

July 1, 2005 - June 30, 2006



# *Mid Central Community Action, Inc.*

Annual Report

## *Building Community* Building Community

### *Promoting self sufficiency*

*Promoting Self Sufficiency in McLean and Livingston Counties  
in McLean and Livingston Counties*



## To Our Friends, Partners and Customers:

Our 2006 fiscal year brought change, growth, and improved quality in the programs we deliver to our families and communities. We continue to organize our work into three main areas: Community Services in both Livingston and McLean Counties comprise the programs that define us as a Community Action agency, namely the energy related programs for utility bills assistance, home weatherization, and emergency assistance programs. Transitional housing case management and permanent supportive services in our Mayors Manor project are also part of this area. One of the components of this program group, the Seniors Services advocacy program is offered in Livingston County only. Affordable Housing programs are offered in both counties, and our growth in that area has been significant with the resources provided through our status as a Chartered Member of NeighborWorks® America and the support of individual and corporate partners, especially that of State Farm Insurance and State Farm Bank. The third area, our comprehensive Countering Domestic Violence/Neville House program operates in McLean County only.

In the Community Services program area we have worked closely with peer agencies in the State, and with the State funding agencies, to implement new procedures incorporating on-line technology and improved service delivery. We have worked to improve our customer service and turn around time as well as our tracking of service delivery. Our emphasis going into the next year has been an increased focus on case management and on-going family support. A new program area is the introduction of an Individual Development Account program to encourage asset building by families who wish to purchase homes.

Housing programs include home buyer education classes as well as individual counseling to help families become purchase-ready with respect to their credit scores and understanding of the home buying process. We also provide services, upon request, in foreclosure prevention throughout the central part of the state. We have operated a down payment assistance program for several years which has served approximately 100 families in the past year. Planning took place during the year for a residential lending program we intend to start in FY 2007. This program will enable us to help more families purchase homes, and will also build a source of non-grant revenue, which is a goal of our Board of Directors. We anticipate that we will break ground in the long planned single family housing developments in Pontiac and in Bloomington during 2007.

In the Neville House/Countering Domestic Violence program area, we have invested significantly in physical improvements to the shelter, and have renewed a community partnership in a collaborative grant which is allowing improved outreach and services to victims in the community. A Countering Domestic Violence Advisory Council has been established with the goal of involving interested and experienced community partners to participate in our planning and impact measurement.

Organizationally, we are becoming better known in the community through outreach efforts. We continue to have an important goal of increasing our local contribution revenue and to lessen our dependence on government funding, which is constantly under threat. We maintain an efficient administrative operation, as financial reports elsewhere in this report will indicate. An important 2007 goal is to relocate our business office in Bloomington to a more suitable facility, and to sell the property at 923 East Grove Street, which we now occupy.

I would like to express my heartfelt appreciation to the Board of Directors of Mid Central Community Action. As volunteers they provide strong support for our staff and our programs, and spend many hours doing their part to help us reach our goals.

Our staff of approximately sixty people is outstanding, and I am proud to be their colleague!

Finally, I would like to thank the many community volunteers and donors, as well as corporate and government agencies for the resources provided which permit us to deliver quality services.

*John Burrill*  
Executive Director

*Our Mission:*  
**Building community  
by helping people  
move to self sufficiency.**

## A Letter from the Board President:

The 2006 fiscal year has been exciting for all of us connected with Mid Central Community Action, Inc (MCCA).

We've added new programs, strengthened existing ones, and added new staff and board members. While I'm not new to the board, I was elected president in the fall of 2006. I am deeply honored to be serving and supporting the good work the staff at MCCA does each and every day.

While we've achieved great success helping our clients, I've challenged the staff and board to monitor the emerging needs of our community to ensure we can meet the client needs of tomorrow. And they've risen to that challenge. We are looking to the future, anticipating and building the infrastructure for continued success.

2006 was a year of innovative changes. But 2007 will be even better. We hope you will continue your support of MCCA. We have achieved much, but there is much more that remains to be done. With your help, we'll be ready for the future, welcoming whatever it may bring.

