



Are you in a Housing Crisis?

Here are some possible solutions to your housing crisis:

1. Talk to your landlord/Apartment Manager:

- a. Let the landlord know you are having difficulty paying your rent before your rent is due. Discuss how you plan on getting caught up. Request a payment plan, for example: you will pay half of the rent on the 1st and then the rest on the 10th. Make sure to get this payment plan in writing.
- b. Ask your landlord if you can pay some of your rent with each paycheck.
- c. Learn to be a better tenant by attending Tri-CAP's Renting 101 Class offered quarterly. To learn more call 320-251-1612 or 1-888-765-5597 or our website at www.tricap.org.

2. Increase Your Income:

- a. Review your W4. Are you claiming all the allowances which you are eligible for? Consider increasing your allowances. Fewer taxes are deducted from paychecks so net pay will be larger. (Tax refund will be smaller.) www.turbotax.intuit.com/resources This link will give you some helpful information so you can make an informed decision about your deductions.
- b. As for more hours at work and/or get a second job. Visit your local WorkForce Center to access computers & attend Creative Job Search classes. Register with temporary employment agencies.
- c. Donate plasma. You can make over \$200 per month.
- d. Sell furniture and other belongings that you don't NEED. You can always replace them later.

3. Decrease Your Expenses and Use Income Wisely:

- a. Prioritize your bills. Imagine a week without a cell phone; now imagine a week without a home.
- b. Cancel or reduce things that are not necessities such as cable, internet or landline phone.
- c. Attend a Financial Fitness Class that is offered through Tri-CAP, call 320-251-1612 for more information.
- d. Are you paying too much or receiving too little in child support? Use this tool to calculate; <http://childsupportcalculator.dhs.state.mn.us>
- e. Move to a less expensive unit if you can't afford your current one. Read your lease and give your landlord proper notice. Find housing that is about 30% of your income. People who spend over 50% of their income on housing are more likely to lose that housing.

4. Tax Return & Renters' Credit:

Tri-CAP offers free tax assistance and preparation, for more information call 320-251-1612. Tax refunds are usually received February-April and renter's credits are received in mid-August. The average Renters' Credit is \$581.00. Use these payments to get caught up on rent, pay your rent in advance or start a savings account so you are prepared for a future emergency. For information on the Earned Income Tax Credit and the Working Family Credit go to <http://mn.bridgetobenefits.org> 651-227-6121.

5. Increase Resources which enable you to put more of your cash resources towards rent:

- a. Access a screening tool for the programs listed: www.mn.bridgetobenefits.org. To apply for most of these programs and to apply for cash assistance programs – Minnesota Family Investment Program (MFIP), the Diversionary Work Program (DWP) & General Assistance (GA) contact your County Human Services office.
- b. Tri-CAP's Energy Assistance Program (EAP) assists income eligible households with payments towards their gas and/or electric bills. The program runs from October through May. Grants are based on household size, the past 3 full months' income and how much energy it took to heat the unit last year.
- c. Food shelves. Find out the number of times you can use your local food shelf and utilize them when needed. Call United Way's community help line to find your local food shelf 1-800-543-7709.

- d. Fare for All. Purchase fresh produce and frozen meats up to 40% savings.
www.fareforall.org 1-800-582-4291
- e. SNAP: Supplemental Nutrition Assistance Program or Food Support. Contact the County you live in to determine if you are eligible to receive SNAP. You may also contact Tri-CAP if you need help completing a SNAP application.
- f. WIC: Woman, Infants and Children provide vouchers for food, infant formula, and baby food. Pregnant and breastfeeding women and their children are eligible.
Visit <http://www.health.state.mn.us/wic/> to determine if you may be eligible & find a WIC office near you.

6. Apply for Long-Term Rental Assistance:

- a. Income-based housing and subsidized housing.
 - ❖ Saint Cloud HRA 320-252-0880 for units available in St. Cloud, Benton, Sherburne or Stearns County.
 - ❖ Stearns County HRA 320-685-7771 for income-based housing in the greater Stearns County area.
 - ❖ Catholic Charities 320-229-4576 various locations.
- b. Public Housing/subsidized housing – some units are based on income, others offer below market rents.
www.hud.gov/states/minnesota/renting
www.publichousing.com/city/mn-saintcloud

7. Eviction Notice

- a. Talk to the landlord to discuss your options or ways to avoid going to court. Evictions go on your public record and will prevent you from finding housing in the future.
- b. To understand tenants’ rights in an eviction go to www.lawhelpmn.org or visit the Attorney General’s website to view Landlord/Tenants Rights Handbook at www.ag.state.mn.us/office/publications.asp
- c. For representation in an eviction proceeding contact Mid-MN Legal Aid at 320-253-0121
- d. 16-24 year-olds can contact Catholic Charities SAIL/SHY program at 320-250-2306

8. Friends & Family Plan: Can you borrow money from family or friends; can you use your savings or sell something?

9. Homeless Households:

- a. Family and/or friends - can you live with them? Make an agreement concerning the length of time you plan to stay, how you will assist with housing costs and household chores. Establish a savings account so you have money for deposit and rent when it is time to move.
- b. Place of Hope Ministries – provides community meals and shelter for those experiencing homelessness at 511 9th Ave N, St. Cloud – 320-203-7881
- c. Salvation Army Shelter – provides a hot meal daily to anyone, emergency overnight shelter and a food shelf at 400 US Hwy 10 S, St. Cloud – 320-252-4552
- d. Anna Marie’s Alliance – shelter and other supportive services to persons experiencing domestic violence.
www.annamaries.org – 320-253-6900
- e. State wide homeless information: www.hud.gov/state/minnesota/homeless
- f. Homeless Helping Homeless – www.homelesshelpinghomeless.org 320-342-2232

County Human/Family Services

Benton	320.968.5087 or 800-530-6254	Pine	320-591-1570
Chisago	651-213-5200	Sherburne	763-765-4000 or 800.433.5239
Isanti	763-689-1711	Stearns	320-656-6000 or 800.450.3663
Kanabec	320-679-6350	Wright	763-682-7400 or 800.362.3667

What is affordable and low-income housing?

Affordable and low-income housing programs help provide safe and affordable housing for people with lower incomes. Each program has its own rules about how to qualify, how to apply, and how much you will pay for rent. There are several kinds of housing programs in Stearns, Benton and Sherburne counties.



Section 8 Housing Choice Voucher

What it is: If you are accepted into this program, you will pay just a portion of your household income (usually 30% - 40%) for rent. A housing agency will pay the rest directly to your landlord. The voucher program allows you to live in whatever rental unit you want, as long as it meets the program requirements and your landlord is okay with it. If you decide to move, your voucher will go with you.

How to apply: You must apply for this program on-line through the St. Cloud Housing and Redevelopment Authority (HRA) or the Stearns County HRA. There is often a very long wait for this program. When the wait list gets too long, HRA's stop accepting applications for a period of time.

