



BI-CAP

ANNUAL

REPORT

2025

BI-COUNTY COMMUNITY

ACTION PROGRAMS, INC.

10.1.24-9.30.25

A NOTE FROM OUR EXECUTIVE DIRECTOR

WELCOME TO BI-CAP'S 2025 ANNUAL REPORT

This past year brought significant challenges to communities across Beltrami and Cass counties, including rising housing and energy costs, economic challenges, and the devastating June 2025 storm. Yet throughout these hardships, we also witnessed the resilience and generosity that define northern Minnesota as neighbors, agencies, volunteers, and partners came together to support recovery efforts.

At BI-CAP, our commitment remains steadfast: helping people meet immediate needs while creating opportunities for long-term stability. Throughout 2025, our 100 dedicated staff members responded with compassion, professionalism, and an unwavering commitment to serving others. Whether assisting families impacted by the storm, connecting households to resources, or supporting housing, financial stability, and early childhood development, we remained focused on listening first and responding with care.

We are grateful for the leadership of our 16-member Board of Directors and the collaboration of community partners, Tribal nations, schools, businesses, volunteers, and funders who help strengthen our region.

As you read this report, I hope you see not only the services provided, but also the resilience, hope, and progress behind the numbers. Together, we are building stronger communities across Beltrami and Cass counties.

Miigwetch,

Barb

A NOTE FROM OUR BOARD OF DIRECTORS

THANK YOU FOR YOUR SERVICE!

Jonniya Borders

Scott Bruns

Ian Cady

Martin Cook

Ricky Croaker

Margaret Dow

Sue Glidden

Joe Gould

Michelle Jantzen

Pamela Jorstad

Andrew Kotz

Heather Labat

Anne Lindseth

Sandy Miller

John Ringle

Marisa Saucedo

Afton Schaeffer

Sarah Smith

Kathryn Smith

"HELPING PEOPLE. CHANGING LIVES. BUILDING COMMUNITY."

BI-CAP CONTINUES TO MOVE FORWARD!

Bi-County Community Action Programs (BI-CAP)

Cass County

- Population: 30,066 (2020 Census)
- Total Area: 2,414 square miles
- Land Area: 2,021 square miles

Beltrami County

- Population: 47,300
- Total Area: 3,056 square miles
- Land Area: 2,505

Bi-County **Community** Action Programs (BI-CAP)

- Living life together
- Sharing strengths and resources to meet needs
- Seeking the common good

Bi-County Community **Action** Programs (BI-CAP)

- Identifying needs and using available resources
- Serving people of all ages and any circumstances whenever possible

Bi-County Community Action **Programs** (BI-CAP)

- Head Start, Energy Assistance, Weatherization, Supportive Housing, Youth Build
- Collaborative Partnerships with other organizations



OUR VISION, MISSION, AND VALUES

OUR VALUES

Collaboration

We work to strengthen partnerships and community both inside and outside the organization by being a trusted partner that leads with integrity.

Innovation

We take leadership roles in continually assessing the needs of the community and adapt to the environment around us. We are resourceful by reshaping our service design to help clients, staff and partners achieve their highest potential.

Compassion

We have genuine and responsive concern for the suffering and misfortune of others. We are advocates on behalf of the people we serve and assist them to advocate for themselves and others.

Diversity, Equity, and Inclusion

We believe in safeguarding human dignity for all people through full access to the opportunities in our communities.

OUR VISION

Thriving, prosperous, healthy, and inclusive Beltrami and Cass Counties.

OUR MISSION

Helping people in Beltrami and Cass Counties experiencing barriers on their paths to economic stability.



OUR IMPACT



BY THE NUMBERS

3114 households

7136 individuals

236 veterans

1324 persons with a disability

2591 children (17 & younger)

1804 senior citizens (60+)

HERE TO HELP

Our programs prepare children and families for kindergarten and beyond, help families meet their home energy needs, make housing more affordable, save energy, and help youth learn a trade and life skills.

