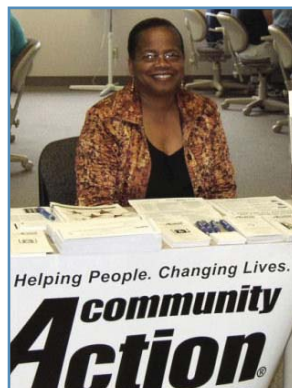




Community Action in Minnesota

Serving Minnesota for over 40 years

2009 Annual Report



Minnesota Community Action Partnership

Community Action in Minnesota 2009 Annual Report

Contents

Who We Are	2
How We Help.....	4
Recessionary Impacts on Minnesota's Communities	5
Investing Recovery Funds to Meet Community Needs	6
Results Oriented Management and Accountability	7
Statewide Community Action Results.....	8
Maximizing the Public's Investment	21
Who We Help.....	22
Appendix	27

Data included in this report was provided by the Office of Economic Opportunity, Minnesota Department of Human Services.



Who We Are

The Community Action Mission

Helping People. Changing Lives.

The recession has created unprecedented challenges for many Minnesotans. During the last year, increasing numbers of people have sought services to meet their basic needs. For some people, this is the first time they have needed help. For others already struggling with poverty, the economy has only worsened their circumstances. Community Action has responded to increased service demands, while at the same time stretching shrinking resources as the state budget deficit has reduced many funding sources. Despite these challenges, Community Action continues to work towards removing obstacles and solving problems that block the achievement of self-sufficiency. In Minnesota, 28 Community Action Agencies and 11 Tribal Governments strive to help people and change lives every day. This report showcases the efforts and results of Community Action in Minnesota during 2009.

Community Action provides integrated and coordinated services to address barriers to self-sufficiency. Community Action Agencies (CAAs) reach out to low-income people in their communities, address their multiple needs through a comprehensive approach, develop partnerships with community organizations, involve low-income clients in the agency's operations, and administer a range of coordinated programs designed to have a measurable impact on poverty. CAAs strive to provide flexible, local solutions. Community Action maximizes the likelihood that people will become self-sufficient by using an approach that differs from other antipoverty efforts.

Community Action changes people's lives, embodies the spirit of hope, improves communities, and makes America a better place to live.

The Community Action network is funded by the federal Community Services Block Grant (CSBG) and the Minnesota Community Action Grant (CAG). The Office of Economic Opportunity in the Minnesota Department of Human Services administers this funding. The Minnesota Community Action Partnership is the member association for CAAs across the state. Together the Minnesota Community Action Partnership and the Office of Economic Opportunity provide support and technical assistance to build the capacity of the Community Action Network and to help Minnesotans achieve economic security.

We care about the entire community and we are dedicated to helping people help themselves and each other.

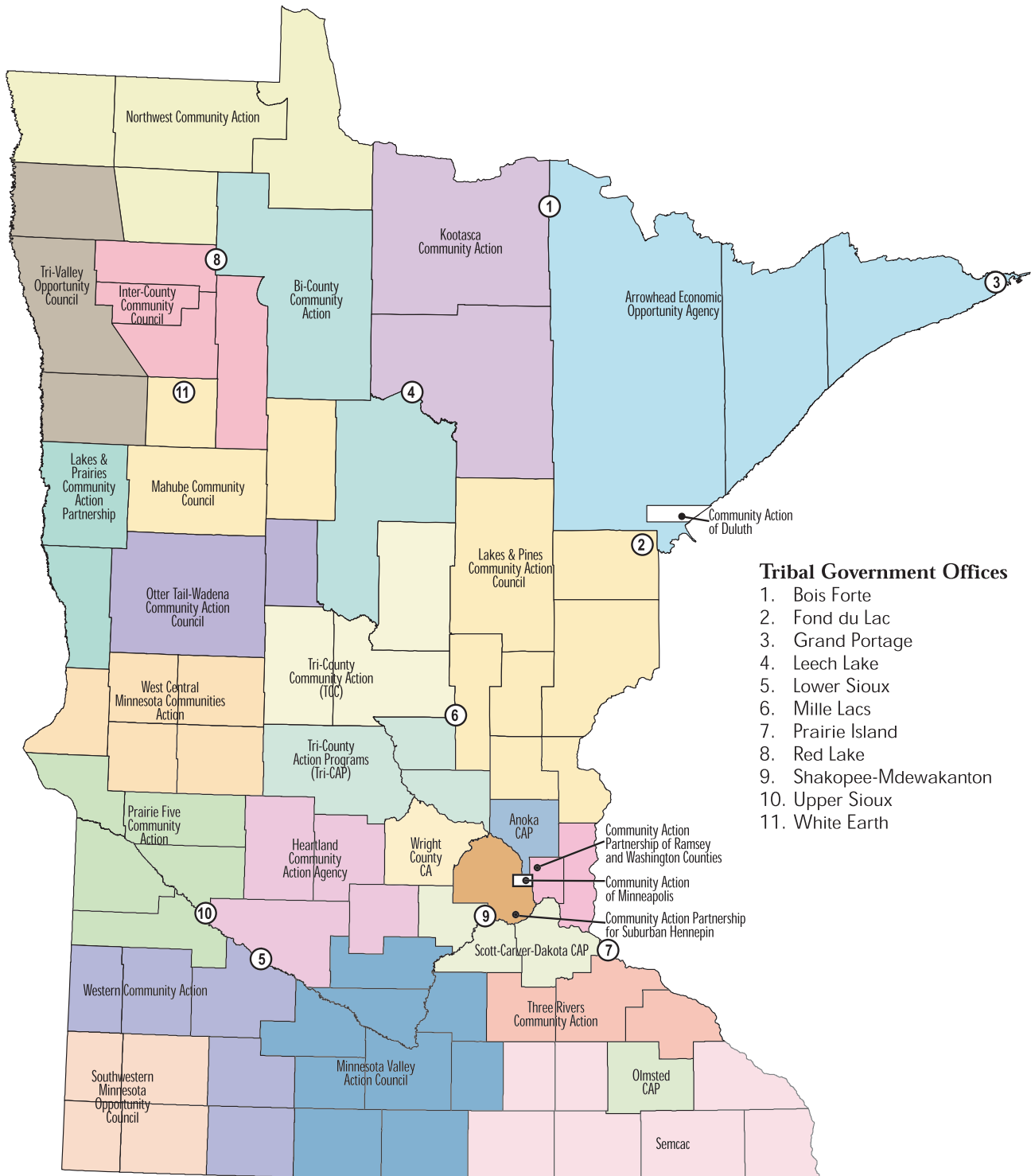
CAAs (or Community Action Programs) are private nonprofit or public organizations created by the federal government in 1964 to combat poverty. Tribal Governments are designated as eligible entities in the federal Community Services Block Grant Act and, in Minnesota, are part of the Community Action Network. A CAA has a governing tripartite board consisting of:

- At least one-third democratically selected representatives of low-income people;
- One-third local public officials or their designee; and,
- The remainder are local citizen representatives of business, labor, faith, social welfare, and other private groups in the community.

CAAs have received designation either from the local government under the provisions of the Economic Opportunity Act of 1964, or from the state under the Community Services Block Grant Act of 1981, as amended.¹ It cannot be overstated that local citizens govern local CAAs. Community Action governance embraces the principle of "maximum feasible participation" by people experiencing poverty.

¹ For CSBG enabling language visit: http://www.acf.hhs.gov/programs/ocs/csbg/pdf/csbg_law_508.pdf.

Minnesota's Community Action Agencies



How We Help

Community Action Goals

In order to reduce poverty in its communities, a Community Action Agency works to better focus available private, local, state, and federal resources to assist low-income individuals and families to have their basic and emergency needs met, acquire useful skills and knowledge, gain access to new opportunities and achieve economic self-sufficiency.

The nature of Community Action's flexibility allows each agency, working through its diverse board, to assess and address the specific needs of the local community it serves. Projects are classified by the conditions causing poverty that the CSBG statute identifies as major barriers to economic security. The federal CSBG statute outlines the following eight broad program goals:

- Securing and maintaining employment;
- Securing adequate education;
- Achieving better income management;
- Securing adequate housing;
- Providing emergency services;
- Improving nutrition;
- Creating linkages among anti-poverty programs; and,
- Achieving self-sufficiency.

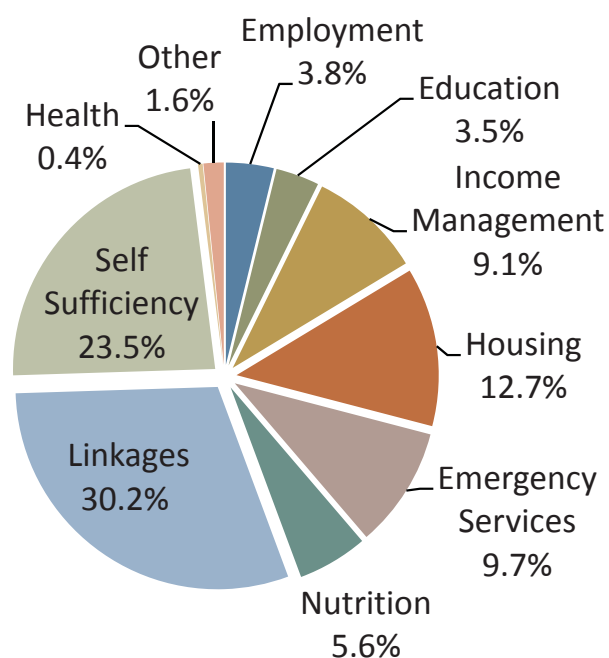
Types of Services

Over the course of a lifetime, poverty strikes a surprisingly high proportion of Americans. Illness, disability, unemployment, family break-up or childbirth can impoverish a family. Regardless of the cause, most poor families struggle against their predicament. Community Action Agencies provide an arsenal of programs and services to wage this fight against poverty, and help families emerge more self-sufficient.

In general, Community Action emphasizes both preventive aid as well as, when necessary, extended assistance, to enable individuals to become economically self-sufficient. Emergency help is sometimes essential, but most programs serve to direct individuals away from the need for stop-gap aid.

In 2009, the largest investment of Community Action dollars, 30.2% of expenditures, supported linkages. These projects connected a variety of local services, programs, and concerned citizens as a way to combat community-wide causes and conditions of poverty. The second largest investment supported self-sufficiency services, 23.5% of expenditures. Self-sufficiency projects provided a continuum of services to help participants gain or increase their economic security. Housing programs made up the third highest expenditures at 12.7%. Housing projects supported home ownership opportunities, foreclosure prevention services, homeless prevention services, and other services to stabilize housing.

2009 CSBG-Funded Services



Recessionary Impacts on Minnesota's Communities

Recessionary impacts on Minnesota's communities have resulted in increased demand for Community Action services. In May 2009, Minnesota's Community Action network was surveyed about the economic conditions and trends affecting their work. All agencies reported increased inquiries for services and rising caseloads. Some areas of the state with particularly high unemployment and underemployment reported dramatic increases. Key impacts captured in this needs assessment are summarized below.

Employment

Minnesota's median unemployment rate increased from 5.4% in 2008 to 7.8% in 2009.¹ While the statewide rate was outpaced by the national average, unemployment is not evenly distributed across Minnesota. In 2009, the median unemployment rate of 20 counties was above 9% with 7 counties above 10%. Between December 2008 and December 2009, Minnesota lost 80,800 jobs. Job losses were most severe in areas that experienced a big boom in housing, depend on manufacturing and already had the highest unemployment rates.

