

**WCMCA, INC.**

**2005 - 2006  
Annual Report of  
West Central  
Minnesota  
Communities  
Action, Inc.**



**411 Industrial Park Boulevard  
Elbow Lake, MN 56531  
Phone: 218-685-4486  
Toll-Free: 800-492-4805  
Fax: 218-685-6741  
E-mail: [wcmca@wcmca.org](mailto:wcmca@wcmca.org)**

Visit us on the Web:

*[www.wcmca.org](http://www.wcmca.org)*

**West Central Minnesota Communities Action, Inc.,**  
**A resource agency, is dedicated to reducing the effects of poverty and helping people to achieve self-sufficiency and improving the quality of rural life.**

**WCMCA, Inc. Board Chairperson Comments**

*Herb Kloos*

*I am very proud of the accomplishments that West Central MN Communities Action, Inc. has achieved this past year in helping families escape the effects of poverty. I salute WCMCA, Inc. Executive Director, Stephen Nagle, Staff, and fellow Board members in regards to the special milestones this past year. WCMCA, Inc. received a Best Practices Award from the Minnesota Community Action Association, Department of Human Service Office of Economic Opportunity, and the University of Minnesota for the Jump Start Car Program. This program allows clients to purchase a low-mileage, high fuel-efficiency car and also provides \$1500 down payment assistance to those clients. As we know in rural Minnesota, reliable transportation is a key to obtaining employment, which in turn is key to escaping the effects of poverty and helps clients to become self-sufficient.*

*WCMCA, Inc. continues to strive in a number of areas: Head Start successfully completed a Federal Review, the Affordable Housing Program has built 80 homes to date, and the State-wide FAIM program has over 900 families enrolled with 50 in the WCMCA area. Four WCMCA, Inc. FAIM families have purchased new homes from the Affordable Housing Project; the Energy Assistance Program assisted over 5,000 households in a year when energy costs skyrocketed.*

*WCMCA, Inc. was also honored at the Minnesota Community Action Association Annual Conference in September, 2006. Stephen Nagle received a prestigious award entitled the Steve Chadwick award, which is given annually by the Association to a person who demonstrates a persistent commitment to reducing poverty, is an effective advocate in addressing the root causes of poverty, and is a leader in the local or larger community. Congratulations Steve, WCMCA, Inc. is fortunate to have great leadership! Another Award was also given to fellow Board member, Joyce Pesch, for 25 years of service to Community Action, Joyce has served Community Action as both Executive Director and most recently as a board member.*

*Herb Kloos*

**Community Services Block Grant (CSBG) and Minnesota Economic Opportunity Grant (MEOG)**

*Stephen Nagle, Executive Director*

Over 10,000 households participated in one or more of WCMCA, Inc. projects during the past year. The Community Action Grants from the State of Minnesota and the Federal Government give WCMCA, Inc. the flexibility to address poverty with local programming. Over the years WCMCA, Inc. has used this money for some very innovative projects including the Jump Start Car Program, Group Work Camp Project, Affordable Housing Effort, and the Family Assets for Independence in Minnesota. None of these projects would have succeeded without the Community Action Grants.

Rising transportation and energy costs made this past year difficult for working families in the Region. WCMCA, Inc. and it's Board of Directors will increase our efforts to assist families on the path to self-sufficiency.

**RSVP, Frail/Elderly In-Home Injury Control Services and Group Work Camp Project**

*Karen Alvstad, Program Manager*

**Retired and Senior Volunteer Program:** The Retired and Senior Volunteer Program (RSVP) serves two purposes: enriching the lives of Seniors who volunteer and helping improve communities in which they live. During the 2005-06 program year, 923 active volunteers contributed 101,150 volunteer hours of service to 86 community nonprofit agencies and organizations. The dollar value to the communities, figured at \$7.76 per hour, was \$785,295.36. RSVP is funded through grants from the Corporation for National Service, the Minnesota Board on Aging, and the five counties served.

**The Frail Elderly Project:** The Frail and Elderly Home Injury Control Project provides minor modifications to the living space of persons age 60 plus to assist them to remain independent in their home. Grants are limited to

\$150 per person or \$300 per couple. In the current project year, through October 2006, 94 clients have been served in Douglas, Grant, Pope, Stevens, Traverse, Clay, Wilkin, Otter Tail, and Becker counties, with projects for several clients still pending. \$12,672 will have been spent in client service dollars by the end of the program year.

**Group Workcamp 2007:** West Central MN Communities Action is partnering with Group Workcamps, Inc., the Wheaton School and the Traverse Co. HRA to bring 300-400 young people and their adult leaders to Traverse County to do home repairs for the elderly, disabled, and persons of modest income. We are currently in the planning, application and fund raising phases of this project which will take place July 8-14, 2007. We have a VISTA volunteer planning to help coordinate the project.

