

Serving Beltrami and Cass Counties

Bi-County CAP, Inc. Annual Report

May 2012—April 2013



"Community Action: Helping People. Changing Lives."

BOARD MEMBERS

Steve Newby-Board Chair
Bemidji—since 2002

Karen Lego
Federal Dam—since 1993

Lorraine Mix
Remer—since 2002

Vicki Peterson
Federal Dam—since 2009

Cody Nelson
Bemidji—since 2009

Michelle Johnson
Pine River—since 2009

Karen Holle
Hackensack—since 2009

Deb Hartman-Steigauf
Bemidji—since 2010

Judi Scarborough
Bemidji—since 2010

Rita Albrecht
Bemidji—since 2010

Mary Ann Reitmeir
Bemidji—since 2010

Sarah Reiners
Bemidji—since 2011

Lindsay Spragg
Shevlin—since 2011

Frank Vasecka
Motley—since 2012

Wendy Irish
Bemidji—since 2012

Tim Sumner
Redby—since 2013

Benjamin Butcher
Backus—since 2013

Sharon Anderson
Walker—since 2013

OUTGOING BOARD MEMBERS

Dick Downham—Since 2009
Quentin Fairbanks—Since 2009
Cheryl Kroeker—Since 2012
Jim Dowson—Since 2013

Message from the BI-CAP Board Chair and the Executive Director

May 2012 through April 2013 will be a year that we remember as one full of challenges, tears, and success! Thanks to the Board's leadership and vision we were able to move our Corporate Office to 6603 Bemidji Avenue North, in order to convert the office space at 1601 Conifer Avenue NW into Head Start and Early Head Start Programming Space. This was a great accomplishment as there was a need to regain the classroom space that we had lost in the previous year. A big thank you goes out to Kathy Luepke, of USDA Rural Development, for all of her efforts that resulted in the funding for this project. Thanks to the hard work and dedication of staff, in particular Harry Entwistle, our Facilities Director, and the excellent work of our construction contractor, Pat Frenzel, and his subcontractors, construction was completed and space made ready for Fall programming! Staff worked extremely hard to make sure everything got set up so that the Open House, which was held on August 23rd to showcase our new Head Start/Early Head Start Center and our Corporate Office, was a success. Such great team work and what a fun event! THANK YOU EVERYONE! We now have the capacity to serve 110 Bemidji area children, per day, at one central site.

With the loss of BI-CAP's Fiscal Director(s) to other employment and for personal reasons (not a good fit), the agency has struggled to "catch up", "re-train" and "re-tool" the remaining fiscal staff. As difficult as it is, departmental staff have worked hard to assume new duties and they continue to strive to remain effective. The end is in sight, as interviews for a new Fiscal Director begin May 1st!

In February, the Agency experienced the unfortunate passing of one of our own, Justin Pierce, YouthBuild Maintenance Worker. Staff created "memory ribbons" in honor of Justin, which we continue to proudly, yet sadly, display. Justin's passing brought forth the reality of how short life can be. Through our tears we said "goodbye", yet, Justin lives on in our hearts, in our minds, and in our memories.

2013 was also a year of much success, as is evidenced by the many positive monitoring reports and various awards received, including "Best Educational Gains Award 2012", from the YouthBuild USA Affiliated Network, and the "Excellence in Service Award", which Elizabeth Misco, our Mortgage Foreclosure Counselor, received from the MN Homeownership Center. **We are so thankful for, and proud of, all of our employees!**

We look to the future. We believe that life holds many good things in store for us and for those we serve as we move forward in our quest to "help low income people obtain self sufficiency", while envisioning an end to poverty. We have the good fortune and strength of quality staff, a progressive well informed Board, and the support of many, many partners, vendors, and funders in our favor. Without the sum of the parts, we would not be whole! We recognize that together we can accomplish great thing and ride out the financial uncertainty that we face while providing excellent programming and service.

With that said, we say "thank you"! **"Thank you, everyone,** for your dedication, loyalty, support, belief, and commitment to the mission. Without you we would not be able to achieve all the great things that we are achieving. We would not be making a positive difference in the lives of so many. **BECAUSE of YOU, we are doing good things. We are changing lives. We are living our mission!**

Sincerely,

Steve Newby

Board Chair

Deb Allison

Executive Director

BI-CAP HEAD START AND EARLY HEAD START

BI-CAP HEAD START MISSION STATEMENT: "BI-CAP Head Start is committed to offering diverse groups of children and families individualized opportunities to continue their growth and development through comprehensive services such as health, education and community connections."

HEAD START

Head Start is a child development program that promotes school readiness and provides comprehensive health, nutritional and social services to eligible three, four and five year old preschoolers and their families. Nationwide, the program has enrolled more than 25 million children since its beginning in 1965.

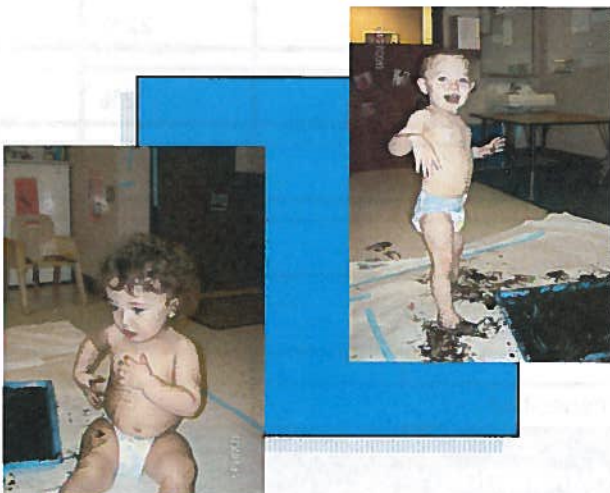
Head Start programs apply for state and federal grant funding to provide services to income-qualified children and families. The program focus is on helping preschoolers develop the early reading and math skills they need to be successful in school.

