NORTHWEST COMMUNITY ACTION, INC.

ANNUAL REPORT

2025-2026



SERVING MARSHALL, KITTSON, ROSEAU AND LAKE OF THE WOODS COUNTIES IN NORTHWESTERN MINNESOTA

(218) 528-3258

www.nwcaa.com

312 N MAIN STREET
P.O. BOX 67
BADGER, MN 56714

Northwest Community Action,Inc

COMMUNITY ACTION:
Helping People.
Changing Lives.

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MISSION STATEMENT

Northwest Community Action assists people to achieve economic stability and build strong communities.

CORE VALUES

Compassion
Accountability
Resourcefulness
Environment

BOARD OF DIRECTORS

LAKE OF THEWOODS
Edward Arnesen
Rachael Raschke
Jenny Moorman

ROSEAU COUNTY
Carol Rhen
Colleen Lorenson
Pamela Lovejoy
Levi Novacek
Daryl Wicklund

EAST MARSHALL COUNTY
Gary Kiesow
Carol Steuck
Orvis Haugen

KITTSON COUNTY
Ardell Larson
Cindy Hanson
Derry Jones
Cindy Christopherson

LETTER FROM THE EXECUTIVE DIRECTOR



EXECUTIVE DIRECTOR
Sharon Millner

Dear Community Partners, Participants, and Friends,

It is my pleasure to share Northwest Community Action, Inc.'s 2025–2026 Annual Report—a reflection of the people, partnerships, and shared commitment that make our work possible.

I want to begin by extending my sincere appreciation to our Board of Directors for their leadership and commitment to the mission of Northwest Community Action. I am equally grateful for the dedicated employees of NWCA. Their compassion, dedication, and determination are at the heart of the programs and services we provide to individuals and families throughout Roseau, Kittson, Marshall, and Lake of the Woods counties.

Our work is made possible through the strong and lasting partnerships we have built throughout our communities. During the past year, NWCA has worked alongside county social service centers, county boards, school districts, public health agencies, energy vendors, contractors, local businesses, faith communities, neighboring Community Action Agencies, and many others. These partnerships remind us that when we work together, we are better equipped to respond to the changing needs of children, families, and individuals in our communities.

To our federal, state, and private funders, thank you for investing in our communities and believing in the work we do. To the local community members who support NWCA with financial contributions, time, talents, goods, and services, thank you for your generosity. Whether you donate, volunteer your time, refer someone to our services, or simply help spread the word, you are helping keep the Promise of Community Action alive.

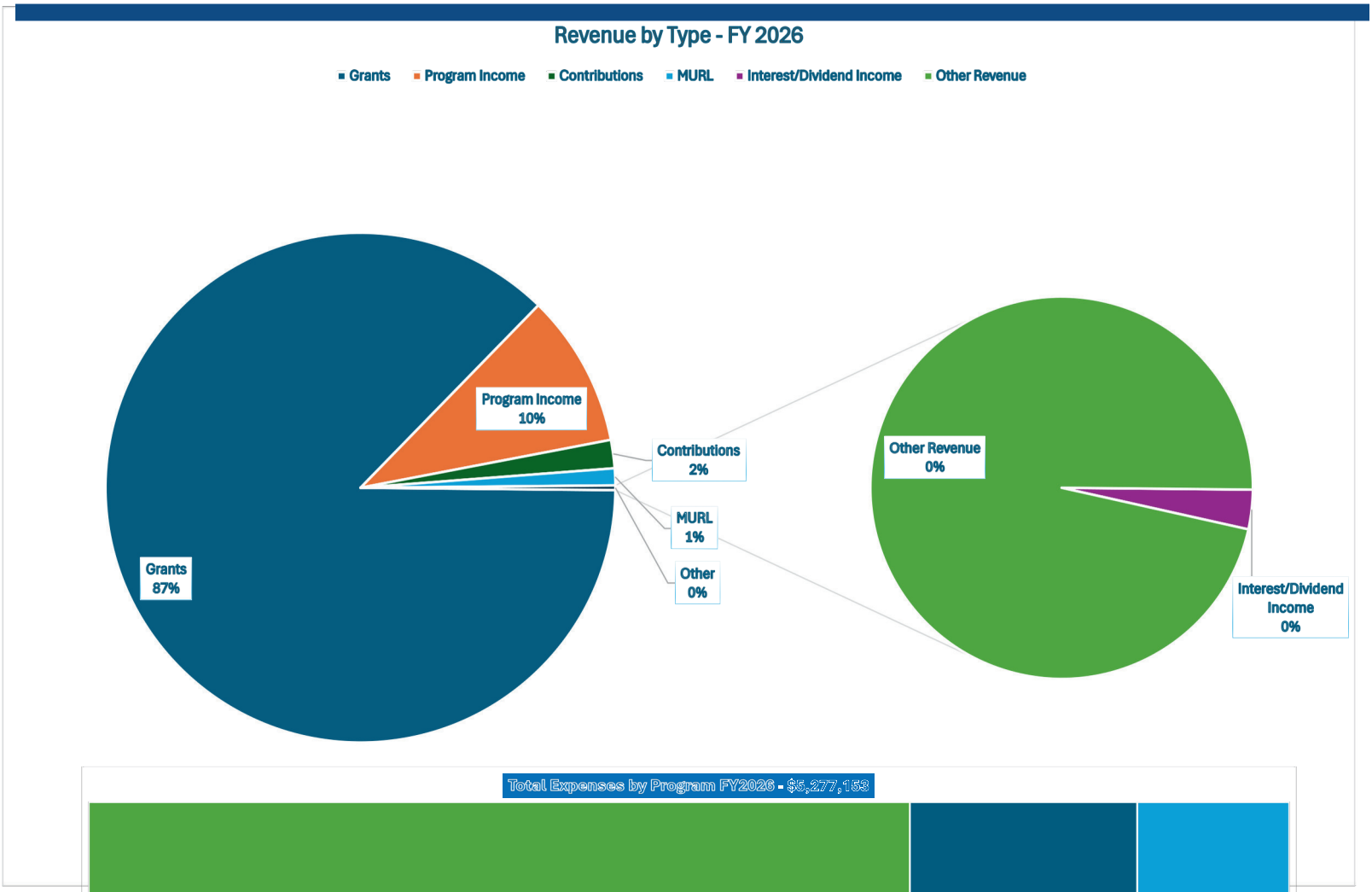
This annual report is especially meaningful to me as I prepare for a very important transition in my life. At the end of December, I will be retiring from Northwest Community Action after 32 years of service.