When people find out that Section 8 Housing Choice Voucher applications are closed, they sometimes assume that ALL applications for ALL low-income and affordable housing programs are closed. **That is usually NOT true!** Ask or check online to see if it is possible to apply for OTHER low-income and affordable housing programs like Section 8 Project-Based or Section 42 Housing (see below).

Section 8 Project-Based Housing & Public (HUD) Housing

What it is: In these programs, certain buildings or units are set aside for rent only to low-income households. You apply to rent a specific property and if you are accepted into that property you pay just a portion of your household income (usually 30% to 40%) for rent. If you move out of the property, you will lose the assistance.

How to apply: You can apply online for properties managed by the St. Cloud HRA and the Central Minnesota Housing Partnership. For properties managed by Catholic Charities, you can download and print applications from their websites but you must send or bring in the completed applications. For other properties, contact the property's management company to find out how to apply. Applications are sometimes closed for a property and even when applications are accepted for a particular unit or building, there can be a wait to actually move in.

Section 42 and other Below-Market-Rate Housing

What it is: Some rental property owners get a tax credit by agreeing to lease some of their units to lower-income households for a reduced price. You apply to rent one of these units and if you are accepted your monthly rent will be lower than the average rate for the same kind of unit in your area. Some below-market-rate housing is set aside for persons with low income who are also disabled and/or elderly.

How to apply: One of the best ways to find Section 42 and other below-market-rate housing is through the Housing Link (see next). You can also ask any property management company or landlord if they have any units that qualify for low income housing. You will need to speak with the property manager or landlord to find out if applications are being accepted and how to apply.

St. Cloud Area/Stearns County Housing Resources

This is not an all-inclusive listing of housing options.

Homeless Services

<u>Salvation Army</u>	<u>Anna Marie's</u>	<u>Place of Hope Ministries</u>	<u>Pathways 4 Youth</u>
Emergency Shelter	Battered women & children	Emergency Shelter	Services, shelter REFERRALS
www.salvationarmynorth.org	Emergency Shelter	www.placeofhopeministries.org	For ages 23 and younger only
400 Highway 10 South	www.annamaries.org	511 9 th Avenue North	www.pathways4youthmn.org
St. Cloud, MN 56304	PO Box 367	St. cloud, MN 56303	203 Cooper Avenue North #260
320-252-2229	St. Cloud, MN 56302	Church of the week October-May	St. Cloud, MN 56303
	320-253-6900	320-203-7881	320-316-1640

Help for those who are homeless or nearing homelessness: Call to Connect – 866-560-7464

To search online for affordable and subsidized housing: HousingLink – www.housinglink.org

To learn about housing options and assistance: Housing Benefits 101 – www.mn.hb101.org

Low Income/Subsidized Housing

30% of income & lower market rate for income eligible

<u>St. Cloud HRA</u>	<u>Stearns County HRA</u>	<u>Central MN Housing Partnership</u>	<u>Catholic Charities</u>
www.stcloudhra.com	www.stearnscountymn.gov	www.cmhp.net	www.ccstcloud.org
1225 W St. Germain	401 West Wind Court	37 28 th Ave N, Ste 102	911 18 th Street N
St. Cloud MN 56301	Cold Spring, MN 56320	St. Cloud, MN 56303	St. Cloud, MN 56303
320-252-0880	320-685-7771	320-259-0393	800-830-8254 Ext. 4576

Transitional Housing

<u>Anna Marie's</u>	<u>Central MN Re-Entry Program</u>	<u>Passages</u>	<u>Catholic Charities</u>
Battered women & children	Men w/felony conviction	Sober housing – men	Domus – single women & children
PO Box 367	www.cmnrp.org	www.centracare.com	320-259-9270
St. Cloud, MN 56302	320-656-9004	121 Park Ave S	Emily's Place – single women
320-253-6900		St. Cloud, MN 56301	320-259-9270
		320-259-5692	Veterans Housing
			320-252-1670 (St. Cloud VA)
<u>Overcomers Int'l – Dream Center</u>	<u>Focus 12 – Sober Housing – Men</u>	<u>Place of Hope</u>	<u>Youth House</u> – ages 16 to 24
Sober & mental health housing Men	www.cmmhc.org	Living Hope Residential Center	320-229-6035
www.dreamcenterstcloud.org	3220 Veterans Drive #6	Various housing programs	
529 16 th Ave N	St. Cloud, MN 56303	511 9 th Ave N	
St. Cloud, MN 56303	320-252-2425	St. Cloud, MN 56303	
320-656-1550		320-203-7881	

Permanent Specialized Housing

<u>Catalina Care</u>	<u>St. Elizabeth Board & Lodge</u>	<u>Murphy's Board & Care</u>	<u>Washington Place</u>
Persons w/mental illness and/or chemical dependency	(Catholic Charities) Persons w/persistent mental illness	Men with mental illness	VETERANS ONLY
Various Locations	323 14 th Ave SE	1101 3 rd Street N	820 8 th Ave S
320-259-0586	St. Cloud, MN 56304	St. Cloud, MN 56303	St. Cloud, MN 56301
<u>Cummings Care Center</u>	<u>Adult Foster Care Residences</u>	<u>Rivercrest</u>	<u>Homestyle Living</u>
Board & lodge for persons w/persistent mental illness	(Catholic Charities) Adults w/developmental disabilities	Chronis inebriate housing	Board & lodge for persons w/persistent mental illness
www.cummingscarecenter.com	Referral from Soc Serv Agency	1315 Lincoln AVE SE	1312 1 st ST N
216 3 rd AVE S	320-650-1550	St. Cloud, MN 56304	St. Cloud, MN 56303
Sauk Rapids, MN 56379		320-217-7970	320-654-0650
<u>Lange Board & Room</u>	<u>Quarry Heights Apts</u>		
Mentally challenged & elderly adults	Low income/mobility impaired/TBI		
www.langeboardandroom.com	2051 Quarry Rd		
13892 37 th Street	St. Cloud, MN 56301		
Clear Lake, MN 55319	320-656-0075		
763-662-2836			

The agencies listed below may be able to provide financial assistance with past due rent, first month's rent or damage deposits when funds are available.