BI-CAP Head Start programs promote school readiness by enhancing the social and cognitive development of children. Programs encourage parents to be involved in their children's learning and help them in working toward their educational, literacy and employment goals. Head Start stresses the importance of parent involvement in all areas of the program.

EARLY HEAD START

The Early Head Start program was created in 1994 for children from birth to three years old and pregnant women. The idea for Early Head Start came out of scientific evidence that shows a child's first three years of life are very important to healthy development. Relationships formed with adults during these years set the course for all future development.

Early Head Start promotes healthy prenatal outcomes, enhances the development of infants and toddlers, and promotes healthy family functioning. Services are designed to meet the unique needs of each community.



Early Head Start



Experiencing mud

HEAD START/EARLY HEAD START RECORDS AND STATISTICS

ERATE Funding

BI-CAP received ERATE funding for eligible telecommunication and internet access charges in the amount of \$21,665 for the 2012-13 program year. BI-CAP will continue to apply for annual ERATE reimbursements on an ongoing basis.



During the current (2012-2013) BI-CAP Head Start Program Year:

- 99 percent of families received parenting information.
- 327 infants and children completed medical and dental exams
- 94 percent of infants and 100 percent of children are up-to-date on immunizations
- 26 percent of the Head Start enrollment and 10 percent of the Early Head Start enrollment consists of children with disabilities, including health, visual, and hearing impairments, social-emotional disturbance, speech and language impairments, orthopedic handicaps and learning disabilities.
- 89 percent of Head Start and Early Head Start classroom teachers have at least an AA degree in Early Childhood Education.
- 30 percent of Head Start program staff members are parents of current or former Head Start children.
- Overall parent satisfaction with program options is rated at 95 percent for Head Start and 90 percent for Early Head Start.
- 98 percent of Head Start parents and 86 percent of Early Head Start parents agree that BI-CAP Head Start is father-friendly.

CURRENT ENROLLMENT	327
Ages:	
3-5	237
0-3	90

RACIAL COMPOSITION	HS	EHS
American Indian/Alaska Native	22%	27%
Black/African American	2%	0%
White	63%	59%
Asian	0%	0%
Bi-Racial/Multi-Racial	10%	10%
Other/Unspecified	3%	4%
ETHNIC COMPOSITION	HS	EHS
Hispanic	2%	4%

NUMBER OF CLASSROOMS	HS	EHS
	18	4
NUMBER OF CENTERS		
Bemidji – 1	X	X
Blackduck – 1	X	X
Kelliher – 1	X	
Walker – 1	X	
Remer – 1	X	
Backus – 1	X	X
Pillager – 1	X	

PAID STAFF	70	
Teachers, Teacher Aides and Home Visitors	41	
Health Coordinators and Assistants	4	
Family Support	14	
Cooks	4	
Janitorial/Maintenance	2	
Managers	4	
Director	1	
VOLUNTEERS (2011-12 Data)	HS 515	EHS 163
VOLUNTEER HOURS (2011-12 Data)	19,143	

A Year in Family Service

At our August ALL-Staff Pre-Service, the University of Minnesota Extension Staff gave a very good presentation on Cultural Diversity. This included: "Exploring Conflicting World Views: Tribal Government, Sovereignty and Culture". Gang Identification was also covered at this training. Family goals were reviewed at our October in-service training for all Head Start Staff. The Fall Seminar Series of the Minnesota Fathers and Families Network covered "Beyond Tomorrow: Reconnecting after Incarceration". Make it Take it and Family Fun Night events have been very well attended by children and families! We've had good participation at Parent Meetings and Policy Council. The December MHSA Networking meeting centered on the Parent, Family, and Community Engagement Framework. Family Service Monitoring visits with FCSC's again went well this winter. The MHSA Parent Engagement Conference in April was a huge success with 5 from BI-CAP attending (4 parents and 1 staff) with a total attendance of approx. 100. Our April 12th All Head Start Staff In-Service training centered on "Boosting School Readiness through Effective Family Engagement". This included building relationships with families.

Foster

Grandparents -

Parent Volunteers

Foster Grandparents provide support services by working with groups of children in several Head Start classrooms. Currently we have 8 Foster Grandparents in our program: 4 in Cass County and 4 in Beltrami County. Many of the Foster Grandparents have been working in Head Start for ten plus years, supporting the Head Start Program and working with children as a "grandparent" would in any family. The staff rely on their skills to assist with meals, read books to the children, provide behavior support and being available for free play.

Parent Volunteers:

Every classroom in our program relies on parents to be a part of the activities and support for their own child. They become an integral part of the partnership between staff and home.



**Parent & Community
Volunteer Classroom
Participation**

HEAD START AND EARLY HEAD START PROGRAM SERVICES

- Early Childhood Development and Health
- Family and Community Partnerships

EARLY CHILDHOOD DEVELOPMENT AND HEALTH

The objective of Child Health and Development Services is to ensure that all child health and developmental concerns (including social-emotional and mental health concerns) are identified, and children and families are linked to an ongoing source of continuous, accessible care to meet their basic health needs.

The objective of Education and Early Childhood Development is to provide all children with a safe, nurturing, engaging, enjoyable, and secure learning environment, in order to help them gain the awareness, skills, and confidence necessary to succeed in their present environment, and to deal with later responsibilities in school and in life. Each child is treated as an individual in a program that values diversity. The many experiences provided by the program support children's growth and development, and include the physical, social, emotional, and cognitive development of each child.

FAMILY AND COMMUNITY PARTNERSHIPS

The objective of Family Partnerships is to support parents as they identify their own strengths, meet their own goals, support the development of their children, and advocate for community support. Staff and parents work together to build trusting relationships that allow them to share with and learn from each other.

Head Start serves families in their own communities with the help of many other community agencies and groups. The objective of Community Partnerships is to ensure that the Head Start program collaborates with partners in the community to provide the highest level of services to children and families.



SCHOOL READINESS

Head Start continues to make progress toward aligning BI-CAP's School Readiness Goals within the Head Start Framework, the Parent and Family Engagement Framework, and the bi-county wide local school districts' school readiness goals. This year our School Readiness Goals expanded to include children 0-5 . Please see our Head Start Annual Report published on our website.

