fannin County because there are fewer jobs and less public transportation available. Young women and single mothers in Fannin County take advantage of TCOG Energy Assistance. The TCOG Section 8 program manager constantly refers these clients to TCOG Energy Assistance.

Critical needs in Fannin County include child care for parents who are seeking employment and youth services. Child care must be provided in order for parents to be able to look for work. Clients cannot afford daycare for their children because it takes up most of their income to even do so. In terms of youth services, there should be a youth community center in every city in Fannin County. The towns in Fannin County have no movie theater, no skating rink, and no mall. An after-school program would greatly enrich the lives of children and parents all over the county. The Program manager said that mothers worry a great deal about their children in this regard. Children ride the bus home from school and get home to an empty house. They can get

in a lot of trouble when there is nothing productive for them to do in the community during these periods of time.

In Grayson County, a difficulty faced by service providers is providing counseling to teenage clients. Teenage clients face all kinds of issues at school, not just drug-related problems, but violence as well. The respondent said that she has 1-5 junior high and/or high school aged clients that need help because they are acting out in a violent way.

The Program manager at TCOG Energy Assistance regarded youth attitudes as central to solving the cycle of poverty. One solution to end poverty is telling young women, especially single others, that how they feel does not matter as much as how they act. Poor people tend to think in a self-defeating manner. Many low-income people do not see a way out of their situation and think that their actions do not matter. As a result of this mental barrier, they do not work or want to work. There is a prevalent, unfortunate attitude that if people cannot attain a certain standard of living, then they might as well have no standard of living. Regarding this attitude, young people really need encouragement to take action, because no one else encourages them.

Youth and Other Conditions

(Youth/ Education)

As mentioned previously, TCOG Family Self-Sufficiency assists with school supply donations for children. School supplies are funded through the Family Self-Sufficiency Program in order to encourage both children and adults. The first day of school is often disheartening for children because they are often treated differently because they cannot afford school supplies. Having school supplies motivates children to work harder in school and the supplies encourage parents since their children are receiving help. However, this is a major expense as school supplies cost between \$35-85 per child. Supplies are donated by partner organizations within the community. One year, insurance companies competed to see who could raise the most school supplies. The community helps provide school supplies.

(Youth/ Employment)

According to Workforce Solutions Texoma, for approximately 90% of their low-income families, the main barrier to receiving vocational training or employment is child care expenses. The Child Care Assistance program manager believed that the high cost of child care is the reason why many parents do not work. They feel that they are working just to pay for the cost of child care. In this case, parents would rather stay at home. The Child Care Assistance program is specifically designed to help parents go to school and/or work with child care costs covered so that the parents meet self-sufficiency goals.

As far as eligibility for the Child Care Assistance Program, the parent of a family must be either in training or working minimum of 25 hours a week. The interviewer clarified that clients must be seeking continuing education or training and the respondent added that parents can also be employed full-time to be eligible. However, many parents are unemployed or underemployed, especially with the recent economic downturn. Unemployed or underemployed is defined by Workforce Solutions Texoma as working less than 25 hours a week. Parents cannot receive Child Care Assistance if they do not have a job. Some needs continue to be unmet because funding restrictions do not allow unemployed clients to receive child care assistance. Funding is limited for clients who would like child care assistance to find job training or because they are unemployed. However, if a client is disabled, but can work 10 hours a week and has medical certification to prove the disability, then that individual may be eligible for child care.

Unique Observations

Causes of Poverty

The program manager at TCOG Energy Assistance has strong opinions about the causes of poverty. It is important to teach people a mentality of self-sufficiency at a young age. People can ask for help, but, ultimately, they need to be self-sustaining. It is not an issue of work ethic; rather, it is a question of how people value themselves. Self-sufficiency and dignity go hand in hand. As a whole, our society would be very different if these facts were more readily

understood. The program manager sees either desperation or apathy in her clients and, in young people, there is no in-between.

TCOG Energy Assistance case managers recognize the challenges clients face in their struggle to escape poverty. Energy Assistance caseworkers focus on documentation and topics that families bring up. The case managers try not to make assumptions about clients' circumstances. Rather, they believe it is important to get to know clients. The program manager felt that other service providers do not always have the same attitude. Several other service providers do not give clients time to be who they are without bias or judgment. There is a great deal of discrimination and many people are not served because of their appearance.

TCOG Section 8 discussed self-sufficiency efforts for clients. The program manager felt that she could relate to clients because of her own personal experiences. However, often clients are very easy to see through. She noted that it is surprising the things that clients do because they feel scared and desperate. However, the best way to address these fears is through counseling. The program manager firmly believes that there is much more that needs to be done to solve poverty. Ensuring that clients are pointed in the right direction is what most TCOG Section 8 staff spend their time on. When service providers are separate and dispersed, people get lost going from one office to the next. Despite this, the program manager believes that clients themselves are the problem. If a need is not being met, it is because the clients themselves are not following through to do what needs to be done. The program manager has not found a single agency in Grayson County that was unwilling to help, as long as clients are cooperative. Aside from the elderly and disabled, the rest of the clients are the ones who need to learn what their priorities are and how to handle them responsibly. Meanwhile, the program manager realizes that her job exists because of irresponsible people. She thinks that perhaps these clients have never been taught better and that they need someone to guide them.

The very goal of the TCOG Family Self-Sufficiency program is self-sufficiency. The purpose of this program was and is to get families off of social programs and show clients that there is a

better quality of life available to them. These programs give families the ability to buy and have the things that they need to survive. The main hindrance of self sufficiency for these families is a lack of transportation. Even if these families obtain a vehicle, the maintenance and upkeep often makes them unusable for families. There are programs that give donated cars to needy families, but these programs are not available in the immediate counties. A program called the Low Income Protection Plan (LIPP) used to offer free car repair, but has since gone out of business. TAPS has been helpful; however, the routes and pick up times for these buses are often not meant for people looking for and/or maintaining employment.

