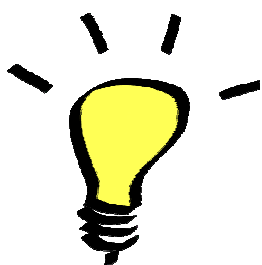


Energy Assistance – Helping You Pay Your Energy Bill

When heating prices skyrocket or a financial situation changes, many families must worry about their heat being shut off. During the 2009-2010 winter, Community Action Partnership of Suburban Hennepin processed 16,219 Energy Assistance applications.



The Energy Assistance Program (EAP) gives grants to those who qualify to help them pay their energy bills. The program runs from Oct. 1 to May 31 each year. The program ensures that households with the lowest incomes and the highest energy costs receive the greatest benefit.

To receive assistance, participants must meet income guidelines. Both renters and homeowners can apply. While energy assistance can help get families back on track with their energy bills, it only pays for a portion of people's bills. It's important that people continue to pay their energy bills, even after they receive energy assistance.

"EAP provides a vital service to low-income families in suburban Hennepin County," said Richard Zierdt, CAPSH Executive Director. "For those living on a fixed income, rising energy prices are a serious problem. Energy Assistance can help those who are struggling to pay their bills or are facing having their heat shut off."

Additional EAP services include Energy- Related Repairs for home heating system repair or replacement, and referrals to Weatherization services. Weatherization makes houses more energy efficient, helping to save money on future energy bills.

To request an application , call 952-930-3541 or visit www.capsh.org.

2010/2011 Energy Assistance Program Income Guidelines

To be eligible for assistance, your maximum three month gross income must be at or below the level on the following chart.

Persons in Household	Annual Income	3-Month Income
1	\$22,620	\$5,655
2	\$29,580	\$7,395
3	\$36,540	\$9,135
4	\$43,500	\$10,875
5	\$50,460	\$12,615
6	\$57,420	\$14,355
7	\$58,420	\$14,681
8	\$60,030	\$15,007

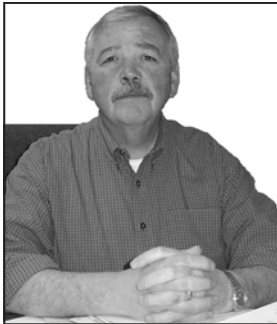
For households 8+ please call 952-930-3541

Helping People.
Changing Lives.

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Executive Director's Corner



With a 6.7 % unemployment rate, thousands of families in Suburban Hennepin County struggle each month to pay for basic necessities.

Unfortunately, the rapid and significant decline of our economy now presents us all with unprecedented challenges.

Not knowing where to turn, families and individuals who have never been in the position to have to ask for help, are contacting CAPSH for services. CAPSH continues to offer a variety of direct programs and services to assist families achieve financial stability and promote self-sufficiency.

The recession has also boosted the number of individuals who qualify for services, leading to a steady climb in safety-net program caseloads.

As caseloads for all CAPSH programs have soared, so have the costs. Without financial support, CAPSH cannot provide its vital programming. In this newsletter, you will see what CAPSH does for its communities. Your support is needed to ensure that CAPSH continues to offer its services to improve lives and change communities.

Along with our collaborating partners, we will continue to be the backbone of the delivery structure for emergency services. Please consider donating to Community Action Partnership of Suburban Hennepin. Your support makes our communities stronger.

Richard Zierdt

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Please direct questions and comments to:
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aposhernstnik@capsh.org

Community Events

The following is a list of some of the community events happening in suburban Hennepin County. To have your organization's event included in future issues, call 952-697-1304.

NORTH METRO CAREER & COMMUNITY RESOURCE FAIR

10:00 a.m.– 3:00 p.m. Tuesday, October 3rd, 2010.

Hennepin Technical College- 9000 Brooklyn Blvd, Brooklyn Park MN 55445

Hennepin County & City of Minneapolis along with 18 affiliated Employment and Training Agencies throughout Hennepin County are jointly sponsoring a Career and Community Resource Fair. The Fair will present up to 50 employers who will display information on current and future job openings.