BI-CAP works diligently to enhance its use of child assessments to develop individual learning goals and to implement curriculum and activities that allow children to reach their full potential. Head Start uses Work Sampling Online to track the development of three and four year old children. Early Head Start has implemented the use of OUNCE Online, to track child development for children, zero to three.

ASSESSMENTS

CLASS (Classroom Assessment Scoring System) supports classroom staff development by providing a snapshot assessment that will indicate the area needing increased student development through intentional and effective teaching practices. CLASS is based on interactions between teachers and students in classrooms through the use of learning materials. Home Based Staff are supported with the implementation of Home Visit Observation Rating Scale (HORVS). Similar to CLASS, HORVS is a relationship based tool that supports effective home visiting practices. HORVS also measures parent and child engagement during the home visit, and will provide information for areas we are doing well in, or areas needing improvement.

CAR LOAN DOWN PAYMENT PROGRAM (Beltrami & Cass Counties)

The Car Loan Down Payment Program is offered through Cass County, Rural MN CEP, and BI-CAP. This program is designed to help individuals obtain an auto loan when other means have been exhausted. The eligibility guidelines require that applicants must be receiving MFIP or be MFIP eligible. The applicant must also have a valid MN driver's license, be employed, have a written denial from a lending agency for an auto loan, and be a resident of Beltrami or Cass Counties for at least three months. Applicants must be referred to the program by County Social Services or CEP. The maximum assistance for each applicant is \$6,000, or as the individual budget allows.

In 2012, three (3) Beltrami County Households were provided car loans from BI-CAP, totaling \$7,631.25. These loans were supplemented by car down payment assistance through Rural MN CEP.



Healthy Children - Happy Faces...

School Readiness Goals Domains

School Readiness Goals are developed under the following five domains:

- Language and Literacy
- Approaches to Learning
- Social and Emotional Development
- Physical Development and Health
- Cognition and General Knowledge

A SUCCESS STORY

My name is Miranda Whirlwindsoldier and I enrolled in BI-CAP YouthBuild this year. I was hoping to learn about carpentry and catch up on some school credits, but I ended up learning a whole lot more than that. I was failing at school in every class, and I had given up on school. I didn't know what to do with my life and I sure didn't know how to make anything in my life better.

Then one day I went to YouthBuild orientation and I got a call that I had been selected to participate in the program. From then on my life began to change.

The first week I was shy, quiet and very nervous. I had lived here for a while but I didn't have any friends. Then I realized I had a whole year here and I made lots of friends. I am thriving in this school, I get good grades, and I am smart enough.

I never had any money before the program, and now I have money to spend on me or my family or to save for something important. I earned it, and I can make choices with it. I bought Christmas presents for my little brothers and sisters this year it felt so good. I also have some new clothes that I bought with my money. I'm certified in CPR, NCCER, and PACT. Through YouthBuild I got my DMV Learners Permit, so I'm closer to getting a drivers license.

YouthBuild gave me a chance to get a diploma, and I wouldn't have tried for one without YouthBuild. In the past few months I've gained the confidence to go to college, get a job, and manage my life. I've gained a sense of responsibility and I have grown up a lot. My choices are far better for me and my future than they would have been without the program. YouthBuild has had a huge impact on my life. I started pretty low, but now I am on my way up as high as I can dream. I would recommend this program for anyone that wants to turn their life around.



YOUTHBUILD

BI-CAP's YouthBuild Program was recognized at a national level by the YouthBuild USA Affiliated Network and given an award for the Highest Educational Gains 2012. "YouthBuild USA recognizes and celebrates BI-CAP YouthBuild for leading the way in program excellence, accomplishing the best Math and Reading Gains in 2012".

YouthBuild is a comprehensive, youth development program with five components: Leadership Development, Education, Construction, Personal Support or Counseling and Graduate Services. Low-income young adults ages 16-24 who have not completed high school are eligible to apply. YouthBuilders spend 32 hours/week in the program for 12 months.

Construction is a method by which the YouthBuilders can give back to their communities. It's also the vehicle the program uses for job readiness. BI-CAP YouthBuild strives to build a new single family house every year. Construction provides the participants the opportunity to learn about: team work; the importance of being on-time; working for different supervisors; developing leadership skills; the proper handling and care of someone else's equipment and tools; and how to plan a project. This year one home will be finished and sold (to a low income buyer). In the Fall of 2012, a MURL remodel project was completed and all transitional homes were maintained.

Service Learning or Volunteering is also built into the program. The YouthBuilders visited nursing homes in Bemidji this year and delivered treat and handmade crafts and gifts. They volunteered as bell ringers at Christmas time for the Salvation Army. They also send out ongoing care packages to soldiers overseas.

Leadership Development opportunities are woven throughout all of the components in YouthBuild. One activity in particular focuses on leadership and that is the Youth Policy Council. The YouthBuilders elect officers to conduct their meetings, which are held every month. Youth Policy Council provides input on program rules and policies. The YouthBuilders learn how to conduct a meeting and how to conduct themselves at a meeting.

In 2012/2013: 15 students will graduate from high school; 1 student may obtain a GED Certificate; 11 students finished NCCER (National Center for Construction Education and Research); 1 student received CNA certification; 25 students obtained a pre-apprenticeship construction training certification; 9 students obtained a Sustainable Energy Certificate and 3 credit hours at Northwest Technical College.

