50
CHANGED LIVES
PART 3
In tribute and honor to Russell J. Ebeid

The son of Lebanese immigrants, Russell J. Ebeid grew up to become not only a successful businessman but also a philanthropist who touched the lives of many people across southeast Michigan and northwest Ohio. The former Chairman of Guardian Glass, he later became the owner of the Dearborn, Michigan-based Fairlane Club. He was an active supporter of the Arab-American community as well as education in the greater Detroit area.

Russell J. Ebeid’s concern and compassion for others showed in the numerous ways he contributed to the health and well-being of our community. He gave selflessly of himself, championing the needs of others, so that all citizens have the opportunity to reach their highest potential. In addition, while he was a man of few words, Russell J. Ebeid’s actions spoke volumes to many. ProMedica’s Ebeid Hospice Residence demonstrates his unprecedented generosity and passion for helping others. Further, his generous donation to the development of the Ebeid Center for Population Health gave vision to ProMedica’s commitment to addressing the social determinants of health in our communities.

Russell J. Ebeid served as a respected and active Trustee for ProMedica for five years. His wisdom and keen insight made an enduring difference in the lives of others. His final financial gift for community revitalization, the Ebeid Promise, will have a profound impact on others for years to come.

On behalf of ProMedica and the countless lives changed, it is for these reasons and countless others that we offer Russell J. Ebeid our respect, our admiration, and our unending gratitude.
For one family of six, the father’s foot surgery led to time off work, decreased income and put incredible pressure on the household. When Dad met with a nurse care navigator with the Community Care Hub, the family was behind on rent and utility bills and was having a hard time buying food.

The nurse care navigator connected the family with all of the right resources to get them back on their feet. The ProMedica Food Clinic, local food pantries and Sylvania Area Family Services offered assistance. St. Vincent De Paul Society provided money for utilities. Mom, a ProMedica employee, received rent and additional utility help from the ProMedica Employee Compassion Fund.

Now, dad has a new job and spends fewer hours on his feet. The family feels positive about their life and looks forward to being self-sufficient soon.

Julia, an RN, fell and broke her hip and knee. The injury required multiple surgeries. After her second surgery leave, her job was unfortunately given away.

Julia was anxious about the loss of income. Her friend told Julia that she had heard good things about the Financial Opportunity Center (FOC). Julia’s coach from the center helped her get insurance and Social Security benefits. She also directed Julia to HEAP (Ohio Home Energy Assistance Program) which paid for six months of utility bills. The coach offered help with everything she could, even getting Julia’s taxes done.

“My time at the FOC was effective and comforting,” Julia offered.

Feeling more at ease now that she has a reliable income, Julia is looking forward to finding a part-time job and spending more time with her grandchildren.
Elijah worked at the Market on the Green and eventually accepted a full-time position at ProMedica Toledo Hospital. During his job progression, Elijah received one-on-one employment and financial coaching as well as counseling through the Financial Opportunity Center. With this guidance, he succeeded in living within his income, building a savings account and maintaining job stability. However, Elijah had unreliable transportation and was reprimanded for tardiness. He relied on friends and family or used public transportation to get back and forth to work. So, he and his coach worked out a plan to achieve Elijah’s goal — to come and go as he pleased and get to work on time by purchasing a reliable vehicle. And, it worked — this year, Elijah paid cash for a new car. He continues to work with his coach to improve his financial well-being.

Christina wanted to buy a home, but had poor credit. Growing up she didn’t have the opportunity to learn about managing personal finances, like taxes and credit. But, with the help of a financial coach and the Financial Opportunity Center (FOC), Christina learned how to pay her debts and improve her credit score. Now, Christina has her first credit card and a full-time job. She lives in her own home with her three daughters and hopes to go back to school. Christina is grateful to her coach at the FOC.
One cancer survivor couldn’t maintain his home while undergoing treatment and had to move in with a cousin. When his community health worker first met him, she could tell he was skeptical about seeking help at the Community Care Hub (CCH). This client was used to being self-sufficient and was not one to ask for help.

But, he was motivated to work with the CCH because he wanted a place of his own. For a couple months, his community health worker would call with new housing options, but they didn’t quite check all the boxes.

Finally, she found a location near the Toledo Museum of Art. Within a few weeks, they had assembled the information needed to apply. Six weeks later, he moved into an apartment that worked for his budget. It included utilities and was located in a gated, secure area.

