

Mid Central Community Action, Inc.  
2019 Community Action Plan for January 1, 2019—December 31, 2019

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**1. COMMUNITY ACTION PLAN SUMMARY:**

Incorporated in 1965, Mid Central Community Action’s mission is to educate, equip, and empower people to achieve healthy relationships, finances, homes, and neighborhoods. MCCA envisions healthy, self-sufficient families interacting positively with one another in strong, safe, and diverse neighborhoods to enhance the community while preserving the environment. MCCA’s core culture is to treat clients, external contacts, and employees with respect and honesty.

MCCA works in partnership with many community organizations and continues to seek new collaborations. Our programs, offered to residents of McLean and Livingston Counties, are as follows:

- **First Step** Income Support Services
  - Low Income Home Energy Assistance Program (LIHEAP)
  - Percentage of Income Payment Program (energy assistance through utility subsidy payments)
  - Income Support Coaching
  - Illinois Low Income Home Weatherization Program
  - Time-sensitive financial assistance
- **Next Step** (Financial Opportunity Center)
  - Basic Financial Literacy Education

- Credit Building and Credit Repair
- Money Management Training
- Home Buyer Education Program (on-line and classroom)
- Foreclosure Intervention and Solutions
- Home Buyer Pre and Post-Purchase Education Program
- Public Benefits Access Coordination
- Job Training and Employment Services
- **Information and Referral Services**
  - Community Resources Access Facilitation
- **Permanent Supportive Housing Program**
- **Domestic Violence Victim Services (McLean County Only)**
  - 24 Hour DV Hotline
  - 24 hour Emergency Shelter
  - Transitional Housing
  - Youth and Family-Focused Violence Prevention and Intervention Programs
  - Legal Advocacy
  - Professional counseling and survivor support groups
- **Community Engagement and Neighborhood Revitalization**
  - Civic Engagement and Resident Leadership Development
- **Affordable housing development & healthy homes initiatives**
  - Property acquisition and rehab
  - Radon awareness and education
- **Educational Opportunities and Scholarships**

MCCA's services are designed to provide individuals with the knowledge, tools, and opportunity to improve their living conditions, their financial circumstances, and their quality of life. This is done via a holistic service delivery model that allows them to move from survival to self-sufficiency. The Community Services Block Grant funding is an integral component in MCCA's comprehensive service delivery system. The funds are used to help support the general operations of the agency based on the negotiated Indirect Cost Rate (in progress).

The 2019 Community Action Plan provides information in the following areas: needs assessment, a description of service delivery system, description of linkages, coordination of services, a description of innovative community and neighborhood-based initiatives, youth programming, and outcomes. An in-depth analysis of each of these seven areas is included in the Plan and review of how each relates to another. This will explain the level of integration of the Plan in order to form a logical path to MCCA's CSBG Work Programs and the general outcomes that are intended for each.

**On August 22, 2018, a report outlining the FY18 Community Needs Assessment data and analysis was submitted to MCCA's Board Planning and Evaluation Committee for their review and commentary prior to submitting the report to the Illinois Department of Commerce and Economic Opportunity. The Board Committee approved the report as noted in the MCCA Community Action Plan.**

## **2. 2018 Community Needs Assessment Summary**

As in past years, the FY18 Community Needs Assessment was developed in two separate versions: one for general community members, and one for community stakeholders (employees or board members of community or social service agencies). We utilized paper copies for the Community Members version; digital versions of both surveys were also developed in Survey Monkey and distributed digitally. Links to both digital surveys were included on the home screen of our website ([www.mccainc.org](http://www.mccainc.org)) as well as our Facebook page.

Community Stakeholder surveys were distributed via email to MCCA staff and board members, as well as contacts at other community and social service agencies in McLean and Livingston counties. The Community Members surveys were distributed via email (digital link) and in-person (paper copies) to MCCA clients, and were distributed by MCCA staff at community events throughout the year, as well as provider meetings in McLean and Livingston counties. Surveys were collected July 6, 2017 – June 15, 2018; data entry of all paper copies was completed by June 30, 2018 (entered into Survey Monkey). Data was exported from Survey Monkey and analyzed using IBM SPSS Statistics software and Microsoft Excel.

Although we had significantly more responses than last year (FY17 Community Needs Assessment), the identified needs between FY17 and FY18 appear to be quite comparable. We saw slight changes (identified below), but for the most part the identified needs between the two reporting years were consistent. Concurrent with the FY17 data, individuals who participated in the FY18 assessment identified the most necessary need as “getting financial assistance with utility bills.” However, in FY18 the need for financial and employment coaching services, as well as mental health services, were identified as higher needs in the community than in FY17.

As in past years, most “Community Member” respondents were female (76.3%), with most age groups relatively evenly represented (81.8% were ages 26-65). A little over half of the reported households (51.7%) reported that they had children under the age of 18 in the household (an increase of almost 10% from FY17), and 37.6% (overall) reported that they lived alone. The most common source of income reported for both counties was employment income (40.5% overall), with Social Security retirement (23.4%) and SSI/SSDI (23.3%) as the second most common sources of income.

According to the U.S. Census Bureau (2017 statistics), approximately 88.3% of Livingston County residents (age 25 or older) and 95.6% of McLean County residents (age 25 or older) have a high school diploma or GED, and 15.2% of Livingston County residents (age 25+) and 44.5% of McLean County residents (age 25+) have a Bachelor’s degree or higher. Our data was comparable for those who received at least a high school diploma or GED, with 89.1% of respondents having at least a high school diploma or GED (89.3% in McLean County, 84.0% in Livingston County). However, only 11.6% of our respondents reported having a Bachelor’s degree or higher (11.9% in McLean County, 5.3% in Livingston County), reflecting significantly lower percentages than the larger population measured by the U.S. Census Bureau.

There were 112 total community stakeholders respondents for the FY18 Community Needs Assessment: 100 from McLean County and 12 from Livingston County. Similar to the community

member responses, most community stakeholder respondents were female (87.4%). In the 2017 needs assessment, MCCA staff members represented the highest percentage of respondents (34.0%) for McLean County, while “other community stakeholders” were most represented (44.4%) in Livingston County. However, FY18 respondents consisted mostly of “other community stakeholders” overall (41.4%), with it being the most-represented category for McLean County (40.0%) and Livingston County (54.5%) stakeholders.

See the [Demographics](#) section below for more information about the demographics for the FY18 Community Needs Assessment respondents.

**Full demographic information for community members:**

Category	Response	All Responses	McLean County	Livingston County
County	- -	1791	1711 (95.5%)	80 (4.5%)
Gender	Female	1318 (76.3%)	1262 (76.4%)	56 (73.7%)
	Male	409 (22.8%)	389 (23.6%)	20 (26.3%)
	Transgender	0 (0.0%)	0 (0.0%)	0 (0.0%)
Age	18-25	141 (8.4%)	136 (8.5%)	5 (6.8%)
	26-35	420 (25.0%)	403 (25.1%)	17 (23.0%)
	36-45	358 (21.3%)	342 (21.3%)	16 (21.6%)
	46-55	322 (19.2%)	302 (18.8%)	20 (27.0%)
	56-65	273 (16.3%)	263 (16.4%)	10 (13.5%)
	66+	165 (9.8%)	159 (9.9%)	6 (8.1%)
Disabled	Yes	577 (33.8%)	552 (33.8%)	25 (32.5%)
	No	1132 (66.2%)	1080 (66.2%)	52 (67.5%)
Veteran	Yes	68 (4.1%)	62 (3.9%)	6 (8.0%)
	No	1602 (95.9%)	1533 (96.1%)	69 (92.0%)
Race/Ethnicity	African American/Black	632 (38.2%)	627 (39.6%)	5 (6.8%)
	Asian	8 (0.5%)	8 (0.5%)	0 (0.0%)
	Caucasian/White	989 (59.7%)	920 (55.6%)	69 (93.2%)
	Hispanic or Latino/a	52 (3.1%)	49 (3.0%)	3 (4.1%)
	Native American or Alaskan Native	13 (0.8%)	13 (0.8%)	0 (0.0%)
	Native Hawaiian or Pacific Islander	1 (0.1%)	1 (0.1%)	0 (0.0%)

