

Employee Handout: Income and Asset Development

Connecting employees to existing resources



Work Support Intermediary, Donna Saari, is available to assist you in determining what income and asset development work supports you may qualify for, completing application forms and connecting to other resources. Donna is also a resource for your employer to answer any questions they may have. This is a free service for employers and employees using the Employer Toolkit. Donna Saari, 327-6728

Action	Resources
Educate yourself about federal, state and county work support programs including the Earned Income Tax Credit and Working Family Credit.	Covering All Families is a one-stop resource that has information about eight work support programs. It includes an easy-to-use eligibility screening tool that pops out a list of eligible programs, links to application forms, information about local contacts and lists of what the employee will need to take to the initial meeting. Website: www.coveringallfamilies.org
Take advantage of local free tax preparation services for assistance with free tax preparation, earned income credit and childcare tax credit.	The AARP/IRS Tax Aide program provides free tax preparation and e-filing services to low and moderate income people. All tax counselors are trained and certified for preparation of "basic" tax returns. The service is offered in the County Court House beginning early February. Contact: Dave Bachman, davidj55709@yahoo.com , 245-1356.

Did you know? The Earned Income Tax Credit can reduce the tax liability of households with incomes up to \$40,000 by as much as \$4,140!

To learn more about the Earned Income Tax Credit in Minnesota visit <http://www.house.leg.state.mn.us/hrd/issinfo/sseitcwfc.htm>

Employee Handout: Skills Training

Connecting employees to existing resources



Work Support Intermediary, Donna Saari, is available to assist you in determining what skills training assistance you may qualify for, completing application forms and connecting you to other resources. Donna is also a resource for your employer to answer their questions. This is a free service for employers and employees using the Itasca Area Employer Toolkit.

Donna Saari, 327-6728

Action	Resources
<p>Educate yourself about community opportunities for improving your academic and life skills.</p>	<p>Arrowhead Economic Opportunity Agency (AEOA) Adult Basic Education offers a variety of courses in basic reading, writing, math and spelling; teaches computer basics, college prep and budgeting. Call 800-826-7327 for more information.</p> <p>Northeast Minnesota Office of Job Training offers tuition funding assistance. Call Judi Lundquist at 327-4480 to learn more.</p>
<p>Attend Chamber of Commerce Skills Training classes.</p>	<p>The Chamber offers a series of classes identified as important to local businesses including:</p> <ul style="list-style-type: none">▪ Strengthening Positive Attitudes in the Workplace for Employees▪ How to deliver Exceptional Customer Service▪ Grow Outside Your Comfort Zone <p>Call Renee at the Chamber, 326-6619, for more information.</p>

Employee Handout: Housing

Connecting employees to existing resources



Work Support Intermediary, Donna Saari, is available to assist you in understanding housing options in the Itasca Area. Donna can also assist you in locating other resources you may be able to tap into that can increase your success at balancing your work and your life. This is a free service for employers and employees using the Itasca Area Employer Toolkit.

Contact Donna Saari at 327-6728

Action	Resources
<p>Educate yourself about available housing options including federal housing assistance work supports.</p> <p>Note: The vacancy rate in Itasca County runs 1-3 percent (statewide average is 7 percent) verifying that the housing market in our area is very tight. This translates into an 18 month to 2 year waiting list for Section 8 housing.</p>	<p>Section 8 and public housing assistance are administered through HUD. Local contacts:</p> <p>Itasca County HRA Diane Larson or Carrie Schmitz 326-7978</p> <p>Grand Rapids HRA 326-9515</p>
<p>Learn about housing resources for lower-income renters, including fair housing and tenant / landlord responsibilities.</p>	<p>Local resources for state and federal funded programs are found on the Itasca County website: http://www.co.itasca.mn.us/housing/ar/ar1.htm</p> <p>The Minnesota Housing Finance Agency provides multiple resources on their website: http://www.mhfa.state.mn.us/renters/renter_about.htm</p> <p>HOME Line is a statewide tenant advocacy organization that provides free legal advice through a toll free hotline service, (866) 866-3546. http://www.homelinemn.org/hotline_history.html</p>

