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SEMMCHRA
Southeastern Minnesota Multi-County Housing and Redevelopment Authority

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The OBBBA Changes

We've all heard the news and may have started feeling some of the effects of the Omnibus Benefits and Accountability Act (OBBBA), signed into law on July 4, 2025. This federal law includes wide-ranging changes that affect food assistance, healthcare, and taxes.

Please remember you are not alone, and there are ways to navigate these changes to lessen their impact. Within this newsletter you will find links to Federal and Minnesota state agencies with information specific to SNAP, Medicare/ACA (Affordable Care Act), and taxes to help you understand how the OBBBA has affected your specific situation. Remember, everyone's circumstances are different, but if you have information that could help someone else, please share.

SNAP

OBBBA has expanded work requirements for many Supplemental Nutrition Assistance Program (SNAP) recipients. These changes are now in effect, and compliance is essential to maintaining your benefits.

The expanded rules cover able-bodied adults ages 18 through 64 who do not have an exemption status and do not live in a household with a dependent child under the age of 14.

If you are affected by these changes, you must provide evidence of working, training, or volunteering for a minimum of 20 hours per week (80 hours per month).

Key Action Items for Maintaining Benefits:

Understand the Requirements: The primary rule is to complete 80 hours of approved work or work-related activities per month.

Documentation is Crucial: To prove your hours, you need documentation. When volunteering, working, or training, ensure you have the person in charge or program administrator sign off on your hours.

Check Your Status: If you are unsure whether you are exempt (e.g., due to a physical or mental health condition, a qualifying training program, or caring for a disabled person), you must contact your county office.

For official guidance and to manage your benefits, visit the Minnesota Department of Human Services SNAP page. You can also find your local county office using the MN DHS County and Tribal Offices finder.

Medicare/ACA

Medicare beneficiaries in Southeast Minnesota are facing significant changes for 2026, making it crucial to review coverage now. The standard monthly premium for Medicare Part B is increasing from $185.00 to $202.90. Crucially, major insurers (UCare, Aetna, Humana, UnitedHealthcare) are scaling back or exiting several county markets. This means your current Medicare Advantage (MA) plan might not be available next year, or its provider network—potentially including the Mayo Clinic—may change.

Positive changes include a new annual out-of-pocket cap of $2,100 for prescription drugs (Part D).

You can change your options during the Medicare Open Enrollment Period (October 15 – December 7). For free, unbiased, local help navigating these changes, contact the Minnesota State Health Insurance Assistance Program (Senior LinkAge Line®). Call 1-800-333-2433 or use the official Medicare Plan Finder tool to compare options.

Taxes

New tax changes are coming in 2026 that could mean more money back for low to moderate income (LMI) families. The IRS has announced key adjustments to tax credits and deductions designed to help you keep more of your hard-earned money.

These changes primarily affect the tax return you will file in early 2027 for the 2026 tax year.

Inside you will find resources to help with questions about the changes.

Hyperlinks in this newsletter are active. If you find a broken link, please contact FSSCoordinator2@semmchra.org

Questions about SNAP Changes?

Snap changes will impact quite a few people. If you have questions on the effects for you and your family, first turn to your county for answers. However, you can also get information from the agencies listed below.

SNAP Questions

Department of Children, Youth, and Families (DCYF) https://dcyf.mn.gov/

DCYF MN Food Helper https://mn.gov/dhs/mnfoodhelper/

United Way https://www.211.org/

Career Readiness and Exploration

CareerForce Development https://careerforce.mn.gov/region/southeast-region

Workforce Development https://workforcedevelopmentinc.org/

MinnesotaWorks.Net https://www.minnesotaworks.net/

Ticket to Work https://www.disabilityservicesofamerica.com/

"There are ways to navigate these changes to lessen their impact."

Medicare Questions?

When seeking information about your specific situation, be aware there are "sponsored" websites when searching the internet. Sponsored sites usually appear first. You can use sponsored sites, but fees might apply. Do your research before providing personal information on the sponsored sites. The sites provided below are Federal and State sites to assist you without fees.

1) State Health Insurance Assistance Program (SHIP) https://www.shiphelp.org/

2) Medicare https://www.medicare.gov/talk-to-someone

3) MN Aging & Disability Resources https://mn.gov/adresources/search?query=LH-3500.5000&query_label=Medicare+Information%2FCounseling&query_type=taxonomy

4) MN Department of Health https://www.health.state.mn.us/facilities/insurance/clearinghouse/resources.html

Questions about Taxes?

