



Holding Your Breath?

I suspect we have all heard enough of the “hows” and “whys” of the elections, as well as the, “what happens nows.” I have tried to put aside my own personal feelings on the election and endeavored to listen very closely to those who are very happy with the results as well as those that are disappointed. Democratic or Republican control on both the State and Federal levels have swung back and forth in my lifetime in various permutations, but I think it is safe to say this Presidential election has been a once in a lifetime (so far) experience. With that in mind, it has been the conversations around the presidential election I have listened to most closely.

My conclusion is that there is a lot of breath holding going on, no matter for whom one cast their presidential ballot. Some are holding their breath in eager anticipation of the fulfilment of the promise to “Make America Great Again” (whatever that means to the individual, which varies widely) and others are holding their breath in fear of what may happen with the presidential office handed to a true Washington outsider. From both sides I have heard a variety of arguments and rationale for either their hopes or fears, but also a questioning as to “will it really happen?” Thus, there is a figurative holding of their breath until they see.

Without getting into the pros and cons or rights and wrongs or one party verses the other, this is one person’s view of what I see. On one side I see a hope that a citizen’s vote can truly translate into a change. Does the vote for President carry the power to change the course of the way things are or have grown to be? On the other side the fear that our democratic system may not be able to withstand the election of a President who is, by any measure, radical.

What they have in common is essentially that each is testing our democracy. On the one side, the ability for individuals to have a voice and influence power and on the other, the strength of our system of checks and balances.

I suspect that in the end, both perspectives will exhale in a sigh of frustration because not all hopes will be fulfilled and not all fears will come to pass. The needle will move in the wrong direction for some and not far enough for others. In essence, the genius of our government is the ability to keep the extremes in check. Either you have faith it will function as it should or you don’t. The choice between despair and elation in the short run is yours. The middle ground is faith and lots of work, regardless of which side you are coming from.

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

Bob Benes
Executive Director

JOURNEY WITH AN ADVOCATE

A homeless mother, Jamie (name changed), and her child came to Lakes and Pines. She had been in a violent relationship and was forced to leave her home. The mother and child were couch hopping and had no place to call home.

Jamie's first priority was to find housing so that she would be able to maintain her employment. Jamie put a lot of effort into her housing search and found suitable housing within two weeks. With the help of her Agency-Wide Advocate (AWA), enough resources were accessed to pay the deposit and first month's rent. Jamie and her child moved in and finally had a place to call their own.

The Advocate and Jamie met monthly to go over her budget. Budgeting was important to Jamie because she wanted to make sure she could maintain her housing in the future. Jamie also applied for Energy Assistance, which would help stretch her budget.



After all of her immediate needs were taken care of, Jamie was ready to sign her child up for the Head Start program. The Advocate went to her house and they completed the enrollment application. A couple of weeks later, Jamie was notified they would have a Home Visitor coming to see them weekly.

The relationship Jamie built with the Agency-Wide Advocate helped her accomplish all of her goals in a short period of time because of the connections her AWA provided her. Agency-Wide Advocates can assist with all of the Agency programs and applications.

COMBINATION PROGRAMS

The 2016-2017 Lakes and Pines Head Start program year is bringing many changes. In working more closely with partners in local school districts, Lakes and Pines has started five different combination programs.

A combination program is a blend between a classroom experience and the home visiting options which can help children and families better prepare for the transition into school. Partnerships vary in each school district based on the needs of the community being served. The consistent part of the program is that the children participate in a school classroom in their home district and in most cases have both a Head Start and an Early Childhood teacher. One of the differences is the number of days they spend in the classroom. Two programs meet one day a week, with home visits offered three times per month. Two programs meet two days a week, with home visits offered two times per month and one program runs four days a week with home visits offered monthly.

These are truly extraordinary partnerships with each of these schools. The models being used are helping other school districts understand that partnering allows combined resources to be used more efficiently.

Programming for the combination option is located in North Branch, Rush City, Pine City, Cambridge and Princeton. For more information about this option, please contact Tammy Arend at 320-679-1800, ext 144.



SENIOR CHORE SERVICES

“It is the greatest of all mistakes to do nothing because you can only do little — do what you can.” ~Sydney Smith

Volunteers are literally the driving force behind Lakes and Pines Senior Services Program. Lakes and Pines is busy finalizing preparations to launch the new grocery delivery service. Staff are working on details with the grocery stores throughout our seven county service area to establish the logistics of submitting orders, handling payments, and delivering groceries in a timely and effective manner. Several stores already offer a delivery service to customers and they welcome the help in sharing that task. This is a very exciting time for the senior chore program, but the success depends entirely on the availability of volunteers, not only for deliveries, but also in performing other chores. Volunteers provide services such as shoveling snow, doing minor home repairs, and seasonal cleaning to help seniors and homeowners with disabilities remain in their own homes longer.

