



I Can See Clearly Now

It's 2020

I suspect that I am not the only one who has heard their share of word play on the new year and clear or perfect vision. Sometimes word plays are fun, sometimes they are informative, sometimes they misinform or are just outright inaccurate.

Word play aside, it is true that sometimes when one is focused on clarity in one direction or on one thing, you may miss something that is just as clear, but not in your line of sight.

Here are some things that are clear to me in 2020:

It is clear that by analytical measures, the economy is doing well. What is clear to me is that analytics are not always representative of individuals' lives. While it is clear that some Americans are doing quite well, a large number are not. While those who had "some" are getting more, those who had little or nothing are getting less (and still nothing).

This being true, the gap between those who are self-reliant and those who are experiencing poverty is getting larger. This means that for anyone who drops into poverty it will be much more difficult to climb out. The erosion of the steps to escape poverty like affordable housing, food support and affordable health care makes stepping out of poverty all but impossible even in (or especially because of) the light of general prosperity.

It is clear that (counter-intuitively) during times of prosperity people are less inclined to help those who are struggling than they are when times are difficult. It is just as clear that now is the time, when resources are plentiful, that attention should be paid to those very stepping stones between poverty and self-reliance and that this is the time to build and strengthen them and not let them erode or disappear.

Mission Statement

To build prosperous communities by
serving local families and individuals
in their pursuit of self-reliance.

Partnering to End Poverty

Bob Benes
Executive Director

ARTS: THANK YOU



A big thank you to the East Central Regional Arts Council for awarding funds through a legislative appropriation from the Arts and Cultural Heritage Fund to bring three professional artists: Kelli Maag, Peg Skalicky and Becky Utecht to Head Start and Group Respite sites in October and November.

The artists taught printmaking, painting and felt making at seven sites to over 100 participants, ages ranging from 3 to 91. The art sessions inspired new interests for some and renewed forgotten interests for others.



One Group Respite participant enjoyed painting when he was younger but hadn't picked up a paintbrush in decades. He enjoyed the painting session so much that when he got home he dug out his old supplies, bought some new supplies and started painting again.

Lakes and Pines is looking for additional artists who are willing to teach art to Head Start and Group Respite participants. If you are a willing artist or just want more information please contact Lakes and Pines at lap@lakesandpines.org or 1-800-832-6082, Option 4.



PINE CITY SMALL CITIES DEVELOPMENT PROGRAM

The City of Pine City has been funded by the Minnesota Department of Employment and Economic Development to rehabilitate 14 homes and 7 commercial businesses. Applications were handed to business and home owners at City Hall in December. Up to \$40,000 can be borrowed by commercial building owners in the form of a 10-year forgivable loan. For homeowners the amount is \$25,000.

Lakes and Pines wrote the grant and will be administering the program until the grant period ends in December of 2022. An estimated 1 million dollars will be going into the city of Pine City to preserve the housing stock, meet building codes, make energy efficient improvements and much more. Lakes and Pines is excited to work with the City of Pine City and the members of the community. For information please contact Lakes and Pines at 1-800-832-6082, option 2.



NORTH BRANCH COMBO



The construction and improvements made to the North Branch Education Building where the Head Start Combination Class preschoolers attend has made for an eventful first half of the year. The three and four year olds had a lot of fun caroling to the construction workers in the hall and seeing all of their handy tools.

The resources that Lakes and Pines' North Branch Combo has provided to families during this first half of the program year has also been exciting. Several new resources have been given to families in the program and even spread a little holiday cheer during one of the most financially difficult times. The Lakes and Pines team provided a Christmas tree to a family in need during this season. Also, thanks to the partnership with the North Branch School, an additional Toys for Tots collection box was filled directly on site at the preschool.

Another resource was the exciting information provided to families about the annual "Shoe Bus" visit in conjunction with a food savings program, Fare for All. The Shoe Bus parks on site where families are able to hop on board and buy boots/shoes in a variety of sizes, from children to adult, at \$2 each. When families were notified about this opportunity, a lot of children were the recipients of brand new shoes and boots. Perfect timing for the winter weather indeed!

VOLUNTEER INCOME TAX ASSISTANCE

Tax time is one of the most critical moments in the financial lives of low-to-moderate income households. Tax refunds, boosted by vitally important tax credits, can account for 30% or more of a family's annual income. For many, their tax refund is the largest amount of money they will receive at one time throughout the year. Money received from tax returns is often money spent in the community.