When asked about his thoughts about working with a community health worker, he said, “Having a community health worker is actually pretty cool.”

For nearly a year, a Community Care Hub (CCH) social worker kept in touch with a woman who first came to the CCH with general life and financial issues. The social worker helped her complete Job and Family Services paperwork, referred her to local food pantries, and connected her to the ProMedica Financial Opportunity Center to resolve medical bills. The social worker continued to check in and offer encouragement.

After a few months, the woman called and said, “You probably saved my life.” At the time they met, she was suicidal and close to giving up because she felt alone. Having someone come in and offer to help meant the world to her.
Thomas S.

After seeing a news story about the opening of the ProMedica Ebeid Center, Thomas, a government employee living in the UpTown neighborhood, wanted to learn more. The first thing he did was start shopping at the Market on the Green, where he was impressed by the selection of groceries and fresh produce. When he went upstairs to the Financial Opportunity Center, he met a finance coach who helped him analyze his budget, credit score, taxes and overall financial health. Thomas loves his community and hopes to become an UpTown homeowner someday.

“People can get their lives back together. You can see a future for yourself,” Thomas said. “Especially with the help of the Financial Opportunity Center.”

“I truly appreciate the wonderful help that I get from the Community Care Hub. My social worker has been a tremendous blessing in my life. I’m thankful that she reached out to me almost a year ago – helping me fill out the paperwork I needed in order to keep my health insurance, helping to making things happen. I’m truly thankful!”

JANET
For Virginia, the ProMedica Bridging Career Opportunities program was an exciting opportunity to re-engage in her long-term goal of helping people and working in a health system. The program is a no-cost, five-week State Tested Nursing Assistant course integrated with the Financial Opportunity Center (FOC) to help individuals who want to begin a career in nursing.

She immediately engaged in one-on-one coaching with the program coordinator, who discovered Virginia had previously completed a nursing program, but never completed the final test. Even though she worked full time, Virginia had not been able to save enough money to pay for the STNA course with her current salary.

Over the course of the five weeks, Virginia became a leader within the group and helped her classmates study, complete skills training and prepare for their state test. She was the first to obtain her CNA (certified nursing assistant) and pass her STNA (state tested nursing assistant) exam — major milestones on her way to earning a better living wage and increasing her assets.
Daniel

Daniel, who has cerebral palsy, was living at the Cherry Street Mission and looking for affordable housing. Thanks to his walker and boots with custom steel plates to prevent falls, he is extremely self-sufficient, walking to all his daily activities and meetings.

Referred to the Financial Opportunity Center (FOC) by Assets Toledo, Daniel and his financial coach created a budget and discussed his credit and employment opportunities. His disability made it painful to sit or stand for too long. Also, a workspace that is too hot, cold, dry or dusty makes his symptoms worse.

With his coach’s help, Daniel found housing that allows him to live within his income and budget. He’s building up his emergency savings and making sure he can pay for his footwear. He’s learned how credit works and secured a credit card, making payments on time and keeping his balance low. This has improved his credit status, moving him one step closer to realizing his dream — to buy a motor home or find a reasonably priced apartment in Ft. Myers, Fla.

Daniel is proud of his accomplishments. “I loved the smile he had when I told him what an amazing job he was doing,” says his FOC coach. “His face lit up when he saw how much his finances had improved!”

50
CHANGED LIVES
April

April has overcome a lot of obstacles. She married young before finishing high school and became a stay-at-home mom. Her husband ran a recycling business and was the sole breadwinner for their family of five. But when an accident left him paralyzed, the business folded. With very little income, April became her husband’s daily caregiver and continued to care for their three children. Sadly, her husband passed away five years later.

April attended a presentation at the Financial Opportunity Center (FOC), and went to the FOC for help. With a low income and young children, the financial coach knew the family was eligible for benefits and helped facilitate the application. Finally, the family had a regular income.

Because April did not have a credit history, the next goal was to begin a revolving line of credit. After establishing an unsecured credit card account with a limit of $300, she kept her balance low and paid on time. Before long, the credit card company doubled her credit limit. A short time later, the FOC did a follow-up financial assessment and found that even before she officially joined the workforce, her credit score had increased substantially.

