# Lakes and Pines CAC, Inc.

# Annual Report

"Providing Opportunities"



Mission:

To build prosperous communities by serving local families and individuals in their pursuit of self-reliance. 53 Years Partnering to End Poverty

Serving: Aitkin, Carlton, Chisago, Isanti, Kanabec, Mille Lacs and Pine Counties

1700 Maple Avenue East, Mora, MN 55051; (320) 679-1800; (800) 832-6082; fax: (320) 679-4139

www.lakesandpines.org

An Equal Opportunity Employer/Contractor

# Letter from Lakes and Pines Board Chairperson

On behalf of the Lakes and Pines Board of Directors and the staff of Lakes and Pines it is my pleasure to present to you the Lakes and Pines Annual Report for the period October 1, 2017 through September 30, 2018.

Attached you will find only a glimpse of the hard work and extensive resources that it takes in order to mitigate the effects of poverty in our community. Understanding and reversing the effects and root causes of poverty are difficult and lengthy processes. This report provides simply a snap shot of the work and capital that is required for Lakes and Pines to carry out its mission, something Lakes and Pines has been doing for over a half a century.

The Lakes and Pines Board of Directors would like to thank the diligent staff, dedicated volunteers and steadfast partners for their continued efforts to make lives better for those who are experiencing economic distress. The Board of Directors as well as the staff understand that the work is not about providing handouts and has everything to do with providing resources and opportunities to those who are striving to do better.

This year also provided the Agency with opportunities to reach new populations, expand services, build on experience and step up in emergencies, in other words to do what we are here to do.

*Gene Anderson* Gene Anderson, Board Chair





Not pictured: Gene Anderson & Steve Hallan Partnering to End Poverty

Photo submitted by: Tammy Arend



# Lakes and Pines Board of Directors

#### **Public Sector:**

Donald Niemi, Aitkin County Commissioner\* Gary Peterson, Carlton County Commissioner Mike Robinson, Chisago County Commissioner\*† Greg Anderson, Isanti County Commissioner, 1st Vice Chair \*\* Gene Anderson, Kanabec County Commissioner, Chairperson\*\*† Genny Reynolds, Mille Lacs County Commissioner, 2nd Vice Chair Stephen Hallan, Pine County Commissioner

#### Sector to be Served:

Robert Marcum, Aitkin County Area Served\*\* Patricia Johnson, Carlton County Area Served Laura English, Chisago County Area Served Ronald Duke, Isanti County Area Served\*\* Liane Heupel, Kanabec County Area Served† Carla Bruggeman, Mille Lacs County Area Served, Secretary\*\* Vacant, Pine County Area Served (Election Underway)

#### **Private Sector:**

Tim Burkhardt, Senior Services\*\* Rebecca Foss, Health & Human Services Directors Steven Walbridge, Area Lions Clubs, Treasurer\*\* Bradley Larson, Area Financial Institutions Peter Ripka, Farmers Union Groups Jeffrey Haberkorn, Legal Services Anne Kubesh, Head Start Policy Council

\*\* Executive/Personnel Committee Member
† Planning and Evaluation Committee
\* Labor Negotiation Representative

#### **Executive Committee:**

Steve Walbridge, Genny Reynolds, Carla Bruggeman, Greg Anderson Not Pictured: Gene Anderson



COMMUNI

COUNCIL, INC.

