



2022 ANNUAL REPORT

Cornell Cooperative Extension
Of Cortland County
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Our Mission:

Cornell Cooperative Extension puts knowledge to work in pursuit of economic vitality, ecological sustainability and social well-being.

We bring local experience and research based solutions together, helping New York State Families and communities thrive in our rapidly changing world.

Director's Message



Welcome to the 2022 Annual Meeting of Cornell Cooperative Extension of Cortland County. Last year, we took our first steps of restoring our regular programming after a two-year Covid-19 environment.

This year, things look much more like normal programming. Our board meetings are back to being in-person, and 4-H Camp Owahta ran all summer without Covid-19 restrictions and no reported Covid-19 outbreaks. The governor has not extended the suspension of the Open Meetings Law, but online education and Zoom are likely to be strategies that will be used to extend our reach to our constituency into the future. We have become a “hybrid” educational association!

Financial Status – Like everyone else in the country, the downturn in the market has had a short-term effect on the investment of a portion of our reserves. Despite this, our financial standing is strong as we move into the New Year.

CCE Programs – As you will see in our Annual Report, the programs of CCE-Cortland are strong as new grants and programs are implemented to further our work and mission. I am proud of the commitment of our staff to the people of Cortland County and look forward to our continued growth.

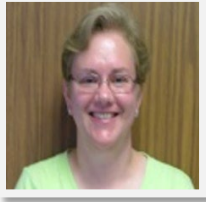
Strategic Plan 2023 – At the beginning of 2023, our board will begin a 3-5 year Strategic Plan with the help of Jean McPheeters, the former long-term President of the Tompkins County Chamber of Commerce. She has extensive experience guiding businesses and not-for-profits in creating progressive and visionary plans for the future. The board will be looking for input from both the staff and public as we plan for the future, so keep a look-out for opportunities to provide your thoughts and vision to our plan.

Since 1914 Cooperative Extension has been here to educate Americans about advances in agriculture practices and technology. With the addition of 4-H and education in Family and Community Development, Cooperative Extension plays a vital role in supporting our citizens and helping families grow and prosper. Thank you for your support, your presence, your participation, and your volunteer service with Cornell Cooperative Extension of Cortland County. We could not do it without you!

David C. Rutherford – Executive Director

4-H GROWS HERE

4-H YOUTH DEVELOPMENT:



Rebecca Ireland-Perry, 4-H Team Leader

4-H Youth Development

- Generosity • Community Service • Leadership • Hands-on • Belonging
- Life Skills • Communication • Citizenship
- Mastery • Science, Technology, Engineering & Math • Public Speaking • Agriculture • Healthy Lifestyles
- Career Exploration • Independence

The primary goal of 4-H is to develop citizenship, leadership and life skills in youth through experiential learning opportunities and a positive youth development approach.

Today's 4-H program has three primary initiatives:

- **Citizenship**
- **Science, technology, engineering, & math**
- **Healthy living**

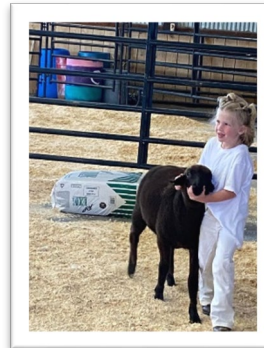
4-H Clubs: 4-H clubs are the traditional method of youth development, with a diverse offering of projects to develop or enhance necessary life skills. There were thirteen active 4-H clubs in Cortland County, and a total 4-H enrollment of 241 youth.

4-H Events: Our year started out quietly in the fall of 2021 as we were coming out of pandemic restrictions, but as the year progressed, our program started to feel more normal....

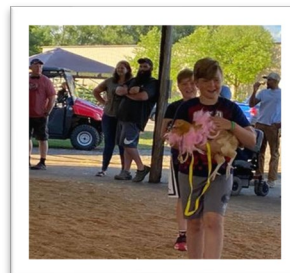
- In September 2021, we started 4-H shooting sports, beginning with archery. Starting out we utilized the space at 4-H Camp Owahita for archery shoots, and throughout the winter they were welcomed at a local indoor archery range.
- October was the kickoff for our annual 4-H Local Products fundraiser. This fundraiser is an important component of our 4-H program, both in our budget and for the 4-H clubs as a fundraising opportunity for them.

