



Tioga Opportunities, Inc.

IMPACT REPORT

2022



Our Mission

Tioga Opportunities, Inc. creates partnerships that strengthen communities while empowering individuals and families to achieve independence and enrich their quality of life.

Helping People, Changing Lives.

Our Vision

An innovative, evolving organization that promotes strong, inclusive communities and successful, thriving people.



Our Values

At Tioga Opportunities, Inc., we value:
Equity, Diversity, and Inclusion.



- The strengths and potential of all people to become actively engaged in improving their quality of life.
- Economic security as a means to the well-being of individuals and families.
- Effective services delivered by caring staff who treat everyone with dignity and respect.
- Innovation in response to changing community needs.
- Partnerships that expand our impact.
- Excellence in data-driven planning and goal-setting.



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From the Executive Director

The impact of the services provided by TOI staff has far reaching and long-lasting results for individuals, families, and the community.

Consider Nathan and Tina, grandparents helping raise their two grandchildren. They had been living in a mobile home that was in ill-repair and unsafe for everyone. They applied for the Manufactured and Mobile Home Replacement (MMHR) program and were provided with a new mobile home that is safe and offers a better environment for all, especially the children.

Or there is Dorothy, age 82, who had been struggling to remain in her home due to ongoing health issues that were impeding her ability to care for herself. Case management services were provided and various services including home delivered meals and a personal care aide were initiated, enabling Dorothy to remain in her home living independently.

There is the Jeff and Sue, who were concerned about potentially high radon levels in their home. After contacting TOI, a test was done which did, in fact, verify their concern. The test results were extremely high putting the family at risk. A radon mitigation system was installed that has reduced the radon levels well below the acceptable range.

Lastly there is Hazel, an older adult in the community, who was recently notified that her Medicare Part B premium would be increasing in 2023 by over \$350 each month due to a previous tax filing with an ex-spouse. HIICAP (Health Insurance Information, Counseling, and Assistance Program) staff supported Hazel in completing a "change of circumstance" form with Social Security, explaining the unique situation. Social Security approved her "change of circumstance" form and informed Hazel that any extraneous premiums paid will be refunded to her. Staff went the extra mile by assisting Hazel with a Medicare Savings Program application so she won't need to pay a Part B premium at all. Because she is on a fixed income, these savings will allow Hazel to allocate funds towards other household needs like food, rent, and utilities.

These are just a few real-life stories of how the services provided through TOI directly impact the overall quality of life for customers in need in 2022. The dedication and commitment of the staff, day in and day out, is the key to these happy endings. For the last 57 years, Tioga Opportunities, Inc. has been a mainstay in Tioga County and has helped thousands upon thousands of families and individuals. According to the 2020 A.L.I.C.E (Asset Limited, Income Constrained Employed) report published by the United Way of New York State, 37% of the county's population lives in poverty or does not have adequate means to cover basic needs (food, adequate shelter, health care, etc.)

Ameliorating the effects of poverty in Tioga County remains a challenge as it takes community-wide efforts to address the systemic issues that put people in poverty and keep them there. Community Action agencies across the state and the country must work collaboratively with local municipalities, county services, elected officials, law enforcement, schools, and other non-profits to develop plans that will address the causes of poverty and collectively find ways to build more safe, accessible, affordable housing; bring jobs to the area with self-sustaining wages; develop quality child care options for working families; address all social determinants of health; revitalize neighborhoods in order to attract young families to the area; introduce trauma informed care strategies to all communities that change how we view and deal with at-risk youth and adults in our communities and in our schools.

Maureen Abbott
Executive Director

From the Board President



I am pleased to report that 2022 has been another productive and successful year at Tioga Opportunities, Inc. due to the efforts of the dedicated staff and management.

There were several new initiatives and programs in 2022:

- Manufactured & Mobile Home Replacement Program- the first two MMHR projects were completed by November 2022. Families have moved in and are in their new homes with a total investment of \$263,745 from three funding streams. One family included a multi-generational family of grandparents and grandchildren.
- Adverse Childhood Experiences (ACES) – One staff member became a certified trainer and has been providing training internally to our staff and in the community. As a result, an ACES Coalition has been formed, with a variety of partners participating, including schools, county mental health providers, and other NFP's, with the goal of working together to prevent ACES, leading to better long-term health outcomes.
- Financial Independence Series – A four-part series was offered in July to the community focusing on building credit, budgeting, getting out of debt, predatory lending, etc. Nineteen participants completed all four sessions, increasing their overall knowledge of financial literacy. Staff facilitating the series are all certified in Financial Social Work.
- In building a Trauma Informed Care agency, the ARTIC Assessment - Attitudes Regarding Trauma Informed Care – was sent out to all staff to complete, providing TOI with a benchmark on where staff were regarding their attitudes around trauma. This information will guide going forward as we continue to build a culture that is sensitive to potential trauma triggers for customers and staff.
- The American Rescue Plan Act (ARPA) project was approved for \$482,316 – enabling TOI to provide weatherization measures, (heat pumps, electric hot water heaters, and full electrification of fuel sources in 20 units in two multi-family buildings in Broome and Tioga Counties. This will include a switch from oil heat at TOI's Nichols Schoolhouse complex to electric heat. This project is scheduled for spring of 2023.

There have been many improvements to TOI facilities. Since November of 2021, \$534,172 has been invested in building improvements in TOI-owned properties.

At the Countryside Community Center, the parking lot was resurfaced with additional handicapped parking spaces and better lighting provided; automatic doors and touchless sinks and toilets were installed; new awnings and signage were added.

