



### It MAY Be Time

It is this time of year that I would usually be writing for the FYI reminding everyone that May is Community Action month: a month proclaimed by the Governor and recognized nationwide to throw a spotlight on the work done by Community Action Agencies across the country to not only help those in poverty but also sustain, improve and build local communities. Lakes and Pines, like most Community Action Agencies, is just as happy flying under the radar and are a bit ill at ease in May where the spotlight may be a little bit brighter. There are very few individuals who go into this business for praise or a pat on the back.

Not only does the work we do, in large part, go unnoticed, but the extent of what we do is most often completely lost. Let me explain. We are known as "that agency that helps low income people out" and yes, we do that. But, if you are familiar with our mission statement, that is only a part of what we are about; it could be argued, a small part. The bigger picture focus is building prosperous communities. Those are communities that are prosperous for everyone. Wait you say, I never received services from Lakes and Pines so how does that help me or my community?

Well, Lakes and Pines, in addition to being a private business, as well as a large employer, does tens of millions of dollars' worth of business in your community. Of all of those dollars, essentially none, let me repeat, none, go to low income people as direct payments. So, that means these millions of dollars end up in the hands of local businesses, local contractors, landlords and service providers. Did I mention we are a nonprofit? So, again, not a penny of this goes to profits for an owner or to any shareholders. All of these dollars go into the community: your community. Name me another business that does tens of millions of dollars of business locally and has been doing so for almost 60 years.

So, maybe it's time that Lakes and Pines, along with other Community Action Agencies, step out in the light a bit and be recognized as the economic engine they are within their communities, for the benefits that are gained by everyone, and not be relegated to a single month of recognition. Most Community Action Agencies, Lakes and Pines included, are not very good at self-promotion, but the facts are the facts. Communities would be a lot less prosperous without the services of their local Community Action Agencies. So we are not asking for an "atta boy" or even a job well done, but simply an awareness of, as my grandfather used to say, "which side of the bread your butter is on."

### Lakes & Pines CAC, Inc.

#### Mission Statement

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

### Partnering to End Poverty

*Bob Benes*

## MNSURE AND FOOD SUPPORT

The Supplemental Nutrition Assistance Program (SNAP), formerly known as Food Stamps, underwent a revamping process by the United States Department of Agricultural (USDA). As part of this process, the USDA improved the name and is trying to change the stigma often associated with receiving SNAP benefits. During COVID-19, the USDA increased the SNAP benefits between 15% and 40% to help ensure families had enough food to eat.

General Mills has also launched a campaign to help inform families of the benefits of SNAP. Learn more about this campaign at <https://mn.gov/dhs/mnfoodhelper/>. In addition to building awareness and attempting to reduce the stigma of SNAP, the campaigns intent is to connect people with local agencies who can provide more information about SNAP and assist with applications. Lakes and Pines is one of the local agencies that helps with this.

MNSure helps those in need with accessing insurance. MNSure is a marketplace for anyone who is looking for health or dental insurance – think of it as a shopping mall—there are many different options while looking in one place. President Biden re-opened enrollment for the Affordable Care Act and MNSure and extended MNSure Open Enrollment until July 16<sup>th</sup> 2021; allowing those who did not enroll during 2020 open enrollment a second chance to access health and dental insurance.

If interested in SNAP or MNSure services please call Randi B. at 320-679-1800 ext. 178, or email [snap@lakesandpines.org](mailto:snap@lakesandpines.org) or [navigator@lakesandpines.org](mailto:navigator@lakesandpines.org). Randi joined Lakes and Pines in January as the SNAP/MNSure Program Support Specialist; she previously worked with the COVID-19 Housing Assistance Program (CHAPS) at Lakes and Pines.

## ANOTHER SUCCESS STORY

In 2016 Jake (name changed) came to Lakes and Pines. He had been homeless long-term and needed a place to stay and a shower. Lakes and Pines helped him get a hotel while searching for housing. He was approved for a short-term Emergency Housing Program from a local agency that required him to pay 30% of his income for rent. Unfortunately, he only received \$203 in General Assistance a month. After six months Jake decided the program and location of his housing were not a good fit and chose to stay with friends until a better option became available. He was placed on the agency's Coordinated Entry Priority Listing, which meant he gained eligibility for future available housing options.

