



SEMMCHRA

Southeastern Minnesota Multi-County Housing and Redevelopment Authority

Sept 2025
Volume 2, Issue 3

Family Self Sufficiency Fall Newsletter

SEMMCHRA WELCOMES NEW STAFF

SEMMCHRA is pleased to announce recent staffing changes and is working to ensure a smooth transition for the residents and communities it serves. The organization wants to reassure the public that despite some staff turnover, it remains dedicated to its mission of providing affordable housing and community development.

As with any organization, changes in personnel are a part of growth. For some on the SEMMCHRA team, this means stepping into a new role and learning the ropes. While a couple of new employees are still in the early stages of the learning curve, please be assured that the entire team is here to assist you.

Our new staff members bring experience and are supported by knowledgeable colleagues; they are quickly getting up to speed on the details of SEMMCHRA's programs and policies. Your patience is greatly appreciated during this transition. We also welcome your questions, as they are a valuable tool for our new team members to learn and grow.

SEMMCHRA is committed to transparency and will continue to communicate important updates through our website and other channels. We are excited about our new team members and confident they will become invaluable assets to the organization and the people we serve.

For any questions, concerns, or to connect with the appropriate staff member, please contact the SEMMCHRA office directly at (651)565-2638 or visit our website at www.semmchra.org.

PEPARING FOR COOLER WEATHER

While children are heading back to school and it still feels warm as we all know, the temperatures will begin to fall. Keeping up with coats, hats and gloves for growing children is a battle in itself, but children tend to lose heat faster than adults, thus it's important to layer them in clothing suitable for the Minnesota weather.

Start with a moisture-wicking synthetic or merino wool layer, then add a layer of insulation such as fleece or sweater, end with something wind and water proof. This works for adults too. Try these resources to get stocked up for the winter.

Winona Volunteer Services, Winona, MN <https://www.winonavs.org/clothes-shop/>

Salvation Army, Red Wing, MN <https://centralusa.salvationarmy.org/northern/Rochester/family-store/>

To locate something in your specific area you can call United Way at (800)543-7709 or use the United Way 211 website :<https://search.211unitedway.org/>



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SCHOOL DAYS AND EXTRACURRICULAR ACTIVITIES

With summer winding down and back-to-school season in full swing, many children are eagerly anticipating joining extracurricular activities. Whether it's scoring touchdowns on the football field or shining on stage in the Spring musical, these activities offer invaluable opportunities for growth, skill development, and friendships. However, the costs associated with participation fees, equipment, travel, and more can quickly add up, posing a challenge for many families.

Here are some practical ways to help manage these expenses:

Explore fee waivers and discounts

School programs: Many schools recognize the financial burden of extracurriculars and offer assistance. Inquire about fee waivers or a sliding scale based on economic hardship. Schools might also have a per-family maximum fee for multiple participants.

Volunteer opportunities: While less common, some school districts or organizations might reduce or waive fees in exchange for volunteer hours. Consider asking if there are ways you can contribute your time or skills to offset costs.

Early registration discounts: Register for activities as early as possible to potentially benefit from early bird discounts and avoid late fees.

Ask about sibling and referral discounts: When enrolling multiple children or referring other families, ask if the program offers discounts.

Community organizations and centers: Investigate programs offered by local community centers, the YMCA, and similar organizations, as they often have more affordable options than private programs.

Research costs upfront: Before committing to an activity, thoroughly research all associated costs, including fees, equipment, uniforms, travel, and potential add-ons like professional photos or specialized gear.

Consider low-cost activities: Some activities naturally come with lower expenses. Intramural sports, school paper or year-

book, drama club, debate club, Mathletes, and book clubs can be excellent and more budget-friendly options.

Buy used equipment: Look for gently used equipment at local sports stores, online marketplaces, or even within school or team networks. Many parents are happy to pass along outgrown uniforms or instruments.

Prioritize purchases: Determine which items are essential to buy new, like safety gear or athletic shoes, and where you can save by buying used or renting. For example, renting a musical instrument initially can be a smart choice to ensure your child enjoys the activity before investing in a purchase.

Get creative and involve your child

Involve kids in the financial discussion: Talk to your children about the costs involved and involve them in prioritizing activities. This teaches them about money management and the value of their chosen activities.

Encourage kids to contribute: Depending on their age, your child can contribute to activity costs through odd jobs, chores, or fundraising efforts.

Ask for "experience" gifts: Suggest that family members contribute to activity fees or lessons instead of buying more toys or electronics for birthdays and holidays.

By implementing these strategies, families can ease the financial pressure of extracurricular activities and ensure that children have the opportunity to explore their interests, develop new skills, and connect with their peers without breaking the bank. For specific fee information regarding school activities in your district, check the district website or call the school.

FSS Quarterly Progress Reports Due

Please be watching your email for your FSS quarterly progress form. Completion of this form is required for continued participation in the FSS program.

