HUMANITARIAN & SOCIAL ASPECTS

"Change does not roll in on the wheels of inevitability, but comes through continuous struggle."

—Martin Luther King, Jr.

Humanitarian & Social Aspects CONTENTS

E5.3 **Introduction**

E5.5 **Goal HSA1: Foster a community-wide culture of openness, empathy, and equitable treatment of all residents.**

E5.7 Strategy HSA1.1—Build Awareness, Understanding, and Empathy for People of All Backgrounds, Circumstances, and Abilities

E5.8 Strategy HSA1.2—Foster Informal Multicultural Interactions

E5.9 Strategy HSA1.3—Consider the Needs of All Residents When Designing Public Places and Programming

E5.11 Strategy HSA1.4—Explore Partnership Opportunities with Normal Township

E5.12 **Goal HSA2: Implement community-driven policies and processes to achieve equitable outcomes in law enforcement and the legal system.**

E5.13 **Goal HSA3: Reduce economic inequality and promote opportunity for all residents.**

E5.15 Strategy HSA3.1—Reduce Economic Inequality and Promote Opportunity for All Residents

Welcome REDBIRDS!
SPREAD RED

When asked to describe Normal, people who live here tend to paint a very positive picture of this community. Its leaders are forward-thinking. Normal has a strong economy, quality higher education institutions, and cultural amenities, but retains a family-friendly, small-town charm.

The results of the Plan It Normal Survey and stakeholder interviews, each summarized in the *Community Snapshot and Outreach Report*, generally paint a very positive picture of this community.

The challenge for the Town of Normal between now and 2040 is twofold:

1. Ensure that the Town's advantages are accessible to everyone; and
2. Adapt to the anticipated changes in Normal's demographics, social conditions, and economy that are likely to reshape this community.

The social and political context in which this *Plan* was developed highlights the need for local action. As noted in the Introduction and Executive Summary, this document is being written in the midst of a years-long state budget stalemate, part of a broader fiscal crisis that is not likely to end soon. The worst of the impact has been on human service providers that help vulnerable populations—emblematic of the growing inequality that is driving so much of the national and global political discourse. The state's problems, meanwhile, are likely being exacerbated by a tense national climate in which values such as diversity and multiculturalism are being questioned, often in disturbing ways.

In this environment, it is vital that cities be clear about their priorities. The *2040 Vision* recognizes that in order to remain competitive and desirable in an age of increasing diversity and rising inequality, the Town must reaffirm its commitment to the core values of social equity and multiculturalism.

This *Comprehensive Plan* attempts to translate that commitment into policy. Comprehensive plans typically focus on the more tangible aspects of the urban landscape—infrastructure, land use, the natural environment. Policy changes in these traditional areas have visible, often literally concrete effects. When it comes to social policies, the effects are harder to grasp, especially when the problems they are intended to solve are so rooted in our culture. Culture is difficult to change, but that is what the Vision calls for and what the Town aspires to do: Foster a community culture that more fully meets our ideals of respect, equity, and inclusiveness.

To that end, the Town of Normal can take a number of steps to ensure equal opportunity for all of its residents. It can effect change directly through internal policies, local ordinances, public-private partnerships, and intergovernmental agreements. It can also have a substantial indirect impact through education and advocacy and by facilitating collaboration among third parties

"Sustainability factors" as visualized in the Town's *Community-Wide Sustainability Plan and 2035 Report*

such as human service nonprofits, higher education institutions, Unit 5 schools, and other local governments.

Given the Town's longstanding commitment to social equity—as seen in its *Community-Wide Sustainability Plan and 2035 Report*, where "social progress" was described as a key element of sustainability, as well as the 2040 Vision—there is ample reason to believe that the Town can continue to be a positive agent in building a more inclusive and equitable society. This chapter sets forth ambitious goals, but none this community cannot achieve.

Connection to the Vision

Core Value 4: Social Equity. Ours is a compassionate community that strives for social consciousness, responsiveness, and justice.

Core Value 5: Multiculturalism. Ours is an inclusive and welcoming community that celebrates
our unique and diverse backgrounds, identities, cultures, and talents.

GOALS

GOAL HSA1: Foster a community-wide culture of openness, empathy, and equitable treatment
of all residents.

