



# **Board & Employee Newsletter**

ISSUE: January, February, March 2015

# Incredibly Hard Work

The other day I happened to be reading an online article on a major news outlet about a major national chain that had to close some of its stores due to mechanical issues in a number of locations, resulting in 2,200 employees being displaced from their jobs. The story itself was pretty much straight forward news reporting; what followed became something altogether different.

As with most online stories, there is an opportunity for individuals to post comments to be read in reference to the story. It took exactly three posts to have the story turn into a liberal versus conservative issue; two more to make it a Democrat versus Republican issue, and simultaneously the words *idiot, stupid*, and *dumb* appear. Add to this the level of misunderstanding displayed (One person making the statement that *a company that is publicly traded is public therefore government owned and operated*. Another poster using some rather creative mathematics to argue that *the average worker making slightly above minimum wage actually takes home more income than the principle owners of the company*.) and you have the atmosphere in which we ask our elected officials to do their work.

I believe that any one of us would find it difficult to do our job, let alone our very best work, in such an atmosphere. In a sense, it is the job our elected officials sign up for, but I think although it is expected that we make our voice be heard, it should also be expected that it be done in a respectful and informed manner.

In any regard, agree or disagree with those who have been elected to represent you, they have a very difficult job to weigh all the competing interests. I, for one, am appreciative, regardless of whether my personal beliefs align, for the service each of these individuals provide to me, my district, my state and my country.

*Bob Benes* Executive Director

# 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

# **Community Needs Assessment**



Lakes and Pines Community Action Council, Inc., with help from program participants and community partners, completed another Community Needs Assessment, which is currently available electronically on our website at: www.lakesandpines.org/PDF/CNA\_2015.pdf

New this year, individuals noted that accessing resources is difficult. Often people are not sure where they can go when they have an emergency situation or they experience some sort of event (death, illness, job loss) that changes their living conditions.

Also rising to the top of the community needs list was the difficulty in accessing dental care – long waiting lists to see dentists that accept certain dental coverages or having to drive over an hour to see a dentist that accepts their insurance or is taking new patients.

Top Five Household Needs	Top Five Community Needs
1. Medical Care and Coverage	1. Medical Care and Coverage
2. Dental Care and Coverage	2. Food
3. Utility Assistance	3. Employment
4. Food	4. Utility Assistance
5. Housing Repairs	5. Dental Care and Coverage

## What can you do to help?

- Encourage those that don't have health care coverage to contact Lakes and Pines. We can help people navigate MNsure, the state health care insurance exchange.
- Visit our website and like us on Facebook for tips on how to conserve energy and apply for energy assistance.
- Donate to your local food shelf, Salvation Army, church or non-profit.
- Encourage those that are struggling to contact Lakes and Pines. We can help with budgeting, applying for Supplemental Nutrition Assistance Program (SNAP) and building up your savings to buy a home, go back to school or start a business.
- Let us know what you are doing so we can share it with others! Are you doing a school supply/winter coat/food drive? Let us know so we can help spread the word for donations or so that those in need can access the supplies.

Please contact Community Services at Lakes and Pines Community Action Council, Inc. at 1-800-832-6082 option 4 for help or questions with any of the above.

# **Volunteer Income Tax Assistance (VITA) NEWS**

Lakes and Pines provides free income tax preparation services through valuable, trained volunteers. We have just passed the tax deadline, and the past few months have been busy.

The Lakes and Pines VITA program offered two tax preparation sites in Mora and one each in Milaca and Pine City. There have been some obstacles to overcome this tax season, but the program's volunteers are a dedicated bunch and know how valuable this program is to the people served and the community! Volunteers are greatly appreciated and this service could not be provided without them. Volunteers have been rewarded with meals and snacks made possible through area donors, including the Ogilvie Lions, East Central Energy, the Pine City and Cambridge Walmart stores, the Cambridge Target store and the Braham Area Chamber of Commerce.

As of March 31st, over 800 federal returns were filed and generated, for area residents, total refunds close to \$1.2 million. Most taxpayers report that they will use their refund to catch up on bills, for a home repair or car repair that's been put off, to save some and to have fun with some. No matter how people decide to use their refund, it will be a boost to their local economy.

The Community Services Department is always looking for additional volunteers to help deliver this valuable service to the community next tax season. Your time volunteering at a tax clinic will literally be valued at over \$1,000 for each hour you volunteer. For more information or to volunteer a few hours of your time to help bring more money into your community, contact Pam at 800.832.6082 ext.185 or at pamd@lakesandpines.org.

