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Lakes and Pines C.A.C., Inc. FYI Newsletter

OUR MISSION:

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

Serving the 7-county area:

Aitkin

Carlton

Chisago

Isanti

Kanabec

Mille Lacs

Pine



Visit us on:





Your Work Matters

Denise Stewart, Executive Director

This article is inspired by a simple, but impactful message I received from my mentor a couple weeks ago. He reminded me that sometimes we all need a little reminder that we are doing the right thing, even when it is so hard in the moment. Thanks, Bob!

In recent months, many of us across the human services field have been working under increasing pressure. Funding delays and freezes, heightened oversight, and constant attention on fraud, waste, and abuse have added new layers of stress to work that is already demanding. These challenges are real, and they affect every part of the system that supports our communities.

This message is for all of you — the staff here at Lakes and Pines, and the many partners and colleagues who stand alongside us every day: the frontline teams in County Health and Human Services and Family Services offices, the dedicated professionals at New Pathways, A Place for You, Rise, Family Pathways, our Food Shelf staff and volunteers, teachers and school staff, Central MN Jobs and Training Services, Veterans Services offices, mental health providers, our fellow Community Action Agencies, and so many others whose names may not fit on this page but whose impact is felt throughout our region.

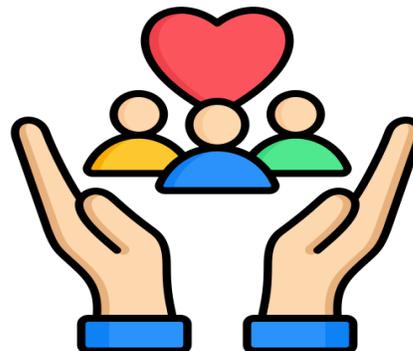
I want you to hear this clearly: your work matters.

You are showing up for people during some of the most vulnerable moments of their lives — when a family is facing homelessness, when a veteran is trying to stabilize, when a survivor is seeking safety, when a child needs support, when a senior needs food, heat, or human connection. You are doing this work within systems that are already among the most regulated and closely monitored in both government and nonprofit sectors. You carry enormous responsibility. You protect public trust and resources. You manage complex rules and documentation and you do it while treating every person with dignity and respect. That combination of accountability and compassion is not easy. Yet you continue.

When funding feels uncertain and the work feels heavier, it can be hard to remember just how much of a difference you make. But the people who find housing, the families who put food on the table, the children who stay in school, the neighbors who regain hope — their lives are the evidence of your commitment.

Our communities are held together by this network of care — by professionals and volunteers who believe that people matter and that strong, ethical service delivery matters. The work you do every day, often without recognition, is the reason our region remains resilient in the face of hardship. So to each of you: Thank you for the heart you bring to this work, even when it is hard.

Because the work you do — it matters.





Toys for Tots: Spreading Holiday Cheer Across Our Communities

Every year, Lakes and Pines Community Action Council proudly partners with the Toys for Tots teams in Kanabec and Pine County to help make the holidays brighter for children in our service area—especially those who might otherwise have no gifts waiting under the tree. This year’s effort reached families across six counties, and it truly took a village to make it happen! Staff from our Early Childhood and Family Development Department jumped in to bag and sort toys, while team members from across Lakes and Pines helped deliver gifts directly to families’ doors!

Here’s the impact you helped create:

Kanabec, Isanti & Mille Lacs Counties: 76 families and 199 Children

Carlton, Pine & Chisago Counties: 54 Families and 124 Children

Because of your generosity—of both toys and time—hundreds of children experienced the joy of the season and families felt the warmth and support of their neighbors.

Lakes and Pines is hiring! Go to our website: www.lakesandpines.org for all available positions.



Lakes and Pines have continued to be supported by caring community members who have made a variety of donations to the Lakes and Pines Early Childhood and Family Development Department. We have received a plethora of knitted hats and mittens for the colder weather. These hats and mittens have been distributed to both children and adults within the program. We have also been able to equip the classrooms with this cold weather gear, to help children stay warm during their outdoor experiences.

Lakes and Pines has received a donation of children’s clothes which included multiple pairs of snow pants, along with pants and shirts for everyday wear. These items were distributed to our classrooms to ensure that children have additional clothes to wear when accidents and spills happen. Supplies and materials



have also been donated and used to inspire joyful learning opportunities for children in both our classrooms and home-based options. The jumbo bowling set elicited an abundance of laughter and excitement among the children and teachers. The oversized paper was put to good use for large muscle painting and activities that benefitted from some ‘mess prevention’ strategies.

The ongoing support received from our generous community members is greatly appreciated. These items have gone far beyond enhancing learning opportunities. They have elicited joy, laughter, and an abundance of meaningful interactions between children and their world. Our staff so grateful for the continued support received from the incredible members of our Lakes and Pines community. Thank you!

