

July 1, 2006 - June 30, 2007



# *Mid Central Community Action, Inc.*

Annual Report

*Serving McLean and Livingston Counties*

*Serving McLean and Livingston Counties*

*Promoting safe and stable*

*Promoting safe and stable families, neighborhoods and communities*

*families, neighborhoods and communities*



## *To Our Friends, Partners and Customers:*

Now that we have final audited financials and complete reports of our various activities for the fiscal year ending June 30, 2007 (FY 2007), it is interesting to look back on that year and compare it with the goals and plans we made in early 2006. Following in this Annual Report we provide some data on the outcomes of our work, which we continue to structure in three main program areas, Community Services, Countering Domestic Violence, and Affordable Housing.

Community Services includes the programs typical of most Community Action agencies across the United States, of which there are approximately 1100, loosely affiliated nationally under the banner of Community Action Partnership. These programs include emergency assistance, case management, Individual Development Accounts (IDA's), scholarships, and other support for post secondary education. All of this work is in support of our stated mission "To promote safe and stable families, neighborhoods and communities" and the nationally recognized mantra "Helping People---Changing Lives". The energy assistance programs, Weatherization and Low Income Home Energy Assistance Program (LIHEAP) also fall into the Community Services area. All of these programs are offered in both Livingston and McLean Counties. In addition, in Livingston County only, we provide a seniors advocacy program, and have a full time staff member who makes more than 100 contacts per month with seniors in that county.

The Countering Domestic Violence program is offered in McLean County. It includes our shelter (Neville House) a 24/7 hotline, and an array of other services to victims. Our staff at the States Attorney's Office and the local law enforcement agencies provide a comprehensive, coordinated approach to prevention, intervention, and counseling help. In FY 2007 the newly formed Countering Domestic Violence Advisory Council met three times, broadening our link to other community services and providing information about our work.

The Affordable Housing area of programs has traditionally included home ownership education, individual counseling toward home ownership goals, down payment assistance, and more recently, the construction of single family housing units. In FY 2007 we began construction of the long planned three homes in Pontiac, and saw the earth moving begin which would precede the start of construction of the twenty three homes of the Trailside Homes subdivision on the site of the former Beich Candy factory. We also participated in several home buyer symposia which provided orientation

to real estate and financial services for home purchasers as well as orientation to our own education classes. As the fiscal year came to an end, we were gearing up for intensive work in foreclosure intervention as what came to be known as the "sub-prime mortgage crisis" became evident. We had also begun our residential mortgage lending program.

On the governance front, our Board of Directors continued to develop its capacity and reach out to the community in line with its ongoing strategic planning process. A key goal for FY 2007 was to acquire a new facility for our administrative and program delivery services. The property at 1301 West Washington Street was identified and a contract for purchase executed. It was planned to close the purchase and move to the new facility early in FY 2008, and as this is written, we are fully moved in and carrying out a few necessary renovations to improve the customer and work flow.

I would like to again express my appreciation to our volunteer Board of Directors. They put much time and energy into the work of the agency, and are always a supportive and professional Board.

Last, but by no means least, I want to recognize the fine staff of sixty or so people who reach out daily to directly and indirectly touch lives. They are a team with which I am inordinately proud to work, and I know that the lives of many families are better and stronger because of them. There is no question that this translates into stronger communities.



Executive Director

*Our Mission:*  
**To promote safe and stable  
families, neighborhoods and  
communities**

# A Letter from the Board President:

2007 was a year of new beginnings for Mid Central Community Action, Inc. (MCCA).

We've moved into a new building, started our new lending program and closed on our first mortgage, began construction in our new Trailside subdivision, and completed three new homes in Livingston County. That's a lot of news! And the staff and management at MCCA have juggled it all while maintaining and improving our existing community services.

You played a vital role in helping all this happen. Without the support of our community partners and funders, all this wouldn't have been possible. As we move into the 2008 fiscal year, we'll continue to look for your input and suggestions. Please share your thoughts, concerns, and ideas with any of the staff or board members. We are eager and excited to build new partnerships and respond to emerging needs.