# Crisis Program 2014-2015

When a household qualifies for Energy Assistance, they also qualify for Crisis benefits. Energy Assistance Program (EAP) Crisis benefits of up to \$500 are used to prevent shut-off, reinstate service of residential energy sources, and enable delivery of residential fuel. Crisis benefits may only be used after a household has used all of their Primary Heat Benefit, has a disconnect notice, is disconnected, is out of fuel, or is low on fuel. Program guidelines require households in an emergency to be processed ahead of households that are not.

There was a large number of households applying for Energy Assistance in an emergency situation this season. As of March 27th, Lakes and Pines has served 2,069 households with Crisis benefits for a total of \$825,773.

# "Thank You!" to Kohl's Cares for Kids



Lakes and Pines' Head Start Program would like to extend a big "Thank You!" to Kohl's in Cambridge, MN for their generous donation of new stuffed animals, children's books, and CDs from Kohl's Cares for Kids. The Program received 445 stuffed animals, 78 books, and 9 CDs. With limited funding that the Head Start Program receives, the Program is very grateful for the donations that can be used for preschool children's learning! For more information about Lakes and Pines' Head Start Program, go to www.lakesandpines.org or call (800) 832-6082 ext. 138.

## Department of Public Services Conservation Improvement Programs

The Conservation Improvement programs are based on a calendar year and begin January 1st and end on or before December 31st. When homes are weatherized for clients that are served by Northern Minnesota Utilities (Minnesota Energy Resource Corporation, CenterPoint Energy-Minnegasco and Peoples Natural Gas (Minnesota Energy Resource Corporation), Lakes and Pines is reimbursed, within contract limits, for all or part of the work that is performed. This enables Lakes and Pines to reach more households with weatherization services.

CenterPoint Energy-Minnegasco and Minnesota Energy Resources Corporation (MERC) made funds available to pay for high-efficiency furnaces or water heaters for their customers as part of a weatherization project.



Lakes and Pines also has an agreement to provide electrical conservation services with Southern Minnesota Municipal Power Agency for three of their member utilities: North Branch Water and Light, Mora Municipal Utilities, and Princeton Public Utilities. Other agreements are with Aitkin Public Utilities, Lake Country Power, Mille Lacs Electric, Minnesota Power and East Central Energy for the year.

## Hunger Day on the Hill 2015

A Lakes and Pines Community Services employee had the opportunity to attend "Hunger Day on the Hill" this year. It was a very powerful event because there were people there from across the state all with the same goal: to voice to legislators the importance of the food programs that are in place. Everyone wished to tell legislators first-hand the wonderful things that funding is being used for throughout Minnesota and help them understand that in order to continue these types of food programs and continue to fight the battle of feeding the hungry, we need more funding. There was an opportunity to listen to success stories and speakers that talked about what they are doing to fight hunger in Minnesota.

It is crucial that we continue to work together by reducing the stigma that sometimes goes along with using existing food programs. People all over Minnesota are in desperate need of food but still refuse to apply for existing food programs because they don't want family, friends or others to look at them differently or label them as "poor." No one should ever be embarrassed because they're going through hard times and need to use available food resources for themselves or their children. As a team, we will continue to fight the battle of hunger in Minnesota.

If you are interested in hearing more about how Lakes and Pines and others are battling hunger across the state, or know of someone that could use some help applying for food support or accessing food in their community – contact Lakes and Pines at 800.832.6080 option 4 or email lap@lakesandpines.org. Lakes and Pines has staff available for one-on-one application assistance or to make community/group presentations.

# **Reach Out For Warmth**

The Reach Out For Warmth Program continues to be an important resource for households experiencing an energy-related crisis. Up to \$400 in Reach Out For Warmth funds are available once per lifetime to qualifying households when other programs are not available.

The Reach Out For Warmth Program is funded solely through donations. Thanks to a generous donation from Hope Lutheran Church of Moose Lake, a generous donation from the Hinckley Pine City Flames Snowmobile Club, and a Balloon-A-Gram Fundraiser at The Cambridge Medical Center, \$3,922.50 in Reach Out For Warmth funds were used to help 14 households in need. As of March 27th, \$2,677.82 in Reach Out For Warmth Funds are available for emergencies when the "Cold Weather Rule" expires on April 15th. Staff encourage anyone or any organization who is interested in donating to the Reach Out For Warmth fund to contact the Energy/Housing Department at 1-800-832-6082 option #2 for more details.