Respectfully submitted,
Keri Cook, Head Start Program Manager



Housing Triage Service

Housing Triage services will be available for individuals 18 and older who have a Serious Persistent Mental Illness (SPMI) diagnosis, are working with a case manager, and who are experiencing homelessness or who have unstable housing. The Housing Triage Facilitator will work with the eligible households to develop and implement a plan per their input and goals to acquire safe, stable affordable housing and/or to maintain it.



Services may include but are not limited to:

- Housing search assistance
- Complete housing plan
- Know and share housing and utility related funding sources with customer for which they may be eligible
- Assisting with applications for housing and/or utilities
- Connecting with landlords and/or utility companies on the customer's behalf (if needed)
- Assisting with arranging payments of application fees, deposits, etc.
- Provide referrals to community resources as appropriate including Housing Benefits 101
- Help the household create a Housing Safety and Support Plan

Housing Triage services end when the household is housed or has received the triage services they requested.

Bridges

The Bridges program helps individuals with mental health conditions who are homeless or at risk of losing their housing with ongoing rental assistance. When available, vouchers are offered to eligible applicants in Pine, Kanabec, Mille Lacs, Isanti and Chisago counties.

The Bridges program has been actively establishing and strengthening relationships with community landlords who are willing to Accept the Bridges contract. Through consistent communication, support, and successful tenancy outcomes, the program has demonstrated reliability and effectiveness in meeting both landlord and participant needs.



As the program has continued to grow, these positive experiences have led to increased interest from landlords. Several landlords who have successfully participated in an initial Bridges contract have since reached out to the Regional Housing Coordinator when rental units became available. While the Bridges program is not accepting new applications at this time, this reflects both the program's credibility within the community and the strong partnerships being developed to support stable housing opportunities.



Carlton County Home Visiting Highlights

This past summer and all in Carlton County Head Start staff worked closely with a pregnant mom through home visits. Together, we created a special tie blanket for her baby and a belly cast that will be used to mark the baby's footprints each month—a meaningful keepsake celebrating baby's first year.



During monthly home visits with the family and children, I plan engaging, themed activities alongside the parent. Each week focuses on a new theme and includes shared reading, fine and gross motor activities, and fun arts and crafts projects. These visits support learning, connection, and meaningful moments between parents and children.



Winter Wonders in Our Cambridge Afternoon Preschool

Our Cambridge afternoon preschoolers have been busy discovering the magic of winter! From feeling the crunch of snow beneath their boots to noticing how it looks, feels, and even sounds, our little explorers dove right into seasonal fun. One of the class favorites? Learning all about sleds and taking turns trying out a small snow hill! Through laughter, teamwork, and lots of movement, the children practiced sharing, waiting their turn, and working together. Through play, sensory exploration, and outdoor adventures, our preschool class has embraced the beauty and excitement that winter brings—making memories as



bright as freshly fallen snow!

Winter Is Here in Pine County

We've been having lots of fun exploring snow and ice this winter! On days when it's a bit too cold to head outside, the staff brings the winter fun indoors. From adding snow to the sensory tub and watching what happens as it warms and melts, to building snowmen before they disappear, our classroom has been full of winter discoveries.

We've also enjoyed creating winter-themed art, including snowman sun catchers and melted snowman collages. Through hands-on play, sensory exploration, and creative projects, students have been embracing the magic of winter—no matter the temperature!





Princeton School Partnership

We may hold the title of teacher, but often it's the students who teach the most meaningful lessons. This year, the partnerships focus has been on embracing an "*I can do hard things*" mindset—and watching students rise to challenges they set for themselves has been one of the greatest joys of our work.

One child encountered stilts for the very first time. He didn't know what they were, how to hold them, or how to use them. But he was determined to figure it out. He tried, fell, got back up, and tried again —over and over. With focus, patience, and persistence, he learned from his mistakes and eventually mastered the stilts. In doing so, he learned that he *can* do hard things.

Another child set a goal to build a tower 20 blocks high. The tower fell at 13, then 16, then 17 blocks. Still, he didn't give up or lower his goal. He adjusted his strategy, asked others for help, and kept going until he successfully stacked all 20 blocks. He learned that he can do hard things.

One student confidently walked across a balance beam, then challenged himself to jump and land on it. It wasn't easy. But with determination and perseverance, he adjusted angles, changed his approach, remembered what worked, and fine-tuned his movements until he succeeded. He discovered that he can do hard things.

Another young learner wanted to draw a shape like the older students in class. She tried, evaluated her work, asked for feedback, erased, and tried again. When her drawing didn't meet the standard she set for herself, she started over from a new angle. Eventually, she created a square she felt proud of. She proved that she can do hard things.

