

## *Partnerships and People Make the Difference*

Mid Central Community Action 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 Dept 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 and other funders.

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*Thanks to all of our dedicated staff for their hard work throughout FY05.*

July 1, 2004 - June 30, 2005



# *Mid Central Community Action*

Annual Report

## *Contact Information*

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## *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:

As the following pages of this Annual Report will attest, Mid Central Community Action completed the fiscal year ending June 30, 2005 with more positive impact on the communities we serve than ever before. Our agency delivers a broad range of programs, in three major areas: Affordable Housing Development in both McLean and Livingston Counties, Countering Domestic Violence in McLean County, and Community Supportive Programs in both counties. The last group includes what are often viewed as the "core" programs of a CAP agency; Low Income Home Energy Assistance, Home Weatherization, and several Emergency Assistance and other supportive programs funded by the Community Services Block Grant, including our seniors program in Livingston County only.

In Affordable Housing Development, a significant factor is that we are a newly chartered member of NeighborWorks® America, a network of housing related organizations. With the benefit of new resources as a result of this affiliation, there are three main areas where program changes and expansions are being implemented:

1. Our existing down payment assistance grant program will be actively marketed to potential home buyer families in addition to continuing to serve the families referred by the mortgage lenders and realtors for this assistance.

2. We are implementing a lending program in 2006, the first step in moving toward offering the Full Cycle Lending® group of services by 2007.

3. We have two separate real estate development projects in planning, with site ownership in place on both of them. Both are projects for single family home ownership, and represent 24 units in Bloomington and 3 units in Pontiac respectively, for a total of 27 units.

In Countering Domestic Violence the three main areas of focus are:

1. Continuing to provide strong programs for victims of domestic violence, with an emphasis on community partnerships.

2. We have plans for increasing revenue development to achieve stable funding for continuing therapy and other victim services as well as outreach focused on prevention.

3. We will invest in renovation and maintenance upgrades to our domestic violence victim shelter.

In the Community Supportive group of programs:

1. All of these programs have implemented or will implement new technology for intake, service delivery, and client tracking.

2. We have also participated in statewide work groups which are developing outcome definitions and measurements in preparation for "universal" client intake and tracking applications. These advances are currently awaiting allocation of funding at the State level.

The program changes outlined above primarily reflect organizational changes as we stretch our goals and build capacity to effectively deliver more services more effectively. The detail of our work in the past year follows in this report.

Externally, we are in a climate of threatened revenue and increasing dependence on technology in the Community Supportive programs. In the Affordable Housing area, there is a trend to increase development of single family housing which is encouraging. We are actively moving towards our goal of being the community's premier provider of home buyer education and assistance. To do so we intend to build our capacity in the marketing and delivery of related programs over the next two years, as well as developing additional housing units.

Our organization is facing a time of tremendous opportunity. At the Board level, we are looking at ways to improve recruitment and to recognize democratic processes for adding residents to the board. The legislation governing the Community Services Block Grant as well as the NeighborWorks® America charter agreement requires that one third of the Board be made up of residents of the neighborhoods we serve or low income persons, as well as one third elected public officials. We are also working to achieve and maintain stable revenue and cash reserves to support our long term operations. At the staff level, our focus is building staff knowledge and skills, improving efficiency, and more extensive cross training and succession planning. An additional benefit has been the financial and strong technical resources which are now available to us as a NeighborWorks® organization.