## COMMUNITY ACTION MONTH GRATEFUL GIVING CALENDAR MAY 2015

May is Community Action month. Lakes and Pines invites you to consider what you are grateful for! Join us and resolve to fight poverty! The Grateful Giving Calendar on page six helps people realize the basic things we have that we sometimes take for granted. Not everybody in our community has enough food or housing to live a healthy life.

Please consider using the Grateful Giving Calendar at home, at work, at church or with other groups.

- 1. Choose your favorite charity that fights hunger or homelessness.
- 2. Designate your "bank" at home (a can, bag, basket, or envelope).
- 3. Follow the instructions on the calendar.
- 4. Talk about your "deposits" as a family.
  - What other things are you grateful for?
  - Who do you know that may not have some of the things listed?
  - How can you help fight hunger and homelessness?
- 5. At the end of the month, donate the amount you've deposited to the local non-profit of your choice.
- 6. If you'd like to, please let us know your thoughts on this activity



and when/if you donate to a local

non-profit. We'd love to express our gratitude to those who take action to help build a stronger community. Email us at lap@lakesandpines.org or call 800.832.6082, or like us on Facebook and share your experience on our page.

A printable version of this calendar can also be accessed on our website at: www.lakesandpines.org.

The Grateful Giving Calendar was inspired by a similar project that Three Rivers Community Action shared. Find out more about Three Rivers Community Action at www.threeriverscap.org.



Sunday Sunday INSTRUCTIONS: 1) Designate your "bank 2) On each day for the r 3) Talk about your "dep 4) On the last day of the 3 Deposit \$1 if you have a working furnace in	Monday Mo	Sunday       COMMUNITY ACTION MONTH GRATEFUL GIVING CALENDAR MAY 2015         Sunday       May 2015         Sunday       Monday       Tuesday       Thursday       Friday         Sunday       Monday       Tuesday       Wednesday       Thursday       Friday         Sunday       Monday       Tuesday       Tuesday       Thursday       Friday       1         Sunday       Monday       Tuesday       Tuesday       Wednesday       Thursday       Friday       1         Sunday       Monday       Tuesday       Tuesday       Wednesday       Thursday       Friday         INSTRUCTIONS:       Instructions on the calendar.       Wednesday       Thursday       Thursday       1         1) Designate your "deposits" as a family or team. What other things are you grateful for?       Deposit 50       Deposit 50         3) Talk about your "deposits" as a family or team. What other things are you grateful for?       1       1         4) On the last day of the month, total your deposits and donate it to a local non-profit.       1       1         3) Talk about your "deposit 51 fy you hove       4       5       7       8         5       Deposit 50 fy you hove       6       7       8       8       10       1         7	MONTH GRATEF         MAY 2015         Wednesday         Wednesday         U galendar.         Jagrateful for?         non-profit.         6         0 </th <th>UL GIVING CALI Thursday "deposits." for each TV in your home deposit 25¢</th> <th>D¢ if you own car 5¢ for every ter in your</th> <th>A R T N E R S H I P Helping People. Changing Lives. Baturday 2 U If you sleep in your ar own bed, deposit 25¢ ar Deposit \$1 if you have more than 8</th>	UL GIVING CALI Thursday "deposits." for each TV in your home deposit 25¢	D¢ if you own car 5¢ for every ter in your	A R T N E R S H I P Helping People. Changing Lives. Baturday 2 U If you sleep in your ar own bed, deposit 25¢ ar Deposit \$1 if you have more than 8
10	11	12	13	14	15	cupboards 16
Deposit 50¢ for each garage door opener you have	For the convenience of a washer and dryer in your home, deposit \$1	lf you had lunch today, deposit 25¢ (all household members)	Deposit 25¢ for each year you've lived in your current residence	Deposit 50¢ if you have clean water to drink that comes out of your faucets	lf you had breakfast today, deposit 25¢ (all household members)	For every cell phone in your household, deposit \$1
17	18	19	20	21	22	23
For every computer or tablet in your household, deposit \$1	Deposit 50¢ if you have enough blankets to keep you warm at night in the winter	lf you had supper today, deposit 25¢ (all household members)	Deposit 50¢ if you bought coffee or soda today	For every household member who has a job, deposit 50¢	lf you had a hot shower today, deposit 25¢	Traveling for the holidays? Deposit 5¢ for every mile you travel this weekend
24 	25	26	27 W W U V I	28	29	30
lf you own more than five pairs of shoes, deposit 25¢	Deposit \$1 for every pet you have	lf you had fruits or vegetables today, deposit 25¢ (all	If you know where your next meal is coming from,	Deposit 50¢ if you get your hair cut by a professional	lf you went to or rented a movie this month, deposit 25¢	Deposit 50¢ if you went to the grocery store this week
31 Total deposits and arrange to donate		household members)	deposit 25¢			
		Ear the average ho	For the average household, this will total up to about \$15	rl un to about \$15		