- We started a 4-H Needle Arts group, designed to explore all the various needlework areas. We started out with crocheting and needle felting. We also had "Pie of the Month" workshops where 4-H members learned how to bake a different pie each month. Then we had a special pie contest at the Cortland Jr Fair to showcase their skills.
- Youth programs targeted Cortland County Kindergarten through 6th grade students with programs such as Ag Literacy and Ag Stravaganza.

Cortland County Jr. Fair: A strong component of the 4-H Youth Development program, the 4-H Fair serves as the culmination of a year's worth of 4-H club activities. 4-H members showcase their projects, animals, and the valuable leadership skills they have developed during the past year. Participating in the fair provides great opportunities for teaching youth responsibility and decision-making skills, as well as providing an educational experience for the general public. Everyone was happy to be back in person with a normal fair, and all our youth exhibitors and



4-H exhibits made this year's fair a success. 4-H participation at the NY State Fair was back this year, and many projects were chosen which did very well on their evaluations.

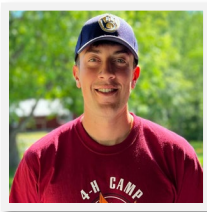


4-H Youth Development provides a unique learn-by-doing model that teaches our youth essential and transferrable skills that they'll use throughout their lives, such as communicating, problem solving, decision making, coping, and responding to the needs of others. In addition to mastering a variety of important life skills, 4-H members connect with caring adults in their community and make friendships that last a lifetime. Looking forward, our focus remains on continuing a 4-H program that can meet the needs of our 4-H youth, support our 4-H leaders, and grow.



4-H CAMP OWAHTA:

Darius Stevens, Director and
Chris DeLage, Assistant Director



2022 has been a year filled with growth and successes at 4-H Camp Owahta. Our team has seen great successes both in our summer programming and in off-season programming as well. This summer we had more than four hundred reservations, from more than 250 unique campers. Our campers came from as far as Tennessee and Illinois to join us this summer, but the majority came from right here in Cortland County. Participating in activities such as boating, archery, fire building, and activities in our challenge course, every camper tried something new.

From a staff perspective, this summer was a rousing success in creating a camp community that will continue to serve our youth for years to come. As our staff bonded, they created a positive atmosphere where our campers felt safe to express themselves and try new things. We also saw an increase in participation in the Counselor In Training (CIT) program, from 14 participants in 2021 to 16 in 2022, with many expressing an interest in joining our staff next summer. Our leadership team expects that we will have our most experienced staff since 2013 next summer.

From a financial perspective this summer was also very successful, bringing in nearly

\$110,000 in registration fees. This represents more than a 10% increase in fees collected over the 2021 season. Camp also received nearly \$20,000 in grants and donations this year. With these funds we completed needed cabin maintenance, sponsored camperships, grew our garden program, and began important communications infrastructure upgrades. These improvements to the camp property will prove instrumental in the continuing success of our program.

As we move forward towards 2023, we are continuing to work on our winterization project by working with contractors on getting price quotes for needed work to the driveway, water system, and directors cabin. We are also working to find grants that will allow for the construction of a Recreation Hall that will be built ready for winter use, which would allow winter rentals and off-season youth programming. We expect to work with a fund manager over the next year to raise the needed funds for this project in a capital campaign.

The leadership team at 4-H Camp Owahta sees great successes in camp's future, largely due to the continued efforts of our camp community, staff, and volunteers. We are looking forward to starting work up at camp again in the spring of 2023!



2022 4-H CAMP OWAHTA

NUTRITION EDUCATION IN CORTLAND COUNTY – 2022



Whitney Kmetz, Betty Clark, Neisa Pantala

SNAP-Ed NY can be offered to participants of all ages. Youth, adults and seniors can benefit from the multiple lessons created from approved curricula. Using hands on teaching we offer in-person and virtual lessons on a variety of topics:

- Healthy eating on a budget
- Smart shopping for fruit and vegetables
- Basic cooking and food safety skills and
- The importance of physical activity.

In school we can offer a dynamic approach called CATCH, this is a coordinated approach to children health and gets the whole school on board with health and wellness. Lessons are 30 minutes and designed to engage each student in fun interactive lessons with games and projects directed at each grade level. Not sure how to start such a task we will help and train staff for FREE to help implement this in your school today.

