Helping People.
Changing Lives.
For 50 Years.
Three Rivers Community Action, Inc., incorporated in 1966, is a nonprofit human service organization with a mission to work with community partners to address basic human needs of people in our service area, thereby improving the quality of life of the individual, family and community.

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A LETTER FROM OUR DIRECTOR

Dear Friends and Neighbors:

I can hear the founders of Three Rivers Community Action saying: What is a personal computer? What is a smart phone? Email? Website? What—you have been around for 50 years?

Little did our founders realize in 1966 that 50 years later we would still be working with people facing poverty, because the Economic Opportunity Act of 1964 had promised to “Eliminate Poverty” in the United States. Ah, such an idealistic vision for our country. We embrace the boldness of that vision to eliminate poverty at Three Rivers. At the same time, we recognize that the rapid changes in our world in the past 50 years have still left people behind. And every day we are committed to move people out of poverty.

In the following pages you will read just a few of the hundreds of success stories—people who overcame overwhelming odds to:

• go from homelessness to homeownership
• obtain health insurance
• stay in their homes instead of a nursing home due to Energy Assistance, Weatherization, Home Rehabilitation, Home Delivered Meals, and Caregiver volunteers
• ride public transit or volunteer transportation to employment, medical appointments, shopping, etc.
• move from Head Start classrooms to high school and college graduation

The people you will hear about in this 50th anniversary document are your friends, neighbors, and maybe you or me.

Our mission statement says it best: Three Rivers works with community partners to provide warmth, transportation, food, housing, advocacy and education to individuals and families! I could not be more honored and humbled by the accomplishments of a dedicated Board of Directors and an extraordinarily talented and caring staff. Thanks to all of you for helping us achieve our mission.

Michael Thorsteinson
Executive Director

A LETTER FROM OUR BOARD CHAIR

When I was a girl my mother, Barbara Clark of Northfield, participated in the genesis of the Goodhue, Rice, Wabasha Citizens Action Council. She, along with my aunt Sue Rockne of Zumbrota, were in that first group of citizens who submitted the first application for federal funding that would create the agency now known as Three Rivers.

There was excitement in our house in the late sixties as my mother discovered the thrill of community activism. Politics was opening up for women and the War on Poverty of the Johnson years promised a new way to attack the problems of poverty in our counties.

To start the agency, county commissioners had to be convinced that it was a good idea. The founding citizens attended county board meetings to testify about the value of the Community Action program for our communities. The three county boards agreed that the opportunity to bring an unprecedented amount of federal money to bear on local problems was too good to pass up.

Those boards, and now the Olmsted County board, still send representatives to the governing board of Three Rivers. I started my involvement with Three Rivers as the representative of the Rice County board when I served as Commissioner and have continued on the board as a citizen member. It has been a joy to serve on the board of the agency my mother and aunt started.

Heather Robins
Chair
Three Rivers Community Action began in the 1960s as a small group of citizens determined to bring the War on Poverty to communities in Goodhue and Rice counties. Although they faced resistance from those who questioned the need for a grass-roots poverty fighting organization, the early founders continued to lobby their county commissioners and mobilized a diverse group of local farmers, business leaders, trades people, ministers, and tribal members. Their persistence paid off and on February 25, 1966, the organization was officially incorporated as the Goodhue-Rice Citizens Action Council, the first citizens’ action council in the state.

One year later, the organization grew to include Wabasha County and in 1993 became known as Three Rivers Community Action—a recognition that the households and communities served represent a much broader geographic area than the original name implied. The Cannon, Zumbro and Mississippi rivers are the “three rivers” that flow through the core service area and reflect the resources and partnerships that extend beyond municipal boundaries. In 2013, the agency merged with Olmsted Community Action Program, adding Olmsted County to its service area.

Throughout its 50 year history, Three Rivers has responded to the needs of the local community. Staff have worked with many cities, counties, school districts, private businesses, religious organizations and state agencies to launch hundreds of programs and initiatives aimed at strengthening households and communities. While many programs continue at Three Rivers, others such as Section 8 rental assistance, sexual assault support services and WIC (Women, Infants and Children) were spun off or moved to other organizations. Today the organization operates over 40 different programs including Head Start, Housing, Family Advocacy, and Transportation and has an operating budget of over $12 million.

