



SEMMCHRA
Southeastern Minnesota Multi-County Housing & Redevelopment Authority
FAMILY SELF-SUFFICIENCY NEWSLETTER



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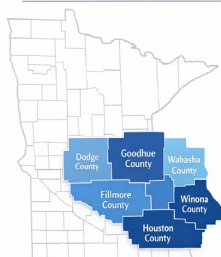
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SEMMCHRA Service Area



Dodge, Fillmore, Goodhue, Houston, Wabasha, and Winona Counties

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Open by appointment only

Unlock Adventure for Free with Your Library Card!

Did you know that your local library can do more than just transport you through the pages of a book? It can now literally drive you to some of the most beautiful landscapes in the state!

Through a special partnership between the Minnesota Department of Natural Resources (DNR) and local library systems, you can now check out a Minnesota State Parks Library Pass. This program is designed to make the great outdoors accessible to everyone, removing the cost of entry so you can focus on the fresh air and stunning views.

Minnesota State Parks



Library Program

m DEPARTMENT OF NATURAL RESOURCES

How it Works:

Getting your pass is as easy as checking out a bestseller. Simply visit a participating library—there is at least one in every Minnesota county—and ask for a State Parks Pass. With a valid library card, you'll receive a seven-day vehicle permit.

The Highlights:

- **Zero Cost:** The pass covers the full vehicle entry fee at any of Minnesota's 75 state parks and recreation areas.
- **Easy to Use:** Just display the pass on your dashboard when you arrive at the park.
- **No Returns Required:** Unlike a library book, you don't need to bring the physical pass back. Once your seven days are up, you can simply recycle it.
- **Statewide Access:** Whether you're looking to hike the North Shore or explore the prairies of the south, this pass is your golden ticket.

Plan Your Trip:

While the pass covers your entry, remember that things like camping spots or equipment rentals still require a separate fee. We recommend calling your local branch ahead of time to check availability, as these passes are popular and often fly off the shelves!

Ready to hit the trail? Grab your library card, pack some snacks, and discover the natural beauty of Minnesota this week.

The libraries listed below are partnered with the MN State Park Pass Program this Summer in Dodge, Fillmore, Goodhue, Houston, Wabasha, and Winona Counties:

[Red Wing Public Library](#)

[Lake City Public Library](#)

[Winona Public Library](#)

[Spring Valley Public Library](#)

[Caledonia Public Library](#)

[St. Charles Public Library](#)

[Chatfield Public Library](#)

[Houston Public Library](#)

[Preston Public Library](#)

[Lanesboro Public Library](#)

[La Crescent Public Library](#)

[Spring Grove Public Library](#)

[Blooming Prairie Public Library](#)



Affordable Swimming Options for Families

As temperatures rise, local pools offer the perfect escape, and several regional programs ensure that every child can enjoy the water regardless of their family's budget. For residents in Dodge, Fillmore, Goodhue, Houston, Wabasha, and Winona counties, staying cool this summer is more affordable than ever.

A standout opportunity is available for students in the Wabasha-Kellogg School District. Thanks to the Wabasha-Kellogg Area Community Foundation, all students from preschool through 8th grade are eligible for free swimming passes for the 2026 season. This initiative is designed to keep local youth active and safe while removing financial barriers to recreation.

For those outside that district, most community pools in the region—including those in Winona, Red Wing, and Chatfield—provide fee assistance or scholarships for low-income households. Families currently enrolled in programs such as SNAP, WIC, MinnesotaCare, or Free/Reduced School Meals can often receive between 50% and 100% off season passes. To apply, simply visit your local City Hall or Parks & Recreation website to download the necessary "Fee Assistance" forms.

If you don't need a full season pass, many facilities offer budget-friendly "Twilight Rates." For instance, the Dodge Center Aquatic Center provides reduced \$3 admission for evening sessions, and many other pools offer similar discounts during their final two hours of operation.

O'Neil pool in Lake City is offering free swimming lessons for levels 1-3 this summer, thanks to some local donations. Family summer pool passes are also half-price.

To get started, call your local City Recreation office to ask about scholarship programs and be sure to have proof of eligibility ready. By taking advantage of these grants and discounts, we can ensure every child in our community has the chance to make a splash this summer.



Family Fun Across Minnesota on a Budget

Exploring Minnesota's world-class museums, zoos, and theaters shouldn't have to break the bank. Thanks to programs like *Museums for All* and local access initiatives, families enrolled in SNAP, TANF, MFIP, or WIC can access many of our state's best attractions for free or at a deep discount.

