

Mid Central Community Action, Inc.
923 E. Grove Street
Bloomington, IL 61701

Non-Profit
US Postage
PAID
Bloomington, IL
61701
Permit #72

Mid Central Community Action

the Observer

If you do not wish to receive the Observer, or would like to receive the Observer by email, please contact Community Action at 309-829-0691, ext. 223 or by email at mccamailbox@mccainc.org.

Creating Hope...One Step at a Time

The third annual Mid Central Community Action Agency Dinner was held May 6th, 2004.

COMMUNITY ACTION would like to recognize the following artists and contributors for the donation or their time and works of art:

**Angel Ambrose, Nate Larson, Jan Lancaster, Sharon Smyers,
Todd Zaitzeff, Mike McNeil, Sue Scaife, Archana Shekara, Rosanna Wilson,
Cathy Grafton, Zarina Kramer, Charmian Toh, Blackwell Consultants, Wall Works**

Programs such as ours cannot exist without community partnerships. We thank the individuals, churches, schools, civic organizations, and corporations who have generously given their time and money to COMMUNITY ACTION for the benefit of the programs. Your gifts do make a difference for the families we serve.

MID CENTRAL COMMUNITY ACTION, INC. ECONOMIC DEVELOPMENT/JOB CREATION SMALL BUSINESS LOAN PROGRAM

Mid Central Community Action is partaking in the Community Service Block Grant (CSBG) Loan program to assist in financing small businesses for either start-up or expansion projects. The purpose of this loan program is to create and retain jobs for low-income persons and to promote economic growth in McLean and Livingston Counties.

The CSBG Loan Program is intended to “fill the gap” in conventional financing, not to duplicate the financing of private lenders. The loan program could lend 20%-49% of a total loan project at a fixed interest rate of 5-7% for up to 10 years. The remaining 51%-80% of the loan package must be obtained through a local bank (with or without SBA participation) and owner equity.

The Illinois Community Services Block Grant Loan Program is administered jointly by the Illinois Department of Commerce and Economic Opportunity, a statewide network of Community Action Agencies (CAA's) and Illinois Ventures for Community Action (IVCA).

The Program provides long-term, fixed rate financing to new or expanding companies. It links federal, state, and private financing by using CSBG funds at low interest in combination with bank funds and equity. By combining bank financing with low interest CSBG loans, the Program is able to offer below market interest rates for up to ten year terms.

The CSBG Loan Program funds may be used for machinery, equipment, inventory and/or working capital. Funds may not be used for land or building purchases, construction or renovation; those needs would fall under the private lender's funding.

Potential loan projects must plan to create and maintain one full-time equivalent job for a low-income person or persons for every \$20,000 (or part thereof) of CSBG loan funds.

Money's are disbursed on a first-come, first-serve basis. The hiring must be completed within the first two years of the loan. The processing of the loan can take from 60-90 days. There is a \$20 fee for running the credit reports for CSBG loans, and there is also a 1% closing fee.

For further information and/or application forms, please contact:

Mid Central Community Action, Inc. Small Business Loan Program

923 E. Grove St., Bloomington, IL 61701

Phone: (309) 829-0691

E-mail: fiscal1@mccainc.org



LIHEAP PROGRAM IN TRANSITION

The John W. Maitland Low Income Home Energy Assistance Program is in transition. Beginning in the state fiscal year 2005, the funding for this program will come through the Department of Public Aid rather than the Department of Commerce and Economic Opportunity.

The program started in 1981 as the Illinois Home Energy Assistance Program and the total state funding at that time was \$101,000,000 in federal funds. In 1990 and 1991, the program changed to REAP (Residential Energy Assistance Program) and the assistance level was based on a percentage of income. In 1992, the program reverted back to a once a year payment and Illinois' total federal funding dropped to \$65,450,000.

In the mid 1990's, a furnace component was added to emergency services. This allowed a homeowner to get a non working furnace either repaired or replaced. In 1998, state funds were added to the Federal Health and Human Services funds which increased total funding to a hundred million by 1999. This was a major increase after the federal funds had dwindled to an all time low of \$46,300,000 in 1998. In 1994; the average benefit per household was \$226 and this past year it was \$428. Approximately 4 years ago the eligibility guidelines increased from 125% of poverty to 150%. The current program is budgeted at \$147,770,000 combined federal and state funds.

In 1995, we had our first crisis cooling program. The heat wave that resulted in deaths of elderly residents in Chicago prompted this action.

This program serves both Livingston and McLean Counties and a snapshot of the people served this past year includes: 27% were elderly, 34% had a disability, 38% were on Social Security, 2.5 % on TANF and 74% female head of household.