Often potential volunteers see or hear about a service opportunity, but feel they have so little to give that their contribution is ineffective and unimportant. For those of you who can identify with that thought process, consider the lyrics of a common church campfire song, telling us that it only takes a spark to get a fire going. That concept is often taken for granted, as a new volunteer recently realized. During a conversation about efforts to recruit volunteer drivers, he asked how many volunteers were needed to make this delivery service happen in his community. When he was told that just one volunteer and one participant will make this a reality, he realized the significance of his willingness to help. It truly was his, “Aha!” moment. As Betty Reese once said, “If you think you are too small to be effective, you have never been in bed with a mosquito.” The success of a volunteer-based program starts with just one person stepping up and saying, “Yes, I can do that!”

As we head into the New Year, accept the challenge to give a gift of yourself: “Go the extra mile. It's never crowded.” (Author Unknown)

To volunteer, contact Valerie at (320)679-1800, ext 171 or at valerieb@lakesandpines.org.

OPERATION COMMUNITY CONNECT

Are you interested in being more involved in your community? Looking for a way to help your neighbors who may be struggling? Volunteering for Operation Community Connect may be what you are looking for.

Operation Community Connect events are a one day resource fair for neighbors in each county living on little. Each event is coordinated by community volunteers. Each event is slightly different, but all will offer a light meal. Some of the events will have coats, socks or quilts to give away, while others may offer budgeting



classes. Some events will have free dental services, haircuts, foot care or flu vaccines. Most of the events will have providers offering children's service programs, energy saving ideas, veterans' services, legal aid, education, employment and housing connections.

If you want more information or to volunteer to help coordinate or work at a 2017 Operation Community Connect, please contact the Community Services Department at 1-800-832-6082, Option 4 or email at: lap@lakesandpines.org.

DENTAL DAYS

Looking back on a successful 2016, Lakes and Pines' Head Start Program hosted eight dental events throughout the year in five of the seven counties served by Lakes and Pines.

Throughout the eight dental events held in 2016, one hundred and eighty-eight children received dental exams and treatments. Dental Days is an important service and educational program that Lakes and Pines offers to the community. Lakes and Pines is currently able to serve children enrolled in Head Start, children through twelve years of age from the greater community who are insured or uninsured, and pregnant women, thanks to a Medica Community Grant.



With more dentists reaching their maximum capacity to handle Medical Assistance and other state funded reimbursements, the partnership with Children's Dental Services has become vital to the oral health of many children and families. The Dental Days events help Lakes and Pines meet Early Head Start/Head Start Federal requirements.

We look forward to the new year and the opportunities to provide communities within the seven county area with additional opportunities to receive comprehensive dental care at future dental events.

CHRISTMAS FAMILIES

Energy-Housing staff aren't just busy processing Energy Assistance Program applications, financing home rehabilitation, and weatherizing inefficient homes.

In December staff worked together to donate and deliver Christmas presents to fifteen people in seven households during the week of Christmas. Gifts donated to families included household goods, toys, food, stockings, and more.

One of the families sent a card expressing their thanks saying, "With all the wonderful gifts you gave, we were able to pay it forward to a family we know that are in need at a shelter with some of our own items that we replaced with the new gifts you gave to us. Thank you for being God's hands and feet."

This is the tenth year that Energy-Housing staff have adopted Christmas families and they look forward to many, many more. Multiple households are nominated by Energy-Housing staff and a few are randomly selected to be Christmas families.



GIVING TO OTHERS

Collin and Noah Reese, along with their mother, Nicole Hooker, made a generous donation of previously loved toys to the Lakes and Pines Head Start Program. The Reese children sorted diligently through their toy boxes to find toys that have recently taken a backseat to others and passed them along to the Head Start Program. The toys that were donated will be distributed to Head Start families that are currently enrolled in the program in hopes of bringing smiles to other local children.



ADVOCACY

Recently I met with a maintenance man for some issues with my home. As he worked, we talked of everyday life and issues. Throughout the conversation, he told me of a friend who had hit some hard times. The friend was diagnosed with an illness that prevented her from working. Unable to work and with no other income, she became homeless.

Upon hearing about his friend's situation, I automatically went into "advocate" mode and began telling him about Lakes and Pines' housing assistance program, and although there's no guarantee of financial assistance, she should apply. We also talked about other housing resources that she may qualify for, such as Section 8 and the Bridges Program, Minnesota Families Investment Program (MFIP) or general assistance (GA), county assistance housing grant, and the Supplemental Nutrition Assistance Program (SNAP).

