

## Hennepin County Families Overwhelmed by Economic Crisis

Today's economy is in a crisis not seen since the Great Depression. Credit is frozen, consumer purchasing power is in decline, and over the last four months the country has lost 2 million jobs.

This devastating economic situation is seriously affecting the ability of low to moderate income Hennepin County resident to make ends meet and survive the current economic crisis.

"We are seeing a huge increase in the numbers of families and individuals who are in need. People are being thrown into crisis due to job losses, fewer benefits available and even fewer 'safety nets.' Without the ability to receive short-term assistance, many families who might otherwise bridge the crisis gap will instead fall into poverty," reports Richard Zierdt, Executive Director of Community Action Partnership of Suburban Hennepin.

With 6.9% unemployment rate, almost 202,800 Minnesotans were unemployed in November. Those who are working are losing their health care coverage while others are losing their homes to foreclosure.

CAPSH is noticing the serious and negative impact that the economic crisis has had on the lives of suburban families. A multitude of forces seem to be converging to make it harder for low-income people to improve their lives. With rising foreclosure rates and low wages, we're seeing an increase in the number of people asking for help. Last month, CAPSH has provided foreclosure counseling for 916 households—a 400% increase in households served since 2007. To keep up with the increased need, CAPSH has gone from 1 to 9 foreclosure prevention counselors.

Estimates of the numbers of households who will require some type of assistance over the next two years are as high as 25% of the population of suburban Hennepin County. "People think there is no poverty in the suburbs, and that just isn't so," explains Zierdt, "At any given time, about 15% - 20% of suburban Hennepin County's population lives in poverty."

CAPSH is working to create long term solutions for poverty through energy assistance, homeownership services, food support, community development and more.

**Helping People.  
Changing Lives.**

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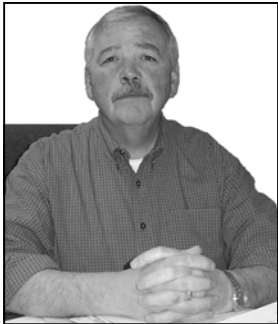


### Free Tax Preparation and Filing Available for Low-Income Households

Individuals who earned less than \$35,000 and families that earned less than \$45,000 in 2008 are eligible to receive FREE tax preparation from CAPSH staff and trusted volunteers. See page 9 for a list of tax assistance clinics.

To schedule an appointment please call 952-933-9636 ext 211

## Executive Director's Corner



*Richard Zierdt*

The following article lays out how poverty issues might be addressed. It is reprinted with permission of Margy Waller.

### **Memo to the Next President: Don't Focus on Poverty**

Margy Waller

The Mobility Agenda for

The Community Action New Narrative Initiative

While acknowledging the good intentions of all who are supporting the recent calls for a presidential focus on poverty, it is critical to recognize that the nation has changed in the years since advocates made a similar plea to citizens – over 40 years ago. Even *trying* to revive a policy and political focus on the poor will demand significant energy and resources, and unfortunately, cannot yield the desired policy results.

Instead, we should adopt goals that establish what Robert F. Kennedy called our desired “bond of common fate” within a new national framework for advancing economic and social policy.

Advocates and other stakeholders have already reached everyone persuadable by describing policy proposals as “anti-poverty” initiatives. Yet that level of support still has not been enough to overcome opponents of legislation designed to alleviate poverty.

While many people will say they want government to do something about poverty—it is not a high priority. When the Gallup Poll asked voters to name “the most important problem facing the country” in October, only 1 percent named poverty, hunger, or homelessness. (This percentage has actually declined from 2 percent since early 2008!)

This means policymakers do not have the political space they need to take on opponents. Talking about poverty more loudly and more often will not change this fact.

Indeed, continuing to use the poverty banner will lead to failure. There are a few reasons for this:

\* The U.S. definition of poverty (strictly based on income, it’s currently about \$21,000 for a family of four) is out of date and flawed, allowing opponents to limit policy solutions to a narrow and very low-income group.

\* Public understanding of the causes of (irresponsible and immoral behavior) and remedies for (responsible personal behavior) poverty hinders adoption of the policy solutions we seek to address it.