*Lori Manning*

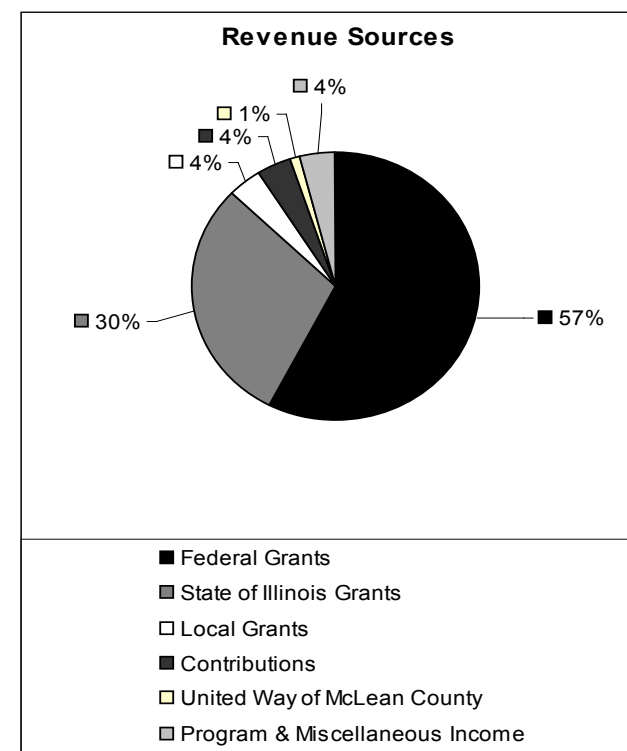
President, 2007 Board of Directors

## Statement of Operating Activities - FY 2006

### Revenue

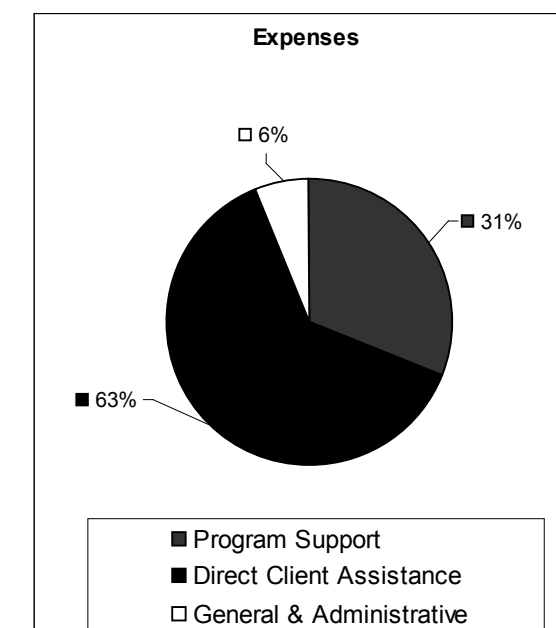
|                              |           |        |
|------------------------------|-----------|--------|
| Federal Grants               | 3,653,879 | 57.13% |
| State of Illinois Grants     | 1,891,204 | 29.57% |
| Local Grants                 | 242,222   | 3.79%  |
| Contributions                | 237,278   | 3.71%  |
| In-kind                      | 15,827    | 0.25%  |
| United Way of McLean County  | 73,566    | 1.15%  |
| United Way of Pontiac        | 12,250    | 0.19%  |
| Program & Misc. Income       | 250,912   | 3.92%  |
| Dividend and Interest Income | 18,710    | 0.29%  |

Total Revenue 6,395,848 100.00%



### Expenses

|                          |                  |                |
|--------------------------|------------------|----------------|
| Program Support          | 1,834,818        | 31.01%         |
| Direct Client Assistance | 3,718,273        | 62.85%         |
| General & Administrative | 363,201          | 6.14%          |
| <b>Total Expenses</b>    | <b>5,916,292</b> | <b>100.00%</b> |



## Community Services

As part of a long planned reorganization, a Community Services department was created in the spring of 2006. This pulls together our Emergency Services and Energy Assistance programs along with Senior Services in Livingston County. Combining these programs under a single “umbrella” means we can give more comprehensive assistance to those in our communities requesting our services and allows us to move closer to one of our future goals of universal intake. Our Community Services programs serve both McLean and Livingston Counties with caring, experienced staff who understand the various programs offered by Community Action and can help clients assess the programs that will best meet their needs.

### Emergency Services

The Community Service Block Grant (CSBG), along with other state and local funds, provide the basic support of our programs to help low income families, individuals and seniors in both McLean and Livingston Counties. We work with the local communities, clients and other service providers to assess and prioritize needs; then develop our programs to help address those needs. Those in financial trouble may be eligible for CSBG funds or assistance through one of our other programs. The goal of this assistance is to get a family or individual through a temporary crisis and back on their feet. This program is most beneficial to those on limited incomes - a group which includes many of our senior citizens and those in lower paying jobs.