1966 - 2016
RESULTS IN 2015

Total Revenue: $12,017,892

- Federal: $4,283,048 36%
- State: $2,658,538 22%
- Private: $5,076,306 42%

Expenditures:

- Housing: 54%
- Transportation: 24%
- Early Childhood: 14%
- Senior Services: 2%
- Other Programs: 3%
- Management & General: 3%

- 242 children participated in Head Start
- 136 households completed homebuyer education
- 5,240 households received energy assistance
- 100 caregivers giving and receiving support to seniors
- 16 children enrolled in new child care partnership
- 45 households purchased a home
- 31,651 home delivered meals
- 898 individuals assisted in applying for health coverage
- 26 children participated in summer preschool programs
- 443 rental units available to low-income households
- 644,028 rides provided on public transit
- 381 people prevented from being homeless
- 283 households received financial literacy and counseling
- 245 homes received energy repairs
- 4,368 rides provided by volunteer drivers
- 19,838 hours donated by volunteers
- 245 rental units available to low-income households
- 4,368 rides provided by volunteer drivers
- 19,838 hours donated by volunteers
1964 – Economic Opportunity Act is signed into law by President Johnson.

**February 25, 1966** – Goodhue-Rice Citizen’s Action Council is incorporated.

**August 18, 1966** – Wabasha County was added. The organization became known as Goodhue-Rice-Wabasha Citizens Action Council.

1966 – The agency's first Head Start program opens in Warsaw. By the following year, the organization operated Head Start in 11 communities.

1967 – 10 new homes are built and 18 homes are renovated in partnership with the Prairie Island Indian Community.

1969 – Employment programs assist with many community beautification projects, including the restoration of the historic Covered Bridge and surrounding park in Zumbrota and the Boulevard of Roses in Kenyon.

1976 – Volunteer transportation program connects volunteer drivers with seniors needing rides to appointments.

1976 – Weatherization Assistance Program is operated for the first time, providing permanent energy efficiency improvements to aging housing stock.

1980s – Senior programs are launched, providing seniors the resources they need to age in place.

1981 – Housing and Redevelopment Authorities are created and spun off to provide rental assistance to residents.

1981 – The Low Income Home Energy Assistance Program is created in response to soaring energy costs.

1984 – Mike Thorsteinson is hired as Executive Director.

1985 – Fence Mending is first rural mediation program in Minnesota, becoming a model replicated by legal professionals throughout the state.

1993 – Agency changes its name to Three Rivers Community Action, Inc.

1995 – Family Homeless Prevention is recognized as a model of regional collaboration across an 11-county area.

1995 – Continuum of Care is formed to coordinate regional funding and implementation of federal funding targeted to addressing and preventing homelessness.

1997 – Northern Oaks Townhomes, the agency’s first rental project, opens in Northfield, beginning a strong tradition of affordable housing development.
1998 – The first dial-a-ride bus is placed in service in Lake City, launching the Hiawathaland Transit program.

2000 – Northfield Community Resource Center opens, hosting Head Start classrooms and many other community services.

2005 – Public transit facility and dispatch center opens in Plainview.

2008 – Achieve Homeownership program begins providing homeownership services to underserved markets, including households of color and Hispanic ethnicity.

2009 – Head Start demonstrates positive effects of providing bi-lingual education to Spanish-speaking children.

2012 – Three Rivers’ Hiawathaland Transit program is named Rural Transit System of the Year by the State of Minnesota.

2013 – Merger with Olmsted Community Action Program expands programming and opens new satellite office in Rochester.

2013 – MNsure navigators at Three Rivers assist hundreds of households seeking health insurance through Minnesota’s Affordable Care Act public marketplace.

2014 – New rental projects open in Northfield and Faribault, marking the completion of 600 units of affordable housing developed by Three Rivers.

2015 – Head Start focuses on early childhood through new child care partnerships and programming for children from birth to age three.
Over the past 50 years, Three Rivers has launched and operated many direct service programs. Core to the mission of the agency, these Family Advocacy Services help families and individuals obtain access to basic needs, provide a safety net in times of crisis, and assist on a road toward self-sufficiency after a crisis has been resolved. Staff develop strong relationships with their clients through customized and comprehensive service delivery of Three Rivers programs, and frequently connect individuals and families with resources from many partner organizations.

**HOUSING ASSISTANCE**

Since 1994, Three Rivers has provided programs and resources to help families and individuals who are homeless or at risk of becoming homeless. Homeless prevention programs provide financial assistance and counseling to households who have experienced a loss of income and are at imminent risk of losing their housing. Households that are experiencing homelessness can access assistance through various re-housing assistance programs that quickly work to stabilize the family's housing.

