



2021



Community Needs  
Assessment

# About Northeast Iowa Community Action Corporation (NEICAC)

## Our Philosophy

America was built on the promise that every family should have opportunity for success. Whether our neighbors are experiencing a temporary setback or face continuous challenges to meet their basic needs - too many struggle to achieve a good quality of life. On a national level, nearly 40 million people are still living in poverty, and even more, are just a missed paycheck away from hardship. We believe everyone should be able to take care of their families and have an equal opportunity at success.

Northeast Iowa Community Action Corporation (NEICAC) works to create opportunities and improve the lives of others while also striving to make our communities stronger. NEICAC has been providing quality services to vulnerable individuals and families through effective programs since 1965. Our agency connects individuals and families to approaches to help them succeed and includes Early Childhood Programs, Family Support Services, Stable and Affordable Housing, Budget Counseling, Public Transportation, Pregnancy Prevention and Health Education, Low Income Home Energy Assistance, Weatherization, and Crisis Assistance. On a larger scale, we are part of a strong network of Community Action Agencies that have been mobilizing and targeting scarce resources to best meet the needs of low-income communities since 1964.

## Our Agency Mission, Vision, and Values

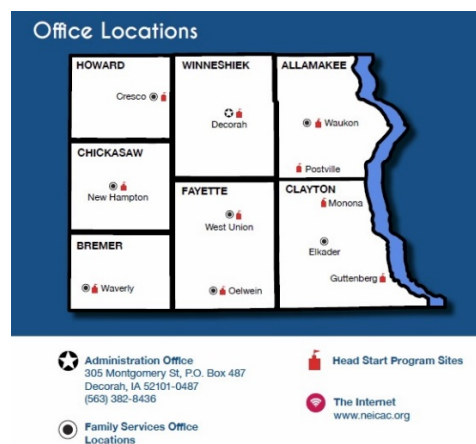
NEICAC's **mission** is to strengthen communities toward lifelong success.

NEICAC's **vision** is that all individuals and families participate in their community and access resources and opportunities as they develop economic security.

NEICAC's **values** are: dedication, compassion, respect, accountability, self-sufficiency, responsibility, honor, progress, and trust.

## Our Service Area

This Community Assessment will feature data from the NEICAC service area of Allamakee, Bremer, Chickasaw, Clayton, Howard, and Winneshiek Counties.





## *Community Needs Assessment Executive Summary*

### *March 2021*

The Northeast Iowa Community Action Corporation 2021 Community Needs Assessment provides information and analysis on issues relating to poverty in the agency's service area of Allamakee, Bremer, Chickasaw, Clayton, Fayette, Howard, and Winneshiek Counties.

#### **A. Community Strengths:**

Although we frequently discuss the challenges of living, working, and providing services to rural areas, it has undoubtedly served to be advantageous. The partnerships developed between our local government, non-profits, faith-based communities, private businesses, and donors have created opportunities to collaborate and meet the needs of low-income individuals, families, and communities. We know and understand our residents' needs and develop stakeholder relationships to ensure we create comprehensive approaches that have significant impact on those we serve.

Northeast Iowa community residents live here for a reason. The area has a small-town atmosphere, little traffic issues with reasonable cost, and good quality of living. It is also difficult to match the beauty and endless recreational outdoor opportunities our corner of Iowa offers. Community residents and visitors can take part in adventures of fishing, hiking, biking, canoeing/kayaking, driving, hunting, along with so many other activities to enjoy.

#### **B. Summary of Major Unmet Needs:**

The NEICAC service area has a large geographic area with small community populations. This often results in access issues to necessary resources and opportunities. The lack of living-wage jobs within our area serves as the initial challenge for many low-income individuals, leading to additional barriers and unmet needs such as transportation, food insecurity, basic housing and living expenses, affordable childcare, healthcare, and much more. Federal funding is often insufficient to address our community needs and rural areas often suffer the most with limited access to resources that offer assistance.

#### **Approach**

This Community Needs Assessment Executive Summary results from a comprehensive examination of the needs in our communities. NEICAC collected 686 surveys from clients and service recipients from June 2019 through February 2020 and 327 stakeholder surveys from November 2017 consisting of individuals from community and faith-based organizations, private businesses, educational institutions, local government, healthcare providers, and NEICAC employees. Also, this Community Needs Assessment includes agency program customer service satisfaction data for the years 2019-2020 and 2020-2021.

The COVID-19 pandemic continues to greatly affect our communities, employees, and clients. In May of 2020, an updated Community Needs Assessment was completed to address these specific needs. Data from this assessment is also included.

Additionally, data from a number of federal, state, and local agencies, including the U.S. Census Bureau, U.S.

Department of Health and Human Services, U.S. Department of Labor, Iowa Department of Education, Iowa Department of Human Services, Iowa Department of Public Health, and Iowa Workforce Development was collected and analyzed for the purpose of this assessment.

Finally, included within the assessment is data from our agency programs for the program years 2019 and 2020. It outlines the total numbers of individuals and families served, demographics, and resources spent on direct assistance.

The NEICAC board of directors reviewed and formally approved this assessment on **March 22, 2021.**

Attachment A: NEICAC Community Stakeholders Survey Data - November 2017

Attachment B: Client Needs Survey Data - June 2019-February 2020

Attachment C: COVID Client Needs Assessment - April 2020-May 2020

Attachment D: Head Start Program Information Report (PIR) – 2018/2019

Attachment E: Early Head Start Program Information Report (PIR) - 2018/2019

Attachment F: NEICAC Client Satisfaction Survey Data - October 2020-February 2021

Attachment G: NEICAC Client Satisfaction Survey Data – June 2019 –February 2020

Attachment H: Family Development and Self-Sufficiency Exit Survey Data – July 2019-June 2020

Attachment I: National Community Action Partnership Assessment Report

Attachment J: Iowa Childcare Resource and Referral Childcare Data Sheets

Attachment K: Agency Program Data – PY19

Attachment L: Agency Program Data – PY20

Attachment M: Employee Termination Reports & Agency Program Goals PY20

**KEY FINDINGS: CUSTOMER NEEDS:** The Community Needs Assessment revealed several customer needs. Customer needs include individuals, families, and children living in poverty within the service area.

**Customer Need #1: Individuals Lack Mental Health Services and Resources**

**Conditions:**

- ☞ When clients were asked if anyone in the household has mental health issues, 202 of 681 or 29.66% responded yes.
- ☞ 54.62% indicate there is not a sufficient and affordable number of behavioral or mental health care resources/services for low-income people.
- ☞ 42.99% of 107 respondents indicate they could use help dealing with stress, depression, or anxiety, while 19.63% stated they could use help with getting treatment or counseling for a mental health issue.
- ☞ 49% of clients responded that their stress is at a high level due to finances and a challenge with coping or helping loved ones cope with stress.

**Causes:**

- ☞ There is a lack of available providers for ongoing services. Clients often report waiting a month or two between appointments.
- ☞ There is also a lack of crisis/immediate placement or availability for high intense needs. This is a significant barrier for children and prolongs finding solutions and supports that could hopefully help in the long-term.
- ☞ Transportation is often a barrier to accessing mental health resources.
- ☞ Medicaid privatization in Iowa has limited resources for many health issues, including mental health.

**Community Resources:**

- ☞ Northeast Iowa Community Action staff working directly with clients act as a referral source for those in need of mental health services.
- ☞ Community resources that address mental health concerns include but are not limited to:
  - ABBE Center for Community Mental Health (Independence)
  - Alternative Treatment Associates (Postville)
  - Riverview Center (Decorah)
  - Gunderson Behavioral Health (Decorah)
  - Lighthouse Professional Counseling Services (Decorah, Cresco)
  - Northeast Iowa Behavioral Health Clinic (Decorah, Oelwein, Waukon, Elkader, West Union, Cresco)
  - Families First Counseling Services (Decorah, Oelwein)
  - New Directions Counseling Services (Waterloo)
  - Lutheran Services In Iowa (Waverly)
  - Suicide Prevention Hotline (800-273-8255)
  - Substance Abuse and Mental Health Services Administration (SAMSHA) (800-662-4357)
  - Pathways Behavioral Health Services (Waverly, Fredericksburg)
  - Northern Iowa Therapy (Waverly)
  - Child Health Specialty Clinic (Decorah, Oelwein)
  - Counseling and Family Centered Services, Inc. (New Hampton)
  - Regional Health Services of Howard County (Cresco)

\*\*Cities noted are locations where services are provided in an office setting. Services are available to those outside the city/county indicated, and additional remote or in-home services may be available.

- ☞ Our EARL Public Transit system is available to assist with transportation to and from mental health appointments, which can be covered by insurance for those on Medicaid.

- ☞ Our Family Development and Self-Sufficiency (FaDSS) home visitors support enrolled participants in the area of mental health by conducting mental health screening tool assessments and referring participants to local mental health providers as appropriate. Specialists also help participants access insurance benefits and understand the use of mental health services benefits, including support to secure transportation when necessary.
- ☞ Our Head Start and Early Head Start program have a Behavioral Specialist responsible for addressing child/family barriers and providing mental health content for those programs. The programs also contract with a Licensed Mental Health Therapist for consultation as needed.
- ☞ Gaps in addressing mental health needs exist in these ways within our seven-county service area:
  - Rural cities may not have local mental health providers, decreasing the likelihood that vulnerable community members access or maintain services if reliable transportation or lack of funding for gas/vehicle maintenance is a barrier.
  - The number of individuals in need in our seven-county service area outweighs the number of providers in the area. This barrier often results in lengthy wait times between appointments or inability to secure services during a family mental health crisis.