ACTION

Partnering to End Poverty

Photo submitted by: Tammy Arend

# Lakes and Pines Head Start Policy Council

#### Front Row:

Venessa Williams, Chisago County Representative Anne Kubesh, Community Representative

#### Back Row:

Kyrsten Schultz, Child Care Representative Stacey Raveling, Isanti County Representative Lara Huynh, Community Representative Ashley Shea, Family Child Care Representative Kimberly Mikush, Community Representative

#### Not Pictured:

Kayla Ronich, Aitkin County Representative Victoria Bird, Isanti County Representative



# Family Homeless Prevention and Assistance Program Advisory Committee

Jane Arnold, Aitkin County	Crystal Maxon, Kanabec County		
Amy Carter, Rise	Tammy Moreland, Mille Lacs Band of Ojibwe		
Pete Charpentier, Mille Lacs Band of Ojibwe	Michelle Morgan, Pine County		
Diane Elias, Minnesota Housing Finance Agency	Mary O'Brien, Mille Lacs County		
Lori Gudim, Our Home Volunteers of America	Danielle Snedeker, Lakes and Pines Community Action		
Ami Helmbrecht, Chisago County	Teresa Swanson, Carlton County		
AG Huot, Central Minnesota Housing Partnership	Toni Thorstad, Minnesota Assistance Council for Veterans		
Nicole Kasper, Northeast Continuum of Care Intern	Taylor Tollefson, Mille Lacs County Veterans Service Officer		
Kathy Kraft, Minnesota Assistance Council for Veterans	Dawn van Hees, Lakes and Pines Community Action		
Shirley Lewison, Area Landlord	Amy Walchexi, Rise Rapid Rehousing		
Lisa Lija, WINDOW	Julie Wermerskirchen, New Pathways		
Cara Lundquist, Northeast Continuum of Care	Ashley Young, Isanti County		
Chassidy Lobdell, Lakes and Pines Community Action	Liz Young, Hearth Connection		
Mike Manhard, MESH			

### Lakes and Pines Administrative Team



Photo submitted by: Tammy Arend

Back Row: Michael Spilman, Energy Assistance Program Coordinator; Dawn van Hees, Community Services Department Director; Allan Cekalla, Weatherization Program Manager; Robert Benes, Executive Director; Kraig Gratke, Early Childhood and Family Development Department Director; Kelly Manley, Technology Department Director

Front Row: Tiffany Stark, Fiscal Controller; Leona Dressel, Human Resources Department Director; Denise Stewart, Agency Administrative Assistant; Nicole Klosner, Housing Rehabilitation and Public Facilities Project Manager

#### The Promise of Community Action

Community Action changes people's lives, embodies the spirit of hope, improves communities and makes America a better place to live. We care about the entire community and are dedicated to helping people help themselves and each other.

# **Building Capacity**

Lakes and Pines is dedicated to excellence: excellence in service delivery, fiscal management, human resource management, technology, compliance and reporting, grant management and community partnerships. Lakes and Pines is proud to be a leader among Community Action and within our community.

This year, the Board and Administrative Team continued to build capacity by updating and strengthening the organization's "Capacity for Strategic Response" and receiving a 97% compliance report on the National Organizational Standards. The organizational standards are a measurement of the Agency's capacity and processes compared to best practices established by the Office of Community Services and the National Community Action Partnership.

Lakes and Pines has built organizational strength by developing and implementing new technology systems which improve program and staff management processes. A new system was developed that will allow secure file transfers directly to staff from the website, improving customer service. Lakes and Pines developed an Agency-wide volunteer management system by creating a volunteer handbook and companion supervisor manual to ensure the volunteer's experience is successful, meaningful and positive. Volunteers have been a backbone of Lakes and Pines since inception. Volunteers help provide opportunities and partnerships with our participants in their goal of becoming self-reliant. By providing volunteer management tools, Lakes and Pines is able to provide opportunities for volunteers to give of their time with interests they are passionate about to help work toward our Mission. With the frameworks built this past year, Lakes and Pines is prepared to serve our community in an even greater capacity.

### Central Long-Term Homeless Program

Homelessness does not judge. It takes all walks of life. It does not care if you're young or old, rich or poor, healthy or sick, employed or unemployed. Homelessness is real and it can happen to anyone.

A middle aged woman taking care of her grandson became homeless for a multitude of reasons, one of which was giving too much of the little she had to care for her grown kids. Over time this caused her and her grandson to become homeless. She was told by a family member about Lakes and Pines and the services that could potentially help her.