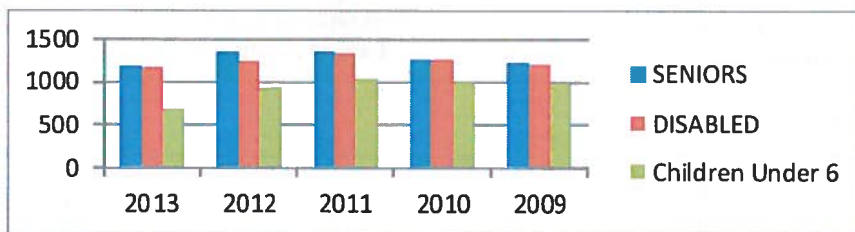


ENERGY ASSISTANCE PROGRAM

BI-CAP administers the Minnesota Energy Program for Cass and Beltrami Counties. The Energy Assistance Program assists participating households in maintaining affordable, continuous and safe home energy. The EAP program ensures that households with the lowest incomes and the highest energy costs receive the greatest benefit. Services include:

- Financial assistance to pay a portion of the households energy bills
- Emergency assistance for utility disconnections or refusal of fuel delivery
- Educating clients to use home heating energy efficiently and safely
- Advocating with energy suppliers and human service providers on behalf of EAP households.
- Emergency heating system repair or replacement for homeowners
- Providing referral information and community resources to households

As of April 30, 2013, we have served 3,694 households with primary heat assistance. The following graph is a summary of the households that were served since 2009.



CRISIS PROGRAM

Household's that are eligible for Energy Assistance may be eligible for the Crisis Program. The purpose of the Crisis Program is to ensure that heat is restored for households in ho heat emergencies and/or prevention of electric or natural gas disconnects in homes facing a disconnect situation that are unable to resolve it. Crisis funding is very restrictive and is only used to assist households with unpreventable no-heat emergencies. BI-CAP has served 839 households with crisis funds as of April 30, 2013.

ENERGY RELATED REPAIR

Energy Related Repair is available to homeowners who experience a life threatening situation due to a no-heat emergency. Assistance can be used for emergency heating system repair or replacement. The ERR program has served 241 households as of April 30, 2013.

REACH OUT FOR WARMTH

Reach Out for Warmth (ROFW) is an emergency energy fuel fund that is funded entirely by donations from individuals, corporations and agency fundraising efforts. This program can assist households in energy-related crisis situations. Income guidelines and eligibility requirements are determined locally.

The Third Edition of the ROFW Cookbook is now available for purchase.

OUTREACH EVENTS



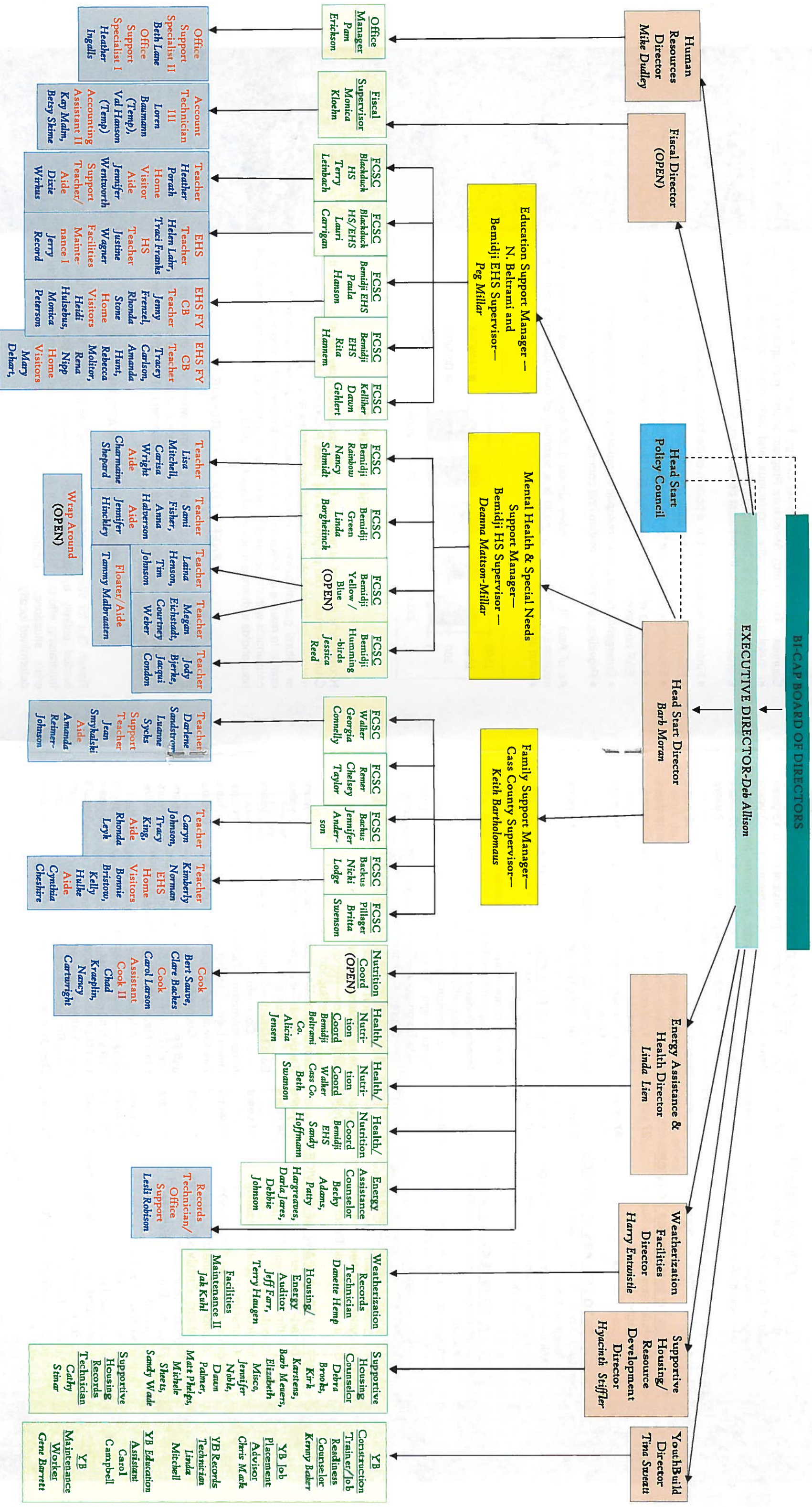
Without your help I'd be in a nursing home or living with my children and they have their own families.

If I did not have EAP, I would most likely lose my home. My family and I are very grateful for this program.



