



### Maximum Feasible Participation

Big words, simple idea, huge implications.

Fifty years ago when Community Action began, it started with a rather novel idea: what we would call today a “no brainer”. Yet back then and even today, for some, that idea is controversial and the push-back and desire to dismantle and/or work around the concept of maximum feasible participation remains.

So what is this big idea? Put simply it says: those people that receive services from Community Action Agencies, those individuals and families with limited resources, should have a say, to the greatest degree possible, in what kind, how and where they have those services delivered to them.

The entire structure of a Community Action Agency like Lakes and Pines is designed to assure maximum feasible participation happens, from our planning process to the very Board of Directors who govern the agency. If you have received services from Lakes and Pines in the past, it is likely that you have also received a community assessment. The Community Needs Assessment which has been sent out every three years (now every two) asks you and your neighbors the types of services you need and/or would like along with other questions about service delivery itself. This community assessment is the cornerstone for the types of funding and services Lakes and Pines seeks out and delivers.

Lakes and Pines’ Board of Directors is also reflective of this philosophy. One third of the Board is made up of people who have or could have received Lakes and Pines services based on their income. They are elected by those within the county who have received services to represent them. Another third are elected officials and the remaining third are representative of groups or people who have a stake in the community.

So be wary of those that say they know what’s best for you. Who knows what’s best for you better than you?

*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**



## OWN It!

Ogilvie High School has an active leadership group called OWN It! which currently consists of about 50 student members in grades 6th-12th. The group focuses on making healthy choices and encourages students to “OWN” their choices. OWN It! participates in monthly initiatives to raise money and awareness to support both important country and local issues. In the 2015-2016 school year OWN It! has held multiple food drives, a blanket drive, hygiene drive, change drive, made Valentine’s for the entire school, has hosted activity nights to promote healthy choices, a bake sale, raised money for the March of Dimes and operates an in-school coffee shop.

The OWN It! advisor requested a representative from Lakes and Pines speak to the group regarding homelessness in the area. A Community Services Advocate attended a meeting and talked about the amount of families in Kanabec and neighboring counties who are without permanent housing. The amount of homeless and unaccompanied youth was also discussed. After learning about homeless issues and the programs Lakes and Pines has to offer the community, students were eager to help!

OWN It! conducted a blanket and hygiene drive and made a large donation to Lakes and Pines. A storage container filled with hygiene products were donated, along with over twenty blankets and comforters! These items were distributed to the North Branch, Moose Lake and Mora offices. Some of the items have already been given to homeless families.



If you know of someone who is homeless or who would benefit from the Own It program, please contact Lakes and Pines at 320-679-1800 or [lap@lakesandpines.org](mailto:lap@lakesandpines.org).

## Outerwear Donation

The Lakes and Pines Head Start Program received a donation of approximately 156 jackets and snow pants and approximately 150 scarves, hats, mittens and gloves ranging in sizes from infant to adult. The donations were received from Anoka-Ramsey Community College Health Occupation Students of America (HOSA) and Phi Theta Kappa Honor Society (PTK) clubs. The HOSA and PTK clubs held a clothing drive through the One Warm Coat organization; which is an organization that was started in 1992 with a mission to provide anyone in need with a warm coat, free of charge. The outerwear was sent out to families with Head Start home visitors beginning the week of March 21, 2016. Any remaining outerwear that was not taken by families was further donated to Mille Lacs Health System and Operation Community Connect. The Mille Lacs Health System assists families in the community to achieve and maintain optimal health; they will distribute the remaining clothing at events in June and October of 2016.



*Pictured is Family and Community Partnership Manager, Dawn van Hees of Lakes and Pines Head Start Program and Mary Januschka of Anoka-Ramsey Community College.*

## Homeless Day on The Hill

On March 15th, 2016, two Community Services Advocates from Lakes and Pines attended the annual Homeless Day on the Hill at the State Capitol. This was an event where individuals and organizations came together to build awareness of housing issues, economic stability and voting rights. This year, there were three primary discussions while meeting State Senators and Representatives.