The Volunteer Income Tax Assistance (VITA) program offers free tax help to people who generally make up to \$56,000 annually, senior citizens, persons with disabilities and/or limited English speaking taxpayers. Internal Revenue Service (IRS) certified volunteers provide free basic income tax return preparation with free electronic filing to qualified individuals.

Volunteer positions are still available! We are looking for volunteers to complete intake interviews, data entry, preparation and even people to provide light meals to our volunteers during tax clinics. If you are interested, please call for more information. You may also fill out a volunteer interest form on the Lakes and Pines' website, www.lakesandpines.org.

Lakes and Pines cannot prepare taxes for individuals who have farm income, income from driving a cab, rental income, or have filed bankruptcy in the tax year you wish to file. There are also other less common situations that are out of the program's scope. If you are unsure whether Lakes and Pines can do your taxes, please call.

Volunteer Income Tax Assistance (VITA) tax clinics will run January 27, 2020 through April 15, 2020 in McGregor, Milaca, Moose Lake, Mora, North Branch, and Pine City. Call 320-679-1800 option 4.

SUPPLEMENTAL NUTRITION ASSISTANCE PROGRAM

More than 14,500 residents in Lakes and Pines seven county area receive nutrition benefits through the Supplemental Nutrition Assistance Program (SNAP) each month.

- As the most effective anti-hunger program in the country, SNAP helps neighbors with low incomes buy food.
- Seventy-one percent of those receiving SNAP are children, seniors and people with disabilities.
- Many people receiving SNAP are working but still have incomes that are low enough to qualify for the program.

In State Fiscal Year 2018, more than \$1.5 million in federal nutrition assistance benefits were paid to households in the seven county area benefitting farmers, grocers and workers in a number of economic sectors.

“Churning” is defined as when a household exits SNAP and then re-enters the program within four months. Changes in household circumstances such as: moving, a change in employment, or change in household members are some leading factors in churning. Some people are intentionally and voluntarily pausing their participation in SNAP while others may be late in renewing because of a missed deadline for recertification.

Churning, not recertifying for SNAP benefits on time, imposes costs both to participants and to county staff administering the program. The United States Department of Agriculture (USDA) estimates that it costs about \$80 to certify each household that churns. For participants, costs include the loss of SNAP benefits that they otherwise would have received, the inconvenience of the reapplication process, and hardship due to an inability to meet other basic expenses. A general increase in anxiety and stress related to coping during the period without SNAP can result from churning.

Agency Wide Advocates are available to help people avoid churning their SNAP benefits. An Advocate will help you with the recertification forms and/or help you report changes to your household that will affect your SNAP benefits. For more information or to request help with SNAP forms contact Lakes and Pines at lap@lakesandpines.org or 1-800-832-6082, option 4.



SPREADING HOLIDAY CHEER



For the past three years Fish Lake Lutheran Church located in Harris, MN has contacted Lakes and Pines to receive a list of families that their congregation could purchase Christmas gifts for. This year Fish Lake Lutheran Church donated to six families. Staff from Lakes and Pines were able to deliver the presents to the families just in time for Christmas Eve. Thank you Fish Lake Lutheran Church for spreading some holiday cheer!

ANNUAL COUNT OF HOMELESSNESS IN MINNESOTA

On the night of January 22, 2020, the Point-In-Time (PIT) count took place in Minnesota and across the United States. The PIT is the annual count of individuals and families experiencing homelessness in both sheltered and unsheltered situations on a single night in January.

The PIT count in Minnesota is a large-scale collaboration that brings together many different stakeholders. Street outreach workers and volunteers go out in communities to count and survey those experiencing unsheltered homelessness.

While the recent Minneapolis homeless encampment has made the issue of homelessness very visible in the state, people living on the streets and in other unsheltered situations are only a small fraction of people experiencing homelessness in Minnesota. On the night of the 2019 PIT count 79% of people experiencing homelessness in Minnesota were in temporary sheltered situations.

The PIT count data for those experiencing sheltered homelessness is primarily pulled from Minnesota's Homeless Management Information System (HMIS). HMIS is a tool used by over 200 organizations providing homeless services and over a thousand users to capture trends and outcomes for the limited 20,000 homeless beds statewide.

