



Spring forward

Unlock Your Financial Future: It Starts With Your Score!

Have you checked in with your credit lately? Your financial health is often summed up by three numbers from TransUnion, Equifax, and Experian, and knowing where you stand is the first step toward reaching your goals.

While SEMMCHRA's Family Self-Sufficiency (FSS) program is gearing up to host an exciting Financial Literacy Course this summer, you don't have to wait to start your adventure!

Why Check Now?

Hidden discrepancies on credit reports are more common than you think. These tiny errors can lead to big headaches when applying for housing, credit, insurance, or a new job. The good news? Many issues can be resolved with a simple letter to the creditor or reporting bureau.

You Don't Have to Go It Alone

If your credit needs a little extra TLC, help is closer than you think. Numerous social service agencies offer free or low-cost credit repair programs to provide the in-depth assistance you deserve.

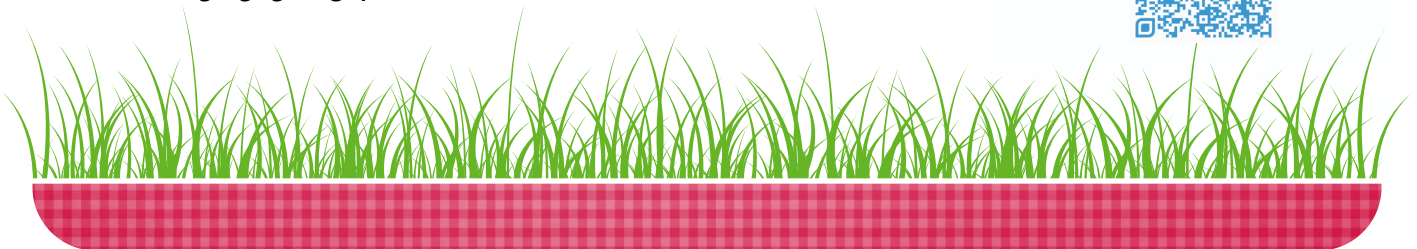
Take the Next Step with Family Self-Sufficiency

Want a personalized roadmap to success? By joining the Family Self-Sufficiency program, you can work with a coordinator to build credit repair, budgeting, and savings goals directly into your Individual Training Service Plan (ITSP).

Ready to boost those numbers? Keep an eye out for our summer financial literacy course details, or reach out today to learn how the FSS program can help you turn your financial dreams into reality! The SEMMCHRA Family Self-Sufficiency Coordinator can be reached at 651-565-2638, ext. 226.

Inside this issue

2025 Taxes	2
Senior Corner.....	3
From Seed to Salad: Urban Gardening Made Easy.....	4
Career Force Employment Workshops and Trainings.....	4
Summer Prepping: Kids Camp and Daycare.....	5
Homeownership Programs and information available in SE MN.....	6



PSA: New Number? New Email? Let's Stay Connected!

Life happens—phones get dropped, passwords get forgotten, and sometimes you just need a fresh start with a new contact method. However, if your phone number or email address changes, please don't forget to bring SEMMCHRA along for the ride!

To ensure you never miss an important update, deadline, or appointment, please send your new contact details to the staff member you work with most. Simply ask them to update the information in your official file.

A Note on Safety:
It is especially important to notify us immediately if your contact information has changed due to a safety risk. Keeping your records current allows us to communicate with you securely and effectively.

Tax Season Update: What Minnesota Families Need to Know

Major tax changes at both the federal and state levels are set to impact Minnesota families for the 2025 tax year. From increased child credits to new savings accounts, here is a summary of the most significant updates for your household.

Federal Tax Changes (2025-2026)

Following the passage of the One Big Beautiful Bill (OBBB) in July 2025, several key provisions have been updated for the current and upcoming tax years:

Increased Child Tax Credit (CTC): The federal CTC has increased to \$2,200 per qualifying child for 2025.

The refundable portion, known as the Additional Child Tax Credit, is capped at \$1,700.

Phase-outs begin at \$400,000 for married couples filing jointly and \$200,000 for single filers.

"Trump Savings Accounts" for Children: A new type of IRA for children has been established. For children born between January 1, 2025, and December 31, 2028, the U.S. government will deposit \$1,000 into an eligible account.

Standard Deduction Increases: The 2025 standard deduction has risen to \$31,500 for married filing jointly, \$23,625 for head of household, and \$15,750 for single filers.

New "No Tax on Tips" & Overtime: New federal deductions allow taxpayers to exclude up to \$25,000 in tip income and \$12,500 in overtime pay, subject to income phase-outs.

