



Budget Stretchers

The Arc Greater Twin Cities promotes and protects the human rights of people with intellectual and developmental disabilities, actively supporting individuals and their families in a lifetime of full inclusion and participation in their communities.

This document is a compilation of resources individuals can access to 'stretch their budget.' Please contact The Arc if you are aware of additional resources that should be added to this document. All of The Arc Greater Twin Cities' documents are regularly updated and considered to be ongoing works in progress.

CLOTHING AND HOUSEHOLD GOODS

There are many used goods and consignment stores around the Twin Cities. Google [consignment](#) for listings.

Arc's Value Village Thrift Stores - Shop with a purpose™ at the Twin Cities' best thrift store! With more than 10,000 items stocked daily, there's always a treasure waiting to be discovered at Arc's Value Village. Our clean, bright stores are well-stocked and staffed with friendly, helpful associates. Clothing, books, housewares, collectibles, even gift cards - we'll delight you with our wide selection of quality merchandise. Shopping is a pleasure with merchandise arranged by department, size and color. You'll spend less time finding your way around - and more time finding just what you want. Proceeds support The Arc Greater Twin Cities' programs and services for people with intellectual and developmental disabilities and their families. Stores are located in Bloomington, Brooklyn Center, New Hope, Richfield, and St. Paul. <http://www.arcsvaluevillage.org/>

Clothing Closets - A number of organizations, charities, churches and other groups are committed to offering basic needs to the public and needy. You can find winter coats, shoes, work items, furniture, school supplies and other free clothing items. In addition to receiving clothing, household goods, school supplies or more, some non-profits or churches may have vouchers or small amounts of cash for paying bills, Christmas assistance or housing. While financial aid will be very limited, providing holiday assistance in Minnesota is a focus for many organizations. http://www.needhelppayingbills.com/html/minneapolis_clothing_closets.html

Twin Cities Free Market - a Eureka Recycling re-use program to divert usable and repairable items from the waste stream. The Free Market program was the first web-based residential exchange program that specifically targeted the exchange of reusable and durable household goods. As of January 2014, the Twin Cities Free Market has grown to include over 600,000 participants and has facilitated more than 120,000 exchanges. Over 13.1 million pounds of reusable goods have been saved from landfills and incinerators! www.twincitiesfreemarket.org

Bridging - Bridging provides furniture and household goods to families and individuals in need. Most items are gently used. By providing the essential items for a home, Bridges offers hope to thousands of people - and for many, a leap toward stability for the first time. In order to receive services, a referral is needed by one of the partnering agencies. You have 1 hour to choose needed furniture and household items. Only one family member can shop at Bridging. There is a \$70 appointment fee which might be paid by the referring agency or by the person. There is a \$180 delivery fee if you want the items delivered to your home.

<http://www.bridging.org/index.php/programs-a-services/how-to-get-help>

FOOD PROGRAMS

Fare for all - a great way to save money on quality, nutritious food. Fresh fruits, vegetables and frozen meats are purchased in bulk to save users up to 40% off grocery store prices. The best foods are selected from shipments and pre-packaged to give users the best food deals. Packages range from \$10 - \$25. Exact content of the packages changes each month. Cash, credit/debit cards and EBT cards accepted. There are no income requirements.

www.fareforall.org

Meals on Wheels - offers simple, yet well-rounded meals delivered to individual's home, along with a visit from a friendly volunteer. Menu options of healthy foods are offered to allow individuals to live independently in their own home.

