



Many of us see the new year as an opportunity to improve areas of our lives where we are dissatisfied. In fact, 34% of Americans make a New Year's resolution. The most common resolutions are often health related: eat healthier, exercise more, lose weight, quit smoking or vaping and so on. These are areas of our health which are often within our control, where we can make an effort to change. I have made some of these very promises to myself.

There are, however, areas of an individual's life which directly impact their health and which they may have limited to no control over. These are referred to as social determinants of health. It is generally accepted that there are five domains, but you will see that they are all directly linked.

Environment: where an individual lives, works or spends time and the risk factors they are exposed to purely based on the physical location they are in, such as water or air quality, the level of noise, etc.

Access to quality health care: access to primary care doctors or dentists and the ability to pay for services such as preventative care.

Social Connections: the relationships that people have within their community and the support systems they are able to develop.

Access to quality education: access to quality early childhood, K-12 and post-secondary education.

Economic stability: access to sufficient income to afford basic needs such as healthy food, reliable transportation, safe housing and utilities, etc.

The CDC (Centers for Disease Control and Prevention) and the World Health Organization both agree that inequities experienced in these domains are key contributors to both an individual's quality of life, as well as their life expectancy. Individuals who experience poverty are at a higher risk of dying from preventable disease and at a younger age than their wealthier counterparts due to not having regular access to quality health care, stable housing, healthy foods, etc.

Where you live matters. Where you live directly impacts the resources you have access to and the quality of those limited resources. It is not uncommon for folks in our community to have to drive an hour or more to access dental care or mental health services. It is "normal" for our residents to travel an extended distance to access food beyond what you find at a convenience store. And, unfortunately, it is not uncommon for individuals to lack access to the transportation needed to travel those distances, making it that much more difficult to meet their needs.

Over the last couple of months, I have thought a lot about my own health. And, if you have been to the doctor's office recently, you know there are a fairly new set of questions that they ask you when you check in. Those questions are aimed at assessing these social determinants of health. It's refreshing to see the proactive approach the medical field is taking to determine their patient's risk and connect them to community resources which may improve their overall health. I wish you all a healthy, happy 2024. *Denise Stewart, Executive Director*

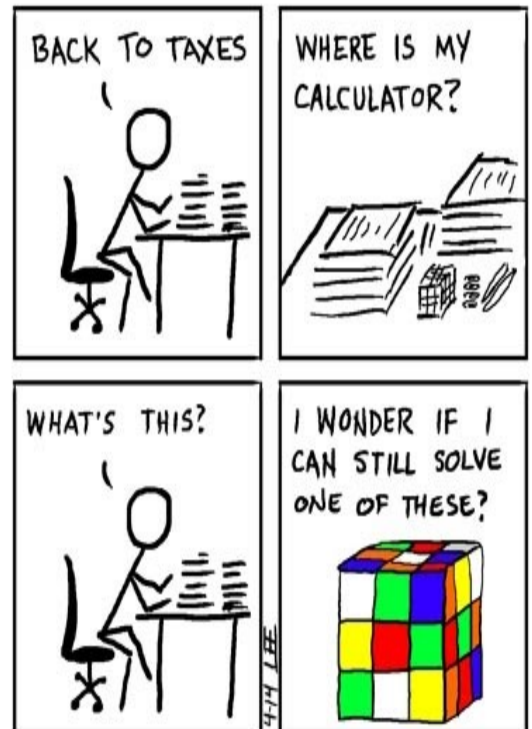
It's Almost Tax Time - New Volunteers Still Welcome - New Services Are Available

Free tax preparation services are available now through mid-May. Weekly, in-person tax clinics will be in Milaca, Mora, Moose Lake, North Branch and Pine City. The number of tax appointments available depends on the number of volunteers.

The entire program relies heavily on volunteers because only volunteers are allowed to work on tax returns. The IRS and Minnesota Department of Revenue provide all necessary training materials so no prior training is necessary. Agency tax staff supplements this training with on-going mentoring, support and one-on-one continuous in-person training.

