



### The Little Things

I hope you won't mind and will allow me a moment to indulge and brag a bit.

I have worked at Lakes and Pines for more than 15 years. In that short time, I have witnessed a consistency among all staff that warms my heart each and every time I see it. I have seen my co-workers working hand-in-hand with their customers to make lasting impacts in their lives. That is our job, right? Absolutely. Our mission charges us with improving communities and helping individuals meet their personal goals towards the ultimate goal of self-sufficiency.

Where I find beauty in the work can be seen in those one-on-one interactions that staff have with their customers. Staff meet their customers with compassion, acceptance and understanding. They provide a safe space for the individual to be their whole self – wherever they happen to be in their life – without judgement. This is the consistency I am speaking of.

Much of that compassion is in those small, one-off interactions. The kindness when saying hello as they pass in the hallway. The way staff bend down to speak with a child who has come in with their parent. The gentle reminders that the customer is in control of their own outcomes. The individual donations to contribute to our community, such as our recent food drive or the annual Toys for Tots drive. It's the smallest actions sometimes that make the most impact.

In the last several weeks I have seen many of these interactions which have caught my attention. One example happened several weeks ago; our team united behind a family who was facing homelessness. The Community Services Staff, Head Start staff, Administration, Human Resources – it was a joint effort to ensure the family felt welcome and comfortable while they were in our office. One employee helped mom with paperwork to access housing services while others took turns watching over the children so mom had a moment of peace; Head Start staff brought over activities for the children to keep them occupied; and other employees pitched together their own money to buy the family a warm meal. The team went above and beyond their calling to remove barriers this family was facing.

That is just one example. The reality is that these interactions happen frequently. This is where that bragging comes in. Lakes and Pines staff are the best around – you won't convince me otherwise. They believe in what we do and are committed to the mission. They attend to their "jobs" with their whole heart and by doing so, make the world a better place to live.

They make me proud to work beside them; proud to be part of Lakes and Pines; proud to contribute to the Community Action movement in our little community. Their focus and dedication fills my heart every day. For that, I am grateful. I have the joy of coming to work with people who genuinely care about others and strive to leave their mark by contributing to the prosperity of others. I am one of the lucky ones. I have a "job" that I love, because of the people who surround me. **Denise Stewart, Executive Director**

## WHY SHOULD I FILE TAXES IF I DON'T HAVE TO?

Filing out tax forms can be scary. What if it's wrong? So why would anyone file a tax return if they don't have to? There's one very important reason why, and that is you might get a refund. Yes, some people who are not required to file might be eligible for a refund. *You may file after the April 15th deadline. Neither the IRS nor State of Minnesota will penalize you for filing a late return if you're getting a refund.*

**Withheld Taxes** If an employer withheld federal and/or Minnesota income taxes from your paycheck last year, you might be entitled to a refund if you file a tax return. If you don't owe any tax and, aren't required to file a return, then it makes sense that any taxes you already paid should be refunded to you; but you won't get that money back if you don't file a 1040 form.

**Earned Income Tax Credit** The federal Earned Income Tax Credit (EITC) is for lower-income working people. If you qualify for this refundable credit, then you want to file a tax return. Even if you weren't eligible for the credit in previous years, make sure you check it out this year as you may qualify now.

The income limits to qualify for the EITC are fairly low. For example, if you don't have children, you may qualify if your 2023 earned income and adjusted gross income (AGI) are each less than \$17,640 for singles and \$24,210 for joint filers. If you have three or more children and are married, your 2023 earned income and AGI can be as high as \$63,398. There are exceptions and other rules, but the IRS has an online [EITC calculator](https://www.irs.gov/credits-deductions/individuals/earned-income-tax-credit/use-the-eitc-assistant) at <https://www.irs.gov/credits-deductions/individuals/earned-income-tax-credit/use-the-eitc-assistant> to help figure out if you're eligible for the credit.

**Minnesota New Child and Working Family Tax Credits** Even if you are not required to file Minnesota income tax returns, you can still file to claim valuable Minnesota tax benefits. The Working Family Credit and Child Tax Credits deliver tax relief to individuals whose income is below a certain level. *Both credits are refundable, meaning you can receive a refund even if you do not owe tax.*

The new [Child Tax Credit](#) is available to Minnesotans who have children under age 18. By filing a Minnesota tax return, you may qualify for \$1,750 per child with no limit on the number of children.