Whether you're looking for a weekend road trip or a local afternoon outing, here are some of the best ways to use your EBT card for big savings:

Nature & Animals

- Minnesota Zoo (Apple Valley): Through the *Free to Explore* program, admission is FREE for qualifying Minnesotans. (Note: Parking is currently \$10).
- Great Lakes Aquarium (Duluth): Dive into the Great Lakes for just \$6 for adults and \$4 for children.
- Three Rivers Park District: Many sites and nature programs across the metro offer FREE or low-cost access year-round.

Hands-On Learning for Kids

- Minnesota Children's Museum (St. Paul): Grab daily tickets for \$5 or a full year of play with an "All Play" membership for \$45.
- The Works Museum (Bloomington): Future engineers can explore for only \$3 per person.
- SPARK (Rochester): Enjoy interactive exhibits for a reduced rate of \$5 per person.

History & Culture

- MN Historical Society (Statewide): Get FREE admission to 26 historic sites, including Split Rock Lighthouse and the Mille Lacs Indian Museum, just by showing your EBT card.
- Walker Art Center & Bakken Museum (Minneapolis): Explore contemporary art for \$2 or the history of electricity for just \$1.
- Science Museum of Minnesota (St. Paul): Admission is only \$3, making it easy to spend a full day discovering dinosaurs and technology.

Arts & Entertainment

- Guthrie Theater & Children's Theatre Company: Don't miss out on world-class stage productions—families can often secure tickets for as low as \$5.
- Transit Assistance Program (TAP): If you're heading into Minneapolis, check if you qualify for \$1 transit fares to make getting there even more affordable.

How to use these discounts:

In most cases, you simply need to show your EBT card and a photo ID at the ticket counter. It is always a good idea to check the organization's website or call ahead, as some locations require you to reserve these "access tickets" online in advance.

Thrifting the River Towns: Exploring SE Minnesota's Best Kept Secrets

Thrifting in Southeast Minnesota offers a treasure hunt through charming small towns and vibrant local communities. From unique vintage finds to essential household goods, the thrift scene in Dodge, Fillmore, Goodhue, Houston, Wabasha, and Winona counties provides budget-friendly shopping while supporting local causes.

- **Kenyon (Goodhue/Dodge Area):** Save It from Trash (S.I.F.T.) is a standout for those looking to keep items out of landfills while finding unique pieces. Nearby, Third World Friends Thrift offers a community-focused shopping experience with a variety of second-hand goods at affordable prices.
- **Kasson & Dodge Center (Dodge County):** Visit Second Time Around in Kasson for reasonable prices and a friendly atmosphere. In Dodge Center, Dano's Consignment Store (formerly Helping Hands) features a wide array of household items and sportswear, often priced under \$10.
- **Red Wing (Goodhue County):** Explore Annadee's Closet for neatly arranged clothing and reasonable prices, or Wise Penny Thrift Store for a classic thrift experience that supports local seniors. For rare treasures, Treasures In Time Thrift has an ever-changing inventory of "strange and obscure" items.
- **Wabasha (Wabasha County):** The Common Closet Thrift Store is an essential community stop, serving as a nonprofit facility providing low-cost clothing and basic household items for all ages. [Make An Offer, LLC](#) provides a wide selection of furniture, tools, and collectibles, specializing in passing deals on to the community through its retail storefront.
- **Winona (Winona County):** Restored Blessings offers high-quality furniture and clothing to support Christian education, while Riverland Auctions & Thrift Store features a diverse selection with prices designed to save items from the landfill.
- **Caledonia & La Crescent (Houston County):** In Caledonia, check out [D&L Thrift](#) or Twice Is Nice for local deals. La Crescent offers the Upscale Flea Market for those seeking more curated finds.
- **Harmony & Preston (Fillmore County):** Bee Balm Boutique in Harmony blends new gifts with thoughtfully curated vintage home decor and clothing. In Preston, Thrifty Threads is a "must-visit" for unique vintage clothing enthusiasts.

Whether you're looking for a specific item or just love the "thrill of the hunt," these local shops provide a sustainable way to shop while giving back to the Southeast Minnesota region.

Senior Corner

Exploring the Great Outdoors: Your Guide to 2026 Park Passes



With summer around the corner, now is the perfect time for Southeast Minnesota residents to plan their next adventure. Whether you are looking for a quiet afternoon at a local state park or a cross-country trip to a national landmark, several pass options make exploring more affordable than ever, especially for seniors and individuals with permanent disabilities.

Minnesota State Parks: Local Access and Discounts

Minnesota's 75 state parks offer several ways to save on vehicle permits.