<u>Stearns CO Human Svc.</u>	<u>Catholic Charities YTH Svc.</u>	<u>MN Asst Council for Veterans (MACV)</u>	<u>Benton CO Human Svc.</u>
705 Courthouse Square	Youth/Adult 16-24 single or family	1542 Northway Drive	521 Dewey Street
St. Cloud, MN 56303	1730 7 th Ave S	St. Cloud, MN 56303	Foley, MN 56329
320-656-6000	St. Cloud, MN 56301	320-308-5356	320-968-5087
800-450-3663	320-229-6035	www.mac-v.org	800-450-6254
<u>RISE – Central MN Works</u>	<u>County Veteran's Services</u>	<u>Sherburne CO Social Services</u>	<u>Lutheran Social Service</u>
1 st Street N Suite 303	Stearns – 320-656-6176	13880 Hwy 10	Wilson Avenue NE
St. Cloud, MN 56303	Benton – 320-968-5044	Elk River, MN 55330	St. Cloud, MN 56304
320-656-5608	Sherburne – 800-433-5243	763-241-2600	866-970-1437
www.rise.org		800-433-5239	www.LSSMN.org

Sherburne County/Elk River Area Housing Resources

EMERGENCY SHELTERS

<u>Great River Family Promise</u>	<u>Stepping Stone Emergency Housing</u>	<u>Open Doors for Youth</u>
(Must have children)	www.stepsingstoneeh.org	(ages 16-23 only; shelter referral)
www.greatriverfamilypromise.org	3300 4 th Ave N	554 3 rd ST NW Suite 201
PO BOX 592	Cronin Building #14	Elk River, MN 55330
Elk River, MN 55330	Anoka, MN 55303	www.opendoorsforyouth.org
763-441-9093	763-323-7006	763-441-1473

Low Income/Subsidized Housing

30% of income & lower market rate for income eligible

<u>Central MN Housing Partnership</u>	<u>St. Cloud HRA</u>
Various Units	Various Units & Voucher Programs
www.cmhp.net	www.stcloudhra.com
37 28 th AVE N Suite 102	1225 West St. Germain
St. Cloud, MN 56303	St. Cloud, MN 56301
320-259-0393 888-203-9301	320-252-0880

Help for those who are homeless or nearing homelessness:	Call to Connect 866-560-7464
To search online for affordable and subsidized housing options:	HousingLink www.housinglink.org

Specialized Transitional Housing

<u>Rivers of Hope</u>	<u>Transformation House</u>	<u>Maple Lake Recovery Center</u>
Victims of domestic violence	Sober housing & treatment	Sober living & treatment
Sherburne & Wright CO	Men (Anoka & Princeton locations)	Boys 13-18 years old
763-295-3433	Women (Fridley location)	www.mlrecovery.org
	www.transformationhouse.com	207 Division Street East
	1410 South Ferry Street	Maple Lake, MN 55358
Victims of domestic violence	Anoka, MN 55303	651-338-3317
PO BOX 323	763-427-7155	
Cambridge, MN 55008		
800-338-7233		
	<u>MN Asst Council for Veterans (MACV)</u>	<u>Riverplace Counseling Center</u>
	For Veterans	Sober housing & treatment
	www.mac-v.org	Men (Anoka campus)
	320-308-5356	Women (Elk River campus)
		www.riverplacecenter.com
	<u>Sherburne County Veterans Services</u>	6058 Hwy 10
	www.co.sherburne.mn.us/veterans/228/veterans-services	Anoka, MN 55303
	800-433-5243	763-421-5590

Tips on Renting



When calling a property manager:

- Ask questions about the unit. This shows responsibility.
- Ask about the price
- Find out the cost of damage deposit
- Ask what's included in the rent-garbage, water, heat, etc. Is the building secure?
- When calling to schedule a visit of a unit make sure you are calling from a quiet area. If a landlord hears noisy or loud environment they will think you will be a noisy tenant.

When visiting a unit:

- Be on time. If you are late for the first meeting they will think you will be late on your rent.
- Look presentable
- If you have nice handwriting fill out the application-if they can't read it, they'll pass right over your application.
- Make sure when you visit you are looking at the actual unit itself, not a model.
- Only bring your children if they are quiet/well behaved.
- Bring a friend. Make sure you let your friend know about the etiquette expected and that they are only there for eyes, and then when you leave they can share their opinions with you.
- Ask what they use to screen applicants-get this in writing before applying-ask for a copy. Save yourself \$40 if you know you won't qualify in advance.

Common Screening Criteria:

- Credit Score
- Background check-Criminal/Civil
- Rental history – Be prepared, bring a list of past housing information
- Income requirements
- Length of time at employment
- References-Past property managers are best

If you have barriers:

- Be honest-own your mistake. Keep the story short-only relevant information. End on a positive; share improvements made.
- Larger companies usually hire out the screenings. Look at smaller companies/basement apartments. They are usually screened by the owner and are likely to develop a connection with you.

You're approved, now what?

- Read your lease. If you don't understand something ask! Keep your copy for your records to be able to refer to at any point.
- Follow the rules. If you don't they can evict you.
- Turn in your move-in checklist as soon as possible. Be as accurate as possible and take pictures.
- Get rent receipts or keep copies of checks or money orders
- Get renters insurance. Your stuff is valuable

Renters Property Tax Refund

- Renters can qualify for a refund based on income, number of dependents, property taxes paid on residence though rent
- Your landlord HAS to give you a completed Certificate of Rent Paid (CRP) no later than January 31.
- File this when preparing your income tax. If you don't need to file income tax you can still file Renters Property Tax Refund
- Tri-CAP has tax sites that can help you prepare the return.

Stearns, Benton & Sherburne Counties

Low-Income & Subsidized Housing

- 1. This list is NOT all-inclusive**
- 2. Property status and availability can change at any time**
- 3. Contact the management company listed to learn more:**
 - If the property still qualifies as low-income housing
 - If applications are currently being accepted
 - How to submit an application
 - How much the unit will cost per month