For the average household, this will total up to about \$15. What does \$15 mean to your family?

\$15 can buy 15 pounds or more of food at a food shelf or can cover some of the costs for one person for one day in a shelter. What does \$15 mean for a non-profit that meets the needs of hungry and homeless people in our community? Maybe it's a take-out order of pizza. Maybe it's a half a tank of gas. Maybe it's popcorn at the movies.

# "Changing Gaits"

Lakes and Pines staff recently had the pleasure of touring "Changing Gaits" when a transitional housing client struggling with depression and sobriety moved to the home. He felt the best place for him would be around people and horses. Changing Gaits, Inc. is a Faith-Based diversified Equine Assisted Addiction Service (EAAS) and is committed to teaching, guiding, and encouraging positive attitudes, behavior modification, and life skills. They use a therapeutic approach through the healing bond with horses, not only for substance abuse, but also for individuals needing social interaction, problems with verbal and non-verbal communication, repetitive actions, etc. This also works well for teams to learn better ways to communicate.

EAAS is based on OK Corral techniques, and it is effective for all ages (children, teenagers, adults, families, groups) to learn: Creative thinking, Assertiveness, Relationship building, Self-esteem, Problem solving, Leadership, Teamwork, Positive attitude, Verbal and non-verbal communication, Social interaction, and Repetitive actions.

Briefly, EAAS is an emerging field in which horses are used to assist in emotional growth and learning to address issues related to substance abuse, problems in communication, relationships and behavior, and all Life Skill issues. Everyone involved works to design sessions that require the client to apply certain skills while participating in activities with the horse. EAAS is not riding or horsemanship: in fact, 90% of the activities with the horse take place on the ground and require the participant to apply certain skills, i.e., non-verbal communication, creative thinking, and problem solving through processing feelings, behaviors and patterns. This form of therapy has been proven to bring faster results than traditional treatment/counseling alone, as the participants learn very quickly about themselves and are able to relate the exercises they perform with the horses to real-life situations.

One of the more than 200 exercises is the "Temptation Alley Obstacle Course," which involves leading a horse through an alley, with hay on one side and apples on the other side, without letting the horse eat. This activity is done without touching the horse, and this helps determine the obstacles in our lives that keep us from being emotionally healthy.

The transitional-housing client has now been there for almost 30 days. He is doing very well. His spirits are up, and he is sober and "staying busy."

Changing Gaits also provides horse, pony and trail rides to the public. They also accept donations and volunteers. More information can be found at their website: www.changinggaits.org.



## Energy Related Repair Program (ERR) For Homeowners 2014-2015

The Energy Related Repair (ERR) benefit is a Crisis benefit that addresses hazardous and life-threatening situations or cases where a home has no heat due to a malfunctioning or nonfunctioning heating system. If a homeowner has qualified for Energy Assistance and is having furnace problems, Lakes and Pines may be able to help. Staff work closely with Weatherization staff and local furnace technicians to repair or replace furnaces. As of March 27th, 471 eligible households were helped with furnace-related repairs or replacements for a total cost of \$620,502.

Bright Beginnings Home Visitor Uses "Skype" Technology to Involve a Long-Distance Dad

A father's positive involvement in their child's life can have far reaching effects on that child's

social-emotional health, overall development and future school success. Lakes and Pines Early Childhood and Family Development Department has always encouraged and supported father involvement in all of the programs.

This year, a new method of involvement has been used by the Bright Beginnings Home Visitor, Cheryl Peterson. Via "Skype," Cheryl has been able to include dad during weekly home visits. Liam was enrolled in the Bright Beginnings program in July of 2014 when he was about 17 months old. Liam lives with his mother in Isanti County, while his father resides in New York State. A visitation agreement was established that included Dad coming to visit Minnesota every other month and periodic "Skype" communication. Mom thought it would be a good idea to try "Skyping" for home visits. They tried it for the first time when Liam was about 20 months old.



