

July  
August  
September  
2025 Edition

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**INSIDE:**

Full details about our  
*2nd Annual  
Community Picnic* on  
Page 9

**We are hiring!**  
See list of complete *job  
openings* on Page 3

**MN Cheesemakers  
Assoc. gives a generous  
gift.** *Details on Page 7*

1700 Maple Ave. E  
Mora, MN 55051  
320-679-1800  
800-832-6082

**Email:**  
LAP@lakesandpines.org

# 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:**





## From our Executive Director, Denise Stewart . . . . .

At the heart of the Community Action movement is a powerful truth: those who experience poverty firsthand must be part of designing the solutions to end it.

As communities continue to face the challenges of rising costs, housing insecurity and unequal opportunity, we're reminded that real, lasting change comes from within the community itself.

People with lived experience understand where systems fall short—because it's their reality. They know what works and what doesn't. When their voices are included in the design of services, programs become more responsive, more effective and more respectful of the realities families face every day. Community Action Agencies are built around this very belief of maximum feasible participation.

Lakes and Pines seeks out input from individuals with lived experience of poverty in multiple ways. We seek feedback in the form of Satisfaction Surveys, we invite individuals to participate in our Community Needs Assessment every two years, and one third of our Board of Directors are individuals who represent the low-income community.

Lakes and Pines has a 21-member volunteer Board of Directors. At least one third of our Board members are democratically elected by individuals who are themselves living on low income. One third of the members are from the public sector: County Commissioners, and the final third are from the private sector. This brings together individuals who guide policy, who deliver service and those who are recipients of the service in the planning and decision-making processes. It provides the opportunity for those with lived experience to have a voice to ensure our programs are rooted in dignity and practical wisdom.

Recently, at a Board meeting, I was reminded of the importance of listening to the voice of individuals with lived experience. The Board was discussing a potential solution for an issue that had been raised by a partnering service provider in the area. Everyone at the table agreed that the proposed solution would be a good service for the target population. One of our Board members with lived experience spoke up, and while she agreed that the proposed service was a good start, she also helped us realize that we needed to go one step further to truly be effective, and most importantly, ensure the individuals we were targeting were treated with the dignity that they deserve.

That conversation led our team to re-design our approach. Her input improved our plan exponentially. When this service becomes a reality, the impact it will have will be greater than if she hadn't used her voice and been heard.

When we work together as a community, where every voice is valued, we build stronger solutions—and a future where everyone has a fair shot.

*Denise Stewart, Executive Director  
Lakes and Pines, CAC, Inc.*

### **Our mission:**

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



Early Head Start Assistant Classroom Teacher  
in Chisago City

Head Start Assistant Classroom Teacher in Mora

School Partnership Teacher in North Branch

Fiscal Controller in Mora

For complete job descriptions, qualifications, primary duties and responsibilities go to: [www.lakesandpines.org](http://www.lakesandpines.org) and click on Employment Opportunities

- We offer:
- ♦ Medical, dental and life insurance
  - ♦ Vacation and sick leave
  - ♦ Mileage reimbursement
  - ♦ Professional development opportunities
  - ♦ Employee Assistance Program
  - ♦ 13 paid holidays
  - ♦ Education reimbursement opportunities

### Lakes and Pines Celebrates Staff Achievements

Lakes and Pines is proud to announce that three of our outstanding team members: Tina Hamilton, Human Resources Director; Jessica Unkelhaeuser, Emergency Services Program Manager and Mohammed Alghamdi, Youth Advocate have successfully completed the rigorous certification process through the National Community Action Partnership (NCAP) Commission.

The Certified Community Action Professional (CCAP) Program sets a national standard for excellence and ethical leadership in Community Action. It recognizes individuals who demonstrate a strong commitment to these principles through their professional contributions and community service. To earn this prestigious certification, candidates must meet NCAP's eligibility criteria. Once accepted, they undergo a demanding process that includes: compiling detailed work samples, writing reflective essays and passing a comprehensive four-hour examination.