As mentioned previously, medical care is another self-sufficiency barrier. There is no free dental care available in Grayson County, except a once a year free clinic. Dental care is crucial and can affect one's employment opportunities, as employers are less likely to hire people who have an offensive dental situation. Also, lack of dental care can cause pain which can affect quality of work.

Substance abuse also affects self-sufficiency. It can greatly affect one's ability to work. Substance abuse rehabilitation is more readily available than in the past. Organizations such as the Four Rivers rehabilitation center have helped significantly in meeting this need. Often, people use drugs recreationally, because of peer pressure, or as a means of coping with trauma.

The TCOG Family Self-Sufficiency program coordinator believes that many people stay in poverty because it is a familiar situation. They have dealt with this type of lifestyle for generations and are afraid of the possibility of a new life. It is important for case managers to help these clients get motivated. The TCOG Family Self-Sufficiency program coordinator often sends encouraging postcards to clients. These clients need encouragement because they have lived in poverty for generations. Now, clients have a better understanding of the way their lives could be and are working to make this change.

Service Provider Outreach

TCOG Elder Rights provides outreach to the elderly with its "Senior Beware" video. This is a 5-7 minute TV advertisement that runs on the local news channel on the last Monday of every month. This is effective because many senior citizens watch the local news avidly. Other methods of outreach include local newspaper articles and public service announcements on the radio.

While TCOG Elder Rights' outreach has been occasionally effective, the program is unable to reach every single household in the area. *The Fannin County Special* is a newspaper that is mailed to every address in the county and Elder Rights advertises in this newspaper. TCOG Elder Rights also runs TV and radio advertisements and visits local senior centers.

On April 5, 2010, TCOG Elder Rights' counselors trained home health care and assisted living agencies to enroll people in Medicare Part D. The goal of this program was to reach out to 50-75 people.

TCOG Energy Assistance engages in new client outreach by posting radio announcements and visiting senior centers.

TAPS works with United Way of Grayson County to do outreach in Wise County. Further examples of local outreach include the Boot Scootin' Ball, the Peanut Festival, Frontier Days in Pottsville, and the Grayson County Crisis Center Seeds of Hope. TAPS also transports many Grayson County Crisis Center clients.

The Texoma Homeless Coalition has been trying to get city government representation at Coalition meetings to raise awareness about homelessness. While the City of Sherman cannot directly aid the homeless, it can assist nonprofits that are charged with helping the homeless.

Importance of Knowledge and Information

TCOG Elder Rights counselors identified information accessibility as the most critical need for the elderly in Texoma. If the program had enough funding to mail an information sheet listing elderly resources to every address in each of the three counties, then the need for information accessibility would be met. At present, if an elderly person calls TCOG Elder Rights for information, those individuals are referred from organization to organization. Not to mention, elderly clients dislike dealing with automated voice recordings over the phone. Information about the resources available to the elderly is not sufficiently accessible. For example, many elderly people do not even know that TCOG Elder Rights exists and can assist them.

TCOG Energy Assistance also promoted the importance of distributing information to clients. With regard to energy usage, TCOG Energy Assistance gives practical advice to clients in the form of handouts from energy company websites.

Case Management Approach

The Section 8 client intake begins by determining the client eligibility, which is based on income. Then, the client is put on a wait list by the date and time of application. If there are other special purpose programs they qualify for, such as Family Unification or Mainstream, then clients can enter these programs immediately. Clients undergo a one hour voucher briefing session to provide housing guidance. Clients are given HUD information and, then, they receive counseling on finding units and financial limitations. As a side note, most housing authorities do not have an intake process. Rather, they just tell clients how much assistance they will receive and tell them to go find a house.

TCOG Section 8 uses a “back door calculation,” which is based on the utility schedule, the area, and the payment standard. Using this calculation, TCOG Section 8 gives clients a general price range for homes they can look for. Section 8 developed a total sheet that they give to clients and includes that individual’s maximum rent amount and other important figures. In the long-run, this saves everyone time because people can easily determine which housing units they

are eligible for. At that point, clients seek housing that meets HUD Standards, their financial limitations and request landlord approval. TCOG Section 8 housing contracts are for one year, which include inspection and recertification.

TCOG Section 8 verifies clients' earned income and housing authority histories. The program has many sister agencies, such as the Grayson County Housing Authority, the Sherman Housing Authority, the Denison Housing Authority, and Texoma Housing. Before, HUD did not have a client database, so TCOG Section 8 was unable to verify client application information effectively. This was not a good practice. Eventually, the TCOG Section 8 respondent set up a faxing system for the local area. With this system, agencies can fax other local housing agencies to request client history reports. These fax reports list the client's name, Social Security Number, and any reasons why the client would not qualify.

Once a client is accepted into the program, he/she can even move to areas outside of TCOG's jurisdiction, even though Section 8 has payment standard limitations. If TCOG Section 8's budget numbers were incorrect, the program could get sanctioned by HUD. For this reason, TCOG Section 8 cannot provide assistance to out-of-region residents whose rent is high because the program is intended to help clients within Texoma.

Clients have one case manager who is the client's primary contact. The case manager helps clients set up child care and make decisions about child care providers. Other staff members in the Child Care Assistance program go through the technical process of contacting the providers. Workforce Solutions Texoma believes having one case manager as a client's primary contact is a good system. Ultimately, clients do not care who is paying for the child care; they just need the service. The case manager finds out clients' child care needs and then contacts the appropriate personnel who know more about child care provision.

