

**WCMCA, INC.**

**2006 - 2007  
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**

*Sharon Ehlers*

*Greetings to Everyone!*

*As we reflect on the past year at West Central MN Communities Action, Inc., several accomplishments were made in the progress of aiding families in poverty to self-sufficiency. Through the outstanding leadership of Steve Nagle, Executive Director, Department Heads, and the entire staff of West Central MN Communities Action, Inc. we have completed another year toward winning the war out of poverty.*

*The leadership of empowerment and team work with everyone who enters the doors of West Central are key to the overall achievement of the goals and mission of the organization. The "can do" attitude, along with the sincere caring mindset, are key to the success of each program at West Central. The respect and tools that are given to each client are part of the standard operation each day. It is these tools, with empowerment, that enable the families to achieve their goals toward living independent lives out of poverty.*

*The Departments of West Central MN Communities Action, Inc., continue to strive toward success in Energy Assistance, Head Start, Retired Senior Volunteer Program, Family for Assets in Minnesota program, Housing Rehabilitation and Weatherization programs, and Affordable Housing Program, along with the many other programs that help families who are in a crisis situation. Each one of the programs have completed outstanding levels of commitment to reducing poverty in West Central Minnesota and the surrounding area.*

*On behalf of the West Central MN Communities Action, Inc Board of Directors, we salute Steve Nagle and Staff for another year of outstanding performance on the war against poverty!*

*Sharon Ehlers, Board of Directors Chairperson*

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

*Stephen Nagle, Executive Director*

Rising transportation and energy costs have made this past year extremely difficult for working families in the Region, along with the terrible flood that struck Browns Valley. WCMCA, Inc. was named the fiscal agent for the Browns Valley Recovery Fund. WCMCA, Inc., through various programs, provided \$54,149 for the flood victims which included furnaces, water heaters, freezers, and refrigerators. WCMCA, Inc. and it's Board of Directors will increase our efforts to assist families on the path to self-sufficiency.

This past year we have had a few remarkable events; Auto Value Stores reconditioned and donated three cars to domestic abuse victims, the Affordable Housing program has managed to continue their work despite the housing slump. WCMCA, Inc. Head Start program coordinated an Institute for the six state region. Margaret Kearnes, a past Board of Directors member, received The Jefferson Award for her efforts in advocacy for low-income families.

**Affordable Housing**

*Mike Payson, Program Director*

- WCMCA Inc.'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. A variety of floor plans are available to meet a person or family's needs. Plan sizes range from 936 square feet to 1408 square feet, two to five bedrooms with one to two baths. The homes are built to be energy efficient so as to maintain low monthly energy costs. Homes also have a 99% maintenance free exterior. All homes are inspected by a MN State Licensed Building Inspector to ensure state and local codes are met and surpassed and all homes come with a 210 Warranty.
- WCMCA, Inc. 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 importance
- Homes range in price from \$120,000 to \$187,700. House payments can be as low as \$550 per month. A variety of funding resources are available.

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

*John Pritschet, Program Director*

**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 homes. 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, Barrett, Elbow Lake, Norcross and Verndale. 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 current Small Cities projects will rehab a total of 71 homes once completed.

**Lead Testing/Inspection Program:** Agency staff are licensed as Lead Risk Assessors and have 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. The loan program has no monthly payments, no interest, and is forgiven in 20 years (unless home is sold or transferred). There is new allocation available for Clay, Wilkin, Traverse, and Pope Counties.

# HELPING PEOPLE, CHANGING LIVES!

## Energy Assistance/Weatherization/Crisis Programs

*Becky Belmont, Program Director*

**Energy Assistance Program:** assist income eligible households with their home energy needs.

**Emergency Benefit Program:** payment on behalf of eligible households to vendor for past due bills or delivery of fuel.

**Emergency Benefit Adjustment:** an additional energy bill payment for households that have made regular or planned payments to their energy providers.

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

**Reach Out For Warmth:** Funds raised locally to assist households in a crisis situation that are over the income guidelines for the federally funded Energy Assistance Program.

**EAP/WX program:** 5% transfer from the Energy Assistance funding to complete weatherization improvements.

**DOE/Weatherization Assistance Program:** increase energy efficiency by reducing energy costs and improving the health & safety for priorities which include families with small children, elderly, handicapped or households with high consumption.

**Oil/Propane programs:** specific funding for homes utilizing these fuels for weatherization or mechanical activities.

**Conservation Improvement Programs:** utilities including OtterTail Power Company, XCEL, Centerpoint Energy, Great Plains, City of Barnesville, Runestone Electric Association, Lake Region, Alexandria Light and Power, and Wild Rice Electric.