In December 2019 Jake was referred to Lakes and Pines for the Housing Support Program. This program is for disabled individuals experiencing long-term homelessness. They receive ongoing case management and a monthly income supplement of \$934 to help pay for their housing costs, along with \$104 of General Assistance for as long as they remain eligible.

After weeks of searching, an agreement was established with a landlord who was willing to work with Jake and Lakes and Pines. On January 8, 2020 a lease was signed and Jake received keys to his new apartment. Lakes and Pines' staff helped him stabilize into his new housing, using portions of his income to supplement purchases for basic needs items, such as cleaning supplies and internet services.

Jake recently signed another year lease with this landlord, and states he does not plan on leaving anytime soon, and has not been this happy and content in a long time.

## EMPLOYMENT AND TRAINING PROGRAM

The Supplemental Nutrition Assistance Program Employment & Training Program (SNAP E&T Program) is now offered in Aitkin, Carlton, Chisago, Isanti, Kanabec, Mille Lacs and Pine counties.

Persons receiving SNAP may volunteer to participate in SNAP E&T. Participants have access to training and support services to help them enter or move up in the workforce. Support services may include job seeking assistance, resume writing, interviewing skills, exploring education and training, skills identification, referral to resources, and more.

Sandra C. joined the Lakes and Pines team as a SNAP E&T Specialist in January. Sandra has a background of 20+ years employment services experience. She enjoys supporting persons in reaching their personal and employment goals, as well as helping each person celebrate their strengths and accomplishments.

To date, community outreach efforts continue by sharing information regarding applying for SNAP benefits, as well as SNAP E&T services. Individuals may receive free SNAP application assistance by calling Lakes and Pines 320-679-1800 Ext. 178, or by visiting [www.mnhelp.org](http://www.mnhelp.org) to fill out a short questionnaire. Individuals already receiving SNAP, and who are interested in the employment-focused SNAP E&T program can call Sandra C. at 320-679-1800 Ext. 1975.



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*"Don't be afraid to ask questions. Don't be afraid to ask for help when you need it. I do that every day. Asking for help isn't a sign of weakness, it's a sign of strength. It shows you have the courage to admit when you don't know something, and to learn something new."* --Barack Obama

## SPRING HEADSTART PLANTING ACTIVITY

This spring's Together Learning and Collaborating (TLC), large-group training format for the Center-Based, Combination and Partner Head Start teachers is going to be focused on the benefits of living things in the classroom. As a result, Lakes and Pines' Head Start Program worked with the Kanabec County Master Gardeners Club and Bassett's Greenhouse of Mora in securing a sizeable seed donation for our little friends in Head Start to be able to start growing their own plants and vegetables.



Research has shown that there are many benefits to encouraging children to garden, such as learning to be stewards of the land, ecosystems, basic science knowledge of how plants thrive, learning the parts of plants and the social-emotional skill of learning to care for and raise something they need to be gentle with. It also gives students an opportunity to learn about the responsibilities of ownership, in growing and caring for something they can call their own. The plants they grow in the classroom will be sent home so the learning experience can continue.

A special thank you to Kanabec County Master Gardeners in securing the seeds and to Joan Novak of Novak's Grown-Right Vegetables. Also a huge thank you to Katie at Bassett's Greenhouse for the seeds and peat pots. You can visit with the Master Gardeners, Katie or Joan at Mora Farmers' Market every Saturday, May through October from 8:00 am—12:00 pm at 500 Clark Street for more gardening tips.

While Lakes and Pines does not have staff trained to assist with applying for Social Security Income (SSI) benefits for children, we know this is a need in the area. The following information is for parents or guardians who are ready to apply for SSI benefits for their children.

Children may receive SSI if they meet Social Security’s definition of disability for children and if they have little or no income and resources. Social Security also considers the family’s household income, resources and other personal information.