The [Working Family Credit](#) is available to Minnesotans who earned income during the year. If your earned income is \$8,750 or more, the maximum credit depends on the number of qualifying children:

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

There is also the [Credit for Qualifying Older Children](#), a refundable credit. If you have a qualifying child who is older than 17, you may be eligible for the Credit for Qualifying Older Children. Both the Child and Working Family Credits are phased out if your income is over \$35,000 for Married Filing Jointly or over \$29,500 for other filers.

If you have basic computer skills you can complete your own tax returns to claim these credits. Go to [free file sites](#) at <https://www.irs.gov/newsroom/irs-free-file-is-now-available-for-the-2024-filing-season>. If you have questions please call 800-832-6082 option 4. Community Service staff or a trained volunteer may be available to help.

## PARTNERING TO OPEN YOUTH CENTERS

Lakes and Pines has been actively involved in the development of Youth Centers in the seven-county service area. The newly developed Youth Centers provide support, resources and safe spaces for young people in these communities. Currently, the primary Youth Center in operation is located in Rush City, Chisago county, at the Restoration Outreach Center and opens its doors every 4th Thursday of the month. At this location, a Lakes and Pines Youth Advocate is joined by Central Minnesota Jobs and Training Services (CMJTS), Teen Focus Recovery Center and EVOLVE Family Services to offer comprehensive youth support.

In addition to the Rush City Youth Center, Lakes and Pines is working to expand youth services by establishing Youth Centers in neighboring communities. Lakes and Pines has initiated a partnership with the East Central Regional Library (ECRL) to establish a new Youth Center in Isanti county, Cambridge, MN. The ECRL director has generously offered no-cost utilization of their room/facility once the operation specifics are established. Pine county, Pine City and Aitkin county, Aitkin are also slated for future Youth Center developments.

Lakes and Pines is actively engaged with community members in Kanabec county, Mora to determine the optimal location for a Youth Center there. The goal is to create a network of youth centers across the region to ensure young people have access to support, guidance and recreational activities in safe and welcoming environments. Contact Mo, Youth Advocate, for more information at 320-679-1800 ext. 1931.



## TECH TIP

Ever wonder if any accounts tied to your email address have been compromised? There is now a website that has taken the data from many of the large-scale data breaches in the last decade and tells you if your email address appears on any of the major breaches or spam senders' lists.

The website is: <https://haveibeenpwned.com/>

This website was developed by Troy Hunt, a Microsoft Regional Director and Microsoft Most Valuable Professional blogger at [troyhunt.com](http://troyhunt.com). He is also an international speaker on information security.

He developed this site as a free resource for anyone to quickly access if they believe they may have been put at risk due to an online account having been compromised or "pwned" in a data breach. He wanted to keep it simple and easily accessible to ensure it could be of maximum benefit to the community.



Lakes and Pines will be closed on Monday,  
May 27th in observance of Memorial Day

## LANDLORD SEMINAR

Lakes and Pines hosted a Landlord Seminar on March 20, 2024 for area landlords, property managers and service providers. HOME Line Managing Attorney and Hotline Director, Mike Vraa presented to more than 40 attendees about new Minnesota landlord/tenant laws. Mr. Vraa identified the changes as the largest number ever to be enacted in Minnesota tenant/landlord laws in a single session of the Legislature in the 165-year history of the state.

Attendees received a significant amount of information regarding statutory reforms and new protections for tenants. Topics covered included: pre-eviction protections, expungement reforms, eviction reporting reforms, transparency in cost of housing fees, stronger tenant privacy rules, tenant rights to break a lease when medically necessary, statewide heat code minimum, emergency repairs expansion, reduced court fees, procedural changes in court evictions, pet declawing/devocalization, right to counsel, move in/out inspections, early lease renewals, limits on crime-free lease provisions, renters credit expansion, cannabis and source-of-income protections. Those in attendance had a chance to ask questions, seek guidance and receive additional resources regarding tenant/landlord laws.

Feedback from attendees was very positive and much thanks was given to Lakes and Pines for hosting. One landlord shared that they were fairly new at being a landlord (less than 3 years) and there were many things they were still not aware of. They stayed back for some time to network with other landlords and ask additional questions to the speaker. Lakes and Pines looks forward to continuing Landlord Seminars at least annually. If you have questions on rental property or have properties for rent, please contact Community Services at 800-832-6082 option 4.