*\*Note – multiple responses allowed for this item, so total % is over 100%.*

	Other	14 (0.8%)	14 (0.8%)	0 (0.0%)
Marital Status	Single	1169 (68.5%)	1126 (69.0%)	43 (58.1%)
	Common Law	11 (0.6%)	11 (0.7%)	0 (0.0%)
	Married	276 (16.2%)	262 (16.0%)	14 (18.9%)
	Separated	76 (4.5%)	70 (4.3%)	6 (8.1%)
	Divorced	107 (6.3%)	100 (6.1%)	7 (9.5%)
	Widowed	68 (4.0%)	64 (3.9%)	4 (5.4%)
	Other	0 (0.0%)	0 (0.0%)	0 (0.0%)
Number in Household (including self)	1	644 (37.6%)	615 (37.5%)	29 (39.2%)
	2	383 (22.4%)	366 (22.3%)	17 (23.0%)
	3	282 (16.5%)	272 (16.6%)	10 (13.5%)
	4	201 (11.7%)	192 (11.7%)	9 (12.2%)
	5	116 (6.8%)	113 (6.9%)	3 (4.1%)
	6	58 (3.4%)	52 (3.2%)	6 (8.1%)
	7	19 (1.1%)	19 (1.2%)	0 (0.0%)
	8	9 (0.5%)	9 (0.5%)	0 (0.0%)
	9	1 (0.1%)	1 (0.1%)	0 (0.0%)
Children in Household	Yes	609 (51.7%)	580 (51.6%)	29 (53.7%)
	No	568 (48.3%)	543 (48.4%)	25 (46.3%)
Education (highest level achieved)	K-12 grade / non-graduate	192 (10.9%)	180 (10.7%)	12 (16.0%)
	High school diploma / GED	737 (41.2%)	699 (41.5%)	38 (50.7%)
	Trade or vocational school	62 (3.5%)	58 (3.4%)	4 (5.3%)
	Some college	410 (23.3%)	399 (23.7%)	11 (14.7%)
	Associate's degree	154 (8.8%)	148 (8.8%)	6 (8.0%)
	Bachelor's degree	155 (8.8%)	151 (9.0%)	4 (5.3%)
	Master's degree / Post-graduate degree	47 (2.7%)	47 (2.8%)	0 (0.0%)
	Doctorate	2 (0.1%)	2 (0.1%)	0 (0.0%)
Monthly Net Income	No income	181 (12.0%)	169 (11.7%)	12 (17.9%)
	\$1 - 1,000	696 (46.2%)	672 (46.6%)	24 (35.8%)
	\$1,001 - 2,000	478 (31.7%)	451 (31.3%)	27 (40.3%)
	\$2,001 - 3,000	75 (5.0%)	71 (4.9%)	4 (6.0%)
	\$3,001 - 4,000	20 (1.3%)	20 (1.4%)	0 (0.0%)
	Over \$4,000	58 (3.8%)	58 (4.0%)	0 (0.0%)
Income Sources	No income	217	207	10 (13.2%)

<i>*Note – multiple responses allowed for this item, so total % is over 100%.</i>		(12.5%)	(12.4%)	
	Employment income	705 (40.5%)	679 (40.8%)	26 (34.2%)
	Self-employed	60 (3.4%)	58 (3.5%)	2 (2.6%)
	Unemployment insurance	36 (2.1%)	31 (1.9%)	5 (6.6%)
	Child support or alimony	115 (6.6%)	108 (6.5%)	7 (9.2%)
	General assistance / township	34 (2.0%)	34 (2.0%)	0 (0.0%)
	TANF / FIP	67 (3.9%)	66 (4.0%)	1 (1.3%)
	Pension or retirement plan	53 (3.0%)	51 (3.1%)	2 (2.6%)
	Social Security (retirement)	407 (23.4%)	383 (23.0%)	24 (31.6%)
	SSI or SSDI	406 (23.3%)	393 (23.6%)	13 (17.1%)
	Other	23 (1.3%)	21 (1.3%)	2 (2.6%)
Income Change in Past 12 Months	Increased income	205 (12.1%)	195 (12.0%)	10 (13.7%)
	Decreased income	644 (37.9%)	612 (37.6%)	32 (43.8%)
	No change in income level	851 (50.1%)	820 (50.4%)	31 (42.5%)
Benefits	SNAP	1306 (75.7%)	1251 (75.9%)	55 (70.5%)
	LIHEAP	384 (22.2%)	368 (22.3%)	16 (20.5%)
	PIPP	85 (4.9%)	81 (4.9%)	4 (5.1%)
	Housing vouchers or subsidies	157 (9.1%)	153 (9.3%)	4 (5.1%)
	Medicaid	916 (53.1%)	869 (52.7%)	47 (60.3%)
	Food pantries	425 (24.6%)	400 (24.3%)	25 (32.1%)
	Free or reduced child care costs	155 (9.0%)	147 (8.9%)	8 (10.3%)
	No benefits	154 (8.9%)	146 (8.9%)	8 (10.3%)
	Other	16 (0.9%)	16 (1.0%)	0 (0.0%)
Resident of Bloomington West Side	Yes	500 (27.9%)	500 (27.9%)	0 (0.0%)

**Full demographic information for community stakeholders:**

Category	Response	All Responses	McLean County	Livingston County
County	- -	112	100 (89.3%)	12 (10.7%)
Gender	Female	97 (87.4%)	86 (86.9%)	11 (91.7%)
	Male	14 (12.6%)	13 (13.1%)	1 (8.3%)
	Transgender	0 (0.0%)	0 (0.0%)	0 (0.0%)

Age	15-25	9 (8.1%)	9 (9.0%)	0 (0.0%)
	26-35	21 (18.9%)	18 (18.0%)	3 (25.0%)
	36-45	32 (28.8%)	29 (29.0%)	3 (25.0%)
	46-55	27 (24.3%)	26 (26.0%)	1 (8.3%)
	56-65	16 (14.4%)	13 (13.0%)	3 (25.0%)
	66+	6 (5.4%)	4 (4.0%)	2 (16.7%)
Relationship to MCCA	Current MCCA board member	11 (9.9%)	10 (10.0%)	1 (9.1%)
	Current MCCA staff member	18 (16.1%)	18 (18.0%)	0 (0.0%)
	Former MCCA staff/board member	1 (0.9%)	1 (1.0%)	0 (0.0%)
	Staff or board member of other community agency	32 (28.6%)	28 (28.0%)	4 (36.4%)
	Funder or employee of funding agency	3 (2.7%)	3 (3.0%)	0 (0.0%)
	Other community stakeholder not described above	46 (41.4%)	40 (40.0%)	6 (54.5%)
How many years have you served in this capacity?	0-2	37 (33.3%)	37 (37.0%)	0 (0.0%)
	3-5	24 (21.6%)	21 (21.0%)	3 (27.3%)
	6-10	18 (16.1%)	14 (14.0%)	4 (36.4%)
	11-15	15 (13.5%)	13 (13.0%)	2 (18.2%)
	16-20	4 (3.6%)	3 (3.0%)	1 (9.1%)
	21-25	9 (8.1%)	8 (8.0%)	1 (9.1%)
	26-30	1 (0.9%)	1 (1.0%)	0 (0.0%)
	Over 30 years	3 (2.7%)	3 (3.0%)	0 (0.0%)

The most-identified overall need category for community members was “Basic needs” (51.1% responded, a decrease from 65.8% in FY17), with the highest-identified need of “Getting financial assistance with my utility bills” (71.1% of those who reported a basic need). However, since the majority of surveys were collected from clients applying for LIHEAP benefits, we expected the data to be skewed toward that response. Similarly, 286 community members reported that they needed financial assistance for rent or mortgage payments (37.1% of those who reported a housing need). Based on the population MCCA serves, we anticipated these to be some of the most common needs identified.