\* Defining the problem as “poverty” opens the door to a losing scenario in a legislative debate.

For example, critics have responded to Senator Obama’s concession to Senator John Edwards that Democrats adopt a goal to halve poverty in ten years. Last week, in an interview with an analyst about Obama’s policy proposals, Bill Cunningham, ranked by Talkers Magazine as one of the 100 most important talk radio hosts in the US, said:

*The war on poverty was declared in the 1960s. It was lost in the 1970s. The funding continued for poverty. You know, people are poor in America...not because they lack money; they're poor because they lack values, morals, and ethics. And if government can't teach and instill that, we're wasting our time simply giving poor people money.*

See the problem?

It would be a much better use of the good will and support generally accorded a new President to focus on setting a new and higher standard for our nation. A better goal would go well beyond income deprivation, or even a standard that assesses what is necessary to “make ends meet”. Our real goals are higher than this, and our policy proposals already reflect a desire to do more.

Unless we want to limit policy solutions at the outset, the next President should focus instead on how to establish goals that measure our progress toward an inclusive economy that works for all of us.

Other nations have taken up this effort. Every European Union member country must have a plan for social inclusion, a multi-dimensional concept that can incorporate notions of adequate income (using a relative measure designed to assess whether the gap is getting too big for a strong nation), as well as neighborhood quality, access to the arts, education, health care, participation in civic events, housing, pensions, and other factors.

It will take hard work, high-level attention, and resources to develop a framework and narrative for this concept in the United States. We need consensus on targets to measure progress and assess the effectiveness of new initiatives.

Establishing a new cross-agency effort to develop and focus on such goals is worthy of Presidential attention and cabinet-member status. In contrast, renewed attention to the limited target of income poverty is not. Even eliminating poverty sets the bar too low and, as a national goal, it simply will not work to achieve our shared hopes for a strong nation.

*Margy Waller is executive director of [The Mobility Agenda](#). She served in the Clinton-Gore White House and is co-author of [“Social Inclusion for the United States.”](#)*

### **CAPSH can help advertise your events!**

**CAPSH is now highlighting nonprofit events and classes on its website and in the *CAPSH Communicator*. To have your event listed, call or email Alona Posherstnik, 952-697-1304 or [aposherstnik@capsh.org](mailto:aposherstnik@capsh.org).**

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## 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.*

### HOME REMODELING FAIR

10:30 a.m.– 3:30 p.m. Sunday, March 1st  
Eisenhower Community Center, 1001 Hwy 7, Hopkins

The Home Remodeling Fair is a free event sponsored by the cities of Minnetonka, Golden Valley, Hopkins and St. Louis Park. The goal of the fair is to provide residents with ideas, information and resources to promote improvements to the house stock in each community. The Home Remodeling Fair will be featuring more than 75 contractor exhibits, seminars and an “Ask the Pro” booth



### STEP'S EMPTY BOWL EVENT

Thursday, March 5th  
SLP Recreation Center 3700 Monterey Drive, St. Louis Park

The event works to increase awareness about the empty bowls in our own community and raise funds to help fill them by supporting STEP, St. Louis Park's Food Shelf. Enjoy music by local musicians, participate in the Silent Auction and pick out a ceramic bowl to take home with you as a reminder of the event.

### MINNETONKA– HOPKINS COMMUNITY PARENT FAIR

8:30 a.m.–11:30 a.m. Saturday, March 7th  
Minnetonka High School, 18301 Hwy 7, Minnetonka

The 2009 Parent Fair brings together more than 50 agencies and organizations and speakers to provide parenting information. It is a free community event featuring parent education session, parent resources and a book resource center. Participants are encouraged to consider a monetary donation and/or donate a nonperishable food shelf item for Intercongregation Communities Association (ICA).

For more information visit [www.minnetonkacommunityed.org](http://www.minnetonkacommunityed.org)

### ENVIORNMENTAL QUALITY FAIR

5:30 p.m. to 8:30 p.m. Thursday, March 12th  
Birchview Elementary School, 425 Ranchview Lane, Plymouth, MN

Meet an eagle, pet a snake, plant a flower to take home and learn how you can make a difference at the Environmental Quality Fair presented by the City of Plymouth and Birchview Elementary School. This exciting family event is free and open to the whole community.