GOAL HSA2: Implement community-driven policies and processes to achieve equitable outcomes in law enforcement and the legal system.

GOAL HSA3: Reduce economic inequality and promote opportunity for all residents.

GOAL HSA1: Foster a community-wide culture of openness, empathy, and equitable treatment of all residents.

As the Town's 2040 Vision report puts it: "A community full of wonderful amenities means nothing to a resident who does not feel like he or she belongs here, who merely feels tolerated as opposed to valued." The Vision calls for broader and deeper civic engagement; a more equitable and community-based justice system; economic fairness for all; and a multicultural community in which everyone living here feels welcome and included.

To achieve this, Normal will have to be introspective and self-critical about the ways in which it is *not* a community for everyone. It will have to be proactive in addressing deficiencies, both leading by example and facilitating conversations with institutional partners.

Positive Contributors

- Existing knowledge resources
  - Normal Sustainability Plan and 2035 Report
  - United Way McLean County Community Needs Assessment (2014)
  - Community Health Needs Assessment (2016)
  - Plans and reports by East Central Illinois Area Agency on Aging (ECIAAA), Life-CIL, Autism McLean, and other organizations representing seniors and people with disabilities
- Institutional resources
  - Town programs, departments, and policies: Children's Discovery Museum and the Parks and Recreation Department
  - Social service providers and advocacy groups
  - Academic institutions and affiliated programs
  - Intergovernmental partners (City of Bloomington, McLean County, Unit 5)
- Volunteers and philanthropists
- Commitment from Town leaders

Challenges

- Lack of awareness of the magnitude and types of local social issues
- Knowledge and coordination gaps among service providers and advocates
- Resistance to changing the status quo
- State financial crisis resulting in shutting down of social service agencies

Indicators and Metrics

- Diversity on boards, commissions, and Town staff
- Institutional markers of inclusiveness and commitment to social justice
- Resident attitudes measured through surveys
- Civic participation metrics
  - Voting
  - Volunteering
  - Membership in civic groups
- Participation in community programming and events
- Number of events that attract diverse populations

Partners

- Social service agencies and advocacy groups
- Cultural organizations, including organizations representing particular ethnic groups (Conexiones Latinas de McLean County, McLean County India Association, National Association for the Advancement of Colored People (NAACP), etc.)
- Higher education institutions (Illinois State University, Heartland Community College, Lincoln College, Illinois Wesleyan University, University of Illinois Extension)
- Unit 5 schools
- Normal Township
- McLean County Regional Planning Commission (MCRPC)
- Normal Public Library

Strategy HSA1.1—Build Awareness, Understanding, and Empathy for People of All Backgrounds, Circumstances, and Abilities

HSA1.1a Make the Town of Normal Government More Diverse and Inclusive Internally

HSA1.1b Make All Normal Residents Feel Welcome, Not Merely Tolerated

HSA1.1c Continue to Provide Safe Spaces to Hold Forums, Rallies, and Other Citizen-Driven Events that Bring Awareness to Important Social Issues

HSA1.1d Tap into the Skills and Enthusiasm of Normal and BN-Area Volunteers to Advance Civic Causes

Strategy HSA1.2—Foster Informal Multicultural Interactions

HSA1.2a Use Food as an Opportunity to Foster Informal Communications and a Sense of Community

HSA1.2b Promote Kid- and Family-Friendly Activities to Make Culturally Targeted Events Appealing and Fun for Everyone

Strategy HSA1.3—Consider the Needs of All Residents When Designing Public Places and Programming

HSA1.3a Design Public Spaces and Programming for People of All Ages and Abilities

HSA1.3b Continue to Support and Expand Existing Programs that Promote Inclusion and Diversity

Strategy HSA1.4—Explore Partnership Opportunities with Normal Township

HSA1.4a Work with the Township to Explore Partnerships Centered on the Activity and Recreation Center (ARC)

HSA1.4b Coordinate with Township Staff to Understand and Address Issues Faced by Seniors and Low-Income Populations

HSA1.4c Help Market the Township's Services and Collaborate to Improve Accessibility

Strategy HSA1.1—Build Awareness, Understanding, and Empathy for People of All Backgrounds, Circumstances, and Abilities