At the Central Ave. offices there have been a number of safety measures added, including new back stairs, new signage, additional safety doors inside the building limiting accessibility of customers into private areas.

There have been additional upgrades including painting and flooring at other TOI facilities, and new servers were purchased for all sites for enhanced storage capabilities, using discretionary funds from CSBG funding.

Congratulations to the WIC program for being awarded the "Breastfeeding Gold Award for Excellence" by the US Department of Agriculture. TOI was one of 85 given this award throughout the United States.

Bert Malmstrom, Energy Services Auditor, was awarded the NYSERDA's Program Service Award for his 21+ years of service in the Weatherization Program and expertise in providing quality services to households in Broome and Tioga Counties.

Maureen Abbott, Executive Director, was elected as President of the NYSCAA Board of Directors for a 3-year term.

TOI continues to build strong relationships with a number of local and regional entities, including:

- Ithaca Neighborhood Housing, a potential for partner on future housing developments and/or housing management.
- Serving the Elderly Through Project Planning (SEPP) manages many senior housing units in Broome, Schuyler, Tioga Counties – 12 complexes with over 500 units. The Weatherization Program is working closely with SEPP and will be providing several health and safety and energy efficiency measures over the next 2-5 years.
- Greenologists, energy professionals specializing in multi-unit buildings, leverage State-sponsored efficiency and financing programs to access funding for energy upgrades, thus reducing residential building energy use and helping owners access incentives, grants, and financing for energy efficiency upgrades.

While 2022 was not without its' challenges, I applaud the resilience of the staff and management in responding strategically to challenges and improving processes and overall quality of services provided.

Michael Wu
President, Board of Directors



2022-2024 Strategic Plan Objectives

Goal 1: Position Agency for Long-Term Growth & Sustainability

Objective 1: Build a strong financial base/foundation through the diversification of assets and funding

- Establish a 501(c)(4).
- Establish a long-term investment and fundraising strategy with policies.
- Implement a successful social enterprise initiative.

Objective 2: Establish an integrated, streamlined, efficient internal HR/Fiscal platform (system).

- Research/purchase platforms (to include payroll capabilities).
- Develop a plan to streamline HR functions and implement changes.
- Redesign recruitment and hiring process.

Objective 3: Strengthen agency workforce

- Develop a comprehensive staff development strategy to include individual staff training plans.
- Offer Master Trainer or Train the Trainer certifications in various disciplines.

Goal 2: Build Agency Culture that Aligns with Agency Values

Objective 1: Integrate Trauma Informed Care practices and beliefs into agency framework.

- Implement ARTIC Assessment.
- Set benchmarks based on results.
- Develop a plan to address areas in need of attention and implement improvements to agency practices (based on assessment results).

Objective 2: Promote Diversity, Equity, and Inclusion (DEI) practices/beliefs within the agency and in the community.

- Complete internal assessment of existing DEI practices and use results to set DEI priorities.
- Expand Social Justice Committee to lead a follow-up 21-Day Challenge.
- Plan community wide events to expand community awareness around DEI issues.

Objective 3: Promote financial literacy practices into agency framework to strengthen employee and customer financial stability.

- Enhance employees financial management skills.
- Develop financial social work peer support groups for employees
- Further implement financial social work practices into work plans for customers.
- Offer money management series and tools to customers.

Goal 3: Strengthen Agency Brand Awareness & Recognition

Objective 1: Expand “reach” of agency’s brand in Tioga and surrounding counties.

- Extend marketing options through more targeted and varied social media platforms.
- Develop a multi-disciplinary advertising approach for targeted markets.
- Develop a comprehensive communication and marketing plan to include specific verbiage for targeted campaigns.
- Identify Agency Ambassadors (including Board members, volunteers, community members) to engage in the active promotion of brand awareness strategy.

Goal 4: Improve Customer & Community Outcomes through Expanded Service Delivery Options

Objective 1: Increase available transportation options for county residents.

- Explore potential for a social enterprise initiative addressing transportation gaps.
- Fully implement Medicaid Transportation program once approved.
- Purchase wheelchair accessible vehicle.

Objective 2: Expand TOI hours of operation and office locations.

- Expand office hours at all locations to include evening hours and weekend hours where appropriate.
- Expand TOI services to a permanent location in the Waverly area.

Objective 3: Expand agency capacity to offer enhanced virtual options for service delivery.

- Assess current capacity (available platforms), propose updates as needed.
- Create virtual education and service access options based on customer feedback and customer data.

Meet our Team

Senior Management Team



Maureen Abbott
Executive Director



Christina Brown
Management and
Administration Director



Amy Foster
Human Resources
Director



Christine Shaver
Program Operations
Director



Jim Wiser
Energy Services
Director



Sara Zubalsky-Peer
Planning and
Development Director

2022 Board of Directors

OFFICERS

Michael Wu, President
Randal Kerr, Vice President
James Tornatore, Treasurer
Karen Johnson, Secretary

MEMBERS

Michael Baratta	Brian Rieber
Emma Jobinpicard	Richard Saxton
Jane Maas	Cindy Schulte
Larissa Brower	Paul Balles




50
Full Time
Employees

17
Part Time
Employees

65
Volunteers


CUSTOMERS SERVED

3,187 Individuals
2,214 Households




Household Size
1,102 Single Person
512 Two Person
745 Three or more


93 Disconnected Youth




839 Home Owners
1,150 Renters
37 Homeless




Customers Served by Age
926 Under Age 18
1,135 Ages 18-59
1,079 Over Age 60






Tioga Opportunities, Inc.