**MURL, Small Cities, Lead Testing - MHFA  
MHFA Rehabilitation Loan Program**

*John Pritschet, Program Manager*

**Minnesota Rural and Urban Homesteading Program:** The MURL Program sells single family homes to income-eligible families. Applicants must be unable to secure traditional mortgage financing and be living in substandard housing conditions. Homebuyers can purchase, with no down payment, 0% interest, and a 30-year contract for deed. The agency now has an inventory of 21 MURL houses. The MURL project has been linked with the WCMCA Transitional Housing project to assist families threatened with homelessness to become homeowners.

**Small Cities Housing Rehabilitation:** This program is for rehabilitation of owner-occupied housing and is available in Herman, Lowry, Hewitt, and Norcross. Homeowners must live within the city limits, own their home, and be income eligible. Assistance is in the form of a 0% interest deferred

loan which is combined with other funding sources to maximize each rehabilitation effort. The Browns Valley, Herman, Hoffman, Lowry, Hewitt, and Villard projects will rehab a total of 118 homes once completed.

**Lead Testing/Inspection Program:** Agency staff is licensed as Lead Risk Assessors and has XRF Fluorescent Equipment through MN Housing Finance Agency. Staff are available to conduct lead assessments for area HRAs, contractors, homeowners, and landlords.

**MHFA Rehabilitation Loan Program:** This program is for rehabilitation of low-income, owner-occupied homes. It is a deferred loan of up to \$15,000. This program loan has no monthly payments, no interest, and is due in 30 years (unless home is sold or transferred). There is new allocation available for Clay, Wilkin, Traverse, and Pope counties.

## Energy Assistance/Weatherization/Crisis Programs

*Becky Belmont, Program Manager*

**Energy Assistance Program:** ensures households with the lowest incomes and the highest energy costs receive the greatest benefit.

**Emergency Benefit Program:** provides assistance if the household has a disconnect or a refusal of delivery in addition to their regular benefit. Emergency Benefit Adjustment Program enables a household to qualify for additional assistance up to \$500 with a payment plan to their vendors.

**Energy Related Repair:** addresses hazardous and life threatening safety or no heat problems due to malfunction or nonfunctioning heating systems for qualified homeowners.

**Reach Out For Warmth:** provides assistance to households over the income guidelines for energy assistance. These funds are raised locally.

**EAP/WX program:** is funded by a 10% transfer from the Energy Assistance program to complete weatherization improvements.

**DOE/Weatherization Assistance Program:** increases the energy efficiency of homes occupied by income eligible persons, by reducing their total energy costs and improving the health and safety of vulnerable households, which include the elderly, persons with disabilities, families with children, and high consumers.

**Oil/Propane programs:** complete weatherization type activities, which include mechanical heating system repairs or replacements.

**Conservation Improvement Programs:** provide funding from utilities in our service area to reduce their energy consumption. We currently have contracts with OtterTail Power Company, XCEL, Centerpoint, Great Plains, City of Barnesville, Runestone Electric Association, and Wild Rice Electric.

## FPAP, McKnight, Homeless, FEMA, FAIM, Transitional Housing and JumpStart Car Programs

*Kate Ouverson, Program Manager*

**Foreclosure Prevention Assistance Program (FPAP):** Serving Stevens, Douglas, Traverse, Grant, Pope, Clay & Wilkin Counties, this program serves participants who are facing foreclosure and who, if assisted, would be able to maintain mortgage payments to stabilize their housing situation.

**McKnight Family Loan:** This program assists families who are employed or who have completed at least half of a post-secondary education program to purchase or repair a car. This assistance is in the form of a loan.

**Emergency Shelter Grant Program:** This grant is available to provide prevention or essential services funding that keeps families from becoming homeless in the core five county area.

**Federal Emergency Management Services (FEMA):** Funds from this program may be used in the 6 county area to purchase emergency food, rent, utility assistance or heat for 1 month for households in crisis.

**Family Assets for Independence in Minnesota (FAIM):** Savings are matched at a rate of 3 to 1 in a Individual Development Account & used to build assets by utilizing the savings & match for home purchase, post secondary education, or small business development. Financial literacy classes are required & financial coaching is available.

**Transitional Housing:** 3 single family dwellings are available in the city of Wheaton where families can live for up to 24 months while receiving rental support & case management services.

**JumpStart:** Assists eligible families to purchase cars that are no more than 3 years old, are fuel efficient, and have less than 30,000 miles on them. Staff provides case management services and \$1500 down payment assistance.