On the night of the 2019 PIT count, approximately 7,977 people were homeless in Minnesota, which is about a 11% increase from 2018. The demographic data from the 2019 PIT Count in Minnesota shows that people of color are disproportionately affected and that 27% of the people experiencing homelessness on the night of the PIT count were children .

The PIT count illuminates the impact we as a community are having on reducing and ending homelessness. While it isn't feasible, to count every single person experiencing homelessness every day, counting on the same set of days each year provides a snapshot for comparison over time.

PIT count data is used at the national level by Housing and Urban Development (HUD) and other agencies that fund Homeless Services initiatives, and at a state level to inform Minnesota's statewide plan to prevent and end homelessness.

CHISAGO COUNTY WRAP

Lakes and Pines partnered with Chisago County Collaborative in December 2019 to mentor families with high needs by facilitating access to available community resources. Services will be readily accessible to families and focus on identifying and prioritizing the mental health needs of the family system. Services include: interim services while connecting families to long-term providers, providing parent education on targeted social emotional topics, and consulting with local agencies on mental health topics related to children ages birth to five.

Connections have already been made with at least four families and continue to grow. Outreach connections have been made with all Chisago County School Districts, Therapeutic Services Agency (TSA), Chisago County Interagency Early Intervention Committee, Chisago County Public Health and Human Services. Families within Chisago County are benefitting from this valuable partnership.

CHRISTMAS FAMILIES



Each year Lakes and Pines' Energy Assistance staff adopt families and individuals for Christmas. Lakes and Pines staff donate funds, presents, and meal items for the families to make their Christmas more enjoyable. Eligibility requires the families that are chosen have been a recipient of a Lakes and Pines program. Staff submit names of families that are having other hardships such as being diagnosed with a serious health condition, loss of income or any other disruptive occurrence. For Christmas 2019 three families were selected within the seven county service area. These families

received a full turkey dinner with all the fixings and other gifts donated. The families were very thankful for the items that were delivered to them, but the enjoyment that staff get out of adopting families for Christmas was the best present received.

HOUSING WITH SUPPORTS FOR ADULTS

The overall goal of the Housing with Support for Adults with Serious Mental Illness (HSASMI) Program is to provide supportive services to those diagnosed with a serious mental illness and who are homeless, at risk of homelessness, long-term homeless or exiting institutions. These adults have complex needs and face high barriers to obtaining permanent housing.

These services are provided:

- Program participants will be assisted with locating new housing or working with their landlord to stay in current housing.
- A crisis housing plan to include prevention and early intervention services when housing is jeopardized.
- Connection to northeast and central Minnesota's coordinated entry priority listing, if homeless, and/or provided resources to connect with another continuum's priority list.
- Internal and external resources such as: social security application assistance, Supplemental Nutrition Assistance Program (SNAP) and MNsure application assistance, early childhood education opportunities, transportation assistance, energy assistance or rental housing openings.
- Access to mental health services provided by Therapeutic Services Agency.
- Help maintaining mental health services.
- Possible direct assistance dollars to assist with transportation, storage and moving costs, rental deposits, household furnishing, household supplies, tenant education and/or application fees.

The HSASMI Program provides a framework for future partnerships between housing, low-income and mental health providers to address homelessness efficiently and effectively.

SOCIAL SECURITY DISABILITY ASSISTANCE

Lakes and Pines assists individuals who wish to apply for Social Security Disability benefits by having on staff a full time Social Security Outreach Access and Recovery (SOAR) benefit specialist. The SOAR benefit specialist has been trained and can assist with determining whether it is the appropriate time to apply based on the disability, duration and documentation in terms of what Social Security and the disability examiners look for.

Supplemental Security Income (SSI) is a cash benefit available for disabled adults or children with little or no income; includes adults with little or no work history; asset limits apply: one house, one car, plus no more than \$2000 in assets. The current monthly benefit amount is \$783 for 2020. If approved there is a possible eligibility for Medicaid (MA).

Social Security Disability Insurance (SSDI) criteria includes; one must have worked five out of the last ten years or sporadic work through ten years, adding up to earn enough work credits, based on money paid into the FICA trust fund. There are no income or resource limits. Also, if approved one could be eligible for Medicare. SSDI is also known as Retirement, Survivors, and Disability Insurance (RSDI).