AGRICULTURE PROGRAM:



Dana Havas, Agriculture Team Leader

Throughout 2022 the CCE Cortland Agriculture Team hosted and co-hosted over 35 agricultural educational events (workshops, webinars, meet-ups, etc.); developed, organized, and/or implemented over 10 projects; lead and/or supervised 3 internships; wrote and/or presented 4 articles and presentations; and wrote and was awarded two grant proposals (one Ag & Markets and one USDA). This does not include the many

conversations, discussions, and consultations Dana has had one-on-one with members of the Cortland County Agricultural community and beyond. All of this work was developed in response to community requests and the 5-year Plan of Work (PoW) that was created in 2020. (As a reminder, the PoW identified 6 topics, and CCE Cortland Ag efforts are developed to address sub-topics and issues relevant to these themes).

- **General Agriculture**
- **Agriculture Awareness**
- **Agricultural Business**
- **Non-dairy livestock**
- **Mixed Vegetables, fruit, and other horticultural & tree crops**
- **Youth Education**

Besides what is described below Dana shares additional information and opportunities that arise throughout the extension network and elsewhere in the semi-weekly 'CCE Cortland Ag-Update' Newsletter and the 'Ag Calendar' (the newsletter has 335 subscribers and an 30% open rate).

This year CCE-Ag was awarded both the NYS Ag & Markets Farm to School (F2S) Grant and the USDA Farmers Market Promotion Program Grant (FMPP) for \$99,871.01 and \$248,698.74, respectively. The F2S grant is a two-year project starting in Jan of 2023 and working with four other counties to cultivate supply chain readiness in CNY. The FMPP project is a three-year project with the intention to build "Sustainable and Resilient Direct Producer-to-Consumer Markets in New York's Southern Tier".

GENERAL AGRICULTURE

CCE-Ag hosted a variety of programming under the umbrella of "General Agriculture" including an online seminar and walk titled *Growing North America Hedgerows*, a *Conservation Tillage Coffee Hour*, and an *Ag-Teacher/Farmer meet-n-greet*.

Solar continues to be a focus topic for Dana, as she leads and facilitates the Statewide CCE Ag-Solar work team. Utility-scale solar is a warranted 'hot topic' in and amongst the agricultural community throughout Cortland County and NYS. Examples of utility scale solar projects here in Cortland County can be seen in Willet and Cortlandville, with other projects in the planning and application stages. The mission of the statewide CCE Ag-Solar Team is to be a resource for extension educators when approached by members of their community on the topic of solar develop and land-use and to

develop educational materials for extension educators and their community members. This year we hosted two 4-part webinar series on leasing to solar developers along with Penn State Extension and NY & PA Farm Bureaus; Developed 6 narrative case-studies of farmers who have leased or optioned to lease their land to a solar developer, with the help of a CALS/CCE Intern; Wrote an article on ground cover considerations when planning for solar development; and organized a Ag-Solar track for CCE In-Service -to name a few initiatives.

Mental Health is an important topic that all who work with and in agriculture not only need to be aware of, but also have the skills and understanding to identify and respond appropriately to those in need. On October 19th, in partnership with NY FarmNet, CCE Cortland Ag hosted a day-long workshop titled Farmer Mental Health First Aid with a variety of ag-service providers, who regularly interact with farmers and farm workers, in attendance. The stresses of agriculture have resulted in farming being one of the highest suicide rate occupations in our country. Being aware of how to prevent and respond to mental health concerns is key in reducing this statistic.

AG AWARENESS

Besides hosting our 4th journalism intern to identify and write stories for the Cortland Standard with the intent of educating the public about agriculture in our community, and continuing work on the development of a Cortland County Farm Oral History project, CCE Cortland Ag also hosted two events that were designed to assist specific Cortland County audiences grow a better understanding of the role of agriculture in our County. The first such event was the *Representative Visit to the Cortland Jr Fair*, and the other was the *Ag-Education Social Hour*. Connecting with these audiences was such a success that we hope to continue to organize yearly events for them.

Together with other members from the Cortland Agriculture Service Providers Network (CASPN) we hosted the representative visit to the Cortland Jr Fair with the goal of educating our town, county, and state representatives on the value of agriculture to our community specifically the role

of youth in agriculture and sustaining agriculture in Cortland County. The visit had over 20 attendees that included town supervisors, county legislators, and state assemblypersons and was thoroughly enjoyed by all who attended. The goals were met and all respondents to a post-evaluation survey stated that 'strongly agreed' with the statement "The 2022 Representative Visit to the Cortland Jr. Fair Tour helped me to better understand the importance of generational opportunities in agriculture."