"It was a little awkward the first time," said Cheryl,

"but has gotten more comfortable since then." They have "Skyped" with Dad several times now, and Cheryl has had one face-to-face visit with Dad during one of his visits to Minnesota. Liam has gotten so comfortable interacting with Dad via "Skype" that he treats it like he is really there by bringing toys and pictures over to Dad to show him what he has done. Liam even included him in the tea party they were having by bringing a cup and plate over to the screen.

There are many reasons why some parents are unable to be with their child on a regular basis. Sometimes a job takes a parent away for long periods of time. Separation and divorce may result in a parent moving further away. Parents who are incarcerated have limited time with their children. Thank you to Liam's mother, father and Cheryl for utilizing technology to establish and support the bonding between Liam and his father. They have opened the door to a new way of including parents who can't be there every day with their child.

# **Energy Assistance Program (EAP) 2014-2015**

The Energy Assistance Program opened October 1st, 2014 and accepts applications through June 1st, 2015. EAP Certifiers have been working hard to get applications processed in a timely and accurate manner. As of March 27th, staff have processed 7,871 applications. Out of that number, 6,639 have been approved, 867 have been denied, 37 have been closed, and 269 are incomplete. As of March 27th, 240 applications are logged and waiting to be processed. This season, \$4,752,660 in Primary Heat Benefits have been awarded for an average benefit amount of \$719 per household.

## Minnesota Housing Finance Agency (MHFA) Emergency & Accessibility Rehabilitation Loan Program

The MHFA program assists homeowners in rehabilitating their homes in the form of a 0% interest, 15-year forgivable loan, which must be repaid if the property is sold, the title is transferred, or the original borrower no longer lives in the home during the 15-year term. (For mobile home owners living in a park, the loan term is 10 years.)



The maximum available through the Minnesota Housing Finance Agency (MHFA) Emergency and Accessibility Rehab Loan program is \$15,000 per property.

As security for repayment, a lien is placed on the property for the 15-year term. A 10-year lien is placed on a mobile home taxed as personal property located within a mobile home park. MHFA will only subordinate the lien for refinancing of a first mortgage.

Nine applications were sent out to homeowners this quarter, two of which were returned. One application is waiting for the loan to close. Three files are open at this time. One is undergoing construction, one is awaiting an inspection and one application is being processed.

## **Successful Outreach**

A Lakes and Pines staff member was at the Family Pathways Milaca Area Food Pantry doing Supplemental Nutrition Assistance Program (SNAP) outreach when she was approached by a family who said that they have not had income for quite some time and both adults in the household have been solely relying on the food pantry for food. They reported that they have seen flyers and posters encouraging people to apply for SNAP but never did due to embarrassment and anxiety filling out applications. They asked: "Can you help us; we would like to apply for SNAP?" Excited, the outreach advocate said, "I sure can. Please have a seat." It took only a short amount of time to fill out the application online while they answered the questions. When they were finished, the woman began to sob and thanked the advocate for the outreach. She said she could have never done that on her own, as she has tried many times, but her anxiety would always stand in the way of finishing. She was amazed when they were done.

She called two weeks later and reported that they were approved for SNAP and cried again thanking Lakes and Pines for the help that they had received. She repeated: "Thank you so much for helping us with the application and for all that Lakes and Pines offers!"

Lakes and Pines staff are available to provide SNAP outreach and application assistance. Staff can travel to area food shelves, senior dining sites, health fairs, community meals and are also available at the Mora office.

Contact Megan B. in the Community Services Department at 320-679-1800 ext. 161 or at meganb@lakesandpines.org to schedule a time we can bring SNAP information to you!

Minnesota Housing Finance Agency Housing Rehabilitation Programs, Phase XVIII (January 2015 – March 2015)

Lakes and Pines Community Action Council, Inc. administers rehabilitation loans for the Minnesota Housing Finance Agency (MHFA) to residents in the counties of Aitkin, Carlton, Isanti, Kanabec, Mille Lacs and Pine. Chisago County loans are administered by the Chisago County Housing and Redevelopment Authority.