New this year – again, dependent on volunteer availability:

- One-day tax clinics will be offered in communities that don't have a regular free tax site.
- Onsite tax preparation will be offered in person at senior housing and assisted living sites. Let us know if your building is interested in this service.
- Offer specific times for people comfortable completing their own returns to call and ask a tax question or two from a trained tax preparer.
- Expand the number of tax returns completed virtually via secure methods.
- Expand the program to more high schools and alternative learning centers to assist eligible students in learning the basics of the tax system and to help them complete their own tax returns. Let us know if your school is interested in this service.



Staff will also be doing targeted outreach to households who are not required to file but who may be eligible for Minnesota tax credits and refunds if they do file.

Beginning with tax year 2023, you may qualify for a Child Tax Credit of \$1,750 per qualifying child, with no limit on the number of children claimed. This is a refundable credit, meaning you can receive a refund even if you do not owe tax. The credit phases out if your income is over \$29,500 (\$35,000 for Married Filing Jointly). More information can be found on the MN Department of Revenue website. The agency's tax staff and volunteers are ready to help you learn about and file for these credits.

Last year, 14 volunteers served about 400 taxpayers. This year, depending on the volunteers' availability, the goal is to serve over 800 taxpayers. Contact Community Services staff for information about volunteering, to schedule a tax preparation appointment or to invite the tax program staff to your senior housing facility or school at 320-679-1800 option 4.

“John” (name changed) came into the Lakes and Pines office last summer looking for help as he was homeless. John seemed very confused and oftentimes didn’t recall conversations previously held with Lakes and Pines staff members. Staff helped him with the lengthy intake forms and assessments; the entire time he was picking wood ticks off of himself. He confessed he had been sleeping outside the past couple of days, eventually sharing he was camped out a short distance from the Lakes and Pines office.

Once all the forms were completed staff tried to get him to go to A Place For You, the local shelter for adults, or go to a motel through the Emergency Shelter Program fund. He resisted leaving the community because he wanted to stay close to his doctor.

He was provided a tent courtesy of the local Salvation Army unit. For the next few months he lived in his tent and would stop in to charge his phone, check in and ask for assistance with housing applications. While living in the tent, he was able to get back on his medications and his health improved. One staff person helped him fill out several applications for housing waitlists. Another staff person helped him enroll for SNAP benefits (Supplemental Nutrition Assistance Program) so his access to healthy food improved. As time went on John seemed less confused, better kept and all-around healthier. He shared he was feeling more like himself.

In October staff learned of an opening with a private landlord who had a bedroom for rent in a large house shared with other men his age. He was very hesitant, stating that it sounds like a group home and he did not want to live in a group home. He was reassured that this was not the case, that it was similar to a boarding house or “The Golden Girls” television show, just for men. It was confirmed he could do a month-to-month lease until he got pulled from one of the waiting lists to rent an apartment. He met with the landlord, toured the house and decided that he would give it a try. He successfully moved in the day before a three-day, temperature-dropping rainstorm.

John continues to stop in occasionally with updates. He’s enjoying activities with his housemates, has found part-time employment and is even able to afford to buy a few things, including a new bed and TV. Keep up the good work John.

FIRST CITIZENS BANK FOUNDATION

Lakes and Pines is honored to have been gifted a \$2,500 donation from the First Citizens Bank Foundation in support of the 2023-2024 tax program. The First Citizens Bank Foundation supports organizations involved with arts and culture, education, health, human services and low-to-moderate income individuals.

The tax program provides free tax preparation to low and moderate income tax filers. All tax preparation is done by volunteers, many of whom come to the tax sites directly from work or drive long distances and volunteer at multiple sites every week. The Foundation funds will be used to recognize and support the volunteers’ time and efforts as they use their skills to prepare tax returns and bring tax refunds into the area. A huge thank you to First Citizens Bank Foundation for their generosity.



L to R: Jenny E. from Lakes and Pines;
Michael W. and Ryan G. from
First Citizens Bank Foundation

THE TRUE SPIRIT OF CHRISTMAS

The holiday season is supposed to be a joyous time of year filled with gatherings, gifts, family and lasting memories. However, for many it is also a stressful time as budgets may not allow for gifts under the tree.