If you have access to the internet, you may fill out a Child Disability Report at [www.socialsecurity.gov/childdisabilityreport](http://www.socialsecurity.gov/childdisabilityreport).

To get all the information from this document, including forms to help you prepare to apply for SSI for your child, go to <https://www.ssa.gov/disability/Documents/SSA-1171-KIT.pdf>.

If the child is under age 16 and Social Security determines he or she is disabled and receives SSI, they will refer them to your state’s children’s agencies for social, developmental, educational and medical services. Even if the child cannot get SSI, these state agencies may be able to help him or her.

Medicaid is a health care program for people with low incomes and limited resources. Children who receive SSI benefits may also receive Medicaid. Even if the child cannot get SSI, he or she may be eligible for Medicaid. Your county social services office can give you more information. Lakes and Pines has trained staff available to help with enrolling through MNsure to apply for Medical Assistance, which is Minnesota’s name for Medicaid.

Many young people who receive SSI disability benefits want to work. Social Security has two programs that can assist young people who are receiving SSI disability benefits and want to go to work: Work Incentives Planning and Assistance (WIPA) program and Protection and Advocacy for Beneficiaries of Social Security (PABSS) program, [www.socialsecurity.gov/work](http://www.socialsecurity.gov/work) can provide more information about these programs.

The following information may be helpful:

- Social Security Administration (SSA) does not count most of a child’s earnings when figuring the SSI payment. They count even less of a child’s earnings if the child is a student.
- SSA subtracts the cost of certain items and services that a child needs to work from his or her earnings in figuring the SSI payment.
- If a child is age 15 or older, he or she can establish a Plan to Achieve Self-Support (PASS). With a PASS, a child can set aside income for a work goal. This income will not count when figuring the SSI payment.
- A child’s Medicaid coverage can continue even if his or her earnings are high enough to stop SSI payments, as long as the earnings are under a certain amount.

For more information go to [www.socialsecurity.gov/disability](http://www.socialsecurity.gov/disability) or call toll-free 1-800-772-1213 (for the deaf or hard of hearing, call TTY 1-800-325-0778).

Go to: <https://www.ssa.gov/disability/Documents/SSA-1170-KIT.pdf> to get information to apply as an adult or you may call Lakes and Pines at (320)679-1800 option 4 and the kits will be mailed to you.

***Quote: If they say it is impossible, it’s impossible for them, not for you.***

## RECALCULATION OF UNEMPLOYMENT TAXES

To help taxpayers, the Internal Revenue Service (IRS) announced that it will take steps to automatically refund money this spring and summer to people who filed their tax return reporting unemployment compensation before the recent changes made by the American Rescue Plan.

The legislation, signed on March 11, allows taxpayers who earned less than \$150,000 in modified adjusted gross income to exclude unemployment compensation up to \$20,400 if married filing jointly and \$10,200 for all other eligible taxpayers. The legislation excludes only 2020 unemployment benefits from taxes.

Because the change occurred after some people filed their taxes, the IRS will take steps in the spring and summer to make the appropriate change to their return, which may result in a refund. The first refunds are expected to be made in May and will continue into the summer.

For those taxpayers who already filed and figured their tax based on the full amount of unemployment compensation, the IRS will determine the correct taxable amount of unemployment compensation and tax. Any resulting overpayment of tax will be either refunded or applied to other outstanding taxes owed.

For those who have already filed, the IRS will do these recalculations in two phases, starting with those taxpayers eligible for the up to \$10,200 exclusion. The IRS will then adjust returns for those married filing jointly taxpayers who are eligible for the up to \$20,400 exclusion and others with more complex returns.

There is no need for taxpayers to file an amended return unless the calculations make the taxpayer newly eligible for additional federal credits and deductions not already included on the original tax return.

For example, the IRS can adjust returns for those taxpayers who claimed the Earned Income Tax Credit (EITC) and, because the exclusion changed the income level, may now be eligible for an increase in the EITC amount which may result in a larger refund. However, taxpayers would have to file an amended return if they did not originally claim the EITC or other credits but now are eligible because the exclusion changed their income.