## SEED PROGRAM AND FOODSHARE CAMPAIGN

It's Seed Program distribution time again. Bulk vegetable seeds were ordered and with the help of volunteers the seeds are packaged, labeled, sorted and in the process of being delivered to area food shelves, extension offices and farmer's markets.

It was amazing to be part of the process of getting seeds to our customers. Here is what one customer had to say: Sue (name changed) chose some special seeds because she was going to be planting, harvesting and canning these special vegetables with her three grandchildren. It was very important for her to pass her knowledge along to her family as she is 84 years old. Her eyes were bright and her face lit up as she talked about her grandchildren. She said she was so grateful to get these seeds as she would not be able to afford to purchase them. In connecting with the food shelves, similar stories are often heard. More seeds are requested as the customer base has doubled or tripled in the last year.



March is the Minnesota FoodShare Campaign. Lakes and Pines staff collected almost 600 pounds of food and toiletries and \$995 and divided it between the seven counties served. Staff formed teams and had friendly competitions competing for a traveling trophy. According to Hunger Solutions Minnesota, one in nine people do not have adequate food. Many are not sure they can feed their families one meal, let alone three per day. If you can donate to a food shelf in your area, purchase a little extra or preferably make a cash donation, you will make a difference in someone's life.

## FAIM GRANT IS NOW OPEN

The Family Assets for Independence in Minnesota (FAIM) Program is a matched savings project that assists low-income persons (at or below the 2024 200% federal poverty guideline) who are working, that have earned income and are a Minnesota resident. One of the main goals of this program is helping individuals change their saving and spending habits, including consumer debt reduction.

Participation requires commitment to depositing a consistent monthly amount to an IDA (Individual Development Account) opened through the program. Deposits made to this account within 24 months may be matched 3:1 by the program, in pursuit of one of the following asset goals:

- \* First home purchase
- \* Small business start or expansion
- \* Personal vehicle purchase
- \* Post-secondary education

### A Saving + Match Example:

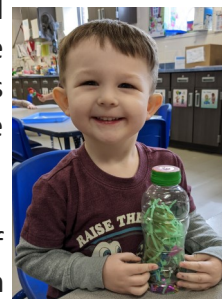
Save \$85 monthly for 2 years	\$2000
<u>FAIM 3:1 match on \$2000</u>	<u>\$6000</u>
Potential funds toward asset	\$8000

Also required of the participant, in order to achieve payout directly to a third-party vendor, is to complete 12 hours of Financial Management training, as well as 10 additional hours of asset-specific training.

FAIM funding is appropriated through State legislation, with funding provided by the Office of Economic Opportunity, Minnesota Department of Human Services. For more information or to participate in this program call Community Services staff at 320-679-1800 option 4.

## PRINCETON SCHOOL PARTNERSHIP

Lakes and Pines Head Start program often partners with area schools for children aged 3-5 to help prepare them for school. The Princeton School Partnership has proven to be very successful. It is now an afternoon class instead of morning and the class size has grown considerably the last few years. Currently, there are 19 students enrolled in the combination class of Head Start and Early Childhood Family Education (ECFE).



Some of the activities both staff and children enjoyed doing is celebrating the love of reading. Who remembers the Pizza Hut "Book-It" program growing up? Pizza Barn in Princeton brought this fun and tasty program back. A child reads 10 books and turns in a form with the book titles written on it to receive their free personal pizza. This is also available to preschoolers whose families read to them. Everyone loves pizza, right? Thank you, Pizza Barn.

As the year comes to an end, signs of spring are popping up all around; lots of changes are happening. Lucas, pictured above, shows off his cute spring shaker bottle everyone had fun creating. Happy spring from the Princeton School Partnership Class. For more information on the School Partnership programs or Head Start call 320-679-1800 option 3.

## DAY ON THE HILL

On February 28, 2024, Lakes and Pines Head Start parents had an opportunity to attend a Day on the Hill event at the Minnesota State Capitol. This was an opportunity for parents to meet with legislators about their experiences with Head Start, share their stories, ask questions and visit with parents from all over Minnesota. Kelly E. from Lakes and Pines and Tammy U., a Mille Lacs County Head Start Parent and previous five-year Policy Council Member, attended this event. Fortunately, a volunteer bus driver stepped up and offered to drive them to the Capitol in the Head Start bus.

