
COMMUNITY ASSETS
APRIL 2010



Prepared By:
Paula S. Erdmann

The following report is the result of interviews with twenty-one individuals in the Stearns & Benton community to compile information that may be helpful to the staff of Stearns Benton Employment and Training Council (SBETC). The report is intended to help the staff with information about community resources, but is limited by nature of the scope of the work. Perhaps the biggest lesson to learn from this is how important it is for both staff and the people they serve to be aware of and use United Way 211.

SBETC is fortunate to provide services in an area that has a vast number of resources and programs that can partner with SBETC in helping people get and maintain employment.

This report is divided into three parts:

1. A listing of resources, the website, phone numbers and the contact person for this report. (Page 2)
2. Basic information by topic area. (Pages 3-18)
3. Individual detailed information on each agency or service. (Pages 19-52)

Organization	Website	Phone Number	Contact Person
Anna Marie's Alliance	www.annamaries.org	320-252-6900	Maxine Barnett
Arc Midstate	www.ArcMidstate.org	320-251-7272/877-251-7272	Cindy Owen
Benton County Human Services	www.co.benton.mn.us	320-968-5087	Open
Boys & Girls Club	www.bgcmn.org	320-252-7616	Tom Wicks
Catholic Charities(CC)-Financial	www.ccstcloud.org	320-650-1660/800-830-8254	Mishon Bulson
CC Emergency Services	www.ccstcloud.org	320-229-4560/800-830-8254	Kathryn Stolpman
Child Care Choices	www.childcarechoices.net	320-251-5081/800-288-8549	Renee Olson

Central MN Mental Health Center	www.cmmhc.org	320-252-5010	Dr. David Baraga
Legal Services	www.centralmnlegal.org	320-253-0121	Ann Cofell
Lutheran Social Services	www.lssmn.org/stcloud	320-251-7700	David Nusbaum
Metropolitan Transit Commission (MTC)	www.stcloudmtc.com	320-251-1499/320-251-RIDE	Debbie Anderson
Resource Training & Solutions	www.resourcetraining.com	320-255-3236/888-447-7032	Peg Imholte
Stearns County	www.co.stearns.mn.us	320-656-6000	Open
Tri-CAP Community Services	www.tricap.org	320-251-1612/888-765-5597	Dona Ramler
Tri-CAP Family Resources	www.tricap.org	320-251-1612/888-765-5597	Patrick Shepard

Tri-CAP Transit Connection	www.tricap.org	320-202-7824/800-600-7498	Linda Elfstrand
United Way	www.unitedwayhelps.org	320-252-0227	Betty Schnettler
Veteran's Administration	www.stcloud.va.gov	320-255-6353	Joan Vincent
YMCA	www.stcloudymca.org	320-253-2664	Michelle Dick

United Way 211	www.unitedwayhelps.org	211	Open
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CHILD CARE

Stearns and Benton counties have three funding streams for child care:

MFIP Child Care: Households on MFIP are automatically eligible for child care if they are in a job search, training or working. The activity hours allowed may vary depending upon what the individual is doing.

Transition Child Care: If a household is no longer eligible for MFIP and has been receiving child care, they are able to get child care assistance for one additional year.

Basic Sliding Fee: This child care assistance is available to the general public as long as they meet the income eligibility for the program. Income guidelines for the program are 47% of state median income.

Both counties also license child care providers and have lists available for the general public.

Child Care Choices offers a wide range of services for providers and individuals.

1. Operate a Resource & Referral service.
2. Do free presentations on what to look for in a provider.
3. Assist immigrants and refugees in getting licensed and with start-up.
4. Family, Friends & Neighbors grants are available.
5. Administer the Food Program for licensed providers.
6. Provide onsite staff at the Workforce Center as funding permits.

Arc Midstate has a program called Opening Doors that assists families with developmentally disabled children find child care and respite care. They have 60 providers on their list. Arc does intake and referrals, but does not have funding to assist with paying for the care. If they encounter a crisis situation, they refer the family to the Lutheran Social Services Crisis Nursery.

Lutheran Social Services Crisis Nursery is a free, 24/7, temporary, safe haven where parents experiencing a family or personal crisis can call 320-654-1090. The service is available to children ages 0-12 years of age.

EMERGENCY SERVICES

Catholic Charities provides a range of services including:

1. Food Shelf—Households may come once per month. If they come more often they are referred to a financial counselor.
2. Clothing—Households may come once per month, however, when they have a lot of clothing they will let them return more often for specific items.
3. Emergency Financial—They spend from \$5 to \$50 on a request. They pay for IDs, birth certificates, housing application fees, co-pays for prescriptions, gas, bus passes/tokens and more. They assess the emergency situation so a person could get more than one depending upon the situation.
4. Seasonal Programs—Back to School, Toys for Tots and Share the Spirit.

Tri-County Action Program, Inc. (Tri-CAP) has an Emergency Services Program (when funding is available) directed towards what people need to get or maintain work. They do child care deposits, car repairs, insurance, gas, tabs, special clothing and more. They will spend up to \$500 per household.

Community Foundation Good Samaritan Fund prefers applications for things that are unusual, one time and no other funding can be found to resolve the issue. They do help with some “regular” problems such as rent, utilities, car repairs and so on, but screen these very carefully and try to limit what they spend on these requests. **This is not an emergency program** and can take up to a week to process an application.

General rule of thumb is to have the person see if they are eligible for county emergency assistance first for the situation except for the small requests handled by the Catholic Charities Emergency Services.

United Way 211 has a mini-resource directory available called Surviving the Tough Times which covers basic needs programs/services for the four counties of Benton, Sherburne, Stearns and Wright counties.

FINANCIAL COUNSELING

Lutheran Social Services has a Financial Counselor come to their St. Cloud office two days per month. This is a service open to anyone and uses a sliding fee to determine the cost to the person.

Catholic Charities has several options available depending upon the need of the person. They offer a sliding fee for most services. More detail is available in the next section of the report, but areas covered include Financial Counseling, Bankruptcy Counseling, Financial Assessment, Setting Financial Goals, Budget and Debt Repayment, Help with Creditors, Debt Management Services, Reverse Mortgage Counseling and Housing Counseling Services including Mortgage Foreclosure Prevention.

Tri-CAP offers a four hour Financial Fitness class that can be done at your site or participants can be referred to other sites. The class covers Budgeting, Saving, Credit Repair and Banking. This program is not offered on a one-to-one basis.

Other organizations offer Financial Counseling also such as the The Village, but were not visited for details.

HOUSING & HOUSING SERVICES

The **St. Cloud HRA and the Stearns County HRA** offers a variety of housing opportunities for low income households. Even though there are long waiting lists at times, it is important to have your eligible program participants sign up for this as it will be very beneficial to them if they are able to receive this assistance.