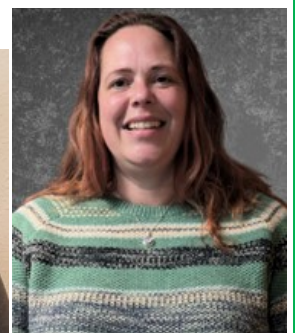
Lakes and Pines would like to congratulate Tina and Jessica as both will be receiving the *Lois J. Carson, Library of Excellence Award* for their exemplary Independent Writing Assignments. In June 2019, the Certification Commission established this library to honor Lois Carson, CCAP Emeritus, on her retirement from the Commission (Lois is one of the founders of the CCAP program). The library is the repository for works produced by CCAPs that model best practices in fulfilling the Vision and Values of Community Action. Among other publications, the library especially functions to showcase exemplary Independent Writing Assignments that the Commission considers models for CCAP candidates to emulate.

Tina, Jessica and Mohammed will be formally recognized for their achievement at the NCAP Annual Convention on August 28<sup>th</sup> in Detroit, Michigan, alongside fellow certified professionals from across the state.

Lakes and Pines is honored to have such dedicated leaders on our team and celebrates their commitment to excellence in serving our communities.

Congratulations Tina, Mohammed and Jessica on your remarkable accomplishment!

Pictured Left to right: Tina, Mohammed and Jessica





The Morale Boosters Committee organized a fun picnic-themed potluck to welcome in summer on Wednesday, June 18th. Many delicious dishes were shared, along with the recipes. No picnic is complete without hotdogs and chips; even when held indoors the bugs and ticks were present (paper versions of course)!



Stand back everyone! Crystal S., the Energy Assistance Program Supervisor, is hungry!



## A little bit of inspiration.....

The only people with whom you should try to get even with are those who have helped you. *John E. Southard*

Doubting yourself is normal. Letting it stop you is a choice. *Mel Robbins*

Ask yourself if what you are doing today is getting you closer to where you want to be tomorrow. *Unknown*



Reflecting on the 2025 tax season, the VITA (Volunteer Income Tax Assistance) program's positive influence on our community is impressive. With 22 committed local volunteers and a team of 10 AmeriCorps NCCC (National Civilian Community Corps) volunteers this year, over 2,200 tax returns (Federal, State and Property) were completed, resulting in over \$1.6 million returned to the communities.

Next year, the goal is to expand the tax program by continuing to grow sites in Cambridge, Mora, Milaca, Pine City, Moose Lake and North Branch. Also, the hope is to expand mobile sites at local assisted-living facilities, high schools and low-income/senior housing facilities. This growth would mean more volunteers are necessary.

Being a VITA volunteer consists of various roles including: greeting, tax preparation, remote options and more, allowing volunteers to contribute based on their availability. Thorough training is available for all roles. Volunteering for the VITA program is a rewarding experience and you get to see firsthand the difference it makes in your community; plus it not only assists the taxpayers served, but it also supports small businesses, job creation and the community as a whole.

If you know someone interested in volunteering, please encourage them to contact Lakes and Pines via email at [taxes@lakesandpines.org](mailto:taxes@lakesandpines.org) or by calling 320-679-1800 option 4.

***"Volunteers don't get paid, not because they're worthless, but because they're priceless"***



## No Bake Energy Balls

*A quick, easy and (mostly) healthy snack for a little pick-me-up during the day*

1 Cup oatmeal

1/2 Cup ground flax

2/3 Cup peanut butter

1/4 Cup mini chocolate chips OR mini M & M's

1/3 Cup honey

3/4 Cup coconut

1 tsp. vanilla



Mix all ingredients together and scoop onto waxed paper. (A round "cookie scoop" works well as it is the perfect size to just pop in your mouth). Store in an airtight container. So yummy!

## Housing Rehabilitation

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, Chisago, Isanti, Kanabec, Mille Lacs and Pine.

MHFA offers a Rehabilitation Loan Program (RLP) to assist low-income homeowners with financing essential home improvements that enhance safety, habitability, energy efficiency or accessibility. These loans are typically deferred, meaning no monthly payments or interest are required until the home is sold or the loan term ends, at which point the loan is forgiven or must be repaid.

Lakes and Pines is currently assisting 29 households (26 through RLP loans and 3 through the Emergency Loan Program). Additionally, 149 households remain on our waiting list. Households must be approved for Energy Assistance to qualify for these programs.