## **Customer Need #2: Families are Food Insecure**

### **Conditions:**

- ☞ 149 of 677 client survey respondents or 22.01% have unmet food or nutrition needs, and 63.01% of those say they could use help with getting food from food pantries, meal sites, or food shelves.
- ☞ 50.66% of client survey respondents indicated they are enrolled in SNAP (food assistance), while 49.34% indicated they are not enrolled.
- ☞ The COVID-19 Community Needs Assessment shows the #1 need reported by NEICAC employees is food access for clients they interact with.
- ☞ Quantitative data from the Iowa Department of Education 2019-2020 shows Allamakee County at over 50% of students receiving free lunch and over 40% of Fayette County students that receive free lunch. The NEICAC service area counties of Allamakee, Fayette, and Howard are all above the state average for free lunch needs by families, while Allamakee, Chickasaw, Clayton, Howard, and Fayette counties are all above Iowa's state average for reduced lunch needs. The client survey data also shows a high number of those receiving free or reduced-price school meals. Of those 282 who responded they had children under the age of 18 in the household, 211 or 74.82% of our clients indicate they get free or reduce price school meals.
- ☞ According to the May 2020 COVID-19 NEICAC Needs Assessment, the average food insecurity is 10.26%, and the quantitative data from this assessment shows Clayton (11.10%) and Fayette (11.60%) counties higher than Iowa's state average of 10.90%.

### **Causes:**

- ☞ Although NEICAC has previously seen needs with access to food, COVID-19 increased demand because of loss of jobs and hours and limited mobility for our vulnerable clients.
- ☞ Healthy foods are expensive and can be difficult to access, especially during the winter in rural areas where local grocery stores are decreasing.
- ☞ Clients sometimes lack education or understanding on the importance of proper nutrition.
- ☞ Households are focused on maintaining housing (rent and utilities) and, in return, have to limit their budget elsewhere, often in food or healthy food choices.
- ☞ Food stamps are intended to supplement a household's food supply, but many households rely on food stamps for all of their monthly food supply. Often finding that the food, or dollars for food, do not stretch throughout an entire month, causing a reliance on local food pantries at the end of the month.

- ☞ Often, a household's food stamp benefit ends due to not completing a review form or submitting prior to a deadline or when a household is first applying for food stamps and awaiting approval. The process is complicated.
  - Families experience unexpected loss of income due to death/illness in the family. When asked open-ended questions for specific information on food or nutrition needs, client's responded: "Not enough food assistance, can't afford groceries"
  - "Having enough money to purchase a variety of food"
  - "Affording healthy food for dietary needs"
  - "Transportation to Clayton County Food Shelf in St. Olaf"
  - "Fresh veggies/fresh organic veggies"
  - "Doctor recommended protein drinks for cancer patient/wanting fruits and vegetables for my prostate cancer"

### Community Resources:

- ☞ Northeast Iowa Community Action Corporation operates a Food Pantry in our Winneshiek, Howard, and Bremer county office locations. In addition, we established small food pantries for emergency needs at our Allamakee and Chickasaw county office locations in response to identifying a gap in food access for low-income households in need in those two counties in the spring of 2020.
- ☞ Northeast Iowa Community Action staff who work directly with community members are knowledgeable of available food pantries and provide referrals to food pantries across our seven-county service area.
- ☞ Our agency evaluates food pantry location, access, and availability across our seven county service areas annually.
- ☞ Some food pantries in our service area require a formal referral from a social service agency, church, etc., to receive food assistance. Collaborations with local food pantries allow our Family Service Specialists in our Outreach offices to provide these referrals.
- ☞ Food Pantries within our seven-county service area, which are a referral source for families who identify a food insecurity need during their work with NEICAC, include:

#### **Allamakee:**

Allamakee County Food Shelf-Waukon  
 Allamakee County Relief-Waukon  
 Postville Food Pantry-Postville  
 Lansing Iowa Food Trust (LIFT)-Lansing

#### **Bremer:**

Loaves and Fishes Food Pantry-Readlyn

#### **Chickasaw:**

Nashua Area Food Pantry-Nashua  
 New Hampton Food Pantry-New Hampton  
 Fredericksburg Food Pantry-Fredericksburg

#### **Clayton:**

Clayton County Food Shelf-St. Olaf  
 Guttenberg Family Resource Center-Guttenberg

#### **Fayette:**

Oelwein Kitchen Cupboard-Oelwein  
 Fayette County Food Shelf-Fayette  
 His Hands-Oran  
 Open Hands Food Pantry-West Union

#### **Howard:**

Riceville Food Pantry-Riceville

#### **Winneshiek:**

Decorah Community Food Pantry-Decorah  
 Greater Area Food Pantry-Calmar

- ☞ Our staff also collaborate with the Northeast Iowa Food Bank to share information regarding the Mobile Food Pantry as dates and locations become available. Once per Month Mobile Food Pantries available in our service area include:
  - Cresco
  - West Union
  - Waverly
  - Oelwein
  - Guttenberg
  - New Hampton
- ☞ The Women, Infants, & Children (WIC) program is also a community resource for assistance in purchasing nutritious food. Howard, Winneshiek, Fayette, Allamakee, and Clayton Counties are served through the Elkader Visiting Nurse Association office. Chickasaw and Bremer counties are served through the Waterloo Operation Threshold office. We also collaborate with the Iowa Department of Human Services to obtain application packets for state benefits, including Food Stamps, which we provide to those in need who visit our outreach office locations. Our staff are also familiar with the DHS online portal to apply for services and refer individuals in need to apply in that manner.

### **Customer Need #3: Families Have Unstable Housing Arrangements**

#### **Conditions:**

- ☞ 234 client survey respondents, or 34.87%, indicate they had received a utility disconnect in the previous 12 months, while 39 respondents indicate they had received a rent eviction notice.
- ☞ When clients were asked the open-ended question of what two important household needs they want to resolve, many of the 234 responses included comments on paying utilities and rent assistance. When asked what issues their households were unable to get help, of the 193 client responses, several also indicated electricity, utility, and disconnect assistance.
- ☞ 88 out of 494 or 17.81% of client respondents noted their household is receiving assistance with rent.
- ☞ 338 of 590 or 57.29% of clients that were asked the question on what their purpose of the NEICAC interaction was that day stated it was because of a utility assistance need.
- ☞ While 234 client respondents indicate they had a utility disconnect notice in the previous 12 months, 213 indicated the disconnection was prevented by NEICAC assistance.
- ☞ Quantitative data from the U.S. Census Bureau, American Community Survey, shows NEICAC counties of Allamakee and Clayton are above the state average in population in poverty below 100% FPL. Counties that are above 10% of this are Allamakee (11%), Clayton (11.5%), and Fayette (11.4%). With Bremer and Winneshiek counties as exceptions, all counties are above the state average in population in poverty from 100-149% FPL. Some counties are significantly higher, such as Allamakee, Chickasaw Fayette, and Clayton counties.

#### **Causes:**

- ☞ As noted by other community needs, the agency service area lacks high-paying jobs, creating difficulty for families to pay for their essentials.
- ☞ Due to COVID-19, Iowa extended the winter moratorium. This prevented the mailing of disconnect notices, which extended the nonpayment of utility bills for many households.
- ☞ Individuals may not have education or training to be qualified for higher-paying employment and may have limited options in the communities they reside in.
- ☞ Individuals reside in rural areas due to the lower rent costs. Still, they may not have transportation or access to get to surrounding counties for employment, thus making it an ongoing barrier to meet rent and utility payments. If they have transportation, they may be putting the majority of their paycheck in their gas tank to get to and from work, limiting the amount of income to cover basic necessities such as utilities and rent.
- ☞ Lack of available childcare options-employment opportunities available may require evening/weekend work, necessitating childcare during unusual hours when little to no providers are available in our service area.



Individuals may have difficulty securing stable childcare, thus being unable to obtain or maintain employment to cover the costs of monthly bills.

- ☞ Lack of affordable childcare options-individuals may be relying on friends or family members who are not registered providers or are ineligible to receive the childcare assistance subsidy but cannot afford to provide the care for free. Thus, much of an individual's monthly wages cover the cost of childcare.
- ☞ Households on a fixed income that is lower than their monthly utility and rent payments. Especially in certain times of the year when bills may be higher or in the case of another emergency (vehicle breaking down, medical expense, a family member in distress requiring financial support).
- ☞ Individuals residing in substandard housing due to lower rent costs, which increase the overall energy burden.
- ☞ Individuals/families may have little or no financial literacy and do not have the ability to budget their monthly income to meet their monthly expenses.

