Dear Friends of LCEF,

Though 2020 was a very difficult year in many ways, there is also good news to share with you from Louisa Community Emergency Fund (LCEF). I am proud of how LCEF was able to “touch lives in crisis”, because of our amazing all-volunteer board, our partnerships, and you, our generous and caring supporters!

The mission of the LCEF TLC FUND is to assist Louisa County residents with the basic needs of daily living during a crisis situation. We provide financial assistance to keep local families in their homes, warm and safe. We strive to provide them with tools to be self-sufficient and have a brighter future. LCEF is the only organization in Louisa County that was specifically created to help with housing payments during family crisis.

The effects of the pandemic have been especially challenging for many of the families we serve, so we hope you’ll find it in your heart to support LCEF in your giving this year. When you make a gift to LCEF...

- You make it possible for our neighbors in need to stay in their homes with necessary utilities.
- Your partnership supports families challenged by poverty as they work to become self-sufficient.
- Your support makes it possible for people of color to receive financial housing assistance, even when they may face bias in the housing system.

You’ve heard the adage, “It takes a village.” The stories in this GOOD NEWSletter are examples of how our community, Louisa County, represents the best of villages! You have demonstrated the power of neighbors helping neighbors. With gifts from caring people like you, LCEF can continue to “touch lives in crisis.” We are so grateful for your partnership and support!

Lin Kogle
Chairperson, LCEF

In 2020, LCEF provided nearly $40,000 in financial assistance to 102 families, 229 individuals. This represents more than double our funding from previous years. THANKS TO YOU!

2020 Income Sources

- Churches 37%
- Individual 31%
- Business/Orgs. 3%
- Grants 29%

2020 Expenses

- Housing Pymts. 88%
- Utility Pymts. 11%
- Admin 1%

Your Donated Dollars at Work

- $50 = Covers electric, gas or water bill for 1-2 weeks
- $100-$150 = Covers electric bill for about one month
- $200 = Covers rent or mortgage payment for about one week
The Value of Partnerships

LCEF partners with Monticello Area Community Action Agency (MACAA) to handle our intake process with clients. Specialists Eunice and Mackenzie, pictured here, handle the calls and paperwork to ensure timely assistance for those who meet our crisis criteria. This provides an easier process for clients, since MACAA also handles funds for Dominion EnergyShare and other special government programs. They often share client stories...

Mr. “A” is a contractor who was in the middle of a construction project when he was told there was not enough money to complete the project, suddenly leaving him with no income. He told us that he and his brother share a monthly mortgage payment. He indicated that this was all new to him and that he never thought he would ever have to ask anyone for help. He said that pride got in his way to ask for help but he now had no choice. That is when he reached out to MACAA for assistance and was introduced to the possibilities of what LCEF could do for him. He was granted assistance from LCEF to help with his portion of the mortgage. He said that once he gets back on his feet, he wants to give back to LCEF and MACAA, and LCEF had lifted a heavy weight off of his shoulders.

Mackenzie told us, “I am continuously surprised at the amount of people who are in difficult financial situations that have never been in that place before due to COVID and the economy. So many people have never previously had to ask for help and are now struggling due to no fault of their own. It is a blessing when we are able to help.” Quotes from some emails received through our Intake office...

“Thank you Jesus! And again, thank you for all your help with this. I don’t know how I would have made it without. I pray I will be back to work and on my feet again by January.”

“I feel so much better! I was literally in tears reading your email about LCEF assistance. I really don’t know what I would have done without your help!!! Thank you so very much!!”

Another important partnership is with RuraLove, a ministry of the Goshen Baptist Association. Board member Joy Dickens explained, “RuraLove and LCEF are the only organizations in Louisa County that assist families or individuals with their rent or mortgage payments, while there are other resources available for utilities. It is most important that this partnership exist and function well so that these clients do not lose the roof over their heads. This partnership was most important to Goshen/RuraLove in 2020, because during these trying times many of those in need were several months in arrears and facing eviction or foreclosure. Unfortunately, the 2020 state funding for mortgage and rental assistance did not help a lot of our clients because of the stipulations placed upon receiving the needed money. It has been marvelous to have this partnership with LCEF and see the effects upon many families.”