This fall the Lakes and Pines' office was approached by a local church looking to adopt a family for Christmas. A particular household that has eight children seemed like the perfect choice; oh boy, was mom thrilled when asked. She compiled a list of ages, gender and likes/interests of each child and it was passed on to the church. As the weeks passed and Christmas grew closer, the church called to say they had a load of packages ready for pick up and delivery to the family. Upon arrival at the church, a huge group of smiling and excited ladies were waiting to welcome Lakes and Pines' staff.

They had eight large boxes sitting in the lobby of the church, each designated to one of the children. Clothes, toys, cosmetics, electronics, jewelry and more were overflowing from the boxes. There was also a special box and card labeled as a whole family gift that they said contained gift certificates to local businesses as well as a DVD player for the family to enjoy movie time together. A lot of giggles and laughs were shared as the ladies helped load "Santa's sleigh" (aka the truck).



Lakes and Pines' staff Mo and Sarah helping unload generous donations.

Pictures were taken, holiday greetings exchanged and huge thank yous were extended; now it's time to deliver the donations. A plan had previously been put in place to assure all the kids were at school during delivery so as not to give away the surprise. Mom was anxiously waiting and uncontrollable tears flowed when she saw the abundance of gifts and the generosity shared; it had been a difficult year with her job loss and the death of a loved one. She was completely overwhelmed by the kindness of strangers.

After unloading all the gifts, Mom was eager to get started wrapping. With a glimmer in her eye that had been absent for quite a while, it was very obvious the true meaning of Christmas was just experienced.

HEAD START CONSTRUCTION UPDATE



Head Start has been undergoing some exciting changes. In October 2023, JD Carpentry out of Mora began construction to convert part of the Lakes and Pines building into an Early Head Start Center for children ages 16 months to three years. The intent is for this center to be licensed for up to eight children. The teachers at the current Head Start Center next door have been working on outfitting the space, everything from paint on the walls to the toys and shelves to the outside playground equipment being installed. This work is part of an effort to increase the availability of Early Childhood Education opportunities throughout the service area. Keep an eye out for other exciting program additions to come. For more information on Head Start, please call 320-679-1800 option 3.

CLOQUET HEAD START



It's January, which means the Head Start and Early Head Start program years are half over. The Home-Based Educators (formally known as Home Visitors) and Classroom Teachers have been busy teaching and supporting the families. One way to do this is by assigning In-Kinds activities for the families to do at home. These In-Kind return rates have more than doubled this year thanks to the fabulous staff encouraging families to do these fun home activities. Along with doing activities that teachers assign, families are able to pick activities that interest them from our Learning Genie app.

In December, the Kindergarten and Early 5's teachers from the Cloquet schools visited the Cloquet Head Start Center. They read to the kids during circle time and led some small group activities. The kids had so much fun, and judging by the teacher's smiles, they did too! This was all made possible thanks to the Bridges Committee in Cloquet that works to bridge the preschool-to-Kindergarten gap.

Pictured: Teachers Cich, Midas and Jordan, Lacie, April, Bryan, Sadie, Harper, Mayvis, Bryson and Brody

SAMANTHA'S SUCCESS

(Note: This article is unedited by Lakes and Pines staff. It was written in first-person from a customer and we wanted to give you the true, honest meaning and feeling of her story.)

My name is Samantha. I came to Lakes and Pines in August 2018 when my mother kicked me out of the house. I had been staying there couch hopping. I was in and out of drug rehab at that time, lost custody of my son and could not pull myself together. From 2018-2021 I couch hopped, lived outside and slept where I could.

In October I reached back out to Lakes and Pines. I had found an apartment but did not have money for the deposit, the first months rent and needed help going forward until I got on my feet better. Lakes and Pines assisted me by putting me in the FHPAP (Family Homeless and Prevention Assistance Program). On this program they helped me with my rent. I started working at McDonald's part time. A year ago a THRIVE coach taught me how to budget, how to make payments on bills, how to figure out what needs to be paid first and gave me encouragement that I could move forward in life.

I started to get ahead on the debt I owe. I have moved forward into a new job as a PCA. In this job I have health insurance, ability to work more hours to get over time, how to manage the money I get, self esteem, and I have my son more now.

After following the program and A LOT of support from the THRIVE coaches I am glad to say I have GRADUATED off the FHPAP Prevention program. I requested to stay on monthly checks with my THRIVE coach just for a while to make sure I keep moving forward. Thank you for helping me get my life back and to move forward.