400 Employed Full Time
215 Employed Part Time
219 Unemployed
763 Retired




2,055 Female
1,123 Male
9 Other




1,826 Medicaid
962 Medicare
348 Direct Purchase



638 Individuals with a Disabling Condition



128 Veterans
2 Active Military



TIOGA COUNTY ALICE PROFILE

Over the last decade, behind the veneer of a strong economy, conditions have actually gotten worse for millions of families across the U.S. — and that decline set the stage for the dual health and economic crises of the COVID-19 pandemic.

At the center of these crises is ALICE: households that are **ALICE** — **A**sset Limited, **I**ncome **C**onstrained, **E**mployed. We all know people who are ALICE, they educate our children, keep us healthy, and make our quality of life possible, yet do not earn enough to support their own families.

For far too many families, the cost of living outpaces what they earn. These households struggle to manage even their most basic needs - housing, food, transportation, child care, health care, and necessary technology. When funds run short, cash-strapped households are forced to make impossible choices, such as deciding between quality child care or paying the rent, filling a prescription or fixing the car. These short-term decisions have long-term consequences not only for ALICE families, but for all of us.

Source: United Way of Northern New Jersey, *United for ALICE*, 2023.

2018 Tioga County Point-in-Time-Data

Population: 49,045
 Number of Households: 20,045
 Median Household Income: \$60,736 (state average: \$67,844)
 Unemployment Rate: 6.3% (state average: 5.0%)
 ALICE Households: 26.0% (state average: 31.0%)
 Households in Poverty: 11.0% (state average: 14.0%)

The average annual ALICE Household Survival Budget in Tioga County

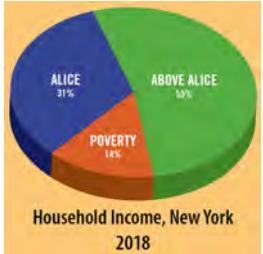
\$23,472 for a single adult
 \$26,808 for a single senior
 \$70,884 for a family of four

Tioga County Subdivision	Total Households	% Below ALICE Threshold
Apalachin CDP, New York	528	45%
Candor village, New York	274	42%
Newark Valley village, New York	388	43%
Nichols village, New York	202	35%
Owego village, New York	1,703	46%
Spencer village, New York	334	43%
Waverly village, New York	1,702	56%

Source: ALICE Threshold, 2018; American Community Survey, 2018



Asset Limited, Income Constrained, Employed



Who We Serve

Source: New York State
Community Action Association
2022

**Tioga County
Population**
48,431
Population for whom poverty
status is determined:

Overall	47,924
Under 18	9,946
25 & Over	34,384
Over 65	9,555

25.5%
**Tioga County
Households
Live Below
ALICE Threshold**

Tioga County Poverty Rate 10.2%
US Poverty Rate 14.1%
State Poverty Rate 14.6%

Living in Poverty

Individuals
9.9% (4,742)
Children Under 18
11.6% (1,156)
Adults 25+
8.4% (2,958)
Older Adults 65+
8.0% (761)



Race, Ethnicity & Poverty

White	9.3%	(4,290)
Black or African American	34.5%	(132)
Asian	8.0%	(33)
American Indian or Alaska Native	13.6%	(12)
Native Hawaiian or Pacific Islander	100.0%	(7)
Some Other Race	54.6%	(147)
Multiracial	14.9%	(121)
Hispanic or Latino	24.5%	(227)

Education & Poverty



Educational Attainment

Adult Population 25+: 34,354

No Degree	8.6% (2,954)	26.5% Living in Poverty
High School	35.8% (12,298)	10.1% Living in Poverty
Associate	29.4% (10,100)	6.4% Living in Poverty
Bachelors or higher	26.2% (9,000)	3.3% Living in Poverty

DUE TO ROUNDING, PERCENTAGES MAY NOT ADD UP PRECISELY TO 100%

Employment & Poverty

\$30.36

Living wage for
1 Adult, 1 child household



Median Income
\$39,942

**Median Income
with High School
Diploma**
\$33,613

Health & Poverty



No Health Insurance
Employed 5.0%
Unemployed 14.1%

ALICE Household Monthly Survival Budget

1 Adult \$1,956
1 Senior Adult \$2,234
1 Adult, 1 Child \$3,023
1 Adult, 1 Childcare \$3,539

2 Adults \$3,018
2 Adults, 2 Children \$4,885
2 Adults, 2 Childcare \$5,907



Gender & Poverty



25.7%
of families with female
head of household and
children present
Live in Poverty

Male	Female
8.4% (2,004)	11.4% (2,738)

Social Justice Equity, Diversity, and Inclusion

Tioga Opportunities, Inc. remains steadfast in its commitment to promote diversity, equity, and inclusion (DEI). The Social Justice Committee has grown to include 12 staff members as well as three members from local partner organizations. During 2022, the focus remained internal to continue building awareness on various topics with staff.

Throughout the year, staff had multiple opportunities to increase their knowledge base. A combination of new and repeat participants (totaling 25 individuals) engaged in a second round of the 21-Day Equity Challenge. This not only gave new individuals a chance to participate, but also allowed previous participants to build a stronger foundation of knowledge and partake in deeper discussions on related topics. Additionally, TOI highlighted diversity, equity, and inclusion during an all-staff training day. As an organization, staff watched the documentary "13th" and engaged in small group discussions relating to the connection between the abolition of slavery and the roots of systemic racism that we experience today. Lastly, a "Living Resource List" was created by the committee and distributed to all staff. The guide includes movies, documentaries, books, podcasts, and more; it has been updated throughout the year through personal recommendations from staff to offer opportunities for further learning.