- Homes for All Proposal
  - o Invest \$130 million in bonds for housing
    - Develop or preserve an estimated 4,100 units of housing for Minnesotans experiencing homelessness and low-income households.
- Prosperity for All Proposal
  - o Increase Minnesota Family Investment Program (MFIP) cash assistance by \$100 per month
    - The MFIP provides work support and temporary cash assistance for children and their parents who are striving towards full-time employment. MFIP cash assistance for a family of three is currently a maximum of \$532 per month.
  - o Improve the Working Family Credit
    - The Working Family Credit is a part of the Minnesota tax code that provides a tax credit for working people with lower incomes, which helps them meet basic needs and support their families. Minnesota Coalition for the Homeless supports the proposal to increase the amount of the tax credit, expand eligibility, and include younger workers.
- Restore the Vote Proposal
  - o Restore the voting rights for ex-offenders
    - Minnesotans with criminal backgrounds face barriers to housing, employment, and civic participation. Proposed legislation will reinstate voting rights for ex-offenders on probation or parole.

The Advocates from Lakes and Pines were able to meet with District 15 Senator David Brown, District 10 Senator Carrie Ruud, District 11 Senator Tony Lourey, and District 11B State Representative Jason Rarrick.



*Advocates meeting with District 11B State Rep. Jason Rarrick*

## Crisis Benefits 2015-2016

When a household qualifies for Energy Assistance, they also qualify for crisis benefits. Energy Assistance Program crisis benefits, up to \$500, are used to prevent the shut-off of residential energy sources, to reinstate service of residential energy sources, and to enable delivery of residential fuel. Crisis benefits may only be used after a household has used all of their primary heat benefit and have a disconnect notice, are disconnected, are out of fuel, or are low on fuel. Program guidelines require households facing an emergency to be processed ahead of households that are not in an emergency. This season, 1,107 eligible households have used crisis benefits to resolve an energy emergency by accessing \$379,717 in crisis funds.

## Lakes and Pines Offers Financial Literacy Classes for All Income Levels

In March, two Agency Wide Advocates (AWA) led a group discussion about Budgeting at a Socialization event held by Head Start in the Chisago County area.

The first session (of two) went very well, with virtually all class participants reporting that they had learned something they could implement immediately. The second session will be held in April. The attendees will bring back the techniques they originally learned and discuss them with the group, as well as working on how to repair their credit.



The projected goal is to set up sessions for participants with all income levels on a regular basis at area locations.

If you or someone you know would be interested in attending one or more of these sessions, please contact Lakes and Pines Community Action Council, Inc. at 1-800-832-6082 or [lap@lakesandpines.org](mailto:lap@lakesandpines.org).

## The Hidden Costs of Car Insurance: Not On My Side, Not In Good Hands

The old chicken and egg question has a more modern equivalent. Today, the problem facing many is how to get a job without a car or how to get a car without a job. This challenging issue is a real problem for many in our communities—especially where public transportation is limited or unavailable.

In addition, as soon as a person has had success finding employment and a vehicle to get to the job, a new challenge surfaces. How do they afford the high cost of maintaining the legally required insurance on that vehicle and do they understand the insurance company's methods for determining auto insurance rates?

Insurance companies can tap into millions of bits of information about potential customers. These companies increasingly rely on personal information and credit rating information to determine your rates. This has become so commonplace that a potential customer with low credit and a strong driving history (no accidents, 0 or 1 traffic violation in the past three years) will have auto insurance rates significantly higher than individuals with a high credit score and a recent DUI!

Additionally, rates are higher for women than men, for those with less formal education compared to those with post-secondary education, for renters compared with homeowners, as well as biases based on the neighborhood you live in.

Lakes and Pines is participating with other Minnesota and national non-profits to survey insurance rates and gather personal stories about how these pricing practices have affected real individuals and families. Our goal is to put a face on this issue and build awareness about insurance rates. We have enclosed the auto insurance survey in this newsletter. You may also access it by visiting [www.lakesandpines.com/auto-insurance](http://www.lakesandpines.com/auto-insurance), calling (320) 679-1800 ext. 162 or visiting the offices at

1700 Maple Ave East in Mora, MN  
39555 Flink Avenue in North Branch, MN  
316 Elm Avenue in Moose Lake, MN



**SURVEY TO GATHER AUTO INSURANCE STORIES**

Lakes and Pines and other organizations are gathering this information to build awareness of how auto insurance affects residents and to try to make auto insurance in Minnesota more affordable and fair.