## CAPSH'S Collaboration with Gifts For Seniors



From Thanksgiving through New Year's Day, Gifts for Seniors collects new, unwrapped presents and distributes them as a surprise to seniors in the ten-county metro area who live alone and have little or no contact with family or friends.

Since 1994, Gifts for Seniors has delivered donated gifts to more than 10,000 seniors in Anoka, Blue Earth, Carver, Chisago, Dakota, Hennepin, Nicollet, Ramsey, Rice, Scott, Washington and Wright counties.

"This year, our isolated elderly neighbors who live alone are at risk of becoming even more isolated due to the economic downturn," said Debbie Debra Tucker, Hennepin County Volunteer and Community Partnerships Services Director Manager. "Gifts for Seniors reaches out these seniors throughout the twelve-county metro area with gifts, letting them know that they are not alone."

This year, CAPSH collaborated with Gifts for Seniors to maximize volunteer efforts and outreach for this holiday giving season. CAPSH served as the fiscal agency for the program helping ensure the program's compliance with applicable policies, laws and regulations as well as providing budget counseling, and administrative and technical support.

Over the holiday season, we had 56 volunteers engaged in the program who together contributing approximately 990 hours of work, and 45 participating agencies who presented gifts to their isolated seniors. As a result, Gifts for Seniors was able to serve 2,172 Seniors with gift distributes totaling \$74,415.

We would like to thank all the community members for your kind gift and monetary donations to this program.



### Could your house use a new coat of paint?

*Let Paint-A-Thon help you!*

Paint-A-Thon is a program of the Greater Minneapolis Council of Churches. Since 1984 volunteer teams have been painting homes for low-income seniors and people with physical disabilities.

If you would like more information or to apply to the program, call 612-721-8687, x321 or [dpope@gmcc.org](mailto:dpope@gmcc.org). The deadline to apply is May 8, 2009.

### ***Gain Control of Your Money, Your Debt and Your Credit!***

***We'll help by giving you \$75 to do it!***

CAPSH understands that the best way to obtain financial security is by saving money. We offer monthly **FREE** workshops that provide participants with the tools they need to:

- ★ Budget to create savings
- ★ Reduce debt and build assets
- ★ Build a good credit rating
- ★ Protect themselves from fraud and abuse

Upon completion of the 12-hr workshop, participants will receive a \$25 Visa Check Card and a \$50 US Savings Bond as an incentive.\*

Upcoming Workshops: March 9,11, 16, and 18  
April 6,13,20,and 27  
June 2,4,9, and 11

*You must attend all 4 sessions of the workshop to receive your incentive.*

To register, call Rhea @ (952) 697-1306

\*You must be able to provide a Social Security Number to receive a US Savings Bond. Limit of one check card and savings bond per household.

### Success Story...

Mark Brainerd came to CAPSH on September 6, 2007, homeless, sleeping in his truck. He was very discouraged and angry about his circumstances. Pat Longs took immediate action. She contacted the Drake Hotel to provide Mr. Brainerd with a room. Longs then directed him to General Assistance and sent him to Ebenezer Tower to fill out a housing application . Filled with hope, Mark was eager to get his life back on track. Although his applications have fallen through in the past, this time, with Pat Longs' encouragement, Mark was determined and persistent to get his requests approved. Mark's GA was approved. He was able to pay for one week in the hotel and CAPSH helped with paying for another week .

After running out of funds Mark left the hotel. However, his determination to get approved for housing did not disappear. Four days after leaving the Drake, Mark returned went to Ebenezer Tower and had an interview. On October 18th he moved in, paying 56.00 a month for rent. Mark received \$250.00 a month from GA. In January 2008, Mark was approved for SSI.

"Mark is truly a success story, states Longs. He worked with [CAPSH] and kept going to meet his goals. He allowed us to help him help himself."



## Eden Prairie Car Repair Program

For some, a malfunctioning vehicle can push a person into financial trouble. Now, those who need car repair can find help from Community Action Partnership of Suburban Hennepin. CAPSH is working with the Eden Prairie Housing and Community Services Department to assist low income individuals with the high cost of car repair, by covering 75% of the repair cost of the vehicle, not to exceed \$750.00.