There are a variety of housing options and programs for persons needing specialized housing or services. Have the person contact 211 to learn more about what is currently available. New Beginnings for pregnant women, Bridges Hope Program for mentally ill people, Domus Transitional Housing & the Dream Center are a few examples.

Stearns & Benton County Human Services need to be the first place referrals are made for someone having an eviction or bankruptcy. Almost every program available to assist with past due rent and mortgage payments requires county Emergency Assistance to be used first or for the person to have a denial of Emergency Assistance.

St. Cloud Area Legal Services assists eligible households with tenant/landlord issues. If the issue is not about being past due on rent, this would be an appropriate place to refer your participants. If rent is being withheld because of repair issues, for example, then you could also refer them.

Tri-County Action Program (Tri-CAP) has three funding sources that help with rent/mortgage payments, each with very different guidelines. Referrals should be made to the agency and they will determine which program is best suited to the household. Their funding for these programs is not always available on a year round basis and, at times, can be exhausted for a period of time. They have the Family Homeless Prevention & Assistance Program (FHPAP), the FEMA Emergency Food & Shelter funding and the Housing Program/Re-entry Program (HPRP).

Tri-CAP Renting 101 is an eight hour class held two mornings in the beginning of each month. The class goes over everything someone needs to know to be a good renter and brings in speakers from the Police Department, Legal Services and local landlords. The class is normally held at the Tri-CAP office.

Tri-CAP Energy Assistance is available from October 1 to May 31 each year. Occasionally the end date of the program changes due to the state running out of funds. The assistance is paid directly to vendors and helps the household with their heating and electric bills. Applications are mailed to the household and can be mailed back in with no person visit required.

The **Housing Coalition** will cease to exist as a local non-profit at the end of April 2010. Some of their housing will remain available for low income households, some has been sold in the open market and some will still need to be resolved by their Board of Directors.

Catholic Charities offers a variety of housing options for low income, seniors and special needs individuals and families. This is one more place to refer program participants looking for housing.

Arc Midstate has a Housing Access Coordination project that helps individuals 18 years of age and over find suitable housing if they are developmentally disabled. The individual must be eligible for one Medical Assistance qualifying reimbursement to participate. They are only able to assist twelve individuals per year and do not help pay rent.

LEGAL SERVICES

St. Cloud Area Legal Services and Central Minnesota Legal Services

operate from the same location. The reason for the two separate entities is related to what the funding streams will allow them cover as far as cases. Staff from Central MN Legal Services come to the Workforce Center each Wednesday and SBETC staff can refer participants to them by scheduling an appointment directly or having them set it up through the receptionists. There are eligibility criteria for cases that are accepted beyond the initial appointment where advice only may be given.

Both Legal Service offices do public education sessions on a wide variety of topics.

Some cases are referred to attorneys in the community willing to do work on a pro bono basis. This is done when there are conflict of interest situations where more than one family member is eligible for legal services and in some other situations determined on a case by case basis.

MENTAL HEALTH SERVICES

The **Central Minnesota Mental Health Center** provides mental health services to all ages on a sliding fee, along with insurance payments. Most of their services are provided on a one-to-one basis. Because Catholic Charities is doing a lot of work with refugees and immigrants, CMMHC does not do a lot in that area.

CMMHC continues to fund a therapist that does Wraparound services for children of all ages through the counties. They also fund a school therapist in every school district in Benton, Sherburne, Stearns & Wright counties.

CMMHC has mobile crisis teams available 24 hours a day that will go to individual homes. They also have child crisis beds. They have five beds on their campus for adults in crisis needing a short term stay.

The **Veteran's Administration** is prepared to deal with veterans on a 24 hour basis in crisis situations. If the National Suicide Prevention line received a call from a veteran the call is transferred to someone at the VA to handle. In non-crisis situations, an appointment is scheduled to deal with mental health issues.

Lutheran Social Services offers outpatient counseling and uses a sliding fee for payment. They also accept Medical Assistance and insurance payments for counseling. They offer intensive in-home help with referrals coming primarily from the counties; however, they can take self referrals or private referrals. They are one of the partners along with CMMHC in the school therapist program.

Anna Marie's Shelter has a child psychiatrist that comes one a month for appointments with the children. A Catholic Charities therapist comes once a week for the women by appointment. These services are done at the shelter and are available only for residents. Group sessions are held at the shelter to empower the women as they work through their situation. The groups are available to women in the shelter and from the community.

Catholic Charities offers a wide range of counseling through individual sessions and group sessions. For this report, information is included about their Life Transitions Services. One of the staff from this service comes to the WFC along with a Tri-CAP staff person to facilitate the groups on Self-Esteem, Stress Management, Coping with Job Loss & Depression. Life Transitions Services include the following areas: Separation/Divorce Services, Grief and Loss Services & Educational Services. For other mental health services, go to the website or call. Catholic Charities also offers groups for person who have abused their spouse or partner.

Resources Training & Solutions offer classes that can assist with parenting, depression, autism and more. They also do customized seminars. There are partial scholarships available if requested when the person registers. They have an annual schedule of classes that generally runs from October until June of each year.

General: These are only a small part of what is available to people. Recommend they call 211 for other organizations or a staff person could make the call on their behalf.

SPECIALIZED SERVICES

Arc Midstate has a strong public policy and civic engagement piece to their work, but also offers program and services to meet the needs of developmentally disabled individuals with Autism Spectrum Disorder, Down Syndrome, Fragile X, Fetal Alcohol Syndrome and their families. They serve from prenatal through adulthood.

Lutheran Social Services has a service that works with new refugees if they have been in the United States less than five years. They help with employment services and social services. They expect to be working with 300 new individuals in the next three years from Iraq, Butan, Sudan and Somali. Staff participate in the Refugee Advisory Group that meets monthly. SBETC has a staff person who attends this group.

United Way is facilitating a Job Loss Action Team that is gearing up to train financial coaches to work with individuals on basic budgeting, things to ask yourself, debt reduction and more. The Workforce Center has a Job Service person who attends this group. Lutheran Social Services will be training the volunteers.

Tri-CAP does outreach and referral for the Food Support program and assists with completing the application if help is needed. They also offer a Leadership Outreach Program to increase low income participation in the community.

The **YMCA** hosts the **Circle of Parents** (a mutual self help & support group) meeting each month at their facility with the group being facilitated by a staff person from Reach Up/Head Start. Many months they have presentations for the parents. In August of each year, the families get the opportunity to go to a camp in Brainerd with their children for the weekend.

The **Furniture Program** previously operating out of the Housing Coalition offices will be moving to the Salvation Army as of June 1, 2010. In order to refer households to this program an agency must pay a membership fee

that helps with the operation of the program. Then, there is an additional small charge for the actual furniture received depending up what it is and how much is received. There are currently 14 agencies participating in this with two more in the process of joining. No individual is able to refer themselves to this service, but must be sponsored by an agency.