Your story may help change how insurance companies set rates.

Information you share will be kept private unless you tell us it's okay to share. When you complete your survey please mail to Lakes and Pines, 1700 Maple Avenue East, Mora, MN 55051, fax 320.679.4139 or email, [lap@lakesandpines.org](mailto:lap@lakesandpines.org). This survey can also be completed at [www.lakesandpines.org/auto-insurance](http://www.lakesandpines.org/auto-insurance).

Ages of drivers in your home \_\_\_\_\_ Anyone married? **Yes or No**

How many vehicles in your household ? \_\_\_\_\_ How many vehicles are insured today? \_\_\_\_\_

If you have auto insurance how much does it cost per month per car? \_\_\_\_\_

Average total gross household income per month? \_\_\_\_\_

Do you think your credit score is;

- Good  Average  Not good  Don't know

How has your driving record been the past 3 years?

- No violations  1 minor violation  2 or more minor violations
- 1 major accident or violation  2 or more accidents or major violations

How much do you think basic auto insurance should cost per month per car? \_\_\_\_\_

Please choose the option that best describes your auto insurance

- Rarely or never have auto insurance  Have auto insurance all of the time
- Have auto insurance most of the time  Have auto insurance when I can afford it

Has the cost of auto insurance ever caused you to go without auto insurance? **Yes or No**

Has the cost of auto insurance caused you to buy minimum coverage instead of full coverage? **Yes or No**

Have you ever gone to court for not having auto insurance? **Yes or No**

Please explain how not having auto insurance affected your household. Such as did it cause you to:

- Lose a job  Lose your housing  Lose your car  Other, please explain;

**THANK YOU FOR SHARING!**

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Some factors insurance companies use to set auto insurance rates.

- Your age
- Your gender
- Your credit score
- Your driving record
- The type of car you own
- If you are married or single
- If you rent or own your home
- Your zip code
- How much formal education you've had
- If you've had a gap in insurance coverage

Please circle the factors you think should be considered to determine auto insurance rates.

Please use the back of the paper survey if you want to share more auto insurance stories.

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**OPTIONAL** – We don't need your name but if you are willing to share your auto insurance story publicly include your **NAME** \_\_\_\_\_ Best way to contact you, such as phone, text, email or mail; Contact Info \_\_\_\_\_

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Place  
Stamp  
Here

Lakes and Pines CAC, Inc.  
1700 Maple Avenue East  
Mora MN 55051

*Fold survey in half, seal, and return to Lakes and Pines.*

## Energy Assistance Program (EAP) 2015-2016

In 2015, congress passed a continuing resolution which sent \$102 million in initial funding for the Low Income Home Energy Assistant Program (LIHEAP) program to the Department of Commerce (DOC). These funds were available October 26th, 2015 and were quickly made available to service providers.

The Energy Assistance Program opened October 1st and runs through May 30th, 2016. Since the program opened, 6,942 Energy Assistance applications have been received. This season, 6,779 applications have been processed; 6,075 have been approved, 620 have been denied, 19 have been closed, 53 have been voided, and 163 are currently incomplete. Currently, applications are logged and processed within one or two days. As of February 29th, 2016, EAP eligible households within our service area have received \$3,920,389 in primary heat benefits for an average benefit amount of \$651 per household.

Statewide, applications received are down about 10%; at Lakes and Pines it is 2.6%. This is likely due to an improved economy since there is a strong correlation between applications received and the unemployment rate.

EAP staff also worked closely with Community Action Partnership of Scott, Carver, and Dakota Counties (CAPSCD) and Community Action Program of Suburban Hennepin (CAPSH) to process their Energy Assistance applications. Lakes and Pines EAP staff processed 1,329 EAP applications for the Community Action Partnership of Scott, Carver, and Dakota Counties (CAPSCD) and 436 EAP applications for Community Action Program of Suburban Hennepin (CAPSH).

Energy Assistance staff have adopted a new paperless process this season. Instead of spending time organizing and tracking down paper files, Energy Assistance applications are scanned into, and stored in, a central location. This allows Certifiers to quickly locate files when needed and to process applications in a more efficient manner. Energy Assistance staff have done a great job of adapting to the new certifying process.

