Chenango United Way raised more than $140,000 for COVID relief in 2020

BY ZACHARY MEESECK
Evening Sun Reporter
zmeseck@evesun.com

CHENANGO COUNTY — Chenango United Way worked with the community through-out 2020, continuing ser-vices to people in need, raising funds for local nonprofits, and success-fully leading COVID-19 response efforts.

According to Chenango United Way Executive Director Elizabeth Monaco, 2020 was an incredibly difficult year for nonprofits in the area, but with incredible generosity from its commu-nity they were able to continue providing services to the people in need.

Monaco said some of the focuses for the organization included education, mental health, and health.

She said those goals are met in part by United Way's work with local nonprofits, and many of the people who are struggling are working class families known as ALICE families.

"ALICE stands for Asset Limited, Income Constrained, Employed and these are families that earn more than the Federal Poverty Level, but less than the basic cost of living," said Monaco. "Combined, the num-ber of ALICE and poverty-level households equals the total population struggling to afford basic needs."

In 2020, Chenango United Way raised more than $428,000 and funded 19 programs along with four community impact initiatives.

Monaco said those funds help people in need all throughout Chenango County, and all donations received stay local.

"We are local, and will always be local," she said. "This year's campaign was really tough, in December we were at about 60 percent of our goal, but we managed to reach 95 percent with some incredibly generous last minute donations."

"Campaign is always important because our organi-zations rely on it every year, but this year to raise just under $140,000 on top of that for COVID relief is incredible."

She added that Chenango County continues to prove to be a really caring and generous area, even when the times get tough and there's a global pandemic.

"We were asked to open the COVID relief fund literally the week that the governor shut everything down, and we were shocked by the number of requests we received when we did," said Monaco. "We've done disaster relief funds in the past, but this one was by far one of our largest."

Monaco said it was rewarding to see groups that don't traditionally work together, teaming up to figure out how to deal with this pandemic.

"That for me has been amazing and probably the most engaging part of the year," said Monaco adding that it was rewarding to see groups that don't traditionally work together, teaming up to figure out how to deal with this pandemic.

"Anyone who is dealing with COVID community response efforts."

According to Monaco, Chenango United Way turned up with multiple other organizations to create the Chenango Area Recovery Team (CART). She said the team was initially formed in 2006 and reused after major floods occurred in the area, but that it proved to be incredibly beneficial.

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NBT Bank is a lifeline for community and local businesses

BY TYLER MURPHY
Evening Sun Editor
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NORWICH — As the repercussions of the COVID-19 health crisis took effect, NBT Bank found itself at the center of how to weather the eco-nomic fallout and navigate the challenges of the pandemic, providing a variety of health and wellness services for Chenango County and people in need.

By working with organizations and local nonprofits, the bank funded a number of local organizations and businesses to support food distribution and other relief efforts.

NBT partnered with Morrisville College to distribute food at events held in 2020. NBT and their staff worked with local leaders and planning for ways to address those needs meets each week as part of the CART team, and they were successful in bringing together multiple other organizations to create the Chenango Area Recovery Team (CART).

Chenango Health Network adapts with new leadership and planning

BY ZACHARY MEESECK
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Chenango Health Network Director Kimberly A. Lorraine and Mental Health First Aid Instructor Christine Paul demonstrate what a virtual call could look like with their office as they adapt to the pandemic. (Screen shot by Zachary Meeseck)

NBT Bank

NBT Bank is a lifeline for community and local businesses.

According to Chenango Health Network Director Kimberly A. Lorraine, Chenango Health Network is a rural health network whose objectives are to increase access to health and wellness information and to health care services.

Lorraine said the network serves individuals and works to effect change at the community level.

"Chenango Health Network operates collaboratively," said Lorraine. "With our partners, we identify needs and look for ways to address those needs, all in keeping with our goals and objectives."

"The Board of Directors is committed to maintaining a very significant upgrade into our mobile platform," said NBT Bank President and CEO John H. Watt, Jr. NBT made all its basic services available on a real-time basis through an upgraded mobile app, so customers could get the same services as if they were at their local bank. The bank had been investing in technology and online services for a number of years before the pandemic, following a trend of demand coming from an increasingly tech-savvy customer base. Being well positioned with technology, at least when it came to online customer services, the bank had a solid foun-dation to expanded upon.

"We had a mobile plat-form that was ready to go,” said Lorraine.

