



2024

**Community Action
Plan**

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Summary

As stated in the CSBG Act, the purpose of CSBG funding is to provide assistance to local communities for the reduction of poverty, to revitalize low-income communities, and to empower low-income families to become self-sufficient.

The mission of Northwestern Illinois Community Action Agency is to diminish the causes and effects of poverty by helping people identify and obtain the resources to achieve stability in order to build stronger families and communities.

The following pages explain Northwestern Illinois Community Action Agency's plan to address causes and effects of poverty of low-income residents of Stephenson and Jo Daviess Counties through the use of CSBG funds, other Agency programs and community resources.

Information in the Community Action Plan on the identified needs of the low-income population was gathered through surveys completed by the low-income residents of Stephenson and Jo Daviess Counties. The client survey results reflect the needs of people living with the condition of poverty from their personal experience in the daily struggle to gain and maintain stability.

Strategies and work programs in the 2024 Community Action Plan are designed to address the needs of those individuals and families who are living with the effects of poverty. The goal of the programs is to assist families and individuals in becoming stable, maintaining economic security, and being involved in the communities in which they live.

Needs Assessment

Northwestern Illinois Community Action Agency serves the residents of Stephenson and Jo Daviess Counties, which are located at the very northwestern corner of Illinois. Our service area is bordered on the north by Wisconsin and on the west by the Mississippi River and the state of Iowa. The total population of the two counties is 66,812 people based on U.S Census data from of 2021.

Jo Daviess is a rural county with no large population center. There are nine villages and towns throughout the county and six school districts. The 2021 Census data reports 21,995 people living in Jo Daviess County with 11.26% estimated to living below poverty level, which is 1,954 people. There are many other residents in the county whose income is within the guidelines for assistance form our programs.

Primary and Secondary Education Poverty

Statistics from Illinois Report Card for the 2021 school year show the following percent of students enrolled in Jo Daviess and Stephenson County public schools as low-income students. According to ISBE school report cards, low income means "the students come from families receiving public aid, live in foster care, are eligible to receive free or reduced-price lunches".



9.0%
Jo Daviess
County
Poverty Rate

County Population:
21,995

Population for whom poverty status is determined:

Overall
21,795

Population Under 18
4,120

Population 25 & Over
16,370

Population 65 & Over
6,081

Living In Poverty

Individuals
9.0% (1,954)

Children (Under 18)
12.8% (529)

Adults 25 & Over
7.7% (1,252)

Adults 65 & Over
6.9% (422)

Jo Daviess County

Northwestern Illinois Community Action Agency

27 South State Ave Suite 102, Freeport, IL

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www.nicaa.org

Education & Poverty

Education Attainment for Adults 25+ (16,370)



Total Population

No Degree	7.6%
High School	35.5%
Associate	31.6%
Bachelors +	25.3%

Living in Poverty

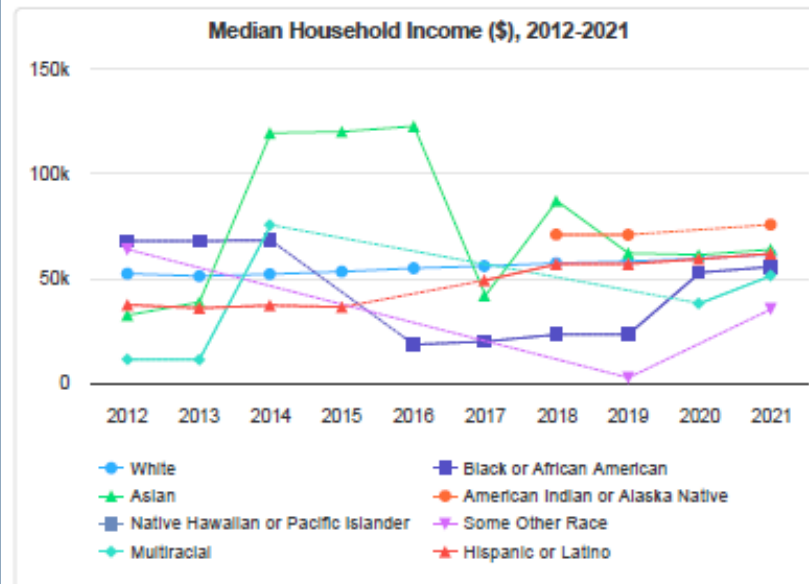
No Degree	12.5%
High School	11.1%
Associate	6.0%
Bachelors +	3.5%