Minnesota State Tax Updates

Minnesota continues to offer some of the most robust state-level credits for families:

Minnesota Child Tax Credit: For the 2024 and 2025 tax years, eligible families can receive up to \$1,750 per qualifying child (under age 18).

This credit is fully refundable, meaning you can receive it even if you owe no state tax.

Phase-outs for the state credit begin at \$37,910 for married joint filers and \$31,950 for all others.

Advance Payments: Starting in 2025, Minnesota families can elect to receive half of their state child credit in advance via payments in July, September, and November.

State Standard Deduction & Exemptions: For the 2025 tax year, the Minnesota standard deduction is \$29,900 for married filing jointly and \$14,950 for single filers.

The dependent exemption amount is \$5,200 per qualifying dependent.

Working Family Credit: This credit is now intertwined with the state child credit. For 2025, the maximum working family credit is \$379 for those with no children, with higher amounts available for families with children.

[Minnesota Department of Revenue, Internal Revenue Service](#)

Important Reminders:

Social Security Numbers: Both the federal and state credits now have stricter requirements for work-eligible Social Security Numbers for both the filer and the child.

Filing is Required: Even if your income is low enough that you do not owe taxes, you must file a return to claim these refundable credits.

Tax deadline is April 15th, 2026. If you are waiting until the deadline, please have a post office official stamp your envelope by hand with the date you are putting your completed taxes in the mail.



Senior Corner

Staying Independent: Navigating In-Home Senior Care in Southeast Minnesota (March 2026)

For many seniors in Southeast Minnesota, "aging in place" is not just a preference—it is a priority. As of early 2026, several state-funded initiatives and local programs are expanding to help older adults stay in their homes safely and affordably.

[KIMT](#), [MN.gov/dhs](#), [Trueblueally.com](#)

State Support and Funding Opportunities

The Minnesota Department of Human Services (DHS) continues to push for home-based independence through the Live Well at Home grant program.

New Grant Cycle: A new Request for Proposals (RFP) for the 2027 fiscal year opened in February 2026 to fund community-based services like caregiving, home modifications, and transportation.

Southeast MN Impact: Recent grants have supported organizations such as SEMCAC in Rushford and Elder Network to provide in-home respite and crisis assistance.

Infrastructure Improvements: Funding is being used for "aging in place" programs that modify homes for low-income seniors, including installing accessible showers and ramps.

[MN.gov/dhs](#), [MN.gov](#), [MN.gov/aging](#)

Essential Programs for In-Home Care

If you or a loved one needs immediate help, two primary state programs provide case-managed support based on health assessments:

Elderly Waiver (EW): A Medical Assistance program for those who qualify based on income and care needs.

Alternative Care (AC): Designed for seniors who need nursing-home-level care but are not yet eligible for Medical Assistance.

[DHS](#)

PACE Program: The Program of All-Inclusive Care for the Elderly is currently being analyzed for broader implementation to provide holistic healthcare within the community rather than nursing facilities.

Local Resources in Southeast Minnesota

Residents in counties like Wabasha, Olmsted, and Winona have access to specific local providers:

[Southeastern Minnesota Area Agency on Aging \(SEMAAA\)](#): Offers a central information line at 800-333-2433 to connect seniors with local services.

[Elder Network](#): Provides in-home respite care and companion services in Wabasha and surrounding counties on a sliding fee scale.

[Lutheran Social Service \(LSS\)](#): Offers "Neighbor to Neighbor" companions and Meals on Wheels for those needing socialization or nutritional support.

Recent Industry Challenges

The local care landscape is facing transitions. Dependable Home Healthcare, a major provider, is scheduled to complete its wind-down and final layoffs by March 13, 2026, citing regulatory changes and rising costs. State officials are working to transition affected clients to new providers to avoid service gaps.

[Bring Me The News](#)



"For many seniors in Southeast Minnesota, "aging in place" is not just a preference—it is a priority."



From Seed to Salad: Urban Gardening Made Easy

It's officially that time of year! Whether you have a sprawling backyard or a cozy studio apartment, you can grow your own fresh produce without heavy tools or a green thumb for weeding. Ready to get your hands dirty? Here is how to start your no-fuss urban garden.

1. Follow the Light

Most vegetables crave 6–8 hours of sunlight. A south-facing window is your best friend. If your space is a bit dim, give your plants a "field trip" outside in a wagon or caddy to soak up some rays—just make sure you aren't lugging them down three flights of stairs!

2. Think Vertical

Short on floor space? Grow up! Utilize poles, shelves, or even 3M hooks on walls to support climbing plants like beans. Vertical gardening keeps your walkways clear and turns your walls into a living pantry.