The TCOG Energy Assistance case management process identifies families that qualify for the program in terms of income and household makeup. The primary goal is to teach clients how to

save money on energy. Part of the case management model educates clients on basic household budgeting. Clients fill out a form detailing their household budget. Then, case managers calculate the percentage of income clients spend on utilities. Some families discover that they spend over 30% of their monthly incomes on utility payments.

This case management model allows case managers to work according to the needs of each unique household. Working families should stay in touch with case management and continue to participate in the co-pay program. Elderly households should be sure to apply for food stamps and other programs they may be eligible for. Some elderly people do not take advantage of these services because they are either embarrassed that they are receiving assistance or because they think that the benefits might not be worth the hassle. However, \$15-25 can go far in buying additional food each month.

TCOG Energy Assistance case managers recognize the challenges clients face in their struggle to get out of poverty. TCOG caseworkers deal with documentation and address topics that families bring up. The case managers try not to make assumptions about clients' circumstances. Rather, they believe it is important to get to know clients. The TCOG Energy Assistance program manager felt that other service providers sometimes place judgment on clients, without giving clients the time to be themselves. There is a great deal of discrimination and many people are negatively affected as a result.

The TCOG Elder Rights benefits counselor for Grayson County has a unique approach to case management. He loves helping people and enjoys being approachable. As a result, he often receives new referrals from clients he has helped in the past. The respondent valued his reputation for helping "satisfied customers."

Program Goals for the Next Five Years

TAPS plans to increase its service provision in Grayson, Cooke, and Fannin Counties. Of these plans, TAPS may add a Grayson County-DFW route and a Bonham-Sherman-Durant route.

The program goals for the Texoma Homeless Coalition include encouraging multiple agencies to apply for Continuum of Care funding. The Grayson County Shelter, in particular, should apply for this funding because it is starting to outgrow its location. It was also starting a transitional living program. There needed to be conference calling between organizations so that every county participates in meetings.

TCOG Elder Rights had two particular program goals. The first is to add a fourth benefits counselor to act as a floater between the three counties. Adding another benefits counselor would mean that always having a counselor at the telephone if one counselor happened to be away. The second program goal is to have employees on contract at every senior center in the tri-county area during open enrollment.

Inter-Agency Communication

The North Texas Youth Connection was eligible to receive federal homelessness prevention grant and wanted to apply for these funds. However, the organization was unsure of what to do with the funds if it received them. The Grayson County Shelter wanted to use the funding to help clients at the shelter move out and live on their own. Ultimately, TCOG Energy Assistance, Grayson County Shelter and North Texas Youth Connection all submitted a joint application for the homelessness prevention grant. Since receiving the grant in September of 2009, they have helped 25 families and spent \$60,000.

However, according to TCOG Energy Assistance, there is very little inter-agency communication. TCOG Energy Assistance refers all clients, especially the elderly, to 2-1-1. Regional coordination is primarily comprised of personal connections, such as a case manager connecting with a hospital through a friend. The case managers themselves were unaware of how clients are referred to TCOG Energy Assistance and 2-1-1.

The Texas Homeless Network VISTAs aims to build coalitions throughout rural areas of Texas to build collaboration with service providers and meet the needs of the rural homeless. The Texoma Homeless Coalition meetings are an example of inter-agency collaboration. The meetings facilitate agency collaboration and help to prioritize the needs of the community as a whole, rather than the needs of a particular agency. However, regional collaboration to address the needs of the homeless is inadequate overall. In this region, agencies do what is necessary to expand. Foremost, agencies want to take care of their own. Then, they take care of the community. This is probably due to job security concerns. So, if an agency is not doing well, then, most likely, it will not go out of its way to help other agencies or step outside its target population.

An example of successful inter-agency communication is Heaven's Helper's relationship with other shelter programs in the area. The director of Heaven's Helper came to a Texoma Homeless Coalition meeting and asked for help to start a shelter. She talked with the directors of existing shelters and connected with their organizations. Now, the Heaven's Helper director runs a substance abuse rehabilitation center and transitional housing for women.

Agency collaboration with across counties has proven difficult because of the time and transportation costs associated with meeting together. For example, the Americorps VISTA in Gainesville would like to start conference call meetings so that representatives from every county can more easily attend and participate.

REFERRALS

TCOG Energy Assistance refers and receives clients from the U.S. Department of Health and Human Services, the cities of Bonham, Gainesville, Sherman, and Denison, United Way, VISTO, 211, and APS.

Adult Protective Services and TCOG agencies refer patients to each other. APS works with CPS to reunite families; hospitals, for when people get discharged, they refer them to TCOG if they

find out they will have no electricity and/or heating when they return home; United Way; Utility companies; Veterans Affairs Centers/Hospitals; and Home Hospice.

The Child Care Assistance Program at Workforce Solutions Texoma gives clients who they deny child care referrals to other providers. Some churches may provide scholarships. There is a non-profit daycare in Gainesville that will usually work with parents in need. Other youth-oriented organizations named by the program manager include after-school programs such as Boys and Girls Club and Girls Inc.; CASA; Child Protective Services; and the Children's Advocacy Center.

TCOG Elder Rights refers clients to TCOG Energy Assistance, weatherization or 2-1-1. He also refers clients to the Ministerial Alliance and Adult Protective Services.

Changes in the Last 5 Years

Changes in last 5 years for TAPS include new counties served. TAPS is not their designated transportation service, but they now go into Wichita County, Lamar County, McKinney, and Dallas. They are primarily medical rides.