Next April entered an STNA (state tested nursing assistant) training program with Touching Hearts, Changing Lives in Toledo. She quickly completed the program and returned to the FOC for help with her resume. April applied for a position at the Little Sisters of the Poor facility in Oregon, Ohio, and was hired on the spot.

Finally, life had turned around for April and her children. Next she’ll take the STNA certification test!
Nichole was recovering from surgery that left her with medical needs and body image issues. She sought support from Community Care Hub (CCH) and Financial Opportunity Center (FOC). Unison Health provided counseling and psychiatric treatment and the FOC located free medicab services for appointments.

Nichole also had looming debt and taxes that needed to be addressed. A financial coach helped her build a resume, file back taxes and review her credit score. Now, she and her coach are looking for the right employment opportunity that accommodates her physical limitations and lets her keep her medical benefits. As Nichole searches for a job, she continues to work with the FOC to improve her life through positive change.

“I was able to learn more about money management and building credit. Since my first appointment, I was able to boost my credit score almost 100 points. Everyone has been wonderful and helpful.”

AMANDA

When Amanda came into the Financial Opportunity Center (FOC), she was working two jobs and living paycheck to paycheck. Adding to her financial stress, Amanda’s bills and credit card debt skyrocketed during a period of unemployment. She tried to consolidate her debt. However, instead helping, her lines of credit were closed and her credit score plummeted.

That’s when she met a financial coach at the FOC. They developed a plan to pay off her debt. But, they also talked about new career paths. Amanda’s current jobs weren’t in fields she wanted to pursue. She and her coach discussed her budget and the income she needed to maintain her lifestyle with one job. Now that she no longer felt the pressure to keep two jobs, Amanda updated her resume and pursued new opportunities – landing a job that increased her income by $10,000 a year. Amanda is now comfortable in her current position and is building savings for future use. She continues to regularly meet with her coach.
“When I became a widow, I was married for 41 years and my husband took care of all financial responsibilities, which left me not knowing which way to turn. I am so thankful I was connected with ProMedica Financial Opportunity Center. My coach helped me sign up with PIPP, the food bank, Job and Family Services and Social Security. Now, I am able to stay in my home. I am very grateful for her help!”

LINDA
To prepare to buy a house, Tanesha and her husband Richard came to the Financial Opportunity Center (FOC) for information about their credit scores. After meeting with a financial coach, they were disappointed to find they both had low scores. It felt like the hard work they were doing on a daily basis was not paying off.

The financial coach explained why their scores were low and how they could raise them. Tanesha and Richard left the FOC feeling optimistic about decisions they needed to make. When they came in for a follow-up appointment a few weeks later, they had mapped out a budget to save $10,000 for a down payment in two years. One change was switching their two-year-old son’s daycare to another facility that saved them $35 a week. Additionally, Tanesha was approved for a loan to help boost her credit score.

Today, the couple continues to meet regularly with their financial coach to ensure they stay on track in their efforts to increase cash flow and decrease debt.

“Tanesha & Richard

To prepare to buy a house, Tanesha and her husband Richard came to the Financial Opportunity Center (FOC) for information about their credit scores. After meeting with a financial coach, they were disappointed to find they both had low scores. It felt like the hard work they were doing on a daily basis was not paying off.

The financial coach explained why their scores were low and how they could raise them. Tanesha and Richard left the FOC feeling optimistic about decisions they needed to make. When they came in for a follow-up appointment a few weeks later, they had mapped out a budget to save $10,000 for a down payment in two years. One change was switching their two-year-old son’s daycare to another facility that saved them $35 a week. Additionally, Tanesha was approved for a loan to help boost her credit score.

Today, the couple continues to meet regularly with their financial coach to ensure they stay on track in their efforts to increase cash flow and decrease debt.

“I appreciate that there is a resource like the FOC (Financial Opportunity Center) is available. My coach has done an excellent job explaining how the program works. The tools are easy to use and help me to be more organized and aware of what I am earning and spending. I look forward to having more money to count when I master budgeting and saving!”

MEGAN

Tanesha & Richard

To prepare to buy a house, Tanesha and her husband Richard came to the Financial Opportunity Center (FOC) for information about their credit scores. After meeting with a financial coach, they were disappointed to find they both had low scores. It felt like the hard work they were doing on a daily basis was not paying off.