## A HELPING HAND

Lakes and Pines had the pleasure of assisting Carl (not his real name) who was referred to Lakes and Pines by his landlord. When Carl came in for assistance he was visibly fatigued, overwhelmed and stressed. He was not only past due on rent but he had limited resources for food.

Carl had not worked for several months due to an injury, wasn't eligible for unemployment and did not have medical insurance. After some discussion, it was determined he was age eligible for Social Security, Medicare and Veteran Services. Lakes and Pines was able to assist him in getting caught up with past due rent and utilities through the Live Well at Home Program. He was then connected with Social Security and Medicare to start receiving benefits. Lakes and Pines' staff helped Carl complete Supplemental Nutrition Assistance Program (SNAP) and medical insurance applications until Medicare started.

Lakes and Pines also connected Carl to Minnesota Assistance Council for Veterans (MACV) for additional support, along with other resources; staff are always fully committed to finding ways to help improve the quality of life for all individuals. After a few weeks, Carl was feeling and looking much better. His stress level dropped dramatically. He was very appreciative of the help Lakes and Pines provided.

## RIDDLES AND LAUGHTER

1. What gets wetter the more it dries? *See answer below*
2. Ole wore both of his winter jackets when he painted his house last July. The directions on the can said "for best results, put on two coats".
3. Sven and Ole were busy shingling a roof when Sven noticed that Ole was throwing away about half of the nails. Sven asked, "vy are ya trowing away all dose nails"? "Vell, dey got da heads on da wrong ends!", replied Ole. "Oh Ole, you silly goose, dose nails are for da udder side of da roof!"



*J. A tower*

## SENIOR SERVICES PROGRAMS

The Senior Services programs are eager to offer services to senior residents.

Persons interested in receiving help with either the Chore/Delivery or Respite Services offered through Lakes and Pines are encouraged to call. The Chores/Delivery programs are designed to give seniors over the age of 65 a helping hand doing a variety of chores that have become difficult to manage. The Respite program is designed to give caregivers of seniors over the age of 60 time to de-stress and relax from their caregiving responsibilities for a short time.

The Delivery program assists with ordering and delivery of groceries to the participants' home on a regular basis. The program is designed to assist at the level the participant needs: from order placement to delivery, and even placing the groceries in the cupboards. Staff and volunteers are available to help.

The Chore program offers basic maintenance repairs and/or changes necessary to allow participants to stay in their homes safely for as long as possible. Chores that enhance accessibility, safety and general home maintenance both inside and outside the home are offered through this program.

Robert O. joined Lakes and Pines as the Senior Chore Facilitator in mid-January of this year. Robert has a background in the construction industry and is a very hands-on kind of guy. He enjoys working with seniors and understands just how having a "buddy" lend a hand can make the crucial difference in getting the necessary tasks done properly and safely.

To date, community outreach efforts have been focused mainly in the Kanabec county area, however efforts are quickly moving forward to cover additional counties with these same services. If you are in need of a helping hand, or are in the position to supply one, please call at Lakes and Pines 320-679-1800 Ext. 1974 or by visiting our website at [www.lakesandpines.org](http://www.lakesandpines.org).

The Respite program is designed to give caregivers time to relax and rejuvenate from caregiving responsibilities by providing a short break for caregivers while the care receiver is engaged in currently virtual, socially enhanced activities. As a caregiver, making time for yourself is a great way to manage stress, which is essential. You need to have time off from your role to decompress and re-energize. Even short breaks help. We know as a caregiver you need to have many tools in your toolbox, and if respite care isn't in there, it certainly should be.

Please call (320)-679-1800 ext. 1902 to reach Lakes and Pines' Respite Facilitator, Kelly G., for more information or to register for the Respite program.



## HEADSTART RECYCLING

Head Start children and staff are having a blast enjoying the telltale signs of spring: warmer weather, longer sunshine, more outdoor activities and .... Recycling? *Yup!*

Everyone has been working on the Reduce/Reuse/Recycle unit set up in the childcare center and have been exploring all the ways possible to help our environment.