TRANSPORTATION SERVICES

The **Veteran's Administration** has a van that provides free transportation between the VA in St. Cloud and Minneapolis for the purpose of accessing medical care. A family member may also ride with the veteran. Reservations are required for this transportation.

The **St. Cloud Metropolitan Transit Commission (MYC)** is a public transportation system that offers fixed route and dial-a-ride services. They have four Travel Training Guides available to help individuals learn to navigate the system. If you are a Travel Guide training customer you ride free to learn the system. Otherwise, bus pass or token is required to ride. Call 251-RIDE as a resource number for all questions about their services.

An exception to the requirement of a bus pass or token is for the students of St. Cloud State University and St. Cloud Technical and Community College. They ride the buses free because the colleges subsidize MTC for this to happen.

Youth Go Free is a summer service that allows 2 youth per family to ride free if an application form is completed with a parent's signature needed. Families can register for this through MTC or at the summer KIDSTOP registration.

Veterans with a service related disability and the veterans ID card that shows that can ride the bus free.

Tri-CAP Transit Connection serves the counties of Benton, Stearns and Morrison with fixed routes and dial-a-ride service. They also provide city service in Sauk Centre, Melrose and Little Falls. All rides must be reserved in advance and a fare is charged for the ride. Schedules are available on the Tri-CAP website.

The Transportation Resource Center works with individuals having difficulty getting rides to medical appointments, work or other activities. The primary focus is for medically related appointments. If no bus transportation is available, there is some funding to pay for Care Cab or a taxi if the person meets the requirements.

The Volunteer Driver Program takes individuals of all ages to medical appointments when the transportation has been approved by the county. Volunteer drivers are reimbursed at the federal mileage rate as they use their own vehicles to provide this service. Tri-CAP is always seeking additional safe drivers to provide this service.

VETERANS' SERVICES

Stearns and Benton County each have a Veterans' Service Office. They assist with helping veterans and their families access the following benefits: Obtaining Discharge Papers, Health Care Enrollment, Home Loan Guarantees, Disability Compensation, Non-Service Connected Pension, Educational Benefits, State Subsistence/Dental/Optical/Special Needs, State Veterans Homes, State Veterans Cemetery, Burial Benefits, Widows Pension & Dependency and Indemnity Compensation. Benton County office can be reached by calling 320-968-5044. Stearns County St. Cloud office can be reached by calling 320-656-6176 or the Melrose office can be reached at 320-256-1435. More detail is available at www.co.stearns.mn.us or www.co.benton.mn.us.

The **St. Cloud MTC** is required by law to allow veterans to ride the bus free if they have a service related disability and an ID card that shows that. **Tri-CAP Transit Connection** is NOT required to allow veterans to ride free under this law.

United Way has an eleven page guide that can be printed off entitled "Resources for Military Services Personnel and their Families." Go to their website for this at www.unitedwayhelps.org and look under United Way 211.

Veterans Administration in St. Cloud includes services covering all eligible programs for veterans as it relates to medical services. They also provide some of the services offered through the county Veterans Service Offices but try to avoid duplication if possible. The local website that describes the services is www.stcloud.va.gov and the main phone line is 320-252-1670.

The VA Patient Advocates work with the veteran and/or their families to help with things like requesting a change of providers, medication being received too slowly, referrals to services and additional benefits and other areas. The direct line to reach a Patient Advocate is 320-255-6353.

The local VA does have a Guide to Medical Center Services which is available for anyone interesting in receiving a copy. This Guide provides a wealth of information regarding services, hours of operation, phone numbers and websites. The Guide is available by contacting the Patient Advocate phone number shown above.

YOUTH SERVICES

St. Cloud Area Legal Services has a public education session for youth in transition. It includes landlord/tenant information, buying a car, credit cards, child support and other areas. This is free and can be set up by contacting them to establish a time, date and location.

Lutheran Social Services (LSS) operates a Youth Resiliency Program that covers topics such as anger management, boundaries, communication, friendship, honesty, self esteem, stress management and mental health. The program runs after school during the school year and from 2 to 6 PM in the summer. The youth must have a mental health diagnosis, be between the ages of 11-18, live in the St. Cloud area and be eligible for funding through Medical Assistance. Private pay referrals are also accepted.

LSS licenses foster homes for children who have exhausted the county system and are very troubled. They have practitioners that go into the homes for skills training. The foster parents receive in-depth training beyond what county foster home providers receive.

Arc Midstate offers a Sibsdays for children who have a sibling with a special need. This is available to children up to the age of 12 years and the events are held a few times each year.

Anna Marie's Alliance operates a School Youth Program in most districts in Stearns and Benton counties. They do prevention and intervention mostly in group setting at the schools and provide some of the services in the actual classroom in elementary school settings.

Boys & Girls Clubs provide help with homework, sports activities and other projects at their three St. Cloud locations. All three clubs provide an evening meal five days a week for children in grades K-12. This can assist families with managing their food budget while giving the children a good nutritionally balanced meal.

KIDSTOP operates in 12 different locations in St. Cloud, St. Joseph, Sauk Rapids and Clear Lake. A new summer site is being added in Cold Spring at the Elementary School in 2010. All sites are able to accept additional children.

There is a small membership fee for both participation at the clubs and KIDSTOP. Club membership per year per child is \$10. KIDSTOP is \$20 per child per school year and \$10 per child for the summer.

The **YMCA** offers their membership and programs on an income based schedule that, in some cases, allows the cost to be reduced up to 75%. They also offer sports camps in the summer and those can be reduced 50% if the family is eligible. With all of the programs and opportunities available at the YMCA, it is a good place to refer program participants for low cost activities.

If children come to the YMCA when their parents are attending the Circle of Parents meetings, they can attend the Children's Program at NO cost.

On the third Saturday of each month from 6:30 to 8:30 PM, they offer a free Women & Girls night. This is not offered in the three summer months.

**Detailed Agency Information
Based on Information Received through Interviews**

**Anna Marie's Alliance
Arc Midstate
Boys & Girls Clubs of Central Minnesota
Catholic Charities Community Services
Catholic Charities Emergency Services
Central Minnesota Mental Health Center (CMMHC)
Child Care Choices
Good Samaritan Program
Housing Coalition
Legal Services
Lutheran Social Services (LSS)
Resource Training & Solutions
St. Cloud Metropolitan Transit Commission (MTC)
Stearns County
Tri-County Action Program (Tri-CAP) Community Services
Tri-CAP Family Resources
Tri-CAP Transportation
United Way and United Way 211
Veterans Administration-St. Cloud
YMCA**

**Anna Marie's Alliance
Maxine Barnett**

www.annamaries.org

PO Box 367, St. Cloud, MN 56302

Phone: 320-253-6900

Fax: 320-253-5563

Anna Marie's Shelter provides 24 hours emergency shelter and advocacy services for battered women and their children from a six county central MN region. The shelter no longer has a maximum stay, but the current average is 45 days. They continue to have on-site day care for those working and going to appointments.