Through this program we offer a brief assessment of the recipient's situation; we can then link them up with other programs within our agency or by making referrals to programs within the community. Our funding provides financial support when qualified families or individuals need assistance with:

- First month's rent (both counties) & deposit assistance (Livingston County)
- Prevention of eviction or foreclosure due to a temporary crisis
- Car repairs for those who are employed
- Rx medicine assistance in Livingston County
- Other small emergencies or repairs that create a crisis situation

In FY 2006 we served 831 households through this program. CSBG funding is used in conjunction with federal FEMA and state DHS homeless prevention funds to help families and individuals meet small emergencies which can be formidable for those living in poverty.

In both counties we offer a scholarship program for non-traditional students planning to attend an Illinois accredited community college, vocational school or four-year university. Scholarships can be applied to tuition and fees, textbooks, child care and transportation for adult students who meet income requirements.

### Energy Services

The Low Income Home Energy Assistance Program (LIHEAP) assists families with their household energy costs. Low income families and individuals had an especially hard time this past year due to large increases in both gasoline and home heating fuel costs. While the average American pays

4-6 percent of their income for home energy, people with low incomes are paying between 21-31 percent. We can bridge the gap for many and help them with payments, reducing the burden of high utility bills. In addition, this program has a furnace component for homeowners who are income eligible and have non-working or red tagged furnaces.

The program operated from September 1, 2005 through May 31, 2006. September and October were priority months for those most vulnerable in our community - the elderly and those with disabilities as well as households where the utilities were disconnected. We partner with PATH, Bloomington Housing Authority, Center for Human Services, MARC, various community outreach sites in McLean and Livingston Counties to reach out to eligible clients.

Through the Illinois Department of Healthcare and Family Services we receive a combination of state and federal funding for this worthwhile program. In FY 2006 we spent \$2,894,635 to serve 3,304 households in McLean County and 1,330 in Livingston County with assistance on their household utility bills.

### Mayors Manor

Mayors Manor successfully completed four years of operation as a permanent supportive housing facility in FY 2006. This past year, our program provided 28 individuals with permanent supportive housing in a comfortable, secure residential setting. Forty-two percent of our tenants have lived at Mayors Manor since it was completed in 2002. Four tenants have moved out into independent housing in the community. Three tenants have become gainfully employed at jobs with benefits and no longer need assistance from any benefit programs. One tenant has obtained part time employment and receives minimal assistance.

An onsite Experience Works participant provides janitorial services, while Community Service workers also assist with janitorial and maintenance work. Master Gardeners continue to provide expert landscaping services on a volunteer basis. Programs and volunteer labor continue to assist with cost reduction, which allows continued upgrading of onsite case management services and improvement of referrals; making them available 24 hours a day, every day of the year.

### Senior Services

In Livingston County we have a program that touches the lives of seniors in our community on a daily basis. Through Senior Services we are able to offer our Community Services programs and reach out with information, referral, advocacy and home visits to seniors across Livingston County. The program is partially funded through the Older Americans Act administered by East Central Illinois Area Agency on Aging and supported with United Way and other community funds.

Last spring we conducted a countywide fundraising drive lead by two community co-chairs who wrote and called on citizens and businesses in Livingston County with a request to help support our senior program. The information sent helped to educate people about what we do. We hope continued efforts to “get the word” out about our senior program will make our agency one of the choices when people are deciding on how to support local programs.

In FY 2006 seniors were bombarded with information as they signed up for the new Federal Prescription Drug Plan. Our Senior Services program provided reliable information and assistance in understanding and enrolling in Medicare Part D for hundreds of seniors. We worked with libraries and senior groups all over the county to get information out. We also provided “walk in” Fridays from December through May so that seniors and their families could come in and sit down with us to look at plans and decide which one would work best for their needs.

Seniors faced frustration and stress during most of this time period, and senior after senior thanked our staff for smoothing the way and helping them understand this complex new program.

Due mainly to this new federal program and changes in the state pharmaceutical program – Circuit Breaker – we experienced a record number of seniors requesting our services; in FY 2006 we served 1362 seniors in Livingston County with 2602 units of service; and over 1500 recipients and supporters to keep them informed of what is happening at Community Action and up to date with information on community events in both counties.

### Transitional Housing

The agency owns 9 units, varying from 2 to 5 bedrooms, which provide transitional housing for homeless families. To qualify for the program, a family must be homeless or near homeless and have some income stability. Families are able to reside in the transitional units for up to 24 months. During this time their life skills are improved through case management, financial counseling, and other educational programs, based on their own goals and areas of need, which are designed to improve their life skills. The aim of the Transitional Housing program is to help the family become financially stable so that they can move into a market rate rental or purchase a home of their own at the end of the 24 month period.

This year our program served 13 families; with 3 families completing the two year program successfully.

