



2018

ANNUAL REPORT

Dear Friends,



Every day, we see members of our community who aspire to achieve more, not just to “get by.” With the encouragement and support our programs offer, we are able to help many take steps toward self-sufficiency, and along the way turn their dreams into reality.

At KOOTASCA, we are proud of our important work, which is made possible by our incredibly talented and committed staff, our insightful and engaged Board of Directors, our mobilized community partners and volunteers, and our supportive and resourceful funders.

Most of all we are proud of those we serve, the challenges they’ve overcome, and the lives and families they’ve built that make our community a better place to live for everyone.

It is thanks to you that is possible. So this year, we have chosen to highlight just a few of the stories that your support for our work has made possible.

Thank you,

Maureen Rosato
Executive Director

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BOARD OF DIRECTORS

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Local Impact

By working to address the multiple causes and conditions of poverty, we work to improve our community for the more than 23,000 low-income residents in Itasca and Koochiching Counties.

Federal Fiscal Year (FFY) 2018 Expenses by Program Area

Education	3,343,265
Housing	3,291,704
Operations Support	360,493
Community Engagement	248,363

Nearly **7,700**
local residents
LIVE IN POVERTY



40% of
residents are
low-income.

Over 7,000 low-income individuals served

987
volunteers

2,400
children

2,000
seniors

1,850
people with
disabilities

Federal Fiscal Year (FFY) 2018 Revenue Sources

Federal Grants	4,137,667
State Grants	1,987,741
Earned Income	772,551
Private Grants	286,031
Donations	41,436
Local Gov't Grants	18,400

All facts and figures throughout this report are from the 2018 reporting year.

OUR PROMISE



Community Action changes people's lives, embodies the spirit of hope, improves communities, and makes America a better place to live.

We care about the entire community, and we are dedicated to helping people help themselves and each other.

Circles of Support

Congratulations, Mark Aho, Journey Award Recipient!

The Journey Award recognizes a member of Circles of Support who is working hard to improve their life conditions around the issues of poverty.

Mark gives so much to our community, and never says a peep about it. He is a true community leader.

Mark was raised in Wawina, Minnesota: a rural area between Grand Rapids and Floodwood with a claim to fame for having America's smallest telephone company. He grew up in a large family where the discussion or expression of feelings was discouraged. Don't talk, don't feel, don't trust.

Mark is a U.S. Navy veteran and served with the 133rd Mobile Construction Battalion homeported in Gulfport, Mississippi from 1999 to 2002. He fondly reflects on his time in the Navy as a Seabee.

During his service in the 133rd Construction Battalion, he attended carpentry school and worked in landscaping, carpentry, and road construction. He remembers a six-month deployment out to sea as isolating. Ultimately, he found his attempts at advancement frustrating and did not re-enlist.

Today, Mark struggles with memory and concentration and receives med-

ical services through the Veteran's Administration.

Education is important to Mark. Although he first enrolled in college at an early age, alcohol use got in the way of his studies. Today he is 28 years sober and considers his sobriety to be one of his greatest life accomplishments. He still feels strongly about education and believes it is vital to his success. With his continued persistence towards achieving his goals, he is currently 6 credits away from a degree in Psychology & Human Services from Itasca Community College.

Mark is a patient listener. He believes that listening to people is one of the most important things you can do to help someone. He is well known for checking in on people who may not be doing well. Mark encourages them to get out of the house and invites them to social meetings and activities. Mark gives rides to many who struggle with transportation issues that prevent them from accessing support or participating in community.

Circles of Support, his church, and the AA community are continued sources of support and stability. When Mark is not helping others, he enjoys spending time with his cat.





Home Rehab To the Rescue

In the Icebox of the Nation, Home Rehab is committed to safe and warm shelter.

International Falls, is nicknamed the "Icebox of the Nation" for good reason. Even a well heated home might have trouble during our cold winters. That's what led Jerald to apply for our Emergency Loan Program in the dead of winter.

During a particularly cold snap, the water pipes in Jerald's crawl space froze and burst. Leaving him without water in the middle of winter. When

our Housing Auditor, Steve, came to inspect the damage, Jerald had a garden hose running from his water meter into his house just so he had some type of access to water.

With the help from our Emergency Loan Program, Jerald was able to replace all of the existing and damaged water lines. New shut off valves were installed. All supply lines were insulated and a crawl space heater was added to ensure those pipes wouldn't freeze again.



69 Homes
Rehabilitated or
Weatherized

With the water back on and some more issues Jerald wanted to fix, Jerald applied for our Home Rehabilitation Loan. After we discovered lead issues in his home, it got a much needed facelift with all new siding, windows, soffit, and fascia. With the installation of smoke detectors, GFCI outlets, Carbon Monoxide Detectors, and re-venting his dryer his home is now a safer place to live.

A home is a precious asset. When you're struggling to make ends meet and a crisis happens, our Home Rehab team is there to help make sure you can stay in home and preserve that precious asset.