Through working with Lakes and Pines, she was able to get back on track one step at a time. She worked with her Agency Wide Advocate to actively develop an individualized case plan to meet her needs. She identified and moved into affordable housing, receiving rental assistance through the Central Long Term Homeless Program to help provide stable housing for her and her grandson. She continues to meet with her Advocate monthly, working to meet her goals and reports regularly how grateful she is to not be homeless anymore.

She stated: "Lakes and Pines has helped me with so many things. I have been living in campers and motels for two or three years, but I am now in a place of my own. They have met with me to help with paperwork. They have helped me with my deposit and continue to pay a partial amount of my rent. They have helped provide me with furniture for my new home such as beds, kitchen chairs, couch, chair and many household items. I love all of the support and friendliness. They are the best!"-Roberta Johnson

# Before and After: Community Action at Work

Lakes and Pines was approached last spring by a 78-year old woman on Social Security stating that she believed her roof may be leaking into one of her light fixtures and she was concerned for her safety. After Lakes and Pines' inspectors visited her home it was determined that she was in need of more than just a roof repair. Her home was built in the 1930's and had lead-based paint on the siding that was deteriorating, as well as electric units that were out of date, windows from the 1970's and many more items that could use some rehabilitation. The Minnesota Housing Finance Agency Rehabilitation Loan Program and Live Well at Home funds were combined and a contractor was hired to make the necessary improvements on her home. The results were immeasurable. The homeowner was in tears when she saw her new shower. Due to arthritis, her tub was very uncomfortable and painful for her to bathe in. She was also ecstatic that she was able to open and close her windows with ease – also something that she hadn't been able to do in many years. The work on her home was completed in May, but Lakes and Pines staff get a call from her about once a week because she can't thank Lakes and Pines enough. She's even started helping a disabled neighbor with yardwork as she says she feels the need to pay it forward somehow. Now, that is an example of community action!





**Supportive Services** 

Individuals who are facing a crisis are more likely to be focused on finding a solution to that crisis and may ignore other important issues until they are able to resolve their primary problem. Facing a housing emergency is a stressful experience, whether an individual is already homeless or will be soon due to eviction or foreclosure. Stabilizing their housing is their primary concern. Lakes and Pines Agency Wide Advocates attempt to help individuals identify and become aware of all potential issues and offer ideas, options and services based both on the current emergency as well as how to plan for a more financially stable future.

A true example of this was when a single mother applied for emergency housing assistance to pay past due rent. Two months prior to her emergency she missed a few days of work due to illness. She was living paycheck-to-paycheck and could not catch up with paying rent and bills. When she gathered the courage to ask for assistance she was already being faced with either paying the full past due amount or being evicted. The program she was eligible for was out of funds, and unfortunately she was denied emergency housing financial assistance. She was still holding a job with a reasonable income but was struggling. As part of the application for assistance she permitted Lakes and Pines to speak to the landlord. The landlord was called immediately to discuss the situation and negotiate an arrangement for the family. As long as the tenant worked on budgeting with Lakes and Pines, signed a payment plan and made small monthly payments in addition to the current rent, the landlord agreed that they would not evict the family.

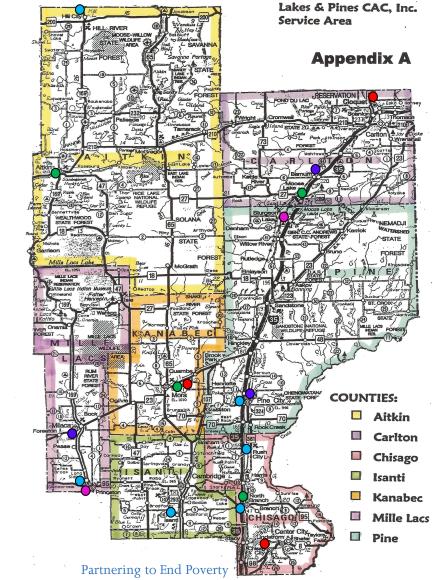
Today, this family is still housed. In addition to learning how to stretch their income and the importance of communicating with the landlord, she is currently planning to build an emergency savings fund. Once she is all caught up with rent payments she plans on putting that amount aside each month to be better prepared and able to avoid another housing emergency.