The other top-identified categories (in order of identified need) from community members were related to financial and legal assistance (48.7%), housing (43.0%), transportation (37.9%, a drop of 9.9% from FY17), employment (37.4%), and food or nutrition needs (36.0%). Although health was one of the top categories in FY17 (42.3%), it dropped to the eighth category in FY18 with only 29.5% reporting a health need. In relation to these categories, the most commonly-identified specific needs were getting financial assistance with utility bills (36.3% of all responses), budgeting and money management (23.8%), and finding a permanent full-time job (20.8%). Community stakeholders responded similarly, identifying that low-income households need the most assistance with employment (86.9%), job training (76.8%), housing (74.7%), financial planning (70.7%), transportation (70.7%), mental health (70.7%, an 11.1% increase from FY17), and education (68.7%) to achieve and/or maintain self-sufficiency.

The top six issues that respondents reported needing the most assistance with were:

- 651 (36.3%) – Getting financial assistance with utility bills (heating, electric, and/or water)
  - *36.3% overall, and 71.1% of those who identified a basic need*
- 426 (23.8%) – Budgeting and/or managing money
  - *23.8% overall, and 37.1% of those who identified a housing need*
- 373 (20.8%) – Finding a permanent full-time job that will support me and/or my family
  - *20.8% overall, and 55.7% of those who identified an employment need*
- 305 (17.0%) – Getting food from food pantries, food banks, or food shelves
  - *17.0% overall, and 47.4% of those who identified a food or nutrition need*
- 286 (16.0%) – Getting financial assistance with rent or mortgage payments
  - *16.0% overall, and 37.1% of those who identified a housing need*
- 285 (15.9%) – Getting financial assistance to make car repairs
  - *15.9% overall, and 42.0% of those who identified a transportation need*

Although 60.2% (down from 74.4% in FY17) of community stakeholders identified dental care availability as a challenge for low-income families, only 29.5% of community members identified affordable dental care availability as an issue in their community. Community stakeholders and community members agreed that some of the most significantly-needed services, particularly for low-income households, are living wage employment opportunities (79.6% of stakeholders, 55.7% of community members), housing (75.5% of stakeholders, 43.0% of community members), transportation (69.4.0% of stakeholders, 37.9% of community members), and mental health services (76.5% of stakeholders [up from 63.8% in FY17], 32.5% of community members).

As in past assessments, transportation continues to be a common issue in both counties, but particularly in Livingston County. Living wage employment opportunities are also an issue that community members and stakeholders agree is a challenge for our communities, particularly for low-income households. With the exit of Mitsubishi in 2016, relocation and cut of State Farm positions over recent years, and closure of several retail stores in Bloomington, as well as the exit of other companies and/or positions, our communities have faced some hurdles related to employment over the past couple of years. According to the Bureau of Labor Statistics, the unemployment rate in McLean County was 4.4% in June 2018, a 0.2% increase from August 2017 (4.2%), but up from 3.0% in April 2018 (<https://fred.stlouisfed.org/series/ILMCLE2URN>). Comparably, the state-wide unemployment rate for Illinois was 5.0% in August 2017 and 4.3% in June 2018, showing a steady decline over the last 11 months.

The Livingston County unemployment rate is also close to the overall Illinois unemployment rate, at 4.4% in both August 2017 and June 2018 (<https://fred.stlouisfed.org/series/ILLIVI5URN>), the last month that data was available. Both the Livingston County and McLean County unemployment rates have risen slightly since last year (4.1% and 3.8%, respectively), while the Illinois state-wide unemployment rate has decreased slightly since last year (4.6%).

MCCA will include these results in our annual Community Action Plan (CAP) and will continue to collaborate with other community service providers to ensure the needs of our community are addressed in a healthy and efficient way. MCCA understands that each community and

neighborhood must be actively involved in ending poverty. We are involved in raising awareness within our service delivery areas and plan to become even more involved in educating our communities about the loss to everyone when families and individuals live in poverty.

In order to gain a better understanding of the two counties served by MCCA, we examined the demographics of each county, and a summary of other poverty related data is provided below.

**McLean County** is located near the center of the state and has the largest land areas in Illinois. It is comprised of the more urban Bloomington/Normal areas and is surrounded by rural towns and farms. According to the U.S. Census website (<http://www.census.gov>) the 2017 population estimate was 172,290 as of July 1, 2017. This indicates a relatively small but steady population decline (1.6%) over the past several years, as the 2015 population estimate of McLean County (July 1, 2014) was 173,166 and the 2014 estimate of July 1, 2013 was 174,061. This reduction may have been due to restructuring at State Farm Insurance, as they continued to downsize corporate offices in Bloomington and moving them to other states. Mitsubishi Motors closed their automobile plant in early 2016, which also impacted the local population.

The current racial, ethnic, and disability make-up of McLean County's population is as follows:

White:	84.0%
Black:	7.9%
American Indian/Alaska Native:	0.3%
Asian:	5.3%
Hispanic/Latino:	4.9%
White-not of Hispanic/Latino Origin:	79.8%

The McLean County median household income slightly increased: In 2016 it was \$63,420 compared to \$62,211 in 2015. The state median household income was \$59,196 in 2016 and \$57,574 in 2015. In 2016, 12.6% of the population was living in poverty which indicates a reduction of percentage of people in poverty compared to 14.3% of the population below poverty in 2014 and 13.8 % of the population below the poverty level in 2013. The state reported 14.0% of the total population below poverty level in 2016 compared to 13.6% of the population below poverty level in 2015. Asset poverty is an economic and social condition that is more persistent and prevalent than income poverty. It can be defined as a household's inability to access wealth resources that are sufficient to provide for basic needs for a period of three months. According to the Social Impact Research Center's 2016 Well-being Index, McLean County had an asset poverty rating of 23.4% which is similar to the state average of 23.5%

Other positive indicators from the Census Data quick facts include only 4.3% of McLean County residents under age 65 were without health insurance in 2016 compared to the state average of 7.4%. 95.6% of McLean County people age 25 and older had high school diplomas or GED's compared to the state average of 88.3%, Estimates also indicated that 44.5% of Mclean County's total population had Bachelor's degrees or higher, compare to the state average of 32.9%.

Current data from the Illinois Department of Employment Security website (<http://www.ides.illinois.gov>) shows McLean County (March 2018) with an unemployment rate of 3.8%. The state average for June 2018 was 4.2%. In June 2017, McLean County's unemployment rate was 5.4% compared to the state average of 4.7%.

McLean County received a well-being score of 3 out of 8 points on the 2017 Illinois Poverty Data Well-being Report (<http://ilpovertyreport.org>) compared to a score of 1 out of 8 points in 2016. This well-being scale measures four key indicators of well-being compared to the state's average in these areas: high school graduation rates, unemployment rates, teen birth rates, and poverty rates. The higher the score, the worse is the area's well-being. Counties that score 4 or 5 points are placed on the Watch List, and counties that score 6, 7, or 8 are put on the Warning List. McLean County's score of 3 indicates a positive level of well-being status. In 2017 the child poverty rate was 11.8%; in 2016 it was 11.6%.

The high school graduation rate for McLean County was 90.9%, slightly higher than the state average (89.6%) The county's graduation rate for low income students was 79.3%, which is below the state average of 83.6%. Unemployment rates were discussed in the paragraph preceding this one, and the trend generally looks positive. Teen birth rates in McLean County were listed as 86.3% (almost double the state rate) for 2016 which indicates a significant increase since 2012, when the teen birth rate was only 17.6%.

The share of McLean County families receiving SNAP who had one or more workers in the household was 84.6% in 2015 ( exceeds the state average of 79.6%); 84.1% in 2015, and 82.7% in 2014.

**Livingston County** is a slightly smaller (by square miles), rural county consisting mostly of small towns and farmland, located directly northeast of McLean County. According to the U.S. Census website (<http://www.census.gov>) the 2016 total population estimate of Livingston County was 36,518 which shows a slight reduction in population for the past few years. In 2016 the total population estimate of Livingston County was 36,518; the 2015 total population estimate was 36,671; and the 2014 total population estimate was 37,903. There has been a 6.2 % decrease in the population for Livingston County since 2010.