Housing

During the first three quarters of 2009, 16,979 households lost their homes to foreclosure.² Unemployment and underemployment caused by the recession coupled with chronic poverty have resulted in many homeowners and renters needing housing services. CAAs reported increases in inquiries about foreclosure prevention, affordable housing and rental assistance services.

Emergency Services

Many families who were self-sufficient prior to the recession now struggle to make ends meet. The number of households using food support (formerly food stamps) increased 30% from August 2008 to August 2009³ and many food shelves saw double and triple digit increases in 2009⁴. CAAs reported increased food shelf usage, interest in food support, and demand for homeless services.

¹ Source: Minnesota Department of Employment and Economic Development

² Source: HousingLink;

³ Source: Minnesota Department of Human Services.

⁴ Source: Hunger Solutions Minnesota

"The job market has made it difficult for many to obtain decent paying jobs, thus leaving households with tough decisions on how they will manage their finances."

(Heartland Community Action Agency)

"Job seekers now outnumber job openings by 7-to-1. In the Arrowhead region, job openings fell 56% in just six months. One out of four openings in the region still pays less than \$9.00 per hour."

(Community Action Duluth)

"Our service area has experienced several major plant closings, more than 220 workers have lost employment, and many small businesses have had to cut back on staff hours. We are seeing an increased demand for food support which has more than doubled and unemployment is rising rapidly."

(Otter-Tail Wadena Community Action Council)



Weatherization Kick-Off Event
Community Action Partnership of
Ramsey and Washington Counties

Investing Recovery Funds to Meet Community Needs

In 2009, Minnesota received an unprecedented one-time infusion of funds through the American Recovery and Reinvestment Act of 2009 (ARRA). Under the ARRA legislation, the Community Action network received additional Community Services Block Grant (CSBG) funds in addition to Weatherization, Head Start, and other federal funds. The eligibility for CSBG-funded services was also expanded from 125% to up to 200% of the federal poverty guidelines during 2009 and 2010. Minnesota received \$12 million in ARRA CSBG funds to:

- Create and sustain economic growth through job creation, employment services, training and employment support services; and,
- Meet the immediate basic needs of individuals and families facing financial instability and crisis situations resulting from recent unemployment, underemployment and other chronic problems that create employment barriers.

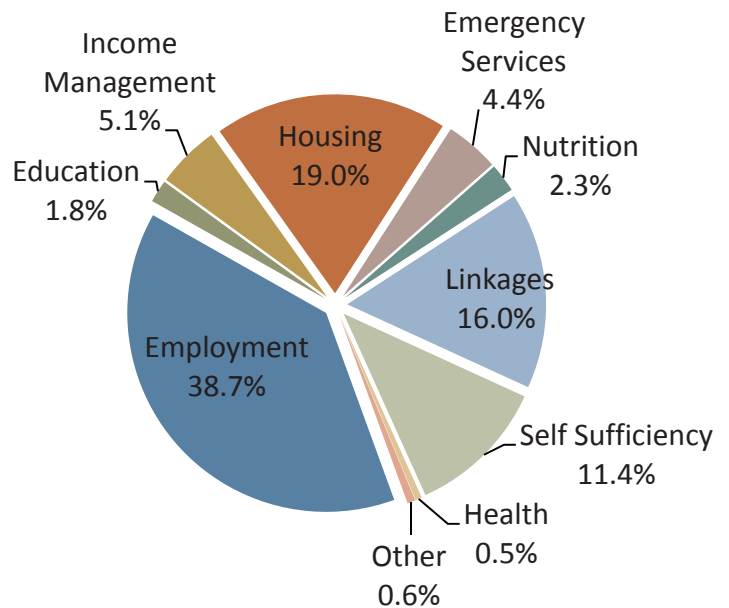
Using local needs assessments, CAAs developed projects to address the most urgent economic and employment needs in their communities. Many initiatives provide direct services, while others mobilize additional resources and foster greater community involvement. Through these projects, the Minnesota Community Action Network anticipates:

- Saving over 850 jobs and creating over 700 more jobs within their own agencies and in the communities they serve.
- Providing direct assistance to nearly 2,000 unemployed people to help them obtain a job.
- Working with nearly 35,000 families in removing barriers to obtaining employment through activities including: Training, certifications, and diplomas; Assistance with child care, reliable transportation, affordable housing, and access to health care; and, Food, energy, and other emergency assistance.

Additionally, the ARRA legislation required that 1% of the ARRA CSBG funds be utilized for benefit enrollment coordination. As a result, the Minnesota

Community Action Partnership was granted \$120,322 for expansion of Minnesota's statewide Community Action technology system, called Visions. Visions helps agencies identify individuals and families who may be eligible, but are not receiving certain public benefits.

2009 ARRA CSBG-Funded Services



As more families struggle to make ends meet, they are turning to emergency services to meet their basic needs and to improve their economic opportunities. The Community Action network has made significant investments of existing resources as well as ARRA funds to bolster services to meet the increased needs of its communities. These services are helping people to help themselves by mitigating the effects of the recession and providing opportunities to build human potential and achieve greater economic security.

Results Oriented Management and Accountability (ROMA) Goals

Results Oriented Management and Accountability (ROMA) is a performance-based initiative designed to promote greater effectiveness and demonstrate results among the 28 CAAs. ROMA was created in 1994 and based upon principles contained in the Government Performance and Results Act of 1993. Since 1994, the national Community Services Network has been guided by six broad anti-poverty goals. Within these goals, the states have complete discretion to choose the performance indicators most relevant to program participants served with CSBG funds.

Goal 1 (Family)	Low-income people become more self-sufficient.
Goal 2 (Community)	The conditions in which low-income people live are improved.
Goal 3 (Family)	Low-income people own a stake in their community.
Goal 4 (Agency)	Partnerships among supporters and providers of services to low-income people are achieved.
Goal 5 (Agency)	Agencies increase their capacity to achieve results.
Goal 6 (Family)	Low-income people, especially vulnerable populations, achieve their potential by strengthening family and other supportive systems.

To accomplish these goals, CAAs undertake a number of implementation actions focused on results-oriented management and results-oriented accountability.

Results-Oriented Management

- Assess poverty needs and conditions within the community;
- Define a clear agency anti-poverty mission for Community Action and a strategy to address those needs, both immediate and longer term, in the context of existing resources and opportunities in the community;
- Identify specific improvements, or results, to be achieved among low-income people and the community; and,
- Organize and implement programs, services, and activities, such as advocacy, within the agency and among partnering organizations, to achieve anticipated results.

Results-Oriented Accountability

- Develop and implement strategies to measure and record improvements in the condition of low-income people and the communities in which they live that result from Community Action intervention;
- Use information about outcomes, or results, with agency board and staff to determine the overall effectiveness, inform annual and long-range planning, support agency advocacy, funding, and community partnership activities.

Statewide Minnesota Community Action Results

Community Action Agencies share a commitment to helping each client achieve greater self-sufficiency, while each organization tailors its programs and priorities to address the needs that are greatest in its local area. The following pages highlight Community Action efforts, as well as statewide family, community and agency results achieved in 2009. These illustrations show the depth and breadth of Community Action working in Minnesota.

Improving Employment Opportunities

Employment

- 2,874 people who were unemployed obtained a job.
- 2,576 people who were employed maintained a job for at least 90 days.
- 2,179 people obtained an increase in employment income and/or benefits.
- 897 people achieved “living wage” employment and/or benefits.

Reducing Employment Barriers

- 2,211 people completed job training and education programs including pre-employment skills, certification, and completion of ABE/GED or post-secondary education.

Providing Employment Supports

- 229,403 people accessed one or more of the following services to acquire or maintain employment: Child care, reliable transportation, health care services, safe and affordable housing, food assistance, energy assistance, weatherization and other supports.

Transitional Jobs Program Community Action Partnership of Ramsey and Washington Counties

Sometimes, getting experience is one of the hardest things for a job applicant to do. A person needs experience to get a job, but needs a job to get the experience! Recognizing this catch-22, Community Action Partnership of Ramsey & Washington Counties used American Recovery & Reinvestment Act (ARRA) Community Services Block Grant (CSBG) funds to partner with HIRED, a local employment and training provider, to provide transitional work experiences for workers trying to find a job. The program concentrates on people living with incomes at 200% or less of the federal poverty line – often the hardest hit populations with the most to gain from employment. Additionally, the program targets people with employment barriers, such as limited English-speaking skills and lack of education.

The program plans to enroll 75 participants with 50 completing a work experience and 30 obtaining unsubsidized work within four months of completing the program. During the program, participants attend a three-day orientation that helps prepare participants for the rigors of the workplace and trains them in soft skills such as problem-solving, oral communication skills, personal qualities and work ethic, and interpersonal and teamwork skills. Full preparation is crucial to participant success. Workplace orientation, ongoing job coaching, attendance monitoring and post program job development and placement then follow. The entire program lasts an average of 12 weeks for each participant. This program embodies the spirit of the ARRA funds in delivering services and jobs to those most in need.

Achieve Homeownership Initiative Three Rivers Community Action

In 2005, when the State of Minnesota released a study showing a significant and widening gap (32%) in homeownership between white and minority households, Three Rivers Community Action and Southwest Minnesota Housing Partnership came together to create Achieve Homeownership. The initiative is a 38-county, three-year pilot program to facilitate homeownership opportunities for historically underserved families and individuals. Achieve Homeownership partners with local agencies, organizations, and community groups to provide the following services:

- Financial literacy training;
- Pre-purchase and post-purchase counseling;
- Spanish and bilingual Home Stretch classes;
- Career education for students interested in the housing industry;
- Financial assistance programs; and,
- Trainings for local lenders and realtors in affordable programs for homebuyers. Increased access to skilled interpreters and translated materials.

By 2009, services have resulted in 35 homebuyers, 182 graduates of Home Stretch, 63 financial literacy participants, 50 pre-purchase counseling households, 44 community training opportunities, 40 students attending Housing Industry Careers Workshop, and Cultural Working Groups established in 2 communities.

The initiative was funded with generous support from NeighborWorks America, the Otto Bremer Foundation, Minnesota Housing, Southwest Minnesota Initiative Foundation, State Farm Foundation, Wells Fargo Housing Foundation, and Greater Minnesota Housing Fund. Staffing for planning and implementing the initiative was supported by Community Service Block Grant (CSBG) funds. Other partners in delivering the program include the City of Mankato, Heartland Community Action, University of Minnesota Extension, Welcome Centers in Austin and Faribault, Somali Community Resettlement Services, Intercultural Mutual Assistance Association, Nobles County Family Service Collaborative, and many other cultural organizations.

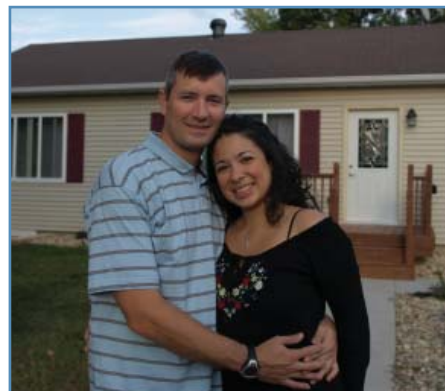
Supporting Housing Stability

Emergency Housing Services

- 5,526 people received emergency rent or mortgage assistance.
- 1,047 people accessed Transitional Housing.
- 770 people received temporary shelter.