Looking ahead to 2023, the Social Justice Committee is actively developing an action plan to continue to expand internal awareness as well as offer avenues to participate in open conversations within the community. Staff will commit to attending DEI events in the community and establishing relationships with regional partners to build awareness and knowledge regarding diversity, equity, and inclusion topics.

Trauma-Informed Care

Tioga Opportunities, Inc. continued its journey to becoming a Trauma-Responsive agency in 2022.

Recognizing that many of the individuals and families served by TOI have faced trauma in their lives (with the COVID-19 pandemic being a significant shared trauma in the community), TOI is dedicated to ensuring that staff at all levels of the organization have a basic awareness about trauma and understand its effects and ramifications on behavior.

An assessment tool, called the ARTIC (Attitudes Relating to Trauma-Informed Care) Scale, was utilized with staff early in 2022 to gauge the current level of knowledge about Trauma-Informed Care. Results of this evaluation showed that while most staff already had a basic understanding of the topic, they were eager to develop a stronger grasp on how to integrate these concepts into their work with customers.

Tioga Opportunities, Inc.'s Self-Sufficiency Coordinator, a Master ACEs trainer, facilitated small group discussions at staff meetings throughout the organization to help staff start to understand how behaviors they had experienced with customers could be linked to past trauma in their lives. Staff began to learn how applying the question "What happened to you?" helped them to view behaviors from a different perspective.

In 2023, Tioga Opportunities, Inc. will dive into developing specific strategies to recognize and respond to trauma experienced by its customers. A thorough review of physical spaces will occur, to make facilities more welcoming and comfortable. Trauma-Responsive approaches will be integrated into policies, procedures, and practices throughout the organization. Training of staff will continue to support employees in their work while teaching them methods to avoid re-traumatizing or triggering customers.

While awareness of trauma is fundamental, it is also critical that we understand how to respond in ways that support customers in achieving positive outcomes while being sensitive to painful experiences from their past.

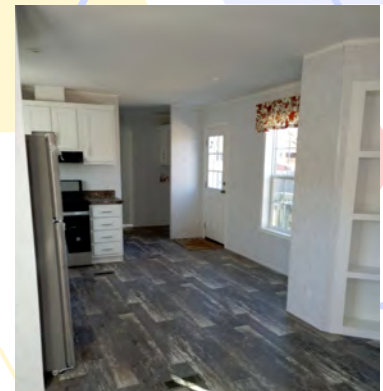
Manufactured Mobile Home Replacement

The preservation of affordable housing options is absolutely critical in the fight against poverty. In rural counties especially, manufactured housing offers a unique option for homeownership. Manufactured housing today looks and functions nothing like the trailer-style homes of the past. Today, high standards for safety, energy efficiency, and durability make manufactured housing an asset to confront the housing affordability gap. This often-undervalued form of housing is once again coming to the forefront of unsubsidized, affordable homeownership, and Tioga Opportunities, Inc. proudly plays a part in bringing this option to the community.

Manufactured homes make up 15% of residential structures in Tioga County, most of which were built before the 1976 law that put national building codes in place for the construction of manufactured housing. In recognition of the need to replace older, deteriorated mobile homes in the community, Tioga Opportunities, Inc. administers a Mobile & Manufactured Home Replacement program funded by New York State Homes & Community Renewal. In 2022, two Tioga County families received brand new manufactured homes to call their own.

Families in Newark Valley and Berkshire went through the months-long process of having their older mobile homes replaced with new, energy efficient manufactured housing. Each family went through permitting, environmental review and testing, demolition and removal, site preparation, and installation of new manufactured homes built just for them. Site work in support of the new homes included installation of new septic systems, improved water service, and new electrical service. Both families were able to move in to spend the Thanksgiving holiday in their new homes, complete with updated modern kitchens and appliances. As the keys were handed over to the homeowners, they said they felt like they had won the lottery and were being given a second chance.

As TOI looks forward to 2023, two additional homeowners have been identified to participate in the MMHR program. TOI recognizes that manufactured homes are the largest source of affordable, unsubsidized housing in New York State and hopes to expand its involvement in this state funded program to ensure homeowners in Tioga County continue to have the opportunity to access manufactured housing as a viable, safe, and affordable option for homeownership.



“
Before this program, I was struggling financially. I didn't have enough to fix my home and was struggling with utilities and heat. I'm very lucky to have been able to participate in this program. It is absolutely life changing getting the keys and stepping into a beautiful new home. My grandchildren and I can enjoy the comfort and safety of my new home.
-Patricia
MMHR customer
”



Agency Highlights: Creating pathways for a brighter future



Maureen Abbott, Executive Director, was elected as President of the New York State Community Action Association (NYSCAA) Board of Directors for a 3-year term. She was invited to give the welcoming address at the 2022 National Community Action Partnership (NCAP) National Conference held in New York City in late August.

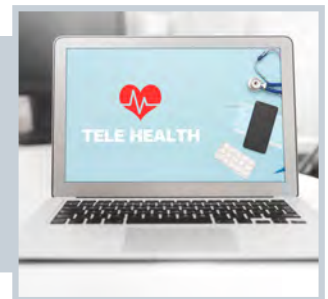
The Weatherization program received additional funding in the amount of \$482,316 from the American Rescue Plan Act (ARPA). These funds will be used to help eliminate the carbon footprint of 2 multi-family properties by installing air source heat pumps, updating electrical service panels, installing weatherization measures, and removing a potentially hazardous underground oil storage tank.