The financial coach explained why their scores were low and how they could raise them. Tanesha and Richard left the FOC feeling optimistic about decisions they needed to make. When they came in for a follow-up appointment a few weeks later, they had mapped out a budget to save $10,000 for a down payment in two years. One change was switching their two-year-old son’s daycare to another facility that saved them $35 a week. Additionally, Tanesha was approved for a loan to help boost her credit score.

Today, the couple continues to meet regularly with their financial coach to ensure they stay on track in their efforts to increase cash flow and decrease debt.
After a diabetic health emergency, David spent two weeks in the hospital and three months in rehabilitation. When he recovered enough to go home, there was no home to go to. Significant water damage had made his apartment unlivable. David moved back and forth between the Cherry Street Mission and St. Paul’s Shelter.

When David came to the Financial Opportunity Center (FOC), he developed a manageable budget and discussed credit goals. He discussed employment options that would allow him to supplement his disability income and reduce his financial stress. With his income and expenses, he could afford an apartment that fit into his budget.

David also had to overcome barriers created by a criminal past, particularly with potential landlords. Each month he and his coach printed out apartment showings and phone numbers to make appointments. He found the right landlord and a new home.

As David continued to return to the FOC, he became very comfortable with the staff. They encouraged his diabetes management — eating healthier, checking his blood glucose levels and visiting his doctor. Together they created a schedule of David’s doctor visits and other events he didn’t want to miss.

David is optimistic and on the path to success. He has achieved his goals — stable housing, improved health, and progress in his food choices and preparation. David knows he’s the most important factor in attaining those goals, but that doesn’t stop him from repeatedly thanking everyone who has played a part in his success and bright future.
“I worked for 20+ years with a well-known nonprofit organization. During that time my partner and I built our dream home, drove new vehicles, traveled often and contributed to our children’s travel sports programs. When the company restructured in 2014, our project team was let go. I found another job quickly with ProMedica, and while my salary was much lower, I couldn’t pass up the opportunity to make a positive difference in our communities.

“For a year, we cut back on spending to offset the loss in pay. Our debt grew, and we were soon living paycheck to paycheck. Most of our money went to paying off cars, medical bills, the mortgage and credit cards. We sold our dream house, paid off all our debts and saved the rest for a down payment on a home.

“Our credit score had always been around 800, but now it was 620. Our stress, depression and anxiety rose to an all-time high. We moved into an apartment and kept paying bills on time. We even paid for two surgeries and college tuition.

“When our score rose to 650, we bought a home through FHA (Federal Housing Administration). Then, I needed another surgery. Our debt rose quickly over several months, and we were trapped again. We had used all our savings to pay the medical bills on time, but now our credit score was too low to open a credit card. Every day I would come to work with a big smile on my face, and every evening I fell asleep in tears praying things would be different. I was embarrassed to call the Financial Opportunity Center, but thank goodness I did. That was the first day I felt hopeful in two-and-a-half years.

“Strictly sticking to a budget our financial coach helped us create, we’ve paid off our medical bills and slowly begun rebuilding our credit. All our payments (utilities, car, mortgage, etc.) are now made automatically. I opened a credit card account and for several months made charges and immediately paid the balance. I repeated that with two more credit cards. After five months our credit score is healthy – an important achievement as we look forward to purchasing a new home soon.”
United Way of Greater Toledo partnered with ProMedica Financial Opportunity Center (FOC) to bring “Finance Fridays” workshops to United Way employees. FOC offered on-site credit pulls, immediate consultations and follow-ups as needed. Participants were excited to learn the details of a good credit score and how it applied to them.

When Barbara first came to the Financial Opportunity Center (FOC), she had recently gained full custody of her granddaughter following the death of her daughter. Because of payments for a new roof, grocery expenses and the cost of extracurricular activities for her granddaughter, Barbara’s budget was in the negative by the end of the month.

Her FOC coach immediately recognized that Barbara was old enough to apply for Social Security Income. Within a couple months, the first check arrived. This gave her an additional $600 a month, allowing her to build up savings, pay off her roof and give her granddaughter the opportunities to play sports, take extra reading classes and get help dealing with the loss of her mother.