Employment & Poverty

Living Wage for 1 Adult, 1 Child	\$31.71
Hourly Wage for FMR, 2BR Apt	\$14.13
Median Income	\$37,484
Median Income w/ HS Diploma	\$34,589
Male Median Earnings	\$40,874
Female Median Earnings	\$21,942



Median Household Income by Race & Ethnicity





14.1%
Stephenson
County
Poverty Rate

County Population:
44,817

Population for whom poverty
status is determined:

Overall
44,079

Population Under 18
9,547

Population 25 & Over
31,263

Population 65 & Over
9,934

Living In Poverty

Individuals
14.1% (6,213)

Children (Under 18)
20.7% (1,974)

Adults 25 & Over
11.3% (3,537)

Adults 65 & Over
8.6% (855)

Stephenson County

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Education & Poverty

Education Attainment for Adults 25+ (31,263)



Total Population

No Degree	8.0%
High School	33.3%
Associate	37.4%
Bachelors +	21.3%

Living in Poverty

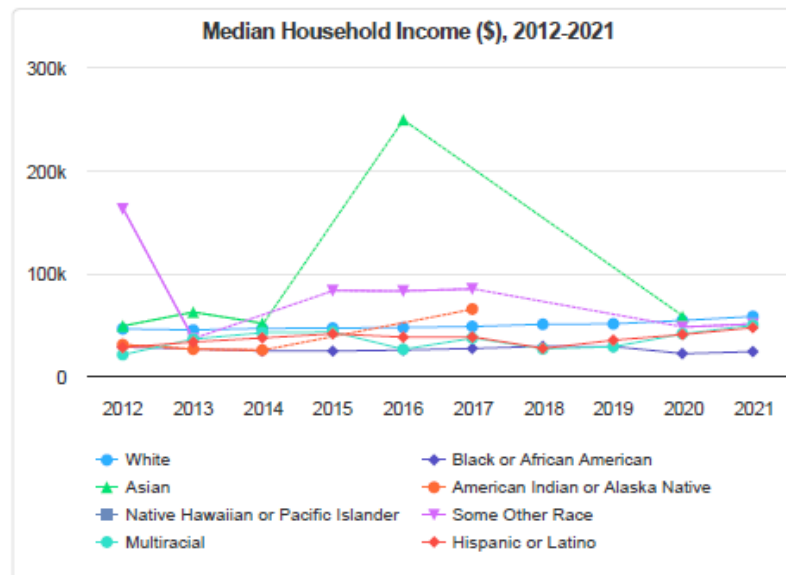
No Degree	28.3%
High School	13.2%
Associate	10.1%
Bachelors +	4.2%

Employment & Poverty

Living Wage for 1 Adult, 1 Child	\$31.25
Hourly Wage for FMR, 2BR Apt	\$14.13
Median Income	\$35,640
Median Income w/ HS Diploma	\$29,508
Male Median Earnings	\$42,664
Female Median Earnings	\$21,877



Median Household Income by Race & Ethnicity



Households Live in Poverty

Total Households:
19,253

Households by Race & Ethnicity

White
86.2% (16,587)

Black or African American
10.0% (1,916)

Asian
0.6% (121)

American Indian or Alaska Native
0.2% (48)

Native Hawaiian or Pacific Islander
0% (0)

Some Other Race
0.2% (32)

Multiracial
2.9% (549)

Hispanic or Latino
3.2% (618)

Health Insurance & Poverty



No Health Insurance

Employed **9.2%**
Unemployed **16.4%**

Gender & Poverty

Male **13.5% (2,928)**
Female **14.6% (3,285)**

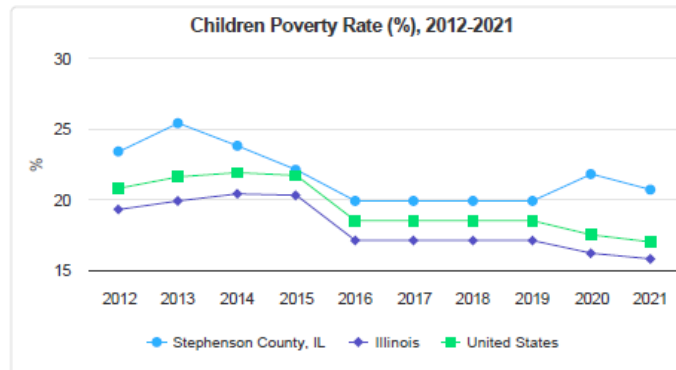
Of those families with Female Heads of Household and Children Present

