North East Community Action Corporation

The Organization

The North East Community Action Corporation (NECAC) was founded in 1965 and its main mission is to "help people help themselves achieve self-sufficiency." NECAC is one of the 19 Community Action Agencies (CAA) located in Missouri. However, every agency is unique as they each serve a different community, and programs are designed to address local needs. A local board of directors oversees NECAC and its staff of 225 to ensure that the organization runs smoothly.

Currently, the organization provides several services that focus on housing issues, homeownership, and homeownership educational training, including:

- Housing Development,
- Homeownership Counseling including Homeownership Education,
- Post Purchase Counseling and Delinquency Prevention,
- Weatherization,
- Self-Help Housing,
- Housing Rehabilitation,
- Strategic Housing Planning,
- Subdivision Development,
- Single Family Housing Development and,
- Section 8 Rental and Homeownership Vouchers.

In addition to these services NECAC provides other training and assistance to residents, including:

- Career Cycle for Success,
- Life Skill,
- Case Management,
- Intake/ Assessment/ Referral,
- Non-traditional Employment for Women Programs,
- Entrepreneurship Education,
- Family Planning, and
- In Home Services.

Community Context

NECAC provides services to over 12 counties in Northeast Missouri: Lewis, Lincoln, Macon, Marion, Monroe, Montgomery, Pike, Ralls, Randolph, Shelby, St. Charles, and Warren counties. These counties have an array of social, housing, and economic characteristics. They range from the urban St. Charles County and Lincoln County – Lincoln is currently the fastest growing county in Missouri – to the very rural counties located in the northern vicinity of the service area.

The average median household income for the 12 counties is \$35,626, with an average of approximately 11.5 percent of the population living below the poverty line. The most extreme conditions are that of Shelby County, which has a median household income of \$29,448 and 16.3 percent of the residents living in poverty. Conversely, the urban St. Charles County has a median household income of \$57,258 and merely 4 percent of the residents live below the poverty line.

With the varied living conditions come varied needs among the residents. NECAC has identified community needs in its service area that range from and include:

- 1. Living Wage Jobs;
- 2. Affordable/ Workforce Housing Development;
- 3. Transportation;
- 4. Rehabilitation of an aging housing stock; and
- 5. Small Business Development/ Entrepreneurship Education and Training.

Project Completed

Funding for NECAC is attained from both private and public organizations. The private organizations include Ameren UE and LaClede Gas, both of which go toward weatherizing homes. In 2002, NECAC received a \$50,000 grant from Rural Housing and Economic Development (RHED). This grant aided in the organization's focus to assist 68 people to become homeowners and to provide homeownership educational training. In addition, projected in-kind dollars and cash funds totaled roughly \$43,050.

Program Outcomes

- NECAC has created over 100 units of rental properties with 120 units under construction.
- NECAC has built 26 Self-Help Homes with 5 currently under construction.
- In the past four years, NECAC has assisted 180 persons to become homeowners and counseled over 300 persons per year in homeownership. NECAC has created a Tri-State Housing Strategic Plan¹ and a Tri-County Housing Strategic Plan²

¹ Plan includes Northeast Missouri, Western Illinois, and Southern Iowa.

² Plan includes Lincoln County, Montgomery County, and Warren County.

Community Impact

The impact of NECAC's projects on the community has been tremendous. NECAC has brought several much needed services to the communities they serve.



Weatherizing homes has become increasingly more important as the cost of energy is on the rise. By weatherizing homes and making them more energy efficient, residents can save money on their utility bills. This will allow residents to use their income for other needs such as food and medicine. The reduction in utility bills is particularly useful to people on fixed incomes who spend up to 20 percent of their income on maintaining a cool home in the summer and a warm home in the winter.

NECAC also provides medical services to the community. Many residents lack health insurance and subsequently, often avoid hospitals and doctors' offices. The story of Ina, a woman who had not been to the physician in 18 years, is a prime example.

When Ina finally walked into the Family Planning Clinic in Shelbyville, troubled with stomach pains, it was not long before the medical staff found the problem. Ina had a basketball-sized tumor on her ovary. Surgery was arranged and the tumor was removed. Ina now has regular exams at the clinic.

Ina is not the only case where medical treatment has been neglected. Women continuously come into the clinic with all types of serious problems that range from breast cancer to partial lung collapse. The medical care that these women receive through NECAC is deeply appreciated, as are all the other services offered.

Organizational Impact

NECAC has also been greatly shaped by services offered. NECAC continues to expand services, particularly in the area of housing development. Included in the expanded services is a new department for Housing Development. In addition to services, NECAC has become a constituent of Rural LISC and is a partner in development with Neighborhood Reinvestment Corporation.

Lessons Learned

Since its founding in 1965, NECAC has overcome adversity that may have slowed the efforts of other similar organizations. By serving low-income families in both rural and urban areas, NECAC has shown that the problems facing both populations are parallel. The organization has learned that although the same issues are prevalent in rural and urban areas, the solutions must be applied differently in each area. NECAC has shown that the dilemmas facing both rural poor and

urban poor are often very much alike.

NECAC encourage other community organizations attempting similar efforts to simply make the most of the strong points of the community at hand. Many other organizations that may be dealing with diverse populations, whether it be race, gender, sexual orientation, or rural vs. urban, can learn a great deal

from NECAC. After 39 years of operating NECAC has dealt with a diverse population and provided the necessary services to meet the needs of each in a very efficient manner.

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