- **Library Program:** You can check out a park pass for seven days at participating locations like the Rochester Public Library or Winona Public Library.
- **Disability Discount:** Minnesota residents with a permanent disability—evidenced by a federal Access Pass or a state-issued disability license plate or hang tag—can purchase a year-round vehicle permit for a reduced rate of \$12 (regularly \$35).
- **Camping Perks:** Residents with physical disabilities are also eligible for half-priced campsite fees Sunday through Thursday nights at state parks and forests.

National Parks: Federal Senior and Access Passes

The [America the Beautiful Pass](#) series offers specialized lifetime and annual options for federal recreation sites.

- **Senior Pass (Ages 62+):** Available as a Lifetime Pass for \$80 or an Annual Pass for \$20. If you purchase four annual senior passes, they can be traded in for a lifetime version at no extra cost.
- **Access Pass (Permanent Disabilities):** This is a free, lifetime pass for U.S. citizens or permanent residents with a medically determined permanent disability. It does not require a 100% disability rating to qualify.
- **Added Benefits:** Both the Senior and Access passes may provide a 50% discount on some amenity fees, such as camping, boat launching, and swimming.

How to Obtain Your Federal Pass

For both Senior and Access passes, you must provide proof of residency and either age (for seniors) or disability documentation (for the Access Pass).

- **In-Person:** You can obtain these passes immediately at most federal recreation sites that charge an entrance fee.
- **Online or Mail:** You can order through the [USGS Store](#) (note a small processing and handling fee applies for shipping) or skip the wait by downloading a digital pass from [Recreation.gov](#).

Building Futures: How SEMMCHRA Pathways Turn Rental Assistance into Homeownership

For many families, securing safe and affordable housing is the first step toward a stable life. The Southeastern Minnesota Multi-County Housing and Redevelopment Authority ([SEMMCHRA](#)) offers two interconnected initiatives designed to turn rental assistance into permanent financial independence: the **Family Self-Sufficiency (FSS) Program** and the **Housing Choice Voucher (HCV) Homeownership Program**. Together, these programs provide residents with financial tools, personal coaching, and resource connections needed to build wealth and buy a home.

The Family Self-Sufficiency (FSS) Program: Earn While You Grow

The [SEMMCHRA Family Self-Sufficiency Program](#) is a voluntary, five-year initiative open to all current Housing Choice Voucher (Section 8) participants. The program matches participants with a dedicated FSS Coordinator who helps map out personalized employment, education, and financial wellness goals.

The defining feature of the FSS program is its built-in savings component. Typically, when a rental assistance participant's earned income increases, their portion of the monthly rent increases as well. However, under the FSS program, a portion of that rent increase is deposited directly into an interest-bearing escrow account managed by SEMMCHRA.

Upon successful graduation from the five-year program, families receive the full balance of their escrow savings. Past graduates have successfully leveraged these funds to clear debt, purchase reliable vehicles, or fund down payments on their first homes.

The HCV Homeownership Program: From Renting to Owning

For families aiming for homeownership, SEMMCHRA bridges the gap through the [HCV Homeownership Program](#). Rather than applying a Section 8 voucher exclusively toward monthly rent, eligible participants can transition their federal assistance to help pay a monthly mortgage.

To qualify for this option, applicants must meet specific criteria established in the [SEMMCHRA HCV Homeownership Administrative Plan](#), including:

- **Program Standing:** Must be a current voucher recipient or public housing tenant in good standing for at least one year.
- **First-Time Buyer Status:** Must qualify as a first-time homebuyer.
- **Employment & Income:** At least one adult household member must be continuously employed for a minimum of 30 hours per week for 12 consecutive months (exceptions apply for elderly or disabled households).
- **Financial Foundations:** Complete a certified homebuyer education class and complete one-on-one pre-purchase counseling.

A Powerful Combination for Long-Term Wealth

The true magic happens when these two programs overlap. Per SEMMCHRA guidelines, graduating FSS families are permitted to use up to 50% of their accumulated escrow savings to fulfill the mandatory down payment and closing cost requirements of the homeownership track.

By layering financial coaching, an automated savings engine, and mortgage subsidy assistance, SEMMCHRA empowers Southeast Minnesota families to break generational cycles of economic instability and establish roots in their communities.

Learn More and Apply

Ready to take control of your financial future or take the first step toward buying a home? Get in touch with the SEMMCHRA team today:

- **Online Resources:** Read the latest FSS Action Plan and Newsletter or complete a pre-enrollment application online.
- **Phone:** Call (651) 565-2638 and dial ext. 226.
- **Email:** Contact the coordinator directly at FSSCoordinator2@semmchra.org.