It has helped me get through a tough time financially and keep my children warm in this long cold winter.

I could not afford to heat my house without this help. I am on a very limited disability income.



SERVICE AWARDS

STAFF – OVER 30 YEARS OF SERVICE

Terry Leinbach—Family & Classroom Support Coordinator	37 years
Terry Haugen—Housing Energy Auditor	35 years
Linda Lien—Energy Assistance & Health Director	34 years
Tammy Malbraaten—Floater / Aide	33 years
Pam Erickson—Office Manager	32 years

STAFF – 25 TO 29 YEARS OF SERVICE

Keith Bartholomaus—Family Support Manager	27 years
Dixie Wirkus—Teacher	27 years

STAFF – 20 TO 24 YEARS OF SERVICE

Nancy Schmidt—Family & Classroom Support Coordinator	23 years
Peg Millar—Education Support Manager	21 years
Hyacinth Stiffler—Supportive Housing/Resource Development Director	20 years

STAFF – 15 TO 19 YEARS OF SERVICE

Patty Hargreaves—Energy Assistance Counselor	19 years
Monica Kloehn—Fiscal Supervisor	19 years
Paula Hanson—Family & Classroom Support Coordinator	18 years
Darlene Sandstrom—Teacher	18 years
Kay Malm—Accounting Assistant II	17 years
Roberta Sauve—Head Cook	17 years
Luanne Sycks—Teacher	16 years
Tina Sweatt—YouthBuild Director	15 years

STAFF – 10 TO 14 YEARS OF SERVICE

Mary Dehart—Teacher	14 years
Sandy Hoffmann—Health/Nutrition Coordinator	14 years
Jennifer Noble—Supportive Housing Counselor	14 years
Jessica Reed—Family & Classroom Support Coordinator	14 years
Britta Swenson—Family & Classroom Support Coordinator	14 years
Becky Adams—Energy Assistance Counselor	13 years
Bonnie Bristow—Teacher	13 years
Tim Johnson—Teacher	13 years
Jill Korbel—Teacher	13 years
Nicki Linsten-Lodge—Family & Classroom Support Coordinator	13 years
Lisa Mitchell—Teacher	13 years
Michele Sheets—Supportive Housing Counselor	13 years

STAFF – 10 TO 14 YEARS OF SERVICE (Cont.)

Betsy Skime—Accounting Assistant II	13 years
Rita Hannem—Family & Classroom Support Coordinator	13 years
Clare Backes—Head Cook	12 years
Georgia Connelly—Family & Classroom Support Coordinator	12 years
Beth Swanson—Health/Nutrition Coordinator	12 years
Kenny Baker—YouthBuild Construction Trainer/Job Readiness Counselor	11 years
Laina Henson—Teacher	10 years
Debbie Johnson—Energy Assistance Counselor	10 years
Cathy Stinar—Supportive Housing Records Technician	10 years

STAFF – 5 TO 9 YEARS OF SERVICE

Jody Bjerke—Teacher	9 years
Tracey Carlson—Teacher	9 years
Lauri Carrigan—Family & Classroom Support Coordinator	9 years
Jennifer Anderson—Family & Classroom Support Coordinator	8 years
Caryn Johnson—Teacher	8 years
Carisa Wright—Teacher	8 years
Linda Borgheiinck—Family & Classroom Support Coordinator	7 years
Dawn Gehlert—Family & Classroom Support Coordinator	7 years
Monica Peterson—Teacher	7 years
Lesli Robison—Records Technician/Office Support	7 years
Jean Smykalski—Support Teacher	7 years
Sandy Wade—Supportive Housing Counselor	7 years
Barb Meuers—Supportive Housing Counselor	6 years
Anna Halverson—Teacher	6 years
Helen Lahr—Teacher	6 years
Kirk Karstens—Supportive Housing Counselor	6 years
Jeff Farr—Housing Energy Auditor	6 years
Barb Moran—Head Start Director	5 years
Chris Mack—YouthBuild Placement Advisor	5 years
Jacqui Condon—Teacher	5 years
Tracy King—Teacher	5 years
Kim Norman—Teacher	5 years
Sami Fisher—Teacher	5 years
Jerry Record—Maintenance Worker I	5 years
Deb Allison—Executive Director	5 years

Thank You



SUPPORTIVE HOUSING

BI-CAP's Supportive Housing Program consists of over 15 different programs utilizing a variety of funding sources including HUD, MN Housing and DHS. Services include homeless prevention, emergency shelter, transitional housing, rental vouchers, and permanent supportive housing as well as homeownership and mortgage foreclosure prevention counseling and mitigation. BI-CAP typically performs about 1500 client intakes in any given year. In 2012, working under funding restraints, BI-CAP was able to serve 623 households, impacting 1,956 beneficiaries. Services ranged from one-time assistance to on-going case management and financial support. Households work on goals and objectives including employment search, education, and linking with mainstream and other community resources, which ultimately leads to increased self-sufficiency.

BI-CAP places emphasis on homeless prevention. Prevention defers deep pocketed services and provides the most cost effective resolution to stabilizing households. When prevention is not possible, Bi-CAP utilizes the "housing first" strategy of rapidly re-housing participants to mitigate crisis situations and then provides support services to help participants work on housing stability and self-sufficiency goals.

BI-CAP served 89 households with Mortgage Foreclosure Prevention Assistance from Feb, 2012 to Feb, 2013. Of those 89 households, 70 successfully averted foreclosure; a nearly 79% success rate. This represents over \$6.7 million dollars in property values. In April of 2012, BI-CAP was the proud recipient of the Northwest Region Homeownership Advisors Network Service Award for the agency's work in foreclosure prevention activities. In May of 2012 Elizabeth Misco, BI-CAP's Mortgage Foreclosure Counselor, was the recipient of the Service In Excellence Award from the Minnesota Homeownership Center.