Changes in services include a new computer system that allows TAPS be much more efficient and faster in their rides. Before, TAPS did not have the capability to process that many rides. They were scheduling with only two dispatchers, who were doing all the work. The old computer system would not automatically compute the rides. Now, the new computer system will take all the buses into account and schedule the entire ride. The system is not perfect, however, and they must tweak the system daily for hours. The management change at TAPS has also been very beneficial. In addition, TAPS has received more buses. They received 14 buses: 9 from McKinney, and 2 from Corsicana. They are now up to 92 buses. These new buses are essential because some of the older buses had very high mileage or were constantly inoperable, and were not dependable.

At TCOG Energy Assistance, stimulus funding helped to triple the energy assistance budget. Therefore, there are many new clients. Energy Assistance can now serve people if their income is 200% of the poverty level. Before, income eligibility was 125% of the federal poverty level. New clients are made up of working households that need help. In regards to the Heat/Cool Program beginning 2 years ago, the program can now spend a maximum of \$5000 per household. It had been \$3000 for many years.

At TCOG Section 8, there have been several major changes that have occurred in the last five years. Everything has expanded. There are more referrals and more agencies to refer clients to. Even though funding has remained consistent, there has not been an increase in funding. In the future, however, additional funding for vouchers will be available, which has not happened in eight years. Also, the program will no longer offer straight vouchers. With new grants, the government is tying in housing vouchers with other programs, such as Continuum of Care and Balance of State funding. She explained that HUD puts funding in a super notice of funding availability (super NOFA). When Section 8 receives the NOFA, they could apply for straight vouchers with no other programs attached to them. Now, there are other programs like Veterans Affairs and MHMR who can get Section 8 vouchers. Most likely, HUD is starting to spread the vouchers out; they are doing this because they saw a greater need in services.

Economic Downturn

At TAPS, employment ridership had largest percent increase in growth, from 25% to 30% due to the economic downturn and increased employment and underemployment.

Especially with the economic downturn, many parents were unemployed or underemployed, or working less than 25 hours a week. Parents cannot receive Child Care Assistance if they do not have a job. That will always be an unmet need because their funding restrictions simply did not allow unemployed clients to receive child care. There is very limited funding to help clients who want child care while finding job training or being unemployed.

Attitudes

The TCOG Section 8 Program manager observed that there are some issues with dispersed, separate services, such as MHMR and juvenile agencies being separate services. People sometimes got lost going from office to office. However, the Program manager believed that clients themselves were the problem. If a need is not being met, it is because the clients themselves are not following through to do what needs to be done. The Program manager has not found anyone in Grayson County that was unwilling to do what needs to be done, as long as client is cooperative. The 60% of clients that are not elderly or disabled are the ones who need to learn what their priorities are and how to handle them responsibility. She realizes she has a job because of irresponsible people. She thinks maybe these clients have never been taught, and that they need someone to guide them.

The Family Self-Sufficiency Program Coordinator believes that many people stay in poverty because it is a familiar situation. They have dealt with this type of lifestyle forever and are scared by the possibility of a new life. It is important for case managers to help these clients get motivated. The Family Self-Sufficiency Program Coordinator often sends positive postcards so that the client stays motivated and has encouragement. They often need this encouragement because they have lived in poverty for generations and do not know any other way of life.

The Program manager at TCOG Energy Assistance had strong opinions about the attitudes of her clients. It is important to instill, early on in life, the attitude that a person can do whatever they set out to do. This will take hard work. A person can ask for help, but they ultimately need to do it on their own. This is not simply an issue of work ethic, but rather, it is a question: "How do I value myself?" It has to do with a person's dignity, not their hair, clothes or materials owned. Society would be much different if this were the case. Regarding her clients, the Program manager sees either desperation or apathy regarding their situation. In young people, there was no in-between.

The Program manager at TCOG Energy Assistance regarded youth attitudes as central to solving the cycle of poverty. She sees the solution for ending poverty is telling young women, especially single mothers, that it does not matter how they feel, but it is what they do that matters. Those in poverty think in a self-defeating manner. Because they do not see a way out of their situation and think anything they do does not matter, they do not work. There is a prevalent and unfortunate attitude that if you do not have a certain standard of living, then you have absolutely no standard of living. Regarding these attitudes, young people really need encouragement to take action, because no one else encourages them. People are written off if they have a hard period in life, and they write themselves off. Society should encourage people and treat people with respect.

Elderly people face obstacles in gaining self-sufficiency from society. Society treats them like they have hit their peak in earning income. No one tells them that they have done their best, and even when they have done their best, it is still not enough.

Community Contribution

TCOG Family Self-Sufficiency assists with school supply donations for children. This is a major expense as school supplies cost about \$35-85 per child. Supplies are donated by partner organizations within the community. One year, insurance companies competed to see who could raise the most amounts of school supplies. Therefore, the community is helping to pay for these school supplies. Another program is the winter coat drive which operates similar to the school supplies program. There is also a furniture and house items program that is geared towards families that are in the home buyer program.

For clients who are unable to receive child care through Workforce Solutions Texoma, the Child Care Assistance Program manager refers them to churches and non-profit daycares in Gainesville and other locations. :

Differences between Fannin and Grayson Counties

The TCOG Section 8 described the differences between Grayson and Fannin Counties like night and day. These differences were readily apparent even when following the guidelines of the U.S. Department of Housing and Urban Development (HUD).

For Fannin County, the payment standard for a two bedroom home is approximately \$500. For Grayson County, the payment standard for a 2 bedroom is approximately \$700. The problem is trying to keep Fannin County landlords on track with the fact that Section 8 cannot pay as much for Fannin County as they do for Grayson County. She said the economic structure in Fannin is so much lower than in Grayson. The high paying jobs are not there. In Fannin County, unemployment is higher, and the median income is lower.