# What exactly is a Combination Option?

Head Start's Combination Option is just as it sounds; it offers a combination of structured school based experiences through center-based programming along with the individualization of home-based programming. This option operates the center-based programming portion in partnership with the local school district and in collaboration with the Early Childhood Family Education (ECFE) Department within the district. Each Combination Option has ten Head Start children enrolled in the classroom with ten School Readiness children. One of the greatest benefits of this type of programming is that the children and families in the community are all learning together. There are Family Advocates in each classroom who are there as a resource for both Head Start families and enrolled ECFE families. This valuable resource results in the ability to provide community based services for everyone.



Lakes and Pines is currently partnering with five school districts to provide Combination Option programming; these districts include Rush City, North Branch, Pine City, Cambridge and Princeton. Negotiations are in the process with the Hill City school district to implement this option there as well, and over the past several months eight additional school districts have requested partnerships with Lakes and Pines' Head Start. The service area map below shows our current combination sites in teal blue.



- Combination Sites
- Home Visitor Offices
- Family Child Care Sites
- Special Start Sites
- Stand Alone Centers

#### Volunteers Make a Difference



Tax Clinic Volunteer Kick Off

Volunteer opportunities expanded at the Agency this year. In addition to long-standing opportunities such as helping out in the office, assisting in Head Start classrooms, working the tax clinics and packaging seeds for the Garden Seed project, volunteers are now able to help out older neighbors and those with disabilities by delivering groceries or doing heavy chores and minor home repair. A new service this year, group respite, also relies on volunteers to provide services. Plus, the Agency is often coordinating volunteers for flood and other major storm clean-up efforts.

The volunteer process has also been streamlined. Someone interested in volunteering may now submit a specific or general inquiry depending on their interests. The inquiry is routed to one or more programs depending on individual preferences and the potential volunteer is contacted in a few days by the person that can best answer any questions they have and may become the staff lead for their volunteer services. As we want volunteers' experiences to be successful, meaningful and positive, volunteers may also ask for an evaluation and letter of reference to build their resume and possibly turn their volunteer experience into employment.

The Agency depends on and appreciates volunteers because their success is our success in working toward the Mission. Their partnership in our Mission and Vision as a volunteer is critical – neighbors helping neighbors partnering to end poverty.



Respite volunteers are a blessing



Garden Seed Stars package and organize seeds

# You Bring the Dream, We'll Help Clear the Path

Opportunities for individuals and families to work toward prosperity expanded this year with employment and training services officially returning to Lakes and Pines.

Individuals who receive Supplemental Nutrition Assistance Program (SNAP) benefits may be eligible for SNAP Employment and Training services. Lakes and Pines Advocates help set goals and create a plan to improve the participants' skills in finding and keeping a job or pursuing self-employment that will result in increased income.

Another option to greater prosperity is the Family Assets for Independence in Minnesota (FAIM) program. FAIM focuses on turning dreams into assets. Participants save for a first home, education goals or to start or expand a small business. Every dollar the individual saves, up to \$40 per month, is matched with \$3. Participants can participate in the FAIM program for up to two years. In that time they learn skills that help them make their dreams a reality. For example, someone saving for a business is paired with a professional to create a business plan to assist them with assessing the factors and pitfalls of running a business before opening.