A SNAP SUCCESS STORY

One of several opportunities offered through the Supplemental Nutritional Assistance Program (SNAP) is the Outreach program. One of the services this Outreach program offers is going to Food Shelves, Senior Dining and other community partners to build awareness of SNAP.

At a recent food shelf Outreach event, each person received a number when they arrived, allowing the SNAP staff person an opportunity to visit with the people as they waited to have their number called. One of the people waiting her turn was a lovely woman, Mary (not her real name). Mary said she had worked with Lakes and Pines previously and that the last year had been very hard as she found herself homeless due to circumstances out of her control. Mary came to Lakes and Pines seeking help to get her life back on track.

With the help of a THRIVE Coach, Mary found an apartment, two other staff helped her receive assistance with funds to get into the apartment and also to complete the proper paperwork to apply for the SNAP benefits. With these services in place, Mary was able to start over and stabilize her life.

Mary reached for the SNAP Outreach staff's hand as she continued to tell her story with tears streaming down her face. She said she was truly grateful and appreciated having had so many non-judgmental people helping her move forward. She felt the staff were truly concerned for her well-being. The SNAP Outreach staff person thanked Mary for her kind words and assured her if there was anything else she needed to be sure and reach out; Lakes and Pines will help whenever/however possible. For more information on SNAP, please call Lakes and Pines at 320-679-1800 option 4.

HELICOPTERS AND A FIRE TRUCK

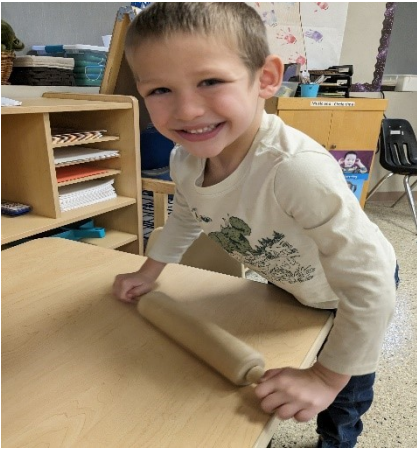
There is never a dull moment at the Mora Head Start Center. Members from the National Guard military base from Camp Ripley were doing "touch and goes" at the local airport, which is located directly across the field from the Center. As the planes went by, they would fly low above the tree line and slow down, making a lot of noise. Almost every child would run to the fence to wave furiously at the helicopter as it slowly flew by. It quickly became a highlight of the morning!

Another exciting event the students were able to experience was a visit with a local firefighter from the Ogilvie Volunteer Fire Department. The firefighter explained how to keep ourselves safe if there was ever a real fire and showed pictures of what a firefighter looks like dressed in full gear. Tours of the fire truck, trying on the fire coat—it is very heavy—and sitting in the truck were highlights for the children. As he drove away, lights and sirens blaring, the children were all smiles, jumping with excitement.



L to R: Teacher Sarah, Amelia, Patrick, John T, Firefighter Kevin, Leeroy, Leo, Ronan, John (Cliff) H, Oliver, Harper, Joshua, Korbin, Liliaya, Daimian, Isabell, Cayden, Teacher Allison, Connor

MAKING BREAD TOGETHER



Throughout the month of December, the children at the Mora Center explored a new subject on Bread. They experimented with rolling pins, learned how they are made of different types of materials, painted bread and even helped the teachers make homemade bread in a bread machine. Best of all, everyone got to sample the final product. It was a unanimous decision—it was delicious.

Pictured: John T and Leo



THRIVE: 9 MONTHS IN

In April of 2023, Lakes and Pines set out to enhance how business is done. After nine months, amazing outcomes are surfacing. THRIVE, which stands for Transforming, Honoring and Respecting Independence through Valuing Empowerment, is the root of the Mission of Lakes and Pines. THRIVE is not a department, nor is it a program. THRIVE is how Lakes and Pines is doing business.

THRIVE uses the Whole Family Framework to help ensure that all people in the family can receive services, increasing the family's options for social and economic growth. Through this framework, one tool used is Family Centered Coaching. This involves meeting families where they are currently at in their life, encouraging and supporting them as they strive to reach their goals. Trained coaches are available for all customers who would like support.