THE SENIORS EXPO

October 5-6, 2010

Mystic Lake Casino 2400 Mystic Lake Blvd., Prior Lake, MN, 55372

The Seniors Expo is the Midwest's largest expo serving the senior market. Each year, thousands attend the two-day event to hear valuable seminars and to explore aisle after aisle of exhibits featuring products and services geared specifically to them. For more information please visit <http://www.101expos.com>

CLUES JOB FAIR & COMMUNITY RESOURCE EXPO

10:30 a.m.– 3:30 p.m. Thursday, October 7th, 2010.

Midtown Global Market- 920 East Lake Street, Minneapolis, MN 55407

Find great paying jobs, career growth, and community resources! You will have the opportunity to meet face-to-face with recruiters who are looking to diversify their workforce with the language and skills that you provide. Leading local organizations will also be present at the EXPO and provide resources and services available to assist you and your family. For more information call 612-746-3532.

PROJECT HOMELESS CONNECT

10:30 a.m.– 4:00 p.m. Monday, December 13th, 2010

*Minneapolis Convention Center—1301 Second Avenue South,
Minneapolis MN 55403*

Project Homeless Connect, based on a nationally implemented best practice, is a one-stop-shop of comprehensive support services for people experiencing homelessness. The event directly addresses the numerous and complex barriers that prevent homeless individuals from finding lasting employment and securing safe, stable housing. For more information visit www.homelessconnectminneapolis.org

**CAPSH can help advertise
your events!**

**CAPSH is now highlighting
nonprofit events and classes on its
website and in the *CAPSH Com-
municator*. To have your event
listed, call or email
Alona Posherstnik, 952-697-1304
or aPosherstnik@capsh.org.**

Gain Control of Your Money, Your Debt & Your Credit!

In an effort to reach a wider audience CAPSH has taken its free Financial Security Workshops on the road. The monthly, 12-hour workshops have been offered recently in Bloomington, Brooklyn Center and Edina.

Upcoming workshops-

- | | |
|----------------|--|
| Oct 13, 20, 27 | Wednesdays 5pm – 9pm
Maple Grove Library |
| November 5, 6 | Friday 5-9pm, Saturday 9:30-5pm
Bloomington Civic Plaza |

CAPSH understands that the best way to obtain financial security is by savings money. The financial workshops focus on-

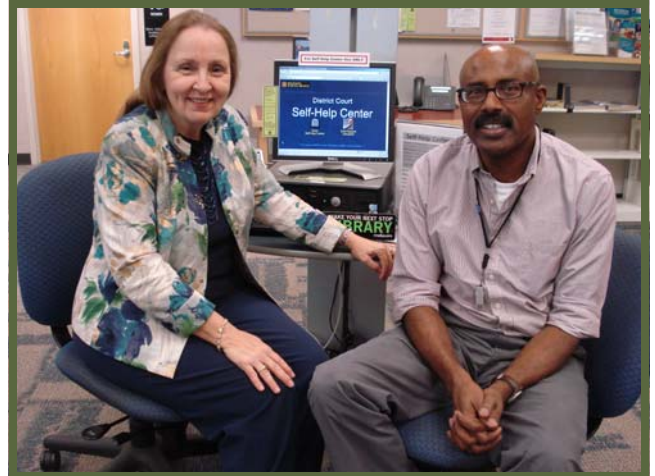
- Budgeting to create savings
- Debt reduction and asset building
- Building a good credit rating
- Protection from fraud and abuse

Upon completion of the 12 hour workshop, participants from suburban Hennepin County receive a \$25 Visa Check Card and a \$50 US Savings Bond as an incentive!

CAPSH is appreciative of all the local support from community facilities willing to host financial workshops. Our partnerships have included the Bloomington Housing and Redevelopment Authority, Eden Prairie Housing and Community Services and Northwest Hennepin Human Services Council.

A special thank you goes to Hennepin County Libraries for welcoming CAPSH as a community partner. Librarian **Karen Robinson** was so excited to have the workshop at Brookdale Library that she volunteered to give an overview of library services and a tour to the August class. Other libraries including Maple Grove have also offered a presentation for upcoming classes. What a great partnership for sharing tips and community services!

