Dear Friends and Neighbors,

I am fortunate. Every day I come to work at Three Rivers Community Action, where I interact with passionate, dedicated people who all want the same thing – the end of poverty for our neighbors in need.

The work of ending poverty isn’t always easy. In our four county service area, nearly 1 in 10 people still experience poverty. There is no one cause of poverty, and therefore, no easy solution. Instead, we must address multiple community needs – housing, energy, nutrition, transportation, education – through innovative programming and strong collaborations with you.

I see meaningful changes in families and communities because our efforts together remain “People-focused, Community-driven.” In fact, I often receive messages of appreciation from people impacted by Three Rivers. The handwritten thank you note from a family who got a life-saving furnace repair during a cold snap. The voicemail from a mom who wanted to share how much her children love their bus driver. The video of a child reading sent in by a proud parent who is thrilled that her child is ready for kindergarten. The gratitude they feel demonstrates the importance of our collective work, and I’m happy to share a few more stories with you in this year’s annual report.

I also want to share my own gratitude for the entire community that makes up Three Rivers Community Action. THANK YOU to:

- Our Program Participants, who diligently engage with our programs to achieve positive outcomes, while also helping us identify needs and influence programming.
- Our Elected Officials, who work with us to devise and implement policy solutions that affect people experiencing poverty.
- Our Community Partners, who collaborate and innovate with us to maximize community outcomes.
- Our Funding Partners and Donors, who provide essential resources, guidance and support.
- Our Volunteers, who share their time and passion to serve our neighbors.
- Our Board of Directors, who carefully steer our work while keeping mission at our core.
- Our Staff, who tirelessly provide services, support programs, and advocate for clients, making a difference every day.

You all inspire me, and for that I am grateful.

Jenny Larson
Executive Director

Three Rivers turns the investments of volunteers, philanthropic gifts, and public funds into real outcomes for our communities.

Data reported for the Federal Fiscal Year October 1, 2017 – September 30, 2018.

RESULTS THAT MATTER

- 538,296 rides took people to work, school, and other destinations
- 242 young children gained school readiness skills
- 400 seniors maintained independent living
- 39 households became new homebuyers
- 205 homes were repaired for safety and efficiency
- 460 community organizations, governments, and businesses joined with us to meet needs
- 16,707 hours were donated to serve neighbors
- 587 rental housing units made available to households with low- and moderate incomes
- 4,799 families received help to afford their energy bill
- 138 homeless or at-risk households gained safe affordable housing
- 95 households increased their financial well-being with savings and credit repair

FINANCIAL SUMMARY

Consolidated statement of activities
Year ended December 31, 2018

Revenues $15,146,384 Expenses $15,046,877

- Program income 36% Housing development 30%
- Federal grant revenue 35% Transportation 29%
- State grant revenue 26% Community development 19%
- Local grants & contributions 3% Early childhood 16%
- Management & general senior services 2% supporting services 4%
Altoum and his wife moved to Rochester in 2006. For many years, they lived in apartments, trying to save for their family while also supporting Altoum's younger siblings after his father passed away. But, apartment living was hard on their growing family.

In several apartment buildings, the family faced complaints from neighbors that the kids were too loud. After some time, Altoum realized his children’s behavior had completely changed. “Sometimes, I took them outside, and they asked me for permission to run.” That saddened him, and he promised his wife, “We have to work hard to have our own house because we don’t need to raise our kids always looking down.”

A friend referred Altoum and his wife to the Three Rivers Homeownership Program. They met with one of the Homeownership Advisors, Ojeye Akane, and shared their family's story. Altoum recalled, “I told Ojeye that I didn’t have any savings because I support my family. Ojeye understood, and he told me, ‘We will fix that.’”

Working with Three Rivers, the family received downpayment assistance and culturally-tailored financial education, and Altoum and his wife bought their first home in November 2018. Their children are enjoying the new freedom to invite classmates over and play outside, and the family can host barbecues. Altoum’s family also met welcoming neighbors for the first time. The neighbors graciously offered to shovel snow in the winter, and returned to help mow the lawn in the spring. Altoum shared, “Before, I felt like we didn’t have a community. We belong now, my kids have a place to run and be loud, and that is all because of Three Rivers.”

Child care is a critical need for working parents, but infant and toddler care is extremely difficult to find or afford in Northfield and other local communities. For young parents seeking services at Three Rivers, the lack of infant and toddler care often kept parents from working to support their families or left children in tenuous care arrangements.

Responding to the ongoing need, Three Rivers took action to transform unused space in the Northfield Head Start center into an Infant and Toddler Child Care Center. Since opening in August 2018, 16 children have been enrolled, enabling parents to work and pursue their goals. One mom started a new job and is working towards full time employment. Another is now attending cosmetology school and moving into her own apartment.

As an Early Head Start Partnership site, the Three Rivers Infant Toddler program is more than just child care. Families receive wrap around supports, including everything from parent education to finding car seats to assistance with housing and energy costs. Since opening, Three Rivers staff have helped children obtain services for developmental delays, get helmets to help with skull development, and secure access to inclusion experiences for children with autism. Taking on cost barriers as well, the Three Rivers Infant Toddler program allows families to use their state Child Care Assistance as payment for the tuition and Three Rivers supplements the cost with other resources. With Three Rivers’ holistic approach, children and families are able to focus on the learning and growing that supports their family and their futures.
Marvel Bedney was looking for a fresh start when she signed up as a driver with the Three Rivers HART Volunteer Transportation Program in 2012. Marvel says, “When I started driving for Three Rivers, I was living in a world of depression. I was a widow and I was alone. Becoming a volunteer opened up a whole new world for me and I got to meet new people who needed me.”

Since stepping forward to volunteer with Three Rivers, Marvel has been a reliable and friendly driver for hundreds of people who needed rides to appointments and other places they couldn’t get to with regular bus routes. In 2018 alone, Marvel provided 537 rides, donated 735 hours, and drove 22,273 miles – only 2,600 miles shy of circling the Earth!

Marvel’s volunteer miles change lives for people who rely on the Three Rivers HART program, but she doesn’t focus on the miles. Being able to help others as a volunteer driver has given Marvel new purpose and new joy in life. “I have been called an angel because I drove them to a doctor or dental appointment, even just shopping at Wal-Mart because they had no other way to get there. I have gotten more from this program then I can ever pay back. Smiles, or a look of thank you, mean the world to me. I do such a small part in this program, but I get so much. Life is really great because of Three Rivers!”