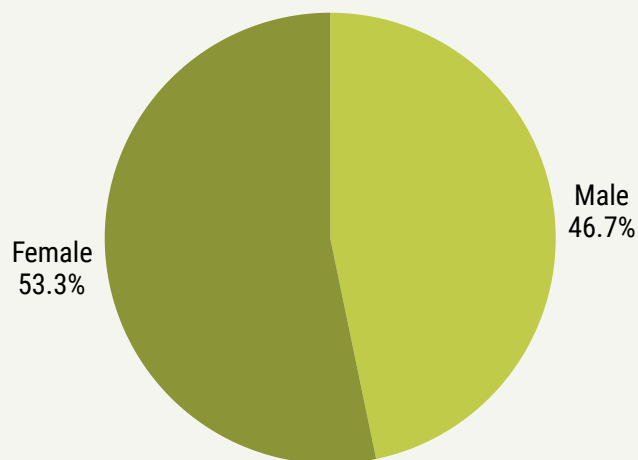
159
COLLABORATING PARTNERS
IN BELTRAMI
AND CASS
COUNTIES



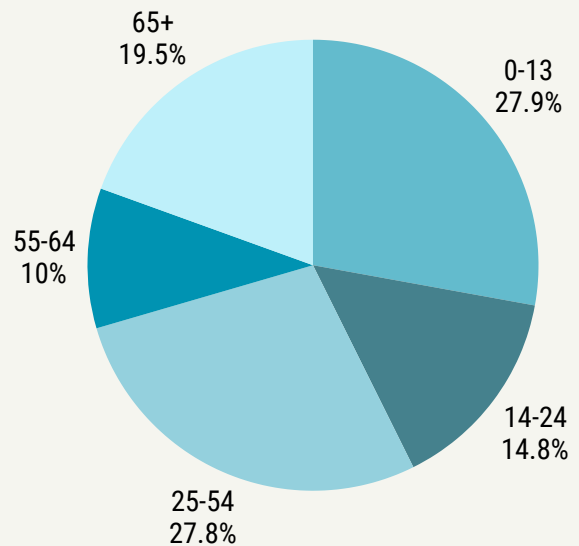
WHO WE SERVE

In our two-county coverage area we serve a wide variety of people who are struggling economically. Below are some of the demographics of the people we serve. We follow the spirit of Community Action by helping the people we serve, embodying the spirit of hope, and improving our communities.