Kelly and Tammy were able to meet with Senator Mark Koran (28,R) and Senator Jason Rarick (11,R). Tammy stated that while “having little interest in politics,” she stepped out of her comfort zone to attend this event. Each Senator invited them into their office for a one-on-one meeting. Tammy said she felt very comfortable “I felt like I was talking to an average person, they listened to what we had to say and gave input back.”

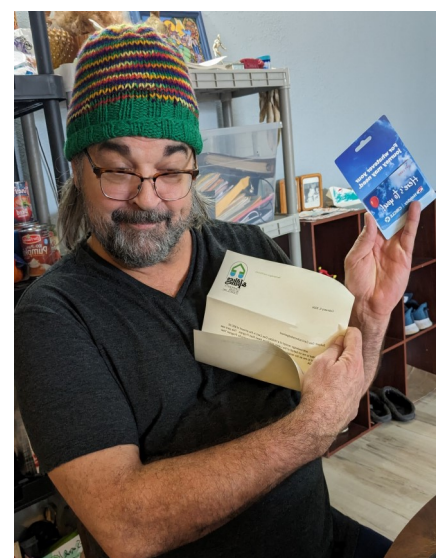
Another bonus of attending was the guided tour of the State Capitol to learn about the history and the artwork. The beauty of the building was very impressive as was learning the State Capitol is open for the people of Minnesota and have free tours six days a week. Tammy stated, “The experience for me was five-star. I felt important and active with my child’s and other children’s education to be able to talk to the Senators about things happening in my community with Head Start. I hope to see more parents enjoying this wonderful experience.” For more information on Head Start call 320-679-1800 option 3.

## PARENT QUESTIONNAIRE

Each year, the Early Childhood and Family Development (ECFD) Department sends out a parent questionnaire to ECFD families to gain insight on the Lakes and Pines program operations from the perspective of the families served. The information is collected and evaluated by the ECFD Management Team to improve programming. For participating in the questionnaire, participants are offered the opportunity to enter a drawing for a \$50 Holiday gas card and four lucky winners are randomly drawn.

Congratulations to the 2023-2024 Program Year winners. Pictured left to right are: Jennifer R. and Jayden, Nicole S. and Jeff D.

*(\*Please note that one winner did not wish to have their name or photo disclosed.)*



## APPLICATION ASSISTANCE

Lakes and Pines has teamed up with Pine County Health and Human Services, plus additional counties coming soon, to offer digital MNsure and SNAP (Supplemental Nutrition Assistance Program) application assistance a couple days each month starting in May, 2024 at various locations yet to be secured. Please check the Lakes and Pines website for up-to-date days and locations. Consumers are very appreciative to receive this assistance as it can be very difficult for some due to limited computer access or skills.

While it is not “Open Enrollment” for Qualified Health Plans-those with a premium-people can qualify for a Special Enrollment Period or SEP if they have lost health insurance coverage within the past 60 days through a “life event” such as losing employer insurance coverage due to job loss or divorce. It is always Open Enrollment if you qualify for Minnesota Care or Medical Assistance. See the table below from <https://www.mnsure.org/financial-help/income-guidelines/index.jsp>

The table below shows what financial help you may qualify for depending on household size and income. ([The previous year's income guidelines are available here.](#))

- The income limits for Medical Assistance are for coverage from July 1, 2023, through June 30, 2024.
- The income limits for MinnesotaCare are for 2024 coverage.
- Premium tax credits for 2024 private health plans through MNsure can be estimated using our [estimator tool](#). Under the extended tax credits, any household with income above 200% of the [federal poverty guidelines](#) may potentially qualify for a tax credit, but there is an income amount at which the tax credit will be \$0.

The 2024 income guidelines are available to download as PDFs in [English](#), [Hmong](#), [Russian](#), [Somali](#), [Spanish](#) and [Vietnamese](#).

*These income guidelines are **approximate** and for informational use only. **You will need to complete an application to determine your actual eligibility.***

This table shows what financial help you may qualify for depending on household size and income.