To be eligible for the program, client must have:

- ★ Valid Drivers License
- ★ Valid Car Insurance
- ★ Car Title
- ★ Be income Eligible

Those who need the repairs should contact Mary Keating, human services coordinator at the city of Eden Prairie, at 952-949-8394. From there CAPSH will handle all the paperwork free of charge.

### PROGRAM GARAGES

**Modern Auto Care**– 9051 Flying Cloud Dr. Eden Prairie 55347  
Contact: Lou or Doug at 952-941-3481

**World Auto**– 14590 Martin Drive, Eden Prairie 55344  
Contact: Dennis or Wayne 952-949-2277

**Undercar**– 6843 Washington Ave, Eden Prairie 55439  
Contact: Mike Morrone 952-941-1515

**Transmission Masters**– 7952 Wallace Rd Eden Prairie MN 55347  
Contact : Dave Krause 952-934-7904

**Terry's Automotive**– 6480 Carlson Dr. Eden Prairie 55346  
Contact: Terry 952-949-9633

## STEP is moving!

STEP's last day at 5925 Highway 7 will be Friday March 6, 2009.

Step will re-open on Monday, March 16th, 2009 for their usual

business hours at their new location:



2239 Edgewood Ave S. St. Louis Park, MN 55426

## Encouraging the Community to Vote!

In a democracy, voting is a right and responsibility. To encourage voting, CAPSH staff received the day off to engage in community non-partisan voting events. Staff reminded family, friends and neighbors to vote, offered rides to voters, assisted with registration, helped with filling out ballots and baked goods for voters and election judges.

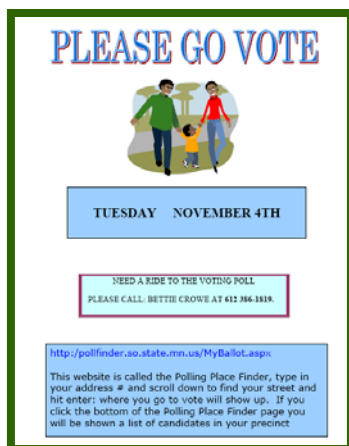
Here are some of their experiences:

"I had a great experience helping families vote. I went to Mary Place and assisted in transportation to the polling place. Although the line was long, everyone was patient. I helped those who needed to register to vote. I was so impressed with the polling place and their program to allow the children to vote (we all know their vote didn't count). The kids were very excited. A young lady that was crying after voting stated that this is her first time ever voting and she was scared. It was an amazing experience! Thanks for giving us that day off to experience it."

- Pat Longs, Senior Case Manager



Bettie Foster Crowe, Foreclosure Prevention Counselor, created posters offering to give rides to voters



- Ophhouse Randall, Community Developer, helps seniors register



"I vouched for all four of my roommates so they could register to vote and watched my neighbor's kids so two additional people had the opportunity to vote."

- Heather Posthumus, Mortgage Foreclosure Counselor



The Energy Assistance Program staff:

"I offered my services giving a ride to my grandmother who lives in a senior building in Hopkins and to other residents of the building too."

- Leslie Wilder

"I baked chocolate chip cookies for the voters, election judges and clerk at the Lanesburg Township Hall voting site in LeSueur County. My property was annexed into the city of New Prague at a Nov. 3 city council meeting. Nov 4 was the last time I voted at my little township hall. Most days the hall serves as a garage for the road grader and snowplow but on election days everything is moved out and voting booths are set up."

-Kathy Hanson

"I emailed and called friends and neighbors to remind them to vote"

-Lyn Hubacher

## CAPSH Helps Families Apply For Food Support

In 2007 in Minnesota alone, there were a reported 2 million visits to the 300+ food shelf sites. This year, there has already been an 11% increase in visits.

However, the food distributed at food shelves often does not provide the family with the proper nutrients, especially for children and seniors. The Supplemental Nutrition Assistance Program (SNAP), formally known as Food Support, was established to provide families and individuals with the option of obtaining a nutritious diet.