The current racial, ethnic, and disability make-up of Livingston County's population is as follows:

White:	92.9%
Black:	4.7%
American Indian/Alaska Native:	0.3%
Asian:	0.8%
Hispanic/Latino:	4.7%
White-not of Hispanic/Latino Origin:	88.7%

Livingston County's median income for 2017 was 54,074, which is a slight increase from the median income for 2016, which was \$52,254. This data is reflected in the increasing percentage of people living below poverty level over the past few years. In 2017, 14.3% of the total population had incomes below poverty level, compared to 12.8% in 2016, 11.9% in 2015, and 10.3% in 2014. Asset poverty is an economic and social condition that is more persistent and prevalent than income poverty. It can be defined as a household's inability to access wealth resources that are sufficient to provide for basic needs for a period of three months. According to the Illinois Poverty Report's 2016 Well-being Index, Livingston County had an asset poverty rating of 23.1% which is lower than McLean County, and slightly less than the state average of 23.6%.

Other indicators from the Census Data Quick Facts include 10% of Livingston County residents under age 65 have disabilities; somewhat higher than the state average of 7.1%. 5.4% of county residents had no health insurance. Only 88.3% of Livingston County residents age 25 and older had high school diplomas or GED's which is the same as the state average of 88.3%. 15.2% of the total population had Bachelor's degrees which is significantly lower than the state average of 32.9%.

Current data from the Illinois Department of Employment Security website (<http://www.ides.illinois.gov>) shows the average unemployment rate for Livingston County in July 2018 was 4.2%, compared to the state average of 4.2%. In July 2017, the unemployment rate was 4.4%; 5.3% in July 2016; and 5.8% in July 2015. This data also reflects a decrease in the state's unemployment rate over the previous three years: 6.0% (June 2016); 6.1% (June 2015) and 6.9% (June 2014). The 2017 Illinois Poverty Report- County Well-Being Index highlights counties that are experiencing particularly negative conditions and trends on four key indicators: poverty, unemployment, teen births, and high school graduation. Counties are evaluated using a point system, with a higher number of points indicating a worse score. A county receives a point if its rate is worse than the state average and/or if it has worsened since the previous year, for a total of 8 possible points. Counties on the Poverty Watch list have an indicator score of 4 or 5 and need to be monitored, while counties on the Poverty Warning list have an indicator score of 6, 7, or 8 and need

to initiate corrective action. In 2017, Livingston County received a well-being score of 4 out of 8 points, putting it on the State Watch List.

In 2016, Livingston County received a score of 5 out of 8 points on the Illinois Poverty Report's Well-being Scale. (<http://ilpovertyreport.org>). The child poverty rate in Livingston County for 2016 was 17.6, a decrease from 2015's child poverty rate of 18.2%, 2014's child poverty rate was 17.7%. It is slightly less than the current state average of 17.8%.

Livingston County's High School graduation rate for 2015-2016 was 89% (slightly lower than the state's high school graduation rate); and a significant increase from the 2015-2016 high school graduation rate of 81%, and an increase from the 2014-2015 high school graduation rate of 86.9%. The state's average (2017) high school graduation rate was 89.6%. The high school graduation rate for low income students was 78.7% (significantly below the state average) for 2016-2017, which is a significant increase compared to 70% in 2015-2016, and fairly similar to the 76.6% in 2014-2015. The 2016/2017 state average was 83.6% for low-income students, compared to 75.4% in 2015-2016, and 77.9% in 2014-2015. Livingston County's teen birth rate (ages 15-19) was 42.2% in 2016, which is below the state average of 52.9%.

The share of Livingston County families receiving SNAP who had one or more workers in the household was 80.8% in 2016, which shows a decrease from previous years: 82.4% in 2015 88.4% in 2014. The state average for 2016 was 79.6% and the 2015 state average was 79.3. The Child Food Insecurity rate for Livingston County was 18.6% in 2017, which exceeded the state average of 17.3%

### **3. DESCRIPTION OF SERVICE DELIVERY SYSTEM:**

MCCA has a set of principles that guide the way we provide services. We believe that everyone matters and everyone has the ability to make positive choices. We believe that personal growth brings peace and joy. We believe that innovation and collaboration can strengthen communities. We believe that providing relevant, accurate, and useful information is the foundation for all decision-making.

The manner in which MCCA services are provided to those experiencing poverty is very broad. Many providers work together to meet the needs of those seeking services. While MCCA offers a wide array of services to residents of both McLean and Livingston counties, new and more cohesive partnerships are constantly being nurtured to improve the availability and delivery of services and their impact on the identified needs of the community.

In addition, MCCA is working with various segments of the community to increase the cooperative nature of services to low-income households in order to increase the comprehensive and holistic manner in which those services are provided.

The location of MCCA's Bloomington office in McLean County is central for the majority of the clients. It is accessible for individuals who must rely on the public transportation system, with a bus stop located right outside the office. In addition, the location is in relative distance to many other service providers. MCCA also has a regular presence at Heartland Community College campus, in

Normal, IL. This presence allows MCCA to share information about our services. As part of this collaboration, skill-building workshops are being offered at both Heartland campuses in Normal and Pontiac.

The Livingston County office is also centrally located in one of the largest towns in Livingston County, and allows us much more visibility in downtown Pontiac. Our office is located only one block away from the Heartland Community College (Livingston County) campus, which also houses a WIOA satellite office.

Both McLean and Livingston Counties are made up of a large number of rural communities. Since transportation for residents of these communities into the metropolitan locations is a challenge, MCCA continues to work with community groups, faith-based organizations, and local advocates to reach out directly to where they live and share information about our services.

In both counties, MCCA is the administering agency for Low Income Heating and Energy Assistance Programs (LIHEAP), PIPP (Percentage of Income Payment Plan, Weatherization services, and a variety of other income support services, homeownership services, financial coaching opportunities, and community building and engagement services. Educational programs are offered on topics such as financial literacy and budgeting, housing counseling, financial coaching, energy conservation, and green practices. In addition, MCCA provides nontraditional students scholarships to help them develop vocational skills or pursue higher education goals that can move them quickly into the workforce. The scholarship funds can be used for tuition, fees, books and supplies, or for other education-related expenses. In 2018, MCCA was designated an official Financial Opportunity Center by the Local Initiatives Support Corporation (LISC). The Next Step Financial Opportunity Center (FOC) at MCCA focuses on enhancing our income support and financial coaching services while at the same time integrating comprehensive employment coaching and job-readiness training services.

Since 2015, MCCA has become more involved in helping community members to become engaged in identifying local neighborhood strengths and needs through Community Building and Engagement services. In Bloomington, MCCA rehabilitated a home and used that building to open the Jefferson Street Community House in a vulnerable neighborhood, with the intention of helping to build positive communication among neighbors and between neighborhood residents and the local police department. Based on the diversity of the communities in which we work, MCCA utilizes a wide range of civic engagement and community improvement methods all with the goal to develop sustainable solutions to locally defined issues. These solutions are resident-driven and developed by residents with the support of community advocates.

MCCA also provides a domestic violence hotline, domestic violence shelter, and a broad range of domestic violence victim support services in McLean County. In addition, MCCA provides transitional housing for survivors of domestic violence and permanent supportive housing for individuals with disabilities as part of the Continuum of Care.

Supported by improvements in technology, services are offered in a variety of ways. For instance, information and referral services are available to those individuals who walk in, call in, or email. Customers that contact our offices for Income Support Services that are not directly related to Energy Assistance programs are required to complete an Intake Assessment and register for a Practical Money Skills Orientation workshop (PMSO). At these workshops, participants learn about the mission of MCCA and we can partner to move them towards greater financial stability. We have created integrated services within the agency itself. We provide referrals to external resources or

assist people with applications for public benefits, based on their needs. MCCA staff advocate with other service providers to assist individuals with services MCCA is not able to provide, and reverse referrals are also made by other agencies. We also provide bundled services with other agencies, particularly our partner agencies involved with the local Continuum of Care for Homelessness, Heartland Community College, and WIOA offices.