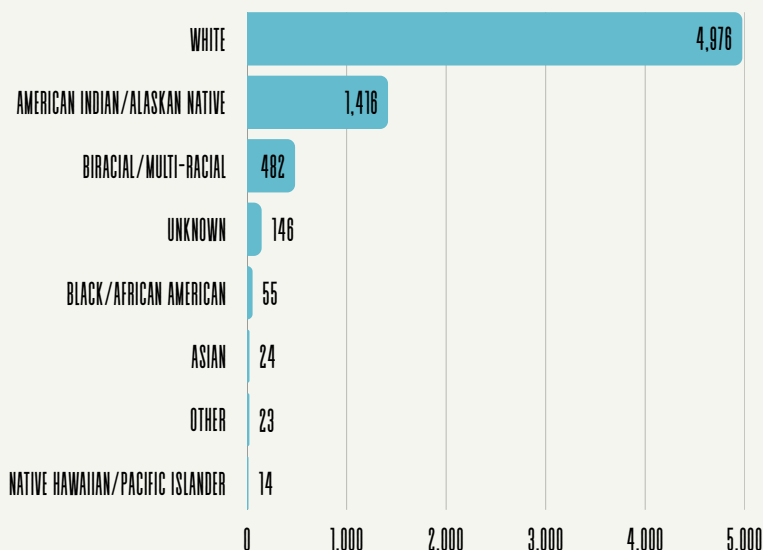
GENDER



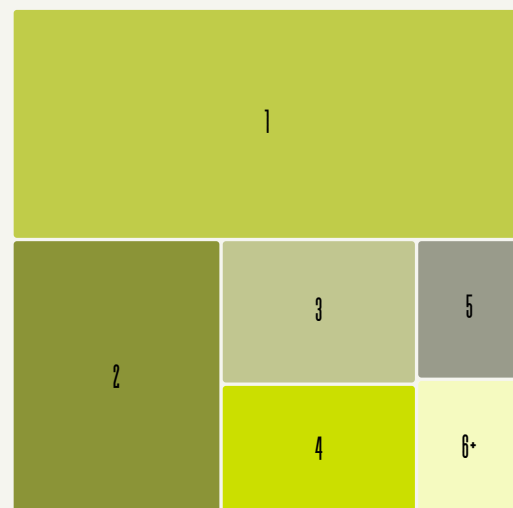
AGE



RACE



HOUSEHOLD SIZE



OUR PROGRAMS

SUPPORTIVE HOUSING



HEADSTART: PRENATAL TO

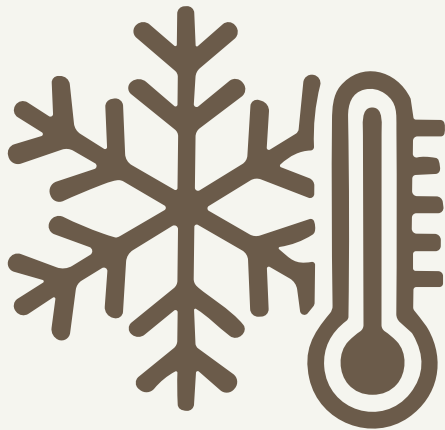
FIVE



WEATHERIZATION



ENERGY ASSISTANCE (LIHEAP)



YOUTHBUILD

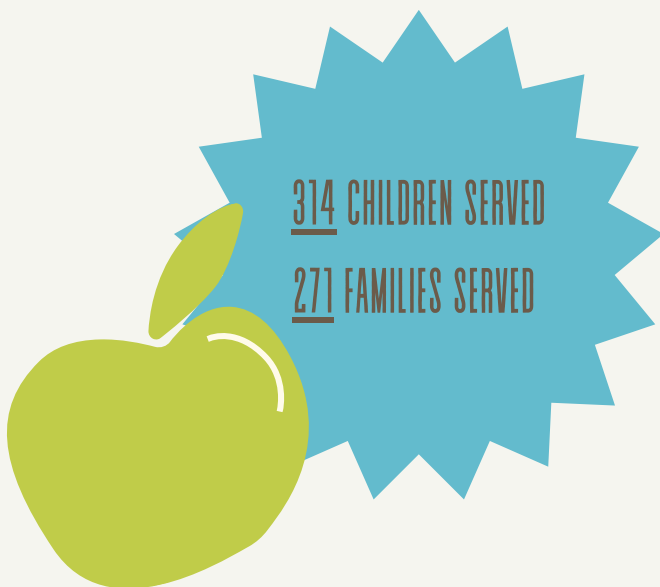


HEAD START & EARLY HEAD START

Head Start is a school readiness program which helps families provide the best opportunities for their children in preparation for Kindergarten. With a two-generation approach, programs work with families to make connections in the communities they live in, support needs, and set goals.

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.

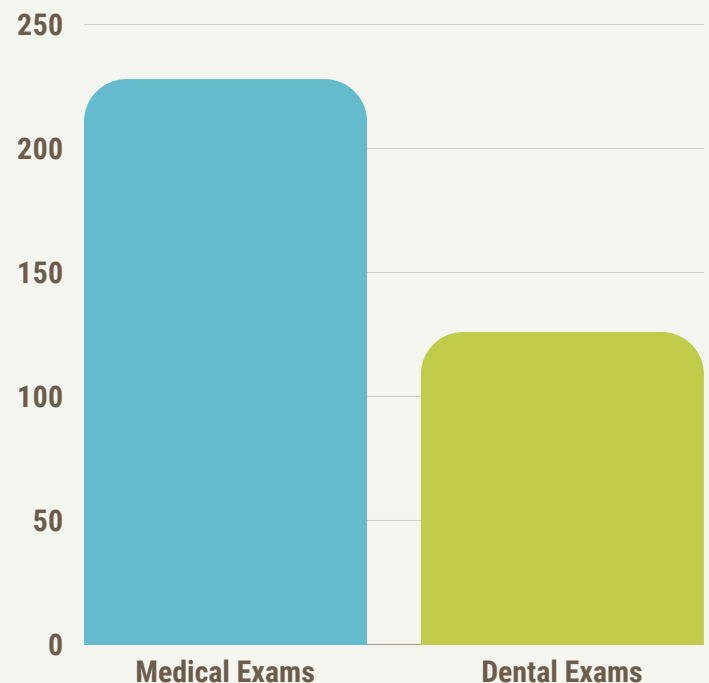
“Appreciate the opportunity for my child to be enrolled here, and have the chance to learn every day they attend.”



314 CHILDREN SERVED

271 FAMILIES SERVED

Number of Enrolled Children that Received Medical and Dental Exams



“I have more than enjoyed my time working with Head Start and the staff. As someone that attended Head Start as a child, I've always loved the program and what it stands for. The staff is absolutely fantastic and I feel lucky to have them in me and my child's lives.”