These moments happen often—during ordinary, seemingly unremarkable days filled with careful planning and learning goals. Yet children have their own way of showing what matters to them and how they need to grow. It's our jobs to pause, notice, celebrate, and affirm that *yes—they can do hard things*. These moments always bring a smile to teachers faces and remind us why were here.

The Princeton School Partnership wants you to know: **you can do hard things too.**





It's Almost Tax Time! New Volunteers Still Welcome!

New Services Are Available!

Free tax preparation services will be available from the last week in January through late-April. In-person tax clinics will be held in Milaca, Mora, Moose Lake, North Branch, Pine City and Cambridge. The entire program relies heavily on volunteers, as only volunteers are

allowed to work on tax preparation. Experienced volunteers are welcome, with no prior training being necessary. The IRS and Minnesota Department of Revenue provide training materials, and agency tax staff will supplement this with in-person training, ongoing mentoring, and support.

This year Lakes & Pines is offering (dependent on volunteer availability):

- One-day tax clinics will be offered in additional communities that don't have a regular free tax site.
- Onsite tax preparation will be available in-person at senior housing and assisted living sites.
(Let us know if you are interested in this service.)
- Do-It-Yourself tax services are available at the tax sites and from the comfort of your own home. Individuals comfortable completing their own returns will be able to call to ask a tax question or two from a trained tax preparer.
- We will extend the program to more high schools and alternative learning centers to assist working students in learning the basics of the tax system and to help them complete their own tax returns. Let us know if your school is interested in this service.

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

For tax year 2025, you may qualify for a Child Tax Credit of \$1,750 per qualifying child, with no limit on the number of children claimed.

This is a refundable credit, meaning you can receive a refund even if you do not owe tax. The credit phases out if your income is over \$31,950 (\$37,910 for Married Filing Jointly).

More information can be found on the MN Department of Revenue website

<https://www.revenue.state.mn.us>

The agency's tax staff and volunteers are ready to help you learn about and file for these credits. Last year, 22 local volunteers and 10 NCCC Americorps members served about 1,050 taxpayers. Contact the Community Services Department for information about volunteering, to schedule a tax preparation appointment, or to invite the tax program to your senior housing building, high school or alternative learning center.



Housing Rehabilitation Program

The Rehabilitation Loan | Emergency & Accessibility Loan Programs (RLP/ELP) help low-income homeowners finance important home repair projects that directly affect the safety, habitability, energy efficiency or accessibility of their homes.



Rehabilitation Loan Program

Eligible Improvements

The following are examples of improvements and repairs that can be made with RLP:

- Electrical wiring
- Windows, doors, siding and roofing
- Plumbing | Septic system upgrades
- Water heater repair and replacement
- Address lead-based paint hazards

Maximum loan amount: \$37,500

Loan terms:

- Homes taxed as real property (e.g., single family detached, townhomes, etc.): 15 years
- Manufactured homes taxed as personal property: 10 years
- 0% interest, payments deferred and the loan is forgiven at the end of the loan term if you continue to occupy it as your principal residence. If you move out, transfer title or sell the home before the loan is forgiven, you may have to re-pay part or all of the loan.

Emergency & Accessibility Loan Program

Eligible Improvements

The following are examples of emergency conditions ELP funds can be used to address:

- Heating, electrical, plumbing, well or septic system failures.
- Accessibility improvements, such as a ramp, to enable a household member with a disability to continue to live in the home.

Maximum loan amount: \$27,000

Loan terms:

- Homes taxed as real property (e.g., single family detached, townhomes, etc.): 15 years
- Manufactured homes taxed as personal property: 10 years
- 0% interest, payments deferred and the loan is forgiven at the end of the loan term if you continue to occupy it as your principal residence. If you move out, transfer title or sell the home before the loan is forgiven, you may have to re-pay part or all of the loan.

Am I eligible?

The eligibility requirements for RLP|ELP are the same. You may be eligible if you:

- Live in Minnesota
- Own and occupy the property
- Are 18 years of age or older
- Are current with your mortgage payments and property tax payments
- Do not have assets exceeding \$25,000 (excluding your primary residence)
- Meet our income limits (subject to change)



Income Limits

Income limits for RLP/ELP are the same and are effective as of June 2, 2025 (subject to change):

House-hold Size	Income Limit
1 person	\$27,800
2 people	\$31,800
3 people	\$35,700
4 people	\$39,700
5 people	\$42,900
6 people	\$46,100
7 people	\$49,200
8 people	\$52,400



Isanti County Home-Based Program

We've had so much fun over the past few weeks diving into hands-on sensory activities! Families have been working on their Treasure Boxes—special keepsake boxes designed to hold meaningful mementos. Children used their creativity to decorate the boxes with gems and colorful tape. This activity supports family culture and strengths while fostering traditions and lasting memories.