Three Rivers operates nine units of transitional housing, assisting families or individuals who are homeless move into safe, stable housing. The transitional housing program provides an apartment with utilities and case management services for up to two years. During that time, the household works with staff to set goals, enhance their financial stability, and plan for a move to permanent housing. In 2014, Three Rivers started a permanent supportive housing program, providing rent assistance and case management services to four households that were previously homeless and are now living in new rental housing developed by Three Rivers.

In addition to these direct programs serving the homeless, Three Rivers serves as the lead coordinator for the region's Continuum of Care. This 20-county collaborative serves as a planning entity for identifying the region's homeless issues and coordinating the implementation of projects and programs that will address the regional needs. From 2007-2014, over $21 million in resources have been distributed to the region through this process, which in turn has leveraged almost $44 million in other resources.
APPLICATION ASSISTANCE

Three Rivers works with families and individuals who may need assistance in accessing county, state and federal programs such as the Supplemental Nutrition Assistance Program. Since 2013, Three Rivers’ staff have been active MNsure Health Insurance Navigators helping over 1,400 individuals and families achieve successful enrollments into health coverage through the MNsure marketplace.

SENIOR PROGRAMS

Senior programs assist individuals aged 60 and older and their families with information, referrals, and resources that allow persons to remain healthy and independent in their homes and communities. Through the Family Caregiver and Senior Advocate Program, staff members provide information, resources and referrals for services to seniors and their caregivers. These services reduce caregiver stress and provide seniors with information and access to services to assure they can “age in place” successfully. Topics include Medicare laws, financial assistance, nutrition assistance, healthcare directives and living wills, fall prevention, emergency preparedness, and food programs. Three Rivers also administers the Home Delivered Meals program to 180 seniors in 8 communities, providing hot, nutritious lunches to home-bound people unable to prepare their own meals. The meals are provided by local caterers and delivered by volunteers. The participants receive visits from staff to discuss nutrition and other services available to aid them in remaining independent.

SUCCESS STORY:
A CLIENT’S JOURNEY OUT OF HOMELESSNESS

Blake was a successful insurance salesman. When his company closed, he struggled to find permanent employment. He found himself homeless with no resources. He eventually found an affordable apartment in Rochester and lived there just two weeks when a fire in the building damaged his unit and he was homeless once again. Blake was referred to Three Rivers, who assisted with initial housing costs for a new apartment and provided follow-up case management to help him remain stable.

Blake was able to secure Social Security benefits and found employment, eventually purchasing his own car and telephone. Blake reported, “Three Rivers made me feel stable again. They really pulled me out of feeling worthless since I had no car, no phone, no job, and no place to call home. They saved my life, supported me, and trusted me when they didn’t even know me. They took a life that was broken and put it back together. I want to do more in my life and Three Rivers has given me the tools to do that.”

KAREN: A CAREGIVER’S STORY

Cannon Falls resident, Karen, is a caregiver to her husband who has dementia. She was having trouble making ends meet financially. Carla, a Senior Advocate at Three Rivers, assisted Karen to complete food support and Medicare Savings Program applications, resulting in financial stability. In addition, Karen had medical needs that required her to have dialysis in Northfield three days per week. She drove herself there and back, but found that she tired easily and often would have to pull over on the side of the highway to rest. Carla connected Karen to Three Rivers’ volunteer transit program, and volunteers were soon driving her to Northfield.

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Head Start is a high-quality, comprehensive preschool program that provides children from income-eligible families with a stimulating learning environment to prepare them for school. The program supports growth in a child’s language, literacy, cognition, motor skills, physical development, and social-emotional development. In addition, Head Start partners with children and their families as they access health, nutrition, mental health, and other support services. In order to get to know the whole child, teachers make home visits with each child’s family twice a year.

Head Start has been a core program at Three Rivers since the agency’s inception. In the summer of 1966, the agency launched two summer programs in Warsaw and Northfield. By the following year, there were eleven summer programs throughout Rice, Goodhue and Wabasha counties and the first school year program in Northfield. Housed in churches, schools and community centers, these early Head Start programs formed lasting relationships that persist today across community sectors. During the 1970s and 1980s, much of the Head Start programming happened through home-based services. When family needs began changing in the 1990s, Three Rivers began opening classroom sites, and the agency had fully transitioned to school year, center-based programming by the fall of 2000. Today, preschool classrooms operate in Faribault, Northfield, Red Wing, Wabasha and Zumbrota, serving over 200 children each year. Three Rivers also offers an 8-week summer session that works to prevent a slide in skills that can happen between school years. In fall 2015, Three Rivers began to offer enhanced child development services to 16 children and their families through a partnership with private child care providers. Home-based programming returned in January 2016 with the launch of Early Head Start serving 10 children from birth to age three.