ENERGY ASSISTANCE

“ I am grateful for all you have done for me. I appreciate you. I now have peace of mind that I can comfortably stay in my house for years to come. ”

Beat the chill, help your budget- Apply for Energy Assistance

The **Minnesota Energy Assistance Program** provides financial assistance to households to help pay a portion of their home energy bills.

Grants are based on household size, income, fuel type, and energy usage. Primary Heat grants are sent directly to the household's energy vendors to assist households' ability to maintain affordable and continuous energy.

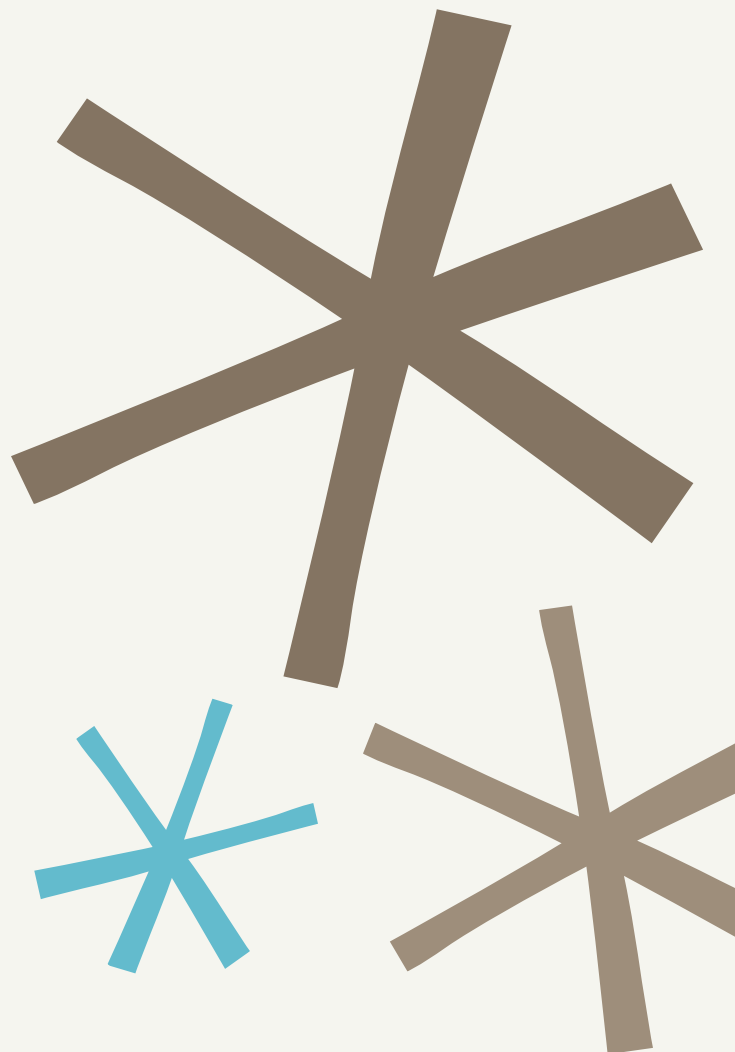
Crisis assistance and Furnace Repair or Replacement is also available to approved households in need of additional help.

BY THE NUMBERS:

2,830 HOUSEHOLDS APPROVED

1,128 HEATING CRISIS SERVED

186 ENERGY RELATED REPAIR/
REPLACEMENT SERVICES/EVENTS
COMPLETED



SUPPORTIVE HOUSING

Find Stability, Build a Future: Get Help with BI-CAP's Housing & Support Services

BI-CAP's **Supportive Housing** programs typically serve those that are already homeless and are in the greatest need of housing support services. BI-CAP utilizes the "housing first" strategy of rapidly rehousing participants to mitigate crisis situations and then provides support services to assist participants as they work on housing stability and self-sufficiency goals.

BI-CAP's Supportive Housing Program consists of over 14 programs utilizing a variety of funding sources including Department of Housing and Urban Development, Minnesota Housing, and Minnesota Department of Human Services. Supportive Housing services range from one-time assistance to on-going case management and rental subsidies.

73 households obtained safe and affordable housing
52 households received help paying a rental deposit
61 households maintained safe and affordable housing
69 households avoided eviction
22 individuals were placed in transitional housing
4 households averted mortgage foreclosure



WEATHERIZATION

BI-CAP's **Weatherization** department works with clients to improve a home's energy efficiency and health and safety while decreasing the energy consumption. Priority is given to elderly, disabled, households with high energy consumption, and single head of households with children.