The transitional house currently has four small families in it with all of them working. This is temporary housing in a supportive environment so the women can stabilize their lives and gain skills to be self sufficient.

Services offered:

- AA/Chemically Dependent groups are available at the shelter.
- An empowering group is available to women in the shelter and from the community to help them through the situation. After care services are available to offer one to one support and advocacy also. There are also groups available for children and for teens.
- A child psychiatrist comes one a month for appointments.
- A Catholic Charities therapist comes once a week for the women by appointment.
- Legal Services comes to the shelter.
- Everyone leaves the shelter with a primary health care provider and all the children are up to date on their immunizations.
- Displaced Homemaker Program comes on site to do groups.
- MTC bus ambassador comes to help the women learn the bus system and will ride with them to get them comfortable.

They continue to have the School Youth Program in most of the districts in Stearns and Benton counties. They have three full time staff working with this program. They do prevention and intervention mostly in group setting, but in

some of the elementary schools it is done in the actual classrooms. Children are taught the skills needed to build healthy relationships to help prevent domestic abuse in the future.

Criminal Justice Intervention contacts victims of domestic abuse after an arrest to inform them of their rights and options and to make sure the criminal justice system holds the abuser accountable.

Men being abused are referred to other resources.

Abusers can attend groups being done by Catholic Charities.

**Arc Midstate
Cindy Owen**

www.arcmidstate.org

ARC Midstate

110 2nd St S, Suite 305

PO Box 251

Waite Park, MN 56387

1-877-251-7272 or 320-251-7272

FAX: 320-253-6844

There are 12 chapters in Minnesota and a state office in St. Paul that they pay dues to for services. The Midstate chapter serves Stearns, Benton, Morrison and Todd counties. They have a strong public policy and civic engagement piece to their work.

ARC now stands for Advocacy, Resources, Connections and provides services for developmentally disabled individuals with Autism Spectrum Disorder, Down Syndrome, Fragile X, Fetal Alcohol Syndrome and their families. They serve prenatal through adulthood.

They have parent groups for support and exchange of information.

They have a teen night for grades 7-12 for children with Autism and Aspergers where they do fun activities and enhance social skills.

They assist with locating child care for children with disabilities. The program is called Opening Doors and has 60 providers on the list. ARC does intake and referrals, but has no funding to assist with paying for child care. If it is a crisis situation when they call, they are referred to LSS Crisis Nursery.

They help parents to navigate the complex maze of services and supports, teach them what questions to ask and any follow up questions.

They help with IEP's in the schools.

They provide training in conjunction with other entities such as Resource Training and Solutions, United Way and others.

The Pilot Program matches families with others in similar situations, especially when the child is first born or diagnosed.

They have a Housing Access Coordination project funded by DHS that helps 18+ individuals find suitable housing. The individual must be eligible for one MA qualifying reimbursement to participate. Plan to do 12 per year.

They have a Sibs Day Program a few times each year that is a fun event for the children who have a sibling with a developmental disability. This is for children up to the age of 12.

They provide education to the communities about developmental disabilities and believe fetal alcohol syndrome is one that can be eliminated with more education of everyone.

**Boys & Girls Clubs of Central Minnesota
Tom Wicks**

www.bgcmn.org

Administration & Roosevelt Club

345 30th Ave N, St. Cloud, MN 56303

Phone: 320-252-7616 for Administration & 320-257-5124 for the Club

Eastside Club, 320 Raymond Ave NE, St. Cloud, MN 56304

Phone: 320-253-5159

Southside Club, 1205 6th Ave S, St. Cloud, MN 56301

Phone: 320-251-4314

They currently have 12 KIDSTOP sites in St. Cloud, Sauk Rapids, St. Joseph and Clear Lake. KIDSTOP is for grades K-6. They will have a new summer site in Cold Spring this year at the Elementary school. The ROCORI kids program coordinates with Mark Grelson through ROCORI Community Education.

KIDSTOP is a safe, secure environment for children with structured activities as well as free time all provided at a low cost.

The three clubs in St. Cloud serve a meal every evening, five days a week for children in grades K-12. Children can also receive help with homework and do other sports and projects at the clubs. Having the children eat at the club helps families with their food budgets and provides a nutritionally balanced meal.

\$10/year/child is the membership fee for the clubs. For KIDSTOP, the fee is \$20/school year/child and \$10 per student for the summer.

The Summer meals are “bigger and better” because they fit under a Food Program that gives them reimbursement which doesn’t happen the other nine months.

All sites have room for more children.

Information:

In Sauk Rapids and St. Cloud, there is a school district levy for special needs children that pays for 2 staff at each site to help work with the children. This is not specialized one to one help, but operates in a group setting.

There will be new brochures available in a month (May 2010) that include the Cold Spring information in them.

SBETC staff are welcome to make an appointment and visit the sites to see what is being done.

**Catholic Charities Community Services
Mishon Bulson**

www.ccstcloud.org

Financial Counseling, 157 Roosevelt Road, Suite 200, St. Cloud, MN 56301

Phone: 320.650.1660

Phone: 800.830.8254

Fax: 320.253.7464

Financial & Housing Counseling

Housing Counseling & Mortgage Foreclosure Prevention includes pre-purchase counseling to mortgage default counseling. These services are offered on a sliding fee schedule. They do have HUD funds for those who have experienced job loss and are losing their home to mortgage foreclosure so they can get the service for that free.

Financial Counseling includes a certified financial counselor doing individualized plans and also offers a full spectrum of services such as bankruptcy, debt prorate, financial management and housing counseling.

Financial Assessment helps determine the person's current financial situation by reviewing income and expenses and getting a realistic look at how they need to proceed from there. Then work is done to set financial goals and make plans for the future.

Budget and Debt Repayment uses a process of guided decision making to help the person determine a debt repayment schedule which meets their needs and will satisfy repayment to creditors. A monthly spending plan is created to focus on reduction of debt while continuing to meet basic needs. They will also assist in working with creditors so the creditors know they person is working with a financial counselor.

Debt Management Services has the person pay the agency a per-determined amount each month and the agency pays the creditors. This is a preferred method by many creditors. There is a small monthly fee for this service.

Reverse Mortgage Counseling is available to seniors over the age of 62. There may be a payment for these services, but they are based on a sliding fee schedule.