Supportive
Housing Staff

Prevention	Emergency Shelter	Transitional Housing	Rental Vouchers	Supportive Services	Permanent Supportive Housing	Home Ownership	Mortgage Foreclosure Assistance
FHPAP Cass and Beltrami Families and Individuals Beltrami County Emergency Assistance Families (MFIP)	Provide Case Management to Village of Hope Resident Families	MN OEO Cass and Beltrami Families HUD Cass Families & Individuals Conifer Estates Beltrami Families & Individuals	RAP Cass & Beltrami Rent Burdened Families LTH Cass & Beltrami Families & Individuals	FHPAP Cass & Beltrami Families & Individuals DHS – Long Term Homeless Cass & Beltrami Families & Individuals EFSG (FEMA) Cass & Beltrami	HUD PSH Beltrami Families & Individuals HUD PSH Cass Families and Individuals Conifer Estates Beltrami Families & Individuals ESG RR & P Beltrami Families & Individuals	MURL Contract for Deed	FHPAP Grant & Counseling Cass & Beltrami FPAP Foreclosure Counseling Cass & Beltrami NFMC Foreclosure Counseling Families & Individuals

A synopsis of BI-CAP Supportive Housing Programs, Services and Funding Sources as well as a related acronym guide is as follows:

FHPAP-Family Homeless Prevention and Assistance Program
MN OEO-Minnesota Office of Economic Opportunity
HUD-Housing Urban and Rural Development
RAP-Rental Assistance Program
LTH-Long Term Homeless Rental Assistance Program
DHS-Department of Human Services
EFSG-Emergency Food and Shelter Grant; **FEMA**-Federal Emergency Management Agency
PSH-Permanent Supportive Housing
MURL-Minnesota Urban and Rural Homesteading Program
FPAP-Foreclosure Prevention Assistance Program
NFMC-National Foreclosure Mitigation Counseling
ESG-RR & P-Emergency Solutions Grant Rapid Rehousing and Prevention Rehousing

DEPARTMENT OF ENERGY (DOE) WEATHERIZATION

BI-CAP's Weatherization Department works with clients to improve upon the energy efficiency, consumption, and health and safety of their home. Homeowners who apply for and meet the eligibility criteria for Energy Assistance are eligible for the DOE program. High energy consumption households that contain elderly or handicapped individuals, and single head of households with children, are given priority. The following energy saving measures are eligible activities: air sealing, upgrading furnace efficiency, insulation for the homes shell, health and safety measures, and, most generally, door and/or window replacement (and then only in certain situations) in mobile homes. Agency Energy Auditors perform pre-and post-inspections on homes with the use of blower doors. This test checks the air tightness of the home, allowing the energy auditor and contractor to identify air leaks, central air quality, and to prevent over tightness. All measures performed must be determined to ensure cost effectiveness utilizing the Weatherization Assistant Software. During this report period, BI-CAP completed 35 units, with approximately 6 units left to weatherize. These will be completed before our contract ending date of June 30, 2013.

MINNESOTA HOUSING FINANCE AGENCY (MHFA) REHAB PROGRAM

The Minnesota Housing Finance Agency Rehab Program assists low income homeowners in financing basic home improvements that directly affect the safety, habitability, energy efficiency, or accessibility of their homes. Applicants shall own and occupy the property to be rehabilitated, be current on property taxes, mortgage payments and carry homeowner's insurance. Assets must not exceed \$25,000, and they must meet eligible income limits. The maximum loan is \$24,999. An additional \$10,000 may be added to satisfy any necessary lead-based paint hazard reduction requirements. The maximum loan term is for 15 years, for properties taxed as real property, and 10 years for mobile homes taxed as personal property. All loans are 0% interest and forgiven if the borrower does not sell, transfer title, or cease to occupy the property during the loan term.

SMALL CITIES DEVELOPMENT PROGRAM (SCDP)

BI-CAP administers the Small Cities Development Program for the cities of Bemidji and Walker/Hackensack. SCDP provides funds to rehabilitate owner occupied homes and commercial buildings. To be eligible to receive Owner Occupied SCDP funds, applicants must own and maintain year-round residency in their home, be current on property taxes, mortgage payments and carry homeowner's insurance. The total income for the household must not exceed HUD Section 8 limits set for that program. Commercial building owners must own the property, be current on property taxes, mortgage payments and property insurance. SCDP funds are set up as Deferred Loans.

As of 12/31/12, Bemidji's SCDP had served 9 commercial property owners, expended \$282,476 in SCDP funds, with matched funds in the amount of \$322,138, for a total of \$603,615 being expended on Bemidji commercial projects. SCDP Bemidji Commercial had 25 inquires, 9 drops and 9 jobs completed. There was a 50% match with Commercial SCDP and a maximum of \$40,000 per property.

Walker/Hackensack's SCDP served 9 (goal of 8) owner occupied households with \$130,225 SCDP funds, \$28,233 matched funds, and \$34,254 in weatherization funds for a total of \$192,712. Walker/Hackensack Residential SCDP had 18 inquires, 5 drops and 9 jobs completed. Owner occupied households had a 20% match with the SCDP and a maximum of \$20,000 SCDP funds.

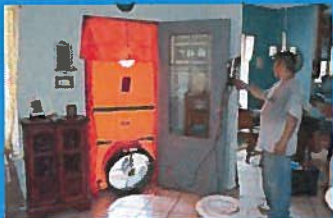
Walker/Hackensack's Commercial SCDP had 17 inquires, 9 drops, and 11 (goal of 13) jobs completed. Total Commercial SCDP spent in Walker/Hackensack was \$438,137, which breaks down as \$205,191 in SCDP funds, and \$232,946 in matching funds. SCDP Commercial projects had a 50% match, and a maximum of \$25,000 in SCDP funds per business.



Before



After



Blower door



Before



After

ARRA WEATHERIZATION

BI-CAP was awarded \$3,131,000 in federal funding from the American Recovery and Reinvestment Act. This money was awarded for the period of 7/01/09 to 6/30/13 and extended to 7/31/13. The guidelines for DOE apply to the ARRA Weatherization Program. BI-CAP had served 527 households as of 4/30/13, with a goal to serve an additional 5 households by 7/31/13.