NAME	ADDRESS	CITY	ZIP	MGMT CO	PHONE	OTHER
Pondview Estates	334 Golfview Dr	Albany	56307	Mother of Mercy	320-845-2969	1BR, Elderly
Countryside Townhomes	355 Countryside Lane	Albany	56307	Sand Property Management	320-363-4887	3 BR
School Square Apartments	521 & 531 9th St N	Albany	56307	Sand Property Management	320-845-4408	2-3 BR
Heading for Home Twinhomes		Albany	56307	Stearns County HRA	320-685-7771	2 -3 BR
Project-Based Duplexes	Highview Drive	Albany	56307	Stearns County HRA	320-685-7771	3 BR
Pheasant Ridge Aparments	5331 Barthel Industrial Dr NE	Albertville	55301	Thies & Talle Management	763-295-5804	1-2 BR
Brickstone Apartments	503 Suncrest Dr	Avon	56310	Central MN Housing Partnership	888-203-9301	2-3 BR
Golden View Estates	135 Dolphin Ave NE	Avon	56310	Steven Hagen	651-780-9227	1BR, Elderly
Wood briar	12115 Rye St	Becker	55308	Guardian Angels Senior Services	763-241-4430	1BR, Elderly
Bel-Plex Apartments	535 Pleasant Ave	Belgrade	56312	Integrity Property Management	320-260-0267	2 BR
Bel-Plex Apartments	556 Pleasant Ave	Belgrade	56312	Integrity Property Management	320-260-0267	2 BR
Greene Manor Apartments	576 Pleasant Ave	Belgrade	56312	Integrity Property Management	320-260-0267	1BR, Elderly, Disabled
Leighton's Landing Townhomes	220 Maple Ln	Big Lake	55309	Brutger Equities	763-263-6564	2-3 BR
Autumn Winds Apartments	121 Euclid Ave	Big Lake	55309	INH Properties	320-252-2000	1BR
School View Square	690 Minnesota Ave	Big Lake	55309	Metro Plains	763-263-1955	1-3 BR
The Crossing at Big Lake Station	115-A Henry Road	Big Lake	55309	Northstar Residential	612-223-6907	2-4 BR
Heading for Home Twinhomes		Brooten	56316	Stearns County HRA	320-685-7771	2 BR
Brooten Area Housing	215 Western Ave S	Brooten	56316	Westrom Realty	320-235-0742	1-2 BR
Buffalo Court Apartments	10xx 3rd Ave NE	Buffalo	55313	BDC Management	763-684-1907	3 BR
Legends of Champlin	11635 Theatre Dr N	Champlin	55316	Dominium	763-354-5576	1BR
Clearview Apartments	7825 Church St	Clear Lake	55319	CEPCO Mgmt & Development	888-552-3726	1-2 BR
Clearwater Parkview Apartments	1040 Porter St	Clearwater	55320	Metro Plains Management	763-633-1955	1-3 BR
Granite Ledge Townhomes	1400 2nd St S	Cold Spring	56320	Central MN Housing Partnership	888-203-9301	1-2 BR
Cottage Court	103 12th Ave S	Cold Spring	56320	INH Properties	320-685-3888	1-2 BR, Elderly
Pine West Complex	300 11Y, Ave S	Cold Spring	56320	Security Management & Realty	320-685-9803	1-2 BR
Pinewest II	308 12th Ave SE	Cold Spring	56320	Security Management & Realty	320-685-9803	1-3 BR
Balsam Apartments	13680 Balsam Ln N	Dayton	55327	Sand Property Mgmt	763-497-0852	1-3 BR
Eden Place Apartments	150 Hutcheson Ave	Eden Valley	55329	Central MN Housing Partnership	888-203-9301	2-3 BR
Hillside Apartments	111 3 rd Street S	Eden Valley	56340	Catholic Charities	320-229-4576	1BR
Edenbrook Apartments	169 Hambroer St	Eden Valley	56329	Korngeibel Properties	320-587-2483	BR, Elderly
Dove Terrace	1227 School Street	Elk River	55330	Dominium	763-241-0020	1-3 BR

Dove Tree	1105 Lions Park Dr	Elk River	55330	Dominium	763-241-8832	1-3 BR
Angel Ridge	280 Evans Ave	Elk River	55330	Guardian Angels Senior Services	763-241-4430	1BR, Elderly
Guardian Oaks	350 Evans Ave NW	Elk River	55330	Guardian Angels Senior Services	763-241-4430	1-2 BR, Elderly
Auburn Place Apts	631 Auburn Place	Elk River	55330	Lifestyle Properties	800-676-6505	2-3 BR
Elk Terrace	385 Holt Ave	Elk River	55330	Metro Plains	763-633-1955	1-2 BR, Elderly, Disabled
Coachman Ridge	17250 Twin Lake Rd. NW	Elk River	55330	Northstar Residential	763-260-8864	1-3 BR
The Depot at Elk River	10653 172nd Ave NW	Elk River	55330	Northstar Residential	763-441-5445	1-3 BR
Elk Ridge Manor	847 Freeport Ave	Elk River	55330	Thies & Talle Management	763-274-2700	1-3 BR
Catherine Square Apartments	1114th Ave S	Foley	56329	CEPCO Mgmt & Development	888-552-3726	1-2 BR
Foley Square Apartments	153 4th Ave S	Foley	56329	CEPCO Mgmt & Development	888-552-3726	1-2 BR
Dewey Place/The Pines	455 Dewey St	Foley	56329	Metes & Bounds Mgmt	320-968-7791	2-3 BR
Freeport Square Apartments	109 3rd Ave NE	Freeport	56331	CEPCO Inc	888-552-3726	1-2 BR
Gilman Apartments	10475 Golden Spike Rd	Gilman	56333	Central MN Housing Partnership	888-203-9301	1-2 BR
Fairview Apartments	1113rd St	Holdingsford	56340	Catholic Charities	320-229-4576	1-2 BR
Kim Haven Apartments	51 Linden Ave E	Kimball	55353	Kim Haven Apartments	320-398-6118	1-2 BR, Elderly, Disabled
Kimball Apartments	431 E Linden Ave	Kimball	55353	Stearns County HRA	320-685-7771	2 BR
Bottineau Ridge Apartments	11875 80th Ave N	Maple Grove	55369	Northstar Residential	612-558-7359	2 BR
Rose Mill Apartments	407 5th St E	Melrose	56316	Catholic Charities	320-229-4576	2 BR
Oak Ridge Manor	20 N 9th Ave E	Melrose	56352	Essence Property Management	320-256-3630	1BR, Elderly
Heading for Home Twinhomes		Melrose	56352	Stearns County HRA	320-685-7771	2 -3 BR
Broadway Square	243 Broadway St W	Monticello	55362	Metro Plains	763-263-1955	1-2 BR, Elderly, Disabled
River Park View	218 River St W	Monticello	55362	Metro Plains	763-263-1955	1-2 BR, Elderly, Disabled
Terrace View	401 7th Street E	Monticello	55362	Metro Plains	763-263-1955	1-2 BR
Hillside Terrace I	207 E 7th St	Monticello	55362	Thies & Talle Management	763-295-5804	2-3 BR
Hillside Terrace II	301E 7th St	Monticello	55362	Thies & Talle Management	763-295-5804	2-3 BR
Ridgeview Court Townhomes	322-326 Spruce St	Paynesville	56362	Central MN Housing Partnership	888-203-9301	2-3 BR
Evergreen Estates Assoc Hsg 1	315 & 325 South St	Paynesville	56362	Korngel Properties	320-587-2483	1-2 BR
Green Wing Estates	615 South St	Paynesville	56362	Korngel Properties	320-587-2483	1-2 BR, Elderly
South Place Apartments	318 Spruce St	Paynesville	56362	Korngel Properties	320-587-2483	1-2 BR
Heading for Home Twinhomes		Paynesville	56362	Stearns County HRA	320-685-7771	3 BR
Benton Place Apartments	SO 1st Ave NE	Rice	56367	INH Properties	320-258-6000	1-2 BR, Elderly, Disabled
Maple Apartments	488 1st St NE	Richmond	56368	Catholic Charities	320-229-4576	1-2 BR
Richhaven Apartments	120 1st St NE	Richmond	56368	James/Carol Backes	320-597-3434	1-2 BR, Elderly
Rockford Manor	8830 Walnut Pl	Rockford	55373	Rudquist LLC	612-802-4123	1BR, Elderly, Disabled
Autumn Trails Sr Housing	21845 129th Ave N	Rogers	55374	Accessible Space Inc	800-466-7722	1BR, Elderly
Quarry Heights	2051 Quarry Rd	Saint Cloud	56301	Accessible Space	651-645-7271	1-2 BR, Physically Disabled
Parkview Terrace Apartments	625 14th St S	Saint Cloud	56301	Brutger	320-259-5221	1-3 BR
Woodland Park Apartments	1430 S 9th Ave	Saint Cloud	56301	Brutger	320-259-5221	2-3 BR
La Cruz	1514 6th Ave S	Saint Cloud	56301	Catholic Charities	320-229-4576	2, 3, 4 BR
La Paz	530 16th St S	Saint Cloud	56301	Catholic Charities	320-229-4576	1-2 BR
Oak Grove Townhomes	1728 Oak Grove Rd SW	Saint Cloud	56301	Essence Property Management	320-230-1576	2-3 BR
The Highlands	2015 27th St SE	Saint Cloud	56304	Essence Property Management	320-251-4795	1-3 BR
West Wind Apartments	765 Savanna Ave	Saint Cloud	56303	Essence Property Management	320-253-1932	1-2 BR, Elderly
Lincoln Pointe Apartments	1060 7th St SE	Saint Cloud	56304	Granite City Real Estate	320-257-3992	1-3 BR
Courtyard Apartments	780 S 14th St	Saint Cloud	56301	Granite City Real Estate	320-257-3992	1-2 BR