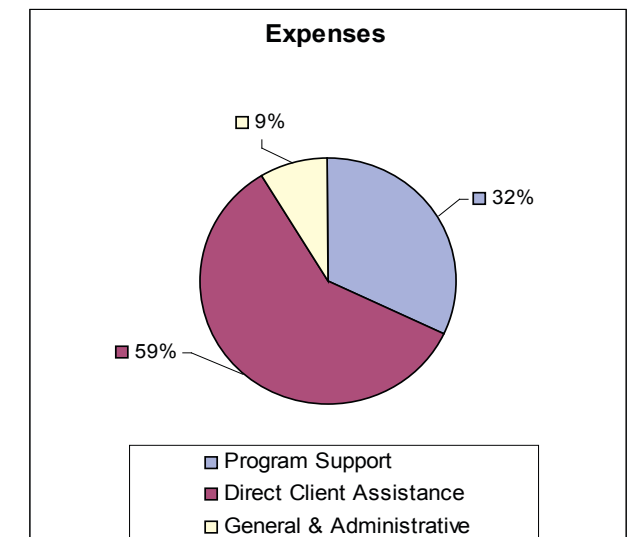
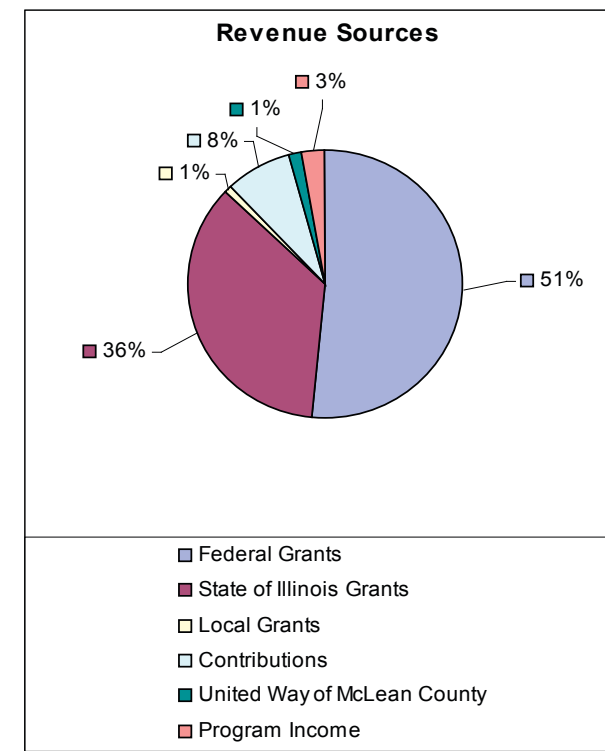
I would like to express my sincere appreciation to the donors, public funding agencies, corporate partners, board members and staff that together have contributed to our success and are committed to continuing to do so. Together we are helping families in many ways!

*John Burrill*  
Executive Director

## Statement of Operating Activities - FY05

Revenue		
Federal Grants	2,504,782	50.72%
State of Illinois Grants	1,736,085	35.16%
Local Grants	63,784	1.29%
Contributions	374,465	7.58%
In-kind	34,023	0.69%
United Way of McLean County	63,211	1.28%
United Way of Pontiac	12,250	0.25%
Program Income	142,330	2.88%
Dividend and Interest Income	7,066	0.14%
<b>Total Revenue</b>	<b>4,937,996</b>	<b>100.00%</b>

Expenses		
Program Support	1,499,623	32.17%
Direct Client Assistance	2,762,026	59.25%
General & Administrative	400,125	8.58%
<b>Total Expenses</b>	<b>4,661,774</b>	<b>100.00%</b>



## Advocacy in Action

### Livingston County

In Livingston County through the Homeless Coalition we held an Affordable Housing Fair to help raise awareness of housing issues here in our county. The fair was held at the local public housing site, where tours could be given of the newly remodeled units. Community Action had a table to give out information about our housing initiatives which will be coming soon to Livingston County. We now plan for this to be an annual event.

We had a very successful 7th annual Senior Fair in May. We feel that this year it was particularly helpful to spread the word about the new Medicare Rx Drug Program which will change the way many seniors get help with their Prescription Drugs.

### Countering Domestic Violence

Through collaborations with local law enforcement departments, Advocates are able to make home visits to victims identified on domestic violence-related police reports. When following up on a Violation of Bail Bond report, the victim reported to the Advocate that the abuser had several guns in the home and often threatened to shoot her. Upon discovering that the abuser had a previous conviction for domestic battery, the Advocate took action by faxing a FOID Revocation Request with the IL State Police FOID Enforcement Section to have the abuser's FOID card revoked. When investigating a subsequent report, officers ran abuser through the LEADS system, discovered that his FOID card had been revoked, and seized several guns and ammunition from his home. The fact that the abuser no longer has access to his guns will lessen the threat of lethality to this victim.

## Development

FY05 has been a time of change and renewal for Community Action. A Development Committee was formed to direct and monitor fundraising and resource development efforts. This group meets biweekly to review our progress with our Resource Development Plan as well as to discuss new ideas to help bring additional funding into our agency.

On May 19th we celebrated 40 years of "creating hope, one step at a time" at the 4th annual Awards Ceremony and Banquet. This year, special recognition and awards were given to our staff for years of service. Pins were presented to those who have given 5, 10, and 15 or more years of service to Community Action. Client success and Community Partner Awards were also presented. Special guests for the evening were Mr. & Mrs. Walt Bittner whose generosity helped create Mayor's Manor, our supportive housing facility. It was an evening of celebrating success & sharing dreams by employees, their families, clients, volunteers, board members, our State Farmer partners and other community leaders.