CONSERVATION IMPROVEMENT PROGRAMS (CIP)

BI-CAP has the ability to determine eligibility and complete CIP work for Otter Tail Power, Clearwater Polk Electric, Lake Country Power and Beltrami Electric. All of the CIP Programs help income qualified customers save money on their energy bills and BI-CAP Energy Auditors perform electrical consumption analysis of the homes being served with CIP Funds. The chart, below, provides information on the number of households served, funds expended in 2012, and a listing of some of the items that may be considered by the various CIP Programs.

While BI-CAP does not administer the CIP Program for Crow Wing Power and Minnesota Power, BI-CAP does make direct referrals for their CIP services.

CIP PROGRAMS	Otter Tail	MN Power	Lake Country	Beltrami Electric	Clearwater Polk Electric
Total CIP \$ Expended in 2012	\$22,507.00	\$89.00	\$3,063.50	\$27,021.75	0
# of households served in calendar Yr 2012	39	1	3	47	0
Grant Award for 2013	\$20,000	Preapproval	\$12,500.00	\$26,923.45	\$759.00
ITEMS THAT MAY BE CONSIDERED:					
Compact fluorescent bulbs	X	X	X	X	X
Aerators	X	X		X	X
Refrigerator replacement	X	X	X	X	X
Freezer replacement	X	X	X		
Water heater replacement	*X	X	X		
Window air conditioner replacement			X		
Washing machine replacement			X		
Attic and wall insulation	**X			X	X
Air sealing	**X				
Engine block heaters	X				
Shower heads	X	X		X	X

EAP WX CARRY OVER/EAP WX

The Weatherization Department met its contract goals for program year 2011/2012. During the time period 7/1/11—12/23/12, BI-CAP expended \$200,978, in EAP WX Carry Over Funds, on standalone furnace repairs/replacements, energy conservation and health and safety repairs for 26 households.

For the program year 7/1/12—12/23/13, \$323,356 in EAP WX Funds are available for services. To date, 38 households have been served, with approximately 3 more homes to be weatherized.

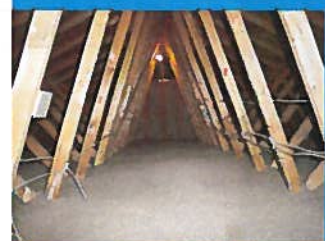
Before



After



Batt Insulation



Cellulose Insulation

BI-CAP
Revenues and Non Cash Donations
From 10/1/11 through 9/30/12

UN-AUDITED

REVENUES

Total Grant Revenue - State	4100	\$1,571,274.44
Total Grant Revenue - Federal	4120	\$4,922,311.30
Grant Revenue - County	4130	\$270,391.43
Grant Revenue - Other/Local	4140	\$621,880.86
Day Care/Child Care Revenue	4200	\$3,831.86
Total Rental Revenue	4250	\$134,034.34
Total Donations	4300	\$6,875.75
Total Interest Revenue	4400	\$3,845.82
Total MURL REVENUES	4410	\$178,355.68
Total Auto Loan Revenue	4420	\$2,900.00
Total ROFW Revenue	4500	\$4,419.27
Total USDA Revenue	4600	\$96,778.96
Total Food Support	4610	\$6,130.88
Total E-Rate Revenue	4710	\$57,913.41
Total Student Teacher Rmb.	4715	\$60.00
Total Gain/Loss on Vehicle Sales	4810	\$1,878.00
Total Meeting Rmb.	4880	\$145.00
Total Indirect Rev. Recoveries/Veh. Use	4890	\$54,305.44
Total Other Revenues	4900	\$70,954.90
Total Y/B revenue	4910	<u>\$105,117.74</u>

TOTAL REVENUES

\$8,113,405.08

NON CASH DONATIONS

Donations- Non Cash	4301	\$803.06
Total Donations- Non Cash	4305	\$1,106,600.54

TOTAL NON CASH DONATIONS

\$1,107,403.60

GRAND TOTAL

\$9,220,808.68

BI-CAP
Statement of Revenues and Expenditures
From 10/1/2011 thru 9/30/2012

UN-AUDITED

	<u>Budget</u>	<u>Current Year Actual</u>	<u>Difference: Budget</u> <u>Minus Actual</u>
Revenues			
Grant Revenue	7,708,447.00	7,391,988.91	(316,458.09)
Program Income	91,338.00	178,355.68	87,017.68
USDA	95,153.00	96,778.96	1,625.96
In-Kind	679,743.00	1,106,600.54	426,857.54
Rent	60,811.00	134,034.34	73,223.34
Fees	9,318.00	3,831.86	(5,486.14)
Other	172,734.00	303,494.57	130,760.57
Transfers In	0.00	32,784.63	32,784.63
Transfers to Plant	0.00	924,125.37	924,125.37
Gain (Loss) on Sale of Capital Assets	0.00	1,878.00	1,878.00
Interest Income	9,035.00	3,845.82	(5,189.18)
Total Revenues	<u>8,826,579.00</u>	<u>10,177,718.68</u>	<u>1,351,139.68</u>
Expenditures			
Salaries	3,118,820.00	3,131,429.75	(12,609.75)
Fringe	1,207,378.00	1,128,135.68	79,242.32
Travel	141,094.00	138,885.68	2,208.32
Training	130,873.00	91,714.10	39,158.90
Contracts & Consulting	120,309.00	174,115.48	(53,806.48)
Subcontractors	1,331,494.00	942,129.58	389,364.42
Legal & Professional	49,000.00	73,186.51	(24,186.51)
Food Expense	110,276.00	105,348.93	4,927.07
Supplies	67,000.00	59,279.30	7,720.70
Office Expense	173,345.00	178,301.02	(4,956.02)
Equipment	35,000.00	132,925.84	(97,925.84)
Building Expenses	399,500.00	452,937.43	(53,437.43)
Direct Client Services	937,406.00	1,237,676.85	(300,270.85)
Interest Expense	56,830.00	36,291.56	20,538.44
Other	39,000.00	42,701.30	(3,701.30)
Depreciation Expense	178,940.00	141,386.70	37,553.30
In-Kind	679,743.00	1,106,600.54	(426,857.54)
Transfers Out	0.00	32,784.63	(32,784.63)
Transfers to Plant	0.00	924,125.37	(924,125.37)
Total Expenditures	<u>8,776,008.00</u>	<u>10,129,956.25</u>	<u>(1,353,948.25)</u>
Net Revenues and Expenditures	<u>50,571.00</u>	<u>47,762.43</u>	<u>(2,808.57)</u>