Life Transitions Services, 312 2nd Ave N, Sauk Rapids, MN 56379
Phone: 320-529-0427
Phone: 800-830-8254

Services offered at this location fall under three areas: Separation/Divorce, Grief & Loss, and Educational

Separation/Divorce services are free. A weekly Adult Separated/Divorced Support Group is held for those ending a marriage or significant relationship. A Kids Support Group for Parents and Children is held weekly to help children and parents develop healthy coping skills and connect with others. Rebuilding After Loss (has a small fee) is a six week process group designed to take the recovery journey to a deeper level. Rebuilding After Loss Topical Seminars (small fee) are a series of three week topics focusing on things like self esteem, dating after divorce and trusting yourself and others.

Grief and Loss Services include Individual Grief Work, Grief Support Groups which are free (Widowed Persons, General Bereavement, Suicide Loss, HOPE Support Group for Kids/Teens, Personal Contact Callers to offer support for the newly bereaved, Widowed Persons Newsletter, Widowed Persons Socials and Workplace Crisis Processing (which has a fee). The workplace crisis does an on-site brief grief education and support services helping a workplace cope with death or profound losses.

Educational Services are tailored to the specific needs of the audience and topics may include: General Grief and Bereavement, Children and Grief, Grief in the Workplace, Grief Before & After Death, Grief Impacts on People with Developmental Disabilities, Suicide Prevention, Recovering from a Suicide Loss, Dealing with Divorce and Children & Divorce.

Information: Mishon said they are very willing to accept any and all referrals from SBETC. Depending upon the service needed, they may be a sliding fee owed by the person. She could have someone meet with staff to go over the many services they provide if SBETC wants them to do so

**Catholic Charities Emergency Services
Kathryn Stolpman**

www.ccstcloud.org

Emergency Services: Food, Clothing, Financial
157 Roosevelt Rd, Ste 100
St. Cloud, MN 56301

Phone: 320.229.4560

Phone: 1.800.830.8254, ext. 4560

Fax: 320.229.4562

Hours of Service: Monday from 9:00 a.m. – 6:00 p.m.

Wednesday from 9:00 a.m. – 6:00 p.m.

Friday from 9:00 a.m. – noon

Special Senior Food Shelf: 2nd and 4th Tuesdays from 1 to 3 p.m.

Food Shelf: They are continuing to see an increase in numbers served, but also continues to see increased donations so they are able to serve everyone. Households may come once a month. Each month they do have about 24 that come twice. If they do that more than 3 times in a year, they require that they meet with a financial counselor.

Clothing: This is available once a month, but they currently have more clothes than usual and are allowing people to come more often for specific items they need. Donations have been excellent.

Emergency Financial: They serve about 350 people per month, spending a total of just over \$5000. Most are served with \$20-50. They pay for ID's, birth certificates, application fees for housing, co-pays for prescriptions, gas, bus passes, and more. They are looking for garages that would be willing to provide space and free labor if they would pay for parts as they view transportation as a high priority for being able to work. They assess the emergency situation so a person could get more than one thing paid depending upon the situation.

They continue to provide three seasonal programs: Back to School, Toys for Tots and Share the Spirit.

Information:

They have recruited Latino and Somali volunteers to help at the building. They place them with the other volunteers to help build language skills and to have all the volunteers learn about each other.

They have also employed 8 Somali women under the SBETC Supported Work Program and several of them have found jobs in the community. They have been very pleased with this program and the positive results.

**Central Minnesota Mental Health Center
David Baraga**

www.cmmhc.org

**Central MN Mental Health Center
1321 North 13th St.
St Cloud, MN 56303**

**Phone: 320-252-5010
Crisis Lines: 320-253-5555
800-635-8008
FAX: 320-252-0908**

The federal funding for STARS is about to enter its last year of funding. STARS has been a four county effort (Benton, Stearns, Sherburne & Wright) to improve mental health services for children. It has provided funding for the four counties with a therapist that does Wraparound services for children of all ages. STARS has also funded a school therapist in every school district in all four counties. He anticipates these services will continue after the end of the grant if at all possible. Partners in the project with the therapists include Lutheran Social Services and Catholic Charities along with the Mental Health Center.

The Mental Health Center serves all ages providing the following types of services:

- Individual, family and marital therapy
- Psychological evaluation and testing
- Adult day treatment
- Adolescent day treatment
- Psychiatric evaluation and medication management
- Alcohol and chemical dependency treatment programs
- Gambling treatment
- Group therapies for children, adolescents, and adults; Mental health community support groups for clients with histories of multiple hospitalizations
- 24-hour crisis intervention services
- Detoxification and crisis bed program
- Halfway house and group home services for mental illness/chemical dependency

Provide information, referral and consultation involving other community resources

Since Catholic Charities is working on a lot of services for immigrants and refugees, CMMHC has not taken on that role but will provide services if needed.

Information:

++CMMHC has mobile crisis teams available 24 hours a day that will go to individual homes to assist during a crisis. They also have child crisis beds for all ages that are available in certified foster homes. They have also added 5 beds to their campus for adults who are dealing with high anxiety or their meds aren't working or for other reasons where they need 1-2 days in a quiet place with some help.

**Child Care Choices
Renee Olson**

www.childcarechoices.net

Child Care Choices (CCC) Home Office:

2901 Clearwater Road - St. Cloud, MN 56301

Phone: 320-251-5081 or 800-288-8549

Fax: 320-654-8650

Child Care Resource & Referral is a statewide network of agencies dedicated to assisting families, providers, and the community with child care information and services. Child Care Choices Resource & Referral program services Benton, Sherburne, Stearns, and Wright Counties.

CCC continues to assist immigrants and refugees in getting licensed. They continue to help with licensing in general and both the counties and CCC have funds to help with start up.

Their Kinship funding (Area Agency on Aging & MN Kinship) is expanding and they are looking to hire someone 25 hours a week. The local program is known as Relatives as Parents (RAP).

Family, Friends & Neighbor grants are available for necessary items: i.e., crib, smoke alarm, fire extinguisher, rocker. Ask for Crystal Peterson. This is a service to non-licensed households caring for one family's children.

The Food Program is for licensed providers only and provides them with reimbursement for food costs.

They are willing to facilitate anything related to child care and to help with needs assessments.

Information:

Child Care Choices (CCC) has applied to the Morgan Family Foundation to maintain and/or expand current services now being offered at SBETC. They have included some funds to assist households with temporary help paying for the gap between what the county pays and what they have to pay. There will be a space

issue as of July 1 and they may have to purchase a cell phone and laptop for the staff person. They are going to talk to Job Service to see if they may have space available as the new funds would allow for expansion beyond SBETC program participants.

CCC would be willing to continue presentations on what to look for in a provider as that fits within their mission.

Good Samaritan & Furniture Program

Bruce Campbell

The **Furniture Program** has been housed at the Housing Coalition with a storage facility for additional furniture in Waite Park. The Salvation Army has agreed to take over the program the end of May so Bruce is working on the transition. The furniture and a couple of offices for staff will be at the old shelter on the corner of St. Germain and Lincoln Avenue. The Salvation Army has applied for funds for staff.