Housing Counseling Services

- 2,807 people averted foreclosure and retained their homes.
- 105 seniors obtained reverse mortgages and retained housing.



Housing Program
Three Rivers Community Action

Responding to the Home Foreclosure Crisis

Community Action Agencies have played a critical role in the statewide response to the mortgage crisis. Historically, many agencies have invested in foreclosure prevention services as a component of their housing programs. In recent years, agencies have added or expanded services to meet the unprecedented needs of families facing foreclosure.

Home Foreclosure in Minnesota

According to HousingLink, foreclosures peaked in 2007 and 2008 and somewhat stabilized in 2009.¹ Between 2005 and 2008 the number of foreclosures in Minnesota more than quadrupled, with one in every 32 households experiencing foreclosure. In 2005, there were 6,472 foreclosures in the state. By 2008, this number had grown to 26,261. However, data from the first three quarters of 2009 suggests that the pace of foreclosures was beginning to slow with 16,979 households losing their homes during this period.²

During the last several years, the causes of the foreclosure crisis shifted from sub-prime and adjustable interest rate mortgages to changes in the economy. A 2009 study by the Minnesota Home Ownership Center showed that a combination of life circumstances including unemployment, reduced income, health care expenses and family crises contributed to foreclosure.³

The report showed that half of homeowners who received foreclosure counseling were unable to pay their mortgage due to either an income decline (35%) or a job loss (15%). Additional debt was another key factor. Medical bills were a major cause of financial difficulties for 10% of homeowners counseled and an additional 12% were struggling with other debts.

Of the homeowners who sought counseling, 69% had mortgage payments more than 30% of their monthly income, the recognized benchmark for housing affordability. More significantly, 23% of homeowners spent more than half of their monthly income, and 9% spent 75% or more of their monthly income on mortgage payments. Among the homeowners seeking counseling, 56% had children or dependents living in the home with them. While the early crisis particularly hit urban communities, all areas of the state have been significantly affected.



Housing Program
Mahube Community Council

1 HousingLink. Foreclosures in Minnesota: A Report Based on County Sheriff's Sale Data. August 27, 2009 Supplement. Available at: http://www.housinglink.org/Files/SemiAnnual_MNForeclosureReport_082709.pdf

2 HousingLink. Minnesota Foreclosure Q3 2009 Summary. November 2009. Available at: http://www.housinglink.org/Files/HousingLink_Q309_MNForeclosureUpdate.pdf

3 Minnesota Home Ownership Center. 2008 Foreclosure Counseling Program Report. April 2009. Available at: <http://hocmn.org/en/foreclosurecounselingreport.cfm>

Expanded Foreclosure Prevention Services to Meet Increased Demand

In 2009, the following 14 CAAs provided counseling services to homeowners at risk of, or in, default with their mortgage.

- Anoka County Community Action Program
- Arrowhead Economic Opportunity Agency
- Bi-County Community Action Program
- Community Action Partnership for Suburban Hennepin
- Heartland Community Action Agency
- Inter-County Community Council
- KOOTASCA Community Action
- Mahube Community Council
- Northwest Community Action
- Otter Tail-Wadena Community Action Council
- Semcac
- Tri-Valley Opportunity Council
- West Central Minnesota Communities Action
- Wright County Community Action

Services include financial counseling, negotiation with mortgage lenders, and referrals to legal services. In 2009, CAAs served 2,373 households with almost \$244 million in outstanding mortgage balances. As a result of counseling, 23.6% of clients were able to bring their mortgage current, 21.7% arranged a loan modification and 1.9% refinanced their loan. Only 4.7% of clients had a bankruptcy, 0.4% had a deed in lieu, 0.5% had a partial claim, 2.7% sold the property, and 3.6% had a pre-foreclosure/short sale.

Research shows that personalized foreclosure prevention services with certified counselors does help homeowners avoid foreclosure. An Urban Institute study released in November 2009 showed that borrowers already in foreclosure who sought out counseling were 60% more likely to avoid foreclosure after meeting with a counselor than borrowers who did not access services.¹ Preventing foreclosure not only benefits the individual homeowner, but also the larger community. According to the Joint Economic Committee of Congress, each foreclosure results in total costs of up to \$78,000 when the costs of foreclosures on neighboring home values, local governments, lenders and home owners are included.

The foreclosure prevention counseling services provided by the Community Action network have helped many borrowers save their homes or mitigate the effects of foreclosure.

¹ Urban Institute. National Foreclosure Mitigation Counseling Program Evaluation: Preliminary Analysis of Program Effects. November 2009. Available at: <http://www.urban.org/url.cfm?ID=411982>

Foreclosure Mitigation Counseling Program Wright County Community Action

Wright County Community Action's Foreclosure Mitigation Counseling Program works with homeowners at risk of losing their home to foreclosure. Since 2001 the agency has strived to provide expert counseling services in the areas of financial management, the foreclosure process, lender negotiation, and homeownership preservation. Service levels have increased in recent years as a result of the mortgage crisis and worsening economy. During FY 2009, 475 households were served in comparison to 51 households in FY 2007 and 269 households in FY 2008. The counseling support provided by the agency represented over \$94 million in outstanding mortgage balances at-risk of default in FY 2009. Program partners include the Minnesota Housing Finance Agency, the Minnesota Homeownership Center, Wright County Human Services, Central Minnesota Workforce Center, local units of government and private businesses.

Helping People Maximize Their Money and Develop Assets

Financial Education

- 2,908 households demonstrated good or restored credit.

Free Income Tax Preparation

- 34,055 households received free tax preparation and received a Federal or State tax credit.
- Over \$33.04 million in tax credits were returned to Minnesota's local communities.

Asset Building

- 413 participants opened Individual Development Accounts (IDA) or another savings account to increase savings.
- 703 people increased their savings through an Individual Development Account (IDA) or other savings account.
- 83 IDA participants purchased assets: 107 homes, 83 small business capitalizations, 134 educations and 21 other assets.

Youth Matched Savings Program Community Action Partnership of Ramsey and Washington Counties

Building on its successful matched savings program for adults, Community Action Partnership of Ramsey and Washington Counties developed a youth program. Participants are youth ages 16-18 living at or below 200% of poverty who have earned income. Youth meet with a financial coach, open an account at a local bank, build a savings plan and complete 22 hours of financial management classes. Youth deposit \$40 each month into their accounts and are matched \$3 to \$1 upon program completion. In 2009, 11 participants earned a total of just under \$8,300 towards their education. The program is a joint effort with Arlington High School, Bremer Bank, and the Greater Twin Cities United Way. CSBG funding supported a Matched Savings counselor who works with youth participants.

Jennifer, the oldest of seven children living in Saint Paul, is an example of a successful participant. In high school, she was a B honor roll student and involved with extracurricular activities. She also worked part-time and volunteered with Big Brothers, Big Sisters. As a high school and college student at the University of Minnesota, Twin Cities, she participated in financial literacy classes and worked as an academic tutor depositing her earnings into her account. Nine months after starting the program, Jennifer met her savings goal of \$960 and earned the full match of \$2,880. She used her savings to purchase a laptop computer and to study abroad in Laos and Korea during her sophomore year. She plans to graduate in the spring of 2011.

Financial Education Class
Community Action Duluth



Tax Preparation Services Community Action Duluth

Community Action Duluth (CAD) has partnered with Accountability Minnesota to provide free tax services since 2005 targeting Earned Income Tax Credit (EITC) eligible recipients. In the past five years, services have been dramatically expanded and the number of clients served increased more than 400%. In 2005, CAD helped approximately 300 filers receive free services. In 2009, over 1,250 filers received over \$2.5 million in refunds. The average income of customers was \$15,237.

Tax preparation services are free. The site is staffed entirely by volunteers and is a certified Volunteer Income Tax Assistance (VITA) site.



Tax Preparation Services, Community Action Duluth

The target population is low-income people who live in the Duluth area. An array of local partners contribute to the program including: Northern Communities Credit, Lutheran Social, Children's Defense Fund Minnesota, D2D Fund, Internal and the Minnesota Department of Revenue.

The agency has expanded the availability of supplementary financial services including: Express Refund Loans (a non-predatory product similar to Refund Anticipation Loans), banking services in partnership with a credit

union, financial counseling and referrals to additional financial-based programs. In 2009, a savings bond program was offered to tax site customers.

In 2009, Community Action Duluth achieved the following outcomes.

- 74 people volunteered with the tax site for a total of 2,388 hours. 1,250 returns were prepared during the tax season. 200 returns were prepared after the tax season (April 15–September 30).
- 73% of returns received a tax refund of at least \$500. 91% of returns received some kind of refund. 42% of customers received an Earned Income Tax Credit (EITC).
- 29 customers purchased savings bonds equaling \$2,800. CAD was one of a small number of tax sites in the U.S. chosen for this pilot project.
- 42 new savings accounts were opened for direct deposit and Refund Loans. 64 savings accounts were opened or re-opened. 29 low-cost, non-predatory Refund Anticipation Loans were provided with the average loan being \$1,651.
- 110 clients had their credit reports reviewed by a certified credit counselors. 163 people received public benefits screening using the Bridges to Benefits online tool.

Stabilizing Families in Crisis

Emergency Assistance to Meet Basic Needs

- 78,147 people received emergency vendor payments for fuel and energy bills.
- 23,723 people received clothing.
- 6,092 people received transportation assistance including bus passes, car repair assistance and gas vouchers.
- 4,945 people received emergency car or home repairs.

Other Services

- 474 people received protection from violence.
- 353 people received assistance for disaster relief.
- 216 people received legal assistance.

Service Counts

- 40,774 Food Boxes
- 2,994,166 Pounds of Food
- 79,939 Units of Clothing
- 1,176,234 Rides Provided
- 1,159,605 Information and Referral Calls

Lake County Dialog on Poverty and Homelessness Arrowhead Economic Opportunity Agency

Arrowhead Economic Opportunity Agency (AEOA) has a long-standing partnership with North Shore Horizons, an organization serving victims of domestic violence and sexual assault. With homelessness on the rise, the agencies collaborated to create a community dialog on poverty and homelessness.

Over 30 people participated in the Lake County Dialog on Poverty and Homelessness held in September 2008. The goal of this community-level strategy was to engage greater numbers of local individuals and organizations in awareness and action around poverty and homelessness. Representatives from churches, emergency services, consumer groups, businesses and law enforcement, and service providers participated.



Homelessness Awareness Project
KOOTASCA Community Action

The following outcomes resulted from this initiative and were accomplished in 2009.

- Emergency Shelter: A local church funds an apartment and local service providers provide case management.
- Bridges out of Poverty Training: Sponsored by North Shore Horizons and Lake County Health and Human Services and held in Lake County after the dialog.
- Housing Prevention and Rapid Re-housing Federal Stimulus Grant: AEOA and North Shore Horizons partnered on this application which was funded to provide rental and utility assistance to prevent homelessness and rapid re-housing.

Holistic Services
Heartland Community Action Agency

Heartland Community Action Agency's outreach staff assist clients using a holistic approach. While Heartland provides many direct client services, collaboration with other community services helps the agency to better serve its clients. Once staff determine a client's individual needs, an assessment is made regarding eligibility for specific programs.