## THERE IS HELP TO END LONG TERM HOMELESSNESS!

Lakes and Pines Community Action Council has partnered with Northpoint Townhomes in Aitkin to assist with the program participants in the Long Term Homeless (LTH) units.



Lakes and Pines first does a screening to see if an applicant meets the definition of the long term homeless and if so, helps them complete the paperwork and collect the verifications needed. When the file is complete, it is turned over to the property manager of Northpoint Townhomes to determine if the applicant meets residency requirements. A Lakes and Pines Agency-Wide Advocate (AWA) works one day a week at the townhomes to assist with everything from basic needs to case management for the LTH participants and also offers services to other townhome residents.

Recently, an AWA learned that a single mother and her son had very few furnishings when they moved into a unit. The AWA relayed this need to coworkers. Shortly thereafter, a television and blankets were donated by a community member. The AWA will continue to help this family and others get all of their basic needs met. The goal of this ongoing support from the AWA is to help families become self-reliant.

## Medica Grant

Lakes and Pines is taking part in an exciting opportunity. The Agency has been granted \$30,000 from the Medica Foundation for the purpose of increasing low-income families' access to professional dental services. The proposal was submitted in response to the Community Needs Assessment, which identified dental services as an important priority.



Lakes and Pines will continue to partner with Children's Dental Services and follow a similar model as the current Dental Days. Throughout the grant period, the Agency will schedule a minimum of seven Dental Days, ensuring at least one per county throughout our seven-county service area. It is expected that approximately 150 families will benefit from direct professional dental services. Services include preventative dental care, as well as any follow-up treatment if needed and will be provided to children 0-5 years of age and pregnant women. Direct access to dental services reduces the likelihood of future tooth decay and increases the likelihood of overall health and wellbeing.

Although direct access to affordable dental care for low income families is the overall goal of the project, there will also be efforts made to educate communities with regards to the benefits of regular dental care. It is anticipated that 3,500 families will have access to such literature.

## Creating Hope for Youth

Two Community Services Department staff members had the opportunity to attend the 2016 Evergreen Youth Conference held at the Stanford Center in Bemidji, MN on March 24th. Both took away new knowledge and skills from the conference. The most valuable lesson is the importance for youth to have an individual in their lives that serves as a mentor/good influence and offers them hope. Working with youth clients can be challenging, but also extremely rewarding as you watch their progress and dreams and aspirations take off. One powerful presenter at the conference was a bestselling author, international speaker, child abuse survivor, and mental health youth advocate. She touched on the difficult topic of mental health and how it affects our youth. With bullying in school, family issues, drama with friends and peers, and other issues that can face youth, it is important that they be surrounded by individuals that can offer them hope, support and coaching. The speaker stated in her presentation, "It takes only one individual to impact the life of a youth". Anyone who works with youth or has involvement with youth is encouraged to attend the Evergreen Youth Conference next year and remember to take the time to speak and listen to a youth when they come to you.



## ECE Caring Members

Caring Members is a program started by East Central Energy (ECE) in 1993 and administered by Lakes and Pines on their behalf. Eligibility for Caring Members is not based on income. Caring Members funds are provided by donations made by ECE customers and matched by ECE. ECE customers interested in donating funds to the Caring Members Program are encouraged to contact ECE at 1-800-245-7944. Since receiving \$6,558.80 in funding on October 14th, 2015, \$6,373.44 has been used to help 34 households resolve an emergency situation with their ECE bill. More funding is expected to be received soon.

### Princeton Comprehensive Rehabilitation Project

The City of Princeton was awarded a Small Cities Development Program grant to rehabilitate eight owner occupied homes and six commercial properties. The total project award is \$370,300 and runs from May 29, 2014 to December 31, 2016. There are still funds available, and the target area has been expanded to include the whole city of Princeton.

### Mora Comprehensive Rehabilitation Project

The City of Mora was awarded \$651,590 to rehabilitate 13 owner occupied homes and 10 commercial properties. This program runs from July 1, 2015 to December 31, 2017. We have reached the limit of commercial properties, but funds are still available for owner occupied homes.