<https://meals-on-wheels.com> or call 612-623-3363

Food shelves/food pantries - supply food for those who cannot afford to purchase food on their own. Eligibility criteria varies by location. A list of food pantries in Minnesota is available at www.foodpantries.org/st/minnesota

Hunger Solutions Minnesota - works to end hunger by taking action, advancing public policy, and guiding grassroots advocacy on behalf of hungry Minnesotans and the diverse groups that serve them. It connects Minnesota's food shelves and hunger-relief organizations with the necessary funding, technical assistance, and logistical support to reach thousands of Minnesota individuals, families, and children in need. Hunger Solutions' web site includes listings of farmers markets, food shelves, summer food programs, Meals on Wheels locations and WIC programs. www.hungersolutions.org/give-help/map

Free meals calendar - Google [*calendar for CSR Direct / Minneapolis*](#) to learn when and where free community meals are offered. Please remember that some are open to everyone, and some are restricted to certain residential areas, or may ask you to register with their organization. <http://crsnetwork.yuku.com/topic/30/FREE-MEALS-CALENDAR-INFO-Minneapolis>

Loaves and Fishes - a nonprofit meal program serving hot meals to those in need. In 2013, over 350,000 nutritious meals were served. www.loavesandfishesmn.org/dining_sites.html

Salvation Army - The Salvation Army never wants someone to go a day without a meal. Many locations provide hot meals year-round to anyone in need, no questions asked. There are Salvation Army food shelves that also offer free groceries and grocery delivery to homebound seniors. Contact the location near you to learn when meals are provided, or to determine

which food shelf serves your area. Depending on the location, you may need an appointment for groceries. <http://salvationarmynorth.org/programs-that-help/basic-needs/>

Local Harvest - Brings the products of family farmers to you. While farmers focus on selling fresh produce and meats directly to their local communities, many offer some products via mail order through Local Harvest. It currently offers 8,109 products and listings of farmers' markets. For over 25 years, Community Supported Agriculture (CSA) has become a popular way for consumers to buy local, seasonal food directly from a farmer. The basics of CSA: a farmer offers a certain number of "shares" to the public. Typically the share consists of a box of vegetables, but other farm products may be included. Interested consumers purchase a share ("membership" or a "subscription") and in return, receive a box/bag/basket of seasonal produce each week throughout the farming season. www.localharvest.org

Minnesota Grown - is a statewide partnership between the Minnesota Department of Agriculture and Minnesota producers of specialty crops and livestock. MN Grown was created over 25 years ago by specialty crop growers to differentiate their produce from competitor's produce grown thousands of miles away. The Minnesota Grown Program produces the annual Minnesota Grown Directory, which connects consumers directly to members who sell an array of Minnesota raised, or grown products. There are over 1,200 diverse members including farmers markets, CSA farms, garden centers, wineries, fruit & vegetable growers, pick-your-own farms, livestock producers, meat processors, Christmas tree growers, and producers of honey, wild rice, maple syrup, cheese, and other gourmet products. <http://www3.mda.state.mn.us/mngrown/searchresults.aspx?location=&distance=0&products=251%2c3>

TELEPHONE PROGRAMS

Lifeline Telephone Assistance Program - this federal program provides support to 2,000 telecommunications companies which, in turn, offer discounts to millions of eligible consumers. Eligible households can receive up to \$9.25 per month in discounts. Additional state support may be available. The Telephone Assistance Plan (TAP) provides an additional monthly credit for Lifeline subscribers. Online applications are available at: http://mn.gov/puc/portal/groups/public/documents/pdf_files/013911.pdf

A list of providers can be found at:

www.lifelinesupport.org/ls/companies/CompanyListing.aspx?state=MN&stateName=Minnesota

WEATHERIZATION ASSISTANCE/ENERGY ASSISTANCE

The Weatherization Assistance Program (WAP) - Federally funded through the U.S. Department of Energy. It enables income-qualified households to permanently reduce their energy bills by helping make their homes more energy efficient while protecting the health and safety of family members. **Services may include:** Energy audits to evaluate potential weatherization work; exterior wall and attic insulation; air infiltration and bypass sealing; testing, repair or replacement of homeowner mechanical systems; participant education. Households must apply for weatherization through a joint Energy Assistance/Weatherization application. [View the eligibility guidelines](#) . [Access applications in this section](#) and mail it to your local weatherization assistance provider.

