



Tri-County Action Program, Inc. Fall 2021

The Promise of Community Action

Community Action changes people's lives, embodies the spirit of hope, improves communities and makes America a better place to live. We care about the entire community and we are dedicated to helping people help themselves and each other.

"A pessimist sees difficulty in every opportunity, an optimist sees opportunity in every difficulty" Winston Churchill.

Like other organizations across the nation, Tri-CAP found new technologically empowered ways of providing programs and services in 2019 -2020, when the pandemic prohibited in-person service delivery. Discovering the benefits of the new service delivery models, Tri-CAP decided to look for ways to apply the lessons we learned about service delivery going forward. We set our minds to finding ways to take advantage of opportunities for improved efficiency while retaining customer satisfaction, to support employee satisfaction through flexible work arrangements when appropriate, and to support space flexibility allowing Tri-CAP to follow the ongoing health and safety recommendations of the CDC, Minnesota Department of

Health and other regulatory agencies. To this end, for the last few months Tri-CAP employees have been working on technology and office improvements to accommodate new business continuity models.

One lesson learned during this last year is that telecommuting is, for many employees, a highly productive and desirable work model. In the highly competitive labor market we are currently facing, offering flexible work situations is a win-win model for Tri-CAP, our employees, and our clients. Since Tri-CAP's greatest asset is our employees, we need to find ways to offer flexible opportunities to telecommute and this requires updates to our technology and space planning. In taking this strategic approach, we are working to maximize the benefits of a hybrid employment model for the appropriate positions, and in doing so structuring our agency for the future. We are taking what we have learned during a challenging time and are using it to plan for the future.

Our customer satisfaction survey from 2020 reflected an overall satisfaction rate of 94%, our highest level of satisfaction since 2017, when we started doing an annual all-agency satisfaction survey. Based on these survey results from the 905 clients who responded in 2020, we are confident that flexible service delivery models are good for our clients as well as our employees. We are committed to finding the opportunity in every challenge.

As we transition into the next season, I am aware of the challenges that many of our clients face with the coming of cold weather, the start of the school year, and the reality of changes brought by the pandemic. Having been a part of Community Action for many years, I choose to be an optimist and see the opportunity through every difficulty. I invite each of you to consider your opportunity, whether you are facing a barrier to economic or social well-being, or looking for ways to support Tri-CAP in our mission to provide opportunities to our community. If you are able to be a supporter of Tri-CAP, please consider helping by becoming a volunteer for Tri-CAP's Volunteer

Drivers Program or VITA Tax Assistance Program. Or if time is not a way you can help, consider making a donation to financially support the opportunities Tri-CAP provides.

I am grateful for the support of Tri-CAP's Board of Directors, our Legislators, and all the wonderful employees at Tri-CAP who make the choice every day to see the opportunity in every difficult situation.

Regards,
Lori Schultz, CCAP
Executive Director

Due to the increased COVID case numbers in our region, Tri-CAP is requiring clients, staff & visitors to wear masks at our sites and on our buses. Thank you for your cooperation and respect for others.

We are all in this together.

We encourage everyone to consult with their medical professional if they are hesitant to get the COVID vaccine. Please consider getting vaccinated if you haven't.



Big Jim's Handyman Service Success Story: Family Assets for Independence in Minnesota (FAIM)

Big Jim's Handyman Service is open for business! FAIM supported Jim in developing a

small business, helping him to create a sustainable full-time income and support his dream of owning his own business.

The asset-building [FAIM program](#) is an asset development program that matches client savings 3:1 and allows clients to save for an asset including the option of first-time home purchase, higher education costs, vehicle purchase, or starting or enhancing a small business.

“The program helped me to understand credit and gave me some basic accounting concepts. It made me think about advertising, increasing my credit score, and making the commitment to the business. I was struggling to get my business off the ground. I have done handyman services throughout the past 30+ years. I found myself in a situation with poor credit, pending bankruptcy, and relocation to another city. I was not formally operating my handyman business.” Jim

Jim worked alongside a Tri-CAP coach to develop new financial tools and assist with better understanding of both credit repair and budgeting. He worked with the SCSU small business development center on his plan; and had regular contact with his coach who offered support and additional resources and programs both inside and outside of Tri-CAP. Jim was able to use his savings and match toward the purchase of more equipment and expansion of his marketing and business expansion plans. Jim's plan was to grow his business so that he could make a fair income and be his own boss.

Using his FAIM funds, Jim purchased a trailer, emblazoned with his business name for the dual purpose of advertising his business and hauling his equipment, positioning his business to be of better service to his clients. In addition, Jim invested his FAIM funds in marketing his business to get-the-word-out and grow Big Jim's Handyman Service. He found the most difficult and also the most rewarding part of the program was completing the business plan:

“I procrastinated on this part of the program. But at the end of the program, it was the business plan that made me sit down and think about all the pros and cons of starting a handyman business. It made me research the competition, areas to advertise, rates for each service, geographical boundaries, and anticipated profits and expenses. The market

research proved to be vital; I found I am one of only a few handymen in my service area”.

Jim

Tri-CAP works alongside clients in the FAIM program with the goal of growing a clients' self-sufficiency, increasing their assets, and developing personal growth. Jim's business was started in May 2021; this amazing program helps our clients in realizing their dreams and creating a sustainable income! Big Jim's is open for business.

More information about the [FAIM program](#) is available on Tri-CAP's website.