Throughout this long history, Three Rivers has kept service to the entire family as the central element of the Head Start program. Family support includes resource information and referrals, as well as helping families set and meet goals. During the 2014-15 program year, Head Start families set 879 goals. At the end of the year, 63% of family goals were completed and 22% were at least half completed.
SUCCESS STORY: BUYING A HOME

Head Start parent Ali Hassan wanted to buy a home for his family of eight, but he did not know where to start. He found out about Three Rivers’ homeownership programs when his child's Head Start teacher made a home visit in September and gave him information on the program. After 11 months of working with a Three Rivers homeownership coach to put all the pieces in place, the family was able to purchase a home.

“I am surprised every day. She teaches me at times!”

– Head Start Parent

Head Start emphasizes the role of parents as their child’s first and most important teacher.

Parents participate in Head Start by:

• volunteering in the classroom
• participating in parent/child activity days
• attending parent networking and educational programs
• supporting their child’s learning at home

SUCCESS STORY: BECOMING A HEAD START TEACHER

Rosa Muñoz had three goals when she started working for Three Rivers Head Start in Faribault: to give her four-year old daughter an education, to buy a home and to go back to school. In 2009, Rosa's daughter enrolled in Head Start and Rosa began working as a bilingual assistant teacher. Rosa attended a Home Stretch class and earned her Child Development Associate credential. With the encouragement and support of her teaching colleagues, Rosa is now working toward completion of her degree in early childhood education. She purchased her new home in February 2016! Her new goals are to finish her degree and be an advocate for other families.
Housing has been a primary focus of Three Rivers since its inception. Concerned with housing conditions on the Prairie Island Reservation, board members created a housing initiative that built 10 new homes and rehabilitated 18 existing homes in the late 1960s. This project worked closely with Prairie Island leaders and residents, and garnered widespread community support from individuals, businesses, labor unions, contractors, local government, utility companies and St. Olaf and Carleton colleges. The Prairie Island project solidified safe, affordable housing as a primary objective of the organization for the next 50 years.

Housing and energy expertise gained through this early work led to the creation of energy programs in the mid-1970s that continue today. Each year, the Energy Assistance Program helps more than 5,000 low-income households pay their heating and electric bills. Homeowners facing no-heat situations are also eligible for free furnace repairs or replacements. Through the Weatherization program, Three Rivers provides free home energy audits and improvements to make homes more energy efficient, including insulation, air draft sealing, and energy efficient appliances to low-income families. Over the decades Three Rivers has provided weatherization services to permanently improve more than 1,000 homes in our service area.

In the late 1990s, Three Rivers expanded housing activities to become a nonprofit developer of affordable housing. Working in partnership with local communities and many funding partners, Three Rivers has developed over 600 units of affordable rental and single family housing, bringing over $65 million in investment to the region.

These developments not only provide permanent affordable housing opportunities to local families, but they also act as economic development engines for the communities they serve, bringing construction jobs and an ongoing increase to the tax base.

“Three Rivers has been a tremendous help to me. The cost of a furnace is startling. What would I have done without your program? Hearing the furnace click on is like music to my ears. I am so grateful.”
HOMEOWNER SUCCESS STORY:
A PLACE TO GROW

Melanie and Juan wanted to buy a home for their growing family, but limited credit created a challenge getting a loan. Working with their homeownership counselor, the family set and followed an action plan and soon met their homeownership goal. Three Rivers has helped over 350 families purchase homes through the Achieve Homeownership program that provides resources for emerging markets households who want to purchase a home.

HOUSING SUCCESS STORY:
A STABLE FOOTING

Three years ago, Sherry was homeless and without resources. Today she lives in Prairiewood Townhomes, providing her with stable housing and the support services she needs to set and reach her goals. “This program has been amazing for me, I’ve made it through,” said Sherry. Three Rivers has built over 600 affordable housing units across the region where residents like Sherry are thriving.

In 2008, Three Rivers expanded its housing role with a focus on providing homeownership programs to underserved households, particularly households of color, by providing financial literacy, budget and credit counseling, homebuyer education, pre-purchase counseling, and downpayment assistance to first-time buyers.