IRS Free File: Do-it-yourself online Through the IRS Free File program, eligible families can use brand-name tax preparation software at no cost if they meet the criteria established. The software guides users through the process of identifying eligible deductions and credits, and some software packages also include free state tax return preparation. https://www.irs.gov/how-to-file-your-taxes-step-by-step

The IRS's Volunteer Income Tax Assistance (VITA) and Tax Counseling for the Elderly (TCE) programs offer free basic tax return preparation to qualified individuals.

The VITA program has operated for over 50 years. VITA sites offer free tax help to people who need assistance in preparing their own tax returns, including:

- People who generally make $67,000 or less
- Persons with disabilities; and
- Limited English-speaking taxpayers

In addition to VITA, the TCE program offers free tax help, particularly for those who are 60 years of age and older, specializing in questions about pensions and retirement-related issues unique to seniors. https://www.irs.gov/individuals/free-tax-return-preparation-for-qualifying-taxpayers

MilTax: For the military community MilTax is a free tax resource for members of the armed forces, military families, and certain veterans. This program provides free tax software and assistance, including support for military-specific tax situations such as deployments, combat pay, and multi-state filings. Eligible taxpayers can use MilTax to electronically file a federal tax return and up to three state returns for free. https://www.irs.gov/newsroom/free-online-tax-help-for-military-members-and-their-families

Please be aware that there are many tax services advertised; please research any service before using it.

Beating the Winter Blues in Rural Minnesota: Strategies for Post-Holiday Finances and Finding Connections

As the festive lights dim and the holiday momentum fades, a familiar reality sets in for many Minnesotans: the quiet, the bills, and the long, cold stretch of winter. The transition from high-energy gatherings to the daily grind, often shrouded in limited daylight, can be jarring. However, experts and community organizers suggest proactive steps to manage finances, boost spirits, and stay connected during the region's longest season.

The Financial Chill: Budgeting After the Bash

The most immediate post-holiday challenge for many is the financial hangover. A November 2023 survey by the National Retail Federation (NRF) highlighted that U.S. holiday spending remains robust, often leading to credit card debt in the new year [3].

If you got caught up in the holiday spirit, financial discipline is key:
Assess the Damage: Start by reviewing all credit card statements and receipts from November and December to understand exactly how much was spent and where debt was incurred.
Create a Plan: Implement a strict, revised budget, temporarily cutting non-essential expenses like dining out or streaming services. The goal is to free up as much cash as possible for debt repayment.

Prioritize High-Interest Debt: Focus initial efforts on paying down credit cards with the highest interest rates to save money on finance charges over time [5].

Chasing Daylight: Maximizing Winter Light

The lack of sunlight in northern climates is a genuine issue. In areas like Southeastern MN, daylight hours are minimal in deep winter. This reduction in natural light can disrupt sleep patterns and contribute to seasonal affective disorder (SAD) [4, 1].

"For some, you get up in the dark, go to work in the dark, and leave in the dark," a local resident noted.

Experts recommend actively seeking light exposure:
Optimize Your Space: If you have a window at work, make the most of it. Ensure blinds are open to let in maximum natural light.

Step Outside: Even a 10-minute walk outside during a break, especially around midday, exposes you to brighter light than most indoor settings, helping to regulate your circadian rhythm [1].

Talk to Your Employer: Request the installation of full-spectrum or brighter, productivity-enhancing light bulbs in common areas.

Overcoming Isolation in Rural MN

The sudden quiet after holiday festivities, combined with physical isolation common in rural areas, can lead to feelings of loneliness. The National Institute on Aging (NIA) emphasizes the importance of social connection for overall mental and physical health [2].

Overcoming this requires intentional effort:
Join Local Groups: Clubs centered around hobbies—from knitting to book clubs to snowshoeing—provide structure and shared interest.
Volunteer: Local food shelves, historical societies, or animal shelters always need help. Volunteering not only connects you with people but also provides a sense of purpose [2].
Leverage Local Resources: Your local library or Community Education center is a hub for free events, classes, and social gatherings. Check their monthly calendars for opportunities.
Stay Connected Digitally: While not a replacement for in-person interaction, social media groups specific to rural Minnesota can offer a platform for local news and virtual connection [2].

By proactively managing finances, prioritizing mental health through light exposure, and seeking out community connections, residents can navigate the quiet months and emerge ready for spring.