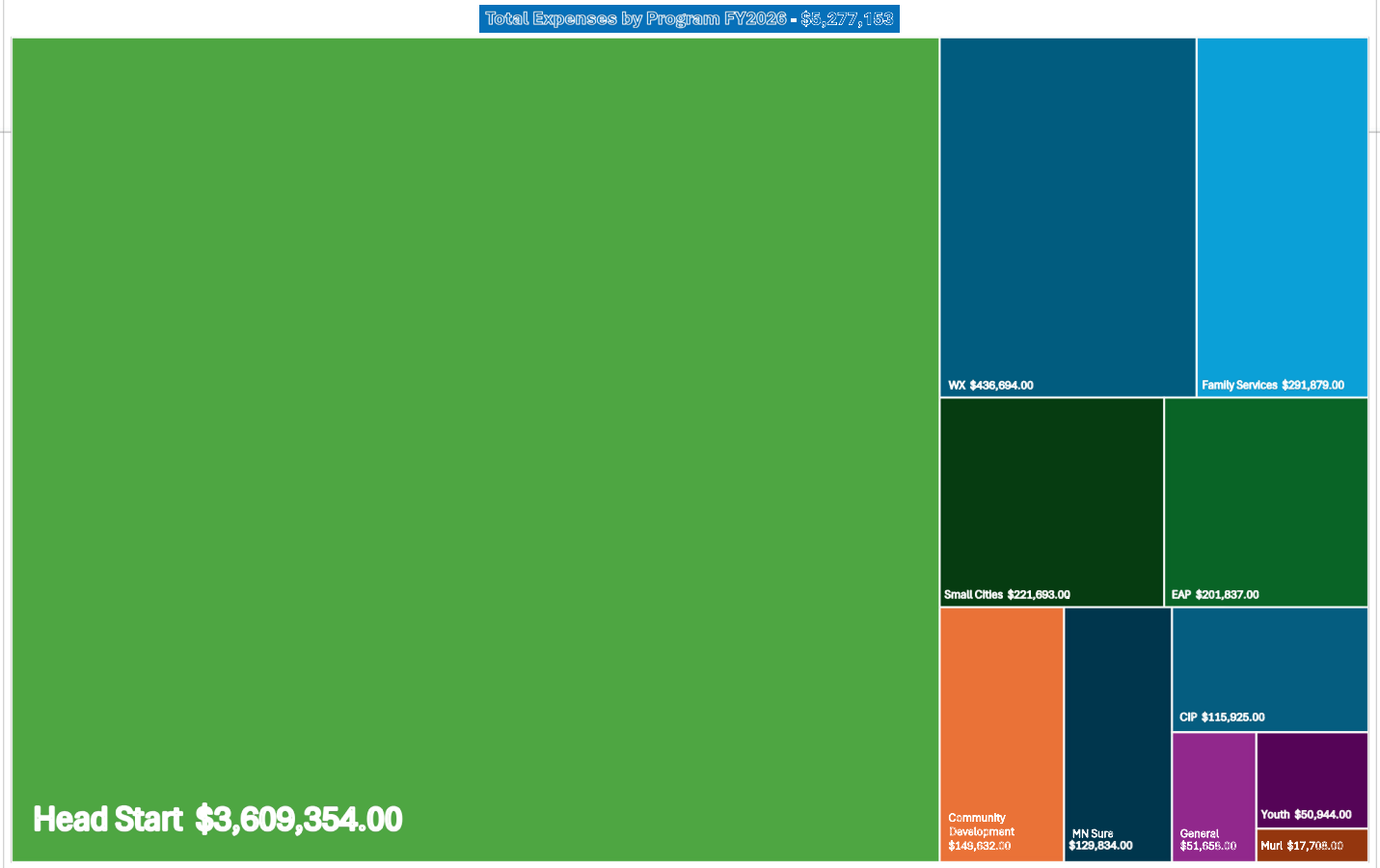
I leave with a deep sense of gratitude for the friendships, partnerships, memories, and opportunities I have been given throughout my years with NWCA. Most of all, I am grateful to have been part of an organization and a mission that truly believes in helping people help themselves and each other. It has truly been an honor.

Sincerely,
Sharon Millner
Sharon Millner, Executive Director

FISCAL

Program Director - Chris Herme





ENERGY ASSISTANCE

Program Director - Anne Bertilrud

MAKING A DIFFERENCE IN OUR COMMUNITIES

Throughout the 2025–2026 heating season, Northwest Community Action staff worked to connect households with the resources they needed to maintain safe and reliable home energy. From ongoing heating assistance to emergency crisis payments, heating system repairs, and locally funded emergency support, these programs provided critical assistance to households across our four-county service area.