A comprehensive resource development plan continues to guide us into FY06. Our new Development Coordinator continues working to ensure that our database of names and mailing list details is kept up to date. Our quarterly newsletter, The Observer, is now mailed to over 1200 recipients and supporters to keep them informed of what is happening at Community Action and community events in both counties.



Mr & Mrs Walt Bittner, special guests at the MCCA 4th Annual Awards Ceremony.

Right: The famous landmark chimney of the old Beich Candy factory succumbs to the wrecker's ball.



## A Letter from the Board President:

We define Community Action as community residents, public officials, staff and Board members working together to help people move to self sufficiency.

Volunteer residents established Mid Central Community Action as a means to fight the war on poverty and since then, we have expanded the area we serve to cover both McLean and Livingston Counties. We've added programs and partners diversifying our programs and stakeholders. This past year has made us eager with excitement. Pre-development of affordable housing has begun in both counties. A new lending program is in the planning stage and we are forming an advisory committee to ensure the growing Domestic Violence program is getting the attention it needs. We are improving the way we serve people in our Community Supportive programs.

MCCA relies on its government, corporate and private partners to uphold its programs. We thank all who have provided the needed support. It has been wonderful working with, and for, our community. Please consider helping us help others move to self sufficiency.

*Rick Barrera*  
President, Board of Directors

## Emergency Assistance

The Community Services Block Grant (CSBG) provides funds which allow us to offer programs to help low income families, individuals and seniors in both McLean and Livingston Counties. Through community assessment we prioritize needs; then develop our programs to help meet those needs. Those in financial trouble may be eligible for CSBG funds in conjunction with assistance from 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 beneficial to those on a limited income - a group which includes many of our senior citizens and those in lower paying jobs.

This program involves a brief assessment of the recipient's situation and offers an opportunity to link them up with other programs of our agency or by making referrals to other programs within the community. CSBG funding, in conjunction with federal FEMA and state DHS prevention fund, provides financial support when qualified families or individuals need assistance with:

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

In both counties we offered a scholarship program for non-traditional students planning to attend 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. We also partner with Heartland Community College in supporting it's Business Essentials program.

In FY 05 we served 1102 individuals and families through this program.

## Energy Assistance

The Low Income Home Energy Assistance Program (LIHEAP) assists families with their household energy costs. Low income clients often find it hard to manage the high cost of heating their homes and find themselves having to make hard choices when it comes time to pay the bill. 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 help them with payments which help to reduce the burden of high utility bills.

The program operated from September 1, 2004 through May 31, 2005. September and October was a priority period for those most vulnerable in our community -- the elderly, disabled and households where the utilities were disconnected. We partner with PATH, Bloomington Housing Authority, Center for Human Services, MARC and Western Avenue Community Center as well as seven sites in Livingston County to reach out to eligible clients in the two counties we serve. Through the Illinois Department of Healthcare and Family Services we receive a combination of State and Federal funding for this worthwhile program. In FY 2005 \$1,947,672.00 served 3,079 households in McLean County and 1,222 in Livingston County.

## Housing Programs

### Home Buyer Education and Housing Counseling

Certified Housing counselors facilitate an eight hour Home Buyer Education class which provides future home owners with information on financing and buying a new home as well as in sustaining their property. Borrowers learn how to create a personal budget and manage their finances effectively in order to maintain their property and stay up to date on their payments and bills. The borrowers also receive related education materials and learn about the purchasing process, including such issues as where to find a home, parties involved in the process, housing inspections and the value of home.

The class is HUD approved, and meets the requirements of both the Illinois Housing Development Authority and the Federal Home Loan Bank of Chicago down payment assistance programs. In addition, we offer one-on-one credit/budget/housing counseling. This program enables clients to receive ongoing assistance to improve their credit or financial issues, which may currently be roadblocks to homeownership. One-on-one counseling is also provided for foreclosure prevention assistance.



"This class is great! I have already told at least 20 people about the class" - Homebuyer Education participant.

### Central Illinois Coalition for Affordable Housing

This program provides down payment assistance to families in McLean and Livingston Counties. The assistance is provided at the \$3,000 level for families that are between 80% and 51% of the area median income (AMI) and \$5,000 level for families that are below 50% of the AMI. Participants in this program are required to qualify for a mortgage loan from one of our participating lenders. These lenders, and many realtors, make up the "Coalition". In addition, the participant is required to attend the 8 hour HUD approved housing counseling class provided by MCCA.

### Comments from Home Buyer Education attendees:

"[The class gave me] answers to questions I didn't know how to ask!"