With your continued involvement, I'm confident we'll be up to the challenges and possibilities presented.

*Lori Manning*

President, 2007 Board of Directors

## Statement of Operating Activities - FY 2007

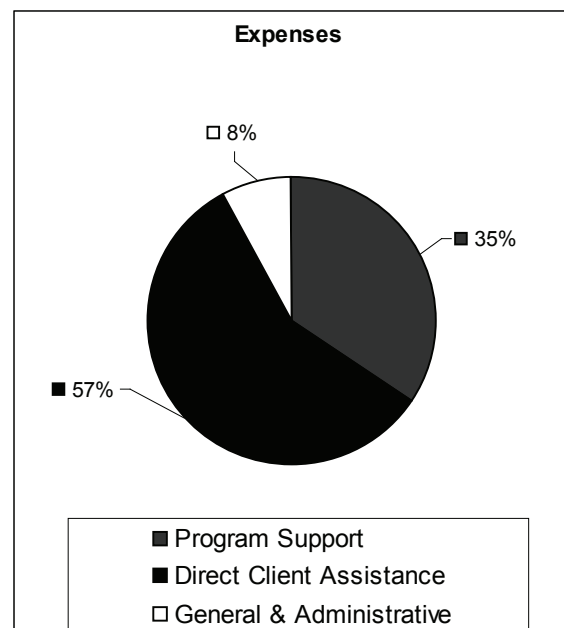
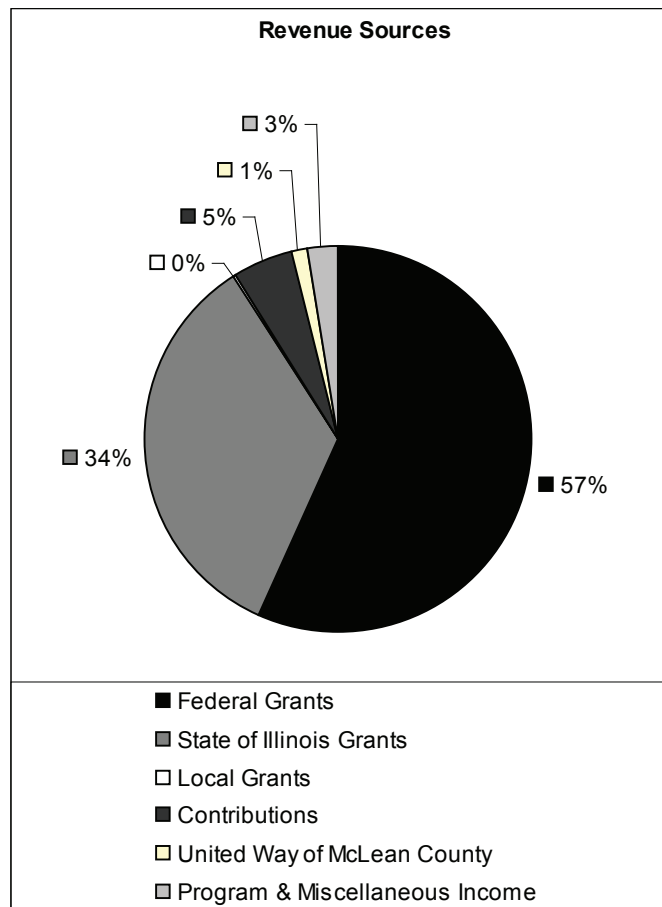
### Revenue

Federal Grants	2,925,208	56.10%
State of Illinois Grants	1,774,067	34.02%
Local Grants	8,772	0.17%
Contributions	257,181	4.93%
In-kind	8,204	0.16%
United Way of McLean County	73,153	1.40%
United Way of Pontiac	5,000	0.10%
Program & Misc. Income	132,329	2.54%
Dividend and Interest Income	30,396	0.58%