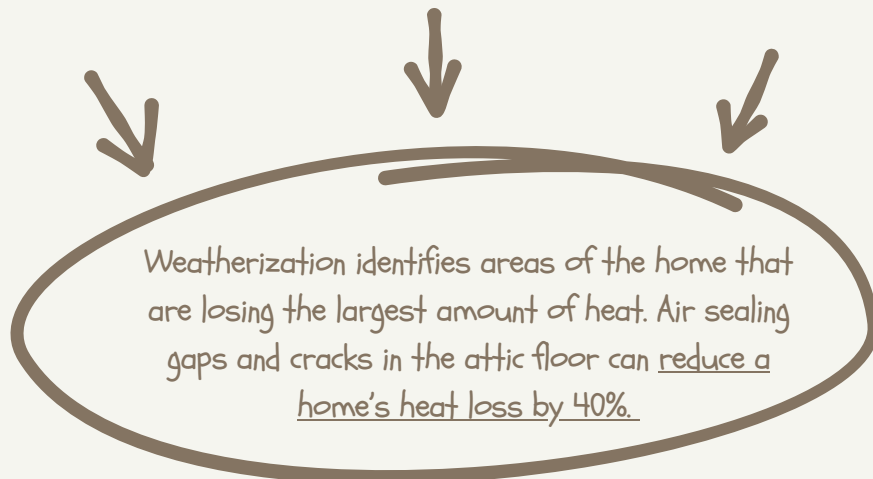
\$560,114 was spent at **79** client's homes focusing on insulation, air leaks, ventilation and improving the energy efficiency of the structure.



\$312,603 was spent on making health and safety related repairs which included vapor barriers, minor electrical repairs, smoke and carbon monoxide alarms, fans, attic vents, gas leaks and other repairs.



\$128,488 was spent on repairing homes that typically would be ineligible for the program. After the repairs are completed, the home is now eligible for the program. Such repairs include Vermiculite remediation, mold remediation, minor roof leaks, crawlspace access, plumbing leaks, and some structural issues.



YOUTHBUILD



Since 1989, BI-CAP YouthBuild has constructed and rehabilitated over 26 single-family homes, two Head Start facilities, helped maintain 11 transitional housing properties, and assisted in the construction of a 22 unit subdivision in the community of Blackduck.

This Program Year:

- Youth Served: 41
- Received Industry Recognized Credential: 38
- Obtained high school diploma/equivalency or continued school: 34
- Youth families receiving Public Assistance: 37
- Basic Skills Deficient: 40
- Youth Offender: 17

Participants receive school credit toward graduation for all activities through our educational partner, Cass Lake-Bena School District's Alternative Learning Center. The school district provides a teacher to be available year-round, five days a week, to teach in our YB Training Center classroom. Along with Cass County Adult Basic Education, the partnership allows participants the ability to work toward a high school Diploma, GED, or Adult Diploma.

Industry-Recognized Credentials:

YouthBuilders receive certification in NCCER (National Center for Construction Education and Research), OSHA 10/30, First Aid/CPR, Certified Nursing Assistant, and other certifications of choice.

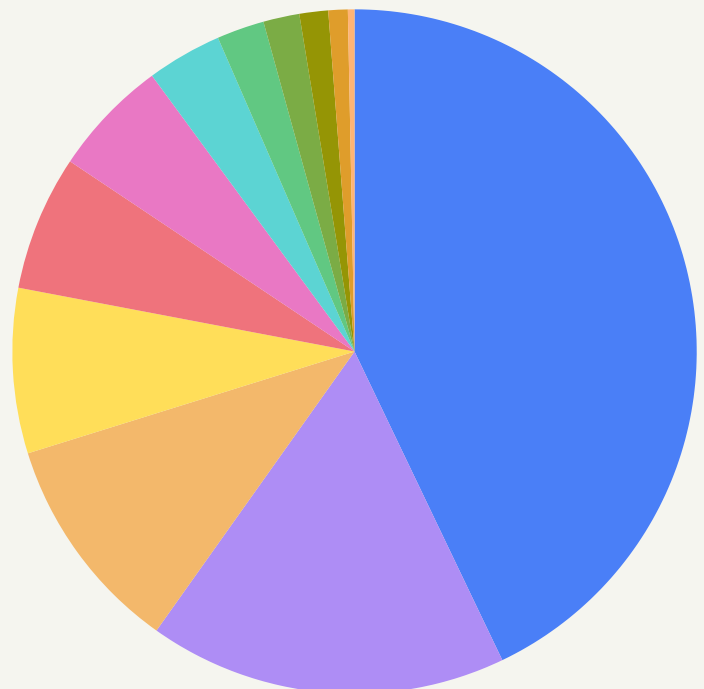


YouthBuild participants clean a stretch of road on Mill St NE in Bemidji near their facility as part of the state's Adopt-a-Highway program. YouthBuild conducts fall and spring highway clean-up in October and April.