Even the people in Fannin County are different. People are more laid back, and everything runs slower with less urgency. Fannin County is much more closely tied socio-economically and culturally to the American South than Grayson and Cooke Counties. The program manager brought the first fair housing coalition to Fannin County. People in Fannin County used to be very racial, and in some cases still continue to be very racial. For example, she would have a black client wanting to rent in south Bonham. Before, the landlord would say they did not want a black client. She was trying to promote fair housing and having to counsel with landlords about fair housing laws, but she did not want to step on the landlords' toes. She thought the landlords did not care what the law said because that was the way they did things. The respondent said it took her 4-5 years before they had good landlords. Before, there were no houses for African Americans. If a house had black tenants, it would often be burned out.

The program manager believed that this was an example of backward thinking, with no progression. It took a lot of work in Fannin to change their thought process and bring them more into compliance with the law, such as having to fill out many housing discrimination complaint forms. Now, there is much better response, and she is able to work with programs in Fannin County. The problem they faced was that there were many properties in South Bonham to rent, but they could not rent them out. So they tried to change the way landlords think, one

landlord at a time. If a landlord asked what if people burn them out if they housed a black tenant, then Section 8 would ask if the landlord had insurance.

Comment [JH2]: Seems...vulgar?

Many people in Fannin County like to live in rural areas. In Grayson County, there are a few people who live in the country, but not as many compared to Fannin County. She characterized all Fannin County residents as “country people.” The program manager at Section 8 was also from a small town in Texas, so she could somewhat relate to Fannin County, but ultimately she could not condone or fully understand their mindset.

Section 8 then discussed the rent stock in Grayson and Fannin Counties. Around 60-70% of their clients of Section 8 rented from Sherman, Denison, or Bonham. The remaining 30% live in rural areas. There is a tremendous difference between the two counties. In Grayson County, they have older properties, but most properties were built since the 1970's and later. In Fannin County, houses are often built during the 1900s, 1920s, or 1940s. You rarely find a brand new house. Inspections differ across housing authorities, though there has to be a broad spectrum. Section 8 uses U.S. Department of Housing and Urban Development standards. Grayson County Housing Authority uses a more specialized list because their housing stock is not as old. However, they do have a house that was built in the 1800's in Ivanhoe.

TCOG Section 8 had several observations regarding youth in Fannin County. A tremendous amount of young people apply for assistance in Fannin County simply because the high-paying jobs are not there. The types of clients that apply for assistance are mainly women with small children. Most of them have never been married, and they are raising children on their own. There is a large population in Grayson County that is the same way, but it is a major problem in Fannin County because there are so many other obstacles, especially the lack of jobs and transportation. The youth in Fannin County, especially women and single mothers, do take advantage of TCOG Energy Assistance, with the Section 8 Program manager constantly referring clients to Energy Assistance.

TCOG Energy Assistance described the challenges that women in Fannin County face in obtaining employment. Out of all the three counties, Fannin women, mostly single mothers, have the most difficulty in finding jobs. One way that Energy Assistance helps these women is by helping them gain nurse aid certifications.

Differences in Cooke County

TCOG Energy Assistance found that the lowest percentage of their clients is located in Cooke County. Cooke County residents are very independent. Energy Assistance tried to reach out to Cooke County residents before, because they know people in the community do need these services. They linked up with two community resource centers to increase outreach in Cooke County. The residents themselves decided they did not need those programs. Sometimes, the community itself is a hindrance in providing needed services.

For Texoma Homeless Coalition's outreach efforts, agency collaboration involving counties other than Grayson was difficult because some people did not want to drive all the way to Sherman. An example he gave was VISTO in Gainesville. The director did not always have time to attend meetings.

The Child Care Program manager at Workforce Solutions Texoma observed a higher percentage of Spanish-speaking families in Cooke County compared to the other two counties. There is a higher need for Spanish translators. These families were primarily coming from Gainesville. Workforce Solutions Texoma had Spanish speaking case managers and used a language line for translation needs.

Differences between Rural and Urban Areas

TCOG Elder Rights faces special challenges working in rural areas compared to the needs of more urban areas such as Dallas. There were 5 benefits counselors in the North Central Texas COG in Dallas. Between the 5 of them, they helped 186 people during open enrollment.

However, in the same period, the counselor personally assisted with 211 cases in Grayson County. He never says he cannot help a client, and does not set any boundaries for himself. He pointed out that he probably could not do the Dallas counselors' jobs, and they could not do his job.

The Texoma Homeless Coalition experienced differing attitudes in rural areas. Rural areas were more likely to have “mom and pop” shelters. They would just pop up, often started by a Christian organization or Christian person. These individuals simply see a need and start a shelter with their own money and time. This makes it hard for these shelters to work with other agencies, since they do not even see themselves as agencies. They had a “chip on the shoulder” attitude, as if they were the only ones who care in their area. They resent Sherman, the big city, getting all the funding. The respondent thought this was ironic since Sherman was not even a big city.

Critical Needs

The following are critical needs for the Texoma region, which includes Cooke, Fannin, and Grayson Counties:

Affordable Housing. According to Texoma Homeless Coalition, affordable housing in private sector is very low in every community in the area. When agencies try to work with landlords, there is still very limited affordable housing for clients that make minimum wage, finding housing that is 30% of your income is very difficult.

More jobs. Texoma Homeless Coalition named this as a critical need for the region.

Transportation. The TCOG Family Self-Sufficiency Program described the main hindrance of self sufficiency for these families as the lack of transportation. Even if these families obtain a vehicle, the maintenance costs often makes them financially unsuitable to the family. There are programs that give donated cars to needy families, but these programs are not available in the

immediate counties. A former program, LIPP, offered free car repair. However, the money in this program was not being utilized and therefore its funding was then directed to paying overdue rent. TAPS has been helpful in the aspect of transportation; however the routes and pick up times of these buses are often not effective in finding and maintain employment.