Action	Resources
<p>Learn about the “HOME STRETCH” program, a home buyer training program.</p>	<p>Home Stretch is an approved homebuyer education course; completion of the course qualifies you for affordable mortgage loans. It is administered locally through KOOTASCA. Contact your Work Support Intermediary, Donna Sarri, 327-6728 or Sandy O’Fallon, 327-6732.</p> <p>For more information about Home Stretch and local workshop dates: http://www.mhfa.state.mn.us/homes/homestretch.htm</p> <p>Home buying guides can be downloaded at the Fannie Mae Foundation’s website: http://www.homebuyingguide.org/</p>
<p>Access information about local providers of rental properties.</p>	<p>For a local listing of rental properties go to: http://www.grandmn.com/community_info/relocation/GRAND%20RAPIDS%20AREA%20Apartment%20Rentals.pdf.</p>
<p>Educate yourself about the Energy Assistance Program (EAP), which helps income-eligible renters and home owners pay their heating/energy bills during the fall, winter and spring months.</p>	<p>KOOTASCA Community Action administers the program locally. Contact your Work Support Intermediary, Donna Saari at 327-6728 or call the program directly: 327-6712.</p> <p>The Covering All Families website provides general information about the EAP: http://www.coveringallfamilies.org/Energy_Assistance_Program.html</p>
<p>Educate yourself about transitional housing resources available in the Itasca County area.</p>	<p>KOOTASCA – Family homeless prevention program provides short term assistance with rent and mortgage programs. Contact: Becky Boelter, 327-8653.</p> <p>GRACE House homeless shelter - Guests of GRACE House are provided with a bed, showers, breakfast, dinner and snacks. Contact: Jill Schubert, director, 326-2790.</p> <p>Salvation Army Heat Share program Contact: 326-4847.</p> <p>Advocates for Family Peace Contact: 800-909-8336</p>

Employee Handout: Child Care

Connecting employees to existing resources



Work Support Intermediary, Donna Saari, is available to assist you in determining what child care work supports you may qualify for, completing application forms and connecting to other resources. Donna is also a resource for your employer to answer any questions they may have. This is a free service for employers and employees using the Employer Toolkit.

Donna Saari, 327-6728

Action	Resources
<p>Educate yourself about early childhood programs of Itasca County.</p>	<p>Invest Early provides comprehensive early child education services for children age 0-5 to a limited number of lower income families in Itasca County. The program provides access to transportation and has “wrap-around” child care. Contact: Jan Reindl, 246-8860 x448; janr@paulbunyan.net</p> <p>KOOTASCA Head Start and Early Head Start promotes healthy families and includes a long list of benefits including medical and dental care. For children 0-5. Contact: Brenda Stunyo, 327-6718.</p> <p>Itasca County Family YMCA Contact: Kathy Carroll 327-1161</p>
<p>Educate yourself about federal, state and county work support programs including the Child Care Assistance Program.</p>	<p>Covering All Families is your one-stop resource. In addition to information about work support programs, the website includes an easy-to-use eligibility screening tool that creates a customized list of programs you may be eligible for, links to the application forms, local contacts and lists of what you will need to provide to complete the application process.</p> <p>www.coveringallfamilies.org</p> <p>For an outreach kit you can use to promote the child care tax credit, see the Center on Budget and Policy Priorities: www.cbpp.org/eic2005/index.html</p>

Action	Resources
<p>Use online services for locating childcare.</p>	<p>Arrowhead Childcare Resource and Referral - A live person answers and can help with questions on daycare resources or actual referrals. Contact: 1-800-890-5399</p> <p>The Minnesota Child Care Resource and Referral Network - www.mnchildcare.org</p> <ol style="list-style-type: none">1) Click "families" - includes many resources and answers for families looking for childcare.2) Click "Go to the online database of providers" and then "Search for childcare now".3) Click Itasca county on the map.4) New users then click the "Register" button to set up a username and password.5) Accept the terms of the disclaimer.6) Click "Search page" - use the categories listed to screen for the type of daycare you are looking for.

Employee Handout: Transportation

Connecting employees to existing resources

Work Support Intermediary, Donna Saari, is available to assist you in exploring transportation options. Donna is also a resource for your employer to answer any questions they may have. This is a free service for employers and employees using the Employer Toolkit.



Donna Saari, 327-6728

Action	Resources
Learn about community resources.	Arrowhead Transit (218) 326-3505 Rapid Taxi (218) 327-2389
Gain access to a reliable car.	The Wheels to Work Program is part of a larger program called Circles of Support that builds intentional friendships across class lines to bring support, meaning and friends to families. Contact Donna Sarri or Circles Coordinator Alice Miller, 327-5499.
Coordinate a car pool and van pool with your coworkers.	“ <i>What Works: ideas from parents</i> ” website has ideas for starting a car pool. http://www.familyeducation.cpm/whatworks/item/front/1,2551,1-15480-3962,00.html?detoured=1