We've also explored sponge painting and sensory play with snow and Arctic animals, learning about habitats and camouflage along the way. Some families even created special holiday ornaments together, adding a personal touch to the season. As we enter the new year, we're looking forward to learning about health and nutrition, oral care, and even outer space! These topics will be paired with fun, engaging STEM activities to support curiosity and learning.



Cookie Decorating Fun – Cloquet!

During the week of December 22nd, we visited families in their homes for a fun cookie-decorating activity. For most families, we brought cookies that could be decorated using edible markers. Some friends started drawing on their cookies and then tried to bring the marker to their mouths—gentle reminders followed that the coloring stays on the cookie! Once decorating was finished, we used wipes to clean colorful hands. A few friends wiped their hands first and then wiped their cookies, discovering that the designs could come right off! For larger families, we brought cookies with frosting and sprinkles. The frosting came in a tube, and we quickly learned that scissors were needed to cut the top to get the frosting out. The red frosting had a mind of its own and came out the side! We also learned the importance of sharing frosting and sprinkles, squeezing the frosting onto the cookie, and using a spoon to spread it around.



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Quick Tips to Help Prevent Frozen Pipes

Insulate Pipes: Wrap exposed pipes with foam or fiberglass. Use electric heat tape where pipes enter the home.

Check Skirting & Belly Wrap: Ensure skirting has no gaps and under-home insulation (“belly wrap”) is intact.

Maintain Heat: Keep indoor temperatures at 60°F or higher.

Drip Faucets: Let both hot and cold faucets drip during extreme cold.

Protect Exterior Faucets: Remove hoses and install frost-proof hose bibs

Water Meter Care: Keep the meter area warm by opening doors or directing warm air toward it.

Although Lakes and Pines does not offer a program specifically for frozen pipes, the following tips may help protect your home during Minnesota’s coldest months.

If Pipes Freeze

- 1) Check Heat Tape, make sure it is plugged in, and working.
- 2) Thaw pipes slowly using a hair dryer or electric space heater.
- 3) Never use open flames.

Ways the Weatherization Assistance Program can help your home

If your household qualifies, a Weatherization auditor will assess your home and recommend ways to make it more energy-efficient.

Available upgrades for homeowners and renters may include:

- Insulation and air-leak sealing
- Furnace, boiler, or water heater repair or replacement
- Energy-saving tips and equipment

To qualify:

- Have a current, approved Energy Assistance application
- Have lived in the home for at least one year
- Household includes at least one of the following:
 - A member age 60 or older
 - A Child under age 19
 - A person with a disability



Pictured from Left to Right: Justin Jahnz, ECE President/CEO, Denise Stewart, Lakes & Pines Executive Director and Jessica Bliss, ECE Member Account Supervisor



Lakes and Pines Community Action Council, Inc. is proud to partner with East Central Energy (ECE) to administer the Caring Members Program. Established by ECE in 1993, this long-standing program provides vital support to community members facing utility disconnection when no other assistance is available.

Unlike many programs, the Caring Members Program has no income eligibility requirements, ensuring that help is accessible to any ECE customer experiencing a crisis. Through our continued partnership with ECE, Lakes and Pines is able to strengthen our communities and support our most vulnerable neighbors when they need it most.

On November 19, 2025, Lakes and Pines received a generous \$15,000 donation from ECE to help households avoid utility disconnections while Lakes and Pines waited for Energy Assistance Program funding, which was delayed due to the government shutdown. The timely support helped bridge the gap, allowing families and individuals to maintain stability and peace of mind during a critical time when Minnesota temperatures started to drop and highlights ECE’s commitment to our community.

Energy Assistance Program (EAP)

As I was preparing for a meeting and pulling together some numbers, I found myself reflecting back on the impact of our Energy Assistance Program since my first season with Lakes and Pines as the Energy Assistance Program Director.

In FY2024, EAP assisted **11,262 individuals**. In FY 2025, EAP assisted **11,080 individuals**. Now, just under four months into the current season, EAP has already served **5,719 individuals**.

These numbers represent far more than statistics. Each one reflects a person, a family, or a household turning to us during a time of need. Seeing this early data is a powerful reminder of why our work matters and how deeply our services touch our communities.

As we move further into the season, this information reinforces the importance of continuing to be responsive, thoughtful, and committed to meeting people where they are and supporting them with care and compassion.



Lakes and Pines will be closed for the upcoming Holidays:

Monday, January 19th
Martin Luther King Jr Day
Monday, February 16th
President’s Day





FOR YOUR INFORMATION (FYI) is a quarterly newsletter for the area's officials, partners, Board Members and personnel of Lakes and Pines CAC, Inc.

For further information, please contact:

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