### Community Resources:

- ☞ At the time of this assessment, our agency Crisis Policy allows households at or below 200% of the Federal Poverty Level assistance with up to \$1,000 in 12 months, given funding sources are available to support the ongoing needs.
- ☞ Our current Crisis Assistance Policy allows eligible households to receive financial assistance with a past due utility bill and/or a past due rent or mortgage notice a past due rent or mortgage notice.
- ☞ NEICAC staff working directly with clients are aware of local housing authorities that process housing vouchers and subsidized housing units that offer a lower monthly rent amount to individuals, based on the household income. Staff act as a referral source to these outside entities. The housing authorities that cover our seven-county service area include:
  - Upper Explorerland Regional Housing Authority-Section 8 Voucher program for low-income households in Allamakee, Clayton, Fayette, Howard, and Winneshiek Counties.
  - Iowa Northland Regional Housing Authority-Section 8 Voucher program for low-income households in Bremer and Chickasaw Counties
- ☞ NEICAC manages several housing properties that provide affordable housing to low-income individuals.
- ☞ Our Housing department also provides financial and budget counseling to support clients in learning how to best budget their resources to meet their needs, including rent and utilities, to maintain safe and affordable housing.
- ☞ There are gaps in the number of safe and affordable low-income housing options for families in our service area. Furthermore, when individuals obtain a Section 8 housing voucher, there are barriers to locating housing that meets the voucher program's requirements or property owners who are willing to work with the voucher program.
- ☞ NEICAC is the only agency in our service area that provides regular crisis assistance for rent and utility assistance. Funding constraints and availability can create a gap in available assistance from county to county across our service area. We are continually evaluating funding streams, including grant opportunities and local donations, to ensure that we can provide equitable financial support to low-income individuals in crisis in every county we serve.
- ☞ Cedar Valley Friends of the Family is also a community resource in which we provide referrals for homeless individuals and families we may encounter.
- ☞ Below are income-based rental properties:
  - Allamakee**
    - Holzhaus Apartments-Postville (Family)
    - Southcrest Manor-Waukon (Elderly)
    - Southridge-Waukon (Elderly)
  - Bremer:**
    - Dun Dee Apartments-Dun Dee (Elderly)

Frederick Haven, Inc-Fredericka (Family)  
Prairie Court-Janesville (Elderly)  
Readlyn Area Housing-Readlyn (Family)  
Sumner Housing Corp-Sumner (Elderly)  
Lantern Park Apartments-Waverly (Family)

**Chickasaw:**

Fredericksburg Housing-Fredericksburg (Elderly)  
Mayberry Manor Inc-Nashua (Family)  
Pleasant Manor-New Hampton (Family)

**Clayton:**

Keystone Terrace-Elkader (Family)  
Prestige Court Inc.-Garnavillo (Elderly)  
Luana Housing Inc.-Luana (Elderly)  
Valley View Apartments-McGregor (Elderly)  
Monona Housing Inc.-Monona (Elderly)  
Strawberry Homes-Strawberry Point (Elderly)

**Fayette:**

Arlington Family-Arlington (Family)  
Clermont Homes Inc.-Clermont (Family)  
Oelwein Senior Citizen Housing-Oelwein (Elderly)  
Westwood Park Apartments-West Union (Family)

**Howard**

Alert Manor Inc.-Cresco (Elderly)

**Winneshiek:**

Heritage Haven-Decorah (Elderly)  
Oneota Village-Decorah (Elderly)  
Fort Atkinson Senior Housing-Fort Atkinson (Elderly)  
Ossian Housing, Inc.-Ossian (Elderly)

**Customer Need #4: Families Lack Essential and Basic Need Items**

**Conditions:**

- ☞ When asked what two important household needs you want to resolve, many of the 234 client's responses included needs for many basic needs items such as washers, school supplies, clothing, bed, stove, cleaning items, toilet paper, and appliances.
- ☞ 269 client respondents indicate specific housing needs that they could use help with.
  - 34.94% need basic furniture, appliances, or housewares
  - 49.81% need personal care items such as soap, diapers, and toilet paper
  - 40.89% need clothing or shoes
  - 38.66% need help with yard work or snow removal
  - 25.28% need help with homework
- ☞ NEICAC's Embrace Iowa Program and Crisis Program assist with basic needs, and both programs have seen an increase with requests and households served in the previous 12 months.

**Causes:**

- ☞ Although these are basic and essential items, housing costs such as rent, utilities, and food are normally prioritized over other household necessities. Families find there are not enough resources to purchase the items noted above.
- ☞ Very few programs can directly assist clients with these basic needs, creating fewer resources to help families.
- ☞ The quantitative data shows a sharp decline in the Family Investment Program (FIP) since 2015. Data does not offer such a decrease in poverty rates. FIP has a complex application process, and often clients face barriers to

continue compliance to receive their assistance. With less FIP participation, there is less money available to families for these essential items.

#### **Community Resources:**

- ☞ NEICAC provides household items through our Food Pantry offices in Bremer, Howard, and Winneshiek counties when these items are available through the Northeast Iowa Food Bank. We also accept donations of frequently sought household items at each of our seven county outreach offices and disburse them to clients as needed. The frequency of these donations is unreliable and does not meet the need to the extent described above.
- ☞ NEICAC has partnerships with the following locations to provide vouchers or referrals to low-income households for clothing and household items:
  - The Depot Outlet-Decorah (Winneshiek County)
  - The Shepherd of the Hills-St. Olaf (Clayton County)
  - Trinity Helping Services-Oelwein (Fayette County)
  - St. Patrick's Thrift Store-Waukon (Allamakee County)
  - Carol's Closet-Strawberry Point (Clayton County)
  - Family Resource Center-Guttenberg (Clayton County)
  - Trinkets and Togs-Waverly (Bremer County)
  - Helping Hands-Sumner (Bremer County)
  - Treasure Chest-New Hampton (Chickasaw County)
  - Sharing House-New Hampton (Chickasaw County)
  - The County Store-Cresco (Howard)

#### **Customer Need #5: Individuals Have Unmet Transportation Needs**

##### **Conditions:**

- ☞ Client survey responses indicate 134 of 676 or 19.82%, have unmet transportation needs
  - 40.50% need help with getting to and from appointments or errands
  - 42.98% need help with repairing the household vehicles
  - 40.50% need help with getting a dependable vehicle
  - 33.88% need help with getting vehicle insurance
- ☞ 64.02% of community stakeholders felt there was insufficient transportation service during the evenings and weekends.
- ☞ When asked open-ended questions for additional transportation needs, clients stated, "gas money, don't drive, need a car, too much information needed ahead of time to access transit."
- ☞ All NEICAC service area counties are rural, which creates the necessity for reliable transportation for continued employment, childcare, and school.

##### **Causes:**

- ☞ Limited income provides limited options for driving. Many clients indicate they don't have enough funds to pay for gas and repairs for their vehicles.
- ☞ NEICAC EARL Public Transit provides reliable public transportation options for the general public, but the program is costly to operate in rural areas. Unless there are resources to help, low-income individuals find this is an unaffordable option.
- ☞ The Medicaid privatization in Iowa impacted public transit greatly, decreasing access to public transportation to worksites for those on Medicaid.

## Community Resources:

- ☞ Our agency's current Crisis Assistance Policy includes financial assistance with vehicle repairs for income-eligible households with member(s) who are employed, actively seeking employment, or have a household member who requires frequent travel to medical appointments.
- ☞ Our agency's current Crisis Assistance Policy includes crisis transportation assistance for eligible households through our EARL Public Transit system. Funding is limited for this service, and specific criteria must be met to receive the assistance. For instance, this assistance could provide transportation to someone needing to get to a homeless shelter.
- ☞ NEICAC facilitates the Embrace Iowa program, which serves as a funding source for low-income households to receive assistance with up to \$500 towards assistance with limited funding availability otherwise. The program has assisted applicants with vehicle repairs, oil changes, and new tires, among other items that support the need for reliable transportation.
- ☞ There are currently no outside referral sources or funding within our agency to provide transportation for individuals to complete errands or attend appointments. A gap remains in services available to meet this need for low-income individuals.
- ☞ NEICAC's Transit program has previously provided a Wheels for Work vehicle purchase program for low-income individuals. The program is still serving current loan recipients but will be going through a restructuring process due to financial constraints of maintaining the program as is. Outside of this program, there are not currently any programs available in our service area to assist with the purchase of a dependable vehicle. Furthermore, low-income individuals often have low credit scores, which hinders their ability to secure affordable vehicle loans independently. There remains a gap in this area of transportation need, as having a reliable vehicle is essential in rural Iowa.
- ☞ Public Transportation entities that provide transportation in our seven-county service area include:
  - NEICAC: EARL Public Transit-Allamakee, Clayton, Fayette, Howard, Winneshiek Counties
  - Iowa Northland Regional Transit Commission (RTC)-Bremer, Chickasaw Counties

## Customer Need #6: Families Need Assistance with Heating Costs in the Winter

### Conditions:

- ☞ 80.04% of clients surveyed received assistance from the NEICAC Low Income Home Energy Assistance Program, which provides a supplemental payment of heat utilities for eligible low-income households. This program serves the largest number of households and provides the agency's largest dollar amount of resources. Last program year, the program served 3,387 households.
- ☞ 25% of LIHEAP clients served during FY20 used a deliverable fuel product, a higher cost of heat than regulated heat products.
- ☞ 50% of LIHEAP clients served during FY20 were at or below 100% of the federal income poverty guidelines.