1. Darius Farhud and Zohreh Aryan, "Circadian Rhythm, Lifestyle and Health: A Narrative Review," Iranian Journal of Public Health 47, no. 8 (2018): 1068, pmc.ncbi.nlm.nih.gov.
2. National Institute on Aging, "Social Isolation, Loneliness in Older People Pose Health Risks," U.S. Department of Health and Human Services, last modified April 23, 2019, www.nia.nih.gov.
3. National Retail Federation, "A record 200.4 million consumers shopped between Thanksgiving Day through Cyber Monday" (press release, November 28, 2023).
4. Speaking of Health, "Seasonal Affective Disorder: Not Just the Winter Blues," Mayo Clinic Health System, January 5, 2023, www.mayoclinichealthsystem.org.
5. "Debt Avalanche vs. Debt Snowball: Which Is Best for You?," Investopedia, accessed December 9, 2025, www.investopedia.com.

From Renter to Homeowner: SEMMCHRA Offers Path to Homeownership

For eligible residents of Southeast Minnesota utilizing Housing Choice Vouchers (Section 8) or public housing assistance, the Southeastern Minnesota Multi-County Housing and Redevelopment Authority (SEMMCHRA) provides a vital bridge to homeownership. The HUD-approved Section 8 Homeownership Program allows participants to redirect their monthly rental subsidy toward paying down a mortgage, building equity instead of just covering rent.

This voluntary program is designed to empower participants and build long-term financial stability. To qualify, applicants must meet several criteria, including being a first-time homebuyer, having a minimum credit score (currently 620), and meeting specific income and continuous employment requirements. Disabled or elderly households may have exceptions to the employment rule.

Approved participants receive essential pre-purchase counseling and attend a homebuyer education class to prepare for the responsibilities of owning a home. SEMMCHRA's homeownership program offers individuals and families a concrete path to invest in their future, strengthening communities one homeowner at a time. Interested parties can find more information on the SEMMCHRA website or contact the FSS Coordinator.

The AI Revolution: A Double-Edged Sword Reshaping Our World

Artificial intelligence (AI) is now an omnipresent force, integrated into everything from streaming services to critical healthcare tools. As AI is here to stay, global societies are weighing its immense potential benefits against significant ethical and environmental challenges.

Efficiency vs. Ethics in the Newsroom
The media industry is leveraging AI to streamline operations and enhance efficiency through automated reporting and sophisticated data analysis. This frees human journalists for complex, investigative work. However, relying on AI introduces critical ethical dilemmas. Concerns abound regarding algorithmic bias, the spread of deepfakes, and the erosion of public trust. Industry standards emphasize the necessity of human oversight to maintain accuracy, empathy, and moral judgment that AI currently lacks.

Global Implications and Governance
AI's impact influences national security, economic competitiveness, and global governance. Countries are in a race to develop this technology, prompting international bodies like the G20 and the UN to debate regulatory frameworks. The focus is on ensuring a "human-centered" approach that prevents the technology from worsening global inequalities.

Navigating the Future: Human Judgment Remains Key
AI is a transformative tool poised to reshape our world, offering breakthroughs in science and daily life. The challenge for all sectors is to harness AI's efficiency while prioritizing ethical considerations, transparency, and the invaluable role of human intellect.

This newsletter was created with the assistance of AI.

Building Brighter Futures: The Importance of Southeast MN's FSS Program

For families in Southeast Minnesota receiving housing assistance, the voluntary Family Self-Sufficiency (FSS) program offers a powerful pathway to economic independence and long-term stability. This U.S. Department of Housing and Urban Development (HUD) initiative is more than just a job program; it is a five-year commitment to personalized goal-setting, financial empowerment, and asset building.

The FSS program's core feature is a unique escrow savings account. As a participant's earned income increases and their portion of rent goes up, the difference is deposited into an interest-bearing savings account. Upon successful graduation from the program—which involves achieving personal goals like pursuing education, securing employment, or improving credit—participants receive the accumulated funds as a lump sum. This money, often averaging close to $10,000 nationwide, can be life-changing, used for major investments like a down payment on a home, purchasing a reliable vehicle, or funding higher education.

Participants work one-on-one with a dedicated program coordinator who connects them with essential community resources, such as job training, childcare assistance, and financial literacy workshops. This support system helps families overcome barriers to employment and strengthens their financial capabilities.

By joining the FSS program, residents in Southeast MN can build significant savings, reduce their dependency on rental subsidies, and achieve self-sufficiency, creating a more secure future for themselves and their children. Local agencies like the Southeastern Minnesota Multi-County Housing and Redevelopment Authority (SEMMCHRA) can provide more information on how to enroll.