Benet Place	1420 Minnesota Blvd SE	Saint Cloud	56304	Saint Benedict's Senior	320-252-2557	1BR, Elderly
Benet Place South	1975 15th Ave SE	Saint Cloud	56304	Saint Benedict's Senior	320-252-2557	1BR, Elderly
Al Loehr Apartments	4055 12th St N	Saint Cloud	56303	Saint Cloud HRA	320-252-0880	Studio, Single Adults
Riverside Apartments	101 Riverside Dr SE	Saint Cloud	56304	Saint Cloud HRA	320-252-0880	1-2 BR
Swisshelm Village Apartments	304-316 Laudenbach Ct	Saint Cloud	56303	Saint Cloud HRA	320-252-0880	2-3 BR
The Brownstones	4xx 9th Ave N	Saint Cloud	56303	Saint Cloud HRA	320-252-0880	2-3 BR
The Creeks Townhomes	7xx 33rd St S	Saint Cloud	56301	Saint Cloud HRA	320-252-0880	2-3 BR
Westwood Village One and Two	770-822 Savanna Ave	Saint Cloud	56304	Saint Cloud HRA	320-252-0880	2-3 BR
Cedar Ridge Townhomes	14th Street N	Saint Cloud	56303	Saint Cloud HRA	320-252-0880	3 BR, family
Empire Apartments	54 N 4th Avenue	Saint Cloud	56303	Saint Cloud HRA	320-252-0880	1BR
Flintwood Townhomes	Flintwood Drive	Saint Cloud	56303	Saint Cloud HRA	320-252-0880	2-3 BR, family
Germain Towers	905 W. St. Germain St	Saint Cloud	56303	Saint Cloud HRA	320-252-0880	1BR
Grace McDowall Apartments	1525 Northway Dr	Saint Cloud	56303	Saint Cloud HRA	320-252-0880	1BR
Northway Townhomes	2401-2425 15th St N	Saint Cloud	56303	Saint Cloud HRA	320-252-0880	3 BR
Quarry Ridge Townhomes	Quarry Rd	Saint Cloud	56301	Saint Cloud HRA	320-252-0880	3BR, family
Wilson Apartments	413rd Ave NE	Saint Cloud	56304	Saint Cloud HRA	320-252-0880	1BR
Granite City Townhomes	433 33rd Ave N	Saint Cloud	56303	Sand Property Mgmt	320-258-4420	2-3 BR
Woodland Village	805 15th Ave SE	Saint Cloud	56304	Sand Property Mgmt	320-258-4420	2-3 BR townhomes
Cedar Terrace	1351 N 15th St	Saint Cloud	56303	Theis & Talle Management	320-253-1615	2-3 BR
Wimbledon Green	401 N 33rd St	Saint Cloud	56303	Wimbledon Green - Diane	320-251-0509	1BR
Abbey Field Apartments	3911 233rd Ave NW	Saint Francis	55070	Thies & Talle Management	763-753-1724	2 BR
Carlson Crossing Townhomes	912 E Baker St	Saint Joseph	56374	Brutger	320-557-0195	2-3 BR
Saint Joseph Apartments	410 W Minnesota St	Saint Joseph	56374	Catholic Charities	320-229-4576	1-2 BR, Elderly, Disabled
Hollow Park Apartments	332 Cypress Dr	Saint Joseph	56374	Lifestyle Properties	507-451-8524	1-2 BR
Morningside Townhomes	198 Iverson St W	Saint Joseph	56374	Sand Property Management	320-363-4887	2-3 BR
Project-Based Rental Townhomes	125 SE 10th Ave	Saint Joseph	56374	Stearns County HRA	320-685- 7771	3 BR, 5 max in household
Sunrise Apartments	117 Maine St	Saint Martin	56376	Stearns County HRA	320-685-7771	1-2 BR
Cornerstone Village	40 St Michael Pkwy	Saint Michael	55376	Sand Property Mgmt	763-497-0852	1-3 BR
St Michael Sr Living	698 Ridge Dr SE	Saint Michael	55376	St Michael Senior Living	952-941-7347	1BR, Elderly
David F Day Apartments	1221 22nd St S	Sartell	56377	Accessible Space	651-645-7272	1BR, Elderly
Hope Village Apartments	243 Sundance Rd	Sartell	56377	Accessible Space	651-645-7271	1-2 BR, Physically Disabled
Burl Oak Townhomes	725 Roberts Rd	Sartell	56377	Essence Property Management	320-253-8292	2-3 BR
Pheasant Crest Townhomes	Pheasant Crest Loop	Sartell	56377	Essence Property Management	320-230-3930	2-3 BR
Project-Based Duplex	221 Riverside Ave S	Sartell	56377	Stearns County HRA	320-685-7771	3 BR
Sauk Centre Apartments	217 Railroad Ave Ct	Sauk Centre	56378	Catholic Charities	320-229-4576	1-2 BR, Elderly, Disabled
River Vew Townhomes	934 Beechnut Ct	Sauk Centre	56378	Central MN Housing Partnership	320-352-5101	2-3 BR
Arrowsmith Apartments	404 & 406 10th St S	Sauk Centre	56378	Howard Johnson (Jennifer)	320-493-6343	1-2 BR
Silvercrest Apartments	412 10th St S	Sauk Centre	56378	Howard Johnson (Jennifer)	320-493-6343	1BR, Elderly & Disabled
Centre Square Apartments	1012 Fairlane Dr	Sauk Centre	56387	Kuefler Properties	320-250-7877	2-3 BR
Heading for Home Twinhomes		Sauk Centre	56378	Stearns County HRA	320-685-7771	2 -3 BR
Ridge on Sixth Apartments	133 6th S E	Sauk Centre	56378	Stearns County HRA	320-685-7771	2 BR
North Meadows Apartments	1207/1215 2nd Ave N	Sauk Rapids	56379	Bachand Properties	715-718-0449	2 BR
Benton Heights Townhomes	1200-1231 1st Ave N	Sauk Rapids	56379	Brutger Equities	320-230-2187	2-3 BR
Russell Arms Apartments	315 Division St	Sauk Rapids	56379	Brutger Equities	320-230-2187	1BR, Elderly, Disabled
Good Shepherd Home	12114th Ave N	Sauk Rapids	56379	Good Shepherd Community	320-259-3476	1-2 BR, Elderly