### Cloquet Rental and Owner Occupied Rehabilitation Project

The City of Cloquet was awarded \$598,000 to rehabilitate 8 rental properties and 24 owner occupied homes. We have received 17 owner occupied applications and 2 rental unit applications. The condition of the homes inspected to this point indicate a need for more grant funds per project. The City is reviewing these findings and may ask for an adjustment allowing \$20,000 in program funds to be used on each project. This program runs from July 1, 2015 to December 31, 2017.

### Free Vegetable Seeds for Garden Seed Program

Each year, Lakes and Pines provides free vegetable seeds to help build awareness that Supplemental Nutrition Assistance Program (SNAP)/Food Support benefits may be used to purchase vegetable seeds and plants and to encourage residents to grow some of their own food. String beans, peas, cucumbers, carrots, kale, lettuce, zucchini, acorn squash and pumpkin seeds have been purchased in bulk from a local supplier. All seeds have been repackaged by local volunteers (thank you!) into small envelopes and will be distributed through local food shelves and a few extension offices. Seeds will be available for pick up mid to late April. Last year over 600 households received seeds through the Garden Seed Program. If you want more information about SNAP benefits or want help applying for SNAP, the Community Services Department has staff ready to help. If you are interested in getting free seeds this season or donating seeds or your time next year, please contact the Community Services Department at 800.832.6082 ext. 115 or at [dawnb@lakesandpines.org](mailto:dawnb@lakesandpines.org).



## Adopt A Highway, Spring 2016

Since the fall of 2014, Lakes and Pines staff and volunteers have worked with the Minnesota Adopt A Highway Program to maintain seven sections of highway throughout our seven-county service area. Volunteers will be maintaining our seven sections starting mid-April through May as part of May's Community Action Month. Clean-ups have been extremely fun and rewarding; each and every volunteer has been invaluable. Every contribution to making the communities we serve a little better and brighter makes an incredible difference—thank you to everyone who chooses to volunteer.

If you are interested in participating in an Adopt A Highway pick, call Lakes and Pines at 800-832-6082 or email us at [lap@lakesandpines.org](mailto:lap@lakesandpines.org). We have included our Spring 2016 pick schedule for your convenience. Please visit our Facebook page (<https://www.facebook.com/lakesandpinescac/>) in case of cancellations or changes due to weather.

Do you want to make a difference in your community?

## Schedule:

- Aitkin (Hwy 169 north of Hassman)**  
Saturday, April 23 @ 10am
- Carlton (Hwy 210 through Cromwell)**  
Saturday, April 23 @ 10am
- Mille Lacs (Hwy 23 east of Milaca)**  
Thursday, April 28 @ 4pm
- Pine (Hwy 23 west of Brook Park)**  
Thursday, May 5 @ 4pm
- Kanabec (Hwy 47 west side of Ann Lake)**  
Thursday, May 12 @ 4pm
- Isanti (Hwy 65 south of Isanti)**  
Saturday, May 21 @ 10am
- Chisago (Hwy 95 east of North Branch)**  
Saturday, May 21 @ 10am



JOIN US FOR COMMUNITY ACTION MONTH 2016:

# V O L U N T E E R !

Join Lakes and Pines volunteers in our effort to make a difference! We've adopted a section of highway through the MN Adopt-A-Highway Program in each of the seven counties we serve.

Local organizations and individuals are encouraged to join us! If you are interested in making a difference, call us at (800) 832-6082 or email us at [lap@lakesandpines.org](mailto:lap@lakesandpines.org).

- Safety training and supplies provided
- Volunteers must be at least 12 years of age

*"One person can make a difference, and everyone should try." -John F Kennedy*



## Energy Related Repair Program (ERR) For Homeowners 2015-2016

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. Working closely with weatherization staff and local furnace technicians makes the process to repair or replace furnaces go smoothly. This season, 330 eligible households have been helped with furnace related repairs or replacements for a total cost of \$533,984.

## Once Upon a Reader Donation Provides Great Learning and Fun for Head Start Families

For the second year in a row, the Once Upon a Reader program, a Minnesota library program designed to celebrate Minnesota authors and artists and to help children become successful learners, has partnered with Head Start to make sure every child in Head Start receives a free Minnesota grown book! These beautifully illustrated and FUN stories come along with a list of upcoming library activities, as well as ways to stretch the book experience with games, songs, and craft ideas.