MCCA staff members understand that one intake meeting followed by immediate financial assistance does not assist people in a sustainable manner to develop stable relationships and healthy finances. Maslow's "Hierarchy of Needs" clearly shows that most of the people coming to us for "crisis related services" were operating at the first or second tier on the pyramid, while self-sufficiency/self-stabilization and self-actualization are at the top level of the pyramid. It takes time, support, and a lot of "next steps" before people can reach financial stability and financial capability. We believe by developing positive relationships, building mentorships, providing a support network, and a broader understanding of resources, over time we can empower people and help them explore options they may never have previously considered. Coaching/advocacy relationships can provide support and encouragement for people to develop their strengths and work toward their own goals rather than just focusing on people's deficits and immediate crisis needs.

MCCA regularly provides presentations and educational workshops to a variety of different clubs, organizations, and community meetings, as well as to the people and families we serve, as a way to share available services and programming offered. In addition, we use local radio and other forms of media to share public service announcements, information regarding upcoming programs and events, and other important information about our agency. MCCA publishes a monthly e-newsletter called *New Direction*, which is disseminated to a broad spectrum of the community in both counties. Internally, MCCA utilize staff meetings and agency email to provide training and program updates for all staff of the agency. Staff members are encouraged to participate in community activities and events which raise community awareness of the agency and available services and programs. MCCA maintains an online presence via the web and social media and uses these outlets to inform the community about the services we provide.

#### **4. DESCRIPTION OF LINKAGES**

**Homelessness and Housing Issues:** In both McLean County and Livingston County, MCCA works with several other agencies that address the issue of housing and homelessness through participation in the Central Illinois Continuum of Care. In regard to shelter services, MCCA provides domestic violence shelter to adult and child victims of domestic violence through Neville House. Other local shelters include Salvation Army's Safe Harbor and Home Sweet Home Ministries' Billy Shelper Center. Safe Harbor serves individuals and couples, and the Billy Shelper Center serves individuals and families. Both of the shelters offer meal programs, food pantries or food cooperatives, and self-sufficiency education programs. Some of these services are available for non-shelter residents of the community as well as residents of the shelters. Livingston County does not offer shelter services, but Salvation Army in Pontiac provides housing assistance funds, brief emergency hotel stays, nutrition programs, seasonal services, and a thrift store for homeless individuals and other residents of the community. While Livingston County does not have homeless shelters, agencies such as the Salvation Army make referrals and work with local police departments as necessary to get families and individuals into temporary motel stays or transferred to shelters in McLean County or to other counties that have available shelter beds. There are outreach services available to homeless families and individuals through the Livingston County Homeless Coalition.

MCCA's Transitional Housing Program (THP) fills a need for families who are homeless or threatened with homelessness due to domestic violence, who are working towards self and financial sufficiency and long-term healing. The domestic violence THP program will bridge the current gap from the Neville House emergency shelter to successful, independent living for survivors of domestic violence. Many of these individuals have multiple barriers to overcome and need additional time and support to heal from trauma, learn new skills, and implement healthy choices. Families will be selected from our Neville House emergency domestic violence shelter and other homeless shelters. Rents for THP housing units are based on the household's net income and will not exceed 30 percent of their net income. While in THP housing, individuals and families work on goals toward self-sufficiency by meeting with staff at least bi-monthly and participating in case management and financial coaching services. Case management may assume many forms: budgeting, family counseling, referrals to needed services, life skills training, broadening education and employment opportunities, and general support. Financial coaching also helps the individuals and families in THP to set long-range, personal financial goals such as reducing debt, credit building and credit repair, and developing long-term savings plans.

The Salvation Army of Bloomington also offers a transitional housing program of two rental units for homeless families (focusing on couples with children). Oxford House offers two support homes (one for men and one for women) in Bloomington for people coming out of substance abuse treatment services who need a supportive half-way house environment. Labyrinth House, also in Bloomington, offers a transitional housing program for women recently released from incarceration who are seeking employment in the community. Project Oz offers transitional housing services to homeless youth and homeless youth who are pregnant or parenting. In Livingston County, the Caring Pregnancy Center provides faith-based transitional housing and supportive services to pregnant women at Elizabeth House.

MCCA provides permanent supportive housing through 26 single room occupancy units at Mayors Manor, a building that MCCA owns and manages. Chestnut Health Systems also offers permanent supportive housing to people with substance abuse and/or mental health disorders through sub-contracts with local landlords. Futures Unlimited provides a variety of supportive residential options to people with disabilities in Livingston County.

In addition to these homeless related services, Bloomington Housing Authority and Livingston County Housing Authority provide federally and locally subsidized housing for those who are eligible. There are a few privately owned subsidized housing options in both counties. New, mixed housing rental options have recently opened in Pontiac, and a portion of those units will be subsidized for very low-income households. Habitat for Humanity and Youth Build of McLean County assists families who dream of home ownership, but might not otherwise qualify. MCCA also assists individuals in achieving their dream of home ownership or keeping their home from foreclosure with a variety of programs such as: accelerated home ownership related to MCCA's rehabilitated homes in West Bloomington, housing counseling, homebuyer education, credit building, and foreclosure intervention. For families or individuals that have secured housing, but who are facing difficulties paying their rent or dealing with other crises, MCCA, township offices, Salvation Army, and the Baby Fold, are among the agencies that provide time sensitive financial assistance.

Several key findings from the 2017 Bloomington Normal Metropolitan Regional Housing Study as relates to housing are worthy of consideration. In particular is the gap between the number of low-income households that need rent subsidies and the number of subsidies that are available. Also, the disparity between the number and type of housing units being built and/or available and the

needs of households in particular those living at or below the poverty level. Finally, while housing options exist for the homeless, they are outstripped by the demand.

**Food and other Basic Household Needs:** Food related needs and nutritional education to combat obesity were some the continuing issues identified in the 2018 Community Needs Assessment. For on-going or basic services that McLean County families and individuals need, such as food, clothing, and household goods, MCCA usually provides referrals to partner agencies such as church and community food pantries, Illinois Department of Public Aid for SNAP and TANF, and Recycling Furniture for Families for household goods.

In Bloomington, Home Sweet Home Ministries started a new Food Cooperative in 2014 that has become very popular. This program allows people to select food that their families like and give back to the community by volunteering at the food pantry or at the mission mart. In the summer months, MCCA staff encourages local families to use SNAP to purchase fresh produce and other products at the local farmer's markets. The West Bloomington Revitalization Project gathers unsold produce from the Bloomington Farmer's Market and distributes it to families residing in the west side neighborhood, through their 'Pop-Up Grocery Stand'. MCCA envisions further partnerships with local grocery stores to increase awareness of their expanded and enhanced benefits to SNAP participants. These benefits are available throughout the year and would assist SNAP participants in utilizing their benefits in a more effective way.

In Livingston County, OSF St James Medical Center recently announced they will be developing new initiatives to help local residents increase access to fresh fruits and vegetables and to increase their awareness of healthy food options and healthy food preparation. In the future MCCA would like to explore options for becoming more involved in addressing the "food desert" that exist in west Bloomington neighborhoods and working in collaboration with other local agencies to increase community awareness about nutrition education and healthy food options. For Livingston County's on-going and basic need services MCCA provides referrals to partner agencies such as churches and community food pantries, Illinois Department of Public Aid for SNAP and TANF. For individuals needing additional household items, the Salvation Army is the main referral. Our CSBG work plans and some local foundation grants have allowed MCCA to set aside a small amount of funds to assist with such needs that other agencies cannot provide or to work in collaboration with other agencies to serve local residents.

### **Employment and Employment Training:**

This continues to be a significant need that was identified in our 2018 Community Needs Assessment, particularly access to full time jobs that provide a living wage for workers with families.

MCCA is addressing this issue via the Next Step Financial Opportunity Center (FOC). Next Step focuses on integrating comprehensive employment coaching and job-readiness training services with our income support and financial coaching services. The Next Step FOC is a collaborative effort of MCCA and Heartland Community College. MCCA also works closely and utilizes the Workforce Investment Opportunity Act offices as an external referral for employment training. MCCA's Income Support coaches often help applicants begin the process of assessing their strengths and needs related to employment. The Next Step employment coach works with customers to develop and implement an action plan as related to employment, job-readiness training, and skill development.