2025–2026 AT A GLANCE

PROGRAM	ASSISTANCE PROVIDED
Primary Heat	$889,424.00
Crisis Assistance	$328,434.00
Energy Related Repair	$202,144.01
Reach out for Warmth	$78,130.98
Total	$1,498,132.99

PRIMARY HEAT ASSITANCE – HELPING HOUSEHOLDS MANAGE THEIR ENERGY COSTS

The **Primary Heat benefit** helps low-income households maintain affordable and reliable energy by providing grants that reduce their energy burden. Payments are made directly to the household's energy vendor. The grant amount is determined using a matrix that considers the household's income, size, and previous-year heating costs.

COUNTY	TOTAL SERVED	AMOUNT PAID
Kittson	222	$142,797.00
Lake of the Woods	210	$147,899.00
Marshall	185	$134,575.00
Roseau	638	$464,153.00
Total	1255	$889,424.00

A total of 130 households were denied assistance due to lack of sufficient income verification, over-income, or applying after the end of our program year.

ENERGY ASSISTANCE

Program Director - Anne Bertilrud

CRISIS PROGRAM – RESPONDING WHEN HOUSEHOLDS NEED HELP MOST

Crisis benefits provide immediate assistance to prevent energy shut-offs, restore disconnected services, ensure fuel delivery, and help senior households with current heating or electric bills. These requests are handled quickly, especially when a household has no heat.

This assistance was provided to 664 households, resulting in 963 crisis payments. Clients may receive assistance for multiple crisis requests until they reach the $600 maximum crisis benefit.

COUNTY	TOTAL SERVED	AMOUNT PAID
Kittson	139	$68,408.00
Lake of the Woods	83	$39,172.00
Marshall	124	$62,982.00
Roseau	318	$157,872.00
Total	664	$328,434.00

ENERGY RELATED REPAIR PROGRAM – KEEPING HOMES SAFE AND WARM

The Energy Related Repair (ERR) Program provides crisis assistance for hazardous safety issues and no-heat situations caused by malfunctioning heating systems. Qualified installers complete necessary repairs or replacements, with at least 50% of installations inspected for quality and safety. Occasionally numerous trips were required from contractors.

COUNTY	TOTAL SERVED	AMOUNT PAID
Kittson	12	$19,545.59
Lake of the Woods	19	$41,739.20
Marshall	10	$9,390.33
Roseau	58	$131,468.89
Total	99	$202,144.01

REACH OUT FOR WARMTH – COMMUNITY SUPPORT. LOCAL IMPACT.

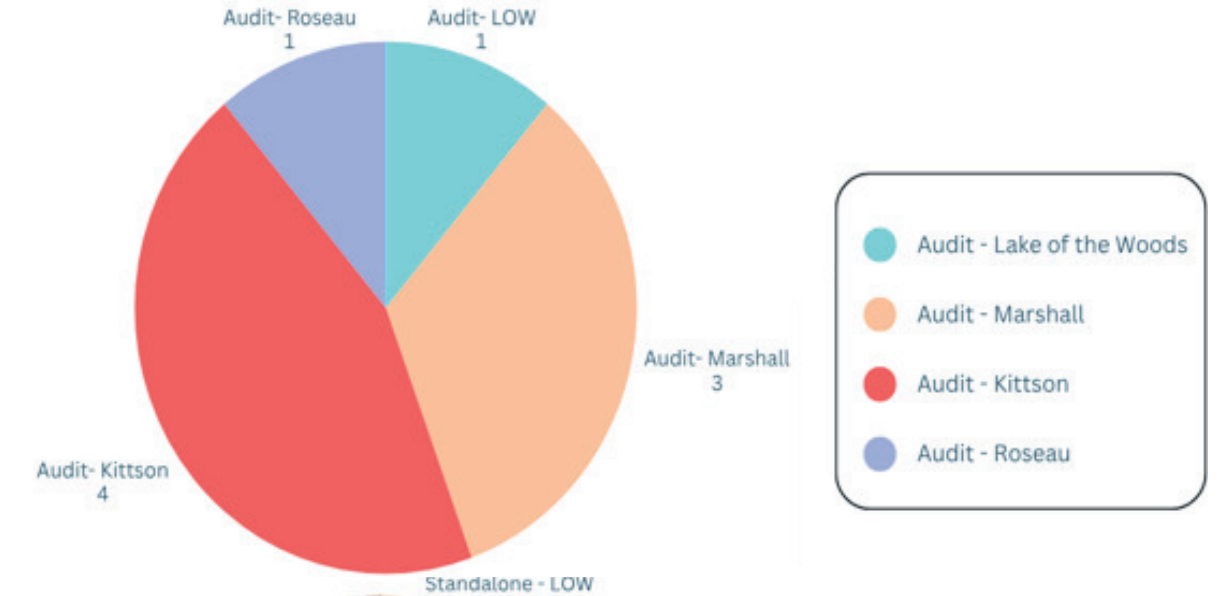
The Reach Out for Warmth (ROFW) program provides emergency assistance to households experiencing a no-heat crisis or electric disconnect. This program is funded entirely through local donations.