Tioga Opportunities, Inc. assesses and benchmarks its customers' status and progress in various life domains (e.g., crisis situations, physical health, housing, nutrition, employment, income, money management, and health care costs). Major takeaways from this year's data were as follows:

- Nearly 1,800 households had at least one assessment completed
- 660 households had at least one follow-up assessment conducted
- 112 households progressed from being "in crisis" or "vulnerable" regarding their household income when first assessed to a condition of stability or better situation when reassessed.

The Family Planning Clinic was awarded funding through Care Compass Network for the Telehealth Expansion grant. The clinic intends to offer telehealth appointments at WIC temporary clinic sites throughout the county, alleviating barriers to accessing services at the health clinic in Owego. The clinic anticipates beginning this initiative in 2023.



Tioga Opportunities, Inc.'s WIC Program was honored to receive the WIC Breastfeeding Gold Award of Excellence in 2022. The program's breastfeeding support team does an outstanding job connecting with families and developing relationships that starts with pregnancy and extends beyond their breastfeeding experience, leading to increased positive child health outcomes.



Funding from the NYS Office for the Aging was used to promote COVID vaccine awareness during 2022. At-home COVID tests were purchased and distributed to older adults (in conjunction with a flyer containing COVID vaccine information). A total of 1,500 tests were purchased and provided to all residents at TOI's Housing sites, other senior housing sites throughout Tioga County, and to RSVP volunteers.

Bert Malmstrom, Energy Services Auditor, was awarded the NYSERDA's Program Service Award for his 21+ years of service in the Weatherization Program and expertise in providing quality services to households in Broome and Tioga Counties.



During July 2022, TOI offered a "Financial Independence" series of presentations to the community, touching on topics including credit/debt, predatory lenders, personal savings and spending plans, investing, and more. 19 people attended all four sessions, with 3 more people attending at least one. Comments from evaluation forms included:

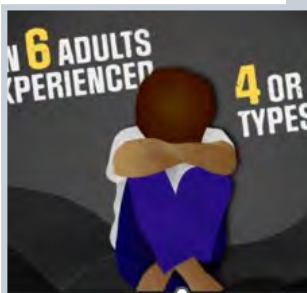
"I'm determined to start a budget."

"I learned much more about credit than ever."

"I learned a lot about how to manage my money better."

"I now know how to pay off my debt and how to make a budget and stick to it."

The Section 8 Housing Choice Voucher Program provided \$1,002,346 in rental subsidies in 2022, providing safe, affordable housing opportunities to families throughout Tioga County.



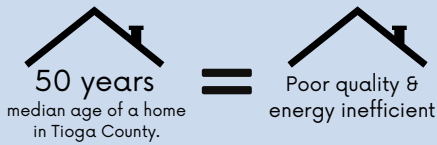
The first meeting of the ACEs (Adverse Childhood Experiences) Coalition took place in March 2022. The purpose of the ACEs Coalition is to create a place to share information, collaborate, and work together to prevent ACEs, leading to better long-term health outcomes for members of our community.

Meetings will continue bi-monthly for 2023. In the new year, the coalition will focus on expanding membership, encouraging school districts, law enforcement, and mental health providers to participate. Increasing inter-agency communication will also be a focal point. Current members include Rising Hope, Lourdes ACEs, Family Enrichment Network, Mothers & Babies Perinatal Network, CASA-Trinity, Addiction Center of Broome County, Catholic Charities, and Tioga County Rural Ministry, just to name a few.



Energy Services

The Need



Poor quality housing is not only energy inefficient, but has also been linked to exacerbating health issues such as asthma, hypertension, and allergies caused by dust mites, mold, combustion gasses, and radon that leak into the living space.

Sources of dampness, air leakage, lack of wall and attic insulation, inefficient and unsafe heating appliances, and improper ventilation in a home are identified and mitigated by certified weatherization experts.



With improved health and safety conditions, The average household **saves \$514 in medical costs** and an **additional \$583 in wages** due to fewer missed work day from sickness

RADON Radon exposure is the second-leading cause of lung cancer deaths in the United States, and the leading cause of lung cancer deaths for non-smokers.



In New York alone, 900 to 1,000 people die of radon-induced lung cancer every year, according to the EPA. Tioga County is deemed a high risk zone with higher levels indicated in Newark Valley, Candor and Nichols.

50% of homes tested by TOI had above normal radon levels found on the 1st floor dwelling areas.



homes tested in Tioga County had levels recommended for remediation.

2022 Tioga County Community Health Assessment

Our Reach

25% savings

by homeowners with Energy Efficiency upgrades with an average savings of **\$372** per year.

130

homes in Broome and Tioga Counties were served through Weatherization Assistance program.

\$1,427,367

in program, materials, labor, and administrative costs were invested into the community.



\$8,008

The average cost of energy upgrades to each home.



Our Impact

130 households

experienced improved energy efficiency through the installation of insulation, air sealing, and furnace and/or domestic hot water replacement or repair.

129 households

experienced improved health and safety with exhaust ventilation upgrades, combustion appliance adjustment, and the installation of smoke and carbon monoxide detectors.



4 Radon mitigation systems were installed by TOI's Certified Radon team resulting in a decrease in radon levels and other indoor air quality issues such as moisture and soil-gas intrusion problems in the home.



10 homes

had radon testing performed, improving health and wellness of the owners preventing potential radon exposure.

7 mitigation systems estimates

were provided giving homeowners an affordable option to ensure their homes are safe from the dangerous effects of radon.

Safe & Energy Efficient Homes



Housing

The Need

48.8% of renters experience housing burden, spending more than

30% of their annual income on housing costs.



The provision of Section 8 Housing Choice Voucher rental subsidies can make housing costs more affordable.