39.1%
Live in Poverty

Race, Ethnicity & Poverty

White	10.5% (3,898)
Black or African American	39.6% (1,625)
Asian	39.1% (134)
American Indian or Alaska Native	64.6% (51)
Native Hawaiian or Pacific Islander	0% (0)
Some Other Race	29.2% (49)
Multiracial	21.2% (456)
Hispanic or Latino	18.7% (360)

Children in Poverty



Illinois Association of Community Action Agencies - www.iacaanet.org

Client Needs Assessment Survey Results

Northwestern Illinois Community Action Agency conducted a client needs assessment throughout our two counties to gather information on the needs of the low-income residents. The following is the priority of need as reflected in the Client Needs Assessment Survey responses.

Survey Results Hierarchy of Need

1. Basic Needs
2. Housing
3. Health

4. Food/Nutrition
5. Employment
6. Child Care
7. Financial
8. Education

Basic Needs

The huge increase in the cost of household utility bills is cause for great concern for our low-income clients. Getting financial assistance with utility bills is the highest priority for the greatest number of people in the basic needs' category. NICAA has several programs including LIHEAP, LIHWAP, and Nicor Energy Aide that can assist eligible clients with household utilities, which include gas or propane, electric and water bills. The NICAA CSBG Work Program 04.031 Utility Payment Assistance can assist CSBG/LIHWAP eligible households who need assistance with their water bills. Survey responses indicated "access to internet" as a very high priority. Reliable internet is not available in all areas of our rural counties. Through Work Program 07.031 Information and Referrals, we will continue to research for information to pass on to clients about affordable internet in our area.

Housing

Making home more energy efficient was the highest priority need in this category. The NICAA Weatherization and Home Rehab programs continue to apply energy saving measures for eligible homeowners. CSBG eligible clients may be able to have emergency health and safety improvements through 04.051 Housing Maintenance Program.

Financial assistance with rent and/or deposit as well as finding affordable housing were high priorities for the survey respondents. Rent is becoming more expensive and difficult for low-income families to pay. The NICAA CSBG Housing Payment Assistance Work Program 04.011 can assist CSBG eligible clients who have experienced a financial crisis with rent and/or deposit in order to help the family maintain their housing or find more affordable housing.

There was interest in obtaining home ownership education by a significant number of people completing the survey. HomeStart, an organization in our service area, provides home ownership education. The NICAA CSBG Information and Referral Work Program 07.031 will make the information about HomeStart and their services available through our intake workers and on our website.

Health

Accessing affordable dental care for people with the medical card was the highest need in this category. Several organizations in the area provide dental care to people with the medical card. Some medical cards will provide transportation for the dental services. Through NICAA CSBG Work Program 07.031 Information and Referral, we will make the information about the dental services available through our intake workers and on our website.

Treatment for mental health issues are a need among the residents in our service area as indicated on the survey. Through Work Program 07.031 Information and Referral, we will refer clients to resources that may be available locally to meet these needs including Voices, Rosecrance, Riverview Center, and the Crisis Hotline.

Food and Nutrition

With the high cost of food and the reduction in SNAP benefits to pre-COVID-19 levels of assistance, food insecurity was evident on the survey results. Information on how to get food from food pantries and food banks was expressed as a great need. Through the Information and Referral Work Program 07.031, a current list of food pantries for both counties is available for clients so they know when and where to get food. The list is available on our website and is mailed to all who request the information.

To shop and cook for healthy eating and to stretch my food dollars were both high priorities. The University of Illinois Extension has many resources and virtual webinars on these topics for those with limited incomes and receiving SNAP benefits. We will put the link to the University of Illinois Extension on our website so clients are able to access all of their resources.

NICAA Golden Meals Program provides home delivered and congregate meals for seniors age 60 and older in both Stephenson and Jo Daviess Counties. Nutrition and Food/Meals Work Program 05.071 provides assistance with the costs for delivering meals to low income seniors in Jo Daviess County.

Employment

Knowing what jobs are available and finding a full-time job were high priority on survey results. Information will be provided and referrals made to The Workforce Connection in Stephenson County and BEST, Inc. in Jo Daviess County. Both of the organization are part of the WIOA network and provide comprehensive employment services.