### Weatherization

Home owners utilizing the Illinois Home Weatherization Assistance Program (IHWAP), receive assistance in making their homes more energy efficient. During the 2006 program year, the agency served 100 clients; and twelve home owners received help with our Energy Conservation and Home Repair Program (ECHR), in McLean and Livingston Counties.

The agency has a goal to serve approximately 105 households during the 2007 program year. Income eligible or Low Income Home Energy Assistance Program (LIHEAP) participants will receive energy related measures to make their home more energy efficient.

Energy measures include but are not limited to:

- Furnace repair and or replacement
- Attic and sidewall insulation
- Building diagnostics (Air sealing)
- Window and door repair

Guidelines for income eligible clients are as follows (subject to change):

| Size of family: | Annual Income: |
|-----------------|----------------|
| 1               | \$ 14,700.00   |
| 2               | \$ 19,800.00   |
| 3               | \$ 24,900.00   |
| 4               | \$ 30,000.00   |

(For a household with more than four (4) add \$ 5,100.00 for each additional person.)

Renters may be assisted if they are eligible and the landlord agrees to the program terms. A landlord contribution for weatherization work is required for rental property.

## Housing Programs

### *Home Buyer Education and Housing Counseling*

MCCA offers a HUD approved Home Buyer Education class twice a month, facilitated by HUD Certified Housing Counselors. This class educates individuals about the processes and pitfalls involved in becoming a home owner. It tells of the unknowns, such as home repair and maintenance, loan options, and the benefits of a home inspection.

One-on-one counseling is available to help individuals understand credit and to help them repair or establish credit. Foreclosure intervention is also available. These programs are provided in English and Spanish.

### *Central Illinois Coalition for Affordable Housing*

MCCA provides this down payment and closing cost assistance program with funding, when available, from the Illinois Housing Development Authority (IHDA). The service area includes McLean, Livingston and bordering Counties. It provides \$3,000 or \$5,000 cash assistance to qualifying home buyers. Program participants work with a lender and realtor Coalition member of their choice.

### *Mortgage Lending*

The agency will become a mortgage lender in 2007, providing loans to individuals who may have difficulty getting a mortgage and as an effort to combat predatory lending. MCCA is able to offer loan products that provide flexibility to the borrower with nontraditional credit, or a blemished credit history.

### *What the participants say about Home Buyer Education:*

"More people need to know about this program."

"[I like] everything [about this class]. It taught me how to budget."

"Going over the closing papers helped [me] to understand what I am signing."

"I felt very comfortable and felt free to ask as many questions as I had."

"... a great class to take even if you're not going to buy a home right away. Everyone should know this material."

"I felt very comfortable and at ease, given the large amount of information provided."

"Not only do I have a lot of information, I'm able to call and speak with [a counselor] on an individual basis, and she encouraged the class to do so."

"The instructors were enthusiastic and presented info in "real" terms!"

### *Trailside Subdivision*

MCCA is in the development phase of Trailside Subdivision consisting of 23 affordable single family homes. Street and sewer construction will begin in early June 2007 and home construction in early July. MCCA will offer a special loan package that will include purchase price buy downs and down payment and closing cost assistance for qualifying buyers. Trailside will be the first subdivision in the Midwest built to standards established by the Institute for Business and Home Safety's Fortified ... For Safer Living® program. Additional safety features will include built in safety ladders in every second floor bedroom; arc fault detection and whole house surge protection; and construction procedures that will enable the home to better withstand extreme wind and hail conditions.

### *Pontiac Project*

MCCA will begin construction of 3 single-family affordable homes in Pontiac. These three bedroom, two bath homes have special loan options which can reduce the monthly payment for qualifying first time homebuyers. Down payment and closing cost assistance is also available for qualifying buyers.

## Resource Development

The Development Committee formed in FY 2005 continues to direct and monitor fundraising and resource development efforts. This group continues to meet on a monthly basis to review progress on our Resource Development Plan and to discuss new ideas to help bring additional funding into the agency.

The agency's 5th annual Awards Ceremony and Banquet found a new home at the Interstate Center in 2006. At the April 27th event, special recognition awards were given to our staff for years of service; and we celebrated client success and community partnership with the presentation of awards. Keynote speaker for the evening was Mr. Stan Ommen, CEO of State Farm Bank, and guests were moved by stories that clients shared of overcoming obstacles to be able to move forward with their lives. It was an evening of celebrating success & sharing dreams by employees, their families, clients, volunteers, board members, our State Farm partners and many other community leaders.