HSA1.1a—Make the Town of Normal Government More Diverse and Inclusive Internally

- ☐ Place a greater emphasis on diverse representation (in terms of demographics and diversity of thought and experience) among the Town's staff and on boards and commissions. Strive for diversity of race and ethnicity, gender, sexual orientation, ability level, and socioeconomic status.
- ☐ Use poverty simulations and other educational tools to regularly train Town staff, public officials, and members of the public to better understand poverty and related issues. (Q)
- ☐ Use third-party metrics, certifications, and other analytical tools to evaluate the degree to which the Town of Normal's own internal practices promote diversity and inclusion. Example: JUST certification

HSA1.1b—Make All Normal Residents Feel Welcome, Not Merely Tolerated

- ☐ Engage residents using a variety of messaging and distribution methods.
- ☐ Audit programming in Town Parks, the Children's Discovery Museum, and other departments through the lenses of different demographic groups, different physical and cognitive abilities, and affordability. (Q)

HSA1.1c—Continue to Provide Safe Public Spaces to Hold Forums, Rallies, and Other Citizen-Driven Events that Bring Awareness to Important Social Issues

There are a number of town-owned and –operated facilities that could serve this function, including various Parks and Recreation facilities and a number of public facilities in Uptown Normal (particularly Uptown Circle). Advisory group members also pointed to the Library as a model for success, as it has proved a popular and welcoming place for community members of all backgrounds. Illinois State University (ISU) and Unit 5 also have a history of working with the Town to provide spaces.

HSA1.1d—Tap into the Skills and Enthusiasm of Normal and BN-Area Volunteers to Advance Civic Causes

Strategy HSA1.2—Foster Informal Multicultural Interactions

HSA1.2a—Use Food as an Opportunity to Foster Informal Communications and a Sense of Community

Traditional foods are a common thread among people of all nationalities and regions. The thoughtful inclusion of food at public events and gatherings is a way to make diverse people feel comfortable and welcome. Community gardens can also serve this purpose, as they bring together a variety of food-growing techniques and preferred food varieties.

HSA1.2b—Promote Kid- and Family-Friendly Activities to Make Culturally Targeted Events Appealing and Fun for Everyone (Q)

Bloomington-Normal Kite Festival

The kite festival is planned by and mostly attracts members of Bloomington-Normal's Indian community. This is a very child- and family-friendly activity that has the potential to be more of a multicultural event if promoted and marketed more broadly by the Town.

Illinois State University Human Library

ISU's Human Library is part of the University College program, which primarily serves to help first-year and transfer students navigate their college transitions. The "Books" meet with students in person to share their experiences with adversity, whether through unlucky circumstances, illness, prejudice, etc. The Town could support and promote ISU's program, or adopt their own version. The Normal Public Library, for instance, would be a natural fit.

Taste of the West in West Bloomington

Taste of the West is an annual event on Bloomington's West Side in which West Side restaurants and other businesses provide free or pay-what-you-can food tastings to the general public. It helps build community spirit, celebrate local food from different cultures, promote neighborhood entrepreneurs, and raise money for local charitable causes.

Strategy HSA1.3—Consider the Needs of All Residents When Designing Public Places and Programming

HSA1.3a—Design Public Spaces and Programming for People of All Ages and Abilities

- ☐ Seek to go beyond the already-mandated Americans with Disabilities Act (ADA) standards for public spaces and incorporate universal design standards that better serve populations with issues pertaining to autism and other spectrum disorders.
- ☐ Consider officially reviewing, and placing on file documents such as the *Autism McLean Whitepaper*[1] that provide guidance on how to design public spaces for traditionally underserved populations. Use such documents to shape the Town's own guidelines.

HSA1.3b—Continue to Support and Expand Existing Programs that Promote Inclusion and Diversity

Local examples of such programs include:

- The Normal Public Library's Autism Café
- Multicultural exhibits at the Children's Discovery Museum

Building an Autism-Friendly Community

Autism McLean is a local nonprofit organization, one of several that provide educational, recreational, and financial resources for people with autism spectrum disorders in McLean County. In 2016, Autism McLean published a whitepaper entitled *Building an Autism Friendly Community in McLean County.* The whitepaper describes six lifelong needs of people with autism, inventories existing opportunities to fulfill those needs within McLean County, and identifies gaps to be addressed. The six needs and focus areas were framed as follows[2]:

Welcome me: Expanding awareness, informed service, social supports, and civic engagement opportunities for people with autism

Learn with me: Creating educational opportunities for people with autism

Home and transit for me: Ensuring appropriate housing and transportation for people with autism

Wellness for me: Ensuring healthcare and wellness opportunities for people with autism

Work with me: Employing people with autism

Play with me: Creating recreation and leisure opportunities for people with autism

The Center for Disease Control and Prevention (CDC) estimates that Autism affects 1 in 68 American children.[3] The whitepaper should also serve as a model for other advocacy groups that aim to increase awareness of important social issues and achieve significant policy changes.