During the past nine months, staff have been looking at the strengths of Lakes and Pines, as well as systems, barriers and structures that may discourage customers when seeking services. When these complications arise, the agency immediately looks at ways to fix/improve the issues. As an example, one barrier that has been heard loud and clear is the frustration customers feel when they sign up for a program and would like to participate in a second or third program. In the past the basic demographics of the family was collected for each program, sharing the same information over and over again. To help break down this barrier, the Early Childhood program and the Community Services programs are now all in one data system. When a customer wants to participate in more than one program, the basic information is already in place, and only specific questions required for each program are asked. This will help lessen frustration on sharing the same information over and over again.

If you or someone you know is interested in working with a THRIVE Coach, please contact Lakes and Pines at 320-679-1800 and ask for THRIVE.



THRIVE COACHING IN ACTION

A recent customer stopped into Lakes and Pines requesting help working with the Veteran's Administration to order medications. Unfortunately this is not a service offered through any of Lakes and Pines' programs. The customer did not have a phone (which is why they needed assistance) so a THRIVE coach was able to assist the customer, set them up with a phone and get their medications ordered. This coaching opportunity enabled the customer to remain self-reliant, preventing the issue from turning into a larger crisis.

YOU CAN MAKE A DIFFERENCE



L to R: Teacher Sarah, Mason and Sue H.

Yes, you can make a difference—as one of the parents in the Mora Head Start Center found out.

One parent was seeking reading material for her older children, and shared this desire with the teachers. Reaching out to the local community, a connection was made with Sue and Mason H. (who do this often, and also generously donate books to the boxes they build) to install a Book Box in front of the Mora Head Start Center. The goal is to provide access to a wide variety of books for people ages 0-100. Thank you to everyone involved in this project. The kids sure do enjoy looking in the box to see the books inside.



L to R: Teacher Allison, Leo, Korb, Joshua, Mason, John T, Sue, Patrick and Damian

Lakes and Pines will be closed on Monday, February 19th in observance of President's Day and on Friday, March 29th in observance of Good Friday.

ENERGY ASSISTANCE UPDATES

Gov. Tim Walz and the Minnesota Commerce Commissioner Grace Arnold were featured in the Star Tribune on December 11th, 2023 urging low-income Minnesota residents to seek financial aid to keep their furnace running and lights on as the temperatures plummet this winter. To read this article go to: <https://m.startribune.com/low-income-minnesota-energy-heating-assistance-weatherization>.

East Central Energy (ECE) Caring Members is a program started by ECE in 1993 and administered through Lakes and Pines CAC, Inc. Eligibility for Caring Members is not based on income and funding is provided by donations made by ECE customers and matched by ECE. If you are an ECE customer and would like to donate, you are encouraged to contact ECE at 1-800-245-7944.

Since January 1, 2024, Lakes and Pines has helped 191 households with ECE as their provider. The total amount spent so far is \$36,099. Lakes and Pines Energy Assistance staff is working tirelessly to ensure our community stays warm this winter. If you have questions or need assistance call 320-679-1800 option 2.

Lakes and Pines was awarded funding from the Office of Economic Opportunity (OEO) to provide additional Street Outreach Advocacy services and resources to homeless individuals, families and youth in our 6,100 square mile service area.

Expanding these services is absolutely vital to our vast service area that only has two homeless shelters: an adult shelter (Pine County) and a family shelter (Isanti County). With additional Street Outreach Advocacy services, Lakes and Pines will be able to increase access and improve response time to basic needs, community resources, and emergency shelter vouchers to individuals, families and youth experiencing homelessness.

Our Street Outreach Advocates will expand their presence throughout the service area and create new and expand existing strong partnerships in the community to identify persons experiencing homelessness in our service area.

Homelessness is a community issue that cannot be conquered by any one person or agency. That is why Lakes and Pines partners with many community service agencies, businesses, foundations and individual supporters. If you know anyone who is sleeping outside or in a place not meant for habitation, or know of a place where individuals who are currently homeless are sleeping, please call Lakes and Pines, 320-679-1800 option 4, to be connected to one of our Street Outreach Advocates.