A comprehensive Resource Development Plan continues to guide us through FY 2007. A community awareness project is helping us to identify areas where we need to focus our attention, and where we need to improve our visibility in the community. Our quarterly newsletter, The Observer, is now mailed to over 1500 recipients and supporters to keep them informed of what is happening at Community Action and up to date with information on community events in both counties.

## Countering Domestic Violence

The annual projected number of adult and child residential clients was met in the first six months of the fiscal year. An accomplishment in FY 2006 was to meet this unexpectedly high number of clients needing emergency shelter services. Necessary shelter renovations were accomplished in FY 2006 and the agency web site was also updated to include information on technology safety for victims.

Education and advocacy related to safety planning and rights/remedies available under IDVA law especially impacted recipients, as 95.9% of clients completing surveys reported an increase in knowledge in these areas. Having Licensed Clinical Professional Counselors on staff also helped clients process and reduce trauma symptoms from their abuse.

CDV staff is committed to continue working in collaboration with many community partners. These partners include local law enforcement departments, churches, schools, businesses, civic organizations, and social service agencies. A new partnership with a local law firm greatly enhanced services to victims seeking legal protection. Campbell & Kording Ltd. offered their legal services on a pro bono basis during Plenary Order of Protection hearings. This special service has better equipped victims for their court appearances. Through contractual services, CDV provided a 12-week art therapy group and a 5-week play therapy group to child victims having difficulty expressing their feelings verbally. Due to increased efforts to outreach to the Latina population, a candlelight vigil was held in both English and Spanish languages in FY 2006.

### Countering Domestic Violence Program in FY 2006

|  |       |
|--|-------|
| Adults served  | 1,006 |
| Children served  | 77    |
| Hotline calls received   | 4,106 |
| Women sheltered  | 62    |
| Children sheltered   | 42    |
| Men sheltered off-site   | 0     |
| Adult individual and group counseling and therapy hours provided | 2,998 |
| Child individual and group counseling and therapy hours provided | 515   |
| Legal Advocacy hours provided                                    | 1,590 |
| Public Education Presentations provided                          | 29    |

232 Victims were assisted with filing 242 Orders of Protection

## Advocacy in Action

In 2006, a client reported that her abuser threw her into a wall, causing her to fall onto her child, knocking them both down. The abuser then grabbed the client by her hair and threw her across the room, then kicked her several times. The client's child ran from the residence with the abuser chasing after her. As he brought the child back inside, the client told him she was calling the police, and the abuser fled.

The CDV Criminal Justice (CJ) Advocate met with the victim at a local police department following phone contact with her. The CJ Advocate explained CDV services, safety planned with the client, and assisted her with completing an Order of Protection screening form. The advocate answered the client's questions about the court process and provided referrals to community resources. The abuser attempted to contact the client while she was meeting with the advocate; however, she did not answer his calls. The advocate provided emotional support to the client, as she stated this was the first time she contacted the police even though there were several previous incidents of abuse. The CJ Advocate also discussed domestic violence education and the cycle of violence with the victim. She indicated that she wanted to protect herself and her child(ren).

Outcome : The CJ Advocate completed the intake process so the victim could access CDV services. She also arranged for the client to meet with an officer for follow-up photos and recording of phone messages left by her abuser. The client received legal advocacy services from the CDV Court Advocate and was granted an Emergency Order of Protection the next day. She called the CDV hotline and arranged to attend the CDV adult support group. The CDV Court Advocate also assisted the client in seeking a Plenary Order of Protection, which was granted later in the month.

The abuser pled guilty to charges.

## *Partnerships and People Make the Difference*

Mid Central Community Action, Inc. programs are made possible by donations from area businesses, individuals, community-minded organizations, and by Community Services Block Grant as well as grants through the Illinois Department of Commerce and Economic Opportunity, the Illinois Department of Human Services, the East Central Illinois Area Agency on Aging, Illinois Criminal Justice Information Authority, Illinois Coalition Against Domestic Violence, the United Way, US Department of Housing and Urban Development, Illinois Department of Healthcare and Family Services, Illinois Housing Development Authority, McLean County Circuit Clerk's Office, Illinois Office of the Attorney General, NeighborWorks® America, United Way of McLean County, United Way of Pontiac, Local Initiatives Support Corporation, Federal Emergency Management Agency and other funders.

## *FY 2006 Board of Directors*

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Cranston Sparks, Vice President  
Steve McCain, Treasurer  
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Gayle Rogers  
Rev. James Sims  
Margie Southard  
Rhonda Stevenson  
Dee Woodburn

*Thanks to all of our dedicated staff for their hard work throughout the year!*

## *Contact Information*

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### **Countering Domestic Violence**

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Fax: 309-829-2425  
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