



Little Dixie Digest

T&MA Contractor in the spotlight with new contract, award



USDA Rural Development State Director for Arkansas Lawrence McCullough presents a "Commitment & Assistance Award" to Little Dixie T&MA staff.

Lawrence McCullough, USDA Rural Development State Director in Arkansas, recently presented an award to Little Dixie Share staff. The award is for commitment & assistance provided by T&MA Contractor on the Section 523 grant program in Arkansas.

Little Dixie also is pleased to announce that it has been awarded a one-year contract from USDA to continue providing Self-Help Assistance, Resources & Education services for grantees in 11 states.

More T&MA Contractor information inside: Pages 4-5



T&MA staffers Alyssa Pillars and Owyne Gardner (left) join local officials at the check presentation for Universal Housing Development Corp. from USDA Rural Development in Russellville, Ark.

Little Dixie celebrates National Community Action Month...

Nearly 1,000 attend awareness events



Little Dixie marked National Community Action Month by honoring volunteer board members and welcoming nearly 1,000 people at a series of community events.

May is designated National Community Action Month, and board members were presented certificates of appreciation at the May board meeting.

Community picnics were held in Antlers, Broken Bow and Hugo. Several Little Dixie programs handed out information, and nearly 1,000 hot dogs were given to participants.

Little Dixie especially appreciates all the board members who attended these events. Agency programs also are appreciated for lending their help and expertise to these events.



TOP: Planning Director Pam Covington, Board Chairman Herb Matlock, and Executive Director Brenda Needham present a special cake to the board... CENTER: Board Member Leona Edwards at the Hugo picnic... BOTTOM: Scene from the Antlers picnic.



Regional Manager Kyle White received his five year service award recently.



Jeannie Reynolds (center) from Little Dixie T&MA Contractor staff joins other Community Action members during a poverty simulation held in Harrison, Ark., in May.

'Repeat Ruben' wins second straight 5K Race Against Poverty

The second annual Race Against Poverty 5-kilometer run/walk drew 65 runners on April 17, making it one of the most popular new events of the southeast Oklahoma spring calendar.

Top overall winners were: In the male category, Ruben Gomez of Hugo took his second straight Race Against Poverty crown with a time of 18 minutes, 38 seconds. Karla MacGregor of Reno, Texas, was the fastest female participant with a time of 23:43.

Others winning in their respective age divisions and taking home medals included: Evan Bivens (Sumner, Texas), Kenyon Hummel (Paris, Texas), Bryan Miller (Moyers), Ronald Eagleroad (Hugo), Skeeter Hogue (Allen), Tabitha Goodwin (Paris, Texas), Tommy Dorries (Valliant), Beverly Stuart (Valliant), Carolyn Miller (Moyers), and Jessica Withers of Broken Bow.

Approximately \$3,500 was raised from entry fees and sponsors. All proceeds will benefit the non-profit agency's Family Emergency Disaster Fund.

"The Race Against Poverty will help many area families, and we plan to make this a continuing event," said Brenda Needham, Little Dixie's Executive Director. "It would not be possible without the help of our sponsors, and the participants themselves. We thank them and look forward to another good run in 2011."



Ruben Gomez



Little Dixie Board members Jessica Withers and William Smith pose before the 5K Race Against Poverty. Withers won her age bracket.



Race Against Poverty participants get started.



Karla MacGregor
Top Female Finisher

LOAN SCAM ALERT: Little Dixie canvasses Idabel for informative NeighborWorks Week event

Little Dixie marked National NeighborWorks Week with a series of events in Idabel. On Monday, June 7, door-hangers were handed out to 1,000 homes warning residents of a new home loan scam.

On June 10 and 11, Little Dixie was out in force with Idabel Minority Action Committee to help clean a drainage ditch along Martin Luther King Drive.

National NeighborWorks Week is marked this year from June 5-12. It is held annually by more than 250 NeighborWorks members throughout the United States to bring much-needed information and assistance to impoverished neighborhoods. June is also National Homeownership Month, and Little Dixie has planned these events to coincide with both of these special occasions.

The black and yellow door hangers warn residents of a "loan modification scam ALERT." Three simple steps are listed to help residents avoid such a loan: Avoid solicitors asking for a fee in advance; avoid lenders who guarantee they

can stop a foreclosure or modify a loan; and avoid those who tell you to stop paying your mortgage company and pay them instead.

NeighborWorks America has provided the informational door-hangers to Little Dixie for local distribution. These include a toll-free information line (1-888-995-HOPE) and website (www.LoanScamAlert.org).

For more information about NeighborWorks, visit www.nw.org.



Little Dixie crew members canvassing Idabel with loan scam information this week include (left to right) Carmelita Sanchez, Carol Buster, Karen Burton, Ruby Gann and Becky Reynolds.



Download and Order Partner Toolkit materials at:
www.LoanScamAlert.org

NeighborWorks awards \$362,200 grant to Little Dixie Housing

Little Dixie Community Action Agency, a member of the national NeighborWorks® network, is being awarded \$362,200 in flexible first round grant funds from NeighborWorks® America. This funding will support Little Dixie's efforts to revitalize and sustain local communities and promote and preserve affordable housing for the residents of south-east Oklahoma.

The bulk of the funds will go toward "organizational underwriting," meaning salaries for existing Little Dixie housing staff. This will allow the agency to maintain its employment levels for Housing Specialists and counselors.

Demand for homebuyer education is increasing throughout the eight-county service area covered by Little Dixie Self-Help Housing. Nearly \$200,000 will go toward this purpose.

The remaining \$162,000 will serve a variety of purposes within Little Dixie's housing component. One portion of the grant will be used to purchase property in Durant for a future Self-Help Housing office.

Another portion will be used to help improve environmental and energy usage condi-

tions at multi-family units in Boswell, Fort Towson, Garvin, Soper and Valliant. The final portion will be used to construct a Weatherization inventory and supply building at 500 E. Rosewood St. in Hugo.

The latter project is a result of the American Recovery & Reinvestment Act (ARRA) "stimulus" funding, which pumped nearly 10 times over the normal amount of extra Weatherization funds into southeast Oklahoma's economy. Little Dixie has hired several extra carpenters and is ordering large amounts of equipment and supplies to help make local homes more energy efficient and earth-friendly.

NeighborWorks® America (also known as the Neighborhood Reinvestment Corporation) plans to provide more than \$119 million in grants this year to its national network of more than 235 community-based nonprofit organizations. These grants are designed to stem the tide of foreclosures that threaten neighborhoods and local economies; create homeownership opportunities for families, produce and manage affordable, high-quality rental properties, and revitalize and strengthen communities.



ARRA funding helped Little Dixie Housing build this Weatherization warehouse to store and distribute materials related to the Weatherization program.

Grants & Awards Roll Call

Little Dixie CAA received notification of the following grants and awards in March & April...

Small Business Administration Technical Assistance Grant - \$49,257

Hugo Lake Mowing Contract with US Army Corps of Engineers - \$106,000

Technical Assistance Award from NeighborWorks America - \$10,000

NeighborWorks Week Funding from NeighborWorks America - \$3,500

Weatherization Funds from PSO - \$5,735

OADP Tax Preparation Contract from OKACAA - \$7,010

Community Service Block Grant allocation from ODOC - \$115,323

RSVP grant amendment from Corporation for Nat'l. & Comm. Service - \$1,977

Oklahoma CASA Association Grant Modification - \$1,478.73

VITA program returns \$1.2M to area

Little Dixie's participation in the VITA tax return assistance program has resulted in more than 1,000 tax returns filed and \$1,280,018 returned to southeast Oklahomans.

Specially trained tax preparers in three south-east Oklahoma counties have been busy since January, helping 1,017 people file tax returns at no charge. By county, the resulting tax refunds broke down as follows:

- Choctaw: 409 tax returns brought \$548,228 in refunds.

- McCurtain: 459 tax returns brought in \$541,104 in refunds.

- Pushmataha: 149 tax returns brought in \$190,686 in refunds.

The average individual refund was \$1,259, which translates to a significant amount of money back in Oklahomans' pockets and potentially spreading throughout the local economy.

Little Dixie CAA offers the tax preparation assistance every year as part of the Volunteer Income Tax Assistance program sponsored by



Little Dixie's VITA Program Tax Professionals were treated to an appreciation luncheon at the conclusion of another busy tax season. Those pictured here include (left to right): Carmelita Sanchez, Ruby Gann, Kay Wall, Vickie Greer, Carol Buster, Karen Burton, Karen Donaldson and Lois Poe.

the federal government. The service also offers participants a chance to get acquainted with other Little Dixie programs, such as Self-Help housing, Retired Senior Volunteer Program, and many others.

New Business Series starts

LDCAA and Oklahoma Small Business Development Center have partnered to offer the "Entrepreneurship Series." These low-cost, monthly workshops began in April and will continue for 12 months. The workshops, held in Hugo and Idabel, cover a variety of business topics, including credit, legal issues, copyrights, funding, insurance and payroll. For more information or to register, email mecraige@se.edu or call (580) 745-2954.

Little Dixie T&MA Contractor Department

The Home Depot donates to Ozark Foothills program

The Ozark Foothills Development Association's Mutual Self-Help Housing Program recently received a \$200 donation from The Home Depot in Poplar Bluff, Mo.

Store Manager Joe Miller stated, "Giving back to the community is one of the core values of The Home Depot."

Founded in 1978, The Home Depot, Inc. is the world's largest home improvement specialty retailer in the United States with more than 2,200 retail stores.

The funds will be used to help construct homes for six low-income families. The association's director, Felicity Brady, had the following to say about the program:

"The Mutual Self-Help Housing program is unique, when compared to other types of public assistance programs, because it assists families in achieving self-sufficiency,

thereby, decreasing dependency on public assistance and increasing productive citizenship."

Through the Mutual Self-Help Housing Program groups of qualified families join together and assist in the construction of each other's homes. The value of each family's "sweat equity" contribution serves as their down payment.

The remainder of the construction cost is funded by a direct home loan through USDA, Rural Development. The earned equity values range from \$16,600 to more than \$20,000 and render lower mortgage payments and each family's overall debt burden.

To date the Development Association's Mutual Self-Help Housing Program has facilitated the construction of twenty-nine homes with six currently under construction. OFDA is an Equal Housing Opportunity project.



Joe Miller, The Home Depot Store Manager, Jared Hicks, Mutual Self-Help Housing Program Coordinator, and Felicity Brady, Ozark Foothills Development Association Executive Director.

Missouri business donates mailboxes to Self-Help participants



A generous donation was made to the Ozark Foothills development Association Self Help Housing Program of a mailbox with post for each of the six participating families. Valued at \$125 each, the mailboxes and posts were donated by Meek's The Builder's Choice of Poplar Bluff, Mo. Shown (from left) are: Larry Duffey (Meek's store Manager), Jared Hicks (Self Help Housing Program Coordinator), Jessica and Justin Tinker (Participating family), Jerry Warren (Self Help Housing Construction Supervisor).

T&MA Contractor team gathers in Hugo



Little Dixie's T&MA Contractor team members gathered in Hugo in May for training. They include (seated, left to right): Carroll Anne Bellar, Jeannie Reynolds, Rosanna Soto, Program Director Joan Edge, Alyssa Pillars; standing (left to right) Owyne Gardner, Charles Rust, Geoffrey Earl, Joe Smith, Byron Fischer, Mike Bounds, and Kyle White.



Little Dixie T&MA Contractor Department

Carter County (Oklahoma) celebrates first Self-Help home!

By Steve Biehn, **The Ardmoreite**

ARDMORE, Okla.— Pending final inspection results from the United States Department of Agriculture, Cory and Lori Brown and their two daughters will move into their new house on Brock Road in Lone Grove in a matter of days.

The Browns' three-bedroom house is the first in Carter County to be completed under Little Dixie Community Action Agency's Self-Help Housing Program. The program offers income-eligible individuals and families an opportunity to buy new brick homes. Those who qualify get low-interest loans and longer-than-normal mortgage terms to make their monthly payments more affordable.

"I think the house turned out beautiful, but we are completely worn out," Cory Brown said.

Applicants must meet income guidelines and have good credit before they qualify for the program. It typically takes 60 to 90 days to process an application and another six months to a year for a home to be finished.

"The best part of the program is no down payment is required," Little Dixie Group Worker Rachel Bailey said.

Bailey said program participants have 11 different house plans to choose from. Participants purchase their own building sites and have a choice of three- and four-bedroom floor plans. All of the brick veneer homes are environmentally friendly.

The program is unique in that participants are directly involved in the construction progress. They work together to help other families in their building groups to complete the required "self-help" labor commitment.

This keeps construction costs to a minimum and allows families to

work together to get their tasks completed quickly. Families don't have to do all the work themselves. Professionals are hired to do the most difficult jobs such as foundation, drywall and electrical work. Because program participants invest "sweat equity" in their homes (and those of other families), they have equity in their homes the day they move in.

For example, the Browns' home is being financed for \$125,000, but it was appraised at \$132,000 prior to construction. Recent homeowners insurance quotes estimated the replacement cost at between \$136,000 and \$164,000.

Lori Brown, who is expecting another child in July, said it wasn't always easy for she and her husband to juggle the responsibilities of work and parenting along with all the construction tasks required to complete the house.

"It's been a lot of work," she said. "If I had to do it all over again, I wouldn't do it. But I'm pleased with how the house turned out."

The Self-Help Housing Program is financed through USDA Rural Development and is administered by the Little Dixie Community Action Agency. Little Dixie has operated the program in Oklahoma since 1974, building more than 1,700 houses.

Bailey said Little Dixie has plans to build 24 additional homes over the next two years.

Bailey administers the program from her office in Ardmore. Low-income residents of Carter, Love and Marshall counties, excluding those who live in the City of Ardmore, are eligible to apply for assistance.

Information and housing applications can be obtained at the Little Dixie Self-Help Housing Program, 25 W. Broadway St., Ardmore, or by calling (580) 226-3030.



Don Alquist/Courtesy Daily Ardmoreite

Lori and Cory Brown and their kids will be moving into their new house soon. It is the first home to be built through the Little Dixie Community Action Agency's Self-Help Housing Program in Carter County.

Ardmore Self-Help on TV!

Group Worker Rachel Bailey reports a successful interview earlier this spring on a local TV magazine highlighting the new Self-Help program

"The interview on *Forum* went good on Thursday evening and a couple people who saw it broadcast on KXII Forum on Sunday say we did great!!," Bailey said. "They had a bunch of informational questions and so the 24 minutes of air-time went really fast."

Good work promoting Self-Help, Rachel!

Mutual Self-Help Housing Outreach Meeting Schedule

Wyoming	August 10 in Casper
Missouri	September, location TBA
North Dakota	September, location TBA
New Mexico	October, location TBA

Exact dates and location for some meetings is still to be determined. If you would like to be included on the distribution list for further information about these meetings or know of an organization that would be interested, please email Jeannie Reynolds at jreynolds@ldcaa.org or call 580-326-5165.

Board supports Fair Housing Month

Whereas, April 11, 2010 marks the 42nd anniversary of the passage of the U.S. Fair Housing Law, Title VIII of the Civil Rights Act of 1968, that housing throughout our country be made available to all citizens without regard to race, color, creed, national origin, sex, familial status, and handicap, and encourages fair housing opportunities for all citizens; and

Whereas, Little Dixie Community Action Agency is dedicated to highlighting the importance of the Fair Housing Law, by continuing to educate consumers and the general public about their right to equal housing opportunities, and by continuing to expand our programs and our partnership efforts with other organizations to help assure every citizen of their right to fair housing;

Now, Therefore, the Little Dixie Board of Directors do hereby resolve to support the national designation of April 2010 as

Fair Housing Month

within the Little Dixie Community Action Agency service area, and we urge all of our local citizens to personally adopt the spirit of equal housing opportunity.

In witness whereof, signed this 13th day of April, 2010,

s/Herb Matlock, Chairman

Little Dixie Community Action Agency Board of Directors



Little Dixie Board Chairman Herb Matlock signs a resolution supporting National Fair Housing Month. Little Dixie Housing Director Ron Walker serves as witness.

YouthBuild holds induction & awards ceremony



2009-2010 YouthBuild current members included Wayne Shannon, Salina James, Paige Burton, Candice Logan, Glenn Sedore and Wesley Hill.



New YouthBuild members for spring 2010 include Stephanie Brewer, Matthew Churchwell, Rashad Milton, Kevin Parish, Brandon Robertson, Kathy Self and Sharena Ward.

Four YouthBuild graduates, four current participants and seven new recruits were honored on April 30 at an induction ceremony in the Little Dixie HomeOwnership Center. Some of the graduates could not attend because they had fulfilled the ultimate goal of the program: They were at their new jobs.

YouthBuild helps 18-24 year old young adults in Choctaw County to acquire their high school diplomas and learn carpentry and on-the-job skills toward future employment. Little Dixie is one of a handful of Oklahoma non-profit agencies participating in the nationwide program.

All four of the 2009 participants have secured employment; two with other Little Dixie programs, and two with the Choctaw Nation.

The graduates walked across a bridge they built with their own hands, symbolic of their transition from past troubled lives to promising futures.

“Today is a celebration” said YouthBuild Director Steve Tucker. “I’m especially glad to see so many friends and family members supporting these young people.”



Eric Branton recently received his PACT certificate for Carpentry Skills.



Candice Logan recently received her PACT certificate for Carpentry Skills from Homebuilders Institute of America. She is YouthBuild’s first female graduate.

YouthBuild community partners in attendance hailed from Choctaw County Library, Sharing Hope Food Bank, Hugo Public Schools and Hugo Lake State Park. The graduates also received certificates of completion for a financial fitness workshop conducted by Vickie Greer from Little Dixie Housing and Financial Services.

Seven new recruits received initiation certificates at the ceremony. They were selected among 30 applicants to the program.

“There’s something about these seven that stand out,” said YouthBuild Instructor Debra Greenwood. “They already see themselves as a team.”

Little Dixie's Annual Golf Scramble

The Little Dixie Golf Scramble Fundraiser finished with a three-team, six-hole playoff to determine winners.

The event at Hugo Golf Club drew a dozen four-man teams. Winning first place (and \$100 apiece) were Johnny Moffitt, John Moffitt, Jr., Don Short and David Wyrick. They finished 10 under par.



Charles Rust shows the driver he won for hitting closest to the pin.

The battle for second and third involved an extra six holes of golf among three teams tied at eight under par. Lanny Nash's putt helped his team finish second. The team included Nash, Brent Franks, Will Taylor and Raymond Taylor.

Finishing third were Pokey Bruce, Aaron Harmon, Dan Dillishaw and Paul Brock.

The annual golf scramble helped Little Dixie raise close to \$4,000 for the Family Emergency Disaster Fund. Player entry fees and generous donations from sponsors across southeast Oklahoma helped this effort. Each hole on the course was sponsored by one of several area businesses who pitched in to help local families.



First Place Golf Scramble team of John Moffitt, Jr., Johnny Moffitt, David Wyrick and Don Short.



Second Place team including Raymond Taylor, Will Taylor, Lanny Nash and Brent Franks.



Third Place team including Paul Brock, Pokey Bruce, Aaron Harmon and Dan Dillishaw.

Special Thanks to our Gold sponsors of the Golf Scramble

- Catalyst Benefits Group
- BancFirst of Hugo
- P&J Electric
- TH Rogers Lumber Co.
- Security First Nat'l. Bank
- Kiamichi Opportunities
- Thomas J. Hadley, Atty.
- First United Bank
- Rural Enterprises, Inc.
- Finish Line Fuel Services
- Buddy's Plumbing
- National Bus Sales
- Hugo Daily News
- Jamison Electric of Durant
- Gene Fairl of Durant
- C&C Custom Cabinets
- Danwell Companies of Durant
- Smith Carpet of Paris, Texas
- Tyson Foods of Broken Bow
- Miller Office Equipment
- Uhles Drug Store of Antlers
- Jim Ray's Quick Stop
- MR Pigs Catering Co.
- Milano's Pizza of Idabel
- Chappell Survey of Hugo
- Blackburn Plumbing
- PSO

Welcome to Little Dixie!



Deanna Lilley

Mrs. Lilley is the new Program Secretary for Little Dixie Self-Help Housing in the Durant office. She lives in Caddo and is the former Clerk/Treasurer for the City of Caddo.



Tana Bawcom joins the team at Child & Adult Care Food Program as a CACFP monitor. She lives in Bennington and has three children and five

Golden Anniversary for Senior Housing celebrated



Kiamichi Place (above left) and Belmont Place (above right) apartments both hosted events celebrating the 50th anniversary of Affordable Senior Housing in May. Guest presenters, door prizes, and information about Little Dixie programs rounded out these celebrations.

LITTLE DIXIE COMMUNITY ACTION AGENCY

Helping People. Changing Lives.

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Board Members: Pushmataha County

Jerry Duncan, Brent Franks, Vickie Leathers, Eddy McIntosh, Mark McIntosh, Frank Rosenthal, Stephen Sniegiecki, Joel Taylor.

Passport to Future kicks off summer activities



Passport to the Future staff, mentors and clients pose for a group photo at their Summer Kick-Off skating party at Country Skate in Antlers. Below are more images from the event:



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Donny Armor is Employee of the Month for April

Donny Armor is Little Dixie's Employee of the Month for April 2010. Donny is a Carpenter with Little Dixie's Housing Program. He has worked for the agency since 2003.

Donny was nominated as Employee of the Month by Little Dixie's CASA Director Karla Luginbill. In her nomination, Karla said that on April 15, she noticed Donny and an assistant carpenter working outside.

Karla asked Donny if he minded looking at the door going outside from her office, which had been leaking. A short while later

Donny and the assistant carpenter came to her office with materials to repair the door.

The assistant carpenter with Donny was a newly hired young man who is a graduate of Little Dixie's YouthBuild program.

Then, with the assistant carpenter listening, Donny told Karla that the young man had received his GED through the YouthBuild program and that he was a great asset to their housing team.

"He built the young man's confidence in that very moment," said Karla. "I am nominating Donny for two



Donny Armor

reasons – because he made time for something he did not have to do by helping me with my door and also because I saw what a positive role model he is for the young assistant carpenter working with him."