Finding childcare during work hours was another priority in having employment. NICAA Head Start is in the process of opening an Early Head Start program for working parents in Freeport to address the need for child care.

Education

Financial assistance for education is a need, which we can address through the Scholarship Program 02.061 and also through referrals to Highland Community College and WIOA

Employees/Board/Policy Council Needs Assessment Survey

The NICAA Board Members, Policy Council Members, and employees completed a survey to assess the needs and challenges of the residents in our service to achieve and maintain stability for themselves and their families. The Board and Policy Council members and employees represent key sectors of their communities in both Stephenson and Jo Daviess Counties.

Based on the observations of the Board Members, Policy Council members and employees, the following are the greatest challenges and assistance needed for low-income people in gaining and maintaining stability.

The NICAA CSBG Work Programs and other NICAA programs are planned to address many of these needs to help the low-income families overcome their obstacles for stability. For those conditions and barriers which our programs do not directly address, we provide information and referrals for to other organizations for additional assistance.

Greatest Challenges for Low-Income Household

1. Chronic Illness
2. Transportation
3. Child Care & Living Wage Employment
4. Budgeting & Housing & Credit Card Debt
5. Education & Job Training
6. Parenting

Assistance Needed for Self-Sufficiency

1. Employment
2. Job Training
3. Child Care & Education & Financial Planning
4. Mental Health
5. Housing
6. Utility Costs & Parenting Education & Substance Abuse Treatment

Challenges and assistance listed on the same line had the same ranking in the survey.

Service Delivery

NICAA service area has a large network of organizations that provide services and resources for the low-income citizens. NICAAs work effectively coordinating efforts with other agencies in the network to provide as many resources as possible for our clients. Referrals are made between partner-organizations via written and verbal communications. NICAAs have a list of local agencies, the services they provide and their contact information. Information about programs and resources available is exchanged at monthly social service meetings, emails, and phone calls. This exchange of information keeps all participants in the delivery process current on the resources available.

Both Stephenson and Jo Daviess Counties have larger towns as their primary hub for service distribution. In Stephenson County, the city of Freeport is the primary location for the service delivery. In Jo Daviess County the city of Galena is the primary location for centralized resources. Typically, services are easier to access in Stephenson County as it has a greater

population density. Though Jo Daviess County is larger in square mile radius, the towns and villages in the service area are rural and the populations per city are small.

ICAA will continue to provide remote option for applying for assistance through the CSBG and LIHEAP/LIHWAP programs. Our main office is open for clients to come in for assistance. We are resuming “in person” outreach in Jo Daviess County. One day each week, we plan to be at an advertised location in a Jo Daviess town to meet with clients.

Clients that contact our offices are given information about our services and information about services that are available from other area service providers. Referral information on job listings, community events, and information to reach and locate our partner agencies is posted on our website. We provide referrals to partner agencies in order to serve our clients. NICAA utilizes a referral system through emails and phone calls in our network to try and best meet client needs in areas that are not offered by our agency or to further assist the client with services we cannot fully cover in our service spectrum.

Linkages

NICAA has its main office in Freeport, which has the largest population in the two-county area and the largest concentration of low-income clients in our service area. Most clients living within Stephenson County find it convenient to access our Freeport office for services. The Stephenson County Public Transportation system aids in the accessibility to resources for Stephenson County residents.

To accommodate for the limited transportation and services in Jo Daviess County, NICAA provides various outreach sites throughout the county to be more accessible for the low-income resident to apply for needed services and assistance. In addition to applying for assistance for the programs administered by NICAA, our outreach worker can also assist with the online SNAP applications and Benefit Access for someone who wishes to enroll for these benefits. Applications may be done remotely via mail, email, website, phone, and fax. Appointments are made as needed for those who need special help.

NICAA program information is distributed to all NICAA program participants through fliers, brochures, and mailings (i.e. LIHEAP fliers are sent to all Head Start families and Golden Meals clients). All case managers and intake workers have resource referral forms to use for assisting clients.

Information is sent to the local newspapers in Stephenson and Jo Daviess Counties giving information on how to apply for assistance for the programs administered by NICAA. Particular emphasis is given to those publications that are free and circulated at no cost to all residents. Information is also posted on our website, social media platforms and distributed at local community events and food pantries.