Source: http://wglt.org/post/celebrating-success-becoming-autism-friendly-community#stream/0

Normal Public Library

Like most public libraries, the Normal Public Library (NPL) is a multifaceted community resource, serving as a meeting and event space, connecting patrons to vital services, and providing access to technology and lifelong learning opportunities. As one of the most frequented and appreciated public places in Normal, the NPL has a wealth of experience in serving a diverse population, and over the course of the planning process, the NPL was frequently identified as a model for inclusive outreach and programming.

The NPL is currently in the early stages of planning a new, larger facility in Uptown Normal, with the majority of the discussion centering on a proposal to make it an anchor of the "Uptown South" development across the tracks from Uptown Station. If these plans come to fruition, the new facility will have even greater potential to serve as a community resource.

Architect's rendering of proposed new library in Uptown South

Strategy HSA1.4—Explore Partnership Opportunities with Normal Township

HSA1.4a—Work with the Township to Explore Partnerships Centered on the Activity and Recreation Center (ARC)

HSA1.4b—Coordinate with Township Staff to Understand and Address Issues Faced by Seniors and Low-Income Populations

- ☐ Work with the Township to ensure that Town leaders and staff understand the issues facing Township clientele, particularly low-income individuals and the senior population. These issues can in many cases be generalized to underserved populations throughout Normal.
- ☐ Expand the sharing of data and resources with the Township and vice versa.

HSA1.4c—Help Market the Township's Services and Collaborate to Improve Accessibility

Normal Township

Normal Township is a separate unit of government whose boundaries encompass a portion of the Town of Normal and some parts of rural McLean County. The Town of Normal makes up roughly half of the Township's land area and over 99% of its population, according to the 2010 Census. Within that service area, the Township is responsible for property assessments; maintenance of a small subset of roads; and certain social services, including senior programs, general and emergency financial assistance for people in need, vouchers for health care and dental treatment, and other programs.[4]

Fitness program in the Activity and Recreation Center
Image source: https://www.activityandrecreationcenter.org

Goal HSA2: Implement community-driven policies and processes to achieve equitable outcomes in law enforcement and the legal system.

Persistent institutional racism and injustice in law enforcement, the legal system, education, and other institutions have sparked a new national civil rights movement—and a backlash to that movement—in the years leading up to the development of this *Plan*. While Bloomington-Normal has not seen the violence, or even mass protests, that other cities around the country have seen, local news coverage and the work of community advocates have exposed a degree of tension that has likely surprised some residents and leaders of our community.

Acknowledging this tension presents an opportunity to be proactive – to take stock of how the justice system works in Normal and improve outcomes for residents who currently feel marginalized, before a tragedy forces the matter as it has in other communities. During the 2040 visioning process, the Vision Committee spent a great deal of time discussing this issue. In order to continue the conversation on race and law enforcement, a smaller subset of the Vision Committee continued to meet after the *Vision Plan* was presented to the Town Council in late 2016. This group presented its report and recommendations to the Town Council in August of 2017. This report is included in the Appendix.

GOAL HSA3: Reduce economic inequality and promote opportunity for all residents.

Steadily rising economic inequality, globalization, urbanization, automation, and the disappearance of blue-collar jobs have made the phrase "21st century economy" a source of uncertainty and anxiety for many people. Until now, these trends appear to have resulted in gains for already-advantaged groups, while disadvantaged groups have stagnated or seen their fortunes decline. If Normal in 2040 is to look like the community described in the *2040 Vision Report*, Normal will have to do better by these groups who are being left behind.