A client's story provides an example of this approach. An elderly woman met an outreach worker during a food distribution. The worker identified several unmet needs. She was a visually impaired widow living alone in her 100+ year old home with deferred maintenance issues. The workers linked the client to other social services and resources with the following results.

Food Support: Staff assisted with the Food Support and arranged food distribution mail notifications.

Home Repairs & Energy Assistance: She now receives energy assistance to help with utility bills. A home weatherization inspection resulted in repairs to reduce energy consumption including electrical updates. She received an emergency water heater replacement and Minnesota Supplemental Aid (MSA) utility supplements. A local church youth group painted the exterior of the client's home.

Health Services: Staff contacted Public Health, who provided a walker and social workers to assess ongoing health needs. Staff arranged a Senior Companion to help with socialization, and contacted the Society for the Blind for an enlarged computer screen and visually-impaired phone.

**Increasing Self-Sufficiency
through Family Support
(Seniors, People with Disabilities
and Caregivers)**

Support Services

- 322 people enrolled children in before or after school programs.
- 2,334 people obtained care for a child or other dependent.
- 8,650 people obtained reliable transportation or a driver's license.
- 3,891 people obtained health care services for themselves or a family member.
- 3,847 people obtained safe and affordable housing.
- 23,392 people received food assistance.
- 130,832 received energy assistance.
- 1,759 people received weatherization.



Holistic Services
Heartland Community Action Agency

Nurturing Children and Youth

School Readiness

- 9,403 children participated in preschool activities to develop school readiness.
- 6,364 preschool children developed pre-literacy and pre-numeracy skills.

Youth Development

- 5,063 youth improved physical health, social and emotional development.
- 1,681 youth avoided risk-taking behavior or reduced involvement with the criminal justice system.
- 695 youth increased academic, athletic or social skills for school success through before or after school programs.

Parent Education

- 10,347 parents and other adults improved parenting skills.
- 9,579 parents and other adults improved family functioning skills.

Relatives As Parents Program Mahube Community Council

Mahube Community Council's Relatives As Parents Program (RAPP) offers a support group for relative caregivers, primarily grandparents, and children in their care. RAPP operates in a 21-county area of northwestern Minnesota with support groups in eight different locations.

The innovative concept for this program is that children living in relative care settings are being provided with support group and mental health services, while participating in monthly support group meetings. Children attend meetings once a month with their relative caregivers. Dinner is served and the youth participate in activities from the "Grand Ideas for Grand Kids" curriculum. This curriculum was developed by the Western Michigan University Grandparent Resource Site. Mahube Community Council was one of 17 national sites to pilot this unique approach to programming for children living in relative care. An evaluation was completed during the pilot phase of the project and results indicated positive outcomes for youth involved in the program. Local partners include the Beltrami County University of Minnesota Extension and 4-H Coordinator and Headwaters Science Center.



Children's Event, White Earth Reservation Tribal Council

*Our Children Succeed Initiative
Tri-Valley Opportunity Council, Inc.*

Tri-Valley Opportunity Council, Inc. delivers the family support component of the Our Children Succeed Initiative. The initiative is a six-county pilot project in Northwest Minnesota designed to evolve a system of care that will reduce and mitigate the negative behavioral effects of children and youth experiencing serious mental health issues.

Tri-Valley recruits, trains and supports Family Partner/Mentors. Family Partners/Mentors serve as advocates, linking families to services, and acting as a primary supporter and coach. They have evolved as significant system change agents while connecting children, youth and families to the support services necessary to succeed in overcoming barriers in their lives. They work on a fee-for-service basis in multiple communities within the service delivery area. Since the project began, 17 Family Partners/Mentors and over 97 children, youth and families have been involved in the effort.

A participant family explained, "We are having great economic and social problems with our son, but now we know that we are not alone because of the Family Partner Project. This project makes us feel that someone is listening and that we are important. Our family is very grateful for all the services provided by the project."

Together with local school districts, county social service agencies, mental health providers and other service providers, Tri-Valley is weaving together a service delivery quilt that will contribute to individual, youth, family and community success.

The initiative is funded through a grant from the Substance Abuse and Mental Health Services Administration at the Department of Health and Human Services. The Northwest Minnesota Council of Collaboratives, a group of over 55 community partners, administers the grant.



Leon Family, Our Children Succeed Initiative
Tri-Valley Opportunity Council

Fostering Health and Well-Being

Nutrition

- 36,151 people received emergency food or food vouchers.
- 14,237 infants and children improved their health and physical development as a result of adequate nutrition.

Health Services

- 10,384 infants and children received immunizations, medical and dental care.
- 160 people received assistance for emergency medical care.



Healthy Legacy Project, Community Action of Minneapolis

Food Shelves

Prairie Five Community Action Council

Prairie Five Community Action Council has operated three successful food shelves for 20 plus years in its primarily rural service area. During 2009, the worsening economy contributed to a 30-35 percent increase in overall usage and a 50 percent increase in first-time users. Already struggling low-income families were unable to sustain the impact of the recession, unemployment and other financial challenges. As a result, Prairie Five faced difficulty keeping its food shelves fully stocked.

To improve its services, Prairie Five in cooperation with the Second Harvest Food Bank established a partnership with Wal-Mart to receive excess food at least three times a week. Prairie Five coordinated pick-up and delivery to the food shelves. The agency also worked with Countryside Public Health and local churches to expand the Nutrition Assistance Program for Seniors (NAPS) and Mothers and Children food supplemental programs (MAC) in its service area. These efforts have helped the agency to better meet the growing needs of families in the region.

Healthy Legacy Project

Community Action of Minneapolis

Community Action of Minneapolis worked with the Environmental Justice Advocates of Minnesota and Sanford Middle School to implement the Healthy Legacy Project. The Project educates young people from low-income communities and communities of color about environmental toxins and provides tools and opportunities to create a healthier home and community. Eighth grade students participated in weekly, year-long activities through their science classes.

*The Bright Smiles Dental Program
Community Action Partnership of Ramsey
and Washington Counties*

Community Action Partnership of Ramsey and Washington Counties' (CAPRW) Head Start program serves almost 1,500 children. When staff noticed that very young children were experiencing pain and tooth decay, they responded by helping build the Bright Smiles program in partnership with United Way and several health service agencies. Poor dental health is one of the leading reasons children miss school, and affects 50 percent of first graders. This common chronic disease causes pain, inadequate nutrition, speech difficulties, improper jaw function and difficulty learning. Children from low-wage working families are at more at risk as significant disparities exist for them. Yet tooth decay is 100% preventable with proper care.

The Bright Smiles program focuses on dental care services, oral hygiene education as part of the Head Start curriculum and provides parent education take-home kits. Twice a week, dentists from Children's Dental Services visit clinics held at CAPRW's Ruth Benner Early Learning Center in St. Paul and North St. Paul Education Center. They provide dental services to Head Start and Early Head Start children, as well as to pregnant women. In 2009, 1,654 children and pregnant women received dental check ups. Many of the children were from families that were uninsured, under-insured, or otherwise encountering significant barriers to appropriate dental care.

Vivian, a four-year-old Head Start student, is an example of the success of the Bright Smiles program. Vivian's parents are legal immigrants from Vietnam and have worked very hard to become productive citizens while adjusting to a new language, a new climate and a new culture. She has received treatment on many of her teeth, including space maintainers, crowns, fillings, extractions and cleaning. Her bright smile says it all. Vivian's father says he has greater peace of mind knowing experienced professionals are caring for his daughter's health.



Bright Smiles Program
Community Action of Ramsey & Washington Counties

Strengthening Communities Through Civic Engagement

Partnerships

Community Action Agencies expanded opportunities through partnerships with the following agencies:

- 2,118 nonprofit and faith based organizations;
- 1,023 local, state and federal governments;
- 4,036 businesses, financial institutions and health institutions;
- 980 local or statewide consortiums and collaborations; and,
- 816 school districts and post-secondary institutions.

Volunteers

- Volunteers donated 1.6 million hours to local agencies.
- Low-income people donated 914,848 hours to local agencies.

Voter Education & Registration

- 34,253 people increased their knowledge of voter registration and voter participation.



Mayor Ness and a Green Duluth canvasser
Community Action Duluth

Project Community Connect Olmsted Community Action Program

Olmsted Community Action Program in partnership with other community programs organized the Project Community Connect event. The event targeted families who had lost their jobs, and who may not have been aware of the supportive services that could help them weather the storm.

The four-hour event provided 300 participants with an one-stop opportunity to learn about multiple services such as, education opportunities, job search assistance, public assistance, veteran services, medical care, dental care, individualized housing referrals, mental health services, and legal services. The advantages of this strategy extend beyond the fact that it is simply more convenient to access multiple services in a single location. People were also able to find the best services to fit their unique circumstances. Project Community Connect is an example of the partnerships that Community Action builds to strengthen communities and ultimately improve the lives of people living in poverty.

Rooting Out Poverty National Community Action Campaign Lakes and Prairies Community Action Partnership

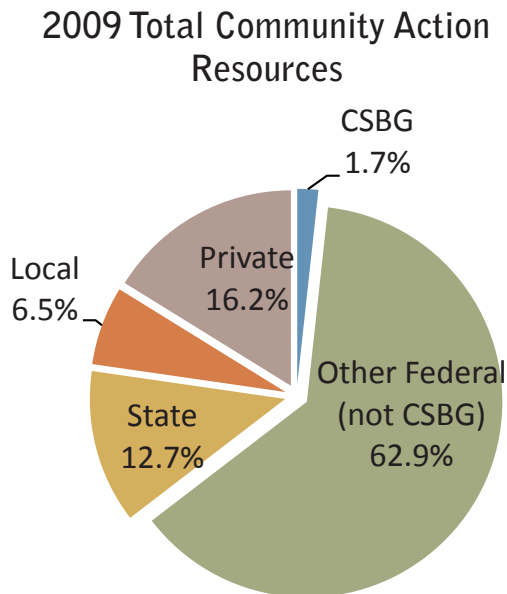
Lakes and Prairies Community Action Partnership continued its advocacy efforts in support of low-income and vulnerable populations with the Rooting Out Poverty National Community Action campaign. This effort built upon work completed in 2008 with the Minnesota Legislative Commission to End Poverty by 2020. The agency provided an opportunity for community members in northwest Minnesota to attend an event that was also the "A Minnesota Without Poverty" statewide kick-off. The gathering provided materials and opportunities for faith-based communities to continue the focus on eliminating poverty. Sixty-five community members attended.

Maximizing the Public's Investment

Community Action Funding

Funding for Minnesota's Community Action network includes federal, state, local and private sources. In 2009, \$7.58 million in federal Community Services Block Grant (CSBG) funding and \$4.17 in Minnesota Community Action Grant (CAG) funding leveraged more than \$433 million in other program funding.

Every \$1 of CSBG funding leveraged a remarkable \$57 in federal, state, local, and private funds.



Community Action programs tap into public-private sector cooperation and the spirit of American volunteerism. Statewide, Community Action maintains hundreds of formal collaborative relationships in areas such as child care, Head Start, homeless programs, emergency food programs, energy assistance/ weatherization, vocational rehabilitation programs, and employment services.

Community volunteers provided 1.6 million hours of service to agencies. This contribution is equivalent to 770 full-time, year-round employees, or an \$11.6 million contribution if their time is valued at the 2009 federal minimum wage of \$7.25 per hour.