An additional option is learning financial fitness. Financial fitness can be improved just like physical fitness. Both are sometimes easier with a coach. Staff are trained and ready to share all they know about budgeting, credit repair, building assets, being aware of scams and creating a spending and savings plan. The more someone is aware of their habits and attitudes about money, the better able they are to control their money rather than their money controlling them.

Whether someone is young or old, has less than a high school degree or has an advanced degree, is an entry level worker, is ready to change careers or start their own business, has a physical or mental health challenge, a criminal history, is a displaced worker or is homeless, Lakes and Pines is eager to help people that are ready to clear a path to greater prosperity.





Individuals participate in Home Stretch, a homebuyer education course, provided in collaboration with Central Minnesota Housing Partnership. Lakes and Pines provides training about budgeting and credit management in preparation for purchasing a home.

Kaitlyn completing the Money Habitudes activity during a Financial Literacy workshop at Pine Technical Community College Employment and Training.

# Lakes and Pines Programming

**Central Project to End Long-Term Homelessness (C-LTH):** Provides supportive services in permanent supportive housing for individuals, unaccompanied youth, and families experiencing long-term homelessness.

**Conservation Improvement Program:** Through partnerships with local energy providers, Lakes and Pines can help homeowners replace high energy consuming household appliances such as refrigerators, washers or even light bulbs.

**Do-it-Yourself Tax Preparation Training:** Trained coaches teach you how to prepare and file your income and property tax refund forms.

**Early Head Start/Head Start:** Lakes and Pines offers a variety of options to meet the family's needs for early education, family services and health. The program provides home visits to pregnant women and children from birth through age five; programming in partnerships with family and center-based child care providers; combination options through partnerships with local school districts and Head Start centers. The program focuses on enhancing the child's development through parent-child focused connections and experiences while working with the whole family to make them successful.

**Emergency Services Program (OEO-ESP):** Provides short-term hotel stays, along with supportive services to reduce the length of time that households are homeless.

**Energy Assistance Program:** Through multiple funding sources and donations, Lakes and Pines assists families and individuals with low income pay a portion of their heating costs and/or prevent a disconnection of their utilities.

**Energy Related Repairs Program:** Through this program, Lakes and Pines assists homeowners with low income replace failing furnaces.

**Family Assets for Independence in Minnesota (FAIM):** A matched savings program to help low-wage earners learn financial fitness skills to build assets through the purchase of a home, pursuit of higher education or launching or expanding a business.

**Family Homeless Prevention and Assistance Program (FHPAP):** Provides short-term rental assistance and supportive services to households who are homeless or who are at risk of becoming homeless.

**Financial Fitness:** Training providing opportunities for individuals, families and groups to learn money management, credit repair, asset building and scam awareness.

**Garden Seed Program:** This program encourages growing food by distributing free vegetable seeds through area food shelves, extension offices and community gardens.

**Housing Rehabilitation Program:** This program helps homeowners with repairs and improvements, including accessibility and emergency improvements to their home.

**Housing Support (formally GRH):** A State-funded program that pays room and board in approved locations for people with low income and low assets who have disabilities or other conditions.

Housing with Supports for Adults with Serious Mental Illness (HSASMI): Provides supportive services for persons with serious mental illness (SMI) who are homeless, longer term homeless, or exiting institutions who have complex needs and face high barriers to obtaining and maintaining housing.

**Live Well At Home Modification:** Homeowners over the age of 65 may be eligible for a grant up to \$7,500 to live well longer in their homes (funded through the Department of Human Services).

# Lakes and Pines Programming

**Live Well at Home Homeless Support Service Project (LWAH):** Provides assistance to older adults who are experiencing homelessness to stabilize their housing and reduce their risk of experiencing homelessness.

**MNsure:** Provides trained and certified navigators to build awareness and provide free application and enrollment assistance into health coverage through the MNsure marketplace.

**Rapid Re-Housing Program (HUD-RRH):** Provides rapid rehousing and supportive services to ex-offenders who are homeless in the counties of Chisago, Isanti, Kanabec, Mille Lacs and Pine.