A greater commitment to attracting and retaining blue-collar jobs; workforce development initiatives to help close skill gaps; and a proactive approach to leveling the playing field should be hallmarks of economic development in Normal 2040. In many cases, the Town itself will not have direct or full control over whether these objectives are achieved, though it can lead by example to some degree through internal policies. Achieving this goal will require the Town to build (or extend) partnerships with local business leaders, educational institutions, social service agencies, and other organizations with a commitment to growing a vibrant and fair local economy.

Positive Contributors

- Town's demonstrated commitment to social progress
- Social service providers
- Community Reinvestment Act (CRA) obligations of financial institutions
- Regional workforce investment authorities under the Workforce Innovation and Opportunity Act (WIOA)

Challenges

- Persistent and growing economic inequality
- Indicators and metrics
- Percentage living in poverty
- Labor force participation trends and unemployment (including for people from disadvantaged populations)
- Small business statistics
  - Number and percentage of businesses that are owned by minorities, women, or members of other underserved groups
  - Impact of economic development efforts
    - Dollar amounts of grants and loans made to local businesses, particularly MBE/WBE/DBEs
- Economic impact of local hire policies
- Extent to which human service providers continue to exist

Indicators and Metrics

- GINI Index
- # of residents Below Poverty Level (BPL)
- Cost of Living Index
- Median earnings for people without an Associate Degree or High School Diploma

Partners

- Normal Township
- Area Social Service Agencies *[See Appendix for a list of partner agencies and organizations marked with an asterisk * .]*
- Economic Development Council
- Chamber of Commerce
- MCRPC
- Area higher education institutions
- Illinois State University's Stevenson Center
- Small Business Development Center
- Heartland Community College's Workforce Development Center (WDC)
- University of Illinois Extension's Unity Community Center
- Unit 5 and District 87's Bloomington Area Career Center

Courtesy BN Advantage

Strategy HSA3.1—Reduce Economic Inequality and Promote Opportunity for All Residents

HSA3.1a	Explore the Possibility of Creating of an Economic Development District (EDD)
HSA3.1b	Expand Workforce Development Efforts
HSA3.1c	Increase Support for Local Businesses Owned by Minorities, Women, People with Disabilities, and Other Economically Disadvantaged Populations
HSA3.1d	Support Public and Private Human Service Providers in Bloomington-Normal
HSA3.1e	Take Advantage of Technology to Grow as a Compassionate City
HSA3.1f	Through Land Use and Neighborhood Planning, Support Unit 5 in its Efforts to Equitably Educate All of its Students
HSA3.1g	Increase the Supply of Affordable and Supportive Housing in Normal
HSA3.1h	Ensure that All Residents Have Access to Adequate and Affordable Transportation Options

Strategy HSA3.1—Reduce Economic Inequality and Promote Opportunity for All Residents

Reducing economic inequality requires that economic development efforts be focused on leveling the playing field and improving opportunities for those who are currently being left behind. As Normal's population ages and becomes more diverse, and as technological progress continues to reshape the employment landscape through automation and the obsolescence of many types of routine-based jobs, it will be necessary to devote more community resources to economic development. Focusing more attention on workforce development; providing support and outreach for underserved populations; and facilitating the growth of a business community that provides equal opportunities for everyone are all vital measures to ensure that the economic disruptions we know are coming have a net positive effect on our economy.

HSA3.1a—Explore the Possibility of Creating an Economic Development District (EDD)

An Economic Development District (EDD) is a federally designated district through the Economic Development Administration (EDA) and is charged with economic development efforts focused on underserved populations. An EDD designation would avail the community of federal financial resources for economic development initiatives targeting people most in need. The Town should partner with City of Bloomington, the McLean County Regional Planning Commission (MCRPC), the Economic Development Center (EDC), and other stakeholders to create an EDD in the region. (Q)

HSA3.1b—Expand Workforce Development Efforts

- ☐ Ensure that existing programs and initiatives are fully utilized.
  - — Coordinate efforts with the BN Advantage Workforce Task Force to ensure they take into account the needs of disadvantaged populations.
- ☐ Work with economic development professionals, employers, and educational institutions to identify skill gaps between local employers' needs and available workers' skillsets. Use this information to drive workforce development decision-making.
- ☐ Work with employers seeking specific skillsets to provide training programs for local job seekers. Focus particularly on technical education for disadvantaged youth and the long-term unemployed and underemployed.
  - — Work with Heartland Community College, particularly through the Work Force Development Center (WDC), to identify potential workers and develop customized training programs.
  - — Work with Unit 5 to ensure that students are aware of trade apprenticeship programs.
- ☐ Investigate local hiring policies.
  - — Local hiring policies require that a certain percentage of employees or work-hours in large public projects be reserved for local residents. The purpose is to ensure that the costs of development are balanced by benefits to local workers, which has beneficial ripple effects throughout the entire local economy.
- ☐ Explore opportunities to reduce unemployment and underemployment among people with disabilities.