Our partnership with the VA Cooperative Extension office in Louisa has provided opportunities for private budgeting presentations for our clients who are interested. Prior to COVID, we required repeat clients to attend a brief class before we could assist them a second time; that process has been temporarily waived. Our board member Crysti Hopkins now provides customized information, and we provide a small incentive gift card to those who complete the class. She is currently also working with a client to enable her to complete a CNA class to help her on the road to employment and self-sufficiency.
Why Support LCEF – Donors and Volunteers

LCEF can only be successful with community support. We recently received a donation from St. James Episcopal Church. They sent an accompanying note, which stated, “There is no doubt in our minds that LCEF is providing a much needed and valuable service to the residents of Louisa County. The work you do on a regular basis to help those less fortunate in our community is truly amazing. Your efforts are gifts from God to the ones who need it.”

Another of our generous church partners sent us a special year-end donation with a note, “Huntington Community Church wishes to extend to you for all you do in and for the community a heartfelt THANK YOU. Please accept this special donation from all of us. God bless and stay safe!”

Our newest board member, Tom Ronksley, explained why he supports LCEF. “I’ve always gotten a lot of satisfaction from helping others. In the past, I’ve been active on many mission trips, Habitat for Humanity builds, church committees, non-profit group boards and recreation trail groups. We recently moved to the area so I had to give up some of my volunteer “jobs”. While looking for new volunteer opportunities around Louisa, I heard about LCEF from a neighbor that’s also on the Board. LCEF’s mission of “Touching Lives in Crisis” and helping people in crisis with rent, mortgage and utility bills just hit home with me as a very noble purpose and possibly a good place to direct my efforts. I found LCEF to be young, growing and very successful in meeting its mission. I also found the rest of the volunteers to be welcoming and dedicated to LCEF’s goals. While I’m still finding my role in the organization, I’m looking forward to seeing LCEF grow and meet the needs of more and more Louisa County residents.”

Volunteers help us in many ways. We recently received an email from a potential client, Mrs. “S”, who only spoke Spanish. Since our assistance applications were only in English, we recruited a volunteer who could speak to the client and translate the need for LCEF. Another case where the pandemic had robbed this family of four of nearly all of their income, and they were soon to be evicted from their home. Thanks to this volunteer and our partnership with RuraLove, we were able to cover their entire mortgage payment and prevent the eviction. And, we now have an application in Spanish. Volunteers are invaluable!

Many thanks to our 2020 supporters
Belmont Club of Women, Bybees Road Baptist, Church of the Incarnation, Church of the Nazarene, Episcopal Church - Charlottesville VA Diocese, Foster Creek Baptist, Goshen Baptist Association, Huntington Community Fellowship, Knights of Columbus Council 11262, Louisa Christian Church, Louisa United Methodist Church Women, Mineral United Methodist Church, Mineral United Methodist Church Women, Mt. Pleasant United Methodist Church, St James Episcopal Men’s & Women’s groups and Outreach & Selection Committees, West Louisa Methodist Churches, Community Foundation for a Greater Richmond, Lake Anna Wellness Studio, Sabor A Mexico, Tims at Lake Anna, William A. Cooke Foundation

And these families: Arment, Barta, Birk, Blanchard, Boivin, Boxley, Bradford, Braga, Breen, Breseman, Broaddus, Brockel, Carr, Conway, Critics, Croghan, Davies, Edwards, Ferguson, Fletcher, Flynn, Gallagher, Gisen, Goodwin, Harper, Hart, Hix, Holmes, Hyde, Jeffers, Jones, Karhuse, Kauffman, Kaval, Keller, KIRley, KOGLE, Luck, Marshall, McCracken, Rigdon, Mattkins, Nafziger, Osburn, Owen, Perkins, Pierce, Ptasznik, Rengers, Rigdon, Rivera, Roerty, Ronksley, Root, Rose, Satchell, Shifflett, Smith, Stone, Thomas, Utt, Webster, Wesley, Zemke
LCEF greatly appreciated the generous grants from Community Foundation for a Greater Richmond and the William A. Cooke Foundation. We also thank Tracy Hale Clark and Louisa Chamber of Commerce for coordinating the Louisa Gives Back program in 2020. Thanks to LCEF friends and neighbors, along with business partners Lake Anna Wellness Studio, Sabor A Mexico, and Tims at Lake Anna, LCEF received additional donations to help fund client assistance.

For more information or to volunteer to help with database management, fundraising or grant writing, contact chairperson Lin Kogle 540-894-0239 or visit our website. LCEF is a 501(c)(3) non-profit organization and donations are tax deductible to the extent permitted by law.