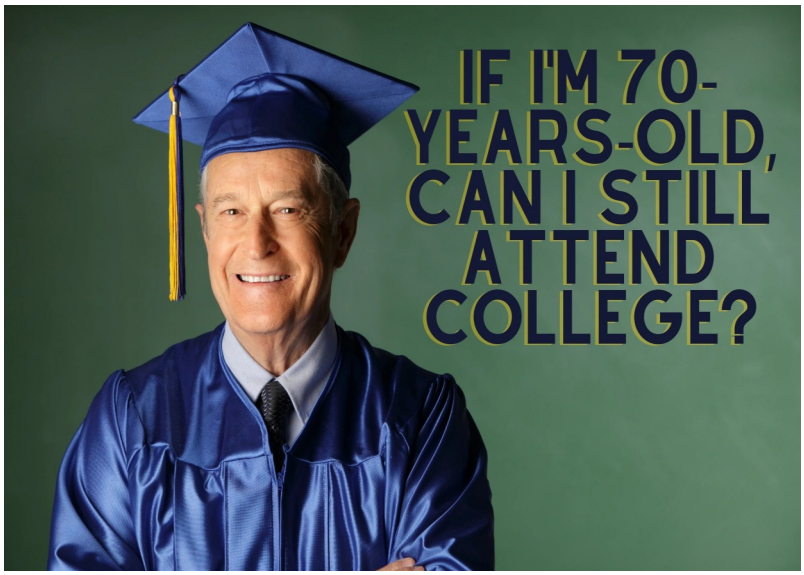
Visit: https://www.semmchra.org/home-ownership/family-self-sufficiency-program-2/

Call (651)565-2638, ext. 226

Email FSSCoordinator2@semmchra.org

Senior Corner

College for People over 60



People over 60 in Southeast MN can access education through the Minnesota Senior Citizen Education Program (SCEP) for discounted or free classes at state colleges, the Osher Lifelong Learning Institute (OLLI) for non-credit courses, and local community and senior centers for various enrichment programs. Local public libraries also offer free workshops on topics like technology and history.

State-funded college programs

Minnesota Senior Citizen Education Program (SCEP): Minnesota residents 62 and older can enroll in state-supported colleges for reduced costs. You can either audit courses for free or pay a per-credit fee for college credit.
Eligibility: Must be a Minnesota resident aged 62 or older (or 60+ with a railroad retirement annuity).

Cost: Free for auditing, or a discounted administrative fee per credit for those taking for credit.

How to: Apply for admission and register for courses, declaring auditor status if applicable.

Local example: Rochester Community and Technical College (RCTC) offers this program to seniors.

Non-credit lifelong learning

Osher Lifelong Learning Institute (OLLI) at the University of Minnesota: This program offers non-credit courses, both online and in-person, for adults 50 and older. It's a community-based option with a wide variety of intellectual and social opportunities.

Local Senior and Community Centers: Many centers across Minnesota provide a range of non-credit classes, such as fitness, art, and seminars on practical skills. Check with your local centers to see what they offer.

Public Libraries: Your local library is a great resource for free learning opportunities like technology workshops (e.g., using a smartphone or social media) and classes on history or genealogy.

Additional options

Senior Planet from AARP: This organization offers a wide range of free virtual classes specifically for older adults, with local centers in many areas that focus on technology-related learning.

Local institutions: Other colleges, like South Central College, may have programs to assist seniors with taking a variety of courses like technology, art, and history.

Southeastern Minnesota Multi-County Housing & Redevelopment Authority (SEMMCHRA)

Mission:

To enhance and strengthen communities through advocacy, collaboration and promotion of self-reliance, housing, and community development.

Vision:

To be a recognized advocate and leader in creating housing opportunities and community development solutions.

Funding Opportunities for SEMMCHRA's FSS Participants

Families actively engaged in the Southeastern Minnesota Multi-County Housing and Redevelopment Authority's (SEMMCHRA) Family Self-Sufficiency (FSS) program have access to a unique financial resource: forfeited escrow funds. When an FSS participant terminates their contract or leaves the program before fulfilling their goals, their accumulated escrow savings are forfeited back to the housing authority.

Rather than simply becoming program receipts, federal HUD regulations require these funds to be reallocated specifically to benefit other FSS participants who are in good standing. SEMMCHRA's policy allows for these funds to be used to cover various costs that help active families meet their FSS goals.

Eligible uses include support for:

- Transportation
- Childcare
- Job training or testing fees
- Employment preparation costs

Participants can request assistance in writing to the FSS coordinator, with requests approved on a case-by-case basis. This mechanism provides a valuable, needs-based financial boost to families committed to achieving self-sufficiency, ensuring that every dollar generated within the FSS program helps a family on their journey to economic independence. Contact SEMMCHRA's FSS coordinator for details on how to apply for this funding.

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