Last year's book "Moo!" was a wordless book. (Well, it uses Moo a lot, but no other words!) "Moo!" allowed pre-readers to experience real story telling and to actually be in the driver's seat for the entire book. Both kids and adults enjoyed the experience, and some are still talking about it a year later!

This year's book "TEN PIGS An Epic Bath Adventure" definitely continues to deliver fun and silliness, along with a whole bunch of pigs! This silly counting book catches the attention of both the child and caregiver with colorful and creative illustrations, as well as a smart pig who loves his bath!

As Lakes and Pines' Head Start program continues to foster the importance of reading to and with young children through book distributions throughout each year, the partnership of the Once Upon a Reader program goes hand in hand with the mission of Lakes and Pines. Thanks to that partnership, Head Start children are stocking their home library shelves with even more fun and fabulous books!

## Domestic Violence and Homelessness

According to the 2015 Minnesota Homeless Study, there was a 15% increase in the number of people using domestic violence shelters. Agency Wide Advocates (AWA) for Lakes and Pines Community Action Council work closely with the shelters in the service area: New Pathways Family Shelter and A Place For You shelter for adults. As a result of domestic violence, families and individuals may reside in their vehicles, garages, state parks and other places not meant for human habitation.

An AWA recently began working with a family who had experienced domestic violence and was living in their vehicle for about two weeks. They were immediately referred to New Pathways Family shelter in Cambridge. "It was very cold in the car", the mom said, "we really needed the shelter and are so thankful to be able to have accessed that program when we did".

Lakes and Pines was able to assist this family utilizing Emergency Solutions Grant – Rehousing Program funds to provide short term on-going rental assistance. The short term, on-going rental assistance gives this family the opportunity to stabilize their lives, as well as their housing. It will also provide them with time to establish a budget and to obtain resources such as food support and medical insurance.

If you know of someone that may be experiencing homelessness, please contact one of the Lakes and Pines Community Action Council offices at; 1700 Maple Avenue East, Mora, MN 55051, 39555 Flink Avenue, North Branch, MN 55056 or 316 Elm Avenue, Moose Lake, MN 55767.

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

Phone: 1-800-832-6082



## Minnesota Housing Finance Agency Housing Rehabilitation and Emergency and Accessibility Rehabilitation Programs

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.

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

The maximum available through the MHFA Rehabilitation Loan Program is \$27,000 per property, and the maximum available through the Emergency and Accessibility Program is \$15,000.

As security for repayment, a lien is placed on the property for the term of the loan. MHFA will only subordinate the lien for refinancing of a first mortgage.

The following improvements qualify for Housing Rehabilitation funds: repairs that make your home more livable, energy efficient, or safe and accessible for handicapped occupants. These may include replacing or repairing:

- Defective plumbing, heating or electrical systems;
- Roofing, windows and doors;
- Wall repairs, floor coverings, paint;
- Rotting siding, porches, steps;
- Ramps and bathroom accessibility conversions;
- Replacement of septic systems and wells or connections to sewer and water.

Emergency and Accessibility Rehabilitation 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 lead 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 qualify for either of these programs, the following income guidelines must be met:

Family Size	1	2	3	4	5	6	7	8
Maximum Annual Income	\$18,200	\$20,800	\$23,400	\$26,000	\$28,100	\$30,150	\$32,250	\$34,300

## Dental Days

Lakes and Pines' Head Start has hosted two dental days so far this year: January in Kanabec County and March in Chisago County. Two additional dental days will be hosted this month, April 11 in Carlton County and another on April 21 in Isanti County, as part of our initiative to offer dental care opportunities in all seven counties that we serve.



Sixty-seven children have or will have received dental exams by the end of April due to the dental day partnership with Children's Dental Services (CDS). Dental days continue to be an important service that Lakes and Pines' Head Start offers to our communities. The partnership with CDS in 2016 affords Lakes and Pines' Head Start the benefit of serving insured and uninsured dependent children up to the age of 26.

In 2016 Head Start is making a lot of exciting changes and Lakes and Pines' Head Start is proud to announce its ongoing commitment to the communities we serve by supporting CDS in bringing Telehealth to our Region this fall. We are very eager to expand dental services to our rural and underserved population. The Telehealth collaboration with CDS will enhance dental care access to our seven-county service area by enabling dental practitioners to evaluate, diagnose and treat patients remotely.