We are always looking for accessible classroom space. If your community is interested in hosting a workshop, contact Lyn, Assistant FAIM Coordinator, at 952-697-1306.



The Self Help Center at the Hennepin County Brookdale Library.
Adult Services Librarians:
Karen Robinson and Saad Samatar.



Home Stretch Workshop

Start your homeownership process by attending the Home Stretch Home Buyer Workshop. In this series of four classes incorporates multiple aspects of homeownership from the evaluation of the household's financial situation to the legal rights of owning a home. During the workshops clients hear from experts in real estate, lending and home inspections. In these sessions, potential homeowners may also receive a credit report and learn how that might affect the mortgage application process.



Upcoming Workshops:

October 7, 14, 21, 28 - Thursdays
6:00 P.M. to 9:00 P.M.
Location to be determined

One-Day Workshop
October 16 - Saturday
8:00 A.M. to 5:00 P.M.
Hopkins

For more information contact Scott Sutherland, Home Buyer Counselor, at 952-697-1354.

Tenant Training

Renter Rights and Responsibilities

- ⇒ How to communicate with your landlord
- ⇒ How to file a complaint
- ⇒ Laws that apply to renters
- ⇒ How to approach a new landlord if you have an "Unlawful Detainee"
- ⇒ Renter's & Landlord's responsibilities

When: October 9,2010
December 11,2010

WHERE: 1500 69th Ave N
Brooklyn Center 55430

TIME: 9:00 till 3:00

TRAINING IS FREE!

Free Child Care & Lunch Provided

Upon Completion participants will receive

\$25 Gift Certificate

CALL 763-561-2481 to reserve a place for this training.

For any questions contact Pat Longs @ 952-697-1320

Provided by Community Action Partnership of Suburban Hennepin In collaboration with the NW Hennepin Family Service Collaborative.

Volunteers Needed



2010 Tax Season-

Whether you have tax preparation experience or not, low-income families and individuals need your help. You don't have to prepare taxes to volunteer with CAPSH-- volunteer opportunities reflect many different interests, and types of expertise.

- **Tax Preparer:** Complete federal and state returns using tax software. Training is provided.
- **Tax Site Assistant:** Help manage the flow of activities at the tax site. Greet and register clients and screen for eligibility.

For more information please contact Alona Posherstnik at 952-697-1304 or aposherstnik@capsh.oprg

Legal Services Clinics in suburban Hennepin County

Community Action Partnership of Suburban Hennepin (CAPSH), In collaboration with Volunteer Lawyers Network, are holding monthly Legal Services Clinics at locations throughout suburban Hennepin County. The Clinics will provide low-income clients the opportunity to speak with a volunteer attorney about legal questions and obtain information about going to court.

Walk-ins welcome; we recommend you call CAPSH to set up an appointment, so we have an attorney available to answer your questions. Services are available in Spanish.

For Clinic dates call Cheryl at 952-697-1333

Changes to Reverse Mortgages

The Department of Housing and Urban Development (HUD) announced plan to increase the annual insurance premiums charged to reverse mortgage borrowers and reduce the amount of money they can receive from their Home Equity.

Starting Oct. 4th, the principal limits for Federal Housing Administration's reverse mortgage program will decrease between approximately 1% and 5% from where they currently stand. Additionally, the agency said it will raise the annual mortgage insurance premium from 0.5% to 1.25%.

The Reverse Mortgage program allows homeowners 62 years of age or older to borrow against their home equity without having to make monthly payments. The money gained can be used to pay healthcare, home repair, or daily living expenses, giving seniors the opportunity for a regular monthly income without the pressure of repaying the loan as long as they live in their home.

For more information , call 952-697-1302

Grants help maintain CAPSH programs and services

- Community Services Block Grant (CSBG) program
- Minnesota Community Action Grant (MCAG)
- Ameriprise Financial Community Relations Program
- Pohlad Family Foundation
- Minnesota State Bar Association
- Homeownership Education, Counseling and Training Fund (HECAT)
- Minnesota Housing Finance Agency (MHFA)
- Department of Housing and Urban Development (HUD)
- Community Development Block Grant (CDBG)
- Hennepin County Mortgage Foreclosure Prevention Program (MFPP)
- National Foreclosure Mitigation Counseling (NFMC) program
- Minnetonka Owner Occupied Rehab Program
- Eden Prairie CARS program

Thank you for your continuing support!