Shepherd Oaks Apartments	310 13th St N	Sauk Rapids	56379	Good Shepherd Community	320-259-3476	1BR, Elderly
Shepherd Oaks West Apartments	220 13th St N	Sauk Rapids	56379	Good Shepherd Community	320-259-3476	1BR, Elderly
Park Villas	500 3rd St S	Waite Park	56387	Essence Property Management	320-656-5340	1-2 BR, Elderly
Meadowview Townhomes	26079 13th St W	Zimmerman	55398	Central Mn Housing Partnership	763-856-8048	2-3 BR
Pine Cone Manor	12612 3rd Ave S	Zimmerman	55398	Guardian Angels Senior Services	763-441-4430	1BR, Elderly
Pine Tree Manor	12616 3rd Ave S	Zimmerman	55398	Guardian Angels Senior Services	763-241-4430	1BR, Elderly
Woodview Apartments	13120 Woodview Ln	Zimmerman	55398	Thies & Talle Management	763-274-2700	2-3 BR
Pondview Estates	334 Golfview Dr	Albany	56307	Mother of Mercy	320-845-2969	1BR, Elderly
Countryside Townhomes	355 Countryside Lane	Albany	56307	Sand Property Management	320-363-4887	3 BR
School Square Apartments	521 & 531 9th St N	Albany	56307	Sand Property Management	320-845-4408	2-3 BR
Heading for Home Twinhomes		Albany	56307	Stearns County HRA	320-685-7771	2 -3 BR

CHILDCARE

Childcare Assistance Program: Program provides help with childcare expenses so parents can work, look for work, or attend school. Contact your County Family Services Department or online at www.mn.gov/dhs

Parent Aware: Offering free tools and resources to help families find the quality child care and early education programs their children need to succeed in school and life. They also have resources to help make informed decisions as a parent. www.parentaware.org

Crisis Nurseries: Services may include crisis de-escalation, resources and referrals, short-term overnight care for children ages birth through six and home visiting.

Benton & Stearns 320-654-1090	Chisago & Isanti 651-674-8498
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Sherburne 800-433-5239	Pine 651-440-4058	Wright 800-965-1430
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Families First of Minnesota: Assist families with Early Learning Scholarships (for children 5 and younger).

Chisago, Isanti, Kanabec & Pine Counties 888-450-2773 www.familiesfirstmn.org/early-learning-scholarships/

Head Start: Provides education and support services that strengthen low-income families with young children.

Benton, Sherburne & Stearns Counties 320-253-8110	Chisago, Kanabec, Isanti & Pine Counties 320-679-1800
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Wright County 320-963-6500

Milestones: Assist families with child care information and services. Services include Early Learning Scholarships (for children 5 and younger) that provides families with financial support to help pay for high-quality child care and early education to assist in preparing their children for school.

Benton, Sherburne, Stearns & Wright Counties 800-288-8549 www.milestonesmn.org

Clothing/Household/Furniture – St. Cloud Area

Thrift Works 320-257-2920	Catholic Charities 320-229-4560
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CROSS Center – Foley 320-968-0712	Expressions of Hope Thrift 320-203-7881
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Goodwill 320-654-9012	Promise Neighborhood 320-251-0571
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CRISIS

Anna Marie's Alliance – St. Cloud	320-253-6900
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Central MN Sexual Assault Center	800-237-5090
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Doctor on Demand	www.doctorondemand.com
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National Runaway Hotline	800-786-2929 or Text 66008
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National Suicide Hope Line	800-784-2432
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Poison Control	800-222-1222
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Mental Health

****Four County Crisis Response Team for Mental Health - Benton, Sherburne, Stearns & Wright – 320-253-5555 or 800-635-8008**

****Adult Mental Health – Chisago, Isanti, Kanabec & Pine – 800-523-3333 or Text "MN" to 741741**

Education

Adult Basic Education – GED: State-wide system for adults working towards a high school credential, learning English, improving basic skills such as literacy and math, and/or preparing for post-secondary education or employment.

St. Cloud 320-529-6500	Sauk Rapids 320-258-1112	Cambridge/Isanti 763-689-6188
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Monticello Area 763-272-2040		
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Hands Across the World (for newly arrived immigrants and refugees) 320-260-1072

Early Childhood Family Education: Early Childhood Screening, Head Start, Even Start, Early Childhood Family Education, and School Readiness.

St. Cloud 320-253-5828	Sauk Rapids 320-255-8910	Reach-Up Head Start 320-253-8110
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Cambridge/Isanti 763-691-6691		
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Monticello Eastview Education Center 763-272-2900		
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Minnesota State: State college and university system that serves over 375,333 students at 54 campuses. Offers the lowest tuition in Minnesota. www.minnstate.edu/guide/index.html

Parent Aware: Offering free tools and resources to help families find the quality child care and early education programs their children need to succeed in school and life. They also have resources to help make informed decisions as a parent. www.parentaware.org

TRIO Student Support Services: Federally-funded program which serves first-generation, income eligible, and students with disabilities who are enrolled at St. Cloud Technical and Community College as degree-seeking students. Contact William Tuoy-Giel, TRIO SSS Director at 320-308-6490 or www.sctcc.edu/trio

WISP: Women's Independence Scholarship Program for female survivors of intimate partner abuse. 910-397-7742

Employment

CareerForce: Helps people start, advance, or change their career through on-on-onw guidance, training, networking, job information and more. St. Cloud – 320-308-5320 Cambridge – 763-279-4492 Monticello – 763-271-3700

Goodwill Easter Seals: Eight weeks of hands-on training that includes job placement assistance. 320-654-9527 Ext. 120

WorkForce Center:

St. Cloud – Lincoln Avenue 320-654-5320

St. Cloud – Northway Drive 320-308-5320

Monticello 763-271-3700

Mora 320-679-6484

Energy Assistance

Energy Assistance Program: Helps income eligible households with paying a portion of their home heating costs.