41.5% of housing units in Tioga County were built prior to 1960.



A large portion of housing stock has not been maintained or upgraded and still possess outdated construction materials.

Most low-to-moderate-income residents are not able to feasibly afford purchasing and updating these units, leaving renting as the best option available to them.



The need exists to provide safe, affordable housing options to these customers.

2016-2020 American Community Survey (5-year estimate)

Our Reach



171

participants completed annual recertifications for the Section 8 Housing Choice Voucher program.



18

rental subsidy vouchers were assigned to new participants in the Section 8 program this year.

13

newly rented TOI operated apartments to older adults or individuals with disabilities.

Our Impact

Through the provision of the Section 8 Housing Choice Voucher subsidies,

277



individuals obtained and/or maintained safe and affordable housing

A safe and affordable living environment was provided to

130 older adults and individuals with disabilities.



Providing Safe and Affordable Housing



Family Services: Aging

The Need

Tioga County's population is aging.

According to the American Community Survey 5-Year Estimates, in 2012-2016, **24.6%** of the county's population was aged 60+. This demographic increased to **28.2%** of the population by the 2017-2021 survey.



15.2% of Tioga County's population has a disability, higher than the NYS rate of **11.5%**. Social Security Disability (SSD) and Supplemental Security Income (SSI) are important sources of income for many individuals with disabilities. Completing the applications for these benefits is cumbersome, difficult, and time consuming.

The need for assistance with activities of daily life--ADLs (i.e. bathing, dressing, toileting) and instrumental activities of daily life--IADLs (i.e. vacuuming, dusting, laundry, running errands, etc.) increases with age.



21.7% of adults aged 85+, **8.5%** of those aged 75-84, and **3.4%** of those aged 65-74 need help with personal care from someone else.
CDC National Health Interview Survey (2018)

20.2% of the population in Tioga County is aged 65+.

EISEP services are available to meet these needs for older adults in Tioga County.

Older adults are at greater risk of chronic diseases, such as heart disease, cancer, and osteoporosis. Eating nutrient-dense foods can mitigate some of these risks.



Tioga Opportunities, Inc.'s Nutrition programs provide healthy, balanced meals designed to meet the nutritional requirements for older adults.

1 in 5 people in the US are caregivers. The CDC adds that over the next two years, **20.1%** of non-caregivers can expect to become a caregiver.
AARP Public Policy Institute (2020)

1 in 4 caregivers felt alone in caregiving, and **36%** report having high emotional stress. Loneliness and high levels of stress can lead to adverse health effects

Utilizing Respite services delays institutionalized placements, reduces caregiver depression, and has positive effects on caregiver health and motivation.
AARP Public Policy Institute (2020)

According to Data USA (2019), while the total per capita spending on personal health care in NY is \$9,778, this rate increases to \$12,179 per Medicare enrollee.

The Health Insurance Information, Counseling, and Assistance Program provides unbiased assistance to assist customers in selecting the most cost-effective medical and drug care plans to meet their health needs. Application assistance is also provided for low-income subsidy plans to further reduce healthcare spending costs.



Our Reach

1,072 hours of case management services were provided by TOI staff to older adults, assisting them with coordinating in-home care and troubleshooting concerns.

1,244 hours of in-home supervision and companionship (double the amount from 2021) were provided to individuals who are unable to be left alone.

23

customers

were assisted with filing claims for Social Security Disability (SSD) and/or Supplemental Security Income (SSI) in 2022.

Additional support with filing appeals was offered to **6** customers.



Assisting customers in choosing the best healthcare and prescription drug plans for their needs.

274 customers participated in Medicare counseling sessions.

120 customers felt confident in maintaining their current health care choice following a counseling session.

97 enrolled in a new healthcare plan.

32 customers received application assistance for low-income subsidy programs.



Approximately 27,500 meals

were delivered to older adults throughout Tioga County as part of the Home Delivered Meals program, addressing both their nutritional health and safety in their homes.



Our Impact

19

individuals were successful in having a claim for SSD/SDI approved this year, resulting in a combined \$18,532 in monthly income for their households, thus improving their financial stability.



As a result in enrollment in the Medicare counseling program, customers saved

\$120,512



by choosing more appropriate healthcare, prescription drug, and low-income subsidy programs. These funds can then be redirected to other household needs, such as food and housing costs. **This was a significant increase from \$62,105 in 2021.**

330 older adults

achieved improved nutritional health through programs such as Home Delivered Meals and Congregate Dining.



19

caregivers

received an important respite break from their caregiving duties, resulting in their improved physical and mental well-being and enhanced care for their loved ones.

3,477

total hours of in-home care coordinated for older adults including housekeeping and personal care assistance.

817.5

total hours of coordinated Consumer Directed in-home care for older adults.



In-home care helps community members stay safe and independent in their own homes for as long as possible.



132

unduplicated participants

were served by an RSVP volunteer (either through the home delivery of nutritious meals or transportation to critical medical appointments).

Promoting Healthy Aging



Family Services: Family Planning

The Need

Getting preventive care reduces the risk for diseases, disabilities, and death. According to the NYS Department of Health (2017-2019 data), the incidence of female late-stage breast cancer per 100,000 population was 46.4; the incidence of cervical cancer per 100,000 female population was 12.1. Receiving regular breast and cervical cancer screenings is an important part of overall health and wellness.



17.4 per 1,000

Tioga County's teen birth rate is one of the highest in New York. (female population ages 15-19).
NYS Community Health Indicator Reports (2019 data)

Although the medically suggested pregnancy spacing is 18-24 months, **33% of births in Tioga County** are conceived within 18 months (similar to the Southern Tier rate of 33.4% and higher than the NYS rate of 30.4%), suggesting an increased need for reproductive life planning and contraceptive counseling.