A list of providers is available at <http://mn.gov/commerce/energy/topics/financial/Energy-Assistance-Program/Energy-Assistance-Providers.jsp>

Energy Assistance Program (EAP) - Helps pay home heating costs and furnace repairs for income-qualified households. EAP is federally funded through the U.S. Department of Health and Human Services. Grants are available for renters or homeowners; for households with incomes at or below 50 percent of the state median income (based on household size, income, type of fuel and energy usage). **Services may include:** payment of energy bills; help with utility disconnections or necessary fuel deliveries; education on efficient and safe use of home heating energy; advocacy with energy suppliers and human service providers (on behalf of consumers); repair or replacement of homeowners' malfunctioning heating systems.

To **apply for assistance** view the [EAP eligibility guidelines](#) to check eligibility. Call 1-800-657-3710 to have your local EAP provider send an application. Or you can [complete an application found here](#). Applications should be mailed to your local EAP provider. Find the address and phone number of your local EAP provider [here](#).

FINANCIAL ASSISTANCE PROGRAMS

Bridges to Benefits is a project of the Children's Defense Fund to improve the well-being of families and individuals by linking them to public work support programs and tax credits. By answering a few simple questions, a person will learn if they may be eligible for public work support programs. The site will not ask for information that identifies the specific person. It is easy, confidential, and free. The screening tool does not determine eligibility, as it is only a guideline. After using the screening tool, application to each program must be made to determine eligibility. This website includes information on health care programs; energy assistance; Supplemental Nutrition Assistance Program (SNAP); school meal program; child care assistance; earned income tax credit; working family credit; and Women, Infants and Children (WIC). <http://mn.bridgetobenefits.org/Home2>

General Assistance (GA) - helps people without children pay for basic needs. It provides money to people who don't earn enough income to support themselves, and/or whose income and resources are very low. People eligible for GA are also eligible for help with medical and food costs through [Medical Assistance \(MA\)](#) and the [Supplemental Nutrition Assistance Program \(SNAP\)](#). There are income and asset limits to qualify. Individuals must be unable to support themselves due to: illness; disability; taking care of someone with a disability or illness; living in a mental, physical or drug rehabilitation facility; having been determined unemployable by a vocational specialist and the county; having applied for a Social Security program or waiting appeal of denial; having a learning disability; being over 55 years old and unable to get a job due to age; residing in a domestic violence shelter for women; being a displaced homemaker who is a full-time student; over 18 years, attending high school and English is not your first language; under 18 years and not living with your family. The 2014 monthly income limit after subtracting allowed expenses is \$203 for one person; \$250 for a child under 18 not living with her/his family; \$260 for a couple. The benefit amount is the same as the income limits. Emergency funds may be available if you cannot pay for basic needs such as shelter or food, and your health or safety is at. To apply, see the Combined Application Form below.

Supplemental Nutrition Assistance Program (SNAP) - Many programs help people with their food needs, such as emergency food help, Expedited SNAP (formerly called Food Stamps) and Minnesota Food Assistance. SNAP is a county-run federal program that helps Minnesotans with low income get food needed for sound nutrition and well-balanced meals. The program issues electronic SNAP benefits that can help stretch a household food budget. There is a Screening Tool on the [website](#) (Go down to: How do I get Started?) that asks a few questions to help determine SNAP eligibility, which is based on household income. It is available in Hmong, Russian, Somali, and Spanish at your county agency. To apply, see the Combined Application Form below.

Minnesota Supplemental Assistance (MSA) - Provides cash assistance to help adults who receive Supplemental Security Income (SSI) pay for their basic needs. People who are blind, have a disability or are older than 65 years but do not receive SSI because their other income is too high may also be eligible for MSA if they meet the income limit. People who receive MSA are also eligible for help with medical, food, and housing costs through [Medical Assistance \(MA\)](#), the [Supplemental Nutrition Assistance Program \(SNAP\)](#) and [MSA Housing Assistance](#) programs.