**Home Injury Control Services for Frail & Elderly:** a contract with the Land of Dancing Sky Area Agency on Aging to provide modifications for households with members 60 years of age or older to promote safety and assist them in remaining independent in their homes.

**Caregiver Support Services:** additional funding received to aid the residents of Browns Valley affected by the flood.

## Emergency Services

*Kate Ouverson, Program Director*

**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.

**Family Homeless Prevention** Provides financial assistance and case management services to aid households that are currently homeless or those in jeopardy of becoming homeless. Special emphasis is placed on serving youth and Veterans.

**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:** Savings deposited in an Individual Development Account are matched at a rate of 3 to 1 and can be used to purchase a home, start a small business or for post-secondary education. Financial literacy and asset specific classes are required.

**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.

**Food Support Outreach:** Emphasizes outreach and information services that support families and individuals in an effort to increase the use of the food support program to underserved populations in the five county area.

**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 Director*

- This past year the Head Start program served 290 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.

## RSVP Program

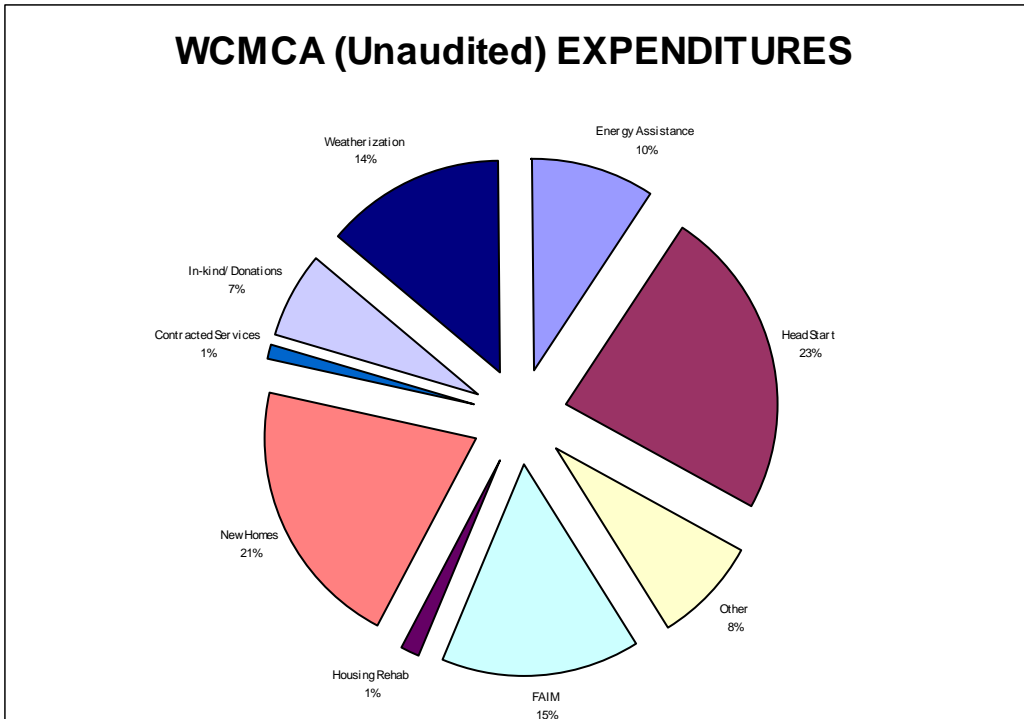
*Karen Alvstad, Program Director*

**Retired and Senior Volunteer Program:** The RSVP program serves two purposes: enriching the lives of seniors who volunteer and helping improve communities in which they live. During the 2006-07 program year, 958 active volunteers contributed 99,594 volunteer hours of service to 85 non-profit agencies and organization in the five-county area. The dollar value to the communities, figured at an average of \$7.82 per hour, was \$779,063. RSVP is funded by the Corporation for National Service, the MN Board on Aging, and the five Counties served.

**Group Workcamp 2007:** Due to lack of volunteer youth, the Group Workcamp 2007 project was postponed until July 2008.

- WCMCA is partnering with the Wheaton School and Traverse County HRA. 440 youth and their adult leaders will be coming to Traverse County July 20-26, 2008 to do home repairs for 50-60 households.

### WCMCA (Unaudited) EXPENDITURES



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

1-800-492-4805

*“Helping*

*People,*

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