In addition to the changes in funding departments, we are also moving to a new internet based computer system. The LIHEAP.net system will allow us to communicate electronically with the utilities and eliminate a lot of phone calls and potentially streamline the intake and payment process.

We are looking forward to a new chapter in the LIHEAP program and are grateful for the high level of funding this program currently enjoys.

CREATIVE RENT SOLUTIONS

The Rental Assistance Program at Community Action is currently undergoing a transition.

- We are consistently requested to do more Case Management with applicants, and more reporting to the funding agencies.

Funding available for the Emergency and Rental programs has been decreased by about 50% this year.

These issues have caused us to reevaluate the way rental assistance is provided. We are now partnering with the Baby Fold to offer classes to applicants who have demonstrated a need for them. The classes offered include:

Budgeting

To explore values and goals and create a personal budget plan that will reflect them.

Life Skills

Skills that help you take control of your life such as: Money, Goal Setting, Career, Interpersonal Skills and Health.

To get more information on these classes please call the Baby Fold at 309-454-1770; or Noel with Community Action at 309-829-0691.

If you qualify for rental assistance and you complete the required classes, as long as funds are available, a rent check will be sent to your Landowner.

This new way of looking at providing rental assistance will help individuals make the decisions that will move their families from crisis to independence and self reliance.



the Observer

Volume 36, Issue 3 “Community Action News” July 2004

Board of Directors

- Rick Barrera**, *President*
- Jason Chambers**, *Vice President*
- Steven McCain**, *Treasurer*
- Lori Manning**, *Secretary*
- Francis Irvin**, *President Emeritus*
- Beverly Bell**
- Eleanor Mohammed**
- Benjamin Owens**
- Judy Ripsch**
- Glen Rustman**
- Karen Schmidt**
- Rev. James Sims**
- Cranston Sparks**
- Rhonda Stevenson**

From the Executive Director

As usual, there is a great deal of activity at Community Action this summer. As this is written, a group of five residents; Rhonda Stevenson, Theresa Orrick, Dawn Snelling, Angela Scott, and Tammie Ruff, and two staff; Althea Powers and myself, have just returned from a Community Leadership Institute sponsored by NeighborWorks in Kansas City, Missouri. The group was part of a training that involved 439 participants in course work and seminars on many aspects of neighborhood and community leadership. The training was outstanding, and some good ideas will come back to benefit our community.

On the subject of NeighborWorks, the agency has had its last assessment, and expects to receive its Charter as a NeighborWorks organization in September. A tentative date for the chartering ceremony of September 22 has been selected. Watch for confirmation soon! This is a big step forward for our Community Action agency. It will bring very significant training and technical assistance, operating funds, capital funds, and great credibility; all in support of our mission: *Building community by helping people move to self sufficiency*. The particular focus of NeighborWorks is creating safe, attractive, affordable housing and assisting residents to occupy it, as renters or as home owners.

In the Countering Domestic Violence Program, we are close to finalizing a collaborative grant application which will enable improved victim services and prevention in partnership with several other key players in our community's coordinated response to the issues of domestic violence. Again, we are playing a part in bringing new resources to the community and helping to make families and individuals safer as well as supporting their eventual movement to self sufficiency.

I would like to thank our Board of Directors, our staff, and our customers for their patience as we make changes to our facilities and our programs. These changes will enable us to do better at helping people become more self sufficient.

Mid Central COMMUNITY ACTION's mission is building community by helping people move to self sufficiency. In order to accomplish this outcome we form partnerships with a variety of local governmental bodies, private businesses, educational institutions and other human services. We work cooperatively to create and provide both safety nets and life improvement opportunities for individuals and families living in poverty.

At the same time, Mid Central COMMUNITY ACTION establishes partnerships with individuals and families to take control of, and responsibility for, their own life direction. We believe this results in a combination of self-directed action and participation in community improvement activities.

COMMUNITY ACTION

923 E. Grove St.
 Bloomington, IL 61701
 309-829-0691 Fax: 309-828-8811
 E-mail: mccamailbox@mccainc.org

Neville House / Countering Domestic Violence

Hotline: 309-827-7070
 Business: 309-828-8913
 Fax: 309-829-2425
 Legal Advocacy: 309-888-5521
 E-mail: cdvnev@mccainc.org

COMMUNITY ACTION (Livingston County)

741 W. Washington
 Pontiac, IL 61774
 815-844-3201 Fax: 815-844-5896
 E-mail: cathyg@mccainc.org

Mavors Manor

504 W. Washington
 Bloomington, IL 61701
 309-827-2967 Fax: 309-820-9646
 E-mail: casemgr@mccainc.org

MCCA Website: www.mccainc.org