"The tour was just terrific! Listening to the kiddos explain what they do in 4-H and how it has impacted them was inspiring. Thank you for sharing this with all of us!"

Earlier that same day, together with Ag-teachers from throughout Cortland County, we hosted an Ag-Education Social Hour with the goal of assisting school staff in building a better understanding of the value of ag education in our schools. Representatives from each of the 5 school districts were in attendance including school counselors, superintendents, and curriculum directors. Respondents to the post event-evaluation agreed that the meet-n-greet was very impactful and helped them to better understand the value of ag education, opportunities to develop ag education, the impact of ag education on youth, and the depth of the ag education curriculum.

BUSINESS

In collaboration with other CCE offices CCE Cortland hosted a variety of ag-business related webinars including *Preparing, Identifying and Accessing Public Funding*, and a 5-part Annie's Project marketing series (in which Dana gave a talk titled *Identifying Your Target Customer*). Besides these events Dana has worked to develop ag-business related communities of practice and work groups to help Cortland County build stronger community and collaboration among stakeholders.

In August of 2022, with the help of Carly Dougherty, owner of Food and Ferments, the Cortland County Value-added community of practice was formed and had its first get-together at Dragonfyre Distillery in Marathon NY. From that meeting a questionnaire and list serve was developed to assist the value-added producers in

Cortland Co. identify areas where they can support each other and each other's businesses. These value-added businesses buy much of their goods from local farms and are an integral part of the Cortland County Agricultural eco-system. This group will continue to meet and tour each other's facilities on a quarterly basis.

Another exciting Ag-business development by CCE Cortland is the Cortland Ag Workforce work team, comprised of members of the agricultural community, CCE, and workforce development (and open to others who have an interest in this topic/challenge). The team meets on a quarterly basis to discuss ag-workforce challenges and identify potential solutions. This work team has already built relationships between agricultural businesses and the Cortland Youth Workforce program and hopes to continue to build relationships and identify opportunities for job seekers and farms and other ag-related businesses in our county.

NON-DAIRY LIVESTOCK

Being that Cortland County is livestock-centric agriculture quite a bit of effort goes into developing programming and responding to the needs of this portion of the agricultural community. These efforts include events, projects, work teams, and publications. Approximately 8 events this year were developed for this community from pasture walks to workshops and webinars – focusing on pasture and wool.

Four of the pasture walks were designed in response to the Cortland County Silvopasture Community of Practice – a group of ~10 people and/or families from Cortland County who have an interest in and/or are practicing silvopasture at their operation. About once per month, since July, this group of folks has met-up to learn from and see how each other are implementing silvopasture practices.

The five wool-oriented events, and two presentations were organized in conjunction with the CCE Animal Fiber subgroup of the livestock program work team. Dana leads this group and in doing so is instrumental to the execution of many of their events and initiatives. There are some great things coming out of this group, and which are in the planning phase – but stay tuned for a

potential NYS animal fiber conference this coming year and more!

Finally, Dana leads the livestock processing sub-committee of the CCE Livestock Program Work Team. The focus of this group is to educate and assist in addressing the lack of processing facilities in NYS for our many livestock producers. This group has been engaged with Ag & Markets to assist in designing their - soon-to-be-announced - livestock processing grant opportunity, developed and maintains an interactive NYS processing map, and has written an article on working with livestock processors.

MISC. HORTICULTURE

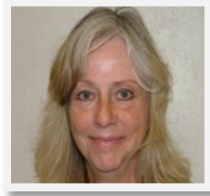
Besides the various projects mentioned above CCE Ag has been involved in a variety of horticulture-related efforts. Dana has worked with Betsy Lamb, NYS IPM and others to develop a cut-flower listserv. This effort came directly from talking with a Cortland County Community member that grows cut flowers for market. The list serves, started in late 2021, now has 190 members and has since grown into an informal program work team that is pursuing many other opportunities to assist NYS cut flower growers. Besides the cut flower listserv and work team Dana has been consulting for a few community members on their project to develop a community education garden and has created a Cortland County community garden map.