With support from Minnesota Housing, our Emergency and Rehabilitation Loan Programs can offer a no interest and no payment deferred loan to qualified homeowners.

Energy Assistance Programs Sharing Warmth

Sometimes it takes a village to assist a household.

As a single mother, Sharon (not her real name) had worked hard to raise her son well. Battling her own health challenges and struggling with the onset of dementia, getting by was often a struggle, but they always had the small home her late husband had built for his family.

issue until her son left for boot camp in the Fall.

Knowing Sharon was in need, her neighbors and congregation reached out to KOOTASCA for help. We replaced her wood stove with a high efficiency propane furnace and new propane tank filled with gas. We coordinated with the Veterans Administration to sell off her wood and the County to get her help through the Home Visitor Program.



On the day her son graduated from High School, she was proud to see him join the Marine Corps and follow in the footsteps of his late father.

Sharon now has safe and consistent heat. Her son no longer worries about her on cold nights and knows that friends, neighbors, and a Home Visitor are there to help.

A traditional wood stove had always been the only source of heat in her small home. When winter came, Sharon would forget to fill the stove at night and sometimes in the morning or during the day. It had not been an





My Home, My Own

Corvus Luna didn't think she could own a home, but KOOTASCA's Homebuyer Programs made it possible.

I have been down many rough roads—broken marriages, homelessness, and poverty. Why would I think I could own a house? Everyone had told me you can't buy by yourself with just one income, no savings, and no credit.



**81 families
purchased their
first home in the
community.**

I had been a renter in my last apartment for six years with the help of Section 8 Housing, but I was going crazy in my apartment. Others would talk so loud on their phones I felt like I was part of their conversation. I had to get out of renting and find a house of my own. So with a friend I went

over to KOOTASCA, enrolled in an upcoming Home Stretch workshop, and met with Sandy, my homeowner-ship counselor for the first time. She asked me to gather some documents and come back in to talk about my housing goals before the workshop. When I left the Home Stretch Workshop with this 8-chapter book loaded, just loaded, with information, I was ready to find a home.

Sandy linked me to lenders and helped me get approved for financing. My lender and realtor worked with KOOTASCA for weeks to find a good home, and when I found a house that was perfect for me, KOOTASCA's closing cost and down payment assistance program allowed it all to come together.



\$ Koochiching County has the 2nd highest rate of renter cost burden in MN.

I don't drive, so finding the right house, in the right location, that I could afford and a lender would finance was UNBELIEVABLE. I have to confess, before closing, I went to look at that house as much as I could. I could not wait for the freedom of sitting outside in my own yard.

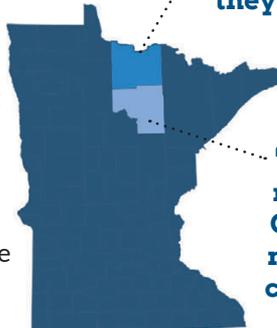
I love my new neighbors. One even knows my grandparents. There's nothing like good neighbors looking out for each other. I plan to start painting again, and I'm getting ready to start a garden and grow beans. But most of all I am looking forward to the outdoor grilling season, a nice dinner with friends, and little by little making this home my own.

Even with guidance and help, it takes a lot of work to buy a home, so I share this program with everyone. I am so ever thankful I had great support!

I would like to live and die in my house. I love it so much.

Corvus Luna, First-time Homebuyer

51% of renters in Koochiching County pay more than they can afford.



42% renters in Itasca County pay more than they can afford.



HEAD START to FRESH START

KOOTASCA became a lifeline for Nicole in ways she never imagined.

Meet Nicole Houle, a single mom with five kids, and at 38 years old she is graduating college in May, a lifelong goal for her.

When she moved here 15 years ago, she was looking for a fresh start in a new place. Her second oldest son, Aaron, was born shortly before she passed her GED. “Just like that, you could say I graduated,” reflected Nicole. “They let you borrow a cap and gown to take a picture and then you give it back. I didn’t have a ceremony when I graduated, but at that time, I was happy to be done.”

For a long time, she worked multiple minimum-wage jobs, lived paycheck to paycheck, and wasn’t able to get ahead. “One or two bills would get left out every month.” She found hope

when she enrolled Aaron in Head Start. “I thought it was all about getting him ready for kindergarten, but it was a lot more than that.”

Later she welcomed Leo, Kendall, and then Eliza into her family. All of the children were enrolled in KOOTASCA’s home-based Early Head Start and then Head Start. This was helpful as she raised her kids with no help.

A
B C **217 Children
prepared to
succeed in school**

After losing a job she loved, having to work multiple jobs, and being in an abusive relationship, she knew she needed support. “My relation-



They've helped me out in ways they've never known... KOOTASCA Head Start has come in and been my family.

ship was bad, but I wasn't ready to face it. Having Family Support Staff and Teachers that supported me and who I could turn to was crucial. My dream was to go to school to get a better job, so my family could stop struggling. They put down my goals, offered help, and checked in often. It took a long time, but I was finally able to tell them I got into college- I was going to school to be a Medical Coder. I started college in the fall of 2018. My 8-year relationship ended shortly after."