Barbara also connected with community resources such as the senior home repair program to help with the upkeep of her home. In all, utilizing FOC services, Barbara increased her income, built an emergency savings fund and decreased some minor debts. And she continues meeting with her coach, working to achieve her goal of ensuring her granddaughter has everything she needs.
Before Cheran worked at the Market on the Green, he and his family shopped there regularly. Readily available to work overtime and always willing to go the extra mile, Cheran proved to be an excellent and self-sufficient employee for the market. The extra income helped his family make ends meet.

Cheran had a passion for art and was in the Young Artist at Work program for four years. He became familiar with the Financial Opportunity Center (FOC) by participating in financial workshops held at the ProMedica Ebeid Center. He connected with a financial coach for help creating a budget and savings plan, and applying for scholarships. Now, Cheran is off on the next leg of his educational journey. He was awarded a scholarship at Pacific Northwest College of Art in Portland, Oregon. There, he will major in art, business and linguistics.

Concerned about a patient’s living conditions and access to food, his primary care physician referred him to the Community Care Hub. He and a Community Care Hub social worker met to discuss his living situation. Later the social worker took a ProMedica food bag to him at his home. Living in very poor circumstances, the man’s home was in significant disrepair. The social worker helped him access food stamps and connected him with the Lifeline program to get a cellphone. His new phone allowed him to keep in touch with family and friends and he felt less isolated. With the assistance of ABLE and Disability Rights Ohio, a move to better housing is expected soon.
Gary, a tanker truck driver, was having trouble performing basic job functions due to chronic medical problems. When he lost his job, he lost his insurance. Then, a cascade of events culminated in his hospitalization and eventually. He refused help from anyone, even family. Depression set in, along with isolation and self-neglect. Gary's health was in serious jeopardy.

Fortunately, Gary had great trust in his primary care doctor. When his physician learned that Gary wasn’t seeing specialists or taking his prescribed medications because he didn’t have money to pay for them, he convinced Gary to complete the Social Determinants of Health screening. Soon after, Gary was assigned to a social worker at the Community Care Hub.

Gary’s social worker became his lifeline. She worked on getting his utilities restarted and rent paid. She connected him with the Home Energy Assistance Program (HEAP), Medicaid, a community health worker, and Area Office on Aging PASSPORT services.

She helped Gary work through his health insurance to find the right medical supplier and ensure he had transportation to his doctor visits. ProMedica Home Care ordered equipment that Gary needed at home. Finally, ProMedica Physicians Digestive Healthcare took him on as a patient. While making these arrangements, the social worker stayed in close contact with Gary’s care navigator and primary care doctor.
Sandra was coping with a lot. She had been through multiple surgeries for stomach cancer. She recently fell and broke a shoulder. And, she was struggling to make ends meet. A ProMedica employee for five years, Sandra was referred to the Financial Opportunity Center (FOC) through ProMedica’s Employee Assistance Program.

After meeting with a financial coach at the FOC, Sandra was connected with a disability attorney to help her with benefits. She received assistance from the employee compassion fund to catch up on past-due bills. Sandra also qualified for help with utilities, food assistance and medical benefits through other community resources. When she was approved for Social Security disability benefits, her income went from zero dollars to more than $1,500 per month plus some back pay. This helped Sandra pay off her past-due debts and set up a budget she could manage.

Sandra had several more cancer surgeries, but still showed up for every FOC appointment. Once she had surplus income, she wanted to rebuild her credit. She opened a matched savings program. Since then, by making all payments on time, her credit score has continuously improved.

“**I have this amazing credit score now and I’m not taking this laying down!**”

Earlier this year, Sandra received crushing news. She was diagnosed with stage 4 cancer. But, she said, “I’m not ready to go yet! I have this amazing credit score now and I’m not taking this laying down!” Her credit score increased substantially, she was living within her means and had very little debt. Her goal is to live life to the fullest and enjoy all the little things that people tend to forget.”
A single mother with two children came to the Financial Opportunity Center (FOC) under severe financial strain and need for alternative housing. She had multiple medical problems, limiting her ability to work. Both children had health issues as well, including one child with uncontrolled asthma.

As they waited for a decision on their application for Social Security disability benefits, the family’s electric service was stopped. The lack of air conditioning and power for the child’s nebulizer made the asthma worse. Moving in with her parents helped for a time, but tensions began to build and strain relationships.

To fully assess the mother’s situation, the FOC completed a credit report, balance sheet and budget, which revealed paying past-due utilities and finding alternative housing were the family’s most pressing needs.