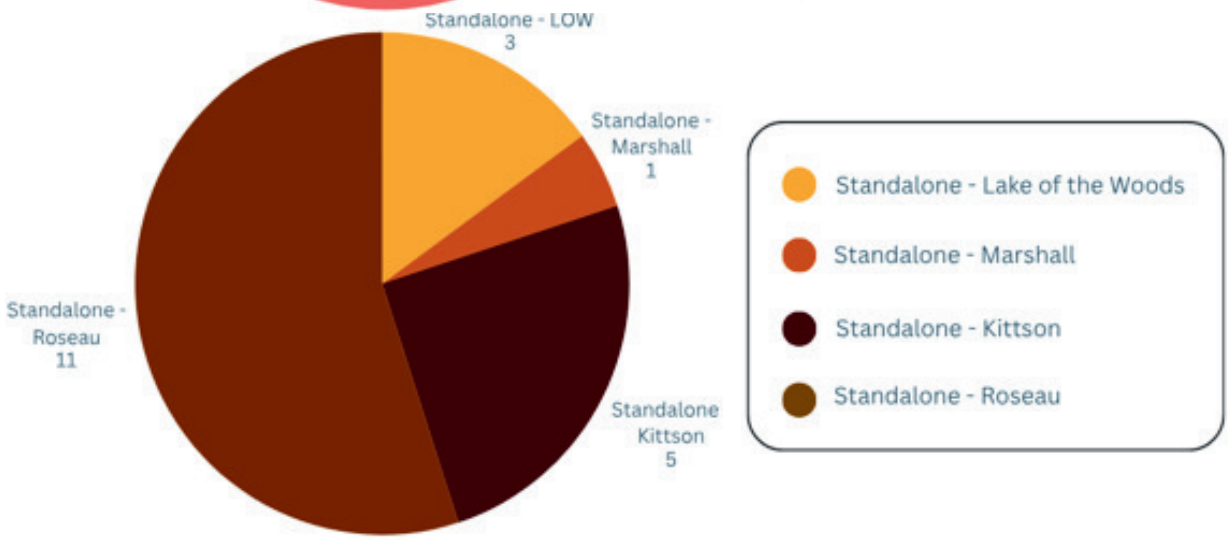
During the 2025–2026 program year, community contributions totaled $78,130.98, making it possible for us to assist 115 households in need. These community funds are somewhat reserved for the winter months, when energy costs are often highest and households face the greatest financial burden.

✨ A heartfelt thank you to everyone who donated to the Reach Out for Warmth Program. Your generosity helps local households stay warm and safe when they need it most!

WEATHERIZATION

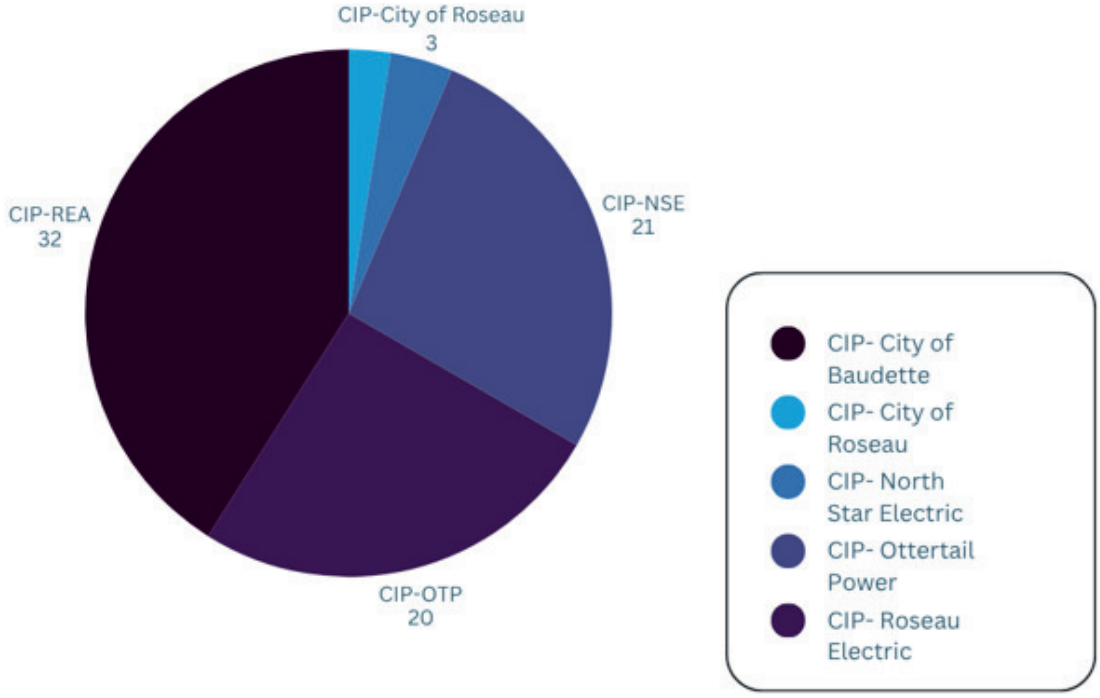
The goal of the Weatherization Program is to reduce home energy consumption and costs for eligible households by improving the energy efficiency of their homes while ensuring health and safety.
This program is federally funded through the U.S. Department of Energy and a state Propane fund that is used to insulate and address health and safety issues for homes with propane as their primary heat.
Weatherization is a process of making homes more energy efficient through means of diagnostic testing. Diagnostic equipment, such as a blower door, infrared camera, and manometer are used to detect infiltration, duct leaks, and pressure imbalances in the home.
Improvements may include attic insulation, exterior wall insulation, and air leak reduction/air sealing. Furnace repair or replacement, installation of smoke and carbon monoxide detectors, or bathroom and kitchen exhaust fans may also be included as part of Weatherization.
Weatherization priorities include services to the elderly, people with disabilities, high energy consumers, households with high energy burden, and households with young children.
29 households took part in our Weatherization program in the 2025-2026 program year. This included nine audits and 20 stand-alone projects.