Reducing is learning what everyone can do to help, such as flipping a paper over to color on the other side. Reusing can be done by creating art with stuff that would have otherwise been thrown away. Learning about recycling is fun!

It has been great to look at things that come into the classroom and check for the recycling triangle. Quite a few things have been collected and sorted and it is discovered that not everything can be recycled.

As the weather gets progressively warmer, plans are in the making for planting seeds. Flowers or veggies? Everyone will be surprised by what comes up!

Spring is an awesome time to be a preschooler—the world is waking up and it is so exciting to see and explore all that’s happening!



## POP-UP FOOD PANTRY

A Pop-up food pantry is a free traveling food pantry that sets up at a specific location to distribute food. Recipients of this food do not need to be food shelf clients or be a resident of the county where the food pantry is disbursing the food. Anyone in need may receive food.

Pop-up pantries have a drive-through distribution style. Individuals stay in their vehicle at all times while volunteers load boxes of chicken, milk, hot dogs, yogurt, onions, carrots, potatoes, fresh fruits and more directly into their vehicles.

On Wednesday, March 24th, Lakes and Pines was honored to partner with the Mora Food shelf to host a pop-up pantry distribution in their parking lot. This was the second time in 2021 Lakes and Pines was able to serve the community in this way. Lakes and Pines’ staff and community volunteers of all ages were



eager, even in the cold wind and rain, to load the pre-boxed food containers into the vehicles. Food for these free pantries is provide by Second Harvest North Central Food Bank. Mora Food Pantry and Ogilvie Food Shelf assisted in organizing the distributions.

This is just one more way for Lakes and Pines to proudly uphold their mission of *“Building prosperous communities by serving local families and individuals in their pursuit of self reliance.”*

The Pandemic Electronic Benefit Transfer (P-EBT) is a temporary food benefit available to Minnesota families with children who would have received free or reduced-price meals if schools were open.

There is not a separate P-EBT application. Instead, students will be issued benefits based on data about free or reduced lunch eligibility submitted by their school to the Minnesota Department of Education.

Each child will receive a customized benefit amount based on a calculation of how many distance or hybrid learning days their school used in a given month.

Each eligible child with qualifying out-of-school learning days will receive a P-EBT card in the mail regardless of any existing P-EBT or Minnesota EBT cards already present in the household. Cards will be in the child’s name. Each child in a household will receive a separate card.

One notice will be sent per family, via text, email or by the postal service. Receiving a notice indicates that at least one of the children in the household is eligible for benefits. Families who receive a P-EBT card for September and October benefits and whose child is also eligible for November and December benefits will receive a notification in late April when those November and December benefits are available on their card.

**Some families may have already received their P-EBT cards in the mail.**

- Families were to begin receiving P-EBT cards in late March and early April. These cards include September and October food benefits.
- Families with multiple children may receive cards for their children on different days. If their card is not received, families should allow four weeks from receiving notice that their card was mailed before contacting the P-EBT hotline.
- Families should begin watching their mail closely for these cards. The cards will include a return address that begins Minnesota – PEBT.

Cards will be issued in the child’s name so identification may not match.

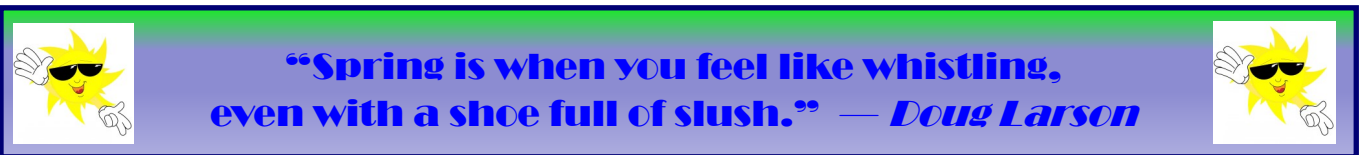
Stores must not require ID to use either a Minnesota EBT or P-EBT card. Families who are asked to provide ID should contact Food and Nutrition Services at [SNAPRetailerComplaints@usda.gov](mailto:SNAPRetailerComplaints@usda.gov).