People in household	Medical Assistance for adults over age 18. Monthly / annual income no more than	Medical Assistance for children. Monthly / annual income no more than*	Medical Assistance for pregnant women. Monthly / annual income no more than	MinnesotaCare. Annual income no more than	Tax credits for private health plans. Annual income above
1	\$1,615 / \$19,391	\$3,341 / \$40,095	does not apply	\$29,160	\$29,160
2	\$2,185 / \$26,227	\$4,519 / \$54,230	\$4,568 / \$54,821	\$39,440	\$39,440
3	\$2,755 / \$33,063	\$5,697 / \$68,365	\$5,759 / \$69,110	\$49,720	\$49,720
4	\$3,325 / \$39,900	\$6,875 / \$82,500	\$6,950 / \$83,400	\$60,000	\$60,000
5	\$3,894 / \$46,736	\$8,052 / \$96,635	\$8,140 / \$97,689	\$70,280	\$70,280
6	\$4,464 / \$53,572	\$9,230 / \$110,770	\$9,331 / \$111,978	\$80,560	\$80,560
7	\$5,034 / \$60,408	\$10,408 / \$124,905	\$10,522 / \$126,267	\$90,840	\$90,840
8	\$5,603 / \$67,244	\$11,586 / \$139,040	\$11,713 / \$140,556	\$101,120	\$101,120
For each additional person add	\$569 / \$6,836	\$1,177 / \$14,135	\$1,190 / \$14,289	\$10,280	\$10,280

## REHABILITATION LOAN PROGRAM

The Minnesota Housing Finance Agency (MHFA) Rehabilitation Loan Program offers assistance to homeowners in the form of a 0% interest, 15-year forgivable loan. The loan 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 Rehab Loan program is \$37,500 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.

To qualify:

- \* You must own the house, either free of debt or through a mortgage or recorded Contract for Deed. If you are buying your house on a Contract for Deed, the holder of the contract must sign off on the loan.
- \* You must be current on your property taxes and be able to provide proof of homeowner's insurance.
- \* You must not have assets with a combined value greater than \$25,000. This includes recreational land, vehicles, savings and retirement accounts.

### Eligible Home Improvements

- \* Basic improvements that directly affect the safety, livability or energy efficiency of the home
- \* Addressing lead-paint hazards
- \* Electrical wiring
- \* Furnace/boiler repair or replacement
- \* Plumbing repairs
- \* Well and septic repair or replacement
- \* Radon mitigation
- \* Mold remediation
- \* Windows
- \* Siding
- \* Roof repair or replacement

To learn more about the Weatherization / Building Sustainability programs please call Lakes and Pines Weatherization staff at 320-679-1800.



**PLEASE NOTE:**  
Lakes and Pines  
will be closed  
Wednesday,  
June 19th  
and  
Thursday, July 4th.





## EMERGENCY AND ACCESSIBILITY REHAB LOAN

The Emergency and Accessibility Rehabilitation Loan Program is very similar to the Minnesota Housing Finance Agency (MHFA) Rehabilitation Loan Program. Assistance to homeowners 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 Emergency and Accessibility Rehab Loan program is \$27,000 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.

To qualify:

- \*You must own the house, either free of debt, or through a mortgage or recorded Contract for Deed. If you are buying your house on a Contract for Deed, the holder of the contract must sign off on the loan.
- \*You must be current on your property taxes and be able to provide proof of homeowner's insurance.
- \*You must not have assets with a combined value greater than \$25,000. This includes recreational land, vehicles, savings and retirement accounts.
- \*Your household gross annual income (including Social Security, wages and all regular sources) must be within the same guidelines as the Rehabilitation Loan Program.

Emergency and Accessibility Rehab Loan funds are used for repairs to a property damaged as a result of events beyond the borrower's control, or as necessitated by a system's structural failure such as:

- \*Failure of heating, electrical, ventilation or plumbing/septic system
- \*Roof leaks that have led to significant secondary damage to the home's interior
- \*A structural failure of the foundation, walls or roof top of the home that could cause collapse
- \*An Environmental Intervention Blood Lead Level (EIBLL) of a household resident
- \*An accessibility need that prevents a disabled person from inhabiting the home

To learn more about the Weatherization / Building Sustainability programs please call Lakes and Pines Weatherization staff at 320-679-1800.



## WEATHERIZATION /BUILDING SUSTAINABILITY

The Weatherization Program has served 127 households so far this program year (July 1st, 2023 through June 30th, 2024); which has included 115 senior citizens, 47 children and 81 customers with disabilities in seven counties.

Activities that are performed in homes are insulating, air sealing, new refrigerators, HVAC replacements, water heater replacements and other energy-efficiency improvements.