Further into the conversation, he shared that he was a veteran, what he did while serving, and how long he served. He had been injured while serving and will have to retire soon due to these injuries, but was worried about applying for SSI or SSDI. I mentioned that Lakes and Pines has a program that might be able to help with applying when the times comes, if he qualifies. We talked about veteran services, Minnesota Assistance Council for Veterans (MAC-V) and how there are programs available to veterans, many of which veterans are unaware of.

Towards the end of the conversation, he mentioned that although he is in the process of making his housing energy efficient, the cost of heating during the winter is quite a burden. I suggested that he apply for Lakes and Pines' Energy Assistance program. He told me that he had worked with them several years ago for weatherization and everyone was great to work with, so he would look into it.



After he left, I sat and reflected on our conversation. I found it fascinating that without a second thought and as natural as breathing, I automatically started advocating and providing resources that may help him or someone he knows. Then I started to think about other times I have been having a conversation with a friend or family member and began advocating without realizing it. As a result of that conversation and the reflection that followed, I came to the conclusion that since advocating has become such a natural and automatic part of life, I am without a doubt in the profession I belong in.

AFTER HOURS CRISIS SITUATIONS



Throughout the coldest months, the Energy Assistance program (EAP) staff members are available after regular business hours, including weekends, to address emergency fuel deliveries and/or heating system repairs. Assigned staff work closely with energy vendors and local furnace technicians to address emergency fuel deliveries and/or heating system repairs.

When a household calls with an emergency after regular business hours, they are instructed to leave a voicemail. Assigned staff will call them back within the time allowed by EAP guidelines to address their emergency. Life-threatening emergencies are addressed within eighteen hours; Non-immediate life threatening emergencies are addressed within forty-eight hours. Since the program opened, staff have responded to twenty-two after-hours emergency calls.

LIVING ON TOO LITTLE?

The Supplemental Nutrition Assistance Program (SNAP) is available to help people meet their nutrition needs. SNAP is another name for food support, food stamps and EBT. They all mean the same thing.

Only about six out of every ten people eligible for SNAP in the area are using it. SNAP is a federal program, part of the Farm Bill, and is administered through the county. Jobs are created and supported when people purchase food, either with cash or use of the SNAP funding. Think of the agriculture related jobs that are needed to grow, pick, process, and transport the food to stores, as well as local people working at the grocery stores as cashiers and stocking shelves.

Eligibility for SNAP is determined by household income. There is no asset limit, so no need to count or verify assets. Qualifications for SNAP is based on the number of people in your household and gross income before anything is taken out.

The 2017 income guidelines are seen to the right:

Seniors and people with disabilities with more income than listed may still be eligible for SNAP; some deductions are allowed such as high housing and medical costs.

If you or someone you know needs assistance buying food, applying for SNAP may be the answer. Staff in Lakes and Pines' Community Services Department can answer your questions and help you apply for SNAP. Contact them at lap@lakesandpines.org or 1-800-832-6082, Option 4.

SNAP: Monthly Gross Income Limits	
People in your Household	Monthly Gross Income Limit
1	\$1,634
2	\$2,203
3	\$2,772
4	\$3,342
5	\$3,911
6	\$4,480
7	\$5,049
8	\$5,619
For each additional person over 8...	Add \$569

OUTERWEAR DONATIONS

Vernon Heineman has been a strong supporter of Lakes and Pines and once again has made a generous donation of crocheted outerwear to the Lakes and Pines Head Start Program. Mr. Heineman's dedication in supporting local families and providing warm outerwear is greatly appreciated. Being native to Minnesota, we are all aware of how harsh the winters can be. Unfortunately for some families, accessing outerwear and other necessities may not be attainable for various reasons. The outerwear that was donated is being distributed to Head Start families that are currently enrolled in the Program.



(Pictured: Vernon Heineman (left) with Kraig Gratke, ECFD Department Director (right) presenting the gracious donations of outerwear to Head Start

ENERGY ASSISTANCE PROGRAM 2016-2017

The 2016-2017 Energy Assistance program (EAP) officially began October 1, 2016 and applications will be accepted through May 31, 2017. Program funding arrived on October 25, 2016. A federal continuing resolution was passed late in September allowing 90% of allotted funds to be distributed to states. Minnesota received \$101.5 million. The Department of Commerce began mailing Energy Assistance applications to pre-logged households on August 24, 2016. Applications are also available at each local county Human Services office, Lakes and Pines office locations, the Mille Lacs Band Emergency Services Office, and on the Lakes and Pines website. EAP staff that were laid off last spring returned to work on September 26, 2016.