This assistance to homeowners for the Rehabilitation Loan is in the form of a 0% interest, 15-year forgivable loan, which must be repaid if the property is sold, the title is transferred, or the original borrower no longer lives in the home during the 15-year term. (For mobile home owners living in a park, the loan term is 10 years.)

The maximum available through the MHFA Rehabilitation Loan Program is \$27,000 per property.

As security for repayment, a lien is placed on the property for the 15-year term, except that the loan term will be 10 years for mobile/manufactured homes within a mobile home park. MHFA will only subordinate the lien for refinancing of a first mortgage.

The new phase of the Revolving Loan Program began October 1st, 2014. Requests for applications have been mailed to 216 households. Thirty applications have been accepted. Of those, 1 is in the construction process, 6 are in the inspection phase, 9 are in the process of having eligibility determined, 2 are obtaining bids and 12 have been denied.

## **From Forest to Shelter**

A homeless man came into Lakes and Pines one afternoon in early March. He was unwashed and smelled of bonfire smoke. An Advocate helped him with his application as he couldn't read or write. He stated he was nervous about leaving his current "home." He had been living in the woods for seven months. He had made a shelter out of stumps and scrap sheet metal and slept around a fire to keep warm on cold Minnesota winter nights. He stated as long as it was above negative five degrees, he didn't mind being outside.

Lakes and Pines' Advocate worked with A Place for You, the shelter in Pine City, to first get him out of the cold. His goals now are to find affordable housing and get back to being self-sufficient. He told the Advocate that he was most excited about being able to shower with warm water whenever he wanted to.



Although Lakes and Pines did not directly assist this man financially, as a result of the case management and supportive services the Advocate provided, in collaboration with staff at A Place For You, he was able to get out of the cold and into a situation where he could focus on more than just surviving. Lakes and Pines will continue working with him to achieve his goals and hopefully get him into housing of his own.

If you know of someone that is currently homeless, have them contact Lakes and Pines at 800.832.6082 option #4 – or you can complete an online referral form located at http://www.lakesandpines.org/ referral.html. Click on Coordinated Community Services Referral Sheet.

# **Regional Housing Study Complete**

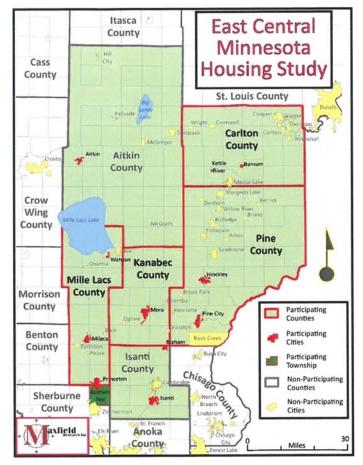
This past year, with funding from 15 local governments, Minnesota Housing Partnership, the Initiative Foundation, FirstLight Health System and collaboration with an additional three communities, East Central Minnesota obtained a regional housing study.

Key findings of the study included:

- The rental market in the region has an extremely low vacancy rate of 2%, resulting in difficulty finding rental housing;
- The fast aging baby-boomer population coupled with the even lower vacancy rate of senior rental market of 1.1%, is resulting in a high demand for senior rental product across the region;
- There is an overall demand for nearly 6,950 new housing units through 2025.

Noted challenges for the region included:

- Anticipating the type of housing products aging baby boomers will desire will be difficult. Many are currently homeowners and may want something other than the typical senior housing products of the past.
- A majority of the rental housing units in the region are considered affordable and are mostly fulfilled by the existing older product, but many lack the amenities that households desire (washer/dryer, covered parking, adequate closets, and energy-efficient appliances).



- Housing developers looking to capitalize on tax credit housing programs would likely have rents above those currently found in the region; those units would have better amenities but may not be affordable for the region's residents who are currently looking for housing.
- Building code enforcement is inconsistent throughout the region. Some smaller, rural communities do not track or even require building permits for new construction or major renovation projects. Without proper code compliance, the housing stock deteriorates and property values decline. A windshield survey of the region concluded that many homes are in disrepair.
- Collaboration is necessary for the region so jurisdictions can pool resources to enhance the entire region. There is no one entity or resource for housing in the region, making development difficult.

Now that the study is complete, the region needs to establish a plan to start working on addressing the issues outlined in the study. The full study can be accessed on Lakes and Pines' website at www.lakesandpines.org/PDF/ECHS.pdf. To get involved in the next steps of establishing a regional plan, contact Lezlie at lezlie.sauter@lakesandpines.org or 320.679.1800 ext. 118.