YOUTH AG PROGRAMMING

Last, but not least, CCE Ag has been involved in quite a bit of youth agriculture and livestock programming. We continue to host a variety of youth programming including the annual Ag Literacy reading for Cortland County 2nd graders; the annual AgStravaganza event for Cortland County 4th graders; the 4-H Livestock Market Sale; and new this year the CNY Livestock Rodeo in collaboration with Broome, Madison, Onondaga, and Tioga Counties.

We sincerely look forward to what is coming down the pipeline in 2023, with the CNY Farm Diversification Conference scheduled for March of 2023, the F2S and FMPP grants ramping up, the many annual projects to continue and kick-off, and the numerous opportunities for one-off workshops. Here is to continue a successful and community-engaged program!

HORTICULTURE AND MASTER GARDENERS VOLUNTEERS



Claudia Hitt, Horticulture Educator

HORTICULTURE and MGV 2022

The Horticulture office focuses on customer services, community outreach and adult and youth education and Master Gardener Volunteer supervision. Ph testing, soil texture analysis, pest identification, and finding Cornell recommended solutions to Horticulture and natural resource questions are some of the services offered.

Community outreach is obtained through 4-H activities, county fair, newspaper articles, social media and other organizations. Also, presentations on the topic of their choice are made to adults through garden clubs, church groups, senior centers, etc.

Customer services range from the soil services listed above to making home visits and of course finding solutions to the many and varied questions that come in.

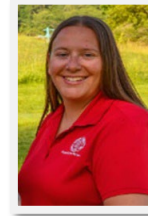
This year the CCE Hort Educator and Master Gardener Volunteers outreached to 210 youth and adults. 78 community calls were answered, and several articles written for the paper.

As food prices climb, it becomes increasingly important to grow food. Growing food starts with healthy, virile soil that will grow healthy virile plants that have wonderful yields.

On another note, studies show that it is increasingly important for everyone, youth and adults, to spend time connecting with nature. It improves both physical and mental health. What better way than through a garden.



Cornell Cooperative Extension
South Central NY Dairy and Field Crops Program



**Janice Degni, Betsy Hicks, Mary Kate MacKenzie,
Donnette Griffith & Fay Benson**

SCNY DAIRY & FIELD CROPS TEAM SUCCESS 2022 Year in Review

This past year had its share of ups and downs for dairy farmers. While milk prices reached record highs, much of the margin was consumed by rising input costs driven by inflation and supply chain issues. Employee management is a growing concern for large and small farms alike, who face climbing labor costs and a competitive labor market. Organic dairy producers experienced perhaps the most challenging year in their history due to a leap in organic input costs, flat milk prices, and a drought that cut short the grazing season. In the face of these challenges, our South Central NY Dairy and Field Crops Team continues to be a trusted source for timely, research-based education and support to help local dairy and crop farmers achieve their goals. This year the team delivered a wide range of virtual and in-person programs to meet the diverse educational needs of our dairy and field crop community.



PROGRAM HIGHLIGHTS

FIELD CROP MANAGEMENT

Producers learn ways to reduce greenhouse gas emissions at Winter Crop Meeting.

Farmers have an important role to play in developing and adopting climate solutions. To do this, they need information about the complex relationships between climate change and agriculture. Under Janice Degni's leadership, our annual Winter Crop Meeting tackled this need head-on with expert Cornell faculty presenting the latest science on greenhouse gas emissions in dairy and field crop production systems. Offered as an accessible series of one-hour virtual meetings, topics included an introduction to emissions, practical tools for monitoring, strategies for reducing emissions, and markets for carbon offsets. In total, 97 attendees benefitted from this 5-part series.

DAIRY MANAGEMENT

Workshops and applied research projects help farmers improve herd health.

Lameness is one of the costliest herd health issues on dairies. Producers continuously work to reduce lameness by improving herd management protocols and facilities. This year, we offered a virtual workshop in collaboration with PRO-DAIRY educators that explored the research on lameness, its causes, and mitigation strategies. The 150 participants learned about practical solutions they could implement right away. Building on this successful winter program, Betsy Hicks organized a summer discussion group around the Economics of Lameness with funding from the Dairy Advancement Program, in collaboration with Lindsay Ferlito from Northern NY. Nine dairies tracked costs related to lameness and hoof trimming for three months. Each farm received a whole-herd lameness assessment at the beginning and end of that period. The group met for discussion using a report that compared each individual farm to the rest of the group. By linking economic data with lameness assessments, the Economics of Lameness Discussion Group provided actionable information that motivated farms to make management changes. The results from this applied research project will be published so any dairy farm can use the same methods to assess lameness and compare their own performance to our industry benchmark.

ORGANIC DAIRY EDUCATION & SUPPORT

Organic Dairy Task Force influences USDA to even the playing field for NY Dairies.

Under Fay Benson's leadership, the NY Organic Dairy Task Force has educated and empowered producers to address industry issues for more than 16 years. The task force includes farmers, milk cooperatives, and other supporters of the state's organic dairy industry. This year the group achieved a major victory. After studying how the USDA Organic Standards were being upheld more strictly in the Northeast region versus the West and documenting higher production costs for NY dairies as a result, the task force pressured the USDA to clarify the standards to ensure fair and equal treatment across the country. Five months later, in March of 2022, the USDA adopted changes to the Origin of Livestock rule that eliminated loopholes and improved the competitiveness of organic dairies in New York.

FARM BUSINESS MANAGEMENT

Statewide collaboration delivers results with CCE Farmer Tax School.

Farm Business Management Specialists across the state collaborated to launch the CCE Farmer Tax School in the winter of 2021-22. Mary Kate MacKenzie provided leadership for the 3-part Income Tax Planning for Farms that File a Schedule F workshop, which empowered 88 attendees with skills and knowledge to better understand and manage their tax obligations. Other workshop topics included Farm Financial Records for Tax Management; Tax Management for Beginning and Small Farm Businesses; and Farm Specific Tax Code Benefits. Each course included a robust curriculum with analysis, discussion of real-world cases, resource sharing, and ample time for interactive Q&A. More than 400 farm operators from across the state benefitted, and almost 10% of participants were from our SCNY region.

GRAZING MANAGEMENT

Pasture walks support farmer-to-farmer grazing education for a diverse audience.

This summer our team collaborated with county association staff to offer five pasture walks across four counties, featuring dairy, beef, sheep, hog, and poultry producers. Our involvement in planning, promotion, and day-of facilitation enhanced the turnout and educational value of these programs. Our specialists delivered presentations and supported peer-to-peer learning about rotational grazing, soil health,

pasture compaction, custom grazing, and stockpiling forages for winter grazing. Paul Gier from Tompkins County SWCD shared his appreciation:

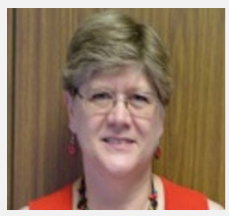
“I wanted to give thanks and a big positive shout out on the outstanding grazing tour yesterday in Candor! I got a lot of takeaways from this tour, not just on grazing but on the support infrastructure as well. Thank you again for organizing this event. Yes, please, to more of these on-farm, in-field events! Can’t beat the outdoor classroom.”

HUMAN RESOURCE MANAGEMENT

Train-the-trainer workshops strengthen our local agricultural workforce.

Employee turnover adds costs and creates management challenges for farms. Dairies that offer effective training can boost employee satisfaction and performance while reducing turnover. In August 2022, we hosted Richard Stup and Kaitlyn Lutz to present the Growing Great People: Training Skills for Dairy Farmers workshop in English and Spanish at two locations in our region. The workshop featured hands-on activities, including practice developing a training plan that participants could use back at work. Thirty-one participants from 16 farms attended, with one third requesting Spanish translation. With participating farms managing over 440 employees and 26,000 cows, any improvement in training skills has the potential to impact many farm workers.

HUMAN ECOLOGY PROGRAM

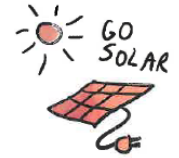
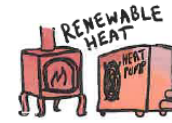


Barb Henza, Subject Educator II

FINANCIAL, CONSUMER AND ENERGY EDUCATION PROGRAM

The Financial and Consumer Education program of Cornell Cooperative Extension Cortland County works to strengthen the financial well-being and stability of families and individuals through programs that build the knowledge and decision-making skills of participants.

COMMUNITY ENERGY ENGAGEMENT PROGRAM (CEEP)



The Community Energy Engagement Program (CEEP) is a statewide NYSERDA program funded by the System Benefit Charges levied on all electric and natural gas bills from the major utilities doing business in New York State, in our area, NYSEG and National Grid. Although the program began in 2017, CCE Cortland's involvement as the program manager for the Central New York region started in June 2020 as a subcontract with CCE Tompkins to complete the original contract. The focus of the three county Community Energy Advisors for the Central New York region was to provide outreach to and assist eligible households in taking part in both the EmPower NY Program and the Assisted Home Performance Program. After two contract extensions, CCE Cortland's work on this program was completed June 30, 2022.

Accomplishments of the program during CCE Cortland's 20-month long involvement:

- Information on the program was distributed through local libraries, presentations other community-based organizations and through attendance at Food Bank events. As part of the outreach efforts a website was developed and maintained for the CNY Region.
- Seventy-one households in Cortland County contacted CCE Cortland for further information on the programs and how to apply.
- Of those, thirty-nine households completed and submitted an application to NYSERDA for benefits, starting with a home energy assessment.
- Sixteen of those having an energy assessment performed had direct install of energy measures performed but opted not to have additional work done.
- Twenty-three contracted with a NYSERDA approved contractor to have energy efficiency measures installed in their homes such as insulation, air sealing and refrigerator replacement. The amount invested per home ranged from \$2,856 to \$16,050 per residence.

- Both income eligible homeowners and renters could take part in the programs. For renters, landlords needed to agree to the work.
- The amount that NYSERDA invested in Cortland County homes from June 2020 through May 2022 was \$167,604, resulting in more energy efficient and comfortable homes. At the close of the program, it was noted that the Central New York region was able to reach more consumers and assist them in applying for the program than some regions who had been in the program from the beginning.

In the event the assessment identified a maintenance issue that prevented the installation of energy measures CCE staff worked with other community-based organizations to find programs that could assist in addressing those issues. Once those issues were resolved, they were then able to submit their application for the energy work. Many of the those who received benefits in Cortland County fell under the EmPower Program and received the benefits at no cost. One program participant contacted CCE Cortland after having work done on her home to request information on cold climate heat pumps and solar panels. She stated that the program had been a Godsend to her as she would never have been able to afford to have any of the work done on her income and her home cost less to heat and had been more comfortable during the 2021-2022 heating season. She closed the conversation with the comment "Now I'm ready to look into heat pumps!"

FAMILY BUDGET EDUCATION PROGRAM

The Family Budget Education program was established to provide a resource that could be used by Cortland County residents who were experiencing financial difficulties. It is offered by appointment in a one-on-one setting for individuals and families who are experiencing financial difficulties. The program's focus is to assist the participants in finding workable solutions and then developing a course of action to begin to resolve the situation. Participants in the program learn how to work with creditors, read a credit report, establish a budget that meets their needs, prioritize their financial obligations and explore programs in the community that could assist them. Past participants in the program have found the information gained from the program to be practical and useful in helping them gain control over their personal financial situation and

in building confidence in their ability to manage their finances in the future. An issue that has been raised more often recently has been the cost of student loan repayment. Not only are the program participants struggling to pay their loans, in many cases they are also struggling to understand the information that is provided to them from the Federal Department of Education. The FBE program works to help them understand their options and what the possible pitfalls of actions could be. The recently announced student loan forgiveness program adds another layer to the issue with either too much or little information available. One program participant commented "It's too much information – I don't know where to start. I just get more confused when I try."

CORTLAND WORKS CREDIT EDUCATION PROGRAM

New applicants for public assistance go through a job search skills program that also includes life skills to help them build financial security once they are employed. As New York State still allows the use of credit reports in hiring decisions it is critical that the class participants know how to read, understand, and correct any errors in a credit report. Due to media focus on credit scores, many in the class do not understand that they are not the same thing as a credit report or that credit reports are what drive credit scores. In the class we go over what makes up a credit report, how to read one, what to look for and how to dispute information that is not accurate or does not belong to them. We also discuss what is taken into consideration when calculating a credit score and that not all credit scores are the same. Handling a debt collection call, what are their rights regarding debt collection practices, how long negative information may stay on a credit report and how to rebuild credit have all been hot topics for this group. It is not unusual for participants to have questions saved up to ask as soon as I arrive or to delay going on break when my session is finished to ask a question, they were not comfortable asking in the group. This class provides them with a much needed "no judgement" environment to get answers to the issues they are dealing with.

PARENTING EDUCATION

The CCE Cortland Parenting education program offers educational opportunities and resources designed to promote healthy families through research-based non-biased information, education and practical skills building to individuals and families.

FAMILY ECONOMICS RESOURCE MANAGEMENT PROGRAM WORK TEAM

The Financial and Consumer Educator, Barb Henza, continues to act as one of the co-chairs for Family Economics Resource Management Program Work Team (FERM-PWT). The PWT met in person at CCE Albany in late September to discuss where the FERM PWT will focus its efforts going forward. During the last year, the PWT leadership has been working to establish contacts with researchers at Cornell whose research interests can inform the work of those doing financial literacy education on the county level. Those efforts have resulted in connections being made with David Kay, Department of Global Studies and Valerie Reyna, Department of Human Development. Both were able to join us in Albany via zoom and are eager to talk further on ways we can work together in the future. David Kay requested and has set up a meeting for the conversation to continue November 1. For the last few years, the PWT has been partnering with the Poverty and Economic Hardship Program Work Team as we feel the two program work teams have similar objectives and goals. A focus of this partnership was to identify opportunities and programs that could be used to assist families in our communities who are experiencing poverty.

A small grant was obtained to start work in New York to implement the Poverty Stoplight program in ten counties, but unfortunately no additional funding has been received to take the program into a second year. Until funding is obtained the Poverty Stoplight Move Forward effort will be on hold. The program is unique in it utilizes a stoplight theme and various measures that allow the families working with the program to identify for themselves what they need to do to work their way out of poverty. The program could also be used with middle income families to see if they are on track to meet their financial goals.



PARENTS APART

The Parents Apart program is offered four times annually and is team taught by David Rutherford and Barb Henza. The program provides 6 hours of parenting education with a focus on meeting the needs of the children involved while lowering the

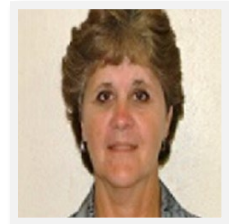
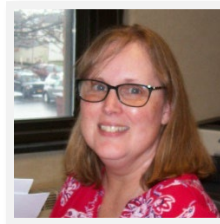
level of conflict in the home. Participants may choose to attend either two – 3-hour sessions held in the evening on two consecutive Thursdays, or an all-day session held on a Saturday to accommodate parents who cannot make a weeknight class. Participants are referred to the program through the court system, DSS, the Public Defender's office and may also self- refer to the program. Participants who complete the full 6 hours of the class are issued a certificate of completion. Upon request, CCE-Cortland County staff will provide documentation of completion of the classes to the courts for any participants who require one. Surveys completed at the end of the classes indicate participants are using what they have learned to make the situation better for their children and would recommend it to other parents in this situation.



RELATIVES AS PARENTS PROGRAM

The Covid shutdown put efforts to establish this program on hold for Cortland County. Recently a request was received from an educator working with families who are parenting a relative's children to restart this program in a virtual format. The caseworker pointed out that the families she works with do not want to go out to attend another meeting at the end of the day but have gotten used to using zoom for this purpose. After checking with other CCE associations, a number of them report that they moved to all virtual classes during the Covid shutdown and have continued in that format as they found the in-person classes were not well attended. We will be exploring this option in the coming year.

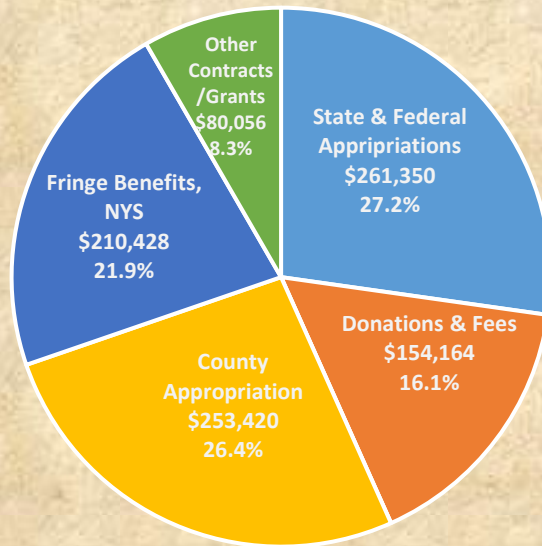
CCE SUPPORT STAFF:



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2022 ANNUAL REPORT

Total Expenditures \$959,418



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