MCCA is developing partnerships with local workforce development stakeholders in order to have greater impact on job training and job placement services. Key to this strategy is to understand

employer needs and to work with participants and partners and to development services that meet that need. This can be done through a more comprehensive implementation strategy that MCCA hopes to develop with the help of other workforce development providers.

**Transportation:** Public transportation is available by city bus and cab service through the Bloomington-Normal area. Bloomington-Normal's transit service has added a shuttle service in addition to their regular bus service, to help fill some gaps for local residents. Several partner agencies provide individuals bus tokens so they are able to utilize the bus system. Scott Health Resource Center provides Maternal/Child Health and Cancer Treatment Transportation. This program provides safe, reliable transportation for pregnant women, sick children, and cancer patients to medical appointments. Even with these forms of public transportation, gaps remain. Some of these gaps are filled by SHOWBUS, which does require reservations at least one day in advance, causing further challenges for some individuals. Independent ride share programs, like Uber and Lyft, are also available in McLean and Livingston counties.

Public transportation is limited in Livingston County. While there is limited cab service available, fares are assessed that many are unable to afford. SHOWBUS is available, and they have expanded their services in the past two years, but transportation is generally still an ongoing service gap.

Once again, our CSBG work plan and local foundation grants have allowed MCCA to set aside a small amount of funds to assist with such needs that other agencies cannot provide or to work in collaboration with other agencies to serve local residents.

**Community Engagement and Neighborhood Revitalization:**

MCCA continues to be part of the West Bloomington Housing Collaborative (WBHC), aimed at revitalization efforts in a target neighborhood in Bloomington, IL. This partnership with the West Bloomington Revitalization Project and Habitat for Humanity of McLean County has provided increased opportunity for homeownership for low-income households. Recently MCCA partnered with residents of West Bloomington, City of Bloomington's Police Department, and West Bloomington Housing Collaborative (WBHC) to transition a rehabilitated home for use as a Community House, where neighborhood police officers can complete their reports, police and community members can interact in positive and healthy ways, and local residents can come together for positive, healthy, and neighborhood strengthening activities. It is the goal of this partnership to strengthen and enhance safety and support with residents.

In the future, MCCA wants to increase community engagement, as well as youth engagement in west Bloomington, as well as other targeted sections of our service areas. In order to increase community engagement and develop effective partnerships MCCA will need to increase effective marketing efforts as well as develop more strategic needs assessment communication.

**5. COORDINATION**

MCCA realizes that coordination and partnerships must be utilized to fight the on-going war on poverty. It is because of this realization that MCCA maintains an array of both formal and informal agreements with local groups and agencies. One way these agreements are maintained is by MCCA being active on the following committees and in partnership with local, state, and national organizations:

Committees/Organizations

- Central Illinois Continuum of Care
- McLean County Continuum of Care
- McLean County Human Service Providers
- Livingston County Social Service Providers
- Livingston County Homeless Coalition
- West Bloomington Revitalization Project
- West Bloomington Housing Collaborative
- McLean County Community Reinvestment Act Group
- WIOA Workforce Development Board for Kankakee, Grundy and Livingston Counties
- WIOA Workforce Development Board for Fulton, Marshall, Mason, McLean, Peoria, Stark, Tazewell, Woodford Counties
- Head Start Policy Council
- Next Step Partnership Council
- Bloomington Normal Invest Health Team
- Regional Affordable and Supportive Housing Advisory Committee

#### Other Institutions

- AmeriCorps/VISTA
- Heartland Community College.
- NeighborWorks ® America
- United Way of McLean County
- United Way of Livingston County
- Fairbury Community Fund
- State Farm Bank
- University of Illinois Law Clinic
- PNC Bank
- Habitat for Humanity of McLean County
- Illinois Housing Action Coalition
- Communication Across Barriers
- Pontiac Chamber of Commerce
- Greater Livingston County Economic Development Council

MCCA also coordinates services by all staff members contributing to the agency newsletter, *New Direction*. This newsletter, which is supported through CSBG funds, is widely distributed throughout both counties to clients, businesses, social service partners, donors, and community members. It provides a platform for MCCA to share programmatic information and needs, as well as upcoming events. Internally, staff meetings feature in-service training, so referrals can be made between all programs. Brochures, fliers, and additional information are distributed to staff and made available to clients in waiting areas. In addition, a television has been installed in the Bloomington office's waiting area in order to share information on energy saving, home ownership, reducing poverty, and other topics to educate clients as they wait. Within the last year, MCCA and other community partners have identified gaps in the comprehensive planning and implementation of community resources as relates to workforce development and food security. Progress has been made; however, there still remains over 20,000 individuals living at or below the poverty level in our communities. It is MCCA's intention to convene a cohort of community members and stakeholders to develop more effective tactics and collaborations to fight poverty.

## **6. INNOVATIVE COMMUNITY AND NEIGHBORHOOD-BASED INITIATIVES**

As a NeighborWorks® America chartered member, MCCA is able to develop, implement, and expand housing and neighborhood revitalization programs. Homeownership Promotion Services include pre-purchase homebuyer education programs in the traditional classroom setting and online, as well as ongoing financial coaching if desired. Participants in the homebuyer education classes receive a certificate upon completion. Homeownership Preservation Services provides foreclosure intervention assistance to those home owners facing the possibility of losing their homes, housing counseling for individuals to remain in and maintain their homes, and other housing counseling services. Our housing and financial coaches also provide opportunities for households to increase savings, increase net worth, increase credit scores, and decrease debt for anyone interested in creating a plan and working toward a specific financial goal.

Our agency has been active as a NeighborWorks Community Building & Engagement organization for over four years. This designation has provided the opportunity to offer greater impact to residents and community members in our target neighborhood.

In 2015, our agency successfully implemented the Community Innovation Fair in our target neighborhood. This event has been well attended and received a very positive response; and therefore, we have made it an annual event. The purpose of the fair is to provide an opportunity for individuals in the community to showcase their entrepreneurial ideas (small business) and vision for neighborhood vitality (community improvement). We have open applications for individuals to set-up a booth in order to share their business/community improvement ideas in the beginning stages of planning. The residents who attend the fair are given two tickets to vote on their favorite ideas, and the business/community improvement ideas with the 1<sup>st</sup> and 2<sup>nd</sup> highest vote totals winning cash prizes to help implement their ideas. The fair is open to the public and we have an average attendance of around 200 community residents each year. We usually have a number of sponsors attend the fair for an opportunity to engage with the community. The fair is a collaborative effort, with planning committees formed by community partners, residents, and MCCA staff. Community partners included: State Farm Bank, IL Prairie Community Foundation, University of IL Law Clinic, West Bloomington Revitalization Project, and Habitat for Humanity of McLean County.

In the future, MCCA would like to explore options for developing new partnerships for community brokerage/advocacy beyond the west Bloomington neighborhood. MCCA would like to develop more ways to engage strategic community members, including youth, in the community needs assessment surveys and focus groups. We also want to explore various on-line survey options, focus groups, and other ways for people to provide us with community needs assessment input. In regard to community engagement MCCA also wants to create strategic marketing efforts to increase awareness of our services among the low-income community and key stakeholders such as businesses, faith-based organizations, and funding organizations. Through increased awareness of services, MCCA intends to develop new partnership opportunities with entities that share our mission and vision.

## **7. YOUTH ENGAGEMENT:**

The Jefferson Street Community House (JSCH) continues to be a focal point of youth engagement in the targeted area of West Bloomington. Youth and family-friendly events and activities are held on a monthly basis and the House is open regular hours for drop-in and relationship building. Other community organizations have used the JSCH as a hub of outreach into the neighborhood, with the outreach efforts centered around peer-to-peer relationship development. Events have included a

back-yard movie screening of a family friendly film, with snacks and games provided. MCCA plans to develop additional positive opportunities for neighborhood youth to interact with one another, with their neighbors, and with members of the local police department.