At the state level, minimal administrative overhead (not exceeding 5 percent of CSBG funds) maximizes funds available at the agency level, where it is used to have a direct impact on clients.

Funding Sources

Federal

- Community Services Block Grant (CSBG) is appropriated by Congress through the U.S. Department of Health and Human Services.
- Other federal funding includes non-CSBG funding appropriated by the federal government. Examples include Child Care Development Block Grant (CCDBG), Federal Emergency Management Administration (FEMA), and HUD Housing Programs.

State

- Minnesota Community Action Grants (CAG) are appropriated through the Minnesota state legislature and are used for the same purpose as federal CSBG funding.
- Other state funding includes funding appropriated through the Minnesota state legislature. Examples include Minnesota Transitional Housing Program (THP), Family Assets for Independence in Minnesota (FAIM), and Minnesota Head Start funding.

Local

- Local government funding includes all funding appropriated by a county or city government, as well as tribal government funding.

Private

- Private funding includes funding from individuals, foundations, corporations and other donors. Private funding also includes the value of donated items such as food, clothing and furniture.

Who We Help

Federal Poverty Guidelines

The federal poverty guidelines are issued each year in the Federal Register by the United States Department of Health and Human Services (HHS). The guidelines are adjusted for families of different size. The guidelines are used in setting eligibility criteria for a number of federal and state programs, including Community Action. Based on eligibility requirements, some programs use a percentage multiple of the guidelines, such as 125%, 150%, 185%, or 200%. Some examples of federal programs that use the guidelines in determining eligibility include: CSBG, Head Start, Food Support, and Low-Income Home Energy Assistance Program (LIHEAP).

According to the U.S. Census Bureau's 2008 American Community Survey, 9.6% of people and 6.2% of families in Minnesota lived in poverty. In 2008, 11% of related children under 18 lived below the poverty level, compared with 9% of people 65 years old and over. In 2008, the federal poverty threshold for a family of four was \$21,200, slightly more than one-third of Minnesota's median household income of \$57,288.

Although Minnesota's poverty rate remains below the national average of 13.2% for individuals and 9.7% for families, poverty has grown more quickly in Minnesota. Since 2001, Minnesota has seen its overall poverty rate worsen. The economic recession that began in late 2007 has only amplified poverty trends and pushed more families into economically precarious circumstances. Because poverty rates are a lagging indicator, the effects of the recession are not fully reflected in current data. It is reasonable to expect that median household income will have declined in 2009 and more Minnesotans will have fallen into poverty.

The Community Action network strives to reach the thousands of Minnesotans struggling to meet their needs and to achieve self-sufficiency. Agencies provide a helping hand by reducing barriers and increasing opportunities. The characteristics of these individuals demonstrate the network's emphasis on helping those most in need.

2009 Federal Poverty Guidelines for 48 Contiguous States & D.C.

Persons in Family	Poverty Guideline
1	\$10,830
2	14,570
3	18,310
4	22,050
5	25,790
6	29,530
7	33,270
8	37,010

For families with more than 8 persons, add \$3,740 for each additional person.



Food Support Application Assistance
Community Action Partnership for Suburban Hennepin

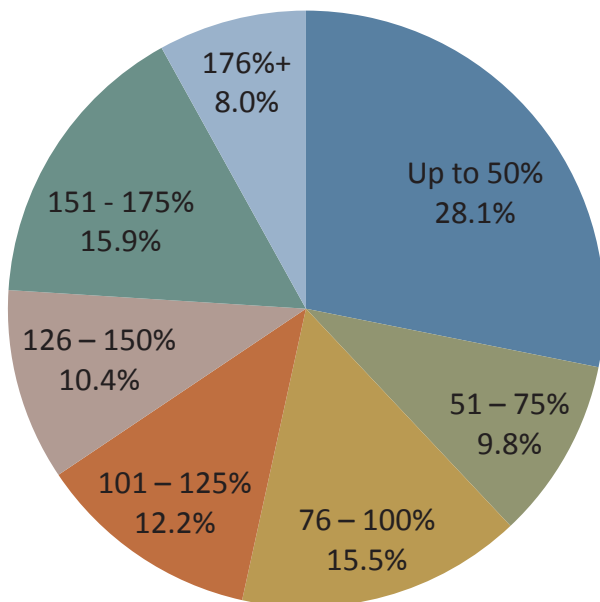
2009 Community Action Participants

In 2009, Minnesota's CAAs served more than 616,000 people and nearly 222,000 poor or low-income families.

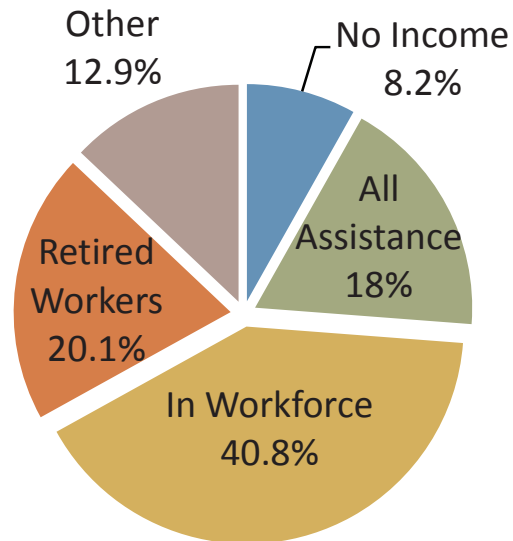
Poverty & Income

- 28.1% of families have incomes under 50% of the Federal Poverty Level.
- 53.4% of families have incomes under 100% of the Federal Poverty Level.
- 76.0% of families are poor or near-poor (with household incomes of less than 1.5 times the poverty level).
- 40.8% of families reporting one or more sources of income are in the workforce.
- 20.1% of families reporting one or more sources of income are retired workers.
- 8.2% of participants have no source of income.

Family Income by Percentage of Federal Poverty Level

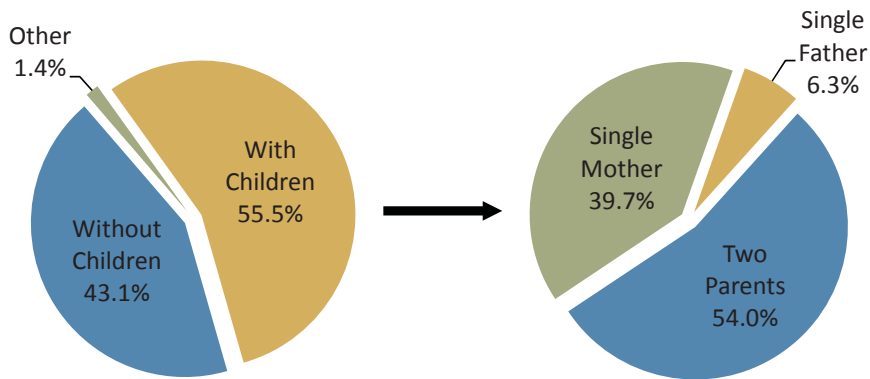


Sources of Family Income

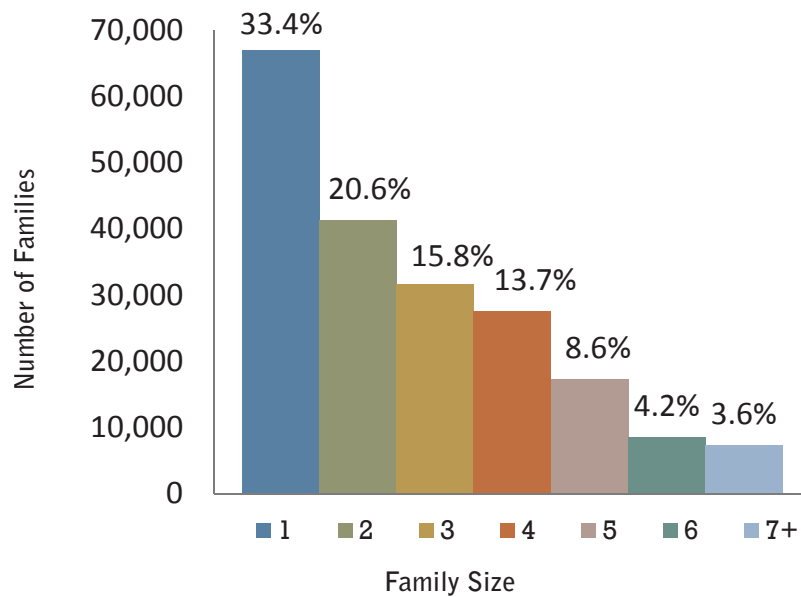


2009 Community Action Participants

Family Composition



Family Size



Household Composition

In 2008, 6% of all families and 26% of families with a single female head of household had incomes below the poverty level in Minnesota.

All Families

- 55.5% of families have children living with them.
- 16.2% of families are made up of single individuals.
- 83.5% of families have four or less people in the household.
- Only 3.6% of families have 7 or more people in the household.

Families with Children

- 54.0% of families with children are two parent households.
- 39.7% of families with children are headed by a single mother and 6.3% are headed by a single father.

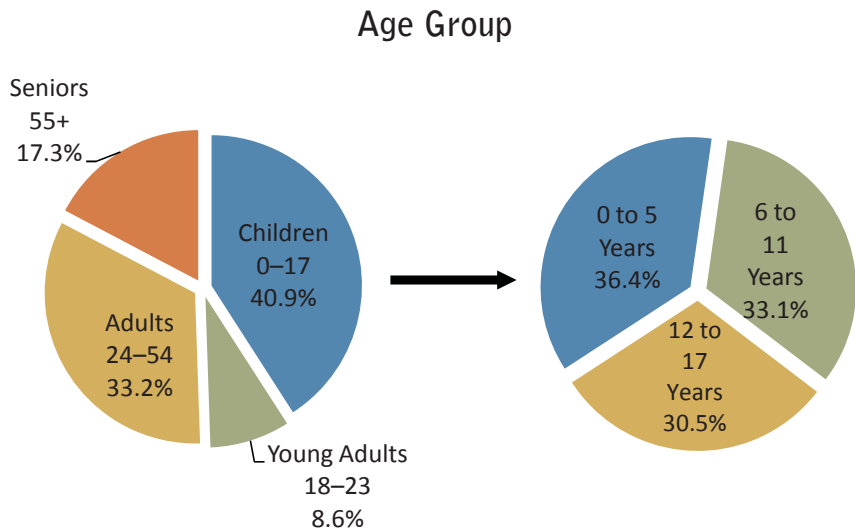
Other Characteristics

- 31.1% of participants lack health insurance.
- 15.5% of participants identified themselves as disabled.
- 32.4% of families own their own homes.
- 4.8% of families were experiencing homelessness.

Age

In 2008, 24% of Minnesotans were under 18 years and 12% were 65 years and older.

- 40.9% of participants are children under the age of 18.
- Of participants under the age of 18, 36.4% are under five years-old.
- 17.3% of participants are age 55 or older.



Race, Ethnicity and Gender

In 2008, 12% of Minnesotans were part of a racial minority group.