Conservation Improvement Program (CIP)

Otter Tail Power (OTP), Roseau Electric Cooperative, North Star Electric, City of Roseau and City of Baudette participate in the CIP program. The focus is to replace older household appliances that are not energy efficient with appliances that are Energy Star models in eligible households. Refrigerators and freezers are the majority of replacements. OTP also allows dishwashers, clothes washers, and dryers to be replaced.



YOUTH INTERVENTION

Program Director - Madeline Waage

YIP known as the Little Brother Little Sister Mentorship & Intervention Program, continues to impact our area youth in the counties of Kittson and Roseau (2025-2026) and Lake of the Woods (2025).

The two-year (2024-2025) grant, from the Minnesota Office of Justice Programs, for the Little Brother Little Sister Program, concluded on December 31, 2025. The Little Brother Little Sister Program was not awarded the YIP grant for 2026–2027. However, our mission and momentum remain strong. We are actively pursuing new grant funding and are grateful for the support we have received from local businesses, community members, and donors. Their contributions are helping sustain and strengthen the program so we can continue providing meaningful connections and opportunities for local youth and families.

Area youth need healthy places and activities to engage in positive behavior and grow as individuals. The mentoring component of the Little Brother Little Sister Program enables high-risk children to develop relationships, goals and skills necessary to break negative cycles within their lives. There to come alongside our youth have been caring adults willing to volunteer their time as “Big Brother” and “Big Sister” mentors providing that place of acceptance and positive reinforcement. Through these friendships our mentors can provide a consistent, positive influence with valuable teaching moments from their time spent together.

21 youth in Kittson County (6 Matched)
16 youth in Roseau County (11 Matched)

Throughout the year, the Little Brother Little Sister Program offers fun group activities and free event passes for participants and their families. The group events are a way to reach out to the whole family of “Little’s” enrolled in the program and those waiting to be matched. By engaging the entire family, we ensure that the relationships built extend beyond the program itself, creating lasting bonds and shared experiences.

Little Brother Little Sister

Builds Confidence
Youth know someone believes in them as they discover their strengths and grow.

Creates Connection
Positive relationships help youth feel supported and valued.

Provides Guidance
Mentors offer encouragement, support, and positive role modeling.

Strengthens Resilience
Meaningful connections help youth navigate challenges and make positive









THE WHOLE FAMILY APPROACH

Northwest Community Action participates in the Whole Family Approach Cohort through the National Community Action Partnership. Through this cohort, NWCA engages with Community Action Agencies and national leaders from across the country to strengthen implementation of whole family strategies, share best practices, learn from emerging research, and continuously improve outcomes for families. The Whole Family Approach team is made up of staff from across the agency representing a wide variety of programs as well as individuals from the community with lived experience.

Our Theory of Change: If we provide long-term holistic support to families, social and economic mobility will be achieved.

The Whole Family Approach pilot program was designed to test this Theory of Change. Participants include families enrolled in Early Head Start/Head Start. This family-centered model is designed to support the needs and goals of the entire family, rather than focusing on one individual's need at a time. Families are supported by a Family Advocate who maintains weekly touchpoints to build trust, identify strengths and needs, and work together toward family-identified goals. Services and supports are tailored to each family's circumstances and may include additional check-ins, transportation or support for appointments and services, barrier-removal funds, and connections to community resources. By providing consistent support and helping families navigate challenges and access resources, the Whole Family Approach aims to strengthen family stability, build connections, and help families make meaningful progress toward their goals.

Through the Whole Family Approach pilot, we have been able to enroll eight families and provide individualized support based on each family's unique needs and goals. By working alongside families to identify and remove barriers, we have helped provide reinstatement fees and court fines needed to obtain a driver's license, utility assistance to pay past-due bills and restore electricity, mortgage assistance to help prevent home foreclosure, and assistance with a vehicle repair bill so a family could regain access to water in their home. We have also provided simple but meaningful household support, such as mouse traps, to help families address immediate needs. These supports may seem small individually, but removing these barriers can create greater stability and allow families to focus on their long-term goals and well-being.

A Simple Idea That Works.
When parents do well, kids do better.
When kids do well, parents succeed.
We support the entire family, helping everyone in your household move forward together.







HOUSING/COMMUNITY DEVELOPMENT

Program Director - Diane Hayes

Northwest Community Action has been a regional leader in developing housing programs which provide housing opportunities for the low- and moderate-income households of our area. The Agency has been actively involved with the delivery of program funding through the MURL Program and the Small Cities Programs

Small Cities/Community Development

Northwest Community Action assists jurisdictions in its service area with securing and administering Small Cities Block Grants. These grants have been primarily used by the recipient communities to improve/install public facilities, rehabilitate owner occupied and renter occupied housing, and rehabilitate commercial buildings.

During the past decade NWCA has become more actively engaged in working with the Small Cities Program. These projects have made a great impact on the housing, business and rental stock in the communities. This the past year NWCA has administered a number of projects in the following communities:

City of Crookston Cities of Donaldson, Halma, Humboldt & Kennedy
City of Hallock City of Karlstad
City of Lancaster City of Newfolden
City Roosevelt City of Stephen
City of Strandquist Lake of the Woods County
Kittson County Marshall County
Roseau County

NWCA has worked with 94 homeowners and completed rehabilitation on 33 owner occupied units. We worked with 18 commercial building owners and completed rehabilitation on 6 commercial building units. We have worked on 2 multi-family (1-12 plex and 1-20 plex) and 8 mixed use apartments.