What does Social Security look for:

- A person must have a current mental or physical diagnosis or impairment that prevents them from working any job.
- A diagnosis or impairment(s) that has been medically documented.
- A diagnosis or impairment(s) that will last or has lasted 12 calendar months.
- A diagnosis or impairment(s) must have severe functional impairments that prevents them from working and earning over \$1220 gross monthly.

You can reach our Benefit Specialist by calling (800) 832-6082 option 4 and doing an intake. The program's funding streams require specific guidelines be met, however, outside referral sources are available and a "do it yourself" kit has been developed.

DONATIONS



Lakes and Pines Early Childhood and Family Development Department received a generous donation of toys and a Christmas meal donated by Pastor Kate and members of Faith Lutheran Church in Isle. The toys were distributed to five families in the Isle area with one family receiving the Christmas meal. Neighborhood National Bank of Mora donated two boxes of hats and gloves for families enrolled in the Lakes and Pines Early Head Start/Head Start program. These hats and gloves will be distributed to families in need.

Pastor Kate from
Faith Lutheran Church

VEHICLE DONATIONS MAKE A DIFFERENCE

Lakes and Pines' Vehicle Donation Program (VDP) could not exist without donations from community members. Vehicles are donated to the program and then assessed to determine which of three directions that vehicle will go.

If vehicles are in good condition and need repairs they are then sent to the Federal Correctional Facility in Sandstone where inmates clean, detail and repair the vehicles. When the vehicles are returned, they are then matched with an individual or family in need of a vehicle to go to work. The VDP pays for the parts needed to repair vehicles, title transfer to new owners, tabs, and the recipient drives away with a full tank of gas to get them started.

If there is significant body damage, deterioration or repairs that outweigh the value of the vehicle, the vehicle will be salvaged and the proceeds go into the program to pay for expenses, such as repairs for other vehicles or title transfer fees.

Finally, another situation happens when a donated vehicle may not be affordable for many participants; the upkeep may become a hardship. Things like tires and regular maintenance or unexpected repairs for some vehicles are unaffordable for many. In this case the vehicle is sold and the proceeds go to the Vehicle Donation Program to pay for expenses. This is the case with the most recent vehicle Lakes and Pines received.

Catherine Kunshier made a very generous donation to the VDP when she donated her 2012 Lincoln MKX in November. The vehicle was sold and generated \$4,000 for the program. When she handed over the keys she stated she really wanted someone to benefit from her donation. The proceeds from her donation will repair many vehicles and will benefit multiple "some-ones"!



Catherine Kunshier with donation

BUILD ON YOUR SKILLS- START YOUR CAREER

Supplemental Nutrition Assistance Program Employment and Training (SNAP E&T) is a program designed to support participants with job search assistance, trainings, certifications and financial resources to gain and keep a new job. The goal is to assist SNAP recipients build on their existing skills to set goals to train for and/or find work that suits their talents and preferences, stabilizes their household income, and ultimately helps them move into a career they love and no longer need to utilize public benefits.

Lakes and Pines has advocates throughout the seven counties ready to provide more information or assist you with your employment and training goals: (800) 832-6082 option 4 .



LOOKING BEHIND THE LAKES AND PINES CURTAIN

When I was young I would walk past the Lakes and Pines brick building on South Park Street on my way to the public library. At that time I was too young to comprehend what Lakes and Pines' role in the community was; 'donations' and 'families in need' is what would spring to mind. What I didn't know is that 30 years later I would be a part of the Lakes and Pines family and would be able to explain to my own young son what it means to be involved in something that has so many positive impacts on so many lives.

In the short time that I've been here, I have already received smiles and "thank yous" from the participants I've had contact with. I'm still learning the scope that Lakes and Pines has with its involvement in the community, and it's very uplifting. My previous experiences in sales now seems to be self-serving, while now working with those in need is more altruistic and satisfying.

NEW VOLUNTEER OPPORTUNITY

If you enjoy driving and getting to know your neighbors, we have a great opportunity for you. It may take an hour or two at the most and this need does not come up very often.

Every now and again a homeless individual needs a ride to a shelter or a short term motel stay in another community. Volunteering to drive for this need usually will be on a last minute on-call basis, so we're hoping to have multiple drivers available, as we know people that volunteer are often busy with other activities.