She was referred to the Community Care Hub, which paid the electric bill using funds from the ProMedica Toledo Children’s Hospital Foundation Danberry Treasure Chest. Now the family could return to their home. But, a list of important repairs had not been made by the landlord because the mother had not been able to provide a rent deposit. Because the child’s father is a veteran, the mother was referred to the Lucas County Veteran Services Commission, which approved funding for the rent deposit. Another review of her finances identified ways she could reduce expenses by nearly 10% to augment her public assistance supplement.

Today, this single mother continues to work with her coach on her goals for achieving financial security and finding healthier, safer housing.
Michelle is a single mother with two teenage children; one is disabled. Michelle works full time in the healthcare field, but got behind on her rent and utilities when her child’s Social Security (SSI) disability benefits were discontinued. Michelle was incurring legal fees as she pursued full custody of her children.

Her Community Care Hub (CCH) social worker referred Michelle to food pantries for support as they worked to get her food stamp allotment increased because the family’s income had decreased. Her employer’s assistance fund was able to pay her past-due rent and gas bills.

Michelle contested the discontinuation of her child’s SSI disability benefits. The decision was reversed and the payments reinstated. Once the SSI income resumed, Michelle was able to successfully manage her bills. However, she ran into financial difficulties again when she had to take an extended medical leave of absence from her job and exhausted her paid time off. But with the help of her CCH social worker and a coach from the Financial Opportunity Center, Michelle continues to connect with local sources for assistance and work toward a better future.

The Arts Commission worked with the Ebeid Neighborhood Promise to address resident safety concerns in an UpTown housing complex. A team was formed to clear brush and a local artist was hired to design a mural above a raised bed planter. The project team received donations of flowers and plants and held a community planting day and cookout. Throughout the entire project, UpTown residents took ownership of the mural design process, selected flowers, and cared for the garden during the growing season.
Natalie escaped an abusive living situation, taking her children, ages 5, 9 and 12, to a hotel. Despite working full-time as a beautician, her income was 24% under the federal poverty level. The family could only afford a short stay at the hotel. On the day the family became homeless, Natalie received a call from the SDOH team to follow up on a Social Determinants of Health screening that she had completed two weeks before leaving her partner. That same day, the family received housing at the YWCA Domestic Violence Shelter.

Within a month, the family was approved for a house near the children’s school. With assistance from a Community Care Hub social worker, funding was also secured to purchase four beds for the family. Additional resources provided clothing for the family. Also, they were linked with the ProMedica Food Clinic and other food pantries. When they shared Thanksgiving dinner at a local church, they were truly thankful for how much their lives had turned around in little more than a month.

When they shared Thanksgiving dinner at a local church, they were truly thankful for how much their lives had turned around in little more than a month.

During a home assessment, a woman admitted to a community health worker that she was having active suicidal thoughts. Immediately Cindy called a Community Care Hub social worker. The social worker further assessed the situation and recommended the client go to the emergency room. The women agreed to go and Cindy arranged for transportation. Once at the emergency room, the client was admitted to an inpatient unit.

Once discharged, Cindy followed up with the client and learned that she was behind on her rent and utilities because of the time off from work during her hospital stay and recovery. A local church helped with funds to pay the bills.

Recognizing that work stress was contributing to her client’s depression, Cindy helped her develop a resume and successfully find new employment. Since then, the client has continued her outpatient behavioral health treatment and is managing well, both financially and emotionally.
Sue and her two young children had moved in with a good friend. Because a medical condition left Sue unable to work, the family’s only income was Social Security and food assistance. Multiple hospital stays interfered with her search for new housing. Sue shared her frustrations with her doctor, who had her complete a Social Determinants of Health (SDOH) screening.

A ProMedica nurse care navigator, nurse case manager and community health worker began working with Sue to find suitable housing. However, before they found housing, Sue’s friend could no longer offer the family a place to stay. Now, they were homeless.

The community health worker connected Sue with 2-1-1 and emergency housing at Family House. Sue continued her visits to her doctor and care navigator, keeping them up-to-date on her situation. That communication helped to solve her housing situation sooner.