Coordination

NICAA coordinates with all social service providers and many businesses and organizations to provide services to the low-income residents of the service area. Some of our partnerships have written agreements for service coordination and for others we use an informal agreement format. NICAA coordinates with Freeport Township supervisors and staff to assist with supportive services the low-income clientele we have in common. NICAA also works with Freeport Area Church Cooperative (FACC) offering supportive services for the Homeless population receiving assistance. NICAA partners with our local Continuum of Care (CoC) and the Department of Human Services (DHS) administering aid for their homeless prevention program. We work with and offer supplemental support to our local chapters of the Red Cross, Salvation Army, VOICES and United Way. NICAA partners with Highland Community College to offer educational opportunities and with the local WIOA office to connect our clients with job training opportunities.

NICAA has a Head Start Program which serves 3-5-year-old children and their families in the pre-school program. We work closely with the Head Start program to ensure all Head Start families are connected with the program assistance offered by NICAA.

NICAA has many programs offered to the low-income population in our region. Clients must do an eligibility intake for each of the programs we offer. This process ensures we are serving the appropriate eligible population for our services.

The Low-Income Energy Assistance Program (LIHEAP) is an energy assistance program for eligible clientele. This program offers assistance with Electric and Gas utilities, or Liquid Propane (LP) for our more rural clientele. With this program we assist with utility assistance and disconnection notices, or utility restoration. When it has been determined that the client is eligible the file is processed. We work with several utility providers and a one-time payment is applied to the client's utility account(s) on their behalf for their current address.

Senior Meals is NICAA's Nutrition program geared toward eligible Senior Citizen population over age 60. This program offers nutritious meals for seniors. The program delivers meals to seniors at home who are unable to prepare meals for themselves. NICAA participates in any local health fairs offered, providing our agency's program information.

Head Start program offers NICAA's low income residents in our service area preschool learning programs. This environment helps the children get acquainted with the structure of academic and socialization aspects of the classroom's they will occupy once they begin kindergarten. Children are served daily nutritious meals, get regular exercise and take field trips throughout the program year. The Head Start Open House is an opportunity for all of the agency assistance programs to be presented to the Head Start parents.

Community Service Block Grant: CSBG makes several types of referrals to our partner agencies as well as offer some assistance for emergency services. NICAA works with local landlords and

local Housing Authorities to assist eligible low-income residents with rent, deposit, or homeless prevention funds to assist clientele with maintaining their housing needs.

CSBG's Scholarship Program helps low income residents with scholarship funds toward one of Highland Community College's certificate programs. We partner with Highland Community College Adult Education Program on a GED class for CSBG clients.

Home Programs: NICAA's Home Programs assist low income residents with grant funded home repair assistance when funding is available.

Weatherization (Wx): NICAA's Weatherization program is designed to help our clientele's energy efficiency in their homes. Window and door seals are tested via a blower door assembly and repaired or replaced based on the resulting indicators. This program also will insulate walls and perform a check on the efficiency of the furnace. The work done helps greatly increase the energy efficiency of the house's energy usage. This typically is a direct reduction of energy costs due to reduced energy loss and better overall energy efficiency.

Innovative Community and Neighborhood Initiatives

Northwestern Illinois Community Action Agency and Amity Day Care share trusteeship of the King Community Campus (KCC) located in Freeport in the third ward, one of the poorest neighborhoods in our entire service area. The King Community Campus houses the Amity Day Care, NICAA Head Start classes and administrative offices, and The Boys and Girls Club of Freeport & Stephenson County. A food pantry has been established at KCC by Amity Day Care for the residents of the neighborhood. Other activities are planned and coordinated each year by NICAA Head Start, Amity Care, and The Boys and Girls Club at KCC for the families of children who are attending programs at KCC. The goal of these programs is to strengthen the families of the children in the low-income neighborhood of Freeport, where the King Community Campus is located.

NICAA Head Start is part of the Early Childhood United Way Collaboration which unites the pre-school providers with a common curriculum and screening tools. This allows for collection of similar data and the establishment of benchmarks for kindergarten readiness that can be shared with parents, teachers and the community. The collaboration also provides for a literacy team which will work to build literacy skills in children by providing parents with tools to support their children at home and ensuring that all children have access to reading materials. Head Start funds are used to support the literacy activities for the Head Start children and families.

