

INSIGHT



Healthcare Navigator Grant Funded

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Citi Foundation



Open Enrollment for the Health Insurance Marketplace begins on November 1, 2015. Getting covered through the Marketplace can provide families with quality healthcare at an affordable cost. For many people, financial assistance in the form of tax credit subsidies may be available to significantly lower health insurance premiums and other out-of-pocket costs. The subsidy is paid directly to the insurance company on the consumer's behalf, resulting in lower monthly premium costs and additional savings on deductibles and co-pays. Tax Credit/Subsidies are only available to those who purchase a plan through the Health Insurance Marketplace. There are a variety of plans from which to choose.

Local Navigators from Inter-Lakes Community Action Partnership can answer questions or help with enrollment, at no cost to you. After Open Enrollment ends on January 31, 2016, health insurance can only be obtained if a consumer has a qualifying life event that triggers a Special Enrollment Period. These life events include marriage, birth of child, loss of coverage, release from prison, move to another state, etc. Members of federally recognized Indian tribes can enroll in the Marketplace at any time during the year. A qualifying consumer can apply for Medicaid at any time during the year.

For the location of a Navigator in your county, call ICAP at 1-855-371-4987 or visit www.healthcare.gov

ICAP is an equal opportunity provider and employer.



November 1, 2015	Open Enrollment Begins. Consumers can purchase health insurance from the Health Insurance Marketplace. Get help from a Navigator at no cost!
December 15, 2015	This is the last day to enroll in a plan if you need coverage that begins on January 1, 2016
January 31, 2016	Final day of Open Enrollment for healthcare plans. After January 31, 2016, health insurance can only be obtained if a consumer has a qualifying life event that triggers a Special Enrollment Period.

ICAP Volunteer Income Tax Assistance (VITA) Expansion

It will soon be time to file income tax returns, and the Volunteer Income Tax Assistance (VITA) program can help. In the program, households with incomes below \$54,000 have their basic income tax returns completed and electronically filed by trained volunteers at no cost. ICAP has partnered with the IRS, other community action agencies in the state, the Credit Union Foundation of the Dakotas, Watertown Area United Way, Interlakes Area United Way, Dacotah Bank, Sioux Valley Energy, Grant County Appeal and Brookings United Way to provide these services across the 14-county service area.

For more information, contact your local ICAP office or Arleen Weerheim at the ICAP's Madison office at 800-896-4103.

Internship

One of the ongoing challenges of the Head Start Pre-Birth to Five program is that of formally determining and defining the need for services. The Office of Head Start requires that ICAP and other grantees provide statistical information regarding the service area and the children and families who are eligible to receive services.

In order to collect information on the need for Head Start services, and to explore the possibility of expanding the program by partnering with child care providers, ICAP created an internship during the summer of 2015. With support from the Watertown Community Foundation, the Sioux Falls Area Community Foundation and the Madison Kiwanis Club, the agency hired Samantha Mason, a student at South Dakota State University, to collect and report the needed information, focusing on the communities of Watertown, Brookings, Madison and Sioux Falls. That report will allow ICAP's Head Start program to focus its expansion efforts at such time as the funding may become available.

Encore Family Store

The Encore Family Store, ICAP's newest thrift store, opened in its brand new facility on February 18. Located at 209 South Egan Avenue (Main Street) in Madison, the store is open Tuesday through Friday 10:00am to 6:00pm and Saturday 10:00am to 3:00pm.

The store is the result of nearly three years of planning, fundraising and construction under the

leadership of the Thrift Store Steering Committee. Now that the store is open, a new group, The Friends of the Encore Family Store, provides guidance to ICAP regarding the general operations of the store.

Store Manager Holly Van Dyke invited everyone to "Stop in and check out the store. We always need donations of gently-used items, and we have opportunities for people who want to volunteer as well."



Self-Help Housing

In 2015, the U.S. Department of Agriculture (USDA) is celebrating the 50th Anniversary of the Mutual Self-Help Housing program. In that time, program participants have built 50,000 homes for themselves and their neighbors. ICAP has operated a Self-Help Housing program since 1996, and our participants have built over 130 homes in Brookings, Watertown, Volga, Flandreau and Valley Springs.

ICAP provides assistance to the program participants so that they can build their own homes. In addition, the agency also provides home-buyer education and counseling through the Homeownership Education

Program, which is supported by the Citi Foundation, HERO and the HUD Housing Counseling Program.

Dana Whitehouse, ICAP's Housing Programs Director, attended the National Self-Help Housing Conference in San Antonio, Texas, in July. One of the features of the conference was an event honoring four agencies from around the nation that have provided leadership in the Self-Help Housing program. ICAP was nominated for the award by Little Dixie CAA, the regional Training and Management Assistance (T&MA) provider for Region II. Tony Hernandez, USDA's Rural Housing Administrator, presented the Leadership Award for Region II to ICAP.



Pictured below are Tony Hernandez, USDA; Dana Whitehouse, ICAP; Joan Edge, Little Dixie CAA; and Byron Fischer, Little Dixie CAA.

Bright Futures

Homeless families with children in Sioux Falls who need a helping hand to enter and remain in permanent housing can receive services in the Bright Futures program. Staff provide intensive case management services and tenant education classes. Participants can also receive assistance with security deposits, Tenant Based Rental Assistance (in partnership with the Sioux Falls Housing and Redevelopment Commission) and, if needed, a rent/damage guarantee with a participating landlord.

The Bright Futures program recently expanded with the addition of a half-time Family Case Manager. Enrollment in the program has increased to a total of 36 participating families at one time, up from the previous 24 families. The Bright Futures program is funded by the City of Sioux Falls' Community Development Department.

Save The Date



April 7, 2016
“Give from the Heart to Heartland House”
Hilton Garden Inn - Sioux Falls

The 4th Annual "Give from the Heart to Heartland House" event will be held April 7, 2016 at the Hilton Garden Inn in Sioux Falls. The event includes a dinner, dessert auction and presentation of the Sargent Shriver Achievement Award.

Please mark your calendars and watch for more information.

For more information, please email events@interlakescap.com.



Inter-Lakes Community Action Partnership

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