The Weatherization Program has multiple funding sources that are utilized while working with families to help permanently reduce the energy bills for low-income households.

- \*US Department of Energy (DOE)
- \*Energy Assistance Program Weatherization (EAPWX)
- \*Propane (LP)
- \*Bipartisan Infrastructure Law (BIL)
- \*Conservation Improvement Program (CIP)

If your household qualifies, the Weatherization Field Auditor will look for opportunities to make your home more energy efficient. To qualify for the Weatherization Program the household must have an approved Energy Assistance Application that is current and have lived in the home for at least one year. In addition, the household must have one of the following in the household:

- \*Household member that is 60 years or older
- \*Child/Children under the age of 19
- \*Disability

To learn more about the Weatherization / Building Sustainability programs please call Lakes and Pines Weatherization staff at 320-679-1800.

## A HARD AND FRUSTRATING STORY

One of Lakes and Pines' coaches has been working with a customer for over two years. This customer struggled with trust and mental health issues stemming from domestic violence. The customer was secure in a home, but the program they were on was coming to an end. The coach and housing staff knew the customer could not support themselves at this time. Through conversations with the County, Lakes and Pines staff moved the customer to Housing Supports and they remained in the home they were comfortable in. Originally the rules required they move out of the home where they were housed to become homeless again so they would qualify for Housing Supports. This is just one of the barriers people struggling with housing insecurity face.

After Housing Supports was put into place, they were allowed to stay where they felt comfortable and safe, the coach continued working with them to find ways for the customer to be more self-sufficient. Part of the plan was to apply for Social Security Disability Insurance (SSDI) which they received. Thinking they were going to receive a large payment, the customer worked with the landlord to buy the property with the funds they would receive and would no longer need to rely on the County for Housing Supports.

*Continued on page 11*

## A HARD AND FRUSTRATING STORY (CONTINUED)

*Continued from page 10*

An envelope arrived in the mail for the customer. Instead of a check, it was a note from the County letting them know the back pay the customer was supposed to receive went to pay for the housing and general assistance the County had paid on their behalf for the years past.

Now instead of owning their own piece of land, having an asset in their name, the County will continue to pay a portion of the housing. With having a house and freeing up the SSDI dollars, they would have been able to care for their child back in the home, and since their child doesn't live with them due to their financial situation, the customer also lost Supplemental Nutrition Assistance Program (SNAP) benefits which was used to stretch what little money was coming in. The County did reconsider and the customer was able to retain their SNAP benefits, but the hope of the child coming back home to live with them full time will remain out of reach due to their financial situation.

The restrictions described here are real, and unfortunately, it keeps people from moving forward and out of poverty.

While this is a frustrating but true story, they are not the only customer this has happened to at Lakes and Pines. Coaches, Lakes and Pines and community members can only do so much. The rest needs to come from those who have the power to make changes.

## DEED AND SCDP

The Minnesota Department of Employment and Economic Development (DEED) Small Cities Development Program (SCDP) helps cities and counties with funding for housing, public infrastructure and commercial rehabilitation projects. Projects must meet one of these three federal objectives:

1. Benefit people of low and moderate incomes
2. Eliminate slum and blight conditions
3. Eliminate an urgent threat to public health or safety need, impact and cost effectiveness must be documented and the general public must be involved in the application process. Cities with fewer than 50,000 residents and counties with fewer than 200,000 residents are eligible.

**The City of Sandstone** was awarded a SCDP grant to rehabilitate ten owner-occupied homes and five commercial properties. The total project award was \$517,500. Site visits are in progress and work is expected to start in July, 2024. The program runs from November, 2022 through December 31, 2025.

**Twin Lakes Township** was awarded a SCDP grant to rehabilitate ten owner-occupied homes. The total project award was \$287,500. The program runs from March 1, 2023 through December 31, 2025.

**The City of Sturgeon Lake** was awarded a SCDP grant to rehabilitate ten owner occupied homes. The total project award was \$287,500. The application process has been opened to the citizens of Sturgeon Lake and runs from August 24, 2021 through September 30, 2024.

Please contact Weatherization / Building Sustainability staff for more information on these grants at 320-679-1800.



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  
MORA MN  
PERMIT NO. 29

LAKES AND PINES CAC INC  
1700 MAPLE AVE E  
MORA MN 55051  
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