The Community Innovation Fair continues to provide a venue to target young entrepreneurs and showcase their community improvement ideas. In the future, MCCA hopes to have peers youth leaders work with young innovators or those with a great idea to prepare a presentation for the Fair.

In the future, MCCA will continue to explore new ways to coordinate youth services or to facilitate partnerships for youth focused activities in the broader Bloomington/Normal community. MCCA would like to explore youth leadership development opportunities through activities such as NeighborWorks America Community Leadership Institutes and partnerships with local youth serving agencies and coalitions. In regard to community engagement MCCA also wants to create strategic marketing efforts to increase awareness of our services among the low income community and key stakeholders such as businesses, faith based organizations, and funding organizations.

## **8. OUTCOMES**

This section will detail problem statements and put forth the strategy and rationale for addressing the identified problems within MCCA's service area. Also included within this section are the established outcome measures for each of MCCA's work programs that provide the link to a national CSBG goal.

Part 1: Problems addressed by MCCA CSBG directly:

Glossary:	01.021
CSBG Work Program:	Economic Development
Problem Statement:	There are many people at poverty level who are without jobs or "working poor" who do not earn enough to provide for basic family needs.
IL CSBG Goal #2:	The conditions in which the lives of low-income individuals are improved
Outcome Measure:	1P-E Acquired additional skills for parenting, employment, or other life skills

MCCA will broaden the use of economic development funds to sponsor the on-the-job training/internship program in collaboration with local community colleges, four-year colleges, or universities and will also offer economic development funding to help people attend short term vocational training programs that can help them achieve living wage employment. MCCA will also focus attention on building partnerships with educational institutions, businesses, and other key stakeholders to expand internship opportunities.

Glossary:	1.7 -1
CSBG Work Program:	Other Employment Projects
Problem Statement:	Many low income people need assistance to help with clothing, supplies, transportation, or child care to help them transition from a period of unemployment or education or vocational training and to return to the work force.
IL CSBG Goal #1:	Low income people become more self sufficient
Outcome Measure:	1.2E; 1.2N; 1.2F Obtained child care, materials or equipment, or reliable transportation required for employment

MCCA will provide Income Support Coaching, and whenever possible Employment Coaching services, along with short term financial assistance to help people stabilize their households as they transition from a period of unemployment, under-employment, or job training into the workforce. We will also provide financial support for eligible individuals who want to participate in short term, fast-track career training programs.

Glossary:	2.7
CSBG Work Plan:	Scholarship Program
Problem it addresses:	There are many people who lack the skills to obtain employment
IL CSBG Goal #1:	Low-income people become self-sufficient
Outcome Measure:	1.2M- Make progress toward post-secondary degree or certificate

Although the local economy seems to be getting back on track, in the past fiscal year MCCA saw a much larger than normal percentage of people reporting zero household income at intake. Our scholarship program will provide supports to local residents who return to school for traditional higher education classes or longer term vocational training programs that will help them move back into the workforce or increase their income and or benefits. MCCA already works closely with Heartland Community College, Career-Link, and our local WIOA Workforce Boards to assist people with educational and training needs. Scholarship funding is provided through the 5% discretionary funding. This program provides financial assistance to low-income students with high academic potential. Supportive services are offered to students by Income Support Coaches and Financial Coaches.

Glossary:	3.7
CSBG Work Program:	Other Income Management Projects

Problem Statement: Many low-income people lack knowledge of budgeting and financial management, and need a link to mainstream banking services

IL CSBG Goal #1: Low-income people become self-sufficient

Outcome Measure: 1W-Measurable gains in income management

Budgeting, financial counseling, and financial coaching are often a need for low-income individuals. Our Savings Initiative/Debt Reduction Program will educate individuals about how to create a personalized, achievable money management system. This system includes a savings component with the goal of asset accumulation for financial sustainability. Financial coaching staff can assist individuals in setting and reaching goals to increase financial assets. Encouragement and resource referrals, as needed, are provided throughout the process. Matching funds may be used as incentives to assist participants in opening a Short-Term Certificate of Deposit (CD) account and/or to pay down debt.

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Glossary: 4.3-1

CSBG Work Program: Home Repair/Rehabilitation

Problem Statement: Low-income families, especially senior citizens and people with disabilities, occasionally need safety or energy related repairs to their vehicle or to their home.

IL CSBG Goal # 6: Low-income people, especially vulnerable populations, achieve their potential by strengthening family and other support systems.

Outcome Measures: 6.2D Emergency Car or Home repair (structures, appliance, heating system, etc.)

In collaboration with in-house services such as LIHEAP, Weatherization, and Home Repairs and external services such as Community Care Systems Senior Services, Life Center for Independent Living, Futures Unlimited, and Marcfirst, MCCA will provide limited financial assistance to help low income people, especially senior citizens or people with disabilities, to maintain their independence and maintain safe and affordable housing by providing emergency car or home repairs (structural repairs, appliance repairs or replacement, or work on heating systems).

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Glossary: 5.2 (5.2-2 Utility; 5.2-3 Rent; 5.2-5 Mortgage; 5.2-8 Prescription Meds; 5.2-14 Bus Pass/Cards; 5.2-17 Other Emergency)

CSBG Work Program: Crisis Assistance (Emergency Services)

Problem Statement: Individuals and families living at or below the poverty level have many acute problems and few resources. Many times they cannot afford to meet basic needs.

IL CSBG Goal #6: Low-income people, especially vulnerable populations, achieve their potential by strengthening family and other support systems.

Outcome Measures: 6E-E number of households in which emergency needs are ameliorated

This program is one that has been re-designed to help people who want to make behavioral changes to address a significant, unexpected crisis that disrupts their lives and threatens the stability of their households. Prospective applicants will attend a practical money skills workshop and complete universal intake documents and a financial self-assessment.

Once customers are selected for program eligibility they will be expected to participate in at least three sessions of income support coaching. The first session will focus on their initial desire to make changes in their financial situation and develop a spending and savings plan based on their household's income and expenses. Other sessions will focus on goal setting and the individualized needs of the participants. MCCA will use a selection of toolkits from the Consumer Financial Protection Bureau. We try to help people determine what they want to do or what changes they would like to see, and then identify simple steps they can take to achieve their goals. We try to help them address their short term goals and we refer people to Financial Coaching Services to help them take the steps necessary to achieve their medium and long term goals. Referrals to both internal and external resources, and/or assistance with applications for services are also an integral part of these services. MCCA staff will provide information about internal and external resources and provide educational opportunities for people to increase their knowledge about issues that relate to their financial capability and personal goals. Applicants move from initial intake to coaching/advocacy services to help them develop their own personal resources and support networks for future needs. Our goal is to help people build their skills and strengths so they may be able to prevent situations in their lives from repeatedly reaching crisis level.

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Glossary: 7.1-1

CSBG Work Program: Information and Referral

Problem Statement: Low-income people often lack knowledge of available supportive services or how to best locate appropriate services

IL CSBG Goal #1: Low-income people become more self-sufficient

Outcome Measure: 1o-Referred to or from other sources

MCCA has built strong relationships with other agencies and organizations that provide assistance in our communities. This program helps to make referrals and assist clients in need to obtain those services. Often caregivers or others new to a crisis situation don't know where to turn. MCCA is able to give them information and refer them for assistance with other internal and external providers. The wide range of knowledge and connections that have been built help people access

the help they need in a timely manner. Referrals allow them to find resolution to a problem or crisis and continue to move in the direction of financial capability. As part of the Information and Referral Services, MCCA would like to further develop our Pontiac office with resource information, publications, and flyers for participants to access. In relation to Information and Referrals, MCCA also wants to focus on the development and maintenance of a new agency website and strategic marketing materials. One of the features of our new website will allow potential customers to schedule LIHEAP appointments on-line. Marketing efforts will focus on effective communication about MCCA services to the low income community as well as to key stakeholders, businesses, and potential new funding opportunities. In addition, MCCA wants to continue to develop effective community needs assessment strategies and the technology to effectively analyze and communicate the assessment results.