**Risk Mitigation:** Provides financial assurances for landlords concerned about additional risks related to damaged property, non-payment of rent, or eviction cost, as well as supportive services to the tenants.

**Senior Chore and Home Delivery:** Matches volunteers to help seniors and homeowners with disabilities with heavy chores and/or grocery delivery to improve the safety, efficiency, and comfort of their homes, enabling them to remain in their own homes longer.

**Senior Group Respite:** Out-of-home respite offering a change of environment for care receivers and temporary, short term relief for caregivers to relax and recharge while the care receiver enjoys socializing in a safe and caring environment.

**Small Cities Development Program:** Through partnerships with local cities, townships and counties, this program helps homeowners and businesses with building repairs and improvements. This program is currently available in Sandstone.

**Social Security Application Assistance:** Provides assistance to individuals who are applying for federal disability benefits administered by the Social Security Administration. Priority is given to individuals who are homeless with a long term disability.

**Supplemental Nutrition Assistance Program (SNAP):** Builds awareness of the individual and community benefits of SNAP and helps people complete SNAP applications and recertification.

**Supplemental Nutrition Assistance Program (SNAP) Employment & Training Program:** Helps people on SNAP prepare for, find and keep a job with the goal of increasing their earnings.

**Transitional Housing Program (OEO-THP):** Provides transitional housing and supportive services to homeless individuals and families.

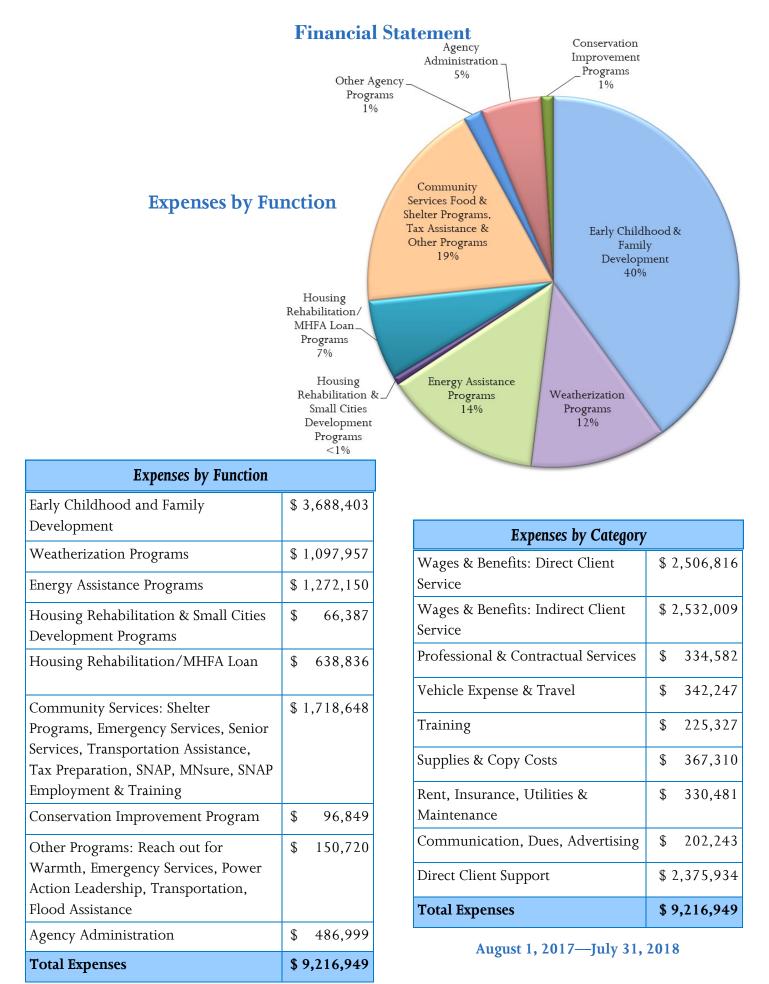
**Vehicle Donation Program:** Matches donated vehicles to eligible individuals and families who need a vehicle to obtain or maintain employment. Recipients learn how to develop plans to maintain and afford a car ongoing.