The quarterly update is a great opportunity to review your goals and let the FSS Coordinator know if any changes need to be made or if you need any additional re-

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HOW TO MASTER YOUR BUDGET AFTER BACK-TO-SCHOOL AND THE HOLIDAYS

The end of summer and the holiday season can put a major strain on your wallet. From new clothes and school supplies to holiday gifts and festive get togethers, it's easy to feel like your budget has been thrown off course. But don't worry—you can regain control. Here are some smart strategies to get your finances back on track and manage stress during these busy times.

Tips for a stress-free budget

1. Review and refresh your budget regularly

A budget is a living document, not a "set it and forget it" tool. Take time each month to review your spending and make adjustments. Identify subscriptions you don't need: Review your bank and credit card statements for monthly subscriptions. Cancel any services you don't use or need anymore. Track your spending: Use an app or a simple spreadsheet to track every dollar you spend. Knowing where your money goes is the first step toward controlling it.

2. Get ahead by shopping year-round

The best deals aren't always found in the heat of the moment.

Shop the sales: You can find major discounts on gifts, wrapping paper, and decorations in the weeks immediately following the holidays. Retailers want to clear out old stock to make room for new inventory. Stockpile for next year: If you find great deals on gift-giving items, buy them and set them aside. Storing wrapping paper and bows can also lead to significant savings.

3. Propose a gift exchange tradition

Buying presents for every family member or friend can quickly derail your budget.

Try a Secret Santa: Suggest a gift exchange with a price limit. This tradition reduces the number of gifts each person has to buy while keeping the fun of gift-giving.

Make it an experience: You can exchange experiences rather than physical gifts. For example, host a special dinner or organize a group outing that creates memories rather than clutter.

4. Hunt for bargains like a pro

Don't get swayed by flashy headlines like "lowest price of the season."

Compare prices online: Use comparison shopping tools or open multiple tabs to see how different sellers price the same item. Factor in shipping costs: Always include shipping fees when comparing prices. Sometimes, a slightly higher price from a local retailer can be cheaper than an online bargain with expensive shipping. Check for coupons and deals: Look for coupon codes, and see if your state offers a sales tax holiday for certain items.

5. Consider the DIY route

Homemade gifts can be more meaningful than store-bought ones.

Bake and share treats: Put your culinary skills to use by baking special cookies or candies.

Craft thoughtful presents: Use your talents to make personalized items, such as a knitted scarf or a piece of art. These gifts are not only unique but also show a high level of care.

6. Simplify your wrapping

Expensive wrapping paper and ornate bows can inflate costs unnecessarily.

Use simple, elegant materials: Opt for kraft paper, twine, and inexpensive natural elements like pine boughs, holly sprigs, or cinnamon sticks for a rustic yet polished look.

Shop at thrift stores: Look for affordable or even vintage ribbon, paper, and gift tags at your local thrift store.

7. Stick to your list and budget

This is perhaps the most challenging step, but it's essential.

Plan ahead: Make a clear list and a set budget for each shopping trip.

Think before you buy: If you find a "better" item that's more expensive, pause and review your budget. Can you adjust other categories to make it fit, or should you stick to your original plan?

A final reminder for yourself

If you're feeling stressed, remember that you are not alone. The holiday season can be overwhelming, but giving a gift should never put you into debt. You are a gift to those you love, and your presence is more valuable than any purchase. Carrying debt into the new year is more stressful than skipping a single gift, so be kind to your wallet and your mental health.



ENERGY ASSISTANCE

Colder temperatures means higher utility bills.

To find energy assistance in Southeast (SE) Minnesota, contact your local Community Action Agency, Three Rivers Community Action and Semcac, or call United Way 2-1-1 for referrals to local resources like the State's Energy Assistance Program (EAP), which helps low-income households with heating costs, and the Weatherization Assistance Program (WAP) for energy-saving home upgrades. You can also visit the Minnesota Department of Commerce website to find local providers and view eligibility guidelines.

SCHOOL IS BACK IN SESSION: CHECK OUT YOUR COMMUNITY EDUCATION PROGRAMS

Find your next learning adventure with community education.

The start of the school year often brings a renewed focus on learning, but education isn't just for students. Many local school districts offer community education programs designed for all ages, creating opportunities for lifelong learning and community connection. From art classes to financial literacy, there's a world of knowledge waiting for you in your own neighborhood.

Discover a new passion close to home

Community education programs use school facilities to offer a variety of courses during the school year. Whether you want to hone a new skill, explore a creative outlet, or learn about a brand-new topic, you'll find options to suit your interests. Popular offerings often include:

Arts and crafts: Unleash your creativity with classes in painting, pottery, jewelry making, and more.

Health and wellness: Stay active and healthy with programs covering topics like fitness, yoga, and meditation.

Hobbies and skills: Acquire a new skill, such as learning a language, tackling a home renovation project, or brushing up on computer basics.

Cooking: Expand your culinary abilities with classes that cover a range of cuisines and techniques.

Scholarships and waivers can help with costs

While some courses may require a fee, many community education programs offer financial assistance to make learning accessible to everyone. Waivers or scholarships may be available based on financial need, age, or specific program criteria.