Youth Programming

Northwestern Illinois Community Action Agency with the use of Community Service Block Grant funds has provided support for the Boys and Girls Club of Freeport and Stephenson County for the past several years. They are located in the King Community Campus, which also is home to Amity Daycare, and NICAA Head Start. The King Community Campus is located in

one of the neighborhoods in Freeport with the most poverty. The Boys and Girls Club serves the children from the area. The Club provides supervision and educational activities for the school age children in five core areas: character and leadership, education and career, health and life skills, the arts, and sports, fitness, and recreation.

The NICAA CSBG program provides assistance to the Boys and Girls Club by reimbursing them for costs to employ CSBG eligible people to serve as adult counselors for their programs. This assistance helps the Boys and Girls Club to hire an adequate number of staff to run their programs. Without the NICAA CSBG program assistance, many low-income children would be unable to benefit from the educational, fun, and character-building programs offered by the Boys and Girls Club of Freeport and Stephenson County.

Many other organizations in Freeport and Stephenson County support the efforts of the Boys and Girls Club to engage the youth in the community in positive activities. Among them are the Freeport School District, the Community Foundation, the Freeport Police Department, and United Way.

Outcomes

Employment

Work Program 01.011 – Skills Training and Opportunities for Experience

The CSBG skills training program will provide CSBG eligible individuals with the opportunity for employment at the Boys and Girls Club of Freeport to meet their need for a full-time job and to meet the need of the Boys and Girls Club to hire enough staff to operate their programs for children in the low-income neighborhoods of Freeport.

Outcome 01.02 Unemployed adults who obtained employment (up to a living wage)

Outcome 01.02.A Unemployed adults who obtained and maintained employment for at least 90 days (up to a living wage)

Education and Cognitive Development

Work Program 02-041- Adult Education

NICAA will provide financial counseling to agency clients to help maintain a budget with the objective of achieving financial stability.

NICAA will partner with Highland Community College Adult Education and the Regional Office of Education to enable CSBG eligible clients to receive instruction and achieve a GED.

Outcome 03.08 Individuals engaged with the Community Action Agency who report improved financial well-being.

Work Program 02.061- Educational Financial Aid Assistance

The Scholarship Program will be provided assistance for CSBG eligible persons for post-secondary education to meet their need for financial assistance for education.

Outcome 02.08 Individuals who obtained a recognized credential, certificate, or degree relating to the achievement of educational or vocational skills.

Housing

Work Program 04.011 – Housing Payment Assistance

The Housing Assistance Program will provide CSBG eligible households with assistance for rent or mortgage payments to meet their need for affordable and stable housing.

Outcome 04.02.A Household maintained safe and affordable housing for 90 days

Outcome 04.05 Households who avoided eviction

Outcome 04.02 Households who obtained safe and affordable housing.

Outcome 04.06 Households who avoided foreclosure.

Work Program 04.031- Utility Payment Assistance

The Utility Assistance Program will provide CSBG eligible households with assistance with water utility costs to meet their need for affordable and stable housing.

Outcome 03.01 Individuals who achieved and maintained capacity to meet basic needs for 90 days

Work Program 04.051 -Housing Maintenance & Improvements

The Housing Maintenance Health and Safety Program will provide CSBG eligible homeowners with assistance for health and safety conditions to meet their need for safe and affordable housing. This assistance will be offered by referral from NICAA LIHEAP ES Furnace Program, Golden Meals Program, Head Start Program and/or other organizations serving a low-income populations.

Outcome 04.07 Households who experienced improved health and safety due to improvements within their home

Health and Social /Behavioral Development (includes nutrition)

Work Program 05.071 – Nutrition and Food/Meals

The Senior Meal Program will provide assistance with delivery cost of meals to CSBG eligible seniors over the age of 60 living in Stephenson and JoDaviess Counties to meet their health need for nutritious food. With this assistance seniors will be able to remain independent in their homes.

Outcome 05.02 Individuals who demonstrated improved physical health and well-being.

Services Supporting Multiple Domains

Work Program 07.031 – Referrals

The Information and Referral Program will provide CSBG and other program clients with information and referrals to resources and services needed to meet their need for household stability.

Outcome 06.01 Community Action program participants who gained other skills, knowledge and abilities to enhance their ability to engage.

Agency Capacity Building

Work Program 09.011 – Agency Capacity Building Activities

The Agency Capacity Building Program will provide Agency employees and board members with training opportunities to increase the capacity of Northwestern Illinois Community Action Agency to meet the requirements of the CSBG Organizational Standards.

Outcome 00.01 Hours of Board members in capacity building activities

Outcome 00.02 Hours of Agency Staff in capacity building activities