**Volunteer Income Tax Assistance (VITA):** Free tax preparation for low and moderate income individuals and families through partnership with the MN Department of Revenue and the Internal Revenue Service, and the skills and dedication of trained volunteers.

We Rally Around Parents: This program is designed to help families with young children prior to entering the county-based human services programs by acting as a support system and connecting them to resources that they need. The program staff act as a liaison to help find housing, mental health services, early childhood education and care and other community based support. This program is currently available in Aitkin county.

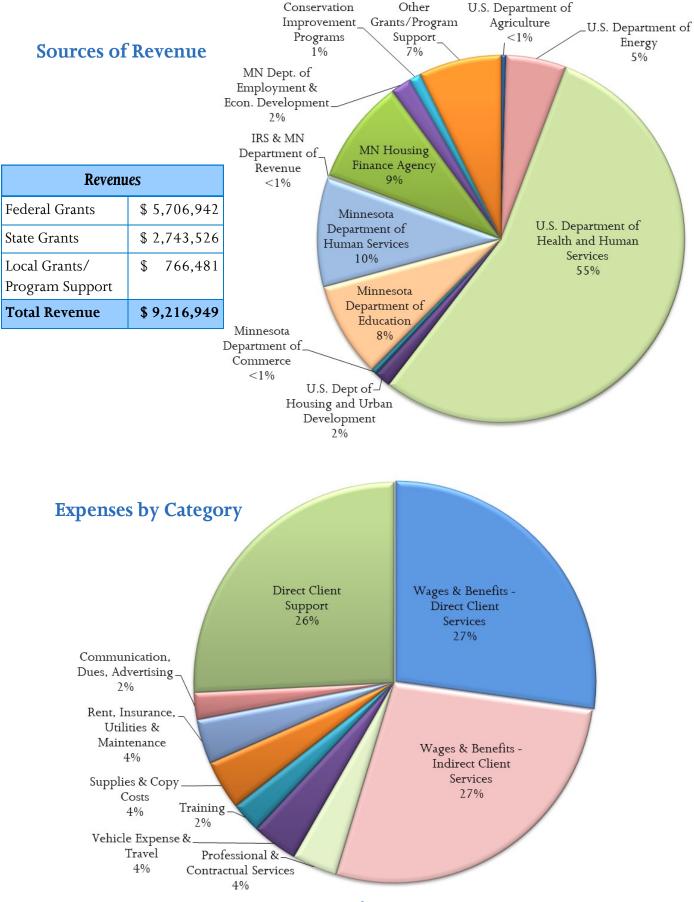
**Weatherization:** This program helps homeowners reduce their energy costs by providing energy-saving improvements to their home, such as insulation, caulking and weather-stripping.

Youth Transitional Housing Program (OEO-HYA): Provides transitional housing and supportive services to youth ages 16-24.