Total Revenue 5,214,310 100.00%

### Expenses

Program Support	1,774,550	34.51%
Direct Client Assistance	2,968,426	57.72%
General & Administrative	399,814	7.77%
Total Expenses	5,142,790	100.00%



## Community Services

Our Community Services Department is one of three areas of service that Mid Central Community Action, Inc. provides in McLean and Livingston Counties. These programs encompass many of the time-honored services offered by Community Action agencies all across the country. Traditionally these programs were established to meet immediate needs of low income families and individuals. However, today we find that many of our programs have expanded beyond temporary help for those with an economic or social crisis. Over the years, as we have seen a need, we have continued to look for in-depth programs that truly help people change their lives for the better. We have made many changes to this newly created department in the past few years and will continue to review, evaluate and create programs which will help eliminate poverty in our communities.

### *Crisis Assistance*

The Community Service Block Grant (CSBG), along with other state and local funds, provides the basic support of our programs to help low income families and individuals when they have a temporary crisis, in both McLean and Livingston Counties. We work within each local community and with other service providers to assess the level of client need in a crisis and then help them through the situation.

The goal of this assistance is to help a family or individual through the 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 as well as those in lower paying jobs or who have lost employment.

Along with assessment of the recipient's situation we offer case management which can include linking them up with other programs in our agency and/or may include referrals to other programs within the community. Our funding provides financial support when qualified families or individuals need assistance with:

- First month's rent
- Rental deposit assistance in 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 difficulties or repairs that create a crisis situation
- Referrals
- Case management and advocacy for clients as needed

In FY 2007 we served 1560 households through this program including information and referrals. CSBG funding is used in conjunction with federal FEMA and state DHS prevention funds to help families and individuals meet small emergencies which can be formidable for those living in poverty.

### *Energy Assistance - LIHEAP*

The Low Income Home Energy Assistance Program (LIHEAP) assists families with their household energy costs. Low income families and individuals have had an especially hard time this past year due to large increases in both gasoline and home heating fuels. 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 of them and assist them with payments which help to reduce the burden of high utility

bills. In addition, this program has a furnace component for homeowners who have received LIHEAP and have non-working or red tagged furnaces.

The program operated from September 1, 2006 through May 31, 2007 and included a limited summer program for cooling assistance. September was a priority month for those most vulnerable in our community - the elderly and those with disabilities. In October we could also serve households where the utilities were disconnected. Starting in November the program is open to all who qualify at 150% of poverty or less. We partner with PATH, Bloomington Housing Authority, Center for Human Services, MARCFirst, and 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 2007 we spent just over \$2 million to serve 4544 households in McLean and Livingston Counties with assistance on their household utility bills.

### *Mayors Manor*

Mayors Manor successfully completed 5 1/2 years of operation as a permanent supportive housing facility in FY 2007. This past year, our program provided 32 individuals with permanent supportive housing in a affordable, supportive and secure residential setting. Thirty percent of our tenants have lived at Mayors Manor since opening on 1/1/2002. Sixty percent of formerly homeless tenants have maintained their permanent housing with supportive services situation for a minimum of two years. Six tenants in 2007 have become gainfully employed at jobs in the local community and need minimal assistance from subsidy and assistance programs.

An onsite Experience Works participant provided 1040 hours of janitorial services at no cost to our agency in 2007. Community Service workers assisted with 784.14 hours of janitorial and maintenance work. Master Gardeners continue to provide expert landscaping services on a volunteer basis. Programs and volunteer labor including the onsite food pantry with 376 volunteer hours 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 to seniors and in addition we 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.

In FY 2007 seniors continued to adjust to changes in 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. Our Senior Advocate spent a considerable amount of time with seniors and their families looking at plans so they could decide which one would work best for them. We presented programs to senior groups all over the county to give information on senior programs and work closely with other agencies to help meet seniors needs. In addition, seniors could get assistance with a variety programs to help give them the ability to “age in place” and remain in their homes and communities. These programs included the state Circuit Breaker program, tax freezes, homestead exemptions, energy assistance and special GAP funding for health and safety issues that cannot be easily met by other programs. In FY 2007 we served 1012 seniors in Livingston County with 2047 units of service.