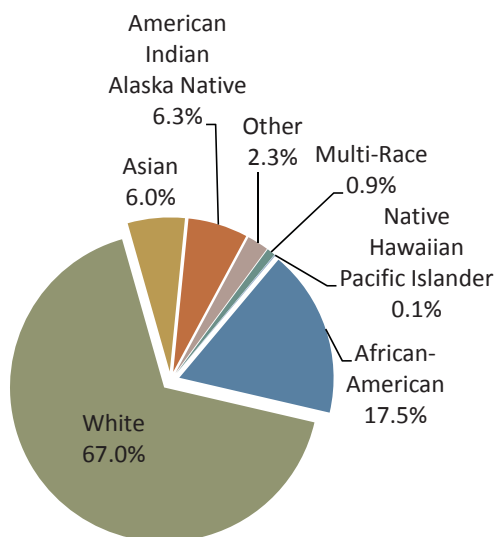
- 33.0% of participants identified as part of a racial minority group.
- 12.9% of participants identified as Hispanic or Latino.
- 56.1% of participants are female and 43.9% are male.

Education Level

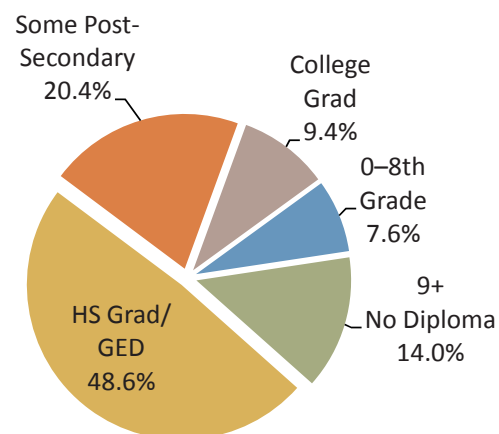
In 2008, 8% of Minnesotans 25 years and over did not have a high school diploma or GED.

- 21.6% of participants over age 24 did not have a high school diploma or GED.
- 48.6% have a high school diploma or GED.
- 20.4% have some post-secondary education and 9.4% are two- or four-year college graduates.

Race & Ethnicity



Education Level



Note: Minnesota demographic data from the U.S. Census Bureau's 2008 American Community Survey.

Appendix

"It is . . . the policy of the United States to eliminate the paradox of poverty in the midst of plenty in this Nation by opening to everyone the opportunity for education and training, the opportunity to work, and the opportunity to live in decency and dignity."

The Economic Opportunity Act of 1964



Joyce Wolden, Jumpstart Car Program
Community Action Duluth



Caring for Kids Place
White Earth Reservation Tribal Council

2009 Community Action Agency Resources

AGENCY NAME	2009 CSBG	2009 ARRA CSBG	Other Federal Funding	2009 MN Community Action Grant
Anoka County Community Action Program	\$236,784	\$372,899	\$9,306,163	\$129,656
Arrowhead Economic Opportunity Agency	\$228,735	\$360,628	\$12,213,408	\$125,678
Bi-County Community Action Program	\$201,575	\$319,218	\$8,664,222	\$112,257
Bois Forte Reservation Tribal Council	\$17,344	\$33,045	\$64,753	\$15,596
Community Action Duluth	\$241,236	\$379,688	\$204,126	\$131,856
Community Action of Minneapolis	\$1,113,326	\$1,721,207	\$16,415,748	\$575,452
Community Action Partnership for Suburban Hennepin	\$534,498	\$838,697	\$2,964,576	\$289,421
Community Action Partnership of Ramsey & Washington Counties	\$1,055,746	\$1,625,802	\$13,070,564	\$544,531
Fond Du Lac Reservation Tribal Council	\$22,861	\$41,457	\$27,427,787	\$18,322
Grand Portage Reservation Tribal Council	\$15,865	\$30,792	\$424,817	\$14,866
Heartland Community Action Agency	\$168,695	\$269,087	\$5,290,727	\$96,009
Inter-County Community Council	\$95,794	\$157,938	\$3,532,581	\$59,984
KOOTASCA Community Action	\$132,373	\$213,708	\$7,585,751	\$78,060
Lakes and Pines Community Action Council	\$269,219	\$422,351	\$11,304,283	\$145,683
Lakes & Prairies Community Action Partnerships	\$152,083	\$228,512	\$3,332,940	\$82,858
Leech Lake Band of Ojibwe Tribal Government	\$51,149	\$84,591	\$32,827,178	\$32,303
Lower Sioux Indian Community	\$14,405	\$28,564	\$169,000	\$14,144
Mahube Community Council	\$131,226	\$211,959	\$7,738,745	\$77,493
Mille Lacs Band of Ojibwe Tribal Government	\$27,278	\$48,191	\$909,004	\$20,505
Minnesota Valley Action Council	\$355,717	\$554,232	\$11,671,315	\$188,427

2009 Community Action Agency Resources

AGENCY NAME	Other State Funding	Local	Private	Total Agency Budget
Anoka County Community Action Program	\$1,126,329	\$341,180	\$4,682,684	\$16,195,695
Arrowhead Economic Opportunity Agency	\$5,924,123	\$3,395,412	\$3,077,765	\$25,325,749
Bi-County Community Action Program	\$2,138,530	\$1,024,142	\$581,939	\$13,041,883
Bois Forte Reservation Tribal Council	\$102,753	\$0	\$40,000	\$273,491
Community Action Duluth	\$257,800	\$0	\$209,592	\$1,424,298
Community Action of Minneapolis	\$0	\$0	\$1,460,519	\$21,286,252
Community Action Partnership for Suburban Hennepin	\$130,520	\$201,206	\$178,475	\$5,137,393
Community Action Partnership of Ramsey & Washington Counties	\$2,761,405	\$179,249	\$4,309,372	\$23,546,669
Fond Du Lac Reservation Tribal Council	\$1,223,510	\$3,317,697	\$498,316	\$32,549,950
Grand Portage Reservation Tribal Council	\$206,877	\$46,931	\$0	\$740,148
Heartland Community Action Agency	\$878,380	\$518,961	\$740,048	\$7,961,907
Inter-County Community Council	\$331,912	\$19,526	\$696,144	\$4,893,879
KOOTASCA Community Action	\$878,648	\$114,648	\$992,292	\$9,995,480
Lakes and Pines Community Action Council	\$1,569,745	\$3,965	\$375,693	\$14,090,939
Lakes & Prairies Community Action Partnerships	\$803,352	\$0	\$1,159,311	\$5,759,056
Leech Lake Band of Ojibwe Tribal Government	\$6,612,461	\$15,143,294	\$27,611,269	\$82,362,245
Lower Sioux Indian Community	\$0	\$0	\$0	\$226,113
Mahube Community Council	\$1,440,798	\$0	\$1,166,027	\$10,766,248
Mille Lacs Band of Ojibwe Tribal Government	\$213,635	\$0	\$1,086,622	\$2,305,235
Minnesota Valley Action Council	\$4,326,135	\$261,022	\$2,639,474	\$19,996,322

2009 Community Action Agency Resources

AGENCY NAME	2009 CSBG	2009 ARRA CSBG	Other Federal Funding	2009 MN Community Action Grant
Northwest Community Action, Inc.	\$52,778	\$86,410	\$3,947,281	\$32,404
Olmsted Community Action Program	\$158,677	\$253,813	\$13,179	\$91,058
Otter Tail-Wadena Community Action Council, Inc.	\$153,711	\$246,241	\$3,541,961	\$88,604
Prairie Five Community Action Council, Inc.	\$101,206	\$166,188	\$5,043,781	\$62,658
Red Lake Band of Chippewa Indians	\$48,676	\$80,817	\$1,791,865	\$31,080
Scott-Carver-Dakota CAP Agency, Inc.	\$340,423	\$523,292	\$10,457,286	\$178,399
Semcac	\$335,971	\$524,127	\$9,850,971	\$178,670
Southwestern Minnesota Opportunity Council, Inc.	\$107,439	\$175,692	\$4,343,387	\$65,738
Three Rivers Community Action, Inc,	\$148,539	\$238,356	\$4,669,060	\$86,048
Tri-County Action Programs, Inc. (SC)	\$302,595	\$473,239	\$7,281,566	\$162,177
TriCouty Community Action, Inc. (LF)	\$228,615	\$360,445	\$3,847,653	\$125,619
Tri-Valley Opportunity Council, Inc.	\$75,896	\$121,658	\$11,132,067	\$43,828
Upper Sioux Tribal Government	\$28,035	\$55,285	\$1,083,463	\$27,201
West Central Minnesota Communities Action, Inc.	\$151,945	\$205,431	\$9,469,909	\$75,377
Western Community Action, Inc.	\$138,709	\$223,369	\$4,944,289	\$81,191
White Earth Reservation Tribal Government	\$44,895	\$75,052	\$21,341,505	\$29,211
Wright County Community Action, Inc.	\$97,113	\$159,948	\$6,475,557	\$60,636
STATEWIDE TOTAL	\$7,581,132*	\$11,911,929	\$284,352,468	\$4,173,000**

* Prairie Island Indian Community and Shakopee Mdewakanton Sioux Community chose to have their CSBG allocations redistributed to other Tribal Government Communities.

** Beginning in 2010, annual state Community Action Grant appropriations were reduced to \$2.134 million.

2009 Community Action Agency Resources

AGENCY NAME	Other State Funding	Local	Private	Total Agency Budget
Northwest Community Action, Inc.	\$564,110	\$44,113	\$128,132	\$4,855,228
Olmsted Community Action Program	\$61,784	\$36,260	\$51,106	\$665,877
Otter Tail-Wadena Community Action Council, Inc.	\$1,572,762	\$342,458	\$788,648	\$6,734,385
Prairie Five Community Action Council, Inc.	\$802,923	\$756,234	\$1,394,274	\$8,327,264
Red Lake Band of Chippewa Indians	\$642,000	\$0	\$0	\$2,594,438
Scott-Carver-Dakota CAP Agency, Inc.	\$1,009,369	\$729,703	\$3,761,424	\$16,999,896
Semcac	\$2,313,840	\$518,783	\$1,707,657	\$15,430,019
Southwestern Minnesota Opportunity Council, Inc.	\$824,840	\$0	\$135,553	\$5,652,649
Three Rivers Community Action, Inc,	\$2,135,235	\$58,215	\$2,006,640	\$9,342,093
Tri-County Action Programs, Inc. (SC)	\$1,089,364	\$790,325	\$1,150,678	\$11,249,944
TriCouty Community Action, Inc. (LF)	\$621,685	\$169,447	\$251,828	\$5,605,292
Tri-Valley Opportunity Council, Inc.	\$2,962,189	\$471,861	\$2,478,956	\$17,286,455
Upper Sioux Tribal Government	\$55,397	\$0	\$0	\$1,249,381
West Central Minnesota Communities Action, Inc.	\$1,466,021	\$137,893	\$2,721,283	\$14,227,859
Western Community Action, Inc.	\$1,820,202	\$7,608	\$1,829,673	\$9,045,041
White Earth Reservation Tribal Government	\$3,256,830	\$136,710	\$892,677	\$25,776,880
Wright County Community Action, Inc.	\$444,260	\$0	\$503,720	\$7,741,234
STATEWIDE TOTAL	\$52,569,723	\$28,766,843	\$71,307,791	\$460,662,886