Through collaborative community efforts, activities and outreach, Lakes and Pines will continue discussions around rural homelessness and community needs to address it. The need for additional emergency shelters, warming centers, day centers and outreach centers is clear for many who live and work in our communities, but not all. That is why increasing these discussions will be continued through our Street Outreach activities. If you know of an agency that would like to participate in these discussions and support our Street Outreach Advocacy services, please call Lakes and Pines, 320-679-1800 option 4, and ask to be connected to the Community Services Director or Emergency Services Program Manager.

Twin Lakes Township Small Cities Program

The Township of Twin Lakes received grant funds for homeowners interested in improving their homes from the Minnesota Department of Employment & Economic Development's (DEED's) Small Cities Development Program (SCDP) which is funded by the United States Department of Housing & Urban Development (HUD).

- Assistance to homeowners is in the form of a 0% interest, 10-year loan.
- Homeowners will be asked to match 10% of the total cost of improvements, but this is dependent on income level.
- Homeowners unable to match the grant funds will not be turned away
- The home must be in the Township of Twin Lakes, County of Carlton and be homesteaded or in the process.
- The applicant must own & be current on payments of the house; either free of debt, through a mortgage or recorded Contract for Deed.
- Taxes must be current and proof of homeowner's insurance is required
- The applicant's household gross (before taxes) annual income (including Social Security, wages and all regular sources) must be within the program limits

Some of the qualifying improvements under the SCDP and are prioritized in this order:

1. Repairs to address health & safety issues (smoke/CO detectors; plumbing, heating, electrical & lead hazard repairs)
2. Ramps, doors a& bathroom accessibility conversions (grab rails, wider doors & entrance ramps)
3. Repairs to the structure & exterior envelope (foundation repairs, windows, doors, siding roofing)

For more information or to obtain an application, Please contact : Lakes and Pines Housing Rehabilitation Program at 1-800-832-6082 opt. 2 or (320) 679-1800



BRIDGES HOUSING PROGRAM COMING SOON

Lakes and Pines is honored to have been selected to begin providing the Bridges Housing Program and serving as a Regional Housing Coordinator.

Bridges is a temporary rental assistance program for people with serious mental illness. It provides a temporary rental subsidy that is intended to bridge the housing gap until the person can access a permanent, affordable housing option, such as a Section 8 housing voucher.

The Bridges program operates in partnership with the Region 7E Adult Mental Health Initiative. The Region 7E Adult Mental Health Initiative is a coalition of and serves Chisago, Isanti, Kanabec, Mille Lacs and Pine Counties and the Mille Lacs Band of Ojibwe.

The agency will work with the Region 7E Adult Mental Health Initiative to assist people with a serious mental illness to access appropriate housing as well as treatment and additional supportive services. All available Bridges program slots for the area are currently filled. There will be opportunities for new applicants as current participants move into permanent affordable housing options.

Updated information will be posted on the agency's website and social media as the program progresses and Bridges housing assistance becomes available to new households. For more information please call Lakes and Pines at 320-679-1800 option 4.



TOYS FOR TOTS



Lakes and Pines had the privilege again this year to collaborate with Toys for Tots for the 2023 campaign. Several agency offices, including Lakes and Pines, were able to be a "drop-off" location for new, unwrapped toys.

Families receiving services through Lakes and Pines were eligible to apply for toys. Lakes and Pines assisted families to complete and submit applications. On December 14th, staff worked with local Toys for Tots Coordinators in Kanabec and Pine Counties to fill bags of toys for 354 children in 129 families. Staff had a lot of fun delivering the bags of toys to these families.

TECH TIP: AVOID EMAIL PHISHING SCAMS

This information might be helpful in detecting email scams. It is typically fine to open the email to read it, but don't open any attachments or click any links. Some common red flags to look for:

1. Were you expecting an email from this person? The email can come from a trusted source and the content of the email makes you think it might be important; however, if you don't know why they are sending it to you or what it is even about, this is the first red flag.
2. Does the email address match the person's name that is sending it? For instance, an email could come with the name of a friend or family member but the email address it actually came from was asdfiwef.scammer@gmail.com. This is called email spoofing. This is a very common way scammers trick people into replying to the sender and giving them confidential information about yourself. Also, reply email addresses are not always the same as the email address that sent it.
3. Was it sent directly to you or are you in the CC or BCC? It is common that a scammer will send an email to you that looks very important but you will find that they sent it to many other email addresses or you were added via blind carbon copy. Both of these are very good indicators that the email isn't that important and they are just trying to scam people. Be safe!