### *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 these 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.

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 2007 program year, the agency served 116 clients, in McLean and Livingston Counties.

The agency has a goal to serve approximately 100 households during the 2008 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

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.

### *Scholarship & Education Programs*

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

In addition, we continued our partnership with Heartland Community College to provide support for their Business Essentials program. We do this through program support and case management assistance with the students in their program. This program is designed to overcome educational, social and economic barriers to sustainable employment. The program works closely with students who are unemployed or underemployed to prepare them to enter the challenging world of business. Many students who complete this program choose to continue their education. Our support of this program is growing each year as we find additional ways to partner with Heartland Community College. In FY 2007 we served 30 Business Essentials clients, 22 of whom graduated.

In addition, for FY 2007 we developed an IDA (Individual Development Account) program and trained staff to begin to teach fiscal literacy skills and to help clients create savings accounts to save for a home. This two-year pilot project, in conjunction with State Farm Bank, will help 20 individuals save \$1,000 of their own money, which will be matched 2 to 1 at the completion of the two year period, to give them a substantial financial resource to use as down payment on a home. They will meet regularly with a case worker and work on plans to build or repair credit and deal with other barriers so they can become successful home buyers. This program was in place at the end of FY 2007 and is currently recruiting individuals to participate.

## Countering Domestic Violence

During FY 2007 the need for emergency shelter surpassed our projections.

Re-emphasizing implementation of the six week domestic violence curriculum for residential clients was an accomplishment in FY 2007. For example, when one Neville House client received her certificate of completion, she stated: "That is the first thing I want on my wall in my new home".

In addition to feeling empowered through domestic violence educational opportunities, clients reported being more knowledgeable about their rights under IDVA law. Clients receiving individual therapy from our Licensed Clinical Professional Counselors reported experiencing less trauma symptoms. CDV services also impacted recipients through assistance with housing, employment, and other life skills to reach their goals.

In FY 2007 three domestic violence survivors spoke at media events for the first time. CDV staff assists clients in determining their readiness for this public venue. All three survivors reported feeling "empowered" from the experience.

Funding was secured in FY 2007 to continue the grant which allows for CDV Advocates to be housed in the local law enforcement departments. Through this collaboration, CDV staff can proactively reach out to victims identified on police reports to inform them of their rights and resources available to them, such as emergency shelter or an emergency Order of Protection. Also, having a Bilingual Advocate better equips CDV to provide advocacy, education, and support to victims whose primary language is Spanish.

Bloomington Police Department Detective Karen Baker and McLean County Sheriff's Department Lieutenant Bonnie Serone retired in FY 2007 after devoting many years of service in their respective DV Units. They are both missed

for their contributions to our community's coordinated response to provide safety and healing for victims and accountability and intervention for offenders. Our agency recognized these contributions by presenting awards to them at our annual dinner.

CDV and other local CAEPV partners focused on dating violence presentations at Illinois State University and Illinois Wesleyan University for the national "It's Time to Talk" day. Students gave favorable feedback, especially as related to learning about "red flags" in relationships.

Two new community awareness events were implemented in FY 2007 to emphasize the importance of responding effectively to domestic violence and being sensitive to the needs of victims. The first event was "Bruised", an original play highlighting five domestic violence scenarios. The local writer devoted many hours interviewing CDV staff to ensure the integrity of her script. Hundreds of community members attended the play held in October, Domestic Violence Awareness Month.

The second event was "In Her Shoes", a simulation based on true stories from women with abusive partners. More than 17 volunteers covered the stations and over 50 community members participated in the simulation held during National Crime Victims' Rights Week.