# **Financial Statement**

#### August 1, 2017—July 31, 2018



# **Financial Statement**

Sources of Revenue				
U.S. Department of Agriculture	Child and Adult Care Food Program	\$	40,609	
U.S. Department of Energy	Department of Energy Weatherization	\$	490,148	
U.S. Department of Health & Human Services	Early Head Start, Early Head Start Child Care Partnerships, Federal Head Start, Energy Assistance Programs, Community Services Block Grant, Senior Chore & Respite Services/Title III	\$	5,042,343	
U.S. Department of Housing & Urban Development	Transitional Housing Program	\$	133,842	
Minnesota Department of Commerce	Minnesota Weatherization Program, Propane Program	\$	46,120	
Minnesota Department of Education	Pathway II Early Learning Scholarships, State Head Start	\$	772,131	
Minnesota Department of Human Services	Do-It-Yourself Tax Preparation, Emergency Services Program, Group Residential Housing, Homeless Youth Act, Housing with Supports for Adults with Serious Mental Illness, Live Well at Home (LWAH) Chore and Grocery Delivery, LWAH Senior Home Modification, LWAH Risk of Homelessness, Minnesota Community Action Grant, Social Security Disability Income Outreach, Supplemental Nutrition Assistance (SNAP) Outreach, SNAP Employment and Training, Transitional Housing Program	\$	885,777	
IRS & Minnesota Department of Revenue	Volunteer Income Tax Assistance Program	\$	24,285	
Minnesota Housing Finance Agency (MHFA)	MHFA Rehabilitation Loan Programs, Family Homeless Prevention	\$	848,471	
Minnesota Dept. of Employment & Economic Development	Child Care Expansion, Small Cities Development Programs, Pine County Housing Rehabilitation	\$	166,742	
Local Energy Providers	Conservation Improvement Programs	\$	96,850	
<ul> <li>Other Grants/Program Support</li> <li>Aitkin County Health &amp; Human Services</li> <li>Dhua Granz Dhua Shield</li> </ul>	Family Resource Specialist	\$	669,631	
<ul><li>Blue Cross Blue Shield</li><li>Consumer Federation of America</li></ul>	Tax Integration Program			
<ul><li>Consumer Federation of America</li><li>Greater Minnesota Housing Fund</li></ul>	<ul><li>Minnesota Asset Building</li><li>Rental Assistance/Participant Support</li></ul>			
<ul><li>Hearth Connection</li></ul>	<ul> <li>Central Long-term Housing</li> </ul>			
Medica Foundation	<ul> <li>Dental Days Project</li> </ul>			
• MNsure	Application Assistance Program			
• Mora Housing & Redevelopment Authority	Housing Quality Standards Inspections			
Private Donors	• Reach out for Warmth, Emergency Services Program, Power Action Leadership, Transportation Program			
• Region 7E Adult Mental Health	Rent Assurance/Landlord Risk Mitigation			
• East Central Energy	• Caring Members (Energy Assistance Support)			
Total		\$ 9	9,216,949	

# **Legislative Membership**

#### **US Senate**

Amy Klobuchar (DFL)

Tina Smith (DFL)

#### **US Congress**

District 8: Rick Nolan (DFL)

#### Governor

Mark Dayton (DFL)

#### Lieutenant Governor

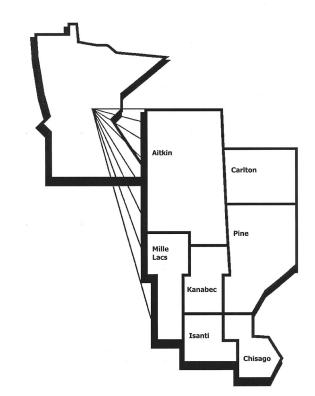
Michelle Fischbach (R)

#### State Representatives

- District 10B: Dale Lueck (R)
- District 11A: Mike Sundin (DFL)
- District 11B: Jason Rarick (R)
- District 15A: Sondra Erickson (R)
- District 31A: Kurt Daudt (R)
- District 32A: Brian Johnson (R)
- District 32B: Anne Neu (R)
- District 39A: Bob Dettmer (R)

#### State Senators

- District 10: Carrie Ruud (R)
- District 11: Tony Lourey (DFL)
- District 15: Andrew Mathews (R)
- District 31: Michelle Benson (R)
- District 32: Mark Koran (R)
- District 39: Karin Housley (R)



### **2018 Award Recipients**

Spirit of Community:

Allies in Action:

Volunteer of the Year:

Roger E. Corbin (Staff):

Sheriff Brian Smith

Doyle & Associates

Wayne Boettcher

**Richard Fuchs** 









**Providing Opportunities** 