In the 6 months it has operated, 140 families have been served.

Agencies must do a referral to this program and they pay a fee of \$50 to \$500 depending upon the size of the agency. Then a small amount of additional money is needed for the actual furniture, usually not exceeding \$50. They have 14 agencies currently participating and Stearns County and Catholic Charities are in the process of joining.

Good Samaritan continues to operate under the Central MN Community Foundation. The average amount of assistance is about \$600. Currently they are spending up to \$7500 per month. Again, the person applying must be sponsored by an agency that is working with them and can vouch for the need.

They prefer to receive applications for unusual situations that no other funds are available for resolving the issue. They do help with rent, utilities and car repairs when the person has exhausted other resources, but try to limit this.

Good Samaritan is not an emergency program and it can take a week to process the application and another week for the check to go out. The Community Foundation cuts checks every Friday for the program.

www.communitygiving.org/pages/GoodSamaritanFund

Applications may be faxed to 320-240-9215 or dropped off at 100 7th Ave S, St. Cloud, MN 56301 which is the Community Foundation.

Housing Coalition
Darlene Johnson

The Housing Coalition will cease to exist on April 30, 2010.

Woodland Village (36 units) and Granite Hills in Sartell (10 homes) will stay as tax credit properties and are being purchased by a Twin Cities firm.

Pantown (24 units) still needs to be resolved or could be sold to a private buyer.

Sarah's Place, funded with all HUD dollars, is an 8 apartment, four bedrooms each unit operating as an SRO for disabled homeless. It has been sold as student housing and all current residents will be moved as of April 30, 2010.

Landon Place, the shelter, may be sold to the Re-Entry Program, but that is not for sure.

Home Again has no resolution yet.

The four Houses on 7th and Vento Place are up for grabs. Habitat for Humanity is looking at Vento Place as it has a large family currently using both units in the house.

The Board of Directors will be working to resolve what happens to the remaining housing with the help of a consultant.

**Legal Services
Ann Cofell**

www.centralmnlegal.org

St. Cloud Area Legal Services

830 W. St. Germain Street, Suite 300

St. Cloud, MN 56301

320-253-0121

ARRA funding, along with some Morgan Family funding, has allowed them to continue to do outreach and help with completion of applications for MN Care. They are open to working with SBETC to get this information to their customers.

Legal Services comes to the WFC every Wednesday morning. About once every 5-6 weeks there are no appointments scheduled so they don't come on those days. Staff can schedule appointments for their clients or they can refer their clients to the front desk for an appointment. There is a signup sheet at the front desk. The receptionist keeps it and people sign up with her. She then emails Legal Services on Tuesday afternoon informing them how many appointments are scheduled and if an interpreter is needed for any of the appointments.

They do work with seniors (60 and over) on some work related issues, for example, COBRA. They also provide several other legal services for seniors.

In 2009, they closed over 300 cases more than the previous year with fewer attorneys and the Cambridge office closing in mid-year. They do not expect to be able to continue at this level and the funding is not increasing except in areas of special projects.

Legal Services does no criminal work and has priorities for their civil work. They often times have to turn away almost as many cases as they can take. There are income requirements for almost all their work.

They continue to offer public education sessions on a wide variety of topics. Ann felt the one they do for youth on transition is excellent. It includes landlord/tenant information, buying a car, child support, credit cards and so on.

Immigration work is still being done.

**Lutheran Social Services
David Nusbaum**

www.lssmn.org/stcloud

**Lutheran Social Services
22 Wilson Ave NE, Suite 110
St. Cloud, MN 56304
Phone: 320-251-7700**

Lutheran Social Services (LSS) operates a Youth Resiliency Program that covers topics such as anger management, boundaries, communication, friendship, honesty, self esteem, stress management and mental health. The program runs after school during the school year and from 2 to 6 PM in the summer. The youth must have a mental health diagnosis, be between the ages of 11-18, live in the St. Cloud area and be eligible for funding through Medical Assistance. Private pay referrals are also accepted

They license foster homes, currently have 25 homes. These homes are used for kids who have exhausted the county system and are very troubled. They have practitioners that go into the homes for skills training. Their foster parents received in-depth training beyond what county foster home providers receive.

The offer intensive in-home help with referrals primarily from the county, but can take self referrals or private referrals.

Their youth service is primarily the Youth Resiliency Program which costs \$65 a day if done through private pay. They do take MA and PMAP. Program services are in the attached brochure.

They continue to be part of the STARS partnership and have therapists in all four counties in some schools along with Catholic Charities and the Mental Health Center.

They have the Crisis Nursery (Connie Orth) at 654-1090. She also has licensed foster homes for overnight care and uses licensed day care for during the day. They also partner with the Mental Health Crisis Response Team to assist with the children in these cases.

A Financial Counselor comes to St. Cloud two days per month. This is open and uses sliding fee.

Jennifer Jimenez-Wheatley

Jennifer is working locally with new refugees. The project can work with them on employment services and social services if they have been here for less than five years.

There are new groups beginning to settle directly in St. Cloud now who do not have other family members already here. LSS gives each individual \$1100 and works with them to find housing, cover basic needs, get on MFIP and health care and to get a Social Security number. Individuals may continue to get a refugee grant and the families go on MFIP. They expect to have 300 individuals move into the area in the next three years. They will be coming from Iraq, Butan, Sudan and Somali. They currently have three Somali individuals here and expect a family of four from Iraq soon.

Jennifer attends the Refuge Advisory Group that meets monthly.

**Resource Training & Solutions
Peg Imholte**

www.resourcetraining.com

Resource Training & Solutions

4150 2nd St S, Suite 550

PO Box 1576

St. Cloud, MN 56301-1576

Phone: 320-255-3236 or 888-447-7032

Fax: 320-255-2998

They recommend checking their website on a regular basis as they keep it current with training opportunities. You can also call if specific training is needed and they will tell you if they can offer it.

Love and Logic Parenting classes have a maximum of 30 participants and fill up frequently. If asked for at registration, they will reduce the price \$10. They see a lot of people that are court ordered to take this training.

For \$15 classes, they will do a scholarship of \$5 off if asked.

Sometimes parenting sessions are available in the schools. Foley and Sauk Rapids offer classes and they are shown on the Resource Training website as well as at the school. It is recommended that families check with their local school district to see if they have any classes offered.

They have a media center that is available to loan out books, DVD's and videos at no cost.

They are always willing to discuss what they might be able to do for the SBETC customers and would welcome the opportunity to discuss this with staff.

Information:

They have an electronic parenting newsletter that is free. You can enroll on the website to receive it.