To find out what's available and how to apply, contact your local community education office directly. Criteria can vary significantly by district, so reaching out is the best way to get specific information on eligibility and the application process.

Share your talents and teach a class

If you have a special talent, skill, or area of expertise, you might be the next great community education instructor. Sharing your passion with others is a rewarding way to give back to your neighbors and build community.

Unlike traditional teaching roles, community education instructors don't typically need a formal teaching license. Programs often seek out knowledgeable community members who are simply enthusiastic about what they do.

To get started, follow these steps:

Contact your district's community education office. Inquire about the process for submitting a course proposal.

Develop a course idea. Think about what you love to do and what others might enjoy learning. Keep the content fun and the format approachable, perhaps as a series of short classes or a one-day workshop.

Submit your proposal. The community education team will review your idea and work with you on the details, including dates, times, and location. (A background check is often required).

By becoming an instructor, you can empower others with new skills while strengthening the bonds within your own community.

SENIOR CORNER



Together, Not Alone: Connecting Seniors in Rural Communities

Becoming a senior citizen is a major milestone that should be celebrated. Yet in rural communities, challenges like transportation, cost, and weather can lead to isolation and make it difficult to find activities for fun and camaraderie. This newsletter corner is dedicated to providing ideas and resources for bringing seniors together and fostering connections.

What would you like to know?

Send your suggestions for future newsletters to Karen Kennedy-Evans at FSSCoordinator2@semmchra.org. Your input will help us explore topics that matter most to you and your community.

Senior Centers

- ♦ Pier 55 Red Wing Area Seniors, Red Wing, MN <http://www.redwingareaseniors.org/>
- ♦ Winona Friendship Center, Winona, MN <https://visitwinona.com/directory/winona-friendship-center/>
- ♦ To find a Senior Center near you in MN <https://www.mass-seniors.com/find-a-senior-center>
- ♦ In Wisconsin since some people live close to the state border https://www.carewisconsin.org/list11_wisconsin_senior_centers.htm
- ♦ If there are fees associated with the center closest to you, ask if they have sliding fees, waivers, or scholarships available.
- ♦ Check with the center and your insurance to find out if some exercise programs might be covered through insurance.

Transportation

- ♦ Three Rivers Community Action [Hiawathaland Transit, Three Rivers Transportation - SE MN](#)
- ♦ Southeastern Minnesota Area Agency on Aging [Services](#)
- ♦ Semcac Volunteer Driver Program <https://www.semcac.org/volunteer-driver-program/>

Other services for Seniors and Caregivers

- ♦ Southeastern Minnesota Area Agency on Aging <https://semaaa.org/>
- ♦ Three Rivers Community Action <https://www.threeriverscap.org/older-adults/>

SEMMCHRA

It is SEMMCHRA's mission to enhance and strengthen communities through advocacy, collaboration and promotion of self-reliance, housing, and community development.

SEMMCHRA's vision is to be a recognized advocate and leader in creating housing opportunities and community development solutions.

SEMMCHRA

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BECOME AN FSS CLUB MEMBER

Participating in the HUD Family Self-Sufficiency (FSS) program in Southeast Minnesota offers a clear path toward financial independence for families in subsidized housing. The voluntary program combines supportive services with a financial incentive, allowing participants to build savings and move toward self-sufficiency without jeopardizing their current housing assistance.

FSS program in Southeast Minnesota

For eligible families in Southeast Minnesota, the FSS program is administered by the Southeastern Minnesota Multi-County HRA (SEMMCHRA). Eligible participants include families with a Housing Choice Voucher (Section 8) or those living in public housing.

Key benefits of participating

Earn a significant savings escrow account: The FSS program provides a powerful financial incentive through an interest-bearing escrow account. As a participant's earned income increases, the corresponding increase in their rent is deposited into this savings account. Upon graduation, you receive the full escrow amount, which for past graduates has amounted to thousands of dollars.

Receive one-on-one coaching and support: An FSS coordinator acts as a case manager, helping you set and achieve your financial and career goals over the five-year program. The coordinator connects you with local resources in the community to help overcome barriers to success.

Get access to a network of services: Through partnerships, the program helps connect you with various services that support your goals, including:

- Childcare
- Transportation
- Job training and career planning
- Financial wellness and homeownership programs
- Educational programs, such as GED and post-secondary schooling

Create a roadmap to economic independence: Participants work with their FSS coordinator to develop a personalized plan, known as the Individual Training and Services Plan (ITSP), with specific goals and timelines. Common goals include:

- Improving credit scores
- Building a savings plan
- Reducing debt
- Pursuing higher education
- Saving for a home or vehicle purchase

Have flexibility and stability:

Voluntary participation: The program is voluntary, and you can withdraw at any time without penalty to your housing assistance.

Kept housing stability: FSS participants keep their rental assistance while working toward their goals, and successfully completing the program does not require you to leave subsidized housing.

Interim withdrawals: You may be able to access some of your escrow funds early for specific purposes that help you meet your program goals, such as car repair or training costs.

To speak with an FSS coordinator, call (651)565-2638, ext. 226 or use the QR code for more information. We look forward to hearing from you!