WHAT IS PIT?

PIT stands for the Point-in-Time Count and is the nationwide annual count of all persons experiencing homelessness: sheltered and unsheltered. The data is gathered for the same night across the nation. This year's PIT data will be gathered for the night of January 24, 2024, and is a requirement of the U.S. Department of Housing and Urban Development (HUD).

During the PIT Count there is a large-scale, community-wide effort to identify folks experiencing homelessness that may not otherwise be counted, namely those that are unsheltered, or living on the street or in a place not meant for habitation (such as a car or abandoned building). In Minnesota, we also count those that are doubled up (which means they are "couch hopping" or temporarily staying with family or friends).

PIT data may be used in the following ways:

- * At a national level by HUD and other agencies that fund homeless services initiatives
- * At the state level to inform Minnesota's statewide plan to prevent and end homelessness
- * By regions (each known as a Continuum of Care) and individual agencies to make plans for addressing homelessness
- * By the media and by research groups

Each year Lakes and Pines plays a significant role in identifying individuals and families experiencing homelessness that are eligible to complete the survey. Lakes and Pines staff work with community partners to complete the surveys and submit them in the time allotted. The surveys may be completed in person or over the phone. If you know anyone who may fit the homeless criteria on the night of January 24, 2024, please have them call Lakes and Pines to complete the survey over the phone: 320-679-1800 option 4. If you or your organization are willing to participate in the PIT count and conduct surveys, please contact us at the same number or email: lap@lakesandpines.org.

Minnesota Working Family Credit: Working for you!



The Working Family Credit delivers tax relief to individuals whose income is below a certain level. The credit can reduce the tax you owe and provide you with a tax refund.

Am I eligible for the Working Family Credit?

Generally, you must meet these requirements to claim the Working Family Credit.

- You were a full-year or part-year resident of Minnesota in 2023 (with certain exceptions for military members).
- You are not a dependent of another person.
- If you are married and you or your spouse are a nonresident alien, your filing status must be Married Filing Jointly.
- If you have no qualifying children, you and your spouse must have resided in the U.S. for more than half of 2023.

How much is it?

If your earned income is \$8,750 or more, the maximum credit depends on your number of qualifying children age 18 or older:

- \$350 for no qualifying children
- \$1,275 for one qualifying child
- \$2,450 for two qualifying children
- \$2,850 for three or more qualifying children

How do I claim it?

Claim the Working Family Credit using Schedule M1CWFC, *Minnesota Child and Working Family Credits*.

Minnesota Child Tax Credit: Helping families and children!

The Child Tax Credit delivers tax relief to individuals with children. The credit can reduce the tax you owe and provide you with a tax refund.



Am I eligible for the Child Tax Credit?

Generally, you must meet these requirements to claim the Child Tax Credit.

- You were a full-year or part-year resident of Minnesota in 2023 (with certain exceptions for military members).
- You are not a dependent of another person.
- You have one or more “qualifying children” as defined by the IRS.

How much is it?

The maximum credit is \$1,750 per child under age 18, with no limit on the number of children. The credit is phased out if your income is over \$35,000 for Married Filing Jointly or over \$29,500 for other filers. It is reduced by 12% of earned income or adjusted gross income, whichever is greater.

How do I claim it?

Claim the Child Tax Credit using Schedule M1CWFC, *Minnesota Child and Working Family Credits*.

You may also qualify for free tax return preparation! Go to www.revenue.state.mn.us and enter **free tax preparation** into the Search box to find free tax preparation services near you.



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
Equal Opportunity Employer

For the Agency to continue savings in postage, it is important to maintain current addresses on file.

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:
 CITY, STATE, ZIP+4 DIGITS

Mail to: Agency Administration, Lakes and Pines CAC Inc., 1700 Maple Ave E., Mora MN 55051

NONPROFIT STD
U.S. POSTAGE PAID
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1700 MAPLE AVE E
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