Since the program has opened, 7,047 Energy Assistance applications have been received. As of December 31, 2016, 6,059 applications had been processed; 4,057 were approved, 250 were denied, 11 were closed, 22 were voided, and 360 are incomplete. As of December 31, 2016, 988 applications were logged and are waiting to be certified with more applications coming in daily. So far, \$2,839,663 has been awarded in primary heat benefits for an average benefit amount of \$707 per household. The average grant for Lakes and Pines' clients is higher than the projection for the state (\$530) because Lakes and Pines serves a large number of Propane (LP) households. LP costs much more to heat a home than natural gas.

POVERTY SIMULATION

Lakes and Pines provides a valuable training opportunity to service providers, churches and other local organizations that allows participants to experience some of the stress associated with living on little. The simulation lasts about two and a half hours and provides participants with a glimpse of choices that many living in poverty must make to survive with limited resources available to them. Volunteers are needed to help host upcoming simulations. There is currently one scheduled in the Duluth area on February 28th and one in Hinckley on May 23rd. If you are interested in volunteering or hosting a simulation with your church or organization, please contact Denise at lap@lakesandpines.org or 320-679-1800, ext. 101 for additional information.



MINNESOTA HOUSING FINANCE AGENCY LOAN PROGRAM

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

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

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

As security for repayment, a lien is placed on the property for the fifteen-year term. A ten-year lien is placed on 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.

Your household gross annual income (including Social Security, wages and all regular sources) must be within the following limits:

AS OF MARCH 31, 2016:								
Family Size	1	2	3	4	5	6	7	8
Annual Income	\$18,100	\$20,600	\$23,200	\$25,600	\$27,900	\$29,900	\$32,000	\$34,000

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 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.

One Emergency Loan was closed during this time period.



Hope Lutheran Church, part of the Evangelical Lutheran Church of America (ELCA), is located in Moose Lake, MN, population 2,783 according to the 2013 census. It may be a small town, but the people have large hearts.

According to their December 31, 2016 newsletter, over the last few years, they have donated around \$10,000 a year to local charitable organizations. Pastor Reggie Denton stated that, “they make distributions as they are able to, to address needs in their area. In 2016, they donated to [several] different organizations.”



One of the fortunate recipients was Lakes and Pines Reach Out For Warmth Program (ROFW). ROFW is an important resource for households experiencing an energy-related crisis. Up to \$400 in funds is available to qualifying households when other programs are not available.

The funds come from Hope Lutheran Church’s Endowment Fund. The fund Chairman, Ernie Muller, says the committee chose ROFW “because they heard there is a specific need for heating assistance in their area, whether people believe it or not.” They found themselves “referring more and more people to Lakes and Pines for help” and that’s how they chose this organization to support. They started donating in 2010, and in the last five years, records show over \$9,000 has been received.

The ELCA is known as the church of “God’s work. Our hands.” The congregation of 600-800 members has a long tradition of outreach and service to its members and the community. Their guiding principles are: Welcoming – Worshipping – Serving.

Lakes and Pines, for one, can attest that they are certainly living out their mission.

Our sincerest thanks go to Hope Lutheran Church for their ongoing generosity and support.

WHO BUYS CAR INSURANCE AFTER THE ACCIDENT?

One of the most difficult parts of assisting others is when people come to Lakes and Pines for help applying for health insurance after they have been injured or been diagnosed with a catastrophic illness, bankrupting their family. They had decided they couldn’t afford health insurance, and decided to “pay the fine.” Sadly, and quite often they have not taken into account that they are also risking the possibility of taking on the high costs of a serious medical condition. While most people realize it isn’t logical to try getting car insurance after a car accident, they may not consider the challenges in getting health insurance during non-open enrollment, without a qualifying event, after an injury or diagnosis.

Navigators at Lakes and Pines can assist with online applications, answer most questions, and refer to the area MNSure Broker. Please call us at (320)679-1800, Option #4, or email lap@lakesandpines.org.



The Vehicle Donation Program is funded through the Otto Bremer Foundation and Lakes and Pines' Economic Opportunity Grant (OEO) which includes the Minnesota Community Action Grant (MCAG) and Community Services Block Grant (CSBG). The program provides outreach in securing donated vehicles and granting them to eligible households. Individuals must complete budget counseling and eight hours of accepted financial literacy training prior to receiving a donated vehicle. Vehicle Donation Program participants apply because they need a car to get to work. They must be referred by an employment specialist or another professional with whom they work with who believes they will be a good fit for the program and use the car to attain or hold a job. Thanks to the generosity of individuals in the community whom donated vehicles, Lakes and Pines is able to share the following stories on how receiving a donated vehicle through Lakes and Pines' Vehicle Donation Program has impacted their lives.

A single woman residing in Aitkin County was working a part-time, temporary job. Her assignment was close to an end when she was offered a permanent, professional position at a different agency. She was only able to accept this position when she was notified from Lakes and Pines that she would be granted a vehicle from the Vehicle Donation Program. She is currently working full-time as a Sexual Violence Services Coordinator.