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Chenango Health Network

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NBT Bank is a lifeline for community and local businesses –

The bank also embraced the signing of legal contracts digitally, through a secure platform called DocuSign. The move was ahead of others in the industry during COVID and was another example of how investing in technology had paid off greatly during the pandemic.

NBT Bank was also one of the first banks able to develop secure online signatures for most services by March of 2020.

“Not all banks had gotten there by March 2020,” said Watt. “We were in the initial stages of getting there but it was taking time, so we accelerated that because we wanted to make sure our customers were safe and did not have to come to a conference room to sign mortgage documents and could use the DocuSign technology to sign other contracts with us and again allow digitally to provide efficiency and safety,” said Watt.

Advice on PPP loans and relief

One of the key roles NBT Bank played for many was helping businesses apply for Paycheck Protection Program, or PPP loans, that were passed as part of a relief measure by the federal government. Part of that relief helped provide additional employment and payroll for staff working remotely.

“We made over 3,000 PPP loans for $540 million dollars and those loans supported over 80,000 jobs,” said Watt. Many of those jobs and businesses were here in Chenango County. Most recently, round three of the PPP loans began on Jan. 19. “Our focus is on Main Street here, to ensure that restaurants and other retail businesses that are severely impacted by the pandemic have a bridge to the other side of the vaccine and a bridge to an opportunity to recover,” said Watt.

Calls came in to the bank from customers asking, “How do I open

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my business digitally and
safety?" The bank trained staff to request COVID-related relief calls. Staff at the
bank’s call centers all began working remotely, and answered customers’ questions from firsthand experience, with the bank learning from its own adaptations and sharing its technology and know-
how with smaller areas.
“It was seamless and you could not know position easily. Your rep-
resentatives get out into the line and we’ve got to make sure we’re giving you the
right advice because it’s really
important,” said Watt. “We have to
earn that respect every day.”
A pandemic plan in waiting
In mid-March of 2020, it became apparent that the world was signif-
cantly change New York and we have to be very
careful with our operations and businesses tried
to work remotely.
“Our technology plat-
form allowed us to migrate to those environ-
ments, but we have a very, very detailed
and living contingency plan and
because of COVID we have a very, very sig-
nificant responsibility that
all of us take very seriously,” he
said.

About 10 years ago U.S.
regulators raised an alarm follow-
ing an outbreak of a flu-
lke virus from Hong Kong, and
they told larger financial
institutions to develop emer-
gency plans just in case. So
NBT bank had a pre-estab-
lished pandemic plan that
management hadfactor to
experts to review and execute a
response. The committee is led by
the bank’s chief risk officer
and cyberexpertise.
“It brings together all of
the various constituencies
across the bank and there is a
very thoughtful and ordered itiner-
ary and agenda of items that
we review to determine the
safety and soundness and
security of the banking plat-
form and then of our employ-
ees and then of our custom-
er. It maps what we need to
do going forward,” explained
Watt.

The committee quick-
ly formed and tailored their
plan to respond specifically to
the fall-out from COVID.
“Clearly everybody was
at a heightened sense of concern because nobody knew what it meant to be in an
environment like that,”
said Watt. “You know, we
all have to sit there and take
a deep breath and remem-
ber that we are responsible for
for half a million customers,
275,000 plan participants in
our Retirement Services
Administration business,
almost 2,000 employees and
that’s a very, very sig-
nificant responsibility that
all of us take very seriously,” he
said.

The plan the bank came
up with closed the lobbies and
with those branches and focused on
the Why?

the ones that would volun-
to be in the building,”
said Hyle. “There
were some functions that
were staffed, and if folks didn’t
have to do on-site work or
be laid off. Fortunately, the
bank avoided the latter.
As employees went
remote, they all had to
depend on their private
household internet access to
do work. Though most were
able, some living in rural
parts of Chenango County had
poor or no internet ser-
vice available. Like many in
the county facing this issue,
workers without reliable
access to computers or
internet service in rural
areas.

The bank conducted daily
cleanup and sanitation of the
work envi-

rionalists said, Watt.

As the economic fallout
Continued on Page 18

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The bank issued relief on our loans and mortgages. However, many only took temporary relief and the peak of deferral request has passed, they said. Individual circumstances became clearer after the initial lockdown, and many customers began to recover.

"Now the number of businesses and individuals who have sought deferrals is the minimum relative to the high point," said Watt.