Qualifications:

- Respect people and be non-judgmental
- Pass a background check
- Enjoy meeting new people and enjoy driving
- Good driving record – minimum one-year violation free
- Respect and complete yearly mandatory training on confidentiality and data privacy
- Maintain a valid license and current car insurance
- 21 Years old or older

Benefits:

- Meet new people and gain new experiences
- A sense of pride and accomplishment for helping a neighbor
- Experience personal growth
- Give back to your community
- Personal development and educational opportunities

For more information or to apply, contact Lakes and Pines by emailing lap@lakesandpines.org or call 1-800-832-6082, option 4.



Did you know you can get help applying for health insurance coverage through MNsure from the comfort of your home if you have access to the internet? The MNsure Assister Portal helps a consumer do that by selecting the “Manage Assister” button in the upper right corner of their MNsure enrollment page. All Lakes and Pines’ Agency Wide Advocates certified as MNsure navigators are able to assist a consumer through the Assister Portal. You, as a MNsure consumer, selects and authorizes the assister.

The following information taken from the MNsure website Assister Portal page, <https://www.mnsure.org/assister-central/assister-portal/overview/index.jsp> explains more:

- The assister portal can be used to help a consumer apply and enroll if an assister is meeting in-person, talking over the phone, or following up after an appointment.
- A consumer can associate with an assister at any time in the process – before, during or after an application has been submitted.
- If the consumer has forgotten their password or encounters a technical issue, an assister can start or resume their application using the assister portal.
- When traveling for an appointment may be inconvenient, the assister portal allows an assister to help a consumer with their application and enrollment without ever needing to meet in person.
- If a consumer realizes they forgot information necessary for the application or wants some time to think about which plan to select, they don't need to come back to an assister's office to complete the process.

MNsire provides additional information about the Assister Portal option at <https://www.mnsure.org/help/find-assister/assister-faq.jsp> and step-by-step instructions at <https://www.mnsure.org/help/find-assister/manage-assister.jsp>. You are always welcome to call Lakes and Pines at (800) 632-6082 option 4 for help.

CENTRAL LONG-TERM HOMELESS PROGRAM

Becky (not her real name) was enrolled in the Central Long-Term Homeless Hearth program one year ago. She came to Lakes and Pines after graduating from a treatment program. She had been homeless off and on for several years prior to entering treatment. Becky was housed using funding from the Central Long-Term Homeless (C-LTH) program and began working with her advocate on removing barriers and developing goals. She obtained employment at the treatment facility that she graduated from, and was able to start working a part-time job, got a vehicle for transportation, as well as maintained her auto insurance. Becky has reached several goals that have moved her toward self-sufficiency throughout the year she has been in the program. Because she has been doing so well with setting and reaching goals, as well as identifying and working through barriers, Becky is now in a supported independence status on the program.

TOYS FOR TOTS



Lakes and Pines had the privilege again this year to collaborate with Toys for Tots for the 2019 campaign. Agency offices were able to be a “drop off” location for new unwrapped toys, and families receiving services through Lakes and Pines were eligible for toy distribution.

Staff assisted families in completing and submitting applications. On December 20th, staff worked with local Toys for Tots Coordinators to fill bags of toys and delivered approximately 2,100 toys to families in the community.

Lakes and Pines Early Childhood and Family Development Director, Kraig Gratke



REACH OUT FOR WARMTH

The Reach Out For Warmth Program (ROFW) continues to be an important resource for households experiencing an energy-related crisis. Up to \$400 in funds are available to qualifying households when other programs are not available. Funding is limited, and the usage restriction for ROFW funds is currently once every four years.

The Reach Out For Warmth Program is funded through private donations. Since January of 2019, Hope Lutheran Church of Moose Lake, First National Bank of Milaca and the Pokegama Lake Association have helped 16 households with an emergency for a total of \$5,371.89 in ROFW funds.



Lakes and Pines' Executive Director Bob Benes and Laura Hollingsworth of the Pokegama Lake Association

ENERGY ASSISTANCE PROGRAM

Lakes and Pines would like to remind everyone that there is still time to apply for the Energy Assistance Program (EAP). If you or someone you know is struggling to pay bills or having to choose between medicine and food or heat, please contact Lakes and Pines. Staff are here to answer questions, from 6:00 a.m. to 6:30 p.m., Monday through Friday. Lakes and Pines can help with furnace trouble for homeowners. Funds are available, there is plenty of time to apply, and we are happy to help. Please call (320) 679-1800, option 2.