A family of five residing in Kanabec County was relying on borrowed vehicles to get to doctor appointments, school and work. The family receives Minnesota Family Investment Program (MFIP) and cannot afford to purchase a vehicle. The young mother of this family works part-time and is enrolled in college for Early Childhood Education. She spoke of possibly working for Lakes and Pines' Head Start program when she completes her degree. Due to the family receiving a vehicle from Lakes and Pines, she is able to continue going to work and college to fulfill her hopes and dreams.

A third vehicle was gifted to a single mother of four children residing in Chisago County. The family has received MFIP for some time. This client was working part-time but had to rely on borrowing her mother's vehicle. Recently her mother was in a car accident and her vehicle was totaled, leaving her without transportation to get to work at McDonald's. After completing the Financial Literacy training and budgeting assistance, a vehicle was granted from Lakes and Pines. A letter was received from her stating, "I appreciate everything you have done for me, my kids, my family. There really are NO words to express my gratitude." She goes on to say, "Thank you for taking time out of your life to help me with mine. This program you guys have is truly amazing! I thought it was going to be a long, stretched out chore to do and it would take forever to get a vehicle and I did not have high hopes at all for the kind of vehicle I would get when I finally got it. But it has been a great experience and I have learned a ton of useful information in the process. It has been a positive experience and you have made it that for me. So again, thanks to all involved and who made it possible for me to have a car after not having a car for over ten years!"

For more information about the Vehicle Donation Program or how to donate a vehicle, contact Tina Hart in the Community Services Department at 1-800-832-6082, Ext 170 or tinamh@lakesandpines.org.



WHY DRAIN MONEY FROM YOUR TAX REFUND?

Paying to file a tax return can drain money from a worker's tax refund. Many feel confused or intimidated when faced with filing a tax return, so they turn to a paid tax preparer or agency to prepare and file for them. Lakes and Pines has free options for taxpayers in 2017.

The Volunteer Income Tax Assistance (VITA) program offers free tax help to people earning \$54,000 or less, persons with disabilities, senior citizens, and limited English speaking taxpayers who need assistance in preparing their tax returns. IRS-certified volunteers provide free basic income tax return preparation with electronic filing to qualified individuals. This year, Lakes and Pines will offer free tax assistance at four sites: Pine City, Milaca, Mora, and North Branch.

People who prepare their own tax returns are among the fastest growing group of taxpayers. Although instructions in tax software make it easier to prepare a return, access to a computer and reliable internet causes major barriers for some. Facilitated Self Assisted (FSA) tax preparation provides the convenience of online tax preparation with an in-person, IRS-certified coach to go through each step of a simple return, answer questions, and give taxpayers the confidence they need to prepare their own return today. It also gives them the confidence to file returns on their own in the future. Individuals who are comfortable using a computer to file their return with the assistance of an IRS-certified coach in a classroom setting have five locations to choose from: Aitkin, Cloquet, Mora, Onamia, and Pine City.

Pre-registration is required for both types of tax preparation. Registration will be available late January. Individuals may call Lakes and Pines at: 320-679-1800, option #4 or email lap@lakesandpines.org.

This program is brought to you through funding from the Minnesota Department of Revenue and the Internal Revenue Service.



COMPLETE CONSERVATION IMPROVMENT

When Energy Assistance Program (EAP)/Weatherization (WX) Funds are used in conjunction with Department of Energy (DOE) Funds, both programs are allowed to count those houses for reporting.

Department of Energy '16 (July '16 - June '17) Lakes and Pines received \$394,863 to weatherize 45 homes. Currently, 14 homes are completed towards this goal.

Energy Assistance Program/Weatherization Carry-Over (July '16 - June '17) Lakes and Pines received \$425,680 to weatherize 60 homes to repair, or replace furnaces, provide weatherization services in conjunction with DOE funds, or perform other health and safety work. The goal is to complete 60 homes for this program. 16 homes have been weatherized toward that goal.

Propane Program (July '16 - June '17) Lakes and Pines received funds through the Propane Program to repair furnaces or weatherize homes heated with propane. The allocation of \$52,455 will help about seven households. At this time, one home has been completed.



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

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

A HUMBLE REMINDER

Did you know that EBT (often referred to as food support) doesn't cover laundry soap, toilet paper or dish soap?

As the month of December drew to a close, so did one of our programs that was designed to help some of the most vulnerable populations we encounter, individuals who have experienced homelessness multiple times over the past few years, also known as Long Term Homeless (LTH). The new program provided staff an opportunity to deliver services in new ways. For the first time staff began to ask program participants what basic needs items they may need. We do not typically get to ask this, as we often must make referrals to thrift stores and food shelves, hoping families are able to find what they need. This new program allowed us to make purchases for individuals and families facing Long Term Homelessness. It ensured that their basic needs were met and that they did not become a barrier to remaining housed.