### Key Features of the MHFA Rehabilitation Loan Programs:

**Eligibility:** The program is targeted towards low-income homeowners, with income limits varying by household size.

**Loan Amount:** Maximum loan amounts can reach \$37,500 and the minimum loan amount may be \$5,000.

**Loan Term:** The loan term is typically 10-15 years, with forgiveness at maturity. For mobile homes, the term may be shorter.

**Eligible Improvements:** Loans can fund a range of improvements, including repairs to major systems (roof, windows, electrical or Heating/Ventilation/Air Conditioners (HVAC), addressing hazardous conditions and accessibility modifications for homeowners with disabilities.

**Deferred Loan:** The key characteristic of these loans is that they are deferred, meaning homeowners don't make regular payments, but a lien is placed on the property for the duration of the loan term.

For more information on these housing rehabilitation loans, or to see if you may qualify, please call Lakes and Pines at 320-679-1800 ext. 123 (Gina) or ext. 194 (Jessie)

## Small Cities Development Program

The Small Cities Development Program (SCDP) helps cities, townships and counties with funding for housing, public infrastructure and commercial rehabilitation projects.

Lakes and Pines is currently managing three active grants:

**Sandstone SCDP** – assisting 14 property owners, including 10 residential and 4 commercial projects

**Twin Lakes Township and Sturgeon Lake** – These programs are both nearing completion.

*For more information on these programs, please reach out to Gina at 320-679-1800 ext. 123  
or Jessie B. at 320-679-1800 ext. 194*

### **“The Benefit Cliff”**

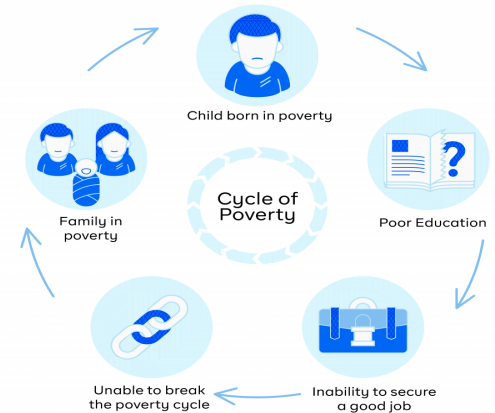
Generational poverty is something we see often—children growing up in poverty are more likely to experience it as adults. They watch their parents struggle financially, depending on benefits provided by the county, state and federal levels. As they become adults with families of their own, they tend to follow the same path.

“Amy” had student loans, vehicle expenses and vacation dreams. Mental health struggles prevented her from getting a job, stomping out her chance to make life better. Mustering up the courage to step out of her comfort zone she applied for, and was offered, employment at McDonald’s. The first few weeks of work were agonizing; due to anxiety she almost quit several times, but receiving her first paycheck made it all worthwhile—she was so proud! What a huge accomplishment in her life.

The county requires everyone to report any income for benefit eligibility, so Amy turned in all her pay stubs. A month later she learned she was no longer able to receive her monthly General Assistance (\$130) benefit. Discouraged, but determined, she continued working. For the first time she now had friends, loved her job and had saved a small amount of money to put toward her car repairs.

Fast forward three months—Amy received notice from the county that her Housing Support funds would be cut drastically, meaning she would be responsible for paying the majority of rent and utilities. She had reached what has been termed “The Benefit Cliff”. This occurs when a small increase in income causes a disproportionately large decrease in public assistance benefits. What? Amy only worked twelve hours per week; that wouldn’t even add up to her monthly Housing Supports benefit! Knowing she could not afford her housing and fearing she would end up back on the streets, she did what so many feel is the only option: she quit her job and went back on full assistance. The following month her benefits kicked back in to what they were prior to her working.

The Benefit Cliff discourages people from pursuing advancements even though those actions benefit them in so many ways. A solution must be found to break this vicious cycle! The problem is structural which requires policy changes as well as community and individual-level support. By combining advocacy, direct action and education, you can help play a meaningful role in addressing it. You *can* make a difference by calling 320-679-1800 ext. 108.