Dental care. According to Family Self-Sufficiency, there is absolutely no free dental care avail be in Grayson County with the exception of a once a year free clinic. Dental care is vitally important because it can affect employment as employers are less likely to hire people who have an offensive dental situation. Also, the lack of dental care can cause pain which can affect quality of work.

Substance abuse. According to Family Self-Sufficiency, substance abuse can negatively affect ability to work and maintain memberships into programs. Often, people use drugs out of boredom, to fit in, or as a means of coping with traumatic experiences. Unfortunately, there are no available services to deal with these causes, such as counseling or victim services.

Information about services. According to TCOG Elder Rights, information on what is available to the elderly is simply not getting to the elderly who need it the most. Medicaid policies were always changing by the minute. Elderly clients simply do not know what is out there for them. He knew that many elderly did not know a service such as Elder Rights existed. Currently, if elderly people have a need and call, they get bounced around. Elderly clients are angry when they have to talk to "one more machine." If Elder Rights had the funding to create an information sheet with every resource available to elderly clients and who to contact, and mail that information sheet to every address in each of the three counties, then that need would be met.

Child care for unemployed and underemployed parents. Especially with the economic downturn, many parents were unemployed or underemployed. Parents cannot receive Child Care Assistance from Workforce Solutions Texoma if they do not have a job. That will always be an unmet need because their funding restrictions simply did not allow unemployed clients to

receive child care. There is very limited funding to help clients who want child care while finding job training or being unemployed.

The following are critical needs for Fannin and Grayson Counties:

Affordable housing is a need, according to TCOG Section 8. There needs to be landlords that will not gouge prices. The respondent thought this was unfortunate because many the landlords have fixed rate mortgages, so their payment is only half of what they' are receiving in this market. There is a problem with landlords consistently raising that rent. It is hard to enforce "rent reasonableness," She keeps records of unassisted properties in the area so that she can make sure that when client turns in a unit, she knows that rent is reasonable for that area.

The following are critical needs for Grayson County, according to TCOG Section 8:

Additional funding, particularly for programs by TCOG Section 8. There is never enough funding for housing and more vouchers.

Better transportation. It would be ideal to have a bus transit system with set stops.

The following are critical needs for Fannin County, according to TCOG Section 8:

Better job opportunities.

More businesses coming into area.

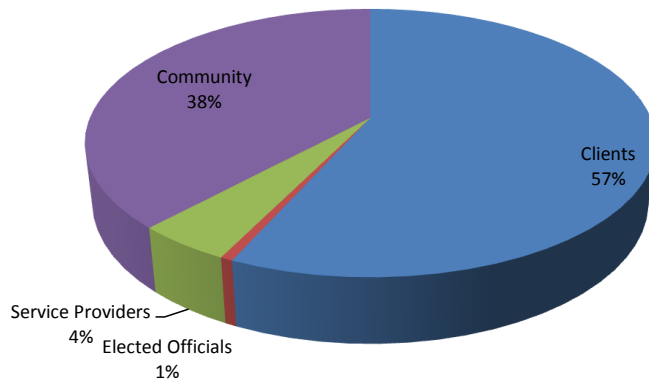
Better transportation, especially for rural areas. Clients will choose out a house in the rural area, and then complain about gas prices when driving back and forth.

Child care. The main obstacle with child care is that child care needs to be provided so that parents can actually look for work. Clients often cannot afford daycare, which can be over half of take home pay a week.

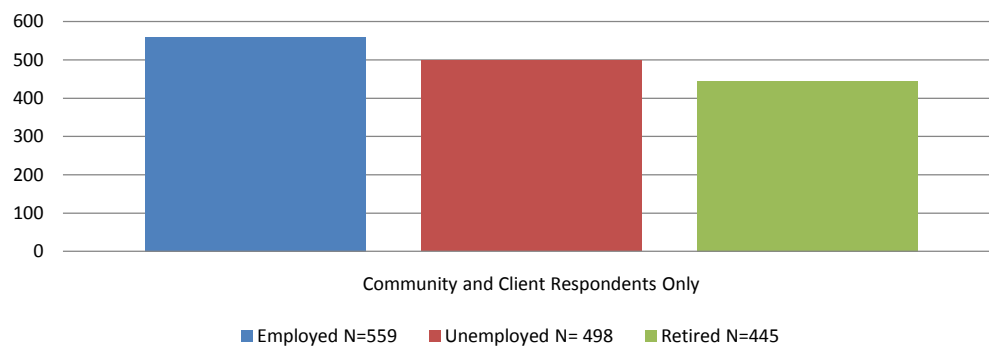
Youth services. In Fannin County towns there is no movie theater, no skating rink, and no mall. An after-school program would be very beneficial for children and parents. When children go home on the bus by themselves and arrive in an empty house, they can get in a lot of trouble.