Staff knew that EBT didn't cover laundry soap, toilet paper or dish soap, but for the most part, had forgotten. So when the program participant's first request was for such truly basic items, everyone paused.

"I am sleeping on an air mattress and would really like a pillow."

"I have a bed but no sheets."

"I can't find my size of pants at the thrift store; I swear I look every time I have a chance, so a pair of 32x34 pants would be amazing."

"One plate, one fork, one spoon and a cup would be great."

These were the statements the advocates were getting from the LTH program participants. The person constructing the shopping lists, making the purchases and often making programmatic decisions based on fact not emotion, really had a hard time digesting this. These are things we all take for granted.

The next time you make a donation to your local food shelf, consider making a cash donation or a donation of these basic needs items that food support doesn't cover. The next time you bypass a certain set of bedsheets in your linen closet for whatever reason, consider donating them to a thrift store.

ENERGY RELATED REPAIR PROGRAM FOR HOMEOWNERS

The Energy Related Repair (ERR) benefit is a crisis benefit that addresses hazardous and life threatening situations, or cases in which the home has no heat due to a malfunctioning or nonfunctioning heating system. If a homeowner has qualified for the Energy Assistance Program (EAP) and is having furnace problems, Lakes and Pines may be able to help. EAP staff members work closely with weatherization staff and local furnace technicians to make repairing or replacing furnaces go as smoothly as possible. Funds were made available for the ERR benefit on October 3, 2016. Lakes and Pines has provided 219 qualifying households with ERR services for a total of \$356,274 in ERR funds since the program opened.



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

Projects must meet one of three federal objectives: Benefit people of low and moderate incomes, eliminate slum and blight conditions, and eliminate an urgent threat to public health or safety. In addition to 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.

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 was \$370,300 and ran from May 2014 through December 2016. A total of four owner-occupied projects and three commercial projects were completed before December 31, 2016. The grant went smoothly and the reporting period will be in late February.

Pine County Septic: Pine County was awarded \$15,779 for 2017 to make improvements to local septic systems that have failed. Applicants must be low to moderate income. The home must be owner-occupied, current on the mortgage, property taxes and homeowner's insurance.

Mora Comprehensive Rehabilitation Project: The City of Mora was awarded \$651,590 to rehabilitate thirteen owner-occupied homes and ten commercial properties. This program runs from July 2015 to December 2017. Seventeen owner-occupied applications have been received so far and seven are in the bidding phase. One owner dropped out of the program for personal reasons. Three have finished construction and have been closed out. The target area was expanded for the owner-occupied portion of the grant on August 2, 2016, which resulted in a few more applications for the program. A press release was done as well. Fourteen commercial applications have been received and have all been inspected. There have been loans closed on six commercial projects. Two projects have almost wrapped up the construction phase and four have begun. The remaining businesses are trying to assess if they will have funds to meet the copy required for the project.

Cloquet Rental and Owner-Occupied Rehabilitation Project: The City of Cloquet was awarded \$598,000 to rehabilitate eight rental properties and twenty-four owner-occupied homes. Lakes and Pines has received twenty-four owner-occupied applications, sixteen of which have inspections completed. Eight of these have had loans closed, four were denied (over income) and four homeowners have not completed the application process. Both rental units have had loans closed and notices authorizing contractors to begin construction have gone out. The remaining rental rehabilitation funds were transferred to owner-occupied funds as there was no interest from any other rental units. There was a grant adjustment done in July and the homes were allowed \$25,000 in work to be done. This has made the project much more successful. This program runs from July 2015 to December 2017.

Sandstone Owner Occupied and Commercial Rehabilitation Project: The City of Sandstone has asked Lakes and Pines to write a Small Cities Grant. On December 12, 2016 the pre-proposal was deemed competitive and Lakes and Pines was asked to submit a full application to the Department of Employment and Economic Development in February. If the full application is accepted, the grant will be administered by Lakes and Pines.

Minnesota Housing Finance Agency (MHFA) Fix-Up Loan Program: The MHFA Fix-Up Loan Program offers four loan packages to borrowers. Two are secured loans and two are unsecured loans. Interest rates for a second lien position range from 4.99 to 6.99% and income limits must be lower than \$96,500.

Remodeling is allowed with this program.

To qualify for a fix up loan homeowners must meet two important guidelines:

- The credit score of all applicants must be 620 or above;

- The debt to income ratio for the household must be less than 48%.

POINT-IN-TIME

Can you imagine being homeless in Minnesota during January? Unfortunately, it's all too real for some. Being homeless in Minnesota may mean living on the street or sleeping in a car, but it can also mean staying in a fish house, a camper or someone's shed. Some of the individuals living in this type of environment may not think of themselves as homeless.