The SDOH case manager stayed connected with Sue, offering housing suggestions and making sure she followed up with behavioral health services. Meanwhile, Sue participated in a housing program at the Family House. With this help, the family soon moved into a newly renovated apartment with rent that was based on Sue’s income. She was referred to Temporary Assistance to Needy Families, a state program that secured full-size beds for both children. The community health worker provided her with food pantry items to supplement her food stamps and a new-housing assistance basket. Sue also was referred to the Financial Opportunity Center to help maintain her new financial stability.
Cynthia attended a hands-on cooking class at the ProMedica Ebeid Institute, where she improved her cooking skills, tried new recipes and reinforced the healthy eating habits she learned at the ProMedica Food Clinic. “ProMedica’s Food Clinic has been a blessing to me and my family,” Cynthia shared.

“Being able to come to the (ProMedica) Food Clinic and get free groceries has been so helpful to me and my family. They have wonderful foods to choose from and they always have recipe ideas. It has been a healthy change in our lives!”

MARIE H.

The Food Clinic makes a difference. “Every little bit helps. If it weren’t for this, I don’t know what I’d do.”

ANONYMOUS
“It’s amazing that there’s help like this.”
CANDICE H.

“The clinic has helped me and my family in our time of need to be able to make it until our food stamp day.”
ROSA V.

“I’m so happy that I have [The ProMedica Ebeid Center] to help our family out with food. We thank you so much for all you do.”
CHERYL B.

“The food clinic helps me with my diet and helps me be worry free trying to make ends meet.”
ANONYMOUS

“I love this program. It helps my family a whole lot, and I love coming here.”
SHARDA D.
Lunch and learns about safe sleep practices for babies have been an important part of the Getting Healthy Zone. More than 30 at-risk pregnant women have attended events to learn how to implement safe sleep practices into their baby’s sleep routine.

Getting Healthy Zone, based on the Best Babies Zone (BBZ) approach, incorporates a place-based, multi-sector, community-driven approach to reducing race inequities in birth outcomes. Together community residents and organizational partners address social, structural and economic determinants of health and promote health equity.

“I have never succeeded at any community job until I came here [Market on the Green]. We are like a big family. Having high-functioning autism has almost always made me feel different and less capable, but not here. Here, I am just Jamie.”

ANONYMOUS

“I enjoy working with ProMedica. I am a hardworking, reliable and healthy person and I always maintain a positive attitude.”

VAN

“We have a family of eight. We don’t get a lot from welfare and still have to spend cash every two weeks to feed my household. If it wasn’t for [the ProMedica Ebeid Center], I wouldn’t know what to do. Thank you.”

ANONYMOUS

“I have never succeeded at any community job until I came here [Market on the Green]. We are like a big family. Having high-functioning autism has almost always made me feel different and less capable, but not here. Here, I am just Jamie.”

VAN
Victoria was living as a single mother and artist when she was approached with the opportunity to work as a community engagement specialist through LISC/AmeriCorp. In her role, she worked with residents in the UpTown and Englewood neighborhoods.

Working with the Ebeid Neighborhood Promise team has given Victoria the opportunity to help residents find work and refer them to much-needed resources to help them reach their long term goals. She has also helped residents with safety and security issues by holding resident-led clean up days to remove brush and overgrowth in crime hot spots. Food security issues were addressed by reintroducing a community garden where residents could pick fresh vegetables to feed their families.

The Ebeid Neighborhood Promise also hosted various community events attracting more than 5,000 residents at the UpTown green park. Through these events, the UpTown community was able to support local businesses such as Yummy Treats, a company run by an UpTown neighborhood resident. Through her involvement with the Ebeid Neighborhood Promise, Victoria has been able to develop long-lasting relationships with residents, businesses and stakeholders in the UpTown community. In addition to working with UpTown neighborhood residents, she worked with a financial coach at the Ebeid Center to refinance her car and secure affordable childcare.
“Over the past few years, I have had the privilege to consistently volunteer at the Food Clinic. Who doesn’t want to get behind a place that gives knowledge and tangible resources to meet an immediate need in a kind and dignified way? My favorite part about volunteering is getting to interact with the patients. I love that they are unique individuals with amazing stories to tell – reminding me that we are all just people living in a community we call home.”

ANONYMOUS

“There have been many times when we ran out of food and had nowhere to turn to for help. But when we come here, they always welcome us with a friendly smile and supply us with enough food until my payday. Truly a blessing. Thank you.”