"[Buying a home is] an important decision that requires lots of guidance. This class helped fill that gap."

"Open discussion was very helpful - we were able to address real life situations."

"Kathy made an 8 hour non-exciting class very enjoyable!"

"Large variety of related subjects, very beneficial info. Fun too!"

"Thank you very much for working with me to make my tight closing date possible!"

### Trailside Homes

MCCA owned the old Beich candy factory on the west side of Bloomington which was destroyed by fire, and has recently been demolished. The agency will be building 23 single family homes on the site. Special incentives are planned to make these homes affordable to families whose household incomes are at or below 80% of the Area Median Income.

### Pontiac Project

Community Action has recently purchased 3 lots in Pontiac, Illinois and the project will provide for the construction of three single family homes, affordable to families who are at or below 80% of the AMI.

### Transitional Housing

The agency owns 9 units, varying from 2 to 5 bedrooms. These units 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, they benefit from case management to improve their life skills, and work on various goal areas depending on their needs. The aim of the 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.

### Twin Cities Neighborhood Redevelopment Partnership

This program is a collaborative effort between the Town of Normal, City of Bloomington, MCCA and State Farm Bank. The program creates affordable housing units on a limited basis. In addition, it provides counseling to individuals that are interested in buying a home but need credit or budget counseling first. These individuals then enter the "pipeline" for home ownership.

## Countering Domestic Violence

Domestic violence can be life-threatening at the extreme. There are many dynamics that evolve through the repeated cycle of violence. Because of this adult and child victims often experience shame, erosion of self-esteem, anxiety and paralyzing fear. This can limit their ability to improve their quality of life without professional intervention and support. Countering Domestic Violence advocates offer safety to victims after the crisis and education throughout the healing process to empower survivors.

Crisis intervention services include the Neville House emergency shelter, hotline, and assistance with Emergency Orders of Protection. Stability is promoted through intermediate interventions which provide protection from abuse through Plenary Orders of Protection and involvement in individual counseling sessions with our Licensed Clinical Professional Counselor. Self sufficiency is cultivated through increased awareness of legal rights and community resources for protection and healing.

New services in the reporting period include two previously underserved populations: the Latino community and the rural community. A Bilingual Advocate and a Criminal Justice Advocate were hired through a collaborative grant to reach out to these victims.

The program works closely with many agency partners to provide comprehensive services to adult and child victims. We appreciate the many volunteer partners who provide their time, goods, and financial resources to assist us in assisting victims.

### Countering Domestic Violence Program in FY05

Adults served . . . . .	1,061
Children served . . . . .	94
Hotline calls received . . . . .	4,182
Women sheltered . . . . .	48
Children sheltered . . . . .	57
Men sheltered off-site . . . . .	0
Adult individual and group counseling and therapy hours provided . . . . .	2,050
Child individual and group counseling and therapy hours provided . . . . .	453
Legal Advocacy hours provided . . . . .	1,447
Public Education Presentations provided . . . . .	39

176 Victims were assisted with filing 189 Orders of Protection

## Mayor's Manor

Mayor's Manor successfully completed two and one half years of operation as a permanent supportive housing facility in FY05. This past year our program provided 27 individuals with permanent supportive housing in a comfortable, secure residential setting. 42% of our tenants have lived at Mayor's Manor since it was completed in 2002. Three tenants have moved out into independent housing in the community. One other tenant has become gainfully employed at a job with benefits and no longer needs assistance from any benefit programs.

Goals for next year include utilizing an onsite Experience Works employee to help with cost reduction and continued upgrading of onsite case management services and improvement of referrals; making them available 24 hours a day, every day of the year.

## Livingston County

In Livingston County we offer Community Action core programs – Emergency Assistance, Energy Assistance, Weatherization, and Affordable Housing. In addition we have a Senior Services program which reaches out to residents aged 60 and over throughout the county. Our senior program offers all of the above core programs plus information, referral, advocacy, and home visits to seniors. This program has a special GAP funding component for seniors to provide funds which can help with health and safety issues. In FY 2005 we helped 1004 seniors in Livingston County with 1869 units of service.

Seniors and their families have turned to us in record numbers over the past few years to learn more about the state pharmaceutical programs. Now with implementation of the new Federal Rx Drug Program we expect to serve even more seniors as this program rolls out. The program helps seniors to stay in their homes and maintain a better quality of life. We also host informational programs and sponsor an annual Senior Fair which brings county and state agencies together with seniors and their families. MCCA is also involved in several county wide coalitions addressing issues dealing with aging and poverty.



MCCA Staff at Livingston County Senior Fair