4. Survey Results and Analysis

Survey Responses N=1621



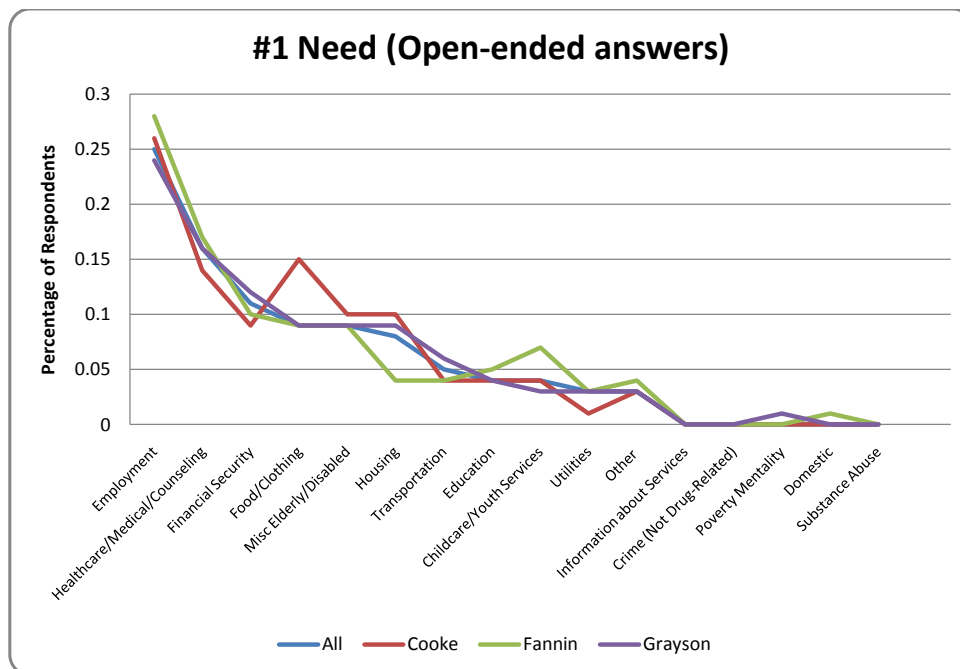
**Respondents by Employment Status-
Texoma**



6. What are the top 5 needs facing low-income people in your community?

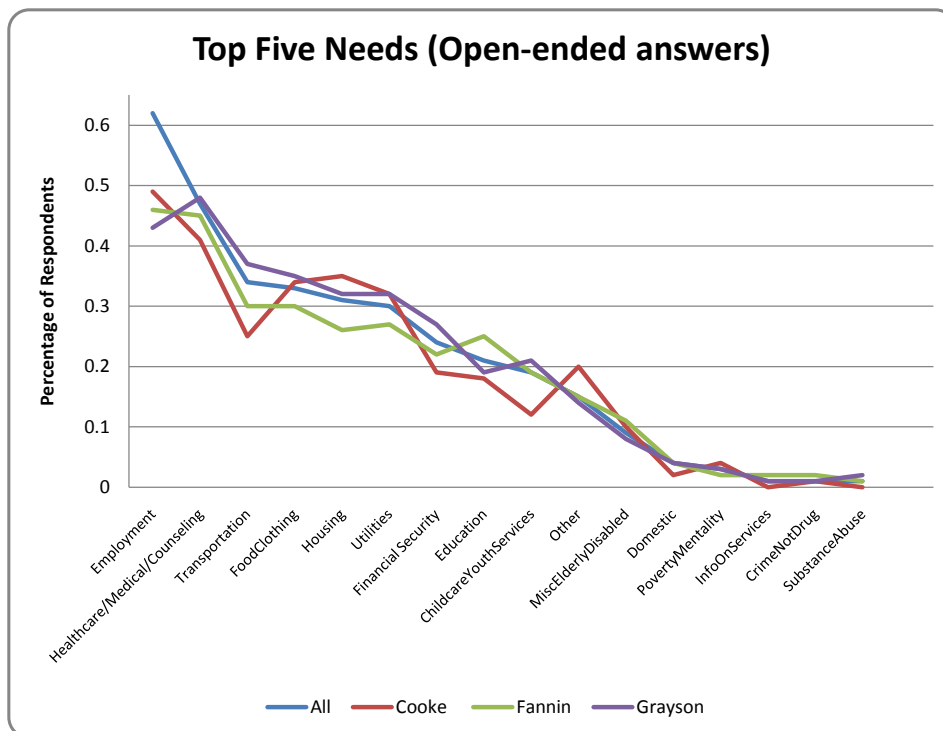
1.	
2.	
3.	
4.	
5.	

#1 NEED	
Cooke County	Employment
Fannin County	Employment
Grayson County	Employment



Taking into account all answers listed as a need, number one through number five, the following indicates which types of needs respondents listed the most often. Please remember that the order of importance is not taken into consideration.

Ranking	Cooke	Fannin	Grayson
1	Employment	Employment	Healthcare/Medical/ Counseling
2	Healthcare/Medical/ Counseling	Healthcare/Medical/ Counseling	Employment
3	Housing	Transportation	Transportation
4	Food/Clothing	Food/Clothing	Food/Clothing
5	Utility Bills	Utility Bills	Housing



Client 'Hopefulness' question:

6. How hopeful do you feel about achieving self-sufficiency (being out of poverty and living without assistance) within the next 5 years?

- ☐ Very hopeful
- ☐ Somewhat hopeful
- ☐ Not at all hopeful
- ☐ Unsure

Client Top Needs by Hopefulness- Texoma

	Unsure	Not at All Hopeful	Somewhat Hopeful	Very Hopeful
Employment	0.26	0.23	0.48	0.51
Financial Security	0.29	0.37	0.3	0.36
Transportation	0.24	0.29	0.33	0.34
Utilities	0.32	0.23	0.3	0.31
Healthcare/Medical/Counseling	0.53	0.68	0.37	0.29
Education	0.12	0.02	0.22	0.21
Food/Clothing	0.2	0.2	0.13	0.2
Childcare/ Youth Services	0.07	0.07	0.12	0.19
Other	0.14	0.17	0.17	0.15
Housing	0.13	0.13	0.16	0.12
Misc Elderly & Disabled	0.16	0.27	0.11	0.07
Domestic	0.01	0.01	0.04	0.04
Poverty Mentality	0.04	0	0.02	0.02
Information about Services	0	0.01	0	0.02
Substance Abuse	0	0.01	0	0
Crime (not drug related)	0	0	0	0
N Value	111	128	141	337