## Back Pay = Home Down Payment

Back in December of 2023, Lakes and Pines' staff were contacted by a woman who suffers with chronic, debilitating pain, raising her two young grandchildren who lost their father, her son, to a tragic accident. Their only source of income was the children's survivor's benefits and her minimal pay from part-time work. Staff assisted her with obtaining Supplemental Nutrition Assistance Program (SNAP) benefits to help with food costs.

The next step was to begin the application process for her Social Security Disability, setting her protective filing date of January 2024. Due to incomplete medical records her claim was denied. A "Reconsideration" application was completed, along with a letter carefully outlining her specific conditions, including limitations, signed by her primary care provider in November of 2024. She was finally approved in May of 2025.

Her disability began in 2018, however, benefits can only be back paid from one year of the protective filing date, entitling her to more than \$45,000. Using this money, she was able to put a down payment on a home for herself and her grandchildren.

For assistance with SNAP or Social Security Disability applications contact Lakes and Pines at 320-679-1800 option 4. An intake and screening will be completed; if eligible, appropriate staff will assist you. If Lakes and Pines is unable to assist with your needs, a referral to another organization or agency may be necessary.

## Energy Assistance Program (EAP) Updates

Finally, the sunny days of summer have arrived. Most of Lakes and Pines' EAP staff were laid off for the summer back in May and June. The remaining staff have been busy wrapping up Energy Assistance applications and preparing for the upcoming 2025-2026 season which officially begins October 1st.

The Minnesota Cold Weather Rule, which goes into effect on October 1st, protects residential utility customers from having their heat (electricity or natural gas) shut off during the winter months of October 1st to April 30th. This rule ensures that households can maintain heating during cold weather by offering payment plan options. Call your energy company now to make payment arrangements. This will establish a good credit history and help prevent any interruption of your services while waiting for funding. Have a great rest of your summer!

Lakes and Pines' Energy Assistance staff can be reached at: 320-679-1800 option 2.

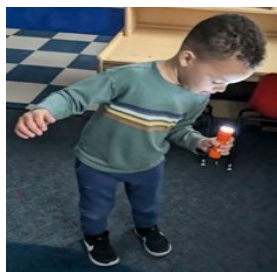


Howard Rogers (pictured on right), representing MN Cheesemakers Association, presented Lakes and Pines' Executive Director, Denise Stewart (pictured on left), with a generous \$5,000 donation for Head Start to enhance programming curriculum.

This thoughtful gift will directly benefit the children and families of Lakes and Pines across our seven-county service area. The monies will fund enriched learning experiences, family engagement efforts and classroom resources. Lakes and Pines is truly grateful for this gift.

The Early Childhood and Family Development Department (ECFD) consists of the Head Start (HS) and We Rally Around Parents (WRAP) programs. HS has classrooms in Cloquet, Chisago and Mora which are stand-alone sites. School partnership sites are located in North Branch, Pine City, Princeton and Cambridge. Childcare partnership sites are located in Pine City, Barnum, Aitkin and Onamia. Family child care sites (in-home preschool childcare) are in Princeton and Milaca. The WRAP program serves Aitkin county. Lakes and Pines also offers home-based and center-based services in the counties of Aitkin, Carlton, Chisago, Isanti, Kanabec, Mille Lacs and Pine.

Summer sessions are in full swing and the children are having a blast this summer enjoying the beautiful weather, learning about nature, doing crafts, dancing and learning motor skills. Here are just a few highlights:



**Daivin C.**

**Carlton County Home-Based Visits** did weekly themes with the kids learning about Sea Creatures, Earth Day, Dinosaurs, Bugs, etc. These themes were integrated into the visits in various ways, like learning letters, reading a book, doing puzzles, dancing, practicing fine and large motor skills and doing arts and crafts. The kids absolutely loved it!