**St. Cloud Metropolitan Transit Authority
Debbie Anderson**

www.stcloudmtc.com

www.ridemetrobus.com

St. Cloud Metropolitan Transit Commission

665 Franklin Ave. NE

St. Cloud, MN 56304

320-251-1499

320-251-RIDE

Paid Work Experience through SBETC has assisted MTC with two Somali women who were able to help others access the services of MTC. The program is out of funding, but the women plan to volunteer as much as they can to continue helping with this service.

MTC provides four Travel Training Guides who are also drivers. They had 70 contacts in March for this assistance which is actually a slower month. The Guides assist people to learn to navigate the bus system. The new rider is able to ride free during this process.

Debbie works with schools, special education and ABE to get students familiar with the bus if they are not going to be driving, or if they are but don't have a car.

MTC now sells their passes on line—must have a credit card to buy these.

All buses are handicapped accessible.

In the summer Youth Go Free is available (up to 2 per family). There is an application form with a parent signature needed. These are available at MTC, but also at the summer KIDSTOP registration.

Call 251-RIDE to use as a resource number for all questions.

Students of SCSU and SCTCC ride free—subsidized by the colleges.

There is a reduced fare available for seniors (65+) or on Medicare. They can ride during off peak hours at half price—50 cents instead of a dollar and ten cents for transfers instead of twenty-five cents.

Veterans with a service related disability and the veterans ID card that shows that can ride the bus free.

MTC has a voice mail system in Somali (258-6895) where a message can be left and travel trainings are set up through this. The messages are checked daily.

Information:

The proposed routes for 2011 have been postponed to 2012 due to no funding.

Debbie is willing to come to meetings and will also help individuals lay out routes for things like dropping off children and catching a bus to work.

Dial-a-Ride services are limited and MNDOT has said there are not funds for expansion to cover areas like the Stearns Service Center and Tri-CAP.

There is not late Saturday or Sunday evening service which makes it difficult for those who are working or wish to enjoy social events.

**Stearns County Human Services
Janet Goligowski**

www.co.stearns.mn.us

**Stearns County Human Services
705 Courthouse Square
St. Cloud, MN 56303
320-656-6000**

There are three funding streams for child care, although the actual pot of money is the same at the state level.

MFIP Child Care: Households on MFIP are automatically eligible for child care if they are in a job search, training or working. The activity hours allowed may vary depending upon what the individual is doing.

Transitions Child Care: If a household is no longer eligible for MFIP and has been receiving child care, they can get child care for one additional year.

Basic Sliding Fee: This is available to the general public as long as they meet the income eligibility for the program. Income guidelines for the program are based on an entrance limit of 47% of the State Median Income for the household size of the applicant. Basic Sliding Fee (BSF) Childcare requires participants to be working at least 20 hours per week OR attending school that meets certain criteria. Job search is also allowed for up to 240 hours per calendar year. If eligible, the family may have a bi-weekly co-pay that varies based on income.

Information:

The county receives a capped allocation. In order to receive the same level of funding for the next year, the county must expend 90-95% of their allocation without going over 100%. Then they receive the same level or a slight increase. There is currently a waiting list for this service. In 2010, Stearns received \$56,000 less than 2009 because of data from 2006-2007 which was used to determine the amount. There is already a waiting list for these funds for 2010.

Governor Pawlenty is proposing moving \$5 million out of child care to the general fund which would also decrease the amount available to counties. 43.

**Tri-County Community Action (Tri-CAP) Community Services
Dona Ramler**

www.tricap.org

Tri-CAP

1210 23rd Ave S

PO Box 683

Waite Park, MN 56387

Phone: 320-251-1612 or 888-765-5597

Energy Assistance is available each year beginning October 1st. The end date can vary based upon the funding, but is usually planned for May 31st of the following year. Applications are mailed to the household, can be completed at home and mailed back with no need to come to the office for an appointment. However, if the person wants help in completing the application they are able to come in and be assisted. The program uses the Language Line to assist with interpreters. Energy Assistance applications are delivered to the WFC along with a poster for the program so customers can pick them up on-site.

Emergency Services is directed towards what people need to get to work or stay working. They can receive up to \$500 in assistance for things like child care deposits, car repairs, insurance, gas, special clothing, etc.

Housing funds come from three funding sources and the client must be able to pay the next month, have a county denial and some form of income. Households are screened for which program is best for them or by the fact that a program has funding while the others do not.

The Housing Program/Re-entry Program (HPRP) can pay up to 18 months in rent. It has a case management component and can cover up to six months of rent arrearage. It is rapidly running out of money—probably by May 2010.

The Family Homeless Prevention & Assistance Program is a collaborative effort among several organizations in the four county area. Tri-CAP administers the program, but applications may be taken at shelters and other locations. The Tri-

CAP focus is on people not in shelters. Up to \$1200 can be paid on behalf of the household if they qualify for the program. Funding comes in quarterly for this program and can run out by the end of the quarter.

FEMA Emergency Food & Shelter funds cover one month rent/mortgage or a damage deposit. The program has income guidelines and the household must be able to show they can pay the next month's rent or mortgage.

Renting 101 is still being done the first week of each month on two mornings. The class has presentations by the police, an attorney and a landlord. The class learns everything they need to know about being a good tenant and what their rights are as a tenant. If they complete the class and get a certificate, there are some landlords who will give them a chance to rent even if they have a bad history.

Tri-CAP Family Resources
Patrick Shepard

www.tricap.org

Tri-CAP

1210 23rd Ave S

PO Box 683

Waite Park, MN 56387

Phone: 320-251-1612 or 888-765-5597

Family Assets for Independence in MN (FAIM) works with 45 individuals in asset development to put towards home ownership, higher education or small business. HUD Family Self Sufficiency (FSS) has 14 households building an escrow account and is done jointly with the St. Cloud HRA. Both programs are long term and openings are only available on a limited basis. Call the office for details.

The Displaced Homemaker Program (DHP) enrolls about 130 people per year and works with a total of 230 annually. They will begin doing the testing for the National Career Readiness Certificate this summer and expect to do about 40-50 the first year by targeting those being served in St. Cloud. The program covers eight counties in central MN. This is a pre-employment program for person who have gone through a death, divorce or disability of a partner/spouse who has been the primary wage earner.

DHP also does a group at the WFC for universal customers twice a month on Friday. They switch topics monthly and is a joint effort with Catholic Charities (Lois Rengel) from Life Transitions. Topics covered include: Stress Management, Self Esteem, Coping with Job Loss and Depression. Participants do have to register in advance by calling the Workforce Center at 320-308-2199 and the group times are always on various Fridays from 9am-10:30am.