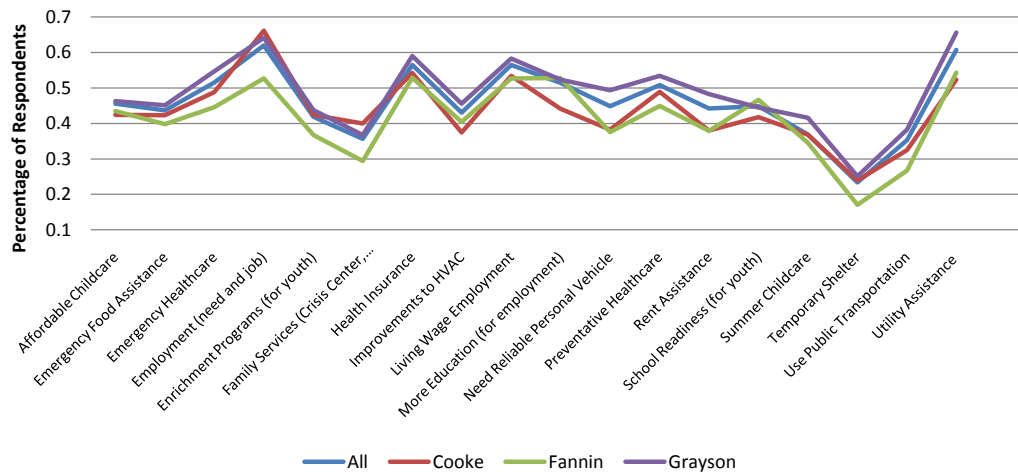
Rank #1 Rank #2 Rank #3 Rank #4 Rank #5

Importance of service or solution question:

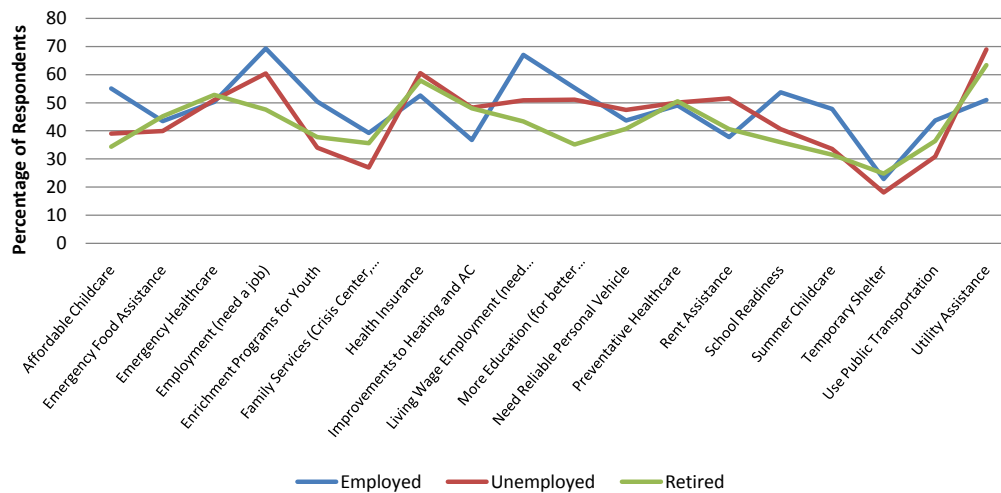
7. How important are the following services in helping people in your community get out of poverty and off of public services?

	Completely Unimportant	Unimportant	Important	Very Important	N/A
Employment (Need a job)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Living Wage Employment (Need a better paying job)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
More Education (For better employment)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Enrichment Programs for Youth (Positive environment and skill building)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
School Readiness (for children)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Affordable Childcare	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Summer Childcare	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Family Services (Crisis Counseling, Domestic Violence Services, etc...)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Use Public Transportation	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Need Reliable Personal Vehicle	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Temporary Shelter	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Rent Assistance	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Utility Assistance (Water Bill, Electric Bill, etc...)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Improvements to heating and air conditioning in home	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Emergency Food Assistance (Do not know where next meal will come from)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Emergency Healthcare	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Preventative Healthcare	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Health Insurance	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Other (please specify)	<input type="text"/>				

Most Important Services (% ranking service as 'very important')



'Very Important' Services by Employment Status- Texoma



'Very Important' Services by Employment Status (Employed, Unemployed, Retired) - Texoma

Service Type	Employed (%)	Unemployed (%)	Retired (%)
Employment (need a job)	69.3	60.4	47.6
Living Wage Employment (need better paying job)	67.1	50.9	43.3
More Education (for better employment)	55.3	51.1	35.2
Affordable Childcare	55.1	39	34.4
School Readiness	53.7	40.6	36
Health Insurance	52.6	60.6	57.9
Utility Assistance	51.0	69.0	63.4
Enrichment Programs for Youth	50.4	34	37.8
Emergency Healthcare	50.3	51.0	52.8
Preventative Healthcare	49.0	50.1	50.5
Summer Childcare	47.8	33.5	31.5
Use Public Transportation	43.7	30.8	36.4
Need Reliable Personal Vehicle	43.7	47.5	40.7
Emergency Food Assistance	43.5	39.9	45.2
Family Services (Crisis Center, Domestic Violence Counseling)	39.2	26.9	35.6
Rent Assistance	37.8	51.5	40.6
Improvements to Heating and AC	36.7	48.2	48.0
Temporary Shelter	22.9	18.1	24.8