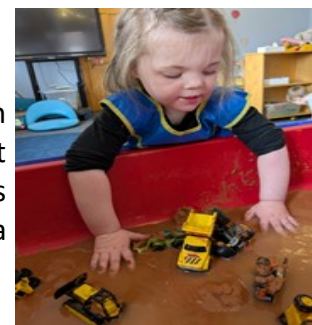


**Chisago County Head Start** had a bright and exciting time learning about light.

**Will S., Rosielyn R., Landon M**

The children explored how light works using flashlights, discovering how it can shine, reflect and even make shadows. The major highlight was the flashlight dancing activity created by turning off the lights, playing fun music and letting the children dance and move with their flashlights. It was a magical way for them to combine movement, creativity and science. The room literally glowed with their energy and imaginations.

Sensory Play is a wonderful way to explore sand and water in the sensory bin. The children scooped, poured and mixed, using their hands and a variety of tools to discover different textures and sensations. This type of play helps develop fine motor skills, encourages creativity and supports early science concepts like cause and effect. Best of all, it was a calming and joyful experience that sparked curiosity and lots of smiles!



**Lucy C.**

## **WRAP**

The WRAP program is open to any parent or guardian living in Aitkin county with a child or children 0-5 years of age or in grades K-2. The mission statement of the program is *"To Empower parents/guardians to build holistically healthy, strong families by connecting to community resources."* There is no cost or income limitations to participate.

A Lakes and Pines Resource Coach can make referrals to such things as employment, transportation, child care, mental health care, adult basic education, food resources, help with stress management and mental health challenges. Through participation in the program, the parents/guardians can move in the direction of self-sufficiency and attain a healthy family dynamic as well as gain supports in the community. Visits can occur in the home, virtually or in the community. If you or someone you know could benefit from the WRAP program, call Lakes and Pines 320-679-1800 option 3.



## New Bridges Vouchers Starting July 2025

Great news! Starting July 2025, ten new Bridges vouchers will be available and rolled out over the course of the two-year contract. Bridges helps individuals with mental health conditions who are homeless or at risk of losing their housing. Vouchers will be offered based on the real-time waitlist and priority referrals from counties in Region 7E which includes Pine, Kanabec, Mille Lacs, Isanti and Chisago.

### Who Gets Priority?

**Priority 1:** Individuals living in an institution, segregated setting, or under correctional supervision who would be homeless when discharged.

**Priority 2:** Individuals who are homeless and identified as high-priority through the Coordinated Entry System:

\*Individuals

\*Families with children

\*Youth (ages 18+)

**Priority 3:** People who are homeless or at imminent risk of homelessness.

This is a great opportunity for Lakes and Pines to continue showing growth in the Bridges housing program and expand support to those who need it most. Call Community Services at 320-679-1800 option 4 with any questions.

**Lakes & Pines  
Community Action Council, Inc.**

**ANNUAL COMMUNITY PICNIC**

- **DATE:** Saturday, September 13, 2025
- **TIME:** 11 A.M - 2 P.M.
- **LOCATION:** LAKES & PINES C.A.C., INC.  
1700 MAPLE AVE E  
MORA, MN 55051



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## Community Action Leadership Institute (CALI)

Lisa R., a Lakes and Pines Housing Advocate, wanted to improve her leadership skills. Lisa's supervisor knew that CALI would be a great fit as it is a program focused on developing leadership skills within the Community Action network, particularly for professionals working in Community Action Agencies across Minnesota. CALI is a year-long program designed to enhance leadership capacity, foster self-reflection and deepen commitment to equity and systemic change. The program provides training, networking and opportunities for participants to grow both personally and professionally. Lisa has displayed noticeable leadership growth over the past year, not only in the skills learned, but in the way she delivers services to customers and in her knowledge of the history of Community Action. Congratulations Lisa on a job well done and earned.

*Pictured is Lisa (on the right) and Lakes and Pines' Executive Director, Denise Stewart, (on the left).*





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:

**LAKEs AND PINES COMMUNITY ACTION COUNCIL, INC.**

**1700 MAPLE AVE E MORA, MN 55051**

**320-679-1800 TOLL FREE 1-800-832-6082**

**[lap@lakesandpines.org](mailto:lap@lakesandpines.org)**

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For the Agency to continue saving 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 prefer to receive the FYI electronically, please email: [lap@lakesandpines.org](mailto:lap@lakesandpines.org)

Lakes and Pines will be closed on ***Monday, September 1st in observance of Labor Day.***

We apologize for any inconvenience.

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