NYS Community Health Indicator Reports (2019 data)

According to the NYS Community Health Indicator Reports, the rate of Chlamydia among females aged 15-44 in Tioga County (per 100,000 females) was 774.2 in 2019, a slight increase from a rate of 740.3 in 2018.

The rate of Chlamydia amongst females in Tioga County is still much higher than the rate seen in males in the same age range (372.5 per 100,000). The rate of Gonorrhea among females and males aged 15-44 was essentially the same as of 2019 (67.0 and 68.8, respectively, per 100,000 population).

The Family Planning Clinic provides accessible testing and treatment options for a variety of STIs and STDs.

Our Reach

The Family Planning Clinic conducted appointments for: **223** patients were screened for sexually transmitted infections during **286** separate appointments.

Preventative health concerns were specifically addressed with **141** patients during **167** separate appointments.

Methods of contraception were prescribed or monitors for **185** duplicated patients during **324** appointments.

Our Impact

147
individuals

received preventive reproductive healthcare helping them to increase their overall health and well-being.



204
individuals

received health education to help learn how to reduce the possibility of contracting or spreading sexually transmitted infections, increasing their physical health.

Following an appointment with our Family Planning staff:



220 individuals were assisted in developing a reproductive life plan, increasing the intendedness of their pregnancies.

182 individuals were prescribed a method of contraception, helping to further reduce unintended pregnancies.

Affordable, confidential healthcare and education



Family Services: WIC

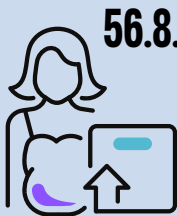
The Need



1/3 of New York's children are obese or overweight.

The Healthy People 2030 goal is to reduce the percentage of childhood and adolescents with obesity from 17.8% to 15.5%

Through the provision of nutritious food items, nutrition education, and support for physical activity, the WIC program encourages healthy lifestyle choices leading to improved well-being.



56.8% were overweight or obese prior to their pregnancies in 2017.

The Healthy People 2030 goal is to increase the percentage of women who had a healthy weight before pregnancy from 42.1% to 47.1%. Inter-conception care can help women have a healthy weight before planning another pregnancy.



% of WIC infants still breastfeeding at least 6 months:

- Tioga County: 26.7%
- NYS: 41%

% of infants fed at birth:

- Tioga County: 84.9%

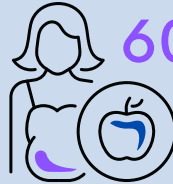
WIC's Breastfeeding Support program offers education and encouragement to increase duration rates among WIC mothers and babies.

Our Reach



207 prenatal mothers
(An increase from 143 in 2021)

formed a connection with Breastfeeding Peer Counselors, through **940 one-on-one contacts**, gaining important guidance and support as they prepared to welcome their babies. (A significant increase from 514 in 2021)



600 appointments

with post-partum women receiving nutrition education from Qualified Nutritionists.

3,541

nutritious supplemental food packages were given to infants, children, and post-partum mothers enrolled in TOI's WIC Program.



Our Impact

With the support and education provided by the WIC Program

88

new mothers initiated breastfeeding within 48 hours of their babies' birth.

47

continued to breastfeed their children at three months of age.

31

continued to breastfeed their children at six months of age.

1,088 mothers, infants, and children



achieved improved nutritional health and well-being through the provision of healthy food and education.

244 post-partum women

were provided with nutrition and weight management education, helping them to improve their physical health and well-being.



Strong, healthy families



Planning and Development

The Need



50 years

median age of a home in Tioga County resulting in poor quality and energy inefficient housing options.



Older homes create safety concerns for older adults in regard to mobility challenges and costly upkeep.

2019 Tioga County Community Health Assessment

5 year estimates show there is an existing housing stock of approximately **22,527** housing units in Tioga County.

20,316 of which are occupied, **15,846** of which are owner-occupied.

Of those total units, **15,387** were built prior to 1979. These homes are outdated and aging, resulting in a high percentage of substandard housing in the county.



In terms of housing issues, **81** of the above homes lack complete plumbing facilities and **84** lack complete kitchen facilities.

2021 American Community Survey

Our Reach



32 households obtained upgrades and/or maintained safe and affordable housing.

3 households

received **\$74,945** in funds to obtain repairs that addressed health and safety concerns.



2 households

received manufactured mobile home replacements that provided safe and affordable housing.

Our Impact

\$276,322.00

was invested in home repairs and/or replacements to address health and safety concerns.

\$141,100.00

was allocated for on-going repair projects.



Building Stronger Communities

Financial Report

\$2,170,696



invested into the local economy.

\$2,779,833



invested in salary and benefits to those employed by Tioga Opportunities, Inc.