BEFORE



AFTER

HOUSING/COMMUNITY DEVELOPMENT

Program Director - Diane Hayes





BEFORE ***AFTER***





(Minnesota Urban and Rural) Program

The MURL Program is one which Northwest Community Action has administered for over 20 years. Under the program Minnesota Housing provided funding to the agency to acquire and rehabilitate substandard properties and then re-sell the properties on a zero-interest contract for deed with no downpayment required. Contract for deed payment amounts are determined by household income levels.

Several years ago, Minnesota Housing ended the active program so agencies were no longer able to purchase houses. NWCA continues to collect payments on houses which were previously sold, but we can only use funds which are paid back to undertake needed repairs on the existing MURL stock. Northwest Community Action currently has 14 homes in our MURL program. We recently had 1 MURL decide to move out of their house and give NWCA the house back, we will be doing some repairs and then selling that house.

LIVE WELL AT HOME

NWCA received a two-year Live Well at Home grant in July of 2026. This grant will allow us to provide home modifications for homeowners age 65+ that require these modifications to age in place. Modifications may include ramps, tub/shower conversions, toilets, and grab bars.

FAMILY SERVICES

Program Director - Randi Jenson

The programs within the Family Service Department utilize state, federal, foundation, and local funds.

- The Family Homelessness Prevention and Assistance Program is our most utilized funding. These funds provide crisis relief for those facing homelessness. **29 households received assistance**.
    - o Case Management
    - o Deposits
    - o Rent
    - o Utilities
- The Youth Homelessness Demonstration program assists homeless youth ages 16-25. **Two youth received Assistance**.
    - o Case management
    - o Rent assistance
    - o Purchased bed/frame
    - o Storage bins for organizing
    - o Household cleaning supplies
- The Long-term Homeless Program is for those who are literally homeless, and the Emergency Services program can provide short term shelter for those experiencing a transitional crisis. **14 households received assistance**.
    - o Rent/Deposit
    - o Hotel Stays
    - o Utilities
    - o Emergency Hotel Stays
    - o Temporary Shelter (tents + supplies)
    - o Non-perishable food items
    - o Cooler for food
    - o Backpacks with toiletries included
- The Transitional Housing Program gives clients a longer period to get back on their feet and work toward self-sufficiency. They pay a percentage of their rent that slowly increases as they come to the end of their time on this program. Family Advocates assist households set and achieve goals. **Seven households received ongoing assistance**.
    - o Ongoing case management
    - o Rent/Deposit
    - o Utilities
    - o Household/kitchen items

- The Getting to Work program provided funds for vehicle repair services for the individual who had employment or were attending school. Local funds were used to assist people who were on fixed incomes or disabled. This program is in high demand because the communities we serve are very rural, with limited public transportation. 24 households received assistance.
- The Supplemental Nutrition Assistance Program (SNAP) Outreach program provides funding for Family Advocates to assist households to apply for SNAP benefits. SNAP provides food stability by enabling individuals to purchase food locally.
    - o Outreach- 19 Different community events spanning all four counties -5,105 people reached.
    - o SNAP Applications- 20
    - o Food Shelf referrals- 331
- The McNight Good Neighbor grant through the Northwest Minnesota foundation, helps fill the gaps not covered by the other funding to aid in small home or personal needs. It also allowed us to purchase crisis cards for gas and groceries. 33 households received assistance.
- Roseau County Jail Transition Program provided case management, assistance with health insurance applications, and emergency housing to 2 inmates.
    - o Case Management
    - o Emergency Hotel stay
    - o Health insurance

Total households that received direct assistance= 106

Total people reached through outreach activities= 5,105

Referrals to outside our available services = 748

- Mental health
- Homeless shelters
- HOME Line
- Senior LinkAge line
- Legal help
- Violence Intervention Project
- Child-care
- Social Services
- Housing Redevelopment Authority
- Workforce
- Veteran's services
- Northwest Minnesota legal aid
- Salvation Army
- American Eagles Club #4195
- Paul Bunyan Transit

MNSURE OUTREACH

Program Manager - Tammy Novacek

The MNsure Outreach program has been implemented by Northwest Community Action, Inc. for 15 years. This program is designed to assist clients in applying for Minnesota Health Care assistance through an online or paper application. NWCA currently has two Certified Navigators.

NWCA successfully completed and enrolled 229 applicants in 2025-2026. Our agency received $100.00 for each successful insurance enrollment and $70.00 for each insulin enrollment as part of the Navigator/In-Person Assister contract with the State of Minnesota/MNsure.

Enrollments include:159 – Medical Assistance, 82 MinnesotaCare, 199 Qualified Health Plan with advance premium tax credits, 68 with no financial help and 2 insulin.
We successfully helped 508 clients / 235 households with not only a new application but with some kind of issues that include: updating address, adding/removing a family member, loss of current health insurance, updating income or questions, for these we don't receive reimbursement the help, but is part of our current MNsure grant workplan.

Open enrollment ran from November 1st, 2025 – Janauary 15th, 2026. Open enrollment is the only time that people are allowed to make changes to their current plans or change plans completely. This is also the only time of the year that Minnesotans who are without insurance and don't qualify for Medical Assistance or MinnesotaCare or do not have a qualifying life event for a special enrollment can apply for a January 1st, coverage start date. Clients who qualify for Minnesota Care, Medical Assistance or are enrolled as part of an American Indian Tribe can apply and make changes year-round.
With the rising cost of insurance, the extended advanced premium tax credits ending (12/31/2025) and a cap on total income a person/family can make, many are finding it hard to afford the plans available. Also, with the new laws that have taken effect and qualifications required, many non-citizens have already lost their coverage and starting January 1st, 2027, every household that is on Medical Assistance or MinnesotaCare will have to complete a renewal every six months. This is to try to keep everyone updated on income and make sure their projected annual income is correct.