SNAP helps ensure that low-income people have enough food, and more importantly the right type of food. This program is designed to supplement a family's or individual's income by providing money that can be spent on food. Families are finally able to go into the store and pick up food items that best suit their individual and nutritional needs.

Applying for Food Support Benefits can now begin with a simple call to Community Action Partnership of Suburban Hennepin. CAPSH helps people apply for food support to help them avoid a situation where they have to choose between paying their bills and feeding their families.

Based on eligibility and income guidelines, participants will receive a dollar amount of food assistance on an electronic EBT card that can be used like a bank card to buy food. Each month that the participant is eligible, the money is credited to the card.

Today there is about a 64% participation rate in the SNAP program, among those who are eligible, in Minnesota. In efforts to increase participation, CAPSH has formed initiatives to promote food support outreach. CAPSH's goals are to educate the community about the purpose and use of SNAP, to dispel the myths associated with the program, increase access to information and application of the program and ultimately to increase participation. These goals are achieved through informational brochures, available in English, Spanish, Russian, Hmong, Somali, and Vietnamese, along with posters that have been strategically distributed to agencies across Hennepin County.

For more information please contact Kelly Goddard, Case Manager, at 952-933-9639 ext 265.



### Attention!

#### Changes in Minnesota Food Support program rules

Effective January 1, 2009

If you received Food Support in the past and were told:

- You were only eligible to get Food Support for three months

*or*

- You are no longer eligible for Food Support because you used your three months

You may be eligible to get Food Support for the next twelve months.

The 2009 changes may provide continued monthly benefits now. Even if you previously applied for Food Support and were denied benefits *or* you have only used a portion of the three months.

**It is very important to re-apply at your county office NOW!!!**

**Or contact Kelly Goddard at 952-933-9639 ext 265.**

## Free Income Tax Assistance In Suburban Hennepin

To assist low-income families max-out their tax benefits, CAPSH, in collaboration with AccountAbility Minnesota, will be carrying out the Tax Assistance Program for its 5th consecutive year. The program is free and a crucial strategy in addressing household financial needs. During the 2007 tax season, CAPSH assisted 460 households receive a total of \$832,099 in federal, state and property tax refunds.

The tax clinics are offered to individuals with an annual income of \$35,000 or less and families with annual income of \$45,000 or less.

Tax clinic dates, locations and times are:

<u>DATE &amp; TIME</u>	<u>LOCATION</u>
February 7 10:00 a.m.-2:00 p.m.	<b>CAPSH</b> 33 10th Ave S, Hopkins
February 11 4:30 -8:30 p.m.	<b>CEAP</b> 6840 78th Ave N, Brooklyn Park
February 18 4:00-8:00 p.m.	<b>Southdale Library</b> 7001 York Ave S, Edina
February 21 10:00 a.m.-2:00 p.m.	<b>Brookdale Library</b> 6125 Shingle Creek Parkway, Brooklyn Center
February 25 4:00-8:00 p.m.	<b>Eden Prairie Library</b> 565 Prairie Center Drive, Eden Prairie
March 4 4:00-8:00 p.m.	<b>Ridgedale Library</b> 12601 Ridgedale Drive, Minnetonka
March 7 10:00 a.m.-2:00 p.m.	<b>Brookdale Library</b> 6125 Shingle Creek Parkway, Brooklyn Center

<u>DATE &amp; TIME</u>	<u>LOCATION</u>
March 11 4:30-8:30 p.m.	<b>CEAP</b> 6840 78th Ave N, Brooklyn Park
March 14 10:00 a.m.-2:00 p.m.	<b>Southdale Library</b> 7001 York Ave S, Edina
March 18 4:00-8:00 p.m.	<b>Ridgedale Library</b> 12601 Ridgedale Drive, Minnetonka
March 25 4:00-8:00 p.m.	<b>Southdale Library</b> 7001 York Ave S, Edina
March 28 10:00 a.m.-2:00 p.m.	<b>Brookdale Library</b> 6125 Shingle Creek Parkway, Brooklyn Center
April 1 4:00-8:00 p.m.	<b>CAPSH</b> 33 10th Ave S, Hopkins
April 4 10:00 a.m.-2:00 p.m.	<b>Brookdale Library</b> 6125 Shingle Creek Parkway, Brooklyn Center

Walk-ins are accepted, but appointments are recommended. Office appointments are also available.