### Causes:

- ☞ Iowa winters are cold and long, with impacts hitting low-income individuals and families hardest. Heat costs continue to rise as the weather gets colder, making paying those bills more challenging.
- ☞ Due to COVID-19, Iowa extended the winter moratorium. This prevented the mailing of disconnect notices, which extended the nonpayment of utility bills for many households.
- ☞ COVID-19 has provided additional challenges to families to apply for the program, which has resulted in a higher need for crisis assistance with very high utility bills.

## **Community Resources:**

- ☞ Winneshiek County Mutual Aid (which covers the entire service area) provides gap funding needed for clients who experienced very high heat/electric costs greater than the agency could assist.
- ☞ Fayette County COVID-19 Disaster Response provides additional funds to the agency to meet Fayette County customers' needs.
- ☞ In addition to assistance through the Low Income Home Energy Assistance Program (LIHEAP), NEICAC assists income-eligible households with accounts that are past due or subject to disconnect after the moratorium ends through our Crisis Assistance Policy and funding available through utility vendors and other sources.
- ☞ NEICAC also provides Weatherization services proven to increase energy efficiency and decrease heating costs in the homes completed through the program.
- ☞ The COVID-19 Pandemic has brought about additional funding sources and programs available for households who can demonstrate income loss due to the pandemic. One of these programs being specific to assisting with utility bills, including a household's heat source. NEICAC staff became familiar with applying for these programs and providing referrals to households who may be eligible.
- ☞ NEICAC also has strong relationships with heat supply vendors that benefit clients who seek assistance through our agency. When households are eligible for assistance, these partnerships can prevent households from being disconnected with a guarantee for our agency's payment.

## **Customer Need #7: Families Have Unmet Housing Needs**

### **Conditions:**

- ☞ Client survey responses indicate 161 of 678, or 23.75%, have unmet housing needs. When asked to select housing needs their household could use help with, the answers were:
  - 59.09% need help with making necessary home or property repairs
  - 49.35% need help with making their home more energy-efficient
  - 22.73% need help with finding safe and affordable housing that fits household's needs
  - 22.73% need help with obtaining a loan to buy a house
  - 5.19% need help with making changes to their home for a household member with physical disabilities or is homebound
  - 15.58% specified other housing needs with open-ended responses that included: "windows, washers, door replacement, furnace, heating/electrical, floors and appliances, deposits, rent, roof repairs, heat source conversion, landlords fixing necessary items and air conditioners"
- ☞ 55.13% of surveyed stakeholders indicate there are not sufficient safe and affordable housing units and 57.58% also indicate there are not sufficient housing units built or set aside for low-income people.

### **Causes:**

- ☞ In the rural service area, housing stock often consists of large, older homes which are difficult to maintain energy-efficiency.
- ☞ The quantitative data illustrates the total housing units within the NEICAC service area counties, with the exception of Allamakee County, are above the Iowa state average of 49 years old. Fayette County shows 68 years, Howard at 67 years, and Clayton County at 61 for the median housing age.
- ☞ As noted with other causes to our community needs, those with fixed incomes or low-paying jobs often struggle to pay their regular housing (rent, food, utilities) costs, making home repairs over and above unaffordable.
- ☞ Nearly all communities in the NEICAC service area recognize and discuss the need for additional multi-unit low-income housing. Development, building, managing, and maintaining these properties is costly and challenging from the business perspective. They typically do not provide a profit incentive for investors, and the maintenance costs will often be greater than the rent revenue received.

## Community Resources:

- ☞ NEICAC staff working directly with clients provide referrals to the two Regional Housing Authorities that cover our service area for needs, including home building, home repair and the Section 8 housing voucher programs. The two agencies that cover our service area are:
  - Upper Explorerland Regional Housing Authority-Allamakee, Clayton, Fayette, Howard, and Winneshiek Counties.
    - The Northeast Iowa Regional Housing Trust Fund offers up to \$10,000 per project and can potentially fund roof repairs, furnace repair/replacement, energy efficiency updates, electrical and plumbing, handicap accessibility, and homebuyer assistance.
    - Upper Explorerland also partners with the Homes For Iowa program which exists to address Iowa's housing shortage and train offenders in skilled trades with the goal of reducing recidivism. The program recently completed a home in Oelwein (Fayette County). Additional homes in Oelwein and Waukon (Allamakee) are in the planning stages while other communities are applying in the future.
  - Iowa Northland Regional Housing Council (INRHC)-Bremer and Chickasaw Counties.
    - The Iowa Northland Regional Council of Governments (INCOG) offers an owner-occupied housing rehabilitation program to assist homeowners in bringing their homes up to Iowa's Minimum Housing Rehabilitation Standards. Typical tasks include updating the electrical system, installing siding, installing replacement windows, furnace replacement, and roofing.
- ☞ NEICAC facilitates the Embrace Iowa program, which serves as a funding source for low-income households to receive up to \$500 towards home repairs. There are no other funding sources for services such as water heater or flooring repair/replacement.
- ☞ NEICAC's Weatherization Assistance Program (WAP) includes a cost-effectiveness energy audit, air leakage checks, insulation, and inspection of all combustion appliances for repair and/or replacement. The program also contracts with investor-owned utilities in our service area to install low-cost, energy-efficient measures in eligible homes, such as LED lighting, low-flow faucet aerators, showerheads, and water heater measures. Applications for this assistance are ranked by fuel usage, and at-risk clients are given priority for service. We recognize that there are far more homes in need of this service than funding or program operation constraints support.
- ☞ NEICAC also partners with the Iowa Energy Wise program to distribute Energy Wise Weatherization kits to households served in various capacities within our agency when these kits are available. The kits provide several energy-saving items to be installed within a home and educational materials on adopting energy-saving practices within the home.
- ☞ NEICAC manages several housing properties that provide affordable housing to low-income individuals.
- ☞ Our Housing department also provides Homebuyer Education courses for individuals who need this as a part of the process to secure a home loan.
- ☞ There are gaps in the number of safe and affordable low-income housing options for families in our service area. Furthermore, when individuals obtain a Section 8 housing voucher, there are barriers to locating housing that meets the voucher program's requirements or property owners willing to work with the program.

## **Customer Need #8: Individuals Lack the Education and Knowledge to Manage their Money**

### Conditions:

- ☞ 127 out of 678 client survey respondents indicated their households have financial management needs.
- ☞ Those clients went on to further indicate they could use help with budgeting and managing money (60.68%), solving problems with the utility company (30.77%), and solving problems with a credit card or loan company (30.77%).

**Causes:**

- ☞ Clients on a fixed income may not have reserves for unanticipated expenses.
- ☞ Credit card debt with high interest rates often grow when families lack the resources to pay.
- ☞ There is often a lack of knowledge or formal education surrounding debt, credit, budgeting, and money management.
- ☞ Families have ongoing periods where they feel obligated to make unhealthy financial decisions to meet their family's needs.
- ☞ Individuals and families face the inability to establish a healthy relationship with a bank due to past account issues.

**Community Resources:**

- ☞ NEICAC provides financial and budget counseling services through our Housing department.
- ☞ Clients who access Crisis Assistance through our Family Services outreach offices are provided information on available budget and financial counseling resources, including but not limited to:
  - NEICAC financial and budget counseling
  - Iowa State University Extension
- ☞ Family Development and Self-Sufficiency Specialists providing home visits to families enrolled in the FaDSS home visiting program provide assessments, budgeting, and goal setting services to support enrolled individuals in improving their knowledge and practices around financial management.
- ☞ The gap in supporting individuals and families with financial management needs exists in identifying what kind of services and support those in need will find engaging and valuable, resulting in participation through completion and increased knowledge and practical skills that can be applied to the low-income individuals we serve.

**Customer Need #9: Families with Children Birth to 5 Lack Knowledge and Skills to Develop a Comprehensive Approach to Children's Healthy Growth, Improving their Chance for School Success.****Conditions:**

- ☞ According to NEICAC's 2018-2019 Head Start Program Information Report (PIR), 250 children (ages 3-4) were provided with full-day, center-based preschool programming for five days per week. There were 15 classrooms with a least one classroom in each of the NEICAC seven counties.
- ☞ The number of children enrolled in the NEICAC Head Start program for 2018-2019 increased the ongoing source of continuous, accessible health care from 228 to 238 (ten additional children). Forty-eight children were diagnosed by a health care provider with a chronic condition needing medical treatment by the end of the enrollment year, with 47 receiving that medical treatment. The program also helped 37 additional children to access and continue dental care by the end of the enrollment year.
- ☞ The Head Start PIR also indicates an increase from 226 children at the beginning of enrollment to 238 at the end of enrollment for those who are up-to-date with age-appropriate immunizations.
- ☞ 157 of 162 client survey respondents indicated they are a primary caregiver of a child(ren) in Head Start or Early Head Start.
- ☞ 142 or 67.94% also noted their preschool or childcare needs would not be met if their child were not enrolled in the Head Start Program.
- ☞ According to NEICAC's 2018-2019 PIR report for Early Head Start, 126 children (0-3) and pregnant women were provided with home-based services to improve parenting skills and provide guidance with a path to school readiness.
- ☞ The NEICAC Early Head Start Program served 48 Hispanic or Latino pregnant women or children. Allamakee County is the highest population in the NEICAC service area of Hispanic and Latino individuals. Hispanics also have a 37.56% population in poverty, which is well over the average Iowa rate.
- ☞ The Early Head Start PIR Report showed an increase in the number of children who are up to date on a schedule of age-appropriate preventative and primary health care from enrollment to end of the enrollment year. Data shows the number of children went from 46 to 104. The number of children with continuous dental and accessible dental care also increased from 83 to 92 children. Finally, data from the report indicates that pregnant

women in the EHS program received several services while enrolled, including prenatal health care, postpartum health care, mental health interventions and follow up, prenatal education on fetal development, and information on the benefits of breastfeeding.