3. Respect the Rental

To keep your security deposit safe, focus on damage-free

gardening:

Prevent Leaks: Use boot mats or deep saucers under containers to catch excess water.

Weight Limits: Avoid placing heavy ceramic pots on wall-mounted shelves; stick to floor displays or sturdy furniture for the big stuff.

4. Explore Your Neighborhood

If indoor gardening isn't a fit, look into a local community garden. While there may be a small rental fee or a waitlist, it's a fantastic way to access more space and meet fellow gardeners.

Want more tips? A quick "Google scroll" for apartment gardening will reveal endless creative ways to turn your small space into a high-yield harvest!

[Creating Sustainable School and Home Gardens: Vertical Gardening](#), [Ultimate Guide to Apartment Gardening](#), [Green Your Apartment with an Indoor Garden](#)

Follow the light, it's not just for gardening!

Career Force Employment Workshops and Trainings

Do You Want a Job or a Career?

Many of us settle for getting a "job" due to a lack of formal training or credentials. But how do you get the education you need to secure a lasting career without going into debt? The answer is [CareerForce MN](#). CareerForce offers a vast amount of free or low-cost training available both online and in person to help you gain the competitive edge you need.

Upcoming Training Spotlight: Warehouse & Logistics

In partnership with the [American Indian OIC \(AIOIC\) / Takoda Institute](#), specialized Warehouse Training is available throughout 2026. These programs prepare students for entry-level logistics roles by teaching inventory management, safety practices, and forklift operation.

2026 Warehouse Training Dates:

April 6 – April 24, 2026

June 1 – June 19, 2026

August 3 – August 21, 2026

October 5 – October 23, 2026

Additional 2026 Training Opportunities

Beyond logistics, you can access various other certifications through AIOIC and CareerForce:

Information Technology: Courses for CompTIA IT Fundamentals, A+, and Security+ are scheduled to run from March 3 to April 30, 2026.

Healthcare Administration: A 12-week Medical Office Administration program begins March 3, 2026, covering patient registration and insurance verification.

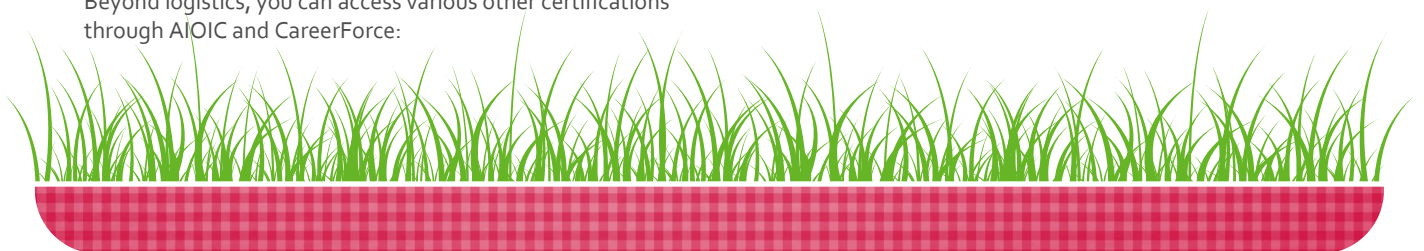
Professional Development: Intro to Microsoft Office training (Word, Excel, Outlook) runs from March 3 to April 23, 2026.

Financial Support for SEMMCHRA FSS Families

If your family is involved in SEMMCHRA's Family Self-Sufficiency (FSS) program, you may be eligible for additional help. Participants in good standing can take advantage of up to \$500 from the FSS Forfeited Escrow account to cover logistics related to workshops and trainings, such as transportation, childcare, or testing fees if they qualify.

Take the first step toward your new career today by searching Career Force or attending an information session, held most Wednesdays at the Takoda Institute.

Would you like more information on how to apply for the training? Please contact the FSS coordinator at 651-565-2638, ext. 226.



Discovering Summer in Southeastern Minnesota: A Guide to Camps and Care

As the bluff lands turn green, families across Southeastern Minnesota are gearing up for a season of adventure and growth. From the tech labs of Rochester to the riverbanks of Winona and Red Wing, our region offers a rich tapestry of summer programs and reliable childcare to keep your family thriving. Registration for many premier programs is already underway. Whether your child is an aspiring scientist, athlete, or outdoor explorer, these local favorites offer world-class experiences:

Pro-Tips for Families

- **Financial Aid: Explore the Summer Academic Enrichment Program (SAEP).** Eligible students in grades 3-11 can receive stipends to cover camp costs; the 2026 eligible camp list will be released in mid-March.
- **FSA Eligibility:** Many summer camp fees qualify as Dependent Care under employer Flexible Spending Accounts (FSA). For example, the Minnesota Twins Summer Camps provide their FEIN (45-0643499) specifically for this purpose.