Benton/Sherburne/Stearns Counties 320-251-1612

Chisago/Isanti/Kanabec/Pine Counties 320-679-1800

Wright County 320-963-6500

Heat Share Program: Salvation Army program that provides emergency utility assistance for people with no place left to turn. Funds are typically used to pay for natural gas, oil, propane, and electricity. 800-842-7279

Financial Assistance

30-Days Foundation: Assists people in real-life financial crisis with a ONE-TIME financial grant made payable only to the service provider. www.the30-daysfoundation.org

To inquire about help: EMAIL the30daysfoundation@live.com as **this is the only way for them to receive your request** and have it answered efficiently and properly. Or TEXT 952-334-9996 – DO NOT CALL

Exodus Lending: Helps pay off payday loans and participants pay Exodus Lending back with NO interest and No fees over the course of a year, instead of having to pay it back all at once. Contact www.exoduslending.org or 612-615-0067

Central MN Housing Partnership: See Small Cities Development Program for help with weatherization. www.cmhp.net

Tri-CAP Financial Fitness: Program is designed for people who are interested in learning more about how to work with their finances, banks, and creditors. The goal is to help people increase their financial knowledge and gain control over their financial situations. After the class participants will have additional on-to-one opportunities.

This program offers classes where participants will learn how to:

- Create and stick to a budget
- Track spending
- Recognized spending leaks
- Read a credit report
- Improve credit scores
- Make a debt reduction plan
- Reduce Expenses
- Establish an emergency fund
- Identify credit scams
- Read bank statements
- Keep an accurate and balanced checkbook

For more information contact Tri-CAP at 320-251-1612

Food Assistance

Fare For All: Program that sells fresh produce and frozen meat in packages ranging in price from \$10 - \$30. Open to everyone with no income limits. Accepts cash, credit, debit, and EBT cards. For site locations, dates and time, go to www.fareforall.org/find-a-site

Hunger Solutions: Statewide organization that connects people with food assistance in their area. For an online searchable map of resources including food shelves, meal programs, and food support office in your area, go to www.hungersolutions.org or call the helpline at 888-711-1151

Ruby's Pantry: Open to everyone with no income limits. \$20 donation per food share. Bring two boxes, basket, or totes with you for your food share distribution. Call 651-674-0009 or online at www.rubyspantry.org for locations, dates and times.

SNAP – Supplemental Nutrition Assistance Program: Please contact your County, or Tri-CAP's Self-Sufficiency Counselors for more information or help in applying at 320-251-1612.

Family Fun Activities

Fun 4 Kids: The Fun 4 Kids Minnesota community events calendar is full of things to do with families and kids in Minnesota. The events calendar is FREE and all is constantly changing so check back often. www.fun4kidsmn.com

Macaroni Kid: Free weekly newsletter and website focused on fun family events and information in 17 towns in Central Minnesota. All kinds of family events and activities each week and useful information about classes, family-focused business, book and product reviews, recipes, crafts, school and camp guides and more. www.stcloud.macaronikid.com

Minnesota Zoo FREE Admission: Free to Explore provides free admission for a qualifying guest and their dependents. Parking and fees for any special programs, events, or exhibits are not included. EBT cards are not accepted as payment for parking or fees at the Minnesota Zoo. Free to Explore admission cannot be used with other discounts or special offers and is valid only during regular zoo hours. To qualify for Free to Explore, you must be enrolled in one of the programs listed: TANF, MFIP, SNAP, MFAP, WIC, GA, MA, or MinnesotaCare or HeadStart. Simply show the approved documentation along with photo identification and proof of Minnesota residency. 800-366-7811 or www.mnzoo.org/us/freetoexplore

Health Insurance

MNSure Navigators/Assisters: Certified by MNSure to help you apply for insurance and enroll in a plan. Available free of charge:

- **Catholic Charities:** Benton, Sherburne, and Stearns Counties 320-650-1651
- **Lakes & Pines Community Action Council, Inc.:** Kanabec and Pine Counties 320-679-1800
- **Lutheran Social Services of MN:** Stearns County 320-251-7700
- **Mid-MN Legal Aid:** Benton, Chisago, Isanti, Sherburne, Stearns, and Wright Counties 320-253-0121
- **Wright County Community Action, Inc.:** Wright County 320-963-6500

Housing Resources

Board & Lodge:

- **Brotts:** St. Cloud Area 800-882-1326
- **Cummings Care Center:** Sauk Rapids 320-251-3447
- **Dream Center:** St. Cloud, Single Men 320-656-1550
- **Lange Home:** Clear Lake 763-662-2836
- **Rivercrest:** St. Cloud, homeless chronic alcoholics 320-217-7970
- **Sunset Ridge:** Annandale 320-274-8060

Bridges Rental Assistance Program: Provides housing assistance for people with very low incomes and a serious mental illness while they wait for a Housing Choice Voucher or another rental subsidy. Eligible uses include temporary rental assistance payments and security deposits.

- Benton, Sherburne, Stearns, Wright Counties – Meg 320-240-3326
- Chisago, Isanti, Kanabec, Pine Counties 763-689-8116
- Mora 320-679-4789
- St. Cloud 320-252-0880

Central MN Habitat for Humanity: 320-656-8890

Emergency Shelters:

- **A Place for You:** Pine City 320-438-7070
- **Anna Marie’s Battered Women Shelter:** St. Cloud 320-253-6900
- **Great River Family Promise:** Elk River for families with children 763-441-9093
- **New Pathways:** Cambridge for families with children 763-691-0120
- **Place of Hope:** St. Cloud 320-203-7881
- **Salvation Army:** St. Cloud 320-252-4552
- **Homeless Helping Homeless:** St. Cloud 320-342-2232

Homeless Veterans Helpline: 877-424-3838

Housing & Redevelopment Authority (HRA): Low income and affordable housing

- Mora HRA 320-679-4789 www.morahra.org
- St. Cloud HRA 320-252-0880 www.stcloudhra.com
- Stearns County HRA 320-685-7771 www.stearnscountymn.gov/734/rental-housing

Lakes & Pines Community Action Council: Chisago, Isanti, Kanabec, & Pine Counties 320-679-1800

Lutheran Social Service: Housing assistance for families with children 866-970-1437

Minnesota Urban and Rural Homesteading Program (MURL): MURL homes are sold at non-profit, and with no interest, to households who could not otherwise afford a home. Homes are sold as Contract for Deed to qualifying families. Check our website at www.tricap.org/assistance/home-ownership for program applications.