There is a Job Loss Action Team that includes United Way, Job Service, Catholic Charities, Lutheran Social Services and Tri-CAP that works on issues related to job loss. They are looking at doing a volunteer financial fitness system where LSS trains the 70 volunteers and each of them works with 15 individuals after they are trained. The training will be done Sept. 23 and 24, 2010 (14 hours total) at

American Heritage Bank. If people are interested in being trained as Financial Coaches they should call Christine Midthun at United Way (252-0227) or Mishon Bulson at Catholic Charities (650-1660). Potential participants have to indicate their interest in advance. They can only have 70 people total.

The Leadership Outreach Program is to increase low income participation in the community. The class meets 2 hours per week for 8 weeks, and then one to one coaching is done. The members must do 12 hours of a service component—one example was helping a Habitat development get an association started. This is ARRA funded and a request has been submitted to the Morgan Family Foundation for one year funding.

They do Food Support outreach and referral and assist with completing the application. They are asking for funding for Nutrition Education which would focus on healthy shopping.

Financial Fitness is done in groups at the Salvation Army, Journey Home and New Beginnings. There is not a charge for this service. Currently they do it 2 hours in 2 days but could look at one four hour stretch if that worked best. **They would be willing to do this for SBETC at no cost.**

**Tri-CAP Transportation
Linda Elfstrand**

www.tricap.org

Tri-CAP Transportation

1200 23rd Ave S

PO Box 683

Waite Park, MN 56387

Phone: 320-202-7824 or 800-600-7498

Tri-CAP Transportation covers the counties of Benton, Stearns and Morrison with city service in Sauk Centre, Melrose and Little Falls. All rides go through dispatchers and riders must call in advance to reserve a ride.

Tri-CAP is continuing to do their fix route and dial-a-ride service which customers of the WFC do use for appointments. They are aware these services don't meet the class schedules.

They are looking at a big redesign of their routes and services right now and are also looking at some expansion in local community based service. Some changes will be coming in 2010, but are not fully determined at the time of this report.

If SBETC had a group of customers in a community they could work with them to schedule a dial-a-ride service to get them to a class. The class time would need to be flexible. The first thing to do is contact Tri-CAP to discuss what community, how many riders and the time frame.

SBETC can purchase tokens for their participants to have on hand at their office.

The Transportation Resource Center is still available to assist individuals with working out transportation to medical appointments, whether by bus, cab or Care Cab. Shannon is the Transportation Resource Coordinator who handles these calls. She can assist with transportation questions for other services too.

Tri-CAP still has funds to pay for cabs and specialized service if they can't provide the service themselves. Tri-CAP does have a Volunteer Driver Program that

transports passengers for all three counties based upon county reimbursement. Drivers are paid mileage based upon the federal IRS rate. They are always recruiting new drivers to they have people throughout the three counties.

Unique work requests can be handled through the Community Services Emergency Program such as needing a taxi for the first week of work or other issues.

Information:

Schedules on the website www.tricap.org are always kept current.

Cathryn Hanson from the APO has been working on the APO 2035 plan that has good information in it in regards to transportation. hanson@stcloudapo.org

Northstar Link for the I94 corridor will be evaluated in the near future.

**United Way & United Way 211
Betty Schnettler & 211 Staff**

www.unitedwayhelps.org

**United Way of Central MN
2700 1st St N, Suite 300
St. Cloud, MN 56303
Phone: 320-252-0227**

The website includes links to two directories that would be helpful to staff and individuals.

**Surviving the Tough Times—a mini-resource directory of basic needs which can be printed
Resources for Military Services Personnel and their Families—11 pages that can be printed.**

The biggest recommendation they have is to include information on calling 211 in all intake packets. Have participants be assigned a phone call to 211 to check for resources they need and report back to staff on what they learned.

They would also recommend having both Family Wise cards in each folder done for clients. These are available through United Way.

Both United Way and 211 are seeing increased demand for basic services. There is an increase in mothers and children living in cars as well as youth going from couch to couch. They are also seeing families move and leave behind 16-17 years olds as big enough to live on their own.

The Job Loss Action Team is gearing up to train financial coaches so they can work with people on basic budgeting, things to ask yourself, debt reduction and more. Training of volunteers is being held in September 2010. SBETC could join this group if they wish to do so.

Imagination Library is a resource to let participants who have small children (under 5 years) know about. The child can be registered at the United Way site and will receive a book each month mailed directly to them at their home. This helps children get excited about reading. SBETC can also get hard copies of the application.

**Veterans Administration
Joan Vincent**

www.stcloud.va.gov

www.va.gov

Veterans Administration-St. Cloud

4801 8th St N

St. Cloud, MN 56303

Phone: 320-252-1670

Patient Advocate Phone: 320-255-6353

The Veteran's Office at the county level helps with filing claims, forms and to seek increased benefits through Compensation and Pension which is a federal examination of documents to see if an increase is warranted. Veterans should be referred to the county office first for completion of forms for benefits.

The Patient Advocate will work with the veteran and/or their families. They can help with things such as requesting a change of providers, medication being received to slowly, referrals to services and additional benefits—and more. There is a Guide to Medical Center Services that has a wealth of information for veterans and staff in it regarding who to call for different programs and services as well as hotline phone numbers for crisis services.

Travel pay is available for medical appointments that are service connected. The veteran is reimbursed mileage after the appointment so does need to get there first. Some counties have vans to bring veterans into appointments, but then they must wait until all riders have completed their appointments. There is also a van that goes from St. Cloud to the Minneapolis facility that is free for veterans with a medical appointment.

National Suicide Prevention line is 1-800-273-8255 and is available to anyone; however, if it is a veteran calling they are referred directly to the counselors at the VA. There is a homeless veterans help line locally at 320-252-1670, ext. 7190. There is an incarcerated veterans program (320-252-1670, ext. 6752)

Legislation made it possible for veterans whose ID cards say service connected to ride public transportation free including buses and light rail. This is statewide.

YMCA
Michelle Dick

www.stcloudymca.com

YMCA

1530 Northway Dr.

St. Cloud, MN 56303

Phone: 320-253-2664

Their membership and programs are income based. In some cases the fee is reduced up to 75 %. She recommends encouraging SBETC program participants to check them out to see what their actual cost would be because some of the reductions get the cost very low.

They will be having sports camps this summer and those can be reduced 50% if families are eligible. They also have micro basketball and soccer camps. Dates were not set when we met.

They operate a large number of programs and services that are at different times and dates so the best way to get information is to either stop by or visit their website or call them. They have activities for all ages so this truly can be somewhere a family can go together and have fun.

Circle of Parents meets at the YMCA and is facilitated by someone from Reach-Up/Head Start. They have presentations at many meetings. In August, the families get the chance to go to a camp in Brainerd with their kids for the weekend.

Women & Girls Night is held the third Saturday of each month from 6:30 to 8:30 PM except for the three summer months. This is a free event and open to all women and girls. Child care is available and free of charge. They can exercise and socialize in a healthy, positive environment.