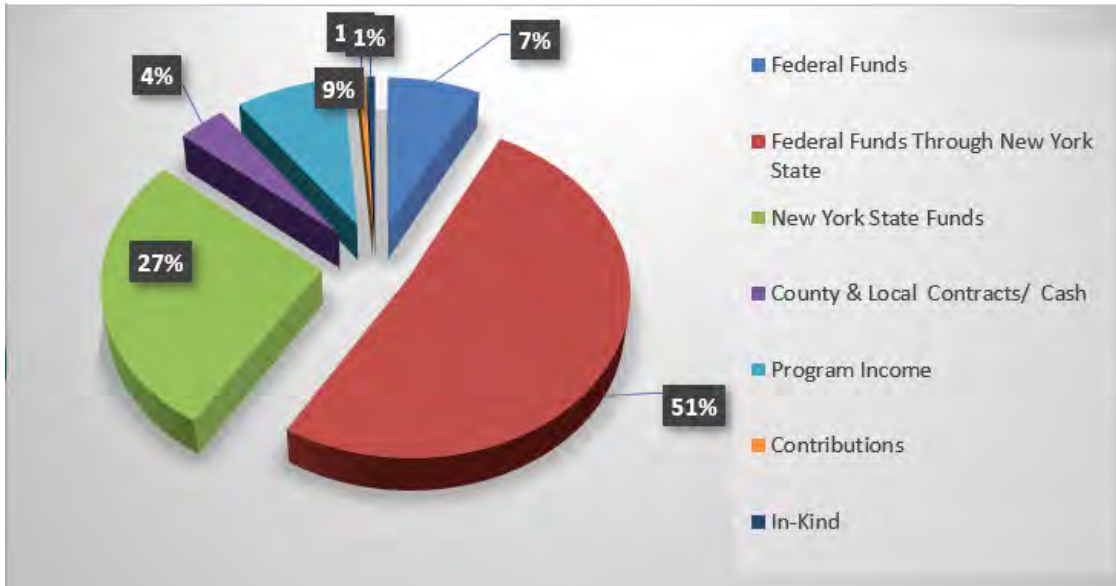
\$4,950,529



total reinvested in the local economy and salary and benefits to those employed by Tioga Opportunities, Inc.

January 1, 2022 through December 31, 2022

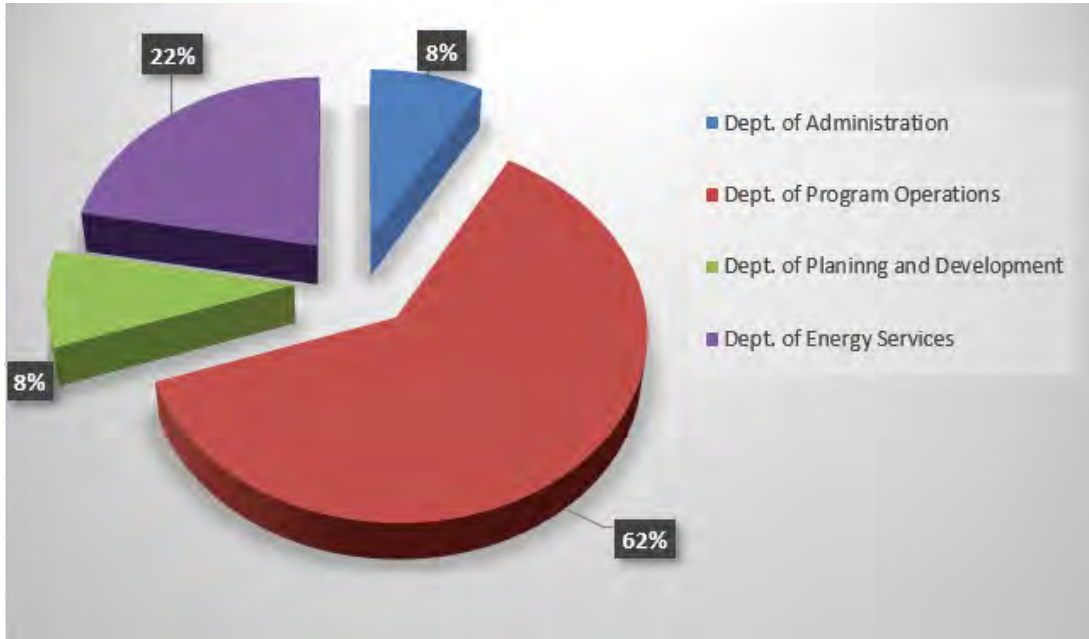
Total Available Budget	\$6,784,536.40
Federal Funds	\$509,666.21
Federal Funds Through New York State	\$3,479,320.66
New York State Funds	\$1,852,355.18
County & Local Contracts/Cash	\$264,667.04
Program Income	\$594,960.87
Contributions	\$41,908.62
In-Kind	\$41,657.82



New funds awarded in 2022

RESTORE	\$125,000.00
Affordable (AHC) Home Repair Grant	\$495,000.00
American Rescue Plan Funds (Weatherization and Office for the Aging)	\$500,104.00

Total Available Budget	\$6,784,536.40
Department of Administration	\$549,296.07
Department of Program Operations	\$4,174,731.56
Department of Planning and Development	\$565,153.91
Department of Energy Services	\$1,495,354.86



Support TOI

5

WAYS YOU CAN SUPPORT TOI!

DONATE

Secure Online: www.tiogaopp.org
 By mail:
 Tioga Opportunities Inc.
 9 Sheldon Guile Blvd., Owego, NY 13827

BE SOCIAL

Follow us on our social media networks!
 Like, share, and comment on our posts!

EXPLORE VOLUNTEER OPPORTUNITIES

A variety of volunteer assignments are available. Call 607-687-4222 for more information.

SHARE YOUR STORY

Tell others how TOI has helped or inspired you.



Tioga Opportunities, Inc.

9 Sheldon Guile Blvd. | Owego, NY 13827
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PROUDLY SERVING TIOGA COUNTY FOR 57 YEARS!





As a Community Action Agency, Tioga Opportunities, Inc. is proud to be part of a network of over 1,000 Community Action Agencies across the country and a network of 48 across New York State. Community Action exists to address the causes and conditions of poverty using strategies that respond to the community's unique needs.

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