The Point-In-Time Count (PIT) is one of the primary ways that homelessness is measured in Minnesota. It provides a snapshot of what homelessness looks like across Minnesota at one point in time. The federal government requires that each state attempt to count all people experiencing homelessness on one particular night of the year. The federal government also requires that every state conduct their PIT count within the last ten days of January. This year, Minnesota's PIT Count is on Thursday evening, January 26, 2017.

Results of the 2017 Point-In-Time Homeless Count will provide data to serve as the basis for developing strategies to help people get into permanent housing. This count is also used to measure the success of programs currently available to fight homelessness. It is vital for securing the greatest level of funding from funds that the federal government allocates to area homeless service providers.

Area schools, hospitals, county offices, and other service providers will be asked to complete a brief survey about individuals who they know are experiencing homelessness. But, there are people who are homeless or at risk of homelessness who are not connected to any services or agencies. Those are the individuals who need your help to be included in the survey so that the state has the most accurate count of area homelessness.



If you know someone who is homeless or precariously housed, ask them to call the Lakes and Pines Community Services Department, most importantly to see if Lakes and Pines can help them get into safe, stable housing but also to include them in the January 26 Point in Time Count. The survey does not require identifying information.

REACH OUT FOR WARMTH

The Reach Out For Warmth (ROFW) Program continues to be an important resource for households experiencing an energy related crisis. Up to \$400 in ROFW funds are available to qualifying households when other programs are not available. Funding is limited, so there is currently a once per lifetime restriction to using ROFW funds.



The Reach Out For Warmth Program is funded solely through donations. Recent donations include \$1,000 from Hope Lutheran Church of Moose Lake, \$250 from Frandsen Bank & Trust, and \$50 from a private donation. A total of \$400 in ROFW funds has been used to help one household resolve an energy related emergency. There is currently \$4,690.11 in the ROFW fund available to help qualifying households in need.

EMERGENCY & ACCESSIBILITY REHABILITATION LOAN

The Emergency and Accessibility Rehabilitation Loan Program is very similar to the Housing Rehabilitation Loan Program explained on page eight.

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

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

As security for repayment, a lien is placed on the property for the fifteen-year term. A ten-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. See chart on page eight.

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 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.

CRISIS BENEFITS 2016-2017

When a household qualifies for Energy Assistance, they also qualify for crisis benefits. The Department of Commerce made the decision to increase the maximum crisis benefit available to each household from \$500 to \$600 for the 2016-2017 Energy Assistance Program (EAP) year. EAP crisis benefits 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 be used after a household has used all of their primary heat benefit, has a disconnect notice, is disconnected, is out of fuel, or is low on fuel. Senior households (ages 60+) can also access crisis benefits to pay on current heat or electric bills. This season, 579 eligible households have used crisis benefits to resolve an energy emergency totaling \$182,022 in crisis funds.

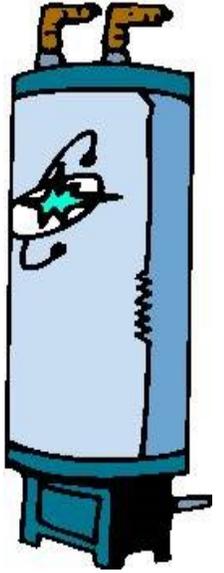


CONSERVATION IMPROVEMENT PROGRAM

Conservation Improvement programs are based on a calendar year beginning January 1 and ending on or before December 31. When homes are weatherized for clients who 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) provide funds 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 Mille Lacs Electric, Minnesota Power and East Central Energy for the year.



ONE FOR ALL, ALL FOR ONE

Growing up in Kanabec County, helping others was in our blood. The neighborhood farm families shared everything, took care of their own, and welcomed strangers. It was not at all unusual for my grandparents to set another place at the table or allow a traveler to sleep in the barn amid the fragrant hay during a bitter winter's eve.

Such a life set the stage for work as an Agency-Wide Advocate (AWA) at Lakes and Pines. Assisting clients with requests for emergency housing, providing ongoing support through the sharing of community resources or just lending an ear brings me back in time and again to life on the farm. I hear echoes of my grandfather's favorite saying, "One for all and all for one!" The saying actually originated with Alexandre Dumas in his 1844 novel, "The Three Musketeers" and described our family's life philosophy pretty well, but it also describes the partnership between Lakes and Pines' staff members and those they seek to serve.