NWCA navigators continue to be part of the MNsure Stakeholders Board and Department of Human Services Roundtable. These groups meet via web monthly, discussing how to handle all the changes and what can be done to help consumers/navigators with all the changes.

Northwest Community Action continues to partner with Tri-Valley Opportunity Council and Inter County Community Council working together on outreach activities and helping as many as possible with the difficult, changing issues and rising cost of health insurance.

Minnesota's open enrollment for 2026 - 2027 is November 1st, 2026 - January 15th, 2027.

HEAD START

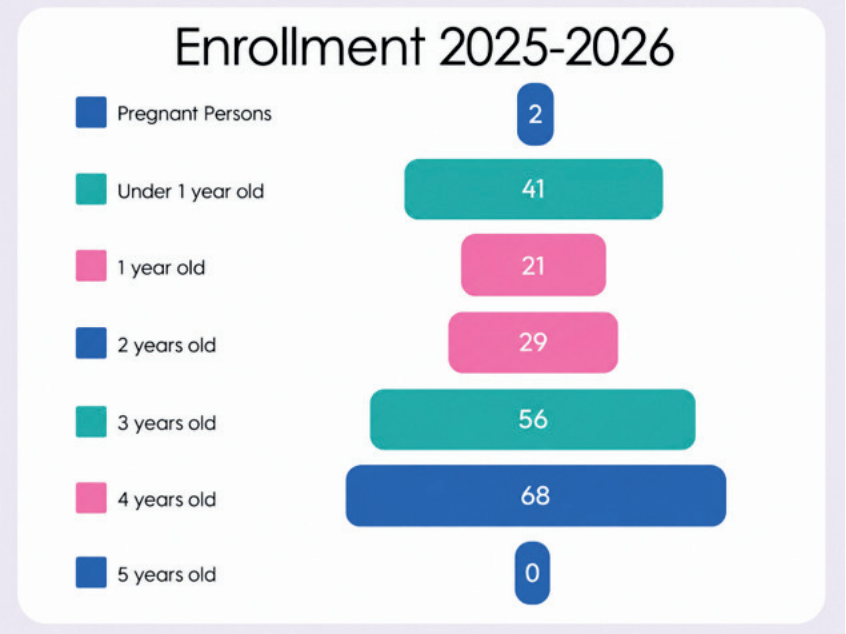
Program Director - Sara Lee

Mission Statement

NWCA Head Start assists children in achieving appropriate physical and developmental growth. We also increase self-confidence and expand each child's ability to think, reason, and communicate. Head Start assists parents and families in improving their parenting skills, self-sufficiency, and the conditions in which they live, learn, and work.

Serving Families Prenatal to Age Five

NWCA Head Start serves 197 children and families throughout Marshall, Roseau, Kittson, and Lake of the Woods Counties. Through center-based and home-based services, the program provides comprehensive early learning, health, and family support services across a rural region spanning more than 6,500 square miles in northwestern Minnesota.





Policy Council

Parent engagement remains at the heart of NWCA Head Start.

Highlights

- 8 elected parent representatives
- Parent committees at each site
- Family involvement in program planning and decision-making
- Input on budgets, policies, and community partnerships

Family Engagement Highlights

- 218 volunteers participated this year
- Parent meetings held four times annually
- Early Head Start Busy Buddy socializations offered twice monthly

Family activities included:

- Farm visits
- Pumpkin patches
- Fire station tours
- Gardening activities

HEAD START

Program Director - Sara Lee

Health Services

NWCA Head Start partners with families and community professionals to provide:

- Vision screenings
- Hearing screenings
- Dental screenings
- Developmental screenings
- Physical examinations
- Immunizations
- Lead and hemoglobin testing

Health Outcomes (Ages 3-5)

- 99% have health insurance
- 100% have access to health care services
- 100% of families choosing immunizations are up to date
- 98% current on preventive health visits

Health Outcomes (Birth-Age 3)