## The National Head Start Association Awards and Scholarships

The National Head Start Association is pleased to announce the 2015-2016 awards and scholarships to promote recognition and appreciation of deserving individuals for exceptional services to Head Start. Below is a list and brief description of the award and scholarship applications available from Lakes and Pines' Head Start Program:



NATIONAL HEAD START ASSOCIATION

### Head Start Parent of the Year

This award celebrates our most important partner, parents. Individuals nominated must be enrolled in the current year and have demonstrated exceptional leadership skills. The award winner will receive \$500, a 2016 conference pass, and a commemorative plaque. The first runner-up will receive \$200 and a commemorative plaque. The second runner-up will receive \$100 and a commemorative plaque.

#### **Beating the Odds Parent Award**

This award celebrates the achievement of an individual who has overcome significant adversity in their role as parent and provider. The award winner will receive \$500, a 2016 conference pass, and a commemorative plaque. The first runner-up will receive \$200 and a commemorative plaque. The second runner-up will receive \$100 and a commemorative plaque.

## Administrator of the Year Award – Head Start Program Director

This award celebrates local program leaders providing direction to a grantee or delegate, Head Start, Early Head Start, Tribal or Migrant Head Start Programs. The award winner will receive \$500, a 2016 conference pass, and a commemorative plaque.

## Sargent Shriver Excellence in Community Service Award

This award celebrates an individual's or organization's significant achievement through community service to Head Start and Early Head Start. The nominee for this award should have excelled in addressing issues of poverty, early education, or community health.

## Ron Herndon Head Start Parent Scholarship

This scholarship honors Ron Herndon's tireless efforts championing Head Start parents. The Ron Herndon scholarship celebrates Head Start parents who, through their own efforts to mobilize other parents and community members, have affected real change in their Head Start programs and/or communities. Scholarship winners will receive an award of \$2,500 and a commemorative certificate.

### Support Staff of the Year Award

This award celebrates the important contribution of staff who work in administration, facilities, food service, transportation, health, and social services. The award winner will receive \$500, a 2016 conference pass, and a commemorative plaque.

### **Teacher of the Year Award**

This award celebrates ALL those who are involved in the education component of our program, including classroom teachers, associate teachers, blended teachers/family service staff, home visitors, and instructional mentors. The award winner will receive \$500, a 2016 conference pass, and a commemorative plaque.

## The National Head Start Association Awards and Scholarships (cont.)

### Aubrey Puckett Memorial Award

National Staff Award in memory of Aubrey Puckett – this award celebrates Head Start alumni (parent or child) now working for a Head Start or Early Head Start program who demonstrates their passion for serving through advocacy, career growth, or being involved in their program, community, or the state/national level to benefit Head Start families.

#### Helen Hollingshed Taylor Memorial Scholarships

These three scholarships target individuals who reflect the values of hard work, educational determination and leadership. Each scholarship includes an award of \$2500.

#### Head Start Alumni, High School Senior

Nominees may be a junior in High School advancing to their senior year of High School. The scholarship winner will receive \$2500 and a commemorative certificate.

#### Head Start Parent, Post Secondary Education

Nominees must be attending an institution whose accreditation is recognized by the US Department of Education. The scholarship winner will receive \$2500 and a commemorative certificate.

#### Head Start Staff, Higher Education

Nominees must be attending an institution whose accreditation is recognized by the US Department of Education. The scholarship winner will receive \$2500 and a commemorative certificate.

To access detailed application instructions and information about these awards and scholarships please visit the National Head Start Association web site *www.nhsa.org* and search awards and scholarships or call/write:



ATTN: Head Start Program Lakes and Pines C.A.C., Inc. 1700 Maple Avenue East Mora, MN 55051-1227 (320) 679-1800 x137 (special accommodations to complete may be requested)

Applications will go through the selection process and letters announcing the winners will be mailed. The applications will be submitted online by the Lakes and Pines' Head Start Program, not by individual applicants. Therefore, please contact Lakes and Pines' Head Start no later than May 22, 2015 if interested in submitting an application. Lakes and Pines' Head Start staff will assist in completing the applications.

## **After-Hours Crisis Situations**

Throughout the coldest months of the year, Energy Assistance Program (EAP) staff members are available after regular business hours, including weekends, to address emergency fuel deliveries and/or heating system repairs. Lakes and Pines works closely with energy vendors, local furnace technicians, and each County's Emergency Dispatch to address emergency fuel deliveries and/or heating system repairs after regular business hours. As of March 27th, Energy Assistance staff members have responded to 65 after-hours calls.

