



Partnering in Olmsted County

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.

Rochester Office

Opened September 2013

300 11th Avenue NW #110
Rochester, MN 55901

Phone: 507-316-0610
www.threeriverscap.org

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.

Three Rivers works with community partners to provide warmth, transportation, food, housing, advocacy, and education to individuals and families across southeastern Minnesota.

Our offices are located in Zumbrota, Rochester, Wabasha, Faribault, Plainview, Northfield & Red Wing.

2020 Results in Olmsted County

People Served in Olmsted County, 2020

2,546 households served
 ⇒ 46% at or below the poverty line
 ⇒ 38% homeowners
 ⇒ 62% renters
 ⇒ \$17,144 median annual income*

6,549 individuals
 ⇒ 45% children
 ⇒ 12% older adults
 ⇒ 43% 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 worked 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 provides 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. Our team oversaw the closing of the financing and assisted with project management. Construction was completed in 2020.

Housing Development

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

Jeremiah Program - Provided technical assistance, project management, and coordinated closing and construction on 40 units of housing and support services for single women with children in Rochester

Asset Building

Achieve Homeownership

- ◇ Enrolled 112 people in homebuyer counseling and education in 2020, 8 purchased homes in Olmsted County.
- ◇ Since 2009, over 900 people completed counseling and education, and at least 500 have purchased a home. 85% of participants are people of color.

Client Services

Homeless Assistance and Prevention Programs

- ◇ Prevented 59 households who were facing eviction from becoming homeless and re-housed 2 homeless households into affordable rental housing
- ◇ Helped 578 households maintain housing stability through the COVID-19 Housing Assistance Program (CHAP).

Energy Assistance Program

- ◇ Provided 2,415 households with over \$950,000 help meet their energy needs
- ◇ Hired local contractors to repair or replace 67 furnaces

In response to the COVID-19 pandemic, Three Rivers has established a new Cares Fund that assembled new resources to provide direct assistance to individuals and families affected by the pandemic. Agency wide this assistance helped 1,015 households with a housing, transportation, utilities and other urgent needs.