BI-CAP
Balance Sheet
As of 9/30/2012

UN-AUDITED

Assets

Current Assets

Cash & Cash Equivalents

Cash in Checking RIVERWOOD	1100	417,476.72
Riverwood Bank - Reserve Account	1112	1,740.19
Staff Activity Account (Security)	1120	7,925.00
Money Market Account	1150	<u>169,050.66</u>
Total Cash & Cash Equivalents		596,192.57

Accounts Receivable

Accounts Receivable	1300	21,924.83
Accounts Receivable	1305	5,170.97
Note Receivable	1306	969,005.62
Daycare Receivable	1307	4,177.92
Notes Receivable - Vehicles	1308	25,671.98
Grants Receivable - State	1310	149,376.96
Allowance for Doubtful Accounts	1311	(31,268.17)
Grants Receivable - Federal	1320	451,438.58
Grants Receivable - County	1330	76,417.54
Grants Receivable - Other	1340	<u>152,923.86</u>
Total Accounts Receivable		1,824,840.09

Inventories

Inventory	1800	<u>203,229.41</u>
Total Inventories		203,229.41

Short-term Investments

CD's - First National Bank	1200	61,156.60
CDs - Security Bank	1210	12,420.63
CDs - Riverwood Bank	1220	<u>71,969.26</u>
Total Short-term Investments		145,546.49

Prepaid Expenses

Prepaid Insurance	1361	901.09
Prepaid Copier Expense	1362	731.31
Prepaid Postage	1365	<u>1,470.65</u>
Total Prepaid Expenses		<u>3,103.05</u>

Total Current Assets

2,772,911.61

Long-term Assets

Property & Equipment

Land	1500	73,887.46
Buildings - BICAP	1510	1,717,091.07
Buildings - Rental	1520	360,798.73
Furniture & Fixtures - BICAP	1540	315,234.27
Vehicles	1570	604,462.21
Accumulated Depr - Buildings - BICAP	1610	(233,454.45)
Accumulated Depr - Buildings - Rental	1620	(132,981.37)
Accum. Depr - Furniture - BICAP	1640	(230,164.39)
Accum. Depr - Vehicles	1670	<u>(478,217.45)</u>
Total Property & Equipment		<u>1,996,656.08</u>

Total Long-term Assets

1,996,656.08

Total Assets

4,769,567.69

Liabilities**Short-term Liabilities**

Accounts Payable

Accounts Payable - Vendors	2105	152,640.26
Accounts Payable - Other	2108	258,910.42
Escrow Payable - Commercial	2115	90,335.00
Escrow Payable - Residential	2116	2,495.00
Accrued Interest Payable	2120	2,286.39
FIT Payable	2200	8,962.53
Social Security Payable	2205	12,582.80
Medicare Payable	2210	3,508.62
State W/H Payable	2215	4,250.78
State Unemployment Taxes Pay	2230	19,669.10
Worker's Comp Payable	2235	740.75
Health Ins Payable	2240	(49,052.89)
Dental Insurance Payable	2245	(5,110.11)
Accident/Life Insurance Payable	2250	(4,090.76)
Assurant Voluntary Life	2253	58.37
Retirement Plan Payable (Short Term)	2260	9,662.98
BI-CAP Satff Activity Account	2264	7,925.00
Cafeteria Plan Payable	2265	257.41
Health Savings Account	2266	947.75
AFLAC Payable	2267	261.74
Vacation Payable	2290	193,438.77
A/P - PAYROLL CHECKS OUTSTANDING	2600	<u>162.86</u>
Total Accounts Payable		710,842.77

Deferred Revenue

Deferred Revenue	2400	969,005.62
Deferred Revenue - Grants	2450	<u>24,558.24</u>
Total Deferred Revenue		993,563.86

Other Short-term Liabilities

Loan from Retirement Plan Payable	2263	94.02
Deposit Payable	2550	<u>6,006.50</u>
Total Other Short-term Liabilities		<u>6,100.52</u>

Total Short-term Liabilities**1,710,507.15****Long-term Liabilities**

Other Long-term Liabilities

Lease/Mortgage Payable	2500	634,922.40
Construction Loan - Phase I Head Start	2510	253,738.77
Loans Payable - Northwoods Project	2520	<u>560,024.84</u>
Total Other Long-term Liabilities		<u>1,448,686.01</u>

Total Long-term Liabilities**1,448,686.01****Total Liabilities****3,159,193.16****Net Assets**

Beginning Net Assets

Net Assets	1,562,612.10
------------	--------------

Current YTD Net Income

Total Current YTD Net Income	<u>47,762.43</u>
	<u>47,762.43</u>

Total Net Assets**1,610,374.53****Total Liabilities and Net Assets****4,769,567.69**

Vision Statement:

To Eliminate Poverty in Beltrami and Cass Counties

Mission Statement:

"BI-CAP helps low income people obtain self-sufficiency"

BI-COUNTY COMMUNITY ACTION PROGRAMS, INC.

Beltrami County Office

6603 Bemidji Avenue N
P.O. Box 579
Bemidji, MN 56619
Phone: 218-751-4631
1-800-332-7161

Cass County Office

8245 Industrial Park Rd NW
P.O. Box 995
Walker, MN 56484
Phone: 218-547-3438
1-800-332-7135

**Additional BI-CAP Offices and
Head Start/Early Head Start Centers are located in:**

Bemidji
Blackduck
Kelliher
Walker
Backus
Remer
Pillager

Website: bicap.org