“[The Financial Opportunity Center] has provided me with resources to help maintain a healthy budget. There is more to learn and I am excited to do so!”

SUSAN
Living in a neighbor’s basement, a woman was in dire need of housing. She turned to a social worker with the Community Care Hub (CCH) for help. The social worker contacted CCH partners Neighborhood Properties, Inc. and Harbor Behavioral Health for assistance with applying for housing and coordinated the application process. Overjoyed to be in her new home, the woman is grateful for the social worker’s support during her lowest point.

Referred by a social worker to the Community Care Hub (CCH), a mother had missed a lot of work while her child was in and out of ProMedica Toledo Children’s Hospital. Although she was able to use FMLA (Family Medical Leave Act) to keep her job, she was not being paid and got behind on her bills.

More worrisome, she didn’t know when she would be able to go back to work. The CCH social worker and a community health worker submitted an application to the ProMedica Toledo Children’s Hospital Danberry Treasure Chest for assistance for the family. The family received support to cover their car payment, car insurance and renter’s insurance for one month and rent for two months. The family also qualified for PIPP (Percentage of Income Payment Plan) to keep their electricity on. The team also put the mother in contact with the Lucas County Board of Developmental Disabilities to learn if the family was eligible for an aide, which would allow the mother to return to work.
Market on the Green

- 50,000 customers served in 2017
- 41,000 customers served in 2018
- 173,000 customers served since the store opened
- $157,000 in SNAP/WIC benefits were spent at MOTG since the store opened
- Mobile MOTG was launched in September 2017 to visit senior and low income housing sites throughout Toledo

Ebeid Center Job Training Program

Ebeid Institute Job Training Program

- Designed to provide a hands-on learning experience for unemployed or under-employed local residents.
- Provide employment and soft skills training in order to enhance future employability by all employers in order to enhance their future employability
- Provide financial coaching, counseling services and income supports
- 15 individuals have been hired into program including nine currently in program

State Tested Nursing Assistant Training (STNA)

- In partnership with an education partner, STNA training is offered on-site at Ebeid Center This includes the opportunity for students to shadow a STNA for a day at a ProMedica facility prior to beginning the class, complete clinical rotation at a ProMedica facility, as well a guaranteed interview for any successful graduate of the course.
- 69 Students have completed STNA Programs over duration of two classes
Financial Opportunity Center

More than 1,550 individuals received financial education and support since July 2017

The FOC offers integrated services including:
- Financial coaching & counseling
- Employment/Education coaching & counseling
- Access to public benefits

Retention
- 439 Individuals attended 2-4 coaching sessions
- 326 attended 5 or more coaching sessions

Financial Coaching & Counseling
- 72 individuals went from negative to positive net income
- 162 individuals improved their credit scores an average of 45 points
- 44 individuals received credit builder loans
- 113 individuals increased their short term savings to an average of $1,810-$2,420
- 101 individuals reduced their non-asset related debt

Employment & Education
- 173 individuals increased their working earnings
- 120 individuals were placed in jobs averaging $11.55 per hour
- 138 individuals enrolled in education and training programs
- 71 individuals began a tuition-free STNA program offered on-site at the ProMedica Ebeid Center.

Income Supports/Access to Public Benefits
- $671,349.32 in approved and re-approved income supports such as receiving food assistance, Medicaid, cash assistance, subsidized housing & financial aid
- 71 Approved grants
- 140 individuals approved (or re-approved) for at least one financial benefit
- 12 individuals approved for subsidized housing

Additional FREE Tax Preparation
The ProMedica FOC offers Free Tax Prep services through the Ohio Benefit Bank and partners with United Way’s VITA program to ensure that low-income wage earners access the Earned income Tax credits to which they are entitled.
- TY 2016 - 190 Clients served - Total of $367,436 Federal & State refunds
- TY 2017 - 224 Clients served - Total of $337,546 Federal & State refunds
- TY 2018 - 475 Clients served - Total of $729,613 Federal refunds

Basic Needs of Patients Screening Pilot

- Total number of individuals screened: 3,825
- Of patients encountered, 47% had positive needs identified and elected connection to services through Community Care
- Top needs: behavioral health, financial strain, food insecurity
- 58% had needs in two domains or more
- 3788 connections were made to community resources and programs
THANK YOU!