"It was just great to be able to provide that safety net for those folks and make one less thing that they had to worry about in the middle of everything else that they had to worry about," Hyle added.

"BT Bank handled over a billion dollars in loans that needed to have some level of relief associated with them at certain points, but as businesses are feeling out and adjusting to the new normal, the amount dropped significantly," Watt said.

Comparing on-time payment ratios in January 2019 to January 2020, the bank reported they were virtually the same, meaning most were back on track.

"What’s that tell us? That the jobs are secure and they have faith, and they are able to make their loan payments," said Watt.

By planning to offer relief the bank also changed its own expectations, which allowed it to avoid unintended delinquencies and have a solid financial plan. "It is mutually beneficial to plan ahead, but definitely really important to the borrowers," said Hyle.

Watt confirmed that changing expectations likely reduced the expected profit generated by the bank, but he said investing in customers during a time of need was of much greater value to BTB.

The bank reduced earning expectations in the short term. "But that’s OK. We are very well capitalized. We have lots of liquidity and lots of room to absorb that kind of short-term slowdown, and that’s our job as a corporate citizen in this emergency -- to use our strength to support the community and customers," said Watt.

"Our earnings were OK because it’ll come back," Watt said. "I foresee a snapback in our economy. There is huge pent-up demand from folks who are trapped at home and who are unable to do many of the things that are normal in their lives, and that demand is going to be realized once we are able to interact with each other and once we feel comfortable that the vaccine has helped manage the pandemic," said Watt.

A number of financial institutions observed the economic void left by the pandemic to quickly fill back up as businesses and people rush to return to a more normal life. NBT Bank is working now to position itself as best it can to participate in the recovery.

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She said specifically at the United Way offices, at the start of the pandemic they started to receive phone calls from people who needed food but couldn’t afford it or were worried about being infected.

She added that the demand started increasing they worked with Roots and Wings to help meet it, and that some of the food needs were also assisted by the Cooperative Extension and SUNY Morrisville.

"Our community was in rough shape before COVID hit, and this pushed ALICE families over the edge," said SUNY Morrisville Cooperative Extension and so many people stepped up to be volunteers even with the risk."

Mitchell said people in Chenango County want to be kind, and they want their community to be strong. "We really like that our organization is so flexible, and how the next family farm was donated to veterans, youth and the disabled."

Lamb’s Quarters: Rehabilitation farm for veterans, youth and the disabled

Lamb’s Quarters, Inc. is a 501(c)3 charitable non-profit corporation (nicknamed “LQinc”). It was founded in 1978 by a group of veterans, farmers, and professionals in various fields of science, education, manufacturing, and health. A 90-acre, three-generation family farm was donated to the public market in Norwich for Lamb’s Quarters Organic Farm. LQfarm sold its products through its three retail stores, and farmers markets in the larger central New City. In 2015 the nonprofit which sold its first FarmLand Protection Easement in Chenango County. The land can never be subdivided, or used for anything except sustainable agriculture and wildlife preservation.

LQinc holds the d/b/a Norwich Farmers Market (NFM). NFM is now managed by the many government contracts. There is no charge for free livestock from LQfarm trainees to gain skills in selling directly to the consumer and managing the many governing regulations for the food securities and our county’s 47% at and below poverty consumer population.

Trainers and losers work through individually designed contracts. There is no charge for lost crops, as the successor in interest for the d/b/a Norwich Farmers Market (NFM). NFM is now being used by LQfarm trainees to gain skills in selling directly to the consumer and managing the many governing regulations for the food securities and our county’s 47% at and below poverty consumer population.

Future expansion plans have already been put into place. Our operation depends solely on donations, memberships, grants, and volunteer labor. We have no paid staff. All donations are tax-deductible. LQinc’s biggest need is for more volunteers to provide training and help in the areas of carpentry, mechanics, engineering, plumbing, fish farming, grant writing, and networking. For further information contact us through our e-mail lambq@frontiernet.net or call 607-334-2068.

Chenango United Way raised more than $140,000 for COVID relief —

In 1978 the donor family in the late 1800’s. The LQinc board of directors retained the name of the farm, “Lamb’s Organic Farm”, nicknamed “LQfarm”, to maintain the 40-year customer base. The farm has been in organic production for over 40 years due to severe medical issues in the donor family. LQinc holds the d/b/a for Lamb’s Quarters Organic Farm. LQfarm sold its products through its three retail stores, and farmers markets in the larger central New York City. In 2005 it downsized to selling it only from its own farm store and Norwich Farmers Market.