Families can use multiple cards to pay for the same transaction.

The Frequently Asked Questions section of the P-EBT website has been updated with new questions regarding how to set up and use the P-EBT card: <https://mn.gov/dhs/p-ebt/fags/>.

**P-EBT Hotline**

The P-EBT Hotline is now available. Families can contact the P-EBT Hotline by submitting a Help Form at <https://pebthelp.state.mn.us/> or by calling 651-431-4608 or 833-454-0153. The Hotline can help families change their texting preferences or address, understand their benefits, and answer general questions about P-EBT.





## AAAWWWW.....SPRING .....FINALLY!



Spring is here! Spring is here!  
Winter is gone and two flowers appear.  
Three little robins begin to sing.  
Four bicycle bells begin to ring.  
Five children come out and jump rope.  
Spring is here now! I hope, I hope!



## INDEPENDENCE FOR ALL

The son of a 76 year old woman called Lakes and Pines in January to say that he was worried about his mother. Since the COVID-19 pandemic she hadn't been seeing her friends or family as she is unable to get in and out of the house on her own.

He stated that he is taking his family on a camping trip in June and is very concerned about leaving his mother alone for a week. He is accustomed to going over to her house multiple times a week to help her run errands that she needs and work on tasks that need fixing. The thought of her leaving home by herself was a risk that weighed heavily on his mind. He knew she would have trouble getting groceries or medications; he didn't want her to fall down the steps while having her hands full.

By utilizing the Minnesota Housing Finance Agency's Emergency and Accessibility Loan Program, Lakes and Pines was able to install a ramp (see pictures below) as well as do some much needed bathroom renovations in her home.

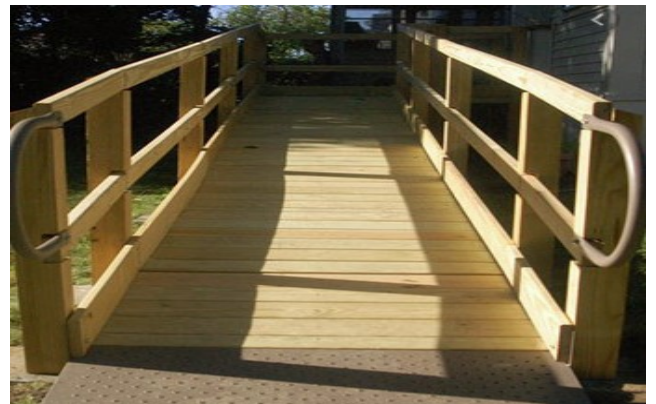
The Minnesota Housing Finance Agency and Lakes and Pines were finding that the \$15,000 household limit simply wasn't enough funding to get seniors the improvements needed to live independently, comfortably or safely, so it recently increased the maximum amount to \$27,000 per household during COVID-19.

It is safe to say that this woman's son and grandchildren can now go on vacation with less worry.

**Before**



**After**





stands for "FOR YOUR INFORMATION." It is a quarterly newsletter provided to the area's officials, partners, Board Members and personnel of Lakes and Pines CAC, Inc.

We hope our Newsletter will present you with timely, interesting, and sometimes lighthearted information. In turn, we hope that you will present us with your thoughts and suggestions.

For further information, please contact:

LAKES AND PINES CAC INC  
1700 MAPLE AVE E  
MORA MN 55051  
320-679-1800  
Toll Free 1-800-832-6082  
lap@lakesandpines.org  
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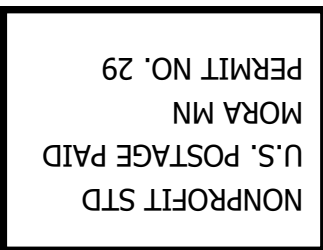
Please take a moment to review your address label and notify Lakes and Pines of any appropriate corrections.

If you are interested in receiving the FYI electronically in the future, please email: lap@lakesandpines.org.

[CORRECTION IN MAILING ADDRESS](#)

PLEASE PRINT:      NAME:  
                                 ORGANIZATION:  
                                 ADDRESS:  
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