



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 people with low incomes 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 - Assistance and support to individuals and families who are experiencing or nearing homelessness.

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

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

Community Collaboration

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.



People-focused, community-driven

2022 Results in Olmsted County

People Served In Olmsted County, 2022

3,232 households served
⇒ 49% at or below the poverty line
⇒ 38% homeowners
⇒ 62% renters
⇒ \$18,220 median annual income*

8,160 individuals
⇒ 43% children
⇒ 20% older adults
⇒ 46% persons of color
⇒ 11% Hispanic or Latinx
⇒ 19% have a disability
⇒ 88% have health insurance

*Of households reporting income source

Homework Starts with Home

Kids do better in school when they have a stable housing environment. Homework Starts with Home is a school-based outreach and support program for students and families experiencing homelessness or at-risk of becoming homeless. Working in close partnership with Rochester Public Schools, the program works to stabilize housing for the family and keep children in school. The Three Rivers housing advocate delivers direct client assistance and case management services, helping the family navigate the assessment process, enroll in mainstream resources, and access specialized services such as employment training.

Housing Development

Bear Creek—Began project planning in partnership with Bear Creek Development Center to develop a 48-unit affordable housing project on the Bear Creek Campus

East Side - We are in the process of planning and proposing an exciting new redevelopment project on the east side of town.

Asset Building

Achieve Homeownership

- ◇ Enrolled 62 people in homebuyer counseling and education in 2022, 9 purchased homes in Olmsted County.
- ◇ Since 2008, over 2,300 people have completed pre-purchase counseling and education, and at least 540 have purchased a home. 80% of participants are people of color.

Client Services

Homeless Assistance and Prevention Programs

- ◇ Prevented 30 households who were facing eviction from becoming homeless and re-housed 11 homeless households into affordable rental housing.

Energy Assistance Program

- ◇ Provided 3,604 households with over \$2.9 million to help meet their energy needs and an additional \$594,098 in crisis funding and \$315,585 in water assistance.
- ◇ Hired local contractors to repair and/or replace 100

In fall of 2021 we received a Coordinated Entry referral. This client had been struggling with homelessness for about 5 years and was finally able to secure affordable housing in Rochester. Three Rivers provided the 1st month's rent, security deposit and continued monthly subsidies to allow her time to adjust to such a huge change in her life. Since housed, she has been able to focus and work on her mental health, pay her rent on time, develop a wonderful relationship with property management and connect to additional programs like SNAP and Energy Assistance. As her allotted time on our program comes to an end, we are happy to report she has applied for and been pulled for a Section 8 Voucher. With this voucher she will not have to worry about experiencing homelessness again and we're confident the tools she learned during our time together have set her up for success. She is forever grateful for the help that Three Rivers provides and stated, "I just needed someone to take a chance on me."