Community Action Programs

Anoka Cty. CAP
Arrowhead EOA
Bi-County CAP
CA Duluth
CA of Minneapolis
CAP of Ramsey & Wash. Co
CAP for Suburban Hennepin
Heartland CAA
Inter-County CC
KOOTASCA CA
Lakes and Pines CAC
Lakes & Prairies CAP
Mahube Comm. Cncl.
MN Valley Action Cncl.
Northwest CA
Olmsted CAP
Otter Tail-Wadena CAC
Prairie Five CAC
Scott-Carver-Dakota CAP
Semcac
Southwest. MN Opp. Cncl.
Three Rivers CA
Tri-CAP
Tri-County CA (TCC)
Tri-Valley Opp. Cncl.
West Central MN CA
Western CA
Wright County CA

COMMUNITY ENGAGEMENT INITIATIVE																			
Advocacy	♦	♦	♦	♦	♦	♦	♦	♦	♦	♦	♦	♦	♦	♦	♦	♦	♦	♦	♦
Community Engagement Initiative				♦															
Economic/Leadership/Comm. Development	♦	♦	♦			♦				♦								♦	♦
EDUCATION																			
Adult Basic Education (ABE)		♦																	
English / Second Language (ESL)		♦				♦													
GED & Educational Services		♦					♦		♦			♦			♦				♦
Literacy		♦							♦		♦					♦			♦
EMERGENCY SERVICES																			
Abuse & Neglect Services					♦														♦
Crisis Intervention	♦	♦	♦	♦	♦		♦	♦	♦	♦	♦	♦	♦	♦	♦	♦	♦	♦	♦
Donated Articles	♦		♦				♦	♦	♦	♦	♦	♦	♦	♦	♦	♦	♦		♦
Emergency Family Services				♦	♦					♦	♦								
Energy Crisis	♦	♦	♦		♦	♦	♦	♦	♦	♦		♦	♦	♦	♦	♦	♦	♦	♦
Energy Assistance (EAP)	♦	♦	♦		♦	♦	♦	♦	♦	♦		♦	♦	♦	♦	♦	♦	♦	♦
Fuel Fund	♦	♦	♦		♦	♦	♦	♦	♦	♦		♦	♦	♦	♦	♦	♦	♦	♦
Homeless Assistance	♦	♦	♦		♦	♦	♦	♦	♦	♦		♦	♦	♦	♦	♦	♦	♦	♦
MN Transitional Housing	♦	♦	♦		♦	♦	♦	♦	♦	♦		♦	♦	♦	♦	♦	♦	♦	♦
EMPLOYMENT SERVICES																			
Displaced Homemakers		♦								♦								♦	
Employment & Training Services / MFIP	♦			♦		♦		♦			♦	♦	♦	♦			♦		
Federal Stamp Employ. Training (FSET)	♦											♦							
Senior Employment Programs		♦																	
Youth Employment		♦	♦		♦						♦								
HEALTH SERVICES																			
Family Planning																			♦
Health Care Assistance					♦													♦	♦
Health Care Aid - Financial					♦													♦	
Health Care Aid - Non Financial					♦		♦												♦
HOUSING SERVICES																			
Community Housing Stabilization	♦	♦	♦				♦	♦	♦			♦						♦	♦
Community Homeownership Education	♦	♦	♦	♦			♦	♦	♦	♦		♦						♦	♦
Energy Related Repairs	♦	♦	♦		♦		♦	♦	♦	♦		♦						♦	♦
Home Repair / Rehabilitation			♦							♦	♦								
Housing Grants & Loans	♦	♦	♦				♦	♦	♦	♦								♦	♦
Low-income Housing Development	♦	♦	♦				♦	♦	♦	♦								♦	♦
MN Energy Conservation Svcs. (MECS)					♦													♦	♦
Other Conservation Services	♦	♦	♦		♦			♦	♦	♦								♦	♦
Rental Housing Assistance	♦		♦			♦	♦	♦	♦	♦								♦	♦
Small Cities Development Grants (SCDG)																			♦
Weatherization	♦	♦	♦		♦	♦		♦	♦	♦								♦	♦

Community Action Programs

Anoka Cty. CAP
Arrowhead EOA
Bi-County CAP
CA Duluth
CA of Minneapolis
CAP of Ramsey & Wash. Co
CAP for Suburban Hennepin
Heartland CAA
Inter-County CC
KOOTASCA CA
Lakes and Pines CAC
Lakes & Prairies CAP
Mahube Comm. Cncl.
MN Valley Action Cncl.
Northwest CA
Olmsted CAP
Otter Tail-Wadena CAC
Prairie Five CAC
Scott-Carver-Dakota CAP
Semlac
Southwest. MN Opp. Cncl.
Three Rivers CA
Tri-CAP
Tri-County CA (TCC)
Tri-Valley Opp. Cncl.
West Central MN CA
Western CA
Wright County CA

INCOME MANAGEMENT																			
Budget Counseling	♦	♦	♦	♦	♦	♦	♦	♦	♦	♦	♦	♦	♦	♦	♦	♦	♦	♦	♦
Free Tax Aid	♦	♦		♦		♦	♦		♦	♦	♦	♦	♦	♦	♦	♦		♦	♦
Family Asset for Indep in MN (FAIM)	♦	♦		♦		♦	♦		♦	♦	♦	♦	♦	♦	♦	♦		♦	♦
LINKAGES																			
Chore Services	♦																		
Contract Services			♦			♦	♦	♦	♦		♦		♦		♦		♦	♦	♦
Information and Referral	♦	♦	♦	♦	♦	♦	♦	♦	♦	♦	♦	♦	♦	♦	♦	♦	♦	♦	♦
Outreach	♦	♦	♦	♦	♦	♦	♦	♦	♦	♦	♦	♦	♦	♦	♦	♦	♦	♦	♦
Public Transit (Buses, Vans)		♦		♦		♦					♦	♦	♦		♦		♦		♦
Retired Senior Volunteers (RSVP)		♦									♦			♦				♦	
Senior Oriented Services	♦	♦				♦	♦	♦	♦		♦	♦	♦		♦			♦	♦
Transportation System											♦			♦				♦	
Transportation Assistance						♦					♦	♦	♦	♦				♦	
Vehicle Program											♦			♦				♦	
NUTRITION																			
Community Services Food Pkgs			♦												♦		♦		
Congregate Meals		♦				♦										♦	♦		
Food Assistance	♦	♦				♦	♦	♦	♦	♦	♦	♦	♦	♦	♦	♦		♦	♦
Gardening																			
Home Delivered Meals		♦				♦					♦			♦	♦	♦			
Holiday Projects			♦								♦	♦	♦	♦					♦
Women, Infants, Children (WIC)																			♦
SELF SUFFICIENCY																			
Child Care	♦		♦			♦	♦				♦				♦	♦	♦	♦	
Child Care Resource & Referral	♦	♦				♦		♦	♦	♦	♦	♦	♦	♦	♦		♦	♦	♦
Circles of Support		♦				♦		♦											♦
Crisis Nursery											♦								
Family Loan Program						♦		♦	♦	♦	♦	♦	♦	♦	♦	♦	♦	♦	♦
Family Services		♦		♦	♦	♦	♦	♦	♦	♦	♦	♦	♦	♦	♦	♦	♦	♦	♦
Fatherhood Initiative					♦						♦				♦			♦	
Head Start	♦	♦	♦			♦		♦	♦	♦	♦	♦	♦	♦	♦	♦	♦	♦	♦
Migrant Head Start																		♦	
Parenting		♦				♦		♦			♦							♦	
Self-Sufficiency	♦	♦	♦	♦	♦	♦	♦	♦	♦	♦	♦	♦	♦	♦	♦	♦		♦	♦
At Risk Youth & Other Youth Programs	♦	♦		♦		♦		♦			♦	♦	♦	♦				♦	♦
OTHER PROGRAMS																			
Cottage Industries						♦									♦				
211 Northwest																			♦
Safe Exchange Visitation										♦									
Supportive Services																			♦

State Contact Information

Minnesota Community Action Partnership

100 Empire Drive, Suite 202
St. Paul, MN 55103
Phone: 651-645-7425
Fax: 651-645-7399
Website: www.MinnCAP.org

Arnie Anderson	Executive Director	ArnieAnderson@MinnCAP.org
Mozell Curry	Communications & Administrative Services	MozellCurry@MinnCAP.org
Doug Jensen	Visions Systems Administrator	DougJensen@MinnCAP.org
Pam Johnson	Research & Member Strategies	PamJohnson@MinnCAP.org
Karen Moe	Energy Conservation Specialist	KarenMoe@MinnCAP.org
Leah Pauletti	Visions Project Manager & Fiscal	LeahPauletti@MinnCAP.org

Office of Economic Opportunity Minnesota Department of Human Services

Mailing Address
PO Box 64962
St Paul, MN 55164-0962

Site Address
444 Lafayette Road North
St. Paul, MN 55155

Phone Numbers
Toll Free: 877-396-6383
Main Number: 651-431-3808
Fax-Regular: 651-431-7509
Fax-Cash Request: 651-431-7510

Website:
www.dhs.state.mn.us/cfs/oeo/

All email user names end with: @state.mn.us

Connie Greer	Director	651-431-3810	connie.greer
Dave Adams	Cash Requests	651-431-3820	dave.adams
Sarah Aughenbaugh	Food Support Outreach	651-431-3812	sarah.aughenbaugh
Kadra Bade	Grants/Fiscal	651-431-3818	kadra.bade
Tikki Brown	Food Support Outreach	651-431-3822	tikki.brown
Dan DuHamel	Community Action/Fiscal	651-431-3819	daniel.j.duhamel
Joelle Hoeft	Community Action	651-431-3813	joelle.hoeft
Beth Holger-Ambrose	Homeless Programs	651-431-3823	beth.holger-ambrose
Anne Johnson	Community Action	651-431-4794	anne.e.johnson
Bonnie LeVang	Field Representative	651-431-3816	bonnie.levang
Pat Leary	Homeless Programs	651-431-3824	pat.leary
Francie Mathes	Field Supervisor	651-431-3814	francie.mathes
Ty Morris	Food Programs	651-431-3821	ty.morris
Pat O'Leary	Field Representative	651-431-3817	pat.oleary
Isaac Wengerd	Field Representative	651-431-3815	isaac.wengerd
Diana Yerbich	MN Indian Affairs Council	651-431-4939	diana.yerbich

Minnesota Indian Affairs Council

Annamarie Hill, Executive Director
Email: annamarie.hill@miac.org

Website: www.mniac.org

St. Paul Office

161 St. Anthony Street, Suite 924
St. Paul, MN 55103
Phone: 651-296-0041
Legislative Program Fax:
651-296-0132

Bemidji Office

3801 Bemidji Avenue, Suite 5
Bemidji, MN 56601
Phone: 218-755-3825
Fax: 218-755-3739
TTY: 800-627-3529

Community Action Agencies

Anoka County Community Action Program, Inc.

Patrick McFarland, Executive Director
1201 - 89th Avenue NE, Suite 345
Blaine, MN 55434
Phone: 763-783-4747
TTY: 763-783-4724
Fax: 763-783-4700
Email: patrick.mcfarland@accap.org
Website: www.accap.org

Arrowhead Economic Opportunity Agency

Harlan Tardy, Executive Director
702 Third Avenue South
Virginia, MN 55792-2797
Toll Free: 800-662-5711
Phone: 218-749-2912
TTY: 800-862-0175
Fax: 218-749-2944
Email: htardy@aeoa.org
Website: www.aeo.org

Bi-County Community Action Program, Inc.