The relationships she formed through sending her children to Head Start became the support system she needed to reach her goals. She said she lost herself for a very long time.



48,352 Meals served to hungry children

Now she has the confidence to share her story and not be afraid. "I can tell people now and not be afraid. I was abused. I know now that it was not my fault. I hid that for a very long time because I thought it was me. I now know I can speak and not be silent.

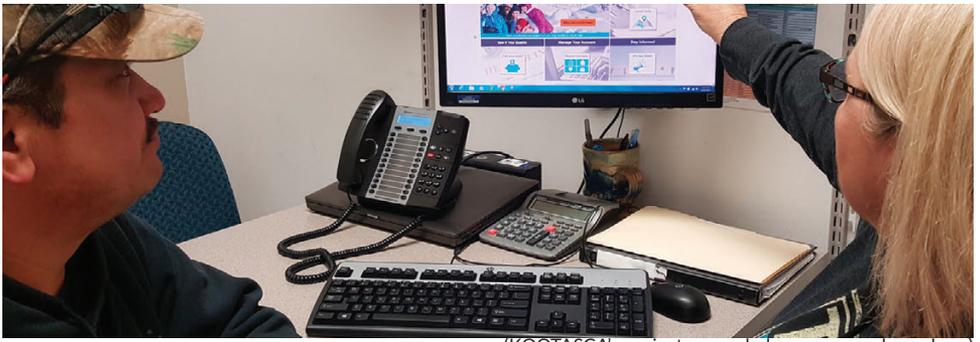
I wish I had the courage to tell my Head Start family sooner, because I know they would have helped."

"I started Head Start 15 years ago thinking it was for my son. It is so much more. They are teachers, advocates, caregivers, therapists, artists, friends, and little angels that no one sees. I am a mom with mental health challenges and medical problems, but they did not see that, they saw me as a person. They've helped me out in ways they've never known. I don't have family here, but KOOTASCA has come in and been my family. Today, I own a home, I can pay all my bills on time, and I have my kids."

All five of Nicole's kids have been in Head Start. It has helped them greatly, but she credits the staff at KOOTASCA for changing her life.

"Soon, I'll be the first college graduate in my family, and the people that matter the most will be there. I'll put on my cap and gown and walk across the stage as they call my name. Best of all, my kids will get to watch me, as I step forward with all my goals I have in life. Things can only continue to get better from here."





(KOOTASCA's navigators can help anyone, as shown here)

Navigating Care

KOOTASCA's MNSure navigator offers peace of mind.

Losing someone is never easy. When Dawn (not her real name) lost her husband, she had a lot on her hands and a lot on her mind.

When Dawn came to KOOTASCA looking for help Linda, a MNSure navigator was there. Her husband's death had left Dawn alone to pay the \$6,000 deductible from the cost of his hospital care and all he went through before he passed. While Dawn felt fortunate they had any insurance at all, that was little comfort for the loss of a husband and the new challenge of trying make ends meet and pay the bills on time.

With the help of her navigator, Dawn was able to enroll in Minnesota Care with only a small monthly premium.

"After what she had been through, she was so thrilled she just started to cry. We just sat and talked. I wanted to make sure she had all the resources she needed," said Linda. "When she left, she gave me a big hug and a beautiful thank you."



Nearly 600 households obtained health insurance

When life is hard, having quality health coverage gives you peace of mind knowing that if an accident or illness strikes you and your family are protected from a lifetime of financial burden.

In 2018, there were 13,862 referrals to our community partners to support low-income people seeking to improve their lives.

Building Community to End Poverty

KOOTASCA knows that poverty can strike at anytime.

That is why we lend a helping hand to others as they help themselves make meaningful change in their lives and journey out of poverty through comprehensive crisis support, anti-poverty services, and more. Get involved at kootasca.org.



HOMEBUYER, OWNER, & RENTER

- ▶ Homebuyer Services
- ▶ Affordable Housing
- ▶ Homeless Prevention
- ▶ Transitional Housing
- ▶ Energy Assistance
- ▶ Furnace Repair and Replacement
- ▶ Weatherization
- ▶ Home Rehabilitation



EARLY CHILDHOOD

- ▶ Early Head Start
- ▶ Head Start
- ▶ Teenage Parent Program



COMMUNITY ENGAGEMENT

- ▶ Circles of Support
- ▶ PC's for People
- ▶ Big View
- ▶ Thrift Store
- ▶ Voter Registration



HEALTH & SAFETY

- ▶ MNsure Navigator Services
- ▶ Crisis Nursery





201 NW 4th St – Suite 130
Grand Rapids, MN 55744



VISIT US

📍 **Itasca County: 201 NW 4th St – Suite 130, Grand Rapids, MN 55744**
Koochiching County: 2232 E 2nd Ave, International Falls, MN 56649

☎ **218-999-0800**
🌐 **www.kootasca.org**



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