REVENUE

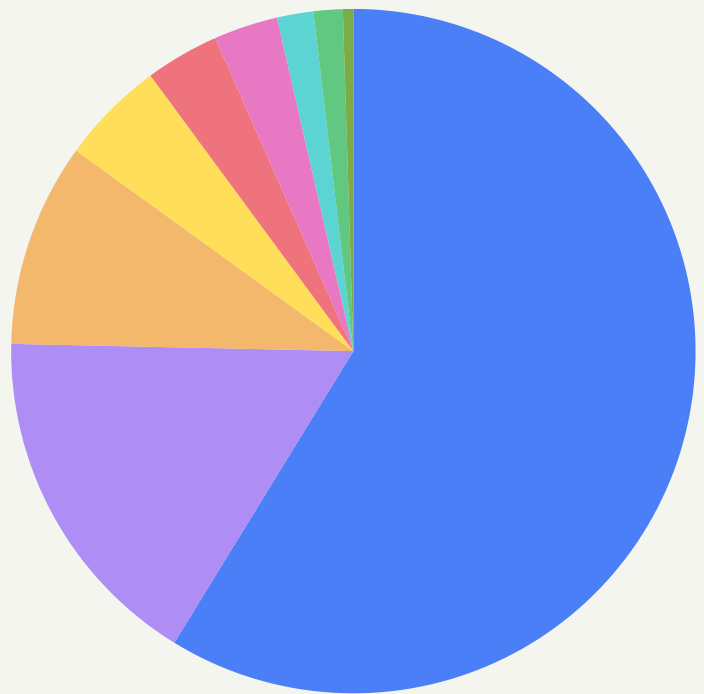
Source	Amount	Percent
U.S. Dept. of Health & Human Services	\$4,986,105	42.89%
Local Grants & Program Support	\$1,968,488	16.93%
Minnesota Dept. of Education	\$1,205,188	10.37%
Minnesota Housing Finance Agency	\$906,410	7.80%
U.S. Dept. of Energy	\$742,679	6.39%
U.S. Dept. of Labor	\$644,263	5.54%
U.S. Dept. of Housing & Urban Development	\$412,258	3.55%
Minnesota Dept. of Human Services	\$260,890	2.24%
Minnesota Dept. of Commerce	\$198,459	1.71%
U.S. Dept. of Agriculture	\$157,568	1.36%
Minnesota Dept. of Employment and Economic Development	\$106,479	0.92%
Conservation Improvement Pgms	\$36,247	0.31%
Total	\$11,625,034	

- U.S. Department of Health and Human Services
- Local Grants & Program Support
- Minnesota Department of Education
- Minnesota Housing Finance Agency
- U.S. Department of Energy
- U.S. Department of Labor
- U.S. Dept of Housing and Urban Development
- Minnesota Department of Human Services
- Minnesota Department of Commerce
- U.S. Department of Agriculture
- MN Dept of Emp and Econ Development
- Conservation Improvement Programs



EXPENSES

Category	Amount	percent
Personnel	\$6,835,545	58.76%
Contracts & Consulting	\$1,928,094	16.58%
Direct Client Services	\$1,119,830	9.63%
Building Expense	\$573,525	4.93%
Other	\$406,171	3.49%
Supplies & Equipment	\$352,366	3.03%
Depreciation	\$199,498	1.72%
Training & Travel	\$160,293	1.38%
Legal & Professional	\$56,973	0.49%
Total	\$ 11,632,295	



FINANCIAL STATEMENT

Bi-County Community Action Programs, Inc. is audited each fiscal year by independent Certified Public Accountants. The audit is conducted in accordance with U.S. Generally Accepted Auditing Principles (GAAP). The summarized data that appears on these pages are from the audit.



CONNECT WITH US

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**WE THANK YOU
FOR YOUR CONTINUED SUPPORT IN
OUR PROGRAMS**