**Earned Income Tax Credit:** Free tax preparation available to households meeting income guidelines with an emphasis on assistance with receiving all tax credits available. Tax sites are available in Elbow Lake and Morris.

## Head Start Program

*Val Arnquist, Program Manager*

- This past year the Head Start program served 289 children and their families in the counties of Douglas, Pope, Grant, Stevens, and Traverse.
- Head Start is a comprehensive child development program that supports the growth of young children within the family and the growth of the family within the community. This family-centered approach works to produce high quality early childhood services. All classrooms work with families to get children ready for school.

- Head Start's Mission is to provide each child with an opportunity to grow and develop in a safe and nurturing environment.
- The Head Start Staff recognizes parents as the first and most important teachers of their children.
- We build linkages and partnerships with other community service providers to meet the differing needs of each individual.

## Affordable Housing Program

*Mike Payson, Housing Developer*

WCMCA's goal is to provide safe, clean, and affordable housing to low and moderate income families.

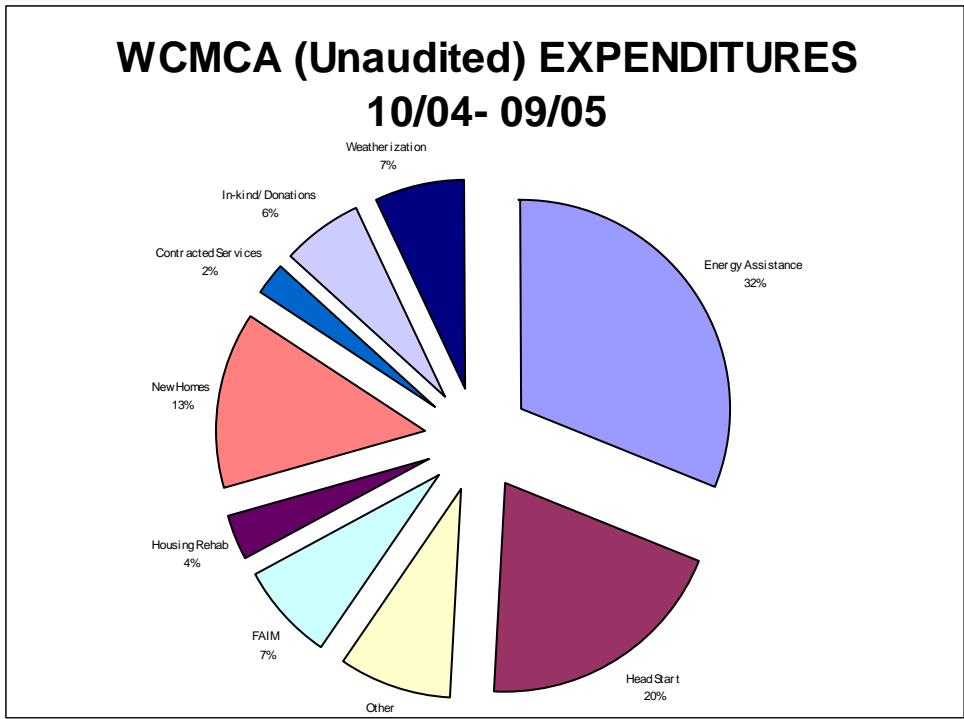
The affordable housing program is designed to serve people at 80% or less of the state median income (\$38,500.00 family size of one to \$73,000.00 family size of eight). A variety of floor plans are available to meet a person or families needs. Plan sizes range from 936 square feet to 1264 square feet. Two to five bedrooms with one to two bath rooms. Many amenities and color selections are available. The homes are built to be energy efficient so as to maintain low monthly energy costs. Homes have a 99% maintenance free exterior. All homes are inspected by a MN State Li-

censed Building Inspector to ensure state and local codes are met and surpassed. All homes come with an additional 210 Warranty.

WCMCA partners with the MN. Department of Corrections and utilizes minimum security trained inmates to do specific phases of construction. Crew supervision consists of a twenty five year veteran carpenter who oversees and physically participates in the actual construction of all the homes. Quality, cost effectiveness, energy costs and maintenance are of the utmost of importance.

Home prices range from \$120,000.00 to \$160,000.00. House payments can be as low as \$550.00 per month. A variety of funding resources are available. WCMCA currently is working on one home and has ten for sale.

### WCMCA (Unaudited) EXPENDITURES 10/04- 09/05



**WEST CENTRAL MINNESOTA  
COMMUNITIES ACTION, INC.**  
411 Industrial Park Boulevard  
Elbow Lake, MN 56531-0956

1-800-492-4805

*“Helping*

*People,*

*Changing*

*Lives”*

*In West*

*Central*

*Minnesota*