A few weeks into my work as an AWA, I met a group of individuals I'll call the Browns. The Browns are unrelated to each other, yet they have banded together in the spirit of the three musketeers, "one for all and all for one," to move their collective lives in a positive, productive direction. All three have overcome or are living positively with challenges such as mental illness, addiction, unemployment, and homelessness. It has been a long rocky path for each of them, however with housing and energy assistance from Lakes and Pines, the Browns have pooled their resources to rent a very modest mobile home. Safe and sheltered for the first time in months, they are hopeful for the future. One of the Browns made the following comment, "it wasn't just the money – you believed we were worthy of help when no one else would!"

It is a pleasure to be part of a team at Lakes and Pines that seeks to live out the "one for all and all for one" philosophy of Dumas and my beloved grandfather.



HOUSING: FOUNDATION TO GETTING HER LIFE BACK

A Lakes and Pines Success story

In August 2016, Lakes and Pines was contacted by a woman “Renee” (name changed) to get assistance with a housing emergency. At the time, she was staying with friends in an environment that was negatively affecting her health. Prior to this, Renee had spent a year and a half homeless in another state. During the time she was homeless, Renee spent many nights sleeping in her car, couch hopping, or at homeless shelters. She says that the hardest part of being homeless was not being able to have her son with her because she wasn’t able to provide a stable



environment for him. After contacting Lakes and Pines and working with an Agency-Wide Advocate, Renee has been able to receive rental assistance and case management through the Long Term Homeless (LTH) Supportive Services program. Renee moved into her housing in October 2016. Now that she has a place to call home, she has been working on other parts of her life. She has been able to have her son stay with her and has also been focusing on her health concerns. Renee and her Advocate have also been able to work on transportation issues, budgeting, and her education goals. Currently, Renee actively volunteers in her community and would like to start classes soon at a local college, focusing on human services. She would like to help people like Lakes and Pines has helped her. Renee has been very thankful for Lakes and Pines and says that she is happy to have gotten her life back.

SMALL STEPS-HUGE IMPACT

An individual with nothing but a bag and the clothes on his back ended up at a local shelter only to find that there wasn’t any space available for him. The shelter referred him to Lakes and Pines. Lakes and Pines was able to assist him with a place to stay, and he started working with an Advocate on many barriers. With a little guidance, he now has ongoing Supplemental Nutrition Assistance Program (SNAP) benefits, General

Assistance (GA), and a free cell phone on the way. Although he has not been able to locate affordable housing yet, the small steps he has taken are huge steps. A razor to shave his face “so he doesn’t look so old” was the first thing he wanted to buy when he received his GA benefits.

This particular situation helps demonstrate what drives the staff at Lakes and Pines to keep doing the work they do. Knowing that our staff helps guide people, and gives them that push while providing an awareness of the resources available that could potentially increase their quality of life brings out the light in a dark situation.

“Be the beacon of light in someone’s darkness.” - Randi G. Fine



EAST CENTRAL HOUSING ORGANIZATION



The East Central Housing Organization (ECHO), an inter-organization partnership, has been researching and building awareness of housing issues and potential solutions in east central Minnesota for over three years. On January 12, 2017 it was evident just how serious lack of housing is in the region. Over 40 residents of Chisago, Kanabec, Mille Lacs, Pine and Carlton counties gathered ready to discuss the problems their community has with finding all types of housing. The meeting was issue oriented and generated a lot of ideas of how everyone could work together to address the lack of housing.

The 2015 Regional Housing Study results were briefly covered, including reviewing housing projects that have or are about to break ground. The Regional Housing Study is available at www.lakesandpines.org. Residents attending broke into groups by county to address strengths, weaknesses and brainstorm plans of action. All counties agreed that adequate housing is a problem that needs to be addressed throughout the east central region.

The next event is planned for Thursday, February 9, 2017 at 5:30pm. The location is yet to be determined. Check Lakes and Pines' website, www.lakesandpines.org for details on where the event will be and how to register.

You are encouraged to attend the February 9, 2017 meeting if you have ideas that will improve area housing or just want to learn more. The agenda for the February event includes: bringing developer's input on what draws them to an area, discussing options to work regionally and cooperatively rather than competing with neighboring communities, possible funding sources and how to access them, and strengthening the capacity for development.

CARING MEMBERS

Caring Members is a program that was started by East Central Energy (ECE) in 1993 and administered by Lakes and Pines' staff. Eligibility for Caring Members is not based on income. Caring Members funds are provided by donations made by ECE customers and matched by East Central Energy. ECE customers interested in donating funds to the Caring Members Program are encouraged to contact ECE at 1-800-245-7944. Funds totaling \$19,763.24 were received during the 2015-2016 Energy Assistance Program (EAP) year and a total of \$19,742.80 was used to help 105 ECE households resolve an emergency situation with their electric bill.

Lakes and Pines recently received \$6,195.56 in funding from ECE to help qualifying households during the EAP '17 program year.



A COