# **GATEWAY COMMUNITY ACTION**

#### **Quarterly Newsletter**

November 2015

Low Income Home Energy Assistance Program (LIHEAP) to Help with Low Income Families with Their Heating Expenses Begins November 4, 2015.

# A household shall be considered to be eligible for LIHEAP Subsidy when the <u>household meets the basic eligibility criteria:</u>

- Completes an application
- Be responsible for home energy costs, directly or as an undesignated portion of their rent;
- Have a combined household income, for the calendar month prior to the month of application, not in excess of 130% of the federal poverty level as listed in the Income Eligibility Guidelines;
- Live in Kentucky when the application is made and apply in the county of residence, providing proof of your 911 address; and
- Not have liquid resources in excess of \$2,000 or \$3,000 if at least one person in the household is 60 years old or disabled, (\$4,000 if resources are being used for living expenses due to catastrophic illness).

Other required documentation includes: Proof of gross income from the previous month, proof of each members social security number, a copy of the most recent

electric bill, most recent heating bill or verification from your landlord that the heating expenses are included in your rent. (For more information see page 9.)



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## From the Executive Director's Desk

Fall Is In the Air!

The cool, crisp mornings are a reminder of the winter season ahead. Trees shed more leaves with each puff of wind, and after a particularly windy or rainy day, driveways become lined with a colorful patchwork of fallen leaves. Nature's beauty is displayed at its finest during the fall season.

Shane Noem, a Field Representative from Senator Mitch McConnell's office, visited us in early October. He spent time learning more about who we are and what we do, toured our central office, and visited the Head Start classrooms at Morgan Central. Meetings with local and state officials provides the opportunity to build awareness and bring attention to the importance of our work.

We are pleased to announce that our grant proposal in the amount of \$999,999 for *The New Pathways to Fathers & Families* was awarded for a five-year project period. A special condition of this award is a required formal evaluation process. We will work with the University of Kentucky (UK) College of Social Work to conduct an impact study. This is a new concept for us but one we anticipate becoming commonplace as grant awards lean more heavily toward documented outcomes. In other words, what's the return on the investment?

The FY15 annual report is now available for view on our website. I invite you to peruse the document. It is a collection of the work performed over the previous fiscal year. I was proud to present it to our board of directors, local & state officials, and an array of partner organizations.

As we move into the holiday season, I encourage everyone to be vigilant with daily safety practices while you celebrate professional achievements. We are looking

forward to the December 18<sup>th</sup> holiday training & luncheon. Planning has been underway since August and I am confident it will be a successful agency event.

Most Sincere Wishes,

*Charlene Engle* Executive Director



Left to Right: Shane Noem & Charlene Engle

#### A Publication of :

Gateway Community Action Agency 151 University Dr. West Liberty, KY 41472 606-743-3133

> Charlene Engle Executive Director

Kristy Gamble Chief Finance Office

Tristan Daniel Technology Director

Kristy Lewis Human Resource/EEO Director

Linda Elam Administrative Assistant

Wallace Rose Weatherization Director

Wendy Crain-Lawson WIA/Kynect Director

Martina Roe Head Start Director

Rebecca Allen CSBG/Transportation Director

### **Weatherization Day**

The U.S. Department of Energy's Weatherization Assistance Program (WAP) is the nation's largest residential energy efficiency program. WAP enables lowincome families the opportunity to reduce energy bills by making homes more energy efficient.

Trained inspectors and crews retrofit homes for families living at or below the 200 percent threshold of poverty, at no cost to the family. Work may include installing insulation, sealing the residential exterior, repairing ducts, and/or replacing heating equipment where necessary. It is common for a family to save as much as \$500 in utility bill costs in the year following the retrofit depending on the household's usage habits, the climate in the area, and unit prices for the region.

Governor Steve Beshear issued a proclamation declaring October 30 Weatherization Day in Kentucky in recognition of the work the program does to improve housing stock, lower energy consumption, and reduce heating bills for low-income Kentuckians. For more information on the Weatherization Assistance Program please contact your local Gateway Community Action outreach office.

> Bath County - 606-674-2502 Menifee County - 606-768-2369 Montgomery County - 859-498-5345 Morgan County - 606-743-3133 Rowan County - 606-784-7735

# kynect

Open Enrollment for 2016 coverage starts on November 1st. You must enroll or change plans by December 15th if you want your health coverage to start January 1, 2016. Most people who already have coverage through kynect will be automatically renewed into their same plan, but you do not have to keep that plan. For 2016, more insurance companies are offering plans through kynect. You may find lower costs and a better plan for you. You will receive an Open Enrollment package in the mail with the next steps to follow. In 2016, the penalty for not having health coverage is \$695 per person (\$347.50 per child) or 2.5% of yearly income whichever is higher. If you qualify, you can enroll in Medicaid and KCHIP at any time throughout the year.

For more information or to enroll contact a your local kynector: Menifee & Morgan: Schelena Smith – 606-495-8541 Bath & Rowan: Kim Plank – 606-207-2404 Montgomery: Sheila Mullins – 606-359-1040



## Kentucky Career Center JobSight (WIOA)

The Kentucky Career Center JobSight has offices in Menifee and Morgan Counties to help you find em-

ployment or find a new career. If you need help with job search, resume writing or anything else job related please give us a call. We have career advisors available to assist your needs. We have a job board, listings with state, federal and local employers that we can help you apply with. We offer Job Clubs and have many Job Fairs in our area and surrounding areas. If you are unsure of what you want to do we can help there also. We offer interest inventory tests that can tell you where your interests are and see if you qualify for training dollars to attend vocational, college or short term training. We are offering basic computer classes as well if you would like to sign up. If you are 18-24 years of age we offer work experience which can help you build your resume with paid employment and gain references.

For more information please call a career advisor in your county below:Menifee - 606-768-3352Morgan - 606-743-3133

### **Programs**

- . CSBG
- Head Start
- Pathways to Fathers
   & Families
- LIHEAP
- Kynect
- Transportation Delivery
- Unemployment
   Bridge Program
- KY Career Center
- Weatherization
- HUD
- Home Tenant Based Rental Assistance

### **Outreach Offices**

Bath County 108 Gudgell St. Owingsville, KY (606) 674-2502

Menifee County 28B Bible Camp Lane Frenchburg, KY 606) 768-2369

Montgomery County 103 Bruce Professional Plaza Suite A Mt. Sterling, KY ( 859) 498-5345

Morgan County 151 University Drive West Liberty, KY (606) 743-3133

Rowan County 136 Lee Ave Suite E Morehead, KY (606) 784-7735

### Leading the Way...Head Start 50 Years

In commemoration of Head Start's 50th anniversary and Head Start Awareness Month, Gateway joined many programs nationwide in the celebration of a national 50th birthday party!

Martina Roe, Director, Teresa DeBord, Health/ Nutrition Manager, and Regina Yerian, Family/ Community Engagement Manager, visited classrooms, talked to children about Head Start, and gave each child a Head Start flag and "Head Start Works" sticker.

### Head Start Works

Children, staff, and families participated in this event. Additionally, Office of Head Start broadcasted a short national message by Head Start leadership and special guests at the Campagna Center Head Start and Early Head Start program in Alexandria, VA. The national Anniversary Celebration Broadcast highlighted Head Start milestones and our ongoing successes.



Morgan Central Head Start Classroom. Teacher: Teresa Ison, Instructional Assistant: Crystal Back.

### HR Recruiting & Hiring

Recruiting and hiring has changed significantly over the years and continues to evolve as technology changes. It's important for employers and job seekers to be aware of how recruiting and hiring are occurring.

In some cases, employers passively recruit by simply posting jobs on their company website and waiting for applicants to find the job posting and apply. Other companies are actively recruiting candidates using many different ways to connect with and engage potential employees.

Today, companies use a variety of methods to find and attract applicants. These strategies include posting job openings on websites, online job boards, social networking sites, career fairs, recruiting agencies, and through the use of mobile apps.

Employees at GSCO are the greatest asset and are critical to our ability to achieve success in classrooms, communities and offices throughout our 5 counties. We are committed to recruiting and retaining the best and brightest staff to assist us in fulfilling the goals we have set for our agency.



### **Employee Anniversaries**

### <u>July</u>

Cynthia Montgomery 1 yr. Vicki Williams 5 yrs. Kristy Lewis 9 yrs. Schelena Smith 1 yr. Chrystal Back 8 yrs. Michelle Cornett 11 yrs.

### <u>August</u>

Amanda Brewer 1 yr. Leann Gullett 1 yr. Stacey Lewis 1 yr. Karen Lucas 1 yr. Karen Standafer 1 yr. Jennifer Willoughby 2 yrs. Michelle Estep 3 yrs. Donna Hendrix 3 yrs. Brittany Keeton 3 yrs. Betty Purvis 3 yrs. Lisa Doolin 4 yrs. Conchita Stockton 4 yrs. Della McClain 11 yrs. Martina Roe 14 yrs. Kathy Whitt 20 yrs. Jacqueline Evans 1 yr. Amanda Harper 1 yr. Stormi Long 1 yr. Cara Moore 1 yr. Dewey Stone 1 yr. Christina Back 3 yrs. Brandi Faulkner 3 yrs. Kathy Jackson 3 yrs. Ashley McVey 3 yrs. Cindy Wells 3 yrs. Cindy Wells 3 yrs. Cindy Hurt 4 yrs. Valrey Easterling 9 yrs. Teresa Ison 14 yrs. Stacy Whitaker 16 yrs. Anthony Wilson 34 yrs.

#### <u>September</u>

Alexandra Carty 1 yr. Beth Meece 1 yr. Sheila Mullins 1 yr. Sandra Gunder 2 yrs. Amanda Branham 3 yrs. Heather Montgomery 3 yrs. Rebecca Gibbs 6 yrs. Linda Elam 19 yrs. Virginia Goldie 20 yrs. Hester Peters 20 yrs. Sandra Roberson 29 yrs. Lisa McCorquodale 1 yr. Trisha Moon 1 yr. Margaret Elam 2 yrs. Elizabeth Rawlins 2 yrs. Pamela Lisle 3 yrs. Tiffany Taul 3 yrs. Lisa Ousley 12 yrs. Norman Rowe 19 yrs. Kay Hammonds 20 yrs. Regina Yerian 24 yrs. Deborah Helton 32 yrs.

### <u>October</u>

Lori Sorrell 2 yrs. Marnie Gamble 6 yrs. Kimberly Plank 14 yrs. Sandra Keeton 32 yrs. Tamera Bald 3 yrs. Kristy Gamble 13 yrs. Charlene Engle 25 yrs.

#### Updated Employee Benefit Plan and IRA Quick Reference Table 2015 & 2016 from: WIPFLI

The Internal Revenue Service has announced the cost-of-living adjustments applicable to dollar limitations for various qualified retirement plans and other amounts for 2016. Many of the pension plan limitations will not change for 2016 because the increase in the cost-of-living index did not meet the statutory thresholds that trigger their adjustment. Plan sponsors should verify that their administrative and payroll systems reflect the appropriate limits. Communications that specify benefit plan limits should be reviewed for accuracy before materials are given to participants

|   | 2015                | 2016                |
|---|---------------------|---------------------|
| Compensation Limit (IRC Sec. 401(a)(17)             | \$265,000           | \$265,000           |
| Defined Benefit Plan Annual Benefit Limit           | \$210,000           | \$210,000           |
| Defined Contribution Plan Annual Contribution Limit | \$53,000            | \$53,000            |
| Social Security Tax Wage Base                       | \$118,500           | \$118,500           |
| Highly Compensated Employee Compensation Threshold  | \$120,000           | \$120,000           |
| Key Employee Officer Compensation Threshold         | \$170,000           | \$170,000           |
| SEP Compensation Threshold                          | \$600               | \$600               |
| 401(k), 403(b), and SARSEPs                         |                     |                     |
| Elective Deferral Limit <sub>(2)</sub>              | \$18,000            | \$18,000            |
| Catch-up Contribution <sub>(3)</sub>                | \$6,000             | \$6,000             |
| 457 Plan  |                     |                     |
| Elective Deferral Limit <sub>(2)</sub>              | \$18,000            | \$18,000            |
| Catch-up Contribution <sub>(3)</sub>                | \$6,000             | \$6,000             |
| SIMPLE Plan   |                     |                     |
| Elective Deferral Limit <sub>(2)</sub>              | \$12,500            | \$12,500            |
| Catch-up Contribution(3)                            | \$3,000             | \$3,000             |
| IRA   |                     |                     |
| Contribution Limit <sub>(2)</sub>                   | \$5,500             | \$5,500             |
| Catch-up Contribution <sub>(3)</sub>                | \$1,000             | \$1,000             |
| Traditional IRA Deduction Phaseout (AGI)            |                     |                     |
| Single, Head of Household – active participant      | \$61,000/\$71,000   | \$61,000/\$71,000   |
| Married Filing Separate - any spouse participates   | \$0/\$10,000        | \$0/\$10,000        |
| Married Filing Joint - nonparticipating spouse      | \$183,000/\$193,000 | \$184,000/\$194,000 |
| Married Filing Joint - participating spouse         | \$98,000/\$118,000  | \$98,000/\$118,000  |
| Roth IRA Contribution Eligibility (AGI)             |                     |                     |
| Married Filing Joint                                | \$183,000/\$193,000 | \$184,000/\$194,000 |
| Single, Head of Household                           | \$116,000/\$131,000 | \$117,000/\$132,000 |
| Married Filing Separate - any spouse participates   | \$0/\$10,000        | \$0/\$10,000        |
| Retirement Saver's Credit Eligibility (AGI)         |                     |                     |
| Married Filing Joint                                | \$61,000            | \$61,500            |
| Head of Household                                   | \$45,750            | \$46,125            |
| Married Filing Separate, Single                     | \$30,500            | \$30,750            |

(1) This table has been updated based on IRS News Release (IRS-2015-118), October 21, 2015. (1) This table has been updated based on IRS News Release (IRS-2015-118), October 21, 2015. (1) This table has been updated based on IRS News Release (IRS-2015-118), October 21, 2015. (1)

(2) This applies to the total of all elective deferrals an individual makes for the year to 401(k) plans, 403(b) plans, SARSEPs, and SIMPLE plans. However, deferrals to each SIMPLE plan in which the individual participates are also limited, as shown later in the table.
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(3) Catch-up contributions are available each year to individuals who reach age 50 by December 31.
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### LIHEAP SERVICES

LIHEAP outreach staff are in the process of scheduling appointments for LIHEAP Subsidy. If anyone needs to schedule an appointment please call the local outreach office in your county. Appointments will be made based on the first letter of your last name, see the chart below.

| Α     | Nov 4      | н     | Nov 18 | 0 & P | Dec 2  |
|-------|------------|-------|--------|-------|--------|
| В     | Nov 5 & 6  | I & J | Nov 19 | Q& R  | Dec 3  |
| С     | Nov 9 & 10 | Κ     | Nov 20 | S     | Dec 4  |
| D & E | Nov 12     | L     | Nov 23 | S     | Dec 7  |
| F     | Nov 13     | Μ     | Nov 24 | Т     | Dec 8  |
| G     | Nov 16     | Μ     | Nov 30 | U,V,W | Dec 9  |
| Н     | Nov 17     | Ν     | Dec 1  | X,Y,Z | Dec 10 |

Gateway Community Action Outreach Office numbers are:Bath County-606-674-2502Menifee County- 606-768-2369Montgomery County- 859-498-5345Morgan County- 606-743-3133Rowan County- 606-784-7735Korgan County- 606-743-3133

LIHEAP is a statewide initiative sponsored by Community Action Kentucky in partnership with the Cabinet for Health and Family Services (CHFS).

## **Upcoming Events**

November 4th: LIHEAP Subsidy Begins, Outreach Offices

November 13th: Computer Training, Central Office—West Liberty KY

December 18th: Annual Employee Holiday Training, Clay Community Center, Mount Sterling, KY

February 19th: Performance Appraisal Training, TBA

### **Head Start Centers**

Bath: 606-674-2766

Botts: 606-768-4175

ELC: 859-497-2124

Camargo: 859-497-8776

Frenchburg: 606-768-3818

East Valley: 606-522-8178

Wrigley: 606-743-2419

Morgan Central: 606-743-2252

Rowan: 606-780-0118