Partnering in Olmsted County

Housing Development

New Construction - Working with community partners to plan and develop new affordable rental and owner-occupied projects that meet local needs.

Preservation - Working with community partners to rehabilitate and preserve existing rental and ownership housing stock.

Asset Building

Achieve Homeownership - An array of homeownership services for households on the path to homeownership, including financial literacy and empowerment coaching, homebuyer education classes, individual pre-purchase counseling, and post-purchase education. Services are provided in multiple languages.

Downpayment and Closing Cost Assistance - Loan programs to assist income-eligible households enter homeownership.

Family Assets for Independence in Minnesota (FAIM) - Matched savings program that helps low-income workers build financial assets through the purchase of a home, pursuit of post-secondary education or launch of a small business.

Client Services

Homeless Assistance and Prevention Programs - State and federal programs that provide assistance to households experiencing or nearing homelessness.

Energy Assistance Program - Federal program that helps pay home heating costs and provide emergency furnace repairs for income-qualified households.

SNAP Outreach & Assistance - Sharing information about the federal Supplemental Nutrition Assistance Program and assisting eligible households complete applications for assistance.

Community Collaboration

Continuum of Care - Coordination of the 20-county regional collaboration, facilitating the competitive mechanism by which federal funding is awarded to projects that serve the homeless.

Homeless Community Network - Coordination of inter-agency team to identify and address the needs of people experiencing homelessness in Olmsted County.

Regional Transportation Coordinating Council - Facilitation of regional planning collaborative to identify and fill transportation gaps for underserved populations in Southeast Minnesota.

History

Three Rivers Community Action is a nonprofit human service organization incorporated in 1966. Created by community leaders to provide citizens and communities in southern Minnesota with anti-poverty strategies, the Three Rivers mission is “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.”

As a regional human services provider, Three Rivers long worked in partnership with Olmsted CAP to meet the needs of Olmsted County residents and communities. In July 2013 the two agencies merged in order to streamline services and increase leverage opportunities. Operating under the existing name of Three Rivers Community Action, the merged entity continues to provide core services in the county while exploring new opportunities for deepening the impact on low-income households working their way out of poverty.
Results in Olmsted County

Housing Development

**Preservation** - Bought and renovated 10 single family homes, then sold them to first time buyers

**Jeremiah Program** - Providing technical assistance and project management on 40 units of housing and support services for single women with children in Rochester

Asset Building

**Achieve Homeownership**

- 134 people enrolled in counseling and education in 2018, 20 purchased homes
- Since 2009, over 800 people completed counseling and education, and at least 180 have purchased a home. 85% of participants are people of color.

Client Services

**Homeless Assistance and Prevention Programs**

- Prevented 45 households who were facing eviction from becoming homeless
- Re-housed 14 homeless households into affordable rental housing

**Energy Assistance Program**

- Provided 2400 households with over $1 million to help meet their energy needs
- Assisted 571 households with crisis assistance to prevent shut-offs or resolve empty fuel tanks
- Hired local contractors to repair or replace 60 furnaces

**Outreach & Assistance**

- Screened 1168 clients for service eligibility
- Connected with over 600 members of the county at outreach events

People Served in Olmsted County, 2018

- 2,495 households served
  - 47% at or below the poverty line
  - 39% homeowners
  - 61% renters
  - $17,600 median annual income*
- 6,608 individuals
  - 46% children
  - 18% seniors
  - 38% persons of color
  - 11% Hispanic or Latinx
  - 17% have a disability
  - 90% have health insurance
*Of households reporting income source

Jeremiah Program – Rochester Campus

Three Rivers is working with the Jeremiah Program as their Housing Development Consultant to create 40 units of affordable rental housing with services for single mothers and their children. Through a two-generation holistic approach, this project will provide low-income female-headed households with on-site support services that include early childhood education, empowerment/life skills training, individualized support for a career-track college education and a supportive community of their peers. Three Rivers played a key role in project pre-development work, including financial modeling and assembling a successful Low Income Housing Tax Credit (LIHTC) application to Minnesota Housing Finance Agency in June 2018. Now post-LIHTC award, Three Rivers will coordinate the closing and construction phase of the project in 2019.

We recently housed a person that was long-term homeless. Over the last several years, this person has been in CD treatment, literally on the streets, or in various homeless shelters. After assisting the client to secure housing with the limited income that he receives from SSI, we were able to sign him up for other support services, including SNAP, to help stretch his income for paying for expenses, but also stabilize his household.