2026 Summer Camp Highlights in Southeastern MN

Quarry Hill Nature Center (Rochester): Their popular Summer Nature Camp offers half-day sessions for youth entering K-9th grade. Open enrollment began March 5, 2026.

Winona State University STEM & Enrichment: WSU hosts the nationally acclaimed Camp Invention for grades K-6, focusing on hands-on science and engineering. They also offer specialized programs like Scrubs Camp for high schoolers interested in healthcare careers.

Red Wing Family YMCA: Day camp registration for the 2026 season is currently live, featuring weekly sessions from June 15 to August 14. They also offer specialized Teen Leadership and Resident Camps at Camp Pepin.

Camp Victory Ministries (Zumbro Falls): A highly-rated retreat offering A-frame cabins and diverse outdoor activities.

Winona Arts Camp (Cotter Schools): A creative adventure for ages 6-12. Registration for 9-12 year olds closes June 19, 2026, while the 6-8 year old section closes June 26, 2026.

Navigating Childcare & Daycare Resources

Finding consistent, quality care is essential for working families. Minnesota provides several tools to simplify this search:

Parent Aware: [Parentaware.org](https://parentaware.org). Use this free resource to find quality-rated childcare and early education programs. Their star ratings help identify providers that use research-based practices.

Child Care Assistance Program (CCAP): Financial assistance is available for income-eligible families to help cover the costs of quality care while parents work or attend school.

Families First of Minnesota: Provides regional support and grants for childcare across Southeastern Minnesota.



Opening Doors: Your Guide to Minnesota Homeownership

Navigating the path to homeownership can feel overwhelming, but several powerful programs are designed to help Minnesotans bridge the gap. Whether you are looking for specialized vouchers, educational support, or down payment assistance, the following resources provide a solid foundation for your journey.

SEMMCHRA Homeownership Opportunities

The Southeastern Minnesota Multi-County Housing and Redevelopment Authority (SEMMCHRA) offers targeted paths for both current voucher holders and new buyers:

Section 8 (HCV) Homeownership Program: This allows eligible Housing Choice Voucher recipients to apply their rental assistance toward a mortgage.

- Participants must be in good standing for at least one year and meet specific employment and income requirements.
- It is necessary for the buyer to work with SEMMCHRA and a lender of their choice during the homebuying process.

First-Time Homebuyer Program: Provides loans for down payments and closing costs. For 2026, allocations include loan options for those who have not owned a home in the last three years, typically requiring a minimum credit score (often 640).

Three Rivers Community Action: Guidance & Support

Three Rivers Community Action Inc. serves as a critical support hub, offering more than just financing:

Comprehensive Counseling: They provide pre-purchase housing counseling and financial literacy classes to help with debt reduction and credit repair.

Education & Literacy: Their Home Stretch workshops walk buyers through the entire process, from qualifying for a loan to the final inspection.

Gap Financing: Eligible buyers in Southeastern Minnesota can access assistance for down payments and closing costs, often through deferred-payment or forgivable loans.

USDA Rural Development Programs

<https://www.rd.usda.gov/programs-services/single-family-housing-programs/single-family-housing-direct-home-loans-22#to-apply>

For those looking to settle in rural or designated suburban areas, USDA Rural Development offers unique advantages:

Zero Down Payment: The Section 502 Direct and Guaranteed loan programs allow low-to-moderate-income households to purchase homes with 100% financing.

Affordable Rates: As of February 2026, interest rates for direct home loans are approximately 5.00%, which can be subsidized as low as 1% for qualifying low-income applicants.

Minnesota Housing Statewide Resources

Minnesota Housing provides broad programs accessible to residents across the state:

Start Up & Step Up: These programs offer fixed interest rates and low down payment options (as low as 3%) for first-time and repeat buyers.

First-Generation Homebuyer Loan: A significant initiative offering up to \$35,000 in deferred, interest-free, and forgivable loans for those whose parents did not own a home.

Important Considerations for Future Buyers

This is not an all-inclusive list. Many local communities offer special lending programs with unique rates or grants. It is highly recommended to research the specific city or county where you intend to live to find localized incentives.

Note on Eligibility: Every loan product has specific criteria—such as income limits, credit score minimums, and mandatory homebuyer education—that borrowers must follow to remain eligible. It is up to the borrower(s) to research the product they would like and make sure they fit the requirements of the specific mortgage product.