Over 350 emerging markets families have now purchased homes after participating in homeownership programs.
In 1997, Three Rivers Community Action wrote the first grant to the Minnesota Department of Transportation and Hiawathaland Transit was born! Starting service in January of 1998 using a school bus and school bus contractor, Three Rivers started providing public transit rides to the citizens of Lake City. Anyone was, and still is, allowed to ride the bus for any reason. In the first year of service, Hiawathaland transported riders to medical appointments, grocery stores, pre-school, and social visits for a total of 7,051 rides using a single dial-a-ride bus that provided curb to curb service.

Interest from communities to add rural public transit systems was initially met with hesitation. However, in the years following the inception of Hiawathaland Transit, additional single bus, dial-a-ride public transit services began within the communities of Plainview, Elgin, Wabasha, Kellogg and Cannon Falls.

In 2005, Three Rivers became a key player in the successful development of regional transit systems in Minnesota.

In 2006, Hiawathaland Transit transitioned from using third party operators for direct service to bringing the daily operations in-house. All drivers, dispatchers, and transit staff became employees of Three Rivers. This change increased efficiency by allowing riders to have access through a single dispatch center with one toll free number to call in and schedule rides. It also streamlined program management, consolidated training and oversight to ensure consistency from community to community and created opportunities for cohesive marketing.

In conjunction with adding communities into the Hiawathaland Transit system, Three Rivers also started adding types of transportation services beyond its traditional dial-a-ride service. Deviated route systems, route guarantee services, subscription or work trip services, Head Start transportation, and HART/Volunteer transportation services were added to meet the growing demands in the region.

As the system grew, the capital needs grew as well. Buses became larger to accommodate more passengers. The first bus purchased held 13 passengers and didn’t require a commercial driver’s license (CDL) to operate. Today, all vehicles require CDLs and can seat as many as 32 passengers. The transit system also has additional capital investments in the form of bus route signs, bus shelters, dispatching software with computer-aided tablets for drivers, digital radios, four facilities and a public park and ride.
TRANSIT SUCCESS STORY: SAFE WAY TO SCHOOL

Ashley works out of town and needed to find a way to get her son to preschool from his daycare. Hiawathaland Transit works closely with preschools and parents, and was able to schedule regular rides for Ashley’s son. “I love knowing he is in safe hands. The day before Christmas, my son came home with a present from his bus driver. That melted my heart knowing he cares so much about each child on that bus.”

What started as a department with one bus and one employee, now boasts more than 80 employees, 50 buses, and provides over 700,000 rides department wide annually. Hiawathaland Transit has a webpage, Facebook page, and offers passengers regular tweets via its Twitter account @HiawathalandBus.

The following is a timeline of the growth of the Hiawathaland regional transit system:

- **2005** – Consolidated the City of Red Wing Transit system into Hiawathaland Transit
- **2005** – Purchased the Hiawathaland Transit Facility in Plainview
- **2006** – Transitioned from private contractors to direct services in-house
- **2007** – Combined Head Start transportation with Hiawathaland Transit
- **2008** – Started dial-a-ride services in Zumbrota and Mazeppa
- **2010** – Began operating the City of Winona Transit Services
- **2011** – Restructured and revived the HART/Volunteer Transportation Program
- **2012** – Consolidated the City of Faribault Transit System into Hiawathaland Transit
- **2012** – Consolidated the City of Northfield Transit System into Hiawathaland Transit
- **2013** – Designed and constructed the Red Wing Transit Hub and Park and Ride in Red Wing
- **2014** – Began providing transit connections between communities
- **2015** – Started service in Pine Island

TRANSIT SUCCESS STORY: GREAT FROM THE GET-GO

Jeanne was one of the very first riders when Hiawathaland Transit started offering services in Pine Island in 2015. She takes the bus four days a week so that she can visit her husband who lives in a nursing home. She is very grateful for the rides and enjoys her driver who goes above and beyond her duties.
In his first state of the union address on January 8, 1964, President Lyndon B. Johnson declared an unconditional War on Poverty saying that for those living on the outskirts of hope, our task is to “replace their despair with opportunity.” The Johnson administration recognized that to be successful, this effort must be supported and directed at the state and local levels. When the Economic Opportunity Act of 1964 was signed into law months later, it described Community Action as the mobilization of private and public resources in urban and rural areas throughout the country to eliminate poverty. A Community Action Program would improve the conditions under which people live, learn and work and be conducted with the “maximum feasible participation of residents of the areas and members of the groups served.”