Deb Allison, Executive Director
2529 - 15th Street NW
Bemidji, MN 56601
Toll Free: 800-332-7161
Phone: 218-751-4631 Ext.103
TTY: 800-627-3529
Fax: 218-751-8452
Email: dallison@paulbunyan.net
Website: www.paulbunyan.net/users/bicap

Bois Forte Reservation Tribal Council

Eileen Barney, EOG Contact
5344 Lake Shore Dr., P.O. Box 16
Nett Lake, MN 55772
Toll Free: 800-452-3646
Phone: 218-757-3261
TTY: 800-221-8129
Fax: 218-757-3312
Email: ebarney@boisforte-nsn.gov
Website: www.boisforte.com

Community Action Duluth, Inc.

Angie Miller, Executive Director
19 North 21st Avenue West
Duluth, MN 55806
Phone: 218-726-1665
Fax: 218-726-1612
Email: angie@communityactionduluth.org

Community Action of Minneapolis

William J. Davis, President/CEO
505 East Grant Street, Suite 100
Minneapolis, MN 55404
Phone: 612-348-8858
TTY: 800-627-3529
Fax: 612-348-9384
Email: wdavis@campis.org
Website: www.campis.org

Community Action Partnership for Suburban Hennepin

Richard Zierdt, Executive Director
33 - 10th Avenue South, Suite 150
Hopkins, MN 55343
Phone: 952-933-9639
Fax: 952-933-8016
Email: rzierdt@capsh.org
Website: www.cashenn.org

Community Action Partnership of Ramsey and Washington Counties

Clarence Hightower, Executive Director
450 North Syndicate Street, Suite 300
St. Paul, MN 55104-4127
Phone: 651-645-6445
TTY: 800-627-3529
Fax: 651-645-2253
Website: www.ramseyactionprograms.org

Fond Du Lac Reservation Business Committee

Jason Hollinday, EOG Program Manager
1720 Big Lake Road
Cloquet, MN 55720
Toll Free: 800-365-1613
Phone: 218-879-4593
TTY: 800-627-3529
Fax: 218-879-4146
Email: jasonhollinday@fdlrez.com

Grand Portage Reservation Tribal Council

Norman Deschampe, Chairman
83 Stevens Road, P.O. Box 428
Grand Portage, MN 55605
Phone: 218-475-2277
TTY: 800-627-3529
Fax: 218-475-2284
Email: danal@boreal.org

Heartland Community Action Agency, Inc.

Joan Macik, Executive Director
409 - 19th Avenue SW, P.O. Box 1359
Willmar, MN 56201
Toll Free: 800-992-1710
Phone: 320-235-0850
TTY: 800-627-3529
Fax: 320-235-7703
Email: joanm@heartlandcaa.org

Inter-County Community Council, Inc.

Robert Melby, Executive Director
P.O. Box 189
Oklee, MN 56742
Phone: 218-796-5144
TTY: 800-627-3529
Fax: 218-796-5175
Email: BMelby@intercountycc.org

KOOTASCA Community Action, Inc.

Barbara Dorry, Executive Director
1213 SE 2nd Avenue
Grand Rapids, MN 55744
Toll Free: 800-422-0312
Phone: 218-327-2941
TTY: 800-626-3529
Fax: 218-327-6733
Email: barbd@kootasca.org
Website: www.kootasca.org

Lakes & Prairies Community Action Partnerships, Inc.

Joseph Pederson, Executive Director
715 - 11th Street North, Suite 402
Moorhead, MN 56560-2088
Toll Free: 800-452-3646
Phone: 218-299-7019
TTY: 800-627-3529
Fax: 218-299-7547
Email: joep@lakesandprairies.net
Website: www.cwoc.net

Lakes and Pines Community Action Council, Inc.

Robert Benes, Executive Director
1700 Maple Avenue East
Mora, MN 55051-1227
Toll Free: 800-832-6082
Phone: 320-679-1800 Ext.117
TTY: 320-679-1800
Fax: 320-679-4139
Email: bobb@lakesandpines.org
Website: www.lakesandpines.org

Leech Lake Band of Ojibwe

Gloria Dudley, Program Coordinator
Tribal Development Division
115 Sixth Street NW, Suite E
Cass Lake, MN 56633
Phone: 218-335-3799
TTY: 800-627-3529
Fax: 218-335-8330
Email: gloriadudley@chaterinternet.com
Website: www.leechlakeojibwe.com

Lower Sioux Indian Community

Shannon Blue, Chairperson
P.O. Box 308
Morton, MN 56270
Phone: 507-697-6185
Fax: 507-637-4380

Mahube Community Council, Inc.

Leah Pigatti, Executive Director
1125 West River Road, P.O. Box 747
Detroit Lakes, MN 56502
Toll Free: 888-458-1385
Phone: 218-847-1385
TTY: 800-627-3529
Fax: 218-847-1388
Email: lpigatti@mahube.org
Website: www.mahube.org

Mille Lacs Band of Ojibwe

Joyce Shingobee, Commissioner of Education
Community Youth Services
43408 Oodena Drive
Onamia, MN 56359
Toll Free: 800-922-4457
Phone: 320-532-7586
TTY: 800-627-3529
Fax: 320-532-7581
Email: joyces@millelacsojibwe.nsn.us
Website: www.millelacsojibwe.org

Minnesota Valley Action Council

John T. Woodwick, Executive Director
464 Raintree Road
Mankato, MN 56001
Toll Free: 800-767-7139
Phone: 507-345-6822
Fax: 507-345-2414
Email: john@mnavac.org
Website: www.mnavac.org

Northwest Community Action, Inc.

Randy Nordin, Executive Director
P.O. Box 67
Badger, MN 56714
Toll Free: 800-568-5329
Phone: 218-528-3258
TTY: 800-627-3529
Fax: 218-528-3259
Email: ranordin@nwcaa.org

Olmsted Community Action Program

Mina Wilson, Executive Director
2116 Campus Drive SE
Rochester, MN 55904
Phone: 507-328-6333
Fax: 507-328-6340
Email: wilson.mina@co.olmsted.mn.us
Website: www.co.olmsted.mn.us/

Otter Tail-Wadena Community Action Council, Inc.

Davis Leino-Mills, Executive Director
P.O. Box L
New York Mills, MN 56567
Toll Free: 800-450-2900
Phone: 218-385-2900
TTY: 800-450-2900
Fax: 218-385-4544
Email: dmills@otwacac.org
Website: http://www.otwacac.org

Prairie Five Community Action Council, Inc.

Debra Larson, Executive Director
P.O. Box 159
Montevideo, MN 56265
Phone: 320-269-6579
TTY: 320-269-6988
Fax: 320-269-6570
Email: debp5@willmar.com
Website: www.prairiefive.com

Prairie Island Indian Community

Audrey Bennett, Chairperson
5636 Sturgeon Lake Road
Welch, MN 55089
Phone: 651-385-4122
Fax: 651-385-4110

Red Lake Band of Chippewa Indians

Ramona R. Desjarlait, Program Director
PO Box 190
Red Lake, Minnesota 56671
Phone: 218-679-3336
Fax: 218-679-3338
Email: ramonad@paulbunyan.net
Website: www.rlnn.net

Scott-Carver-Dakota CAP Agency, Inc.

Mary Sullivan, Executive Director
712 Canterbury Road South
Shakopee, MN 55379
Phone: 952-496-2125
TTY: 800-627-3529
Fax: 952-402-9815
Email: msullivan@capagency.org
Website: www.capagency.org

Semcac

Terry Erickson, Executive Director
204 South Elm Street, P.O. Box 549
Rushford, MN 55971
Phone: 507-864-7741
Fax: 507-864-2440
Email: Terry.Erickson@semcac.org
Website: www.semcac.org

Shakopee Mdewakanton Sioux Community

Bill Rudnicki, Tribal Administrator
2330 Sioux Trail
Prior Lake, MN 55372
Phone: 952-445-8900
Fax: 952-445-8906

Southwestern Minnesota Opportunity Council, Inc.

Neal Steffl, Executive Director
1106 - 3rd Avenue, P.O. Box 787
Worthington, MN 56187
Toll Free: 800-658-2444
Phone: 507-376-4195
TTY: 800-657-3639
Fax: 507-376-3636
Email: nsteffl@smoc.us

Three Rivers Community Action, Inc.

Michael Thorsteinson, Executive Director
1414 North Star Drive
Zumbrota, MN 55992
Phone: 507-732-7391
TTY: 800-627-3529
Fax: 507-732-8547
Email: mike.thorsteinson@threeriverscap.org
Website: www.threeriverscap.org

Tri-County Action Programs, Inc.

Angela Theisen, Executive Director
PO Box 683
Waite Park, MN 56387
Toll Free: 888-765-5597
Phone: 320-251-1612
TTY: 320-251-1612
Fax: 320-255-9518
Email: angela.theisen@tricap.org
Website: <http://www.tricap.org>

Tri-County Community Action, Inc.

Joseph Ayers, Executive Director
501 LeMieur Street
Little Falls, MN 56345-3367
Phone: 320-632-3691
TTY: 800-632-3691
Fax: 320-632-3695
Email: joe.ayers@tccaction.com
Website: www.tccaction.com

Tri-Valley Opportunity Council, Inc.

Dennis DeMers, CEO
102 North Broadway, P.O. Box 607
Crookston, MN 56716
Toll Free: 800-584-7020
Phone: 218-281-5832 Ext.218
TTY: 800-450-2900
Fax: 218-281-6681
Email: dpd@tvoc.org
Website: www.tvoc.org

Upper Sioux Community

Kevin Jensvold, Tribal Chairman
P.O. Box 147
Granite Falls, MN 56241
Phone: 320-564-2360
Fax: 320-564-3264
Email: helen@uppersiouxcommunity-nsn.gov

West Central Minnesota Communities Action, Inc.

Steve Nagle, Executive Director
411 Industrial Park Blvd.
Elbow Lake, MN 56531-4213
Toll Free: 800-492-4805
Phone: 218-685-4486
TTY: 800-657-3529
Fax: 218-685-6741
Email: steven@wcmca.org
Website: <http://www.wcmca.org>

Western Community Action, Inc.

John Fitzgerald, Executive Director
400 West Main Street, Suite 201
Marshall, MN 56258-1315
Toll Free: 800-658-2448
Phone: 507-537-1416
TTY: 800-627-3529
Fax: 507-537-1849
Website: <http://www.wcainc.org>

White Earth Reservation Tribal Council

Ron Valiant, Executive Director
County Road 4, P.O. Box 418
White Earth, MN 56591
Phone: 218-935-5554
TTY: 800-627-3529
Fax: 218-935-2593
Email: ronv@whiteearth.com

Wright County Community Action, Inc.

Mark G. Sexton, Executive Director
130 West Division Street, P.O. Box 787
Maple Lake, MN 55358
Phone: 320-963-6500
TTY: 800-627-3529
Fax: 320-963-5745
Email: ms Sexton@wccaweb.com
Website: <http://www.wccaweb.com>

Community Action in Minnesota

Helping People. Changing Lives.

Minnesota's Community Action Agencies are helping people and changing lives every day through locally determined programs and collaborations with other groups to reduce poverty and help low-income families become self-sufficient. They coordinate emergency assistance, weatherize homes, sponsor early childhood programs, operate senior nutrition sites, help families obtain decent affordable housing, assist with income management and provide transportation in rural areas.