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Glossary:	8.3-1
CSBG Work Program:	Case Management and Supportive Services (Self-Sufficiency Counseling)
Problem Statement:	Low-income people need financial education and supportive services to identify steps needed to achieve self-sufficiency goals
IL CSBG Goal #1:	Low-income people become more self-sufficient
Outcome Measure:	1I-Number of households moving from crisis to stability on one dimension of a scale

Case management for self-sufficiency or (self-stability) is closely tied to multiple areas of our agency services. MCCA's goal is to help people learn how to develop a better understanding of financial stability and financial capability so they may be able to avoid chronic crisis circumstances. MCCA acts to assist families and individuals to set goals and work toward goals that will help to move them out of poverty. The individual or family's situation is assessed through the use of a financial well-being assessment tool designed by the Consumer Financial Protection Bureau. Staff members use the information from the financial well-being self-assessment to help individuals identify and develop short and medium term goals. We try to help people determine what they want to do or what changes they would like to see, and then identify simple steps they can take to achieve their goals. Activity is monitored so people can see the progress they are making. They may also receive additional resources to meet an individual crisis as determined in the coaching session. The expected outcome for this program is that people will increase their over-all stability score over a period of time. Our goal is also to provide additional support to case management supportive services for people with disabilities who reside at Mayors Manor. Many of the residents at Mayors Manor Permanent Supportive Housing have diagnosed mental health and/or substance abuse disorders. We want to contribute to local efforts to address the needs of vulnerable people.

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Glossary:	7.10
CSBG Work Program:	Community Organization and Brokerage /Advocacy Projects

**Problem Statement:** Residents must be empowered to take ownership of change and revitalization at an individual and systemic level. Neighborhoods are lifted up by a safety net woven together by people and organizations working together. Residents need tools, training, and resources to be properly empowered to create change.

**IL CSBG Goal #4:** Partnerships among supporters and providers of services to low income people are achieved

**Outcome Measure:** Consortiums/Collaborations

Mid Central Community Action (MCCA) will provide community building and engagement activities and resident leadership opportunities to low income residents and community members as part of holistic approach to revitalization in the West Bloomington neighborhood. Although overall, the 2017 survey data did not indicate a significant need for food support, the west Bloomington neighborhood has been designated a “food desert” with limited food markets and a predominance of fast food chain restaurants. MCCA plans to work in collaboration with local partners to engage residents in focus groups for feedback specific to healthy food needs and how to most effectively develop projects to address nutrition education and support. MCCA will serve as lead agency for the West Bloomington Housing Collaborative and will conduct the following activities:

- support community building and engagement activities ( including healthy food access focus groups) in the targeted neighborhood
- coordinate a community innovation fair for residents to highlight their innovative ideas for creating change in the neighborhood
- support resident leadership initiatives through the West Bloomington Housing Collaborative
- work with new homeowners in target area to create a neighborhood watch group and foster relationship building between neighbors

As an extension of community building and engagement in Bloomington, MCCA will also begin focusing attention on youth involvement in Bloomington/Normal, as well identifying neighborhoods or segments of the community of Pontiac that may be receptive to similar activities; to support community building and engagement, mentorship or other resident leadership initiatives in this more rural community.

In the future, MCCA will continue to explore new ways to coordinate youth services or to facilitate partnerships for youth focused activities in the broader Bloomington/Normal community. MCCA would like to explore youth leadership development opportunities through activities such as NeighborWorks America Community Leadership Institutes and partnerships with local youth serving agencies and coalitions. In regard to community engagement MCCA also wants to create strategic marketing efforts to increase awareness of our services among the low income community and key stakeholders such as businesses, faith based organizations, and funding organizations. Through increased awareness of services MCCA intends to develop new partnership opportunities with entities that share our mission and vision.

## CSBG Work Program: Training and Technical Assistance Provided for Agency Development

Problem Statement: Agencies need on-going training to meet National CSBG Organizational Standards

IL CSBG Goal #5 .1: The number of capital resources available to community action that increase agency capacity to achieve family and community outcomes

Outcome Measure: 5.1-2 Agencies increase their capacity to achieve results

Over the past three years, Community Action Agencies have aligned themselves with the National CSBG Organizational Standards. On-going training is necessary to provide support for compliance efforts. Many agencies require additional funding to keep up with on-going training support for staff and board members. MCCA intends to use the Technical Assistance and Training funds to continue these education and training efforts in collaboration with Illinois Department of Commerce and Economic Opportunity and Illinois Association of Community Action Agencies. We would like to include training related to Community Building and Engagement. NeighborWorks America provides excellent training related to community building through their Community Leadership Institutes (CLI). MCCA would like to offer staff members, board members, community residents, and community youth opportunities to attend CLI training sessions.

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### Part II:

The following are other programs provided by our agency that address needs stated in our needs assessment results:

1. High utility costs: LIHEAP, PIPP ( Percentage of Income Payment Plan) , and utility based rate relief programs
2. Domestic Violence: Countering Domestic Violence and Neville House
3. Employment and financial Coaching, and public benefits access (Next Step FOC)
4. Affordable/Quality Housing: Mayors Manor Permanent Supportive Housing, Transitional Housing Program, Down Payment Assistance Program, Home Buyer Education, Foreclosure Assistance Program, Home Loan Modification for Rehabilitation Program, and Home Ownership Services
5. Neighborhood Revitalization ( WBHC/Attorney General Grant)
6. Weatherization: Weatherization Program

The following are resources to which MCCA refers clients to help address those needs mentioned in the needs assessment, which are not directly addressed with CSBG services. These resources are in the linkage agreements.

1. Child Care: Child Care Resource and Referral Network, Heartland Head Start, Boys & Girls Club of Bloomington Normal, YWCA McLean County, Family Community Resource Center
2. Homeless Family Aid: Home Sweet Home, Livingston County Housing Authority, City of Bloomington Township, PATH
3. Transportation: YWCA McLean County, City of Bloomington Township (bus passes)
4. Alcohol/Drug Abuse: Institute for Human Resources, Advocate BroMenn
5. Elder Abuse: PATH, Community Care Systems, East Central Illinois Area Agency on Aging
6. Child Abuse: Children's Home & Aid
7. Employment, Job Training, and Job Placement: Career Link, Workforce Boards – Region 11 (McLean County) and Region 15 (Livingston County), Futures Unlimited, MarcFirst, Livingston County Workforce Services, City of Bloomington Township, Family Community Resource Center, Home Sweet Home, Project Oz
8. Youth Services: Project Oz, Boys & Girls Club of Bloomington Normal, Children's Home & Aid, Pontiac Salvation Army, Big Brothers Big Sisters of McLean County, YWCA McLean County
9. Childhood Mental Health Issues: Children's Home & Aid, Institute for Human Resources, NAMI Mid Central Illinois, Center for Youth and Family Solutions, Advocate BroMenn
10. Adult Mental Health Services: Institute for Human Resources, Center for Youth and Family Solutions, ADV & SAS, Community Health Care Clinic, Advocate BroMenn, Community Care Systems, NAMI Mid Central Illinois
11. Emergency rental/mortgage assistance: Pontiac Salvation Army, Dwight Township, City of Bloomington Township, Center for Youth and Family Solutions, Veterans Assistance Commission, Eastview Christian Church
12. Legal Assistance: Prairie State Legal Services
13. Food and Nutrition: Family Community Resource Center, Eastview Christian Church, Midwest Food Bank, Home Sweet Home, Advocate BroMenn, Pontiac Salvation Army, Community Care Systems, Community Health Care Clinic, Dwight Township, Heartland Head Start, Veterans Assistance Commission
14. Senior Services: PATH, Community Care Systems, East Central Illinois Area Agency on Aging, Dwight Township, YWCA McLean County
15. Disability Services: MarcFirst, Futures Unlimited, Veterans Assistance Commission
16. Home Rehabilitation: City of Bloomington

The following are current MCCA Collaborations:

1. Next Step in partnership with Heartland Community College
2. Invest Health in partnership with the McLean County Health Department, Advocate BroMenn Medical Center, OSF St. Joseph Medical Center, and the City of Bloomington
3. The West Bloomington Housing Collaborative in partnership with Habitat for Humanity of McLean County and the West Bloomington Revitalization Project.