With more dentists reaching their maximum capacity to handle medical assistance and other state funded reimbursements, our partnership with Children's Dental Services has been an integral piece to the health of the children and families that Lakes and Pines serves and helps Lakes and Pines meet Early Head Start/Head Start Federal requirements.

## Community Fix Up Loan Program

Homeowners living under 80% Area Median Income looking to fix up their homes in the Moose Lake, Princeton, Mora or Cloquet areas have the opportunity to get interest rates as low as 3% with the Minnesota Housing Finance Agency (MHFA) Fix Up Loan through Lakes and Pines' Energy-Housing Department. This program started March 2016 and will end August 2017 or until funding allows. MHFA will use established guidelines to determine eligibility for the program: you must own and occupy the home and have lived there for 6 months, your debt to income ratio must be under 48% and a 620 or higher credit score needs to be met.

The five main objectives of the program are: making the home more energy efficient, making the home accessible for people with disabilities or elderly persons, providing improvements that correct health and safety issues, and maintaining the longevity of the structure for a minimum of 15 years by improving the home's exterior.

The average loan amount is anticipated to be \$12,900. Lakes and Pines has a goal of completing six units.



## 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 to qualifying households when other programs are not available. Because funding is so limited, there is currently a once per lifetime restriction to using Reach Out For Warmth funds.

The Reach Out For Warmth Program is funded solely through donations. Recent donations include \$2,500 from Hope Lutheran Church of Moose Lake, \$250 from Frandsen Bank and Trust, and \$50 from a private donation. There is currently \$3,893 in the Reach Out For Warmth fund available to help qualifying households in need.

### Lakes and Pines Provides Donated Vehicle to Family In Isanti County

The Vehicle Donation Program received a donated vehicle from a family in Kanabec County. This donation made it possible for a family in Isanti County, Laura and her son Ethan, who were in need of reliable transportation to get to a job and participate in school and community activities. Laura was referred to the program by a Workforce Development Specialist from the Employment and Training Center in Cambridge.

Laura was very excited to receive this donation from the Vehicle Donation Program. She said, "This makes me happy for my independence. I can get to and from work and get my son to school and after school things. A prayer that has been answered from God for me!"

Laura completed extensive financial fitness instruction prior to being granted the vehicle. She improved her skills to manage her income to allow for the added expenses of a vehicle such as insurance, maintenance and saving for her next vehicle.

This program can only continue to be a success if additional vehicles are donated. Help your neighbors continue to move forward with their goals to become self-reliant and productive members of our communities.

Contact Lakes and Pines, 1-800-832-6082, extension 115, or visit [www.lakesandpines.org](http://www.lakesandpines.org) for more information or if you have a vehicle to donate.



*Pictured above is Laura with her son Ethan receiving the keys to their vehicle from Bob Benes, Lakes and Pines' Executive Director.*

## After-Hours Crisis Situations

Throughout the coldest months of the year, Energy Assistance Program staff members are available after regular business hours, including weekends, to address emergency fuel deliveries and/or heating system repairs. They work 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. Energy Assistance staff members have responded to 45 after-hours calls this season, with the majority relating to heating system repairs.

## Lakes and Pines Participates in Local Job Fairs

Job fairs offer job seekers a great opportunity to connect with employers. Career fairs are also a form of public relations for Lakes and Pines. It is a great way to get our name out there and encourage talented job seekers and volunteers to consider Lakes and Pines as an employer of choice or to volunteer for our community organization. In addition to all that, Lakes and Pines representatives have an opportunity to network with other businesses with face to face contact sharing our programs and services.

Lakes and Pines has participated in the following job fairs:

**St Cloud State – Diversity Job and Internship Fair, January 29th**

**Lake Mille Lacs Job Fair, Onamia – April 5th**

**East Central Job Fair, Cambridge – April 26th**

## Department of Public Services Conservation Improvement Programs

The Lakes and Pines Conservation Improvement Program (CIP) is based on a calendar year and began January 1 and ends on or before December 31. 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 Lake Country Power, Mille Lacs Electric, Minnesota Power and East Central Energy for the year.



**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.

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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:

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