What Does CAPSH offer...



Community Development, Energy Assistance, Housing Counseling, Savings Program, Transitional Housing, Food Support, and much more...

If you want to learn more about CAPSH, let us come to your organization and we can give you an overview presentation on how we help suburban Hennepin County residents.

**For more information contact:
Cecilia A. Howard 952-697-1395
choward@capsh.org**

Project Heat's On

On Saturday, September 25, 2010 Project Heat's On celebrated its 25th anniversary. The Heat's On project is a coordinated volunteer project with the Pipefitters Unions, Minneapolis Local #539 and St. Paul Local # 455, and their contractors from the Minnesota Mechanical Contractors Association (MMCA).

Project Heat's On gives low-income homeowners the opportunity to have a free furnace inspection and minor repairs from certified and qualified pipefitters before the start of winter; thus ensuring a safe and warm home for low-income households. CAPSH is able to provide this service to 35-40 households annually, resulting in safer and more efficient heating systems for homeowners. If a furnace is found to be dangerous, EAP program coordinators are notified and the household is then assisted with Energy Related Repair (ERR) funds from EAP to get that unsafe furnace replaced at no cost to the homeowner.



During the 25 years of Heat's On, over 6,711 households state wide have received this service; that's over \$3,065,700 of labor and material donated to low-income households. Even with Pipefitter unemployment rates near 25%, union members continue to want to volunteer their time for this cause, as the 6% of unsafe furnaces found has certainly saved lives.

In addition to furnace inspections, the volunteer pipefitters also install smoke detectors and replace batteries on existing detectors.

In this time of economic difficulty, it's a generous offer from the pipefitters unions to help low-income households reduce their energy consumption, a goal set forth in the U.S. Energy Initiative.

For more information please contact Jennifer Romero, Assistant EAP Coordinator, at 952-697-1328.

New Programs Offered by HIRED

M- Powered: Bio Tech Training-

A three-phase training program designed to fast-track students into a manufacturing career.

Contact: Andrea Peterson at 952-697-1366 or andrea.peterson@hired.org

Green Specialist Series-

Training designed for experienced professionals to apply green principles to the workplace, in the areas of solid waste, energy efficiency, chemical use, water systems, air pollution, sustainability programs.

Contact: Joe Sechovec at joe.sechovec@hired.org

Customer Service Training-

Entry level training program for English Language Learner participants seeking jobs in targeted customer service and sales occupations

Contact: Todd Erickson at 952-697-1314 or todd.erickson@hired.org



Community *Ac*tion Partnership *of Suburban Hennepin*

8800 Highway 7 Suite 401

St., Louis Park MN 55426

Phone: 952-933-9639

Non-Profit Organization

U.S. Postage Paid

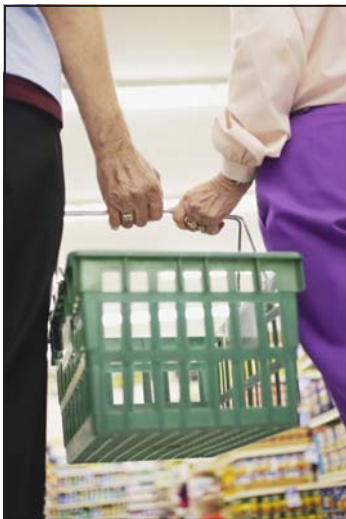
Permit No. 1386

Hopkins, MN 55343

Community Action Partnership of Suburban Hennepin is a private non-profit organization serving the residents of suburban Hennepin County.

SHORT ON MONEY? FOR FOOD?

CAPSH can help you apply for Food Support



Food Support (SNAP) increases your spending power allowing you to choose what to eat!

CAPSH's Case Managers explain the application process, help people decide whether applying for Food Support is right for them, and assist with completing the paperwork.

**To apply for Food Support,
please call:
952-697-1360**