- ☞ Mental health services and consultations were provided to four children within the EHS program by the end of the enrollment year, while 19 children had an Individualized Family Service Plan (IFSP).
- ☞ Client survey responses for those residing in the NEICAC service area counties show six households are a foster care provider for a child or children ages 0-5. The Head Start PIR report also indicates 11 children enrolled in the program were in foster care, while 19 referrals from a child welfare agency were enrolled in Head Start.
- ☞ 239 of 677 or 35.30% of client respondents have children under 12 within their household. When asked what their child care or development needs are, 30 respondent's answers were:
  - 53.33% - Finding affordable childcare
  - 6.67% - Finding a quality preschool
  - 20% - Finding before/after school care
  - 23.33% - Finding services or resources for children in my household with special needs
  - 13.33% Preparing the preschool children in my household for school
  - Open-ended answers from clients were also included. Clients stated: "childcare during summer, job only offers 24hrs/week, need 28 to qualify for CCA, transportation and getting back from appts in time when kids are out of school."
- ☞ According to the Iowa Department of Human Services, 2019 saw an increase in the number of founded child neglect and abuse cases. Fayette County, significantly higher for all data years of 2015-2019, saw a spike in 2019 at 44 cases, along with Bremer County with 32 cases.
- ☞ The quantitative data indicates all but two counties (Bremer and Winneshiek) within the NEICAC service area have a higher percentage than Iowa's average for mothers with no prenatal care in the first trimester.
- ☞ According to the Iowa Department of Public Health, teen birth rates (ages 15-19) were well above the Iowa average rate in Allamakee County at 30 per 1,000 residents and six times the rate in Bremer and Winneshiek counties. Fayette County is also higher, with a rate of 20 per 1,000 residents.

#### **Causes:**

- ☞ Applying for assistance and intervention services for children can be a complicated process, and families often find challenges in navigating through the paperwork and processes.
- ☞ The rural area of the NEICAC seven county service area presents a barrier to accessing additional medical, dental, mental health, and other essential resources to assist with children's healthy development. Transportation to facilities great distances away makes obtaining those services unlikely without assistance.
- ☞ Private and public preschool costs are often unaffordable to low-income families, and needs are identified for Head Start programs to provide a specialized and comprehensive approach for higher-risk children.
- ☞ Low-income households often have minimal formal and informal support systems. Private and public preschool may not be an option for households if those programs do not offer before and after school childcare services.
- ☞ Young, single-parent heads of households with minimal formal and informal support systems may not have the education or skills to adequately parent and maintain the children's safety in their care.
- ☞ Low-Income expectant mothers with minimal formal and informal support systems may not have the education or awareness on the importance of prenatal care in the first trimester of pregnancy.

#### **Community Resources:**

- ☞ To promote school readiness of children and to teach parents that they are their child's first and most important teacher, NEICAC provides Early Head Start-Home Visiting Services for pregnant women and families with children 0-3 years old and Head Start & Child Development Classrooms for three and four-year-old children (Preschool programming). Both services are offered at no cost to income-eligible households.
- ☞ Our Head Start and Early Head Start programs employ two Health and Development Specialists who have an R.N., BSN degree, and a Behavior Specialist. These three staff evaluate, carry-out, and track health and mental



health service provision for children enrolled in the programs. Through enrollment in EHS and/or Head Start programming, families receive many support services that increase their children's overall health and a chance for school success, including:

- Referrals to primary and/or specialty medical, dental, and vision providers.
- Referrals for prenatal care, postpartum health care, mental health services.
- Education on breastfeeding education and fetal development.
- Assistance with monitoring immunization timelines.

☞ Community support and ongoing collaboration are essential to meeting this need. Current partnerships include:

- Northeast Iowa Behavioral Health for Mental Health Services
- Area Education Agency for special education services
- Northeast Iowa Food and Fitness initiative supported by the W.K. Kellogg Foundation Food and Fitness Community Program to ensure that:
  - Our Head Start policies and practices support the healthy living of children, families, and community members.
  - Local, health-promoting food is available and affordable.
  - Communities have an environment that supports abundant opportunities for physical activity and play.
- Lion's Club for free on-site vision screening services to Head Start classrooms in Cresco, Monona, Oelwein, Postville, Waukon, Waverly, and West Union.
- Iowa Kidsight Program through the University of Iowa for interpretation of vision screening results completed by the Lion's Club.
- Iowa Department of Public Health for no-cost dental screening and fluoride varnish application provided by dental hygienists (I-Smile Program).
- Woodland Eye Clinic for vision screenings in Guttenberg classroom.
- Oneota Valley Eye Care of Decorah for vision screenings in the Decorah classroom.
- Eye Care Associates of New Hampton for vision screenings in the New Hampton Classroom.
- Full Circle Services, Inc for volunteers in Oelwein and West Union classrooms.
- Green View High School in Waverly for volunteers in the Waverly classroom.
- Iowa County Conservation for additional classroom programming.
- Area Colleges for interns and students fulfilling field experience and student teaching requirements.
- Retired Senior Volunteer Program (RSVP) for volunteers in Allamakee, Howard, and Winneshiek counties.
- School district collaborations that provide no-cost transportation for Head Start children.
- Oelwein Community School District partnership that allowed the expansion of services.

#### **Customer Need #10: Families Lack Support to Make Progress Toward Family Stability**

##### **Conditions:**

- ☞ Client survey responses indicate 459 of 684 or 67.11% receive Medicaid.
- ☞ 34 clients responded to the question of parenting or family support needs they have with 50% needing help with learning how to help children/youth in the household cope with stress, depression, or emotional issues; 47.06% state they need help learning how to mentor/teach children/youth more effectively; 41.18% indicate they need help with learning how to set goals and plan for their household.
- ☞ 181 of 680 or 26.62% of client respondents indicate their income has decreased in the last 12 months. When asked the question of why did income change, the following answers were provided:
  - "Lower paying job, lost job, became injured, fired for disability, laid off, off FIP, medical, divorce."
- ☞ Information from surveys of exited participant's from the agency's Family Development & Self Sufficiency Program (FaDSS) from PY20 show 100% of former participants felt the program was helpful.

- ☞ 73% of exited FaDSS participants also say they would have considered staying longer with the program if they could. In comparison, 73% percent appreciated the specialists' knowledge of resources most, and 45% prefer the program's goal setting.
- ☞ Families also completed 34 surveys served in January, February, and March of 2020. 26 of those 34 respondents say the level of impact FaDSS had on their family was high. Open-ended comments made specific to the benefits of the program include: "Words of encouragement, great at making me feel secure and safe and very helpful and having another adult to talk to and plan goals."
- ☞ Thirty-six families who exited the Family Development and Self-Sufficiency (FaDSS) Program from July 1, 2019-June 30, 2020, received supportive services to improve their family stability. The following highlight some of the enrollment and exit comparisons and further demonstrated the need for supportive services to strengthen family stability.
  - The average length of stay was 378 days for the 36 families who exited during the timeframe indicated above. Of those 36 families, 16 stayed in the program for 12+ months, confirming the need for ongoing support within their household.
  - Nine of the 36 families who were employed identified childcare issues during enrollment, and eight of those nine families addressed their issues with support during FaDSS enrolment.
  - Nine of the 36 Heads of Households were employed at program entry (25%), and 22 of the 36 Heads of Households were employed at program exit (61.11%)
  - Of the 36 Heads of Households exiting the program, 15 improved their employment status from enrollment to exit.
  - Nineteen adults identified substantiated mental health issues during enrollment; of those 19, 15-accessed treatment (78.95%) while enrolled in the program.
  - Thirteen children had substantiated mental health issues during enrollment, and all 13-accessed treatment (100%) while enrolled in the program.
  - Twenty-one of the 36 families who exited the program had children age 0-5 in the home. Of those 21, 17 families had children enrolled in an Early Childhood Program (80.95%)
  - Twenty-eight of the 36 families who exited the program were involved in work preparedness activities.