To qualify, individuals must be 18 years or older, receive SSI, or be eligible for SSI but their income is too high. If income is too high for SSI, individuals may qualify for MSA if they are 65 years or older, blind, or have a disability under SSI criteria. Asset limits (2014) are \$2,000 for an individual, \$3,000 for a couple. The basic monthly MSA grant amount is calculated using both, the maximum SSI amount (Federal Benefit Rate) that applies (or your countable income if you do not get SSI), and the MSA standard set by state law. You can estimate your monthly MSA grant using the interactive tools on [Minnesota's Disability Benefits 101 website](#). There are different calculators for people who get SSI and those who do not. To apply, see the Combined Application Form below.

MSA Special Needs Grant (MSA) - May provide special payments for people who need medically prescribed special diets, representative payee services, guardian or conservator service fees, certain home repairs, certain household furniture and appliances, help paying for housing costs through MSA Housing Assistance. To apply, see the Combined Application Form below.

Combined Application Form - go to [ApplyMN](#) (Search or print out and complete the [Combined Application Form \(CAF\) \(PDF\)](#) and have an interview. The CAF is the application counties require for SNAP and cash assistance. Benefits begin, depending on the date the county receives the first page of the CAF. You can get a CAF from your local county office or from the Minnesota Department of Human Services Web site. If you are not able to go to your county office for an interview, you may request a phone interview.

REDUCED PRICE MEMBERSHIPS/SOCIAL AND RECREATION

Science Museum of Minnesota - Reduced ticket cost and reduced yearly membership cost. To qualify, you must be at least 18 years and enrolled in one or more of the following programs: TANF, MFIP, WIC, GA, MA, Minnesota Care, SSI, Social Security Disability, SNAP, Section 8 or Free/Reduced Price School Meals. You will be required to show proof of enrollment with photo ID. <http://www.smm.org/tickets/discouts>

Minnesota Children's Museum - Needs-based memberships are available free of charge to families who qualify based on income. Membership expires after one year but families may reapply annually. Qualifying families must provide a photocopy of their most recent federal or state tax return or assistance grant for the last three months as proof of income. Membership includes unlimited free admission for 12 months for two adults listed on the membership card, and all children under age 18 permanently residing in the household; subscription to bi-monthly email newsletter; invitations to special events; invitations to exhibit opening parties and special events; discounts on programs, seasonal events, and museum birthday parties. There is a chart on the webpage that shows income criteria.
www.mcm.org/museum-membership/membership-types/needs-based-membership/

Walker Art Museum - Free Thursday Nights - free gallery admission every Thursday night from 5-9 pm. Free First Saturdays - free gallery admission on the first Saturday of each month. www.walkerart.org/visit/hours-and-admission

Guthrie Theater - Guthrie Gateway Tickets allow patrons with limited income the opportunity to attend Guthrie performances for just \$5 per ticket. To qualify, you must be at least 18 years and enrolled in one or more of the following programs: TANF, MFIP, WIC, GA, MA, Minnesota Care, SSI, Social Security Disability, SNAP, Section 8 or Free/Reduced Price School Meals. Proof of enrollment in one program and photo ID is required. Apply in person at the box office. Once enrolled, tickets may be purchased over the phone. Enrollment is valid for one year and can be renewed.
www.guthrietheater.org/visit/access_services/financial_accessibility/guthrie_gateway_tickets

Federal Access Pass - Free, lifetime pass available to US citizens or permanent US residents who have been medically determined to have a permanent disability. Pass provides access to more than 2000 recreation sites. At many sites, the Access Pass owner may receive discounts on expanded amenity fees such as camping, swimming, boat launching and guided tours.
www.store.usgs.gov/pass/access.html

COMPUTERS

PCs for People - Computers for individuals below the 150% of poverty level who have a family member with a disability or who receive social worker case management services. Individuals receiving a computer are asked to make a small donation (usually between \$35 - \$50). Affordable computer repair is also available. www.pcsforpeople.org or call (651) 354 -2552

If you have any further questions or concerns, call The Arc Greater Twin Cities at 952-920-0855 or email us at info@arcgreatertwincities.org.