HSA3.1c—Increase Support for Local Businesses Owned by Minorities, Women, People with Disabilities, and Other Economically Disadvantaged Populations

- ☐ Ensure that these minority-owned, women-owned, and disadvantaged business enterprises (MBE, WBE, DBE) have equal opportunities to obtain Town contracts. The Town has a local purchasing policy and a green purchasing policy that can be further extended to include businesses owned by members of disadvantaged communities.
- ☐ Maintain a comprehensive database of MBE/WBE/DBE businesses. Track progress and survey them periodically to understand their challenges and needs. (Q)
- ☐ Partner with the Small Business Development Center (SBDC) to create targeted small business loans. *[See also Funding Strategies section.]*

HSA3.1d—Support Public and Private Human Service Providers in Bloomington-Normal

The Town can support social service providers by facilitating intergovernmental and interagency coordination, raising awareness of existing services, and speaking with one voice, both at federal and at state levels, in support of funding for local nonprofit agencies

HSA3.1e—Take Advantage of Technology to Grow as a Compassionate City

The Smart Cities Council (SCC) maintains an evolving toolkit of information on how cities can use new technology and Smart City concepts to address social problems—what they call being a "Compassionate City."[5] The SCC highlights innovative ideas and gathers case studies showing how cities can more effectively document and analyze social disparities, connect residents to social services, break down the "digital divide," etc. The Town should keep abreast of these and similar innovations and take advantage of them when feasible.

[See the Economic Vitality Element for more information about Smart Cities.]

HSA3.1f—Through Land Use and Neighborhood Planning, Support Unit 5 in its Efforts to Equitably Educate All of its Students.

- ☐ Establish the impacts of sprawling development patterns on its students, and use this information to make better development decisions in the future. For example, a school location without easy access to alternative transportation (walking, bicycling, or transit) can limit students' ability to participate in extracurricular activities, which in turn can impact their school performance.
- ☐ Work with Unit 5 officials to identify particular neighborhoods with housing, safety, transportation, or other issues that may be holding students back and contributing to achievement gaps. Develop strategies to address these issues, in coordination with Unit 5 and other relevant institutional partners.

HSA3.1g—Increase the Supply of and Access to Affordable and Supportive Housing in Normal

Bloomington-Normal's housing market is affordable for most residents, but there are significant gaps that need to be addressed. Particular needs include:

- Affordable housing for people with low to moderate incomes
- Supportive housing for homeless people, people with disabilities, and other groups for whom it can be difficult to find and maintain homes.
- Increased support for "aging in place." As the community ages, it will become increasingly important to remove barriers that prevent seniors from staying in their homes.

[See the Housing Element for more information.]

HSA3.1h—Ensure that All Residents Have Access to Adequate and Affordable Transportation Options

Having an efficient, affordable, multimodal transportation network is essential for the economic well-being of Normal's residents. Not all residents can afford to purchase, maintain, or fuel a car and would be better off financially walking, biking, or taking the bus. Currently (and historically), Normal's transportation system is weighted heavily toward the use of automobiles, with insufficient support for other modes of transportation.

[See the Planning Framework Section and Health & Sustainability Element, as well as the most recent Long-Range Transportation Plan, for relevant recommendations]

Courtesy BN Advantage

Funding: Strategies and Partners

Community Development Financial Institutions (CDFIs)

As defined by the U.S. Department of the Treasury's CDFI Fund:

> "Community Development Financial Institutions (CDFIs) share a common goal of expanding economic opportunity in low-income communities by providing access to financial products and services for local residents and businesses. . . . CDFIs can be banks, credit unions, loan funds, microloan funds, or venture capital providers."[6]

Community Reinvestment Act (CRA) Compliance

According to the Federal Reserve: "The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income (LMI) neighborhoods, consistent with safe and sound operations."[7] Financial institutions are incentivized under the CRA to invest in community development initiatives, including affordable housing, community services aimed at LMI individuals, economic development for small businesses and small farms, and neighborhood revitalization and stabilization.[8] Financial institutions are often therefore good funding partners for socially beneficial initiatives.