#### **Causes:**

- ☞ Often, there is a lack of formal and informal support systems that make it difficult for parents to obtain and/or maintain stability in family health/mental health, employment, job training, or education.
- ☞ The lack of education and knowledge on programs and resources available to low-income parents increase family health/mental health and financial instability and decrease a parent's ability to avoid a crisis.
- ☞ Parents sometimes lack access to and awareness of appropriate milestones for child development and available programs to support their growth.
- ☞ Those in a cycle of crisis aversion lack the skills necessary to set, evaluate progress, and meet goals essential for overall family stability on their own.
- ☞ Systems in place to assist low-income families often have many policies and procedures to receive benefits but offer little support or guidance in meeting requirements to obtain and maintain the benefits. When medical, Food Stamps, Housing Voucher, or FIP benefits lapse, family stability decreases.

#### **Community Resources:**

- ☞ NEICAC operates a Family Development and Self-Sufficiency (FaDSS) home visiting program in all seven of our service area counties that serves low-income households with children residing in the home who are either receiving the FIP benefit from the state of Iowa or are at or below 80% of the Federal Poverty Level. Core components of the program are designed to improve overall family stability and include:
  - Home Visits
  - Assessments
  - Goal Setting
  - Referrals to resources

- Advocacy
- Support
- ☞ The FaDSS program has a strong partnership with the PROMISE JOBS program through the Iowa Workforce Development to support households receiving the FIP benefit from the state of Iowa to maintain their benefit through compliance with their Family Investment Plan. Through this partnership families not only maintain the benefit providing financial stability to their household, but they have additional support to meet their goals in reaching self-sufficiency and securing income which is greater than the monthly FIP benefit through employment, receipt of child support, approval for disability, etc.
- ☞ The FaDSS program also has a Memorandum of Understanding in place with DHS that supports a specialist's work with enrolled FaDSS participants. Through the memorandum of understanding, FaDSS Specialists can help participants apply for available benefits and communicate with DHS Income Maintenance staff regarding requirements for maintaining the benefits providing financial assistance.
- ☞ Our Family Service Specialists in our outreach offices also play an essential role in assisting with crisis through our Crisis Assistance Programs and, in some cases diverting ongoing crises for low-income families, which supports their ability to obtain and maintain family stability.
- ☞ NEICAC staff who work directly with low-income individuals and families in need often have knowledge of available programs or services to fill a gap for families if our agency does not specifically have a program to meet the identified need. In the FaDSS program specifically, specialists have an ongoing relationship with participants in which they can provide a referral to an available resource and then follow-up with a participant to determine if the family accessed the resource or address any barriers identified to access the resource.

**KEY FINDINGS: COMMUNITY & NEEDS:** The Community Needs Assessment also revealed community needs.

Community needs are needs that have an impact on an entire community.

**Community Need #1: Communities Lack Child Care Options**

**Conditions:**

- ☞ Although only 30 client respondents indicated an unmet need for childcare or child development, 41.95% of the community stakeholder survey respondents indicated there are not sufficient affordable, accredited, or licensed child care facilities.
- ☞ Stakeholders also indicate by 66.29% there are not sufficient childcare facilities that provide services during evenings or weekends. According to the clients' data surveys, 63.83% indicate they work evenings, nighttime, or weekends and 40% attend classes in the evenings, nights, or weekends. A correlation exists between low-income families working evenings and weekends and the lack of child care options.
- ☞ The NEICAC CACFP program continues to see a decline in licensed child care providers with participation in their program.
- ☞ Quantitative data from Iowa Childcare Resources & Referral show a 26% decrease in the total number of childcare programs in Region 2 (includes all NEICAC service counties) from 2015-2020. The total number of childcare spaces also saw a slight decrease. There is also a sharp decline of 35% in programs accepting DHS childcare assistance, affecting low-income families. Specific counties within the NEICAC service area have all declined for total childcare programs, except for Bremer County. Fayette (31%) and Allamakee counties (27%) have the most significant decrease.

**Causes:**

- ☞ Often childcare provider pay and benefits are well below a living standard, which results in staff turnover. At the same time, regulations continue to increase, which cause in-home providers to allow their license to lapse.
- ☞ In our rural area, operating childcare programs are expensive and difficult to maintain, especially when there are not high levels of population focused on large centers.
- ☞ COVID-19 hit the childcare industry hard as it did many businesses. After the mandated closing for several months, many providers found other work with higher pay and benefits.

**Community Resources:**

- ☞ NEICAC's CACFP program provides meal reimbursement and nutrition education to registered childcare providers, which is an incentive for becoming registered or maintaining the registered provider status.
- ☞ NEICAC's Head Start program offers before and after-school wrap-around care at many of our classroom locations. In addition, we evaluate the need for care over the summer and often offer summer programming, which alleviates a childcare barrier for working families with children enrolled in the program.
- ☞ Child Care Resource & Referral is a referral source for individuals in need of childcare and offers the following support for Iowa's childcare needs:
  - Consultation, ongoing training, and support to those who are interested in becoming or those who are already licensed preschools, Child Care Centers (CCC), nonregistered Child Care Home (CCH) providers, and registered Child Development Home (CDH) providers.
  - Referrals to child care programs and educational tools to aid in the search for quality childcare.
  - Data collection and community partnerships that support the need to increase number of quality childcare options.
- ☞ Social media has become a support in locating available childcare options, with specific pages created as a resource for caretakers to seek childcare options with particular communities.

## **Community Need #2: Communities Lack Sufficient Living Wage Jobs**

### **Conditions:**

- ☞ When asked if the community has sufficient numbers of full-time job opportunities that pay at least \$15 per hour, stakeholders surveyed responded 67.73%, indicating no. When surveyed if there were a sufficient number of part-time positions that pay at least \$15 per hour, 71.01% of stakeholders said no. Also noted, stakeholders had a response of 57.45% that underemployment is an issue.
- ☞ Of the clients that were surveyed, 120 of 680 or 17.65% indicated they have needs related to employment, and 93 of 96 indicated they could use help with education: a two-year degree (32.26%), four-year degree (30.11%), or a tech, vocational or trade school degree (30.11%). The stakeholders surveyed also indicate there is not a sufficient number of accessible and affordable post-secondary education resources for newly graduating high school youth (34.94%) or post-secondary resources for adults who do not immediately continue their education after graduating from high school (35.32%).
- ☞ The COVID-19 pandemic led to hour reductions and layoffs that our communities were not prepared for. The Iowa Workforce Development quantitative data illustrated the spike in the unemployment rates to over 10% in 2020. There has been significant recovery, but many industries continue to struggle with regular operations, as positions and work hours are still declining.
- ☞ The quantitative data from Iowa Workforce Development, Labor Market Information Division shows all NEICAC counties well below the state average for the average weekly earnings. Allamakee, Howard, and Fayette counties offer slightly less earnings than the other four counties.

### **Causes:**

- ☞ NEICAC's service area counties are all rural with no sizeable metropolitan area nearby. Most employment opportunities are in healthcare, schools, and small to medium-size private businesses. Many large manufacturing businesses no longer have locations in the area. Most small to medium-size businesses cannot offer high-wage jobs.
- ☞ According to the U.S. Census quantitative data, education attainment levels show individuals with 2-4 years of college achievement between 23-27% for all NEICAC counties except Bremer and Winneshiek (both of these counties have small private colleges). Some may lack those post-secondary educational skills that employers need to fulfill their workforce and establish their business in the area.

### **Community Resources:**

- ☞ Local community Chamber of Commerce institutions act as a support to businesses and can lobby for laws to be passed that are favorable to businesses. A Chamber of Commerce is charged with identifying not only what is good for businesses, but what the community members who are necessary to the success of the business also need.
- ☞ The Iowa Economic Development Authority is another support to business and community growth across Iowa. Economic Development recognizes the importance of gathering data and completing studies to understand the labor market's workforce characteristics across Iowa.
- ☞ Iowa Workforce Development is in the business of providing access to available employment opportunities, support for job seekers, and apprenticeship opportunities to help unemployed individuals establish a connection with reputable employers. The Iowa Workforce Development is in the perfect position to understand what Iowa's job seekers are looking for regarding employment and what they need as far as livable wages.

## **Community Need #3: Communities Need to Improve Access to Broadband Internet**

### **Conditions:**

- ☞ 48.29% of surveyed stakeholders have indicated insufficient levels of high-speed broadband technologies available for low-income people.
- ☞ 95.71% of clients surveyed responded they have phone service, but 36.39%, or 246 of 676, said they do not have

or cannot access Internet service.

- ☞ COVID-19 has highlighted the necessity for high-speed Internet in all areas. With remote work requirements, virtual education and school, social services provision, and social connections to others, additional access is needed in rural areas. The most recent quantitative data from 2019 indicates Winneshiek County with the lowest percentage of the population with access to high-speed Internet at 63.27%. Clayton County shows the next lowest with 77.54%. All of the NEICAC counties are well below the Iowa state average of 94.35%. This certainly demonstrates the barrier with broadband access in rural areas.
- ☞ Affordability data shows that only 18.5% of Iowa's population has access to a low-priced internet plan (costing \$60 or less per month). The national average is 51.5% of consumers with access to a low-priced plan. Reference: <https://clayandmilk.com/2020/09/09/expanding-broadband-access-across-iowa/> Clay and Milk, Expanding Broadband Access Across Iowa (9/9/2020)

#### Causes:

- ☞ There are physical barrier challenges and cost issues for broadband access set up in rural and sparsely populated areas.
- ☞ Internet Service Providers are businesses, and fewer rural areas equate to less potential customers for their desired investment.
- ☞ Customer monthly costs for high-speed Internet are still expensive and often not attainable for low-income individuals and families.