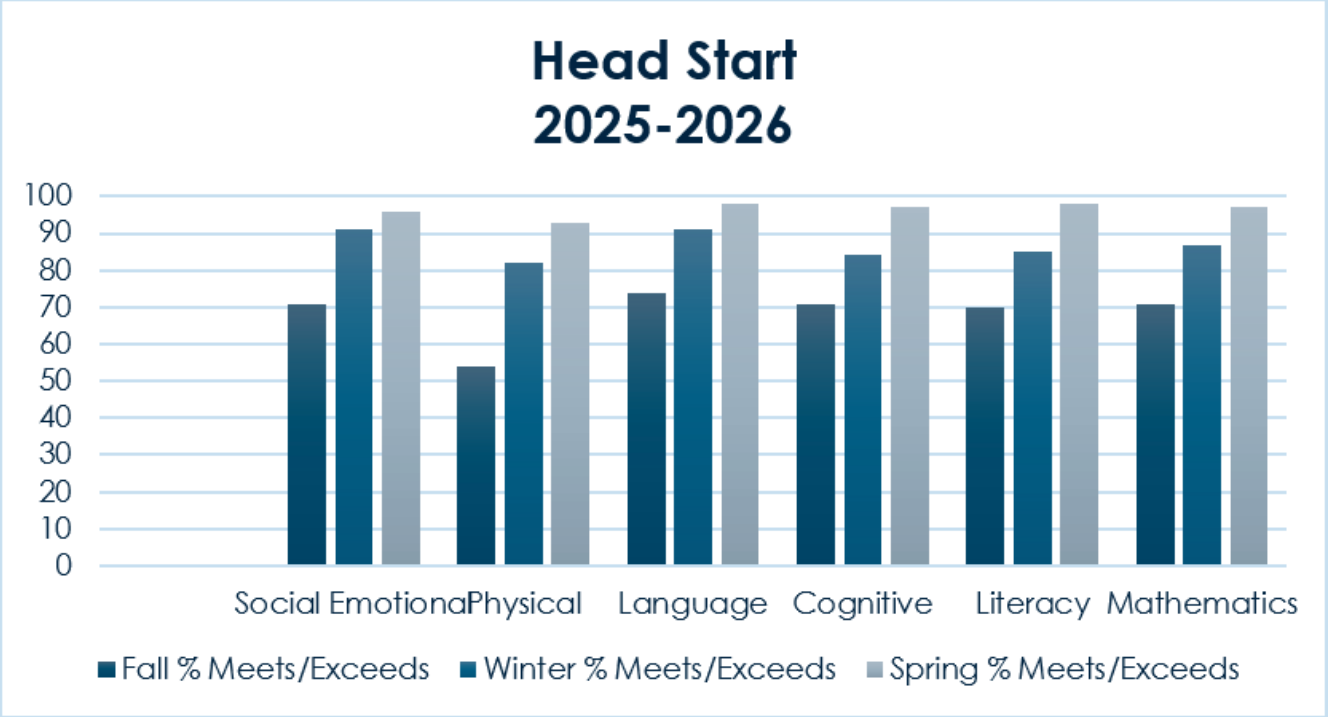
- 97% have health insurance
- 100% have access to health care services
- 86% of families choosing immunizations are up to date
- 94% current on preventive health visits

School Readiness

Head Start promotes parents as their child's first and most important teacher.

Program Highlights

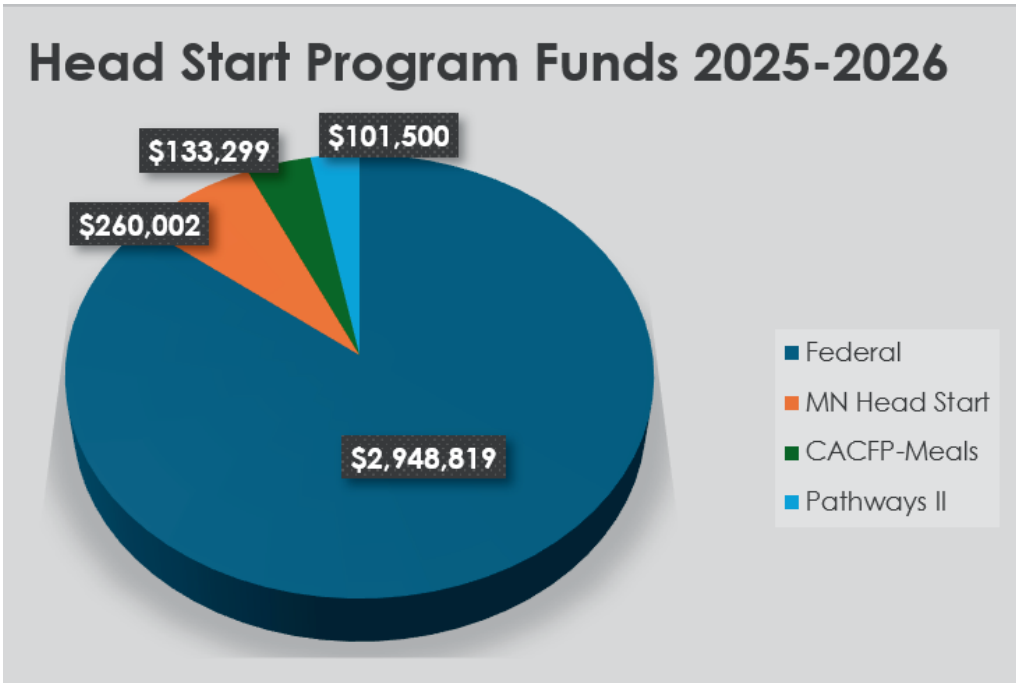
- Four parent conferences annually
- Weekly Early Head Start home visits
- Child assessments through COR Advantage and Teaching Strategies GOLD
- Strong growth across all developmental areas from Fall to Spring



HEAD START

Program Director - Sara Lee

Financial Overview



Head Start Changes Lives

Jackie Stinson, Family Services Manager

"Head Start has not just shaped my life, it is my life. From being a student in the program to becoming a parent and now a manager, Head Start has guided every stage of my journey."

Adrianna Hewitt, Parent

“Head Start helped prepare all three of my daughters for school and ultimately led me to a meaningful career serving children and families in our community."

Looking Ahead

NWCA Head Start remains committed to preparing children for success in school and life through quality education, strong family partnerships, comprehensive health services, and community engagement. Together, we continue building brighter futures for children and families across northwestern Minnesota.

2025-2026 Head Start Expenditures

Category	Amount
Personnel	$1,776,680.94
Fringe Benefits	$580,728.44
Travel & Vehicles	$103,940.51
Consulting	$250,535.39
Supplies	$23,128,391
Training	$38,069.00
Total	$2,981,238.19