Credit-Building and Micro-Lending

One of the primary barriers faced by low-income people is a lack of access to credit. Poor access to credit prevents people from accumulating assets and leads them to seek credit through potentially unsafe channels such as payday loan providers. Alternatives exist in the form of nonprofits that help people build credit and provide microfinancing for small businesses that otherwise lack credit access. Consider partnering with such organizations (some of which are CDFIs—see Community Development Financial Institutions above) to help Normal's low-income residents.

Example: Justine PETERSEN Housing and Reinvestment Corporation

Justine PETERSEN, a St. Louis-based nonprofit, offers a credit-building service for its low-to-moderate income clients, makes small business micro-loans, and provides assistance to first-time homebuyers. Its mission is "to connect institutional resources with the needs of low- to moderate-income families and individuals in order to build assets and create enduring change." It has served clients in 14 states, including Illinois.[9]

Federal Workforce Investment Funding

The Workforce Innovation and Opportunity Act (WIOA) of 2014 is a federal law that provides funding and an organizing framework for a number of state, regional, and local workforce investment programs. As summarized by the Department of Labor's Employment and Training Administration (DOLETA), the WIOA "supersedes the Workforce Investment Act of 1998 and amends the Adult Education and Family Literacy Act, the Wagner-Peyser Act, and the Rehabilitation Act of 1973." It "is designed to help job seekers access employment, education, training, and support services to succeed in the labor market and to match employers with the skilled workers they need to compete in the global economy."[10]

The WIOA was identified by advisory group stakeholders as an area of opportunity that is currently being taken advantage of in other central Illinois communities.

Pay for Success Bonds

Per the Nonprofit Finance Fund:

> Pay for Success (PFS) is an approach to contracting that ties payment for service delivery to the achievement of measurable outcomes. The movement towards PFS contracting is a means of ensuring that high-quality, effective social services are working for individuals and communities.
>
> Traditionally, contracts or grants to support social service delivery are based on the volume of services delivered (e.g., number of students taught in a job training program) or short-term outputs (e.g., number of people who graduated from the job training program). An outcome is a longer-term (and hopefully positive) change; for example, a job training participant who finds and keeps a job, and experiences an increase in earnings.
>
> In a PFS contract, the payor for outcomes—typically, but not exclusively, government—agrees to provide funding if and when the services delivered achieve a pre-agreed-upon result. Typically, an independent evaluator determines whether the agreed-upon outcomes have been met.
>
> PFS contracting has been used to scale up effective programs and interventions, as well as test innovative models of service delivery. Since the payor is not committed to paying for services if they do not achieve the desired outcomes, PFS can be particularly attractive to governments as a way to realize greater accountability and efficiency by allocating resources to programs with demonstrable outcomes.[11]

Raising or Reallocating Revenue from Traditional Sources

The most straightforward (though not necessarily easiest or most popular) funding method is to raise local taxes. Political considerations and affordability concerns are limiting factors, but given declining federal and state investment in social programs, increasing local revenues is sometimes the only way to provide necessary services. A recent example: In 2016, the Town implemented a 1% percent sales tax increase, in tandem with the City of Bloomington, of which a quarter was dedicated to improving access to mental health care.

Endnotes

1 https://autismmclean.org/files/afc_whitepaper_12-12-16.pdf

2 https://autismmclean.org/files/afc_whitepaper_12-12-16.pdf

3 https://www.autismspeaks.org/what-autism/prevalence

4 http://www.normaltownship.org

5 http://smartcitiescouncil.com/compassionate-cities/resources/compassionate-cities

6 https://www.cdfifund.gov/Documents/CDFI_infographic_v08A.pdf

7 https://www.federalreserve.gov/consumerscommunities/cra_about.htm

8 https://www.statefarm.com/about-us/community/community-outreach/reinvestment

9 http://www.justinepetersen.org/support_us/annual_report

10 https://www.doleta.gov/wioa/Overview.cfm

11 http://www.payforsuccess.org/learn/basics