Lakes and Pines has helped hundreds of people apply for, and get, affordable health insurance through MNsure.

- A person eligible for Medical Assistance or Minnesota Care can enroll at any time.
- In 2014, the tax penalty was the greater of \$95 per adult or 1% of taxable income, up to a maximum of \$285 per family.
- Starting in 2015, the tax penalty will be the greater of \$325 per adult or 2% of taxable income, up to a maximum of \$975 per family.
- In 2016, the tax penalty will be the greater of \$695 per adult or 2.5% of taxable income, up to a maximum of \$2,085 per family. After 2016, the tax penalty increases annually based on a cost-living adjustment.

Another reason you can apply through MNsure is if you have a "life event" that affects insurance coverage. Qualifying "life events" include:

- Loss of minimum essential coverage (MEC). For example, coverage ends because a job is ending. This does not include loss of coverage due to failure to pay premiums on time, including COBRA premiums.
- Marriage
- Gain of a dependent through birth of a child, adoption, or foster care
- Gain of citizenship, national, or lawfully present status
- Enrolled in qualified health plan (QHP) through MNsure and had a change in circumstances that makes you newly eligible or ineligible for advance payment of premium tax credits or cost-sharing reductions. This life event is not available for changes in the amount of existing advance premium tax credits or cost-sharing reductions.
- The terms of your employer-sponsored coverage changed and it is no longer affordable or does not meet minimum value requirements.
- Permanent address move, which provides new qualified health plan enrollment options
- An enrolled member of a federally recognized tribe may enroll in a qualified health plan or change from one qualified health plan to another one time per month.
- You believe that there is an error on your enrollment that was caused by MNsure action or inaction, such as the birth of a child, marriage, job loss with the loss of health insurance, and relocating.

Lakes and Pines Community Action Council, Inc. is available to help you navigate through the MNsure marketplace. If you have questions or want to schedule an appointment with a Navigator, please call 800-832-6082 option 4.

# **ECE Caring Members**

Caring Members is a program started by East Central Energy (ECE) in 1993 and is administered by Lakes and Pines on their behalf. Caring Members funds are provided through donations by ECE customers. ECE matches funds donated, doubling the amount available to help families in need. The Caring Members Program allows us to help ECE customers with up to \$200 to resolve an energy crisis on their ECE account once every three years. Households are responsible for a co-pay amount before Caring Members funds can be used. Funding for Caring Members was received February 17th of this year. Since funding was received, \$1,600 has been used to help eight households avoid disconnection or get re-connected. Anyone interested in donating funds to the Caring Members Program should contact ECE at 1-800-245-7944.

On March 12, 2015, Community Services Department staff participated in the "Homes for All" hearing. The goal was to:

- **Reduce Housing Shortages in Greater Minnesota and Expand Affordable Rental Options** across the state through housing development, rehab, and rental assistance.
- **Reduce Public Cost of Homelessness** through family homelessness prevention and housing with coordinated services for households who have been homeless long-term.
- **Promote Economic Development** through housing development and single family home rehab for seniors, families with children, and workers with low incomes.
- Promote Health and Educational Achievement through services for homeless youth, transitional housing, rental assistance for families, and assistance for low-income adults living with serious mental illness.
- **Expand Quality Housing Options** for renters and homeowners to strengthen families and communities.

### Did you know?

- One in eight households pays half or more of their income towards housing.
- An estimated 14,000 Minnesotans are homeless on any given night.
- Children and youth (21 and under) make up half of the homeless population.
- Seniors are becoming one of the fastest growing groups of homeless people.

Staff also had the opportunity to meet with the House of Representatives expressing the unique housing needs and barriers faced by residents in East Central Minnesota. Senator Tony Lourey and Representative Jason Rarick listened to how the work Lakes and Pines does around homelessness prevention and assistance truly improves the quality of life for many in East Central Minnesota.



**Go Green!** Lakes and Pines CAC, Inc. aims to operate and administer programs in the most cost-effective manner. Please consider receiving the FYI Quarterly Newsletter via email and help us save on printing and postage costs.



Send us an email to sign up: lap@lakesandpines.org



stands for "**FOR YOUR INFORMATION**." It is a quarterly newsletter provided to the area's seven county officials 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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