#### Community Resources:

- ☞ Connected Nation Iowa's mission is to "Improve lives by providing innovative solutions that expand the access, adoption, and use of high-speed internet and its related technologies to all people." Connected Nation Iowa also brings awareness of the digital divide that is evident in low-income and minority populations.
- ☞ The need for greater access to broadband connection is being recognized at the state level as the Empower Rural Iowa Act, an initiative aimed at growing opportunities in rural parts of the state by expanding workforce housing tax incentives and grants to boost broadband access, was initiated in 2019. Governor Reynolds has sense noted a plan to ensure broadband access for all Iowans by 2025.
- ☞ Iowa State University has taken an interest in lowering the cost of delivering rural broadband services. Through a project proposal, a \$300,000 grant was awarded for their rural broadband initiative.  
\*Reference for the community resources identified above: <https://clayandmilk.com/2020/09/09/expanding-broadband-access-across-iowa/>
- ☞ The Iowa Broadband Governance Board was established to create a comprehensive plan for the deployment and sustainability of high-speed broadband access to unserved or underserved areas of the state.  
\*Reference: <https://ocio.iowa.gov/broadband>

## **KEY FINDINGS: AGENCY NEEDS**

### **Agency Need #1: The Agency Has High Staff Turnover (specifically in Head Start & Transit Programs)**

#### **Conditions:**

- ☞ The total employee annual turnover rate for NEICAC from 10/1/19-9/30/20 was 39%. The goal was to maintain employee turnover at less than 20%.
- ☞ The Head Start and Transit programs have the highest turnover level and the highest number of total staff.
- ☞ The Transit program has continuous needs for part-time drivers, and from 6/1/19-6/1/20 and 8/1/20-2/22/21, Transit Drivers represented 21% of the 66 total staff terminations.
- ☞ Head Start continues to struggle with the retention of classroom teaching staff. From 6/1/19-6/1/20 and 8/1/20-2/22/21, departures of Lead Teachers, Co-Teachers, and Center Managers made up 41% of the 66 total staff terminations.

#### **Causes:**

- ☞ Another common issue with non-profits and limited funding is the lower-than-average pay to employees. Many former employees have stated low pay as a reason they leave. This impacts all agency programs.
- ☞ Although NEICAC's health insurance benefit employee cost for a single plan remains competitive compared with other employers, Spouse, Children and Family rates are unaffordable for employees.
- ☞ Transit Driver positions require significant training and adherence to many regulations. Most drivers are hired at part-time positions that are not eligible for full benefits. They are also needed to work outside of standard 8-4:30 hours.
- ☞ Head Start does compete with local school districts, and we often lose Lead Teachers to the schools. They offer comparable benefits, but typically provide a higher level of pay.
  - Co-Teachers in full-time 40 hour per week positions have a higher retention rate, likely because NEICAC pay and benefits are higher than other comparable community positions with similar required qualifications.

#### **Community Resources:**

- ☞ The TEACH program provides financial support to Head Start employees to obtain additional education related to Early Childhood.
- ☞ COVID-19 federal and state resources have assisted to provide Head Start employees with WAGE stipends and higher pay for a temporary period of time. This funding will be limited.
- ☞ Those in teaching positions may qualify for the Teacher Loan Forgiveness Program to help receive student loan debt relief.  
<https://eclkc.ohs.acf.hhs.gov/professional-development/article/student-loan-forgiveness-do-you-qualify>

### **Agency Need #2: The Agency Lacks Public Awareness**

#### **Conditions:**

- ☞ According to the NEICAC Stakeholder satisfaction surveys of 147 respondents, 29.93% indicate only a fair familiarity with our agency programs and services while 5.44% stated poor, 3.40% stated very poor, and 18.37% are unsure or have no relationship.
- ☞ 13.61% of those stakeholders responded fair when asked how well our agency is valued in the community, while 25.17% of stakeholders say they are unsure or have no relationship.
- ☞ 13.70% of the 147 stakeholder respondents indicate fair when asked how well our agency meets the needs of low-income people in the community, while 30.82% say they are unsure or have no relationship.

#### **Causes:**

- ☞ Like many non-profit agencies, funding is limited for a dedicated employee to focus on agency program awareness and education.

- ☞ Funding regulations are prohibitive of federal dollar costs for agency marketing and advertising.
- ☞ NEICAC has many programs, and they are often viewed separately from the agency by the general public.

**Community Resources:**

- ☞ Partner agencies, non-profits, private businesses, and local governments can educate on NEICAC's programs and services.
- ☞ Board members and NEICAC employees using social media and other sources of communication to educate the public.

**Agency Need #3: The Agency Lacks Sufficient Discretionary (Local) Funding**

**Conditions:**

- ☞ NEICAC programs reduce operations, employees, and employee hours as cost-saving measures.
- ☞ Reducing employee hours leads to staff retention issues. Workloads do not decrease but shifts to remaining staff, which may lead to quick burn-out.
- ☞ NEICAC reducing operations leads to fewer office hours, leaving low-income families with less accessibility to us.

**Causes:**

- ☞ Federal and state funding has been stagnant or reduced for NEICAC programs while operating costs continue to increase, creating a widening gap.
- ☞ Non-federal match funds are required to apply for grants and programs.
- ☞ NEICAC operates many reimbursement-based programs where costs are incurred first, and funding is reimbursed later.
- ☞ Some NEICAC service counties have sufficient funds to assist clients in crisis, while other counties have limited funding.
- ☞ Direct client assistance funding opportunities often do not include administration and staff costs, requiring NEICAC to offset necessary costs to deliver programs and services to clients.

**Community Resources:**

- ☞ Local governments of those community residents served by NEICAC programs and services.
- ☞ Community Foundation, United Way, and other grants.
- ☞ Private Business and Local Donors.



## **DATA SPECIFIC TO POVERTY:**

### ***Poverty Data by Gender***

- ☞ 6,257 females live in poverty and reside in the NEICAC seven service-area counties, while 4,384 males are in poverty. Females in poverty make up 11.18%, and males in poverty are 7.78%. The female average poverty rate is above the Iowa state average, while males in poverty numbers fall below.
- ☞ Howard County has the highest poverty rate, especially for females, at 16.25%; while Fayette County has the highest rate for males at 11.15%.
- ☞ All counties except Fayette show poverty rates for males fall between 5-9%, while female poverty rates are well above 10% in all counties except Bremer and Chickasaw.

### ***Poverty Data by Age***

- ☞ Poverty by age group for both age 0-17 and 5-17 shows Allamakee and Fayette Counties with the highest rates. Seniors ages 65 and up show the highest poverty rate in Howard and Clayton counties.

	<b>Population &amp; % Ages 0-17</b>	<b>Population &amp; % Ages 5-17</b>	<b>Population &amp; % Ages 65+</b>
Allamakee County	579 or 18.1%	411 or 18.3%	193 or 6.8%
Bremer County	350 or 6.4%	239 or 6%	240 or 5.3%
Chickasaw County	330 or 11.9%	226 or 11.1%	189 or 8.3%
Clayton County	477 or 13.2%	319 or 12%	347 or 9.2%
Fayette County	657 or 16.4%	437 or 14.9%	237 or 6%
Howard County	307 or 13.8%	210 or 12.8%	160 or 9.3%
Winneshiek County	363 or 9.9%	254 or 9.2%	242 or 6.5%

### ***Poverty Data by Race***

The population of poverty by race broken down by the NEICAC seven-county service area counties shows the following:

- ☞ Allamakee County – White at 9.69%, some other Race at 64.71%, and Multiple Race at 2.14%
- ☞ Bremer County – White at 7.81%, Black or African American at 63.37%, Asian at 11.66%, and Multiple Race at 26.26%
- ☞ Chickasaw County – White at 7%, Black or African American at 17.14%, Asian at 42.31%, and Multiple Race at 55.22%
- ☞ Clayton County – White at 8.64%, Black or African American at 48.81%, Asian at 3.80%, and Multiple Race at 20.20%
- ☞ Fayette County – White at 11.58%, Black or African American at 52.72%, Some other Race at 14.55% and Multiple Race at 24.71%
- ☞ Howard County – White at 11.30% and Multiple Race at 59.38%
- ☞ Winneshiek County – White at 8.53%, Native American or Alaska Native at 18.18%, Asian at 6.25%, Some other Race at 13.46% and Multiple Race at 26.60%

### ***Poverty Data by Ethnicity***

As noted in the previous section, the NEICAC service area has diversity in small numbers. Allamakee County has the largest Hispanic and Latino population in poverty with 332 individuals; Winneshiek and Clayton Counties have 125 Hispanic and Latino individuals. Howard County has a population of 51 Hispanic or Latino individuals in poverty; while Bremer County has 63, Fayette has 65, and Chickasaw has 43. Additional information shows the following:

- ☞ Allamakee - 37.56% of Hispanic or Latino are in poverty, while 7.53% in poverty are not Hispanic or Latino
- ☞ Bremer – 19.94% of Hispanic or Latino are in poverty, while 8.04% in poverty are not Hispanic or Latino
- ☞ Chickasaw – 14.58% of Hispanic or Latino are in poverty, while 7.25% in poverty are not Hispanic or Latino
- ☞ Clayton – 36.87% of Hispanic or Latino are in poverty while 8.47% in poverty are not Hispanic or Latino
- ☞ Fayette – 17.43% of Hispanic or Latino are in poverty while 12.26% in poverty are not Hispanic or Latino
- ☞ Howard – 38.35% of Hispanic or Latino are in poverty while 11.55% in poverty are not Hispanic or Latino
- ☞ Winneshiek – 33.24% of Hispanic or Latino are in poverty, while 8.06% in poverty are not Hispanic or Latino

### ***Food Needs Data***

First, in looking at households receiving SNAP benefits, Fayette County shows to be much higher than the other NEICAC service area counties at 12.41%. This is also over 2% higher than the Iowa state average. The other seven counties of Allamakee, Bremer, Chickasaw, Clayton, Howard, and Winneshiek are under 10% of households receiving SNAP, with Bremer and Winneshiek lowest in just over 5%.