Tri-CAP employees make a significant difference in the lives of others. We are a non-profit organization that envisions a world in which the residents of central Minnesota achieve social and economic well-being and are supported by the community through the building of meaningful relationships. We make a difference by making life better for those we serve every day. Follow this link for [current job opportunities](#) at Tri-CAP.



Beginning September 2, 2021, new applications for The Energy Assistance Program and Limited Water Assistance Program are available from Tri-CAP. Households who received Energy Assistance last year will receive an application in the mail from the Department of Commerce. Applications are available on [Tri-CAP's website](#), outside next to our drop box at 1210 23rd Avenue South office in Waite Park, and by making a telephone request for an application to be mailed out. This year applicants are eligible for assistance at 60% of the State Median Income levels, which are also outlined on our website.

In addition to Energy Assistance, households may apply for **Minnesota's Water Assistance Program** [using the same Energy Assistance application](#). Water Assistance funds are limited and applications are processed on a first-come first-serve basis. Beginning October 1, 2021, water assistance may be available for:

- Households who are disconnected from water and wastewater services
- Households who have a pending water or wastewater disconnection
- Households who past due on their water or wastewater

The Water Assistance program can pay past due and current water and wastewater usage charges and fees to [public water suppliers](#) on behalf of eligible residential customers. For more information [Check out our website for details](#).

WEATHERIZATION ASSISTANCE PROGRAM



Tri-CAP provides Weatherization Assistance Program services in Benton, Sherburne, and Stearns counties helping income-eligible homeowners and renters to help save energy and make sure your home is a healthy and safe place to live.

October is National Weatherization Month. During the month of October we'll be posting Weatherization Assistance Program information on our [Facebook page](#)

The Weatherization Program is important for many reasons. We know that low-income households carry a larger burden for energy costs, typically spending 16.3% of their total annual income versus 3.5% for other households (2014 ORNL study). Often, they must cut back on healthcare, medicine, groceries, and childcare to pay their energy bills.

Weatherization helps alleviate this heavy energy burden through cost-effective building shell improvements such as insulation and air sealing, heating, ventilation, and air conditioning systems, lighting, and appliances.

Weatherization improves health and safety by eliminating any energy-related hazards. Once installed, energy-efficient Weatherization measures continue to save money and energy year after year and increase household incomes so funds can go towards key living expenses.

If you are interested in Weatherization for your home or apartment, check the Weatherization line on your [Energy Assistance Program application](#)

The Best “Job!”

“This is the best “job” I never worked at!” said Ron, volunteer driver with Tri-CAP for nine years. Having heard about volunteer opportunities in Tri-CAP’s transportation services from a family member who had driven for Tri-CAP until he was well into his eighties, Ron had no doubts about what he would do after retirement. As a long-range driver, he takes Tri-CAP clients from St. Cloud to places around Minnesota - Duluth, Rochester, Fargo, Cook City - and once even near the Iowa border.

Ron encourages everyone he knows to volunteer for Tri-CAP: his friends, relatives, former colleagues especially those on the cusp of retirement. Breakfast sessions on the last Wednesday of every month with his Machinist Union buddies are for recruiting. “It is so

simple,” he tells them matter-of-factly, “I drive and enjoy all these experiences at Tri-CAP’s expense. Tax-free mileage, a small food stipend if I work over mealtimes, and terrific fun. I love it! Of course, I am expected to maintain my car according to Tri-CAP standards, but the mileage generally covers the cost.”

When I asked him what he gets from his driving, he replied almost immediately, “I love driving, it is so rewarding. I get to know my passengers and chat with them, and I build relationships with those I transport regularly to their appointments.” He drives children in foster care to meet their biological parents, non-custodial parents to meet with their children, and seniors to their medical appointments.

Ron described the joy he derives from getting out of his house, seeing new places as a “tourist,” and enjoying the scenery along the way. He remembered the many books he has read during layovers on his trips. “I have read more books during these last nine years than ever before,” he exclaimed enthusiastically.

Ron’s stories were varied: joyful, poignant and hilarious. He recalled wistfully how more than once, with permission from Tri-CAP, he had taken his deceased wife with him on his trips. “We enjoyed a nice lunch or dinner together during the layover, went to the local gift stores to buy little mementos, or simply parked under a tree and read a book!” he laughed.

He talked of how children had told him about their lives and of one child who couldn’t wait to jump out of his car to greet his father who was standing near an apartment building. He narrated a poignant tale of a person with drug addictions whom he drove to see her children for the very last time. Ending on a hilarious note he recounted a trip with “two happy-go-lucky old ladies” who insisted on buying him an ice-cream when he told them he would not accept a tip!

It is these moments, sad and joyful, cheery and entertaining, that make volunteer driving for Tri-CAP so fulfilling at a time when numerous people need help.

Author: Lalita Subrahmanyan, RSVP Americorps Senior Services Volunteer

Tri-CAP NEEDS VOLUNTEER DRIVERS:

Our Volunteer Driver Program needs volunteer drivers! It's a great way to help community residents while bringing in some extra cash for your mileage. Meals and parking are reimbursed, as applicable. Set your own schedule! [Learn more on our website.](#)



Public Transportation: Tri-CAP is pleased to assist you with scheduling your public transit rides. Our Dispatch Center is open to make ride reservations or changes Monday – Friday from 8:00am – 4:30pm.



Tri-CAP

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