Rise, Inc.: Offers a wide array of support, housing assistance, outreach and referral and advocacy services for individuals. 320-656-5608

Tri-CAP: Renting 101 Class – Helps people learn the essentials of permanent stable housing. Class provides information on how to rent and keep an apartment, rights & responsibilities of tenants and landlords, understanding eviction action reports and expungements, how to obtain credit report and more at www.tricap.org/assistance/renting-101/ For more information and to register for class call 320-251-1612

Wright County Community Action: 320-963-6500

Legal Services

Mid MN Legal Aid/Central MN Legal Services: 320-253-0138 or www.centralmnlegal.org/

Home Line for Renters: 866-866-3546 or www.homelinemn.org

Law Help MN: www.lawhelpmn.org

MN Attorney General’s Office: 800-657-3787 www.ag.state.mn.us/ (Landlords/Tenants rights & Responsibilities Handbook)

ProJustice MN: www.projusticemn.org

Mental Health

ARMHS Worker: St. Cloud Area 320-240-3324 West Metro 612-676-1604

Central MN Mental Health Center: Buffalo 763-682-440 Elk River 763-441-3770 Monticello 763-295-4001 St. Cloud 320-252-5010

Family Counseling Center: Buffalo 763-682-5420

Fast-Tracker: Your link to mental health and substance use disorder resources. Fast-Tracker is a virtual community and health care connection resource. They connect individuals, families, mental health and substance use disorder providers, physicians, care coordinators, and others with real-time, searchable directory of mental health and substance use disorder resources and their availability within Minnesota. www.fast-trackermn.org

Lutheran Social Services: 320-251-7700

National Alliance on Mental Illness (NAMI): 320-654-1259 or www.namistcloud.com

Nystrom & Associates: Otsego 763-746-9492 St. Cloud 320-253-3512

Project Urgent Care for Mental Health: St. Cloud 320-216-3300 or www.projeccturgentcare.com

RISE, Inc: 320-656-5608

Sjoberg & Holmstrom, LLC: Mora 320-679-5183 or www.sjobergholmstrom.com

Village Family Services: 320-253-59300

Senior Citizens

Senior Partners Care: Helping income-eligible, Medicare A/B covered seniors with co-pays and deductible costs. 952-767-0065 or 888-541-5488

Senior Linkage Line: 800-333-2433

Central Minnesota Housing Partnership (CMHP): www.smhp.net (see Small Cities Development Program for weatherization possibilities)

ConnectAbility: 320-253-0765 or www.connectability.org

Transportation

Diversion Solutions: Driver's License Reinstatement Program is the only program authorized by Minnesota State Law. They can help get your license to be valid and remove suspensions. For more information and to determine eligibility just go online at www.diversionsolutions.net or call 651-385-4341

Metro Bus: Service Area – City of St. Cloud, Sartell, Sauk Rapids and Waite Park – 320-251-7444 or www.ridemetrobus.com

Tri-CAP: Drive Program (Delivering Reliable Independent Vehicle Empowerment) – The donated vehicle program provides low-cost vehicles for sale to residents in Benton, Sherburne, and Stearns Counties that meet requirements. 320-251-1612 or 888-765-5597 Vehicles currently for sale www.tricap.org/vehicle-donation/vehicles-for-sale/

Tri-CAP: Public Bus Service – Is offered in Benton, Morrison, Mille Lacs, Sherburne & Stearns Counties including the cities of Albany, Sauk Centre, Melrose, Paynesville, Little Falls, Milaca, Princeton, Big Lake, and Elk River. The bus service is available to the general public with no age or income requirements, and all buses are handicapped accessible.

Bus Reservations can be made up to two weeks in advance. Advance reservation bus fares, made 24+ hours in advance, are \$1.25 per boarding within communities and \$3.00 per boarding for rural to community trips. Same day reservations are \$2.00 per boarding within communities and \$3.75 per boarding for rural to community trips. For more information call 888-765-5597 or 320-251-1612 or go online www.tricap.org/transportation

Other Resources

Assurance Wireless: Telephone – A Federal Lifeline Assistance Program brought to you by Virgin Mobile. Lifeline is a government benefit program. www.assurancewireless.com

Computers/Internet: PC's for People – Offers low cost internet and computers to low income families. 651-354-2552 or www.pcsforpeople.org

Faith in Action: Focus on helping the elderly, family caregivers, people with disabilities, the poor, and families in crisis through the many programs and services. Offers include a wide variety of activities from transportation to homemaking.

- Great River Faith in Action: Sherburne and Wright Counties – 763-263-4277 www.grfia.org
- Rural Stearns County – 320-685-3693 or 800-549-5855 www.assumptioncommunityfaithinaction.com

Family Assets for Independence in MN (FAIM): Assists low-income, working adults, to save money for higher education, home purchase, or to start a small business. For more information call Tri-CAP 320-251-1612 or www.tricap.org/assistance/faim

Homeless Helping Homeless (A part of United Way)

320-342-2232

Lincoln Warming Center

630 Lincoln Ave SE

PO BOX 475

St. Cloud, MN 56304

www.homelesshelpinghomeless.org

If you are currently experiencing homelessness...you can get help through Central Minnesota Coordinated Entry.

Coordinated Entry is a process that allows organizations throughout Central Minnesota to use a single assessment and shared database to better match people experiencing homelessness with suitable programs and services. To find out who can help you with an assessment and connect you with resources for housing and other needs, phone **Call to Connect** at 1-866-560-7464.

Important Numbers and Websites

Housing Link: A website with information about low-income and affordable housing throughout the state. You can search for housing by town, address or zip code area, and also by things like accessibility and whether pets are allowed. Website: www.housinglink.org

Saint Cloud Housing & Redevelopment Authority (HRA): (30% of Income & Lower) The St. Cloud HRA owns and manages low income and affordable rental properties within the St. Cloud Metro area. Contact the St. Cloud HRA or go to their website to see their properties and to find out which properties are accepting applications. You can also apply for the Section 8 Housing Voucher Program through the St. Cloud HRA, but ONLY when the waiting list is opened and new applications are being accepted. PHONE: 320-252-0880 Website: www.stcloudhra.com

Central Minnesota Housing Partnership (CMHP): (30% of Income & Lower) The Central Minnesota Housing Partnership owns and/or manages low income and affordable rental properties in Benton, Sherburne, rural Stearns and some surrounding counties. Go to their website to see the properties they own and/or manage and to find out which properties are currently accepting applications. PHONE: 320-259-0393 Website: www.cmhp.net

Stearns County Housing & Redevelopment Authority (HRA): The Stearns County HRA owns and manages low income and affordable rental properties throughout Stearns County (outside of the St. Cloud metro area). Contact Stearns County HRA or go to their website to see the properties they own and manage. Make sure to call the HRA office to see if there are any rental openings BEFORE you try to apply for a rental unit! You can also apply for the Section 8 Housing Voucher Program through the Stearns County HRA, but ONLY when the waiting list is opened and new applications are being accepted. PHONE: 320-685-7771 Website: www.stearnscountymn.gov/734/rental-housing

Catholic Charities: Catholic Charities owns and manages several affordable rental properties in St. Cloud. Contact them or go to their website to see the properties they own and manage. Rental applications are also available for download on their website. PHONE: 320-229-4576 Website: www.ccstcloud.org/services/housing/