To schedule an appointment, call **Opheouse Randall, 952-933-9639 ext. 211.**

## Minnesota FoodShare Month

Each March, Minnesota Foodshare organizes the largest food drive in the state. During this month, 320 food shelves across Minnesota, including the 11 emergency food shelves in suburban Hennepin County, join to collect donations of money and food to support the efforts to feed people in need and reduce hunger in the community. Thousands of congregations, corporations, schools, grocers, civic groups and individuals run local food and fund drives to aid in the effort to feed families who are in need.

As part of the Minnesota Foodshare March Campaign, local organizations host the Empty Bowls Event. Communities make ceramic bowls, which are sold at the fundraising events in exchange for a meal of soup and bread. The funds raised support the communities food shelves.

### **Upcoming Empty Bowl Events:**

#### **VEAP'S EMPTY BOWL EVENT**

Wednesday, March 4th 11:00 a.m. to 1:30 p.m.  
Normandale Community College, 9700 France Ave S. Bloomington 55431  
Ceramics Studio F1293

Purchase a beautiful handmade bowl designed and thrown by the Pottery Students. They will fill it full of wonderful soup along with some bread. Minimum donation \$8.00 per bowl .

#### **STEP'S EMPTY BOWL EVENT**

Thursday, March 5th  
SLP Recreation Center 3700 Monterey Drive, St. Louis Park

The event works to increase awareness about the empty bowls in our own community and raise funds to help fill them by supporting STEP, St. Louis Park's Food Shelf. Enjoy music by local musicians, participate in the silent auction and pick out a ceramic bowl to take home with you as a reminder of the event.

#### **ICA'S FULL BOWLS EVENT**

Tuesday, March 10th 6:30 p.m. to 8:00  
Clear Springs Elementary, 5701 County Road 101, Minnetonka

The full bowl event is a soup & bread meal and silent auction of hand-made bowls at Clear Springs Elementary.

## CAPSH in the Community

Providing helpful resources to community members and creating links within suburban Hennepin County is the motivation for CAPSH's work .

To expand efforts in the community, CAPSH creates partnerships with local community organizations to reach out to more community members. These efforts exist to help eliminate the effects of poverty and move towards a more self sufficient society.

For example, CAPSH is joining the MN Workforce Center's efforts in supporting our community. Concerned about the struggles of those who have lost their jobs, CAPSH will host a resource table at the Workforce Center Hennepin South in Bloomington every Thursday.

In addition, on every first Wednesday of the month, the Minnetonka-Hopkins Family Resource Center holds its Supplemental Food Distribution Programs including the Mothers & Children's Program (MAC) and the Nutrition Assistance Program For Seniors (NAPS) . Since the majority of the clients are Russian, CAPSH's provides the services of Alona Posherstnik, Communications Coordinator, on site to help the Resource Center with the food distribution and eliminate the language barrier between the clients and staff members.

CAPSH continues its efforts with the Food Support Program by collaborating with Loaves & Fishes, Fare For All, and STEP. Furthermore, to assist her clients, CAPSH's Food Support Case Manager, Kelly Goddard, meets clients at locations that are most convenient to them. "Due to special circumstances, medical needs, or money, some clients do not have the ability to meet me at the office," explained Goddard. "To give them the opportunity to access the services that they are in need of, I go to them."

Finally, partnering with community organization and Hennepin County Libraries, the tax program is offered after business hours giving working community members the opportunity to attend the tax clinics and take advantage of the free tax preparation and e-filing services.





## Foreclosure Prevention Assistance Available at CAPSH

The Foreclosure Prevention Program helps homeowners who are in danger of losing their homes because of foreclosure. The program provides counseling, referrals to other resources, advocacy and other assistance to families facing foreclosure.

If you or someone you know is having a hard time paying their bills, it's important to call CAPSH early. A CAPSH Foreclosure Prevention Counselor can help you and those you know get back on track.



**For more information or to receive help, call CAPSH at 952-933-9639.**

# Community Action Partnership of Suburban Hennepin

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