Due to the generosity of a local donor, CDV was able to make silhouettes representing local victims of domestic violence who were murdered by their abusers. The CDV annual candlelight vigil included honoring these Silent Witnesses.

CDV provided the 40-hour training course to both internal and external participants in FY 2007. The program continues to serve as an ICDVP approved training and supervisory site.

## Advocacy in Action

A client came to Neville House several years ago due to fleeing from her abuser. She received immediate safety, education, advocacy, and support. She made the decision to return to her partner with the hope that the commitment to change was genuine.

In FY 2007 she contacted the hotline to request emergency shelter due to a physical altercation with a new partner. She was accepted for shelter. This time she was better able to understand how the "honeymoon" phase in the cycle of violence related to her relationship. In addition to the physical violence, this victim also suffered verbal, emotional, and sexual abuse. During her stay at Neville House, she accomplished all of her service plan goals. She is a much stronger individual with improved self-esteem. The beauty is that she recognized these changes in herself and knows she does not deserve to be abused.

### Countering Domestic Violence Program in FY 2007

Adults served	786
Children served	97
Hotline calls received	3,483
Women sheltered	79
Children sheltered	68
Men sheltered off-site	0
Adult individual and group counseling and therapy hours provided	3,418
Child individual and group counseling and therapy hours provided	662
Legal Advocacy hours provided	1,657
Public Education Presentations provided	65

257 Victims were assisted with filing 277 Orders of Protection

## 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 has become a mortgage lender, and is able to offer loan products that provide flexibility to the borrower with nontraditional credit, or a blemished credit history.

### *Trailside Subdivision*

MCCA is developing Trailside Subdivision which will consist of 23 affordable single family homes. Street and sewer construction is complete, and four homes are currently under construction. MCCA is offering 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 is building three 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 meets 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 6th annual Awards Ceremony and Banquet was again held at the Interstate Center in 2007. At the May 3rd 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. The dinner also celebrated Mr. Stan Ommen's retirement as 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 2008. We are constantly identifying 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 1600 recipients and supporters to keep them informed of what is happening at Mid Central Community Action, Inc. and up to date with information on community events in both counties.

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

"Very impressed with the information available to new home buyers."

"I can tell [the presenter] really cares about people she deals with & has very personable style with strong values."

"This should be REQUIRED for all potential home buyers. Wonderful, wonderful, wonderful!"

"Great class. Told me everything I needed to know, and answered all of my questions. Calmed my nerves :)"

"Knowledge attained from the class will help me be more confident in buying a house."

"People who aren't eligible for assistance should still take this class."

"I like [the information presented] & feel empowered to ask questions."

"I will recommend [the class] to everyone!"

## *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 the Community Services Block Grant as well as grants through the East Central Illinois Area Agency on Aging, Illinois Coalition Against Domestic Violence, Illinois Criminal Justice Information Authority, Illinois Department of Commerce and Economic Opportunity, Illinois Department of Healthcare and Family Services, Illinois Department of Human Services, Illinois Office of the Attorney General, McLean County Circuit Clerk's Office, NeighborWorks® America, State Farm Mutual Automobile Insurance Company, United Way, U.S. Dept of Housing and Urban Development and other funders.

## *FY 2007 Board of Directors*

Lori Manning, President  
Cranston Sparks, Vice President  
Steve McCain, Treasurer  
Jason Chambers, Secretary  
Francis Irvin, President Emeritus  
Dennis Arnold  
Anne Bourgeois  
Mark Kotte  
Sarah Montoya  
Laurie Peterson  
Benjamin Owens  
Gayle Rogers  
Timothy Shafer  
Rev. James Sims  
Margie Southard  
Rhonda Stevenson

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

## *Contact Information*

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### **Countering Domestic Violence**

Hotline: 309-827-7070 • Business phone: 309-828-8913 • Legal Advocacy: 309-888-5521  
Fax: 309-829-2425  
Email: [cdvnev@mccainc.org](mailto:cdvnev@mccainc.org)