When examining food insecurity data for NEICAC's seven counties, the cumulative average for all counties shows 10.26% of the population to be food insecure. Fayette and Clayton Counties are over 11% of the food insecure population, while Howard, Chickasaw, and Allamakee counties are 10% of the population. Children under the age of 18 who are also food insecure are highest in Fayette County (17.50%), Clayton County (16.90%), and Allamakee County (16.50%).

There are also significant food insecure levels that are ineligible for assistance programs based upon income criteria. These programs include SNAP, WIC, and school meals. Winneshiek (57%) and Bremer Counties (52%) show the highest level of food insecure population that are not eligible for other assistance programs. Howard County indicates this population rate at 40%, while all other NEICAC service area counties are in the 30% range.

Finally, data was analyzed for low-income populations in comparison to low food access. This is defined as living more than ½ mile from the nearest supermarket, supercenter, or large grocery store. Howard County has the highest population rate for this at 28.28%, followed by Winneshiek County, which is 19.80%. Allamakee County has an 11.56% rate, while the remaining counties are under 10%.

### **B. Significant Poverty Data Findings**

To summarize findings of the NEICAC seven-county service area poverty data, it is clear that females make up a much larger population in poverty than males. Children living in households, ages 0-17 and ages 5-17, show a significantly higher poverty rate than those ages 65 and older for all of our counties. For Allamakee and Fayette counties, the child poverty rates are more than double that of those ages 65+. The food needs data falls in a similar pattern for our service area counties. Those counties with higher poverty population rates, such as Fayette and Allamakee County, are also the most food insecure. NEICAC operates food pantries in both Bremer and Winneshiek counties, and although we continue to see needs, we hope their lower level of food needs shows the impact we are making.

There is a disproportionate impact on minority groups within the NEICAC service area. NEICAC's rural service area lacks diversity and, overall, is low in minority populations. While some races related to poverty vary in each county compared to the Iowa state average, most other races, especially Black or African American and Multiple Races, have exceedingly higher poverty rates than Whites within the seven-county service area.

Iowa's Hispanic or Latino population in poverty is 21.78%. Four of the seven service area counties of Allamakee, Clayton, Howard, and Winneshiek are significantly higher than the state average in hispanic or latino population. It is also noted in all but Fayette County that the Hispanic or Latino rate of population in poverty is nearly double or triple that of those that are not Hispanic or Latino.

Nearly all poverty population rates measured regardless of gender, age, race, and ethnicity show our seven counties above the Iowa average. This is likely attributed to less access to necessary resources and employment opportunities.

**KEY FINDINGS: CUSTOMER SATISFACTION:** As part of the Community Needs Assessment, we also collected and analyzed customer satisfaction data. NEICAC used two different timeframes to measure this. The first was from November 2019 to February 2020, while the second timeline is from October 2020 to February 2021. Because of COVID-19 and the drastic adaptations to service provision the pandemic forced for our agency in nearly all programs, it was essential to measure and compare data for both prior and during the pandemic.

**Overview of Customer Satisfaction:**

There were 636 surveys completed by NEICAC clients for our agency-wide customer satisfaction survey from 06/2019-2/2020. All NEICAC service area counties were represented, with Fayette County showing a 26.24% client response and Chickasaw County representing 12.68%. The remaining five counties had a less than 10% response representation.

Below is the satisfaction summary:

- 👉 86.87% strongly agree, while 8.08% agree they had a positive experience when they received services.
- 👉 86.03% strongly agree, while 6.73% agree felt they were helped in a timely manner.
- 👉 90.57% strongly agree, while 4.71% agree that the CAA staff they interacted with were friendly and helpful.
- 👉 75.25% strongly agree while 6.73% agree they were informed about other agency or community services that could help.

Clients were asked how important it is to have a local (in their county) NEICAC Family Services Office to access services; 76.12% rated this as very important, while 20.75% rated it moderately important. There was also a small percentage of 3.27% unable to access our office locations, and the indicated reasons were "wheelchair-bound, don't/can't drive, no transportation and lack of money for gas."

The second timeline of customer satisfaction data we examined was client surveys completed from 10/2020-2/2021. As mentioned earlier, COVID-19 forced a major change to NEICAC's service provision, and staff and clients adapted to virtual methods of obtaining access to programs and services. This measurement timeline will provide NEICAC with insight into whether clients continue to feel they have been served satisfactorily. This survey data includes input from all counties within the NEICAC service area. Fayette County represents 22.56% of the response, while Howard and Winneshiek are slightly over 21%. Allamakee County clients represented 16.99%. The remaining counties were between 3-8% of the total response rate. There were 359 total surveys. Below is the tabulation of satisfaction results:

- 👉 75.35% strongly agree, while 21.57% agree they had a positive experience when they received services.
- 👉 76.42% strongly agree, while 20.17% agree they were helped in a timely manner.
- 👉 77.90% strongly agree, while 18.70% agree the NEICAC staff they interacted with were friendly and helpful.
- 👉 56.56% indicate yes that they were informed about other agency or community services that could help with their needs, while 10.50% said no. 32.94% did say it was not applicable as they did not have any additional needs to address.

When asked the question to those receiving services between April 2020 through now, how they would rate the process to obtain services without meeting in person, the results were:

- 👉 57.10% indicated very easy while 30% stated easy and 7.74% felt it was neither easy nor difficult.

Clients were also asked to provide open-ended information. NEICAC requested they share their experience with NEICAC, and the following comments from clients were provided:

- 👉 "Very easy to talk to, had a good experience, she was nice, very helpful in difficult times, staff is very proactive in helping, very friendly and timely manner – good at answering questions, it's good you're here, I got rental assistance, it was helpful for my rent, explained everything well, all of my experience with NEICAC have gone well, the gentleman who drive Earl Transit are friendly and helpful, love working with you guys, great customer service, online was easy to navigate."
- 👉 In addition to the many more positive comments, specific names of NEICAC employees were noted with very positive comments about them and the services they provide.
- 👉 Some comments did express frustration with specific situations and correspondence with staff, but there were very few and these were addressed upon receipt.

During both timelines and taking the additional challenges in service provision during COVID-19 into consideration, clients expressed a high level of satisfaction for the interaction with NEICAC. We recognize the areas we can improve, which will be detailed in the next section, but also feel the required adaptations have been smooth.

When asked open-ended questions for areas the agency could improve upon, client responses included:

- ☞ "Healthier food options, more information on programs, staff need more help, would like to come in again, help before disconnect or eviction notice, more times using a pantry per year, increase to open hours/days"

**Key Findings and Areas for Improvement:**

The most prevalent need for improvement is demonstrated by lower rates of staff informing clients about other agency or community resources that can help them. The earlier timeline for this shows that over 80% of clients indicated they were provided this information, while our most recent measured timeline decreased to 56%. While this can undoubtedly be attributed to our inability to meet clients in person and virtual service provision limiting time and opportunity for further outreach, this is an area of improvement for NEICAC. Additional training and conversations of expectations should occur, along with a consistent guide for all employees to use in providing resources to clients.

Also, between client survey comments and staff conversations, NEICAC should investigate additional staffing capacity options within the county outreach/families services offices. The offices with existing food pantries and staffed with one employee are the most in need of additional capacity. When analyzing data separately by program and location, clients appear to express overall satisfaction, but some programs show the potential need for additional customer service training.

Both survey timelines indicate strong support for our agency from clients. The few frustrated comments were addressed individually with clients and staff.

With an 87% response from clients on the ease of using the virtual service provision, it is clear it worked. NEICAC will continue and improve upon online options for clients while simultaneously working to open in-person options when the environment is safe. This will provide various options for families in need and place more focus on client preferences. This also has the potential to address the need for increasing open office days and hours.

Finally, NEICAC has already addressed suggestions for food pantry use, utility disconnects, and eviction notices. The agency Crisis Policy has been updated to allow for more frequent food pantry allowance and the adjustment of eligibility for utility and rent assistance to include past due bills instead of disconnect and eviction notices. We hope this will help additional families and offer assistance sooner to avoid future, more extensive problems for vulnerable individuals and families in need.

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