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Chenango Health Network adjusts and adapts with new leadership and planning —

Chenango Health Network Director Kimberly A. Lorraine started her new career a day before the pandemic shutdown in New York State, but she said that thanks to a hard-working and dedicated staff things are going well so far. (Submitted photo) It requires 25 percent loss from 2019 to 2020. “Chenango Health Network plans to continue to provide our client services, CHA NAV, Rx, and FAP in 2021. We are working closely with community partners to bring state and federal dollars to Chenango County to support Food as Nutrition, Mental Health Initiatives, and Harm Reduction programs and supports for those living with SUD.”

Chenango Health Network Deputy Director Christine Paul also spoke on 2020, and said regrouping and revising health and wellness education during a pandemic changed the way the network will educate people moving forward. “Chenango Health Network is all grant funded, and some of our grants have deliverables that need to be completed like our educational seminars,” said Paul. “We had to reorganize our lessons in a way that allowed people to receive the education and training while maintaining social distancing and health guidelines.”

“Now we offer everything virtually, and we’re going to run with this model until we’re told to do otherwise.” Paul said people will likely encounter a friend or family member who is struggling with emotional or mental crisis within their lifetime, and the mental health first aid course helps teach participants an action plan to help recognize an emotional crisis and move the individual who is struggling towards proper care.

“It’s great doing in-person training because of the bonds that you can have with the individuals, so that was probably one of the largest barriers to overcome with doing things virtually,” she said. “We want people to feel like they can share their feelings and stories, but sometimes Zoom can make things more difficult.” Paul said the course revolves around a key five step action plan which includes assessing for risk of suicide or harm, listening non-judgementally, giving reassurance and information, encouraging appropriate professional help, and encouraging self-help and other support strategies.

She said future class dates for this year include Feb 10, Feb 18, March 2, March 16, and March 24. She added that times vary, those interested in learning more may call (607) 337-4231, and while the course is valued at approximately $170 per participant, thanks to grant funding it is provided at no cost. According to Paul, one of the biggest barriers in 2020 was the lack of high speed internet service provided in some of the more rural parts of the county. She said not only did it hinder her work, but also for telehealth, resident’s work, and school while most people chose to stay at home. “I’ve been with Chenango Health Network since 2008, and I’ve never experienced a year like 2020,” said Paul. “With the collaborations that we have within our community, we’ve been fortunate that we’ve been able to push ourselves out to the community and still provide our services.”

“We may not be face to face, but we can still have that connection online, and we have a HIPPA compliant Zoom platform which has helped make it all possible.” Paul said another way Chenango Health Network engages with the community is through “Do it For You” bags, which are bags given to children who are in crisis or have been relocated from their homes. She said the bags have a teddy bear in them, a water bottle, journal, coloring book, colored pencils, and face masks. She added that the bags are distributed to schools, police and fire departments, along with other community organizations to ensure that they’re available if needed. Paul said anyone who has a need in the community is welcome to reach out to their office for support, and that if a service is needed but not provided by the network, they’ll see if there are other organizations that can help.

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“We try to help people and refer them to the best resources possible,” said Paul. “We’re all in the same boat right now, and we just need to be able to support each other and continue our work.”

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ORDERS COME ON TIME!

CHENANGO HEALTH NETWORK
Mental Health First Aid Instructors Christine Paul and Jamie Hagenbuchus before the first ever virtual mental health training session. (Submitted photo)
On behalf of our colleagues at UHS Chenango Memorial Hospital, our leadership team and our board of directors, our heartfelt thanks to you, the Chenango community, for your support in 2020.

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We are encouraged by the tremendous support that you and our entire community have shown as we have faced this pandemic together. It is an honor and a privilege to serve you.

Thank you, Chenango!
Community Health Advocacy

Community Health Advocates (CHA) is an innovative resource that helps New Yorkers navigate the complex health care system by providing individual assistance and educational presentations to underserved communities throughout New York State. CHA helps consumers find and navigate health coverage or access low-cost or free care. It also helps consumers solve billing issues, understand health care reform and their health care rights, and so much more. Chenango Health Network served 571 clients in 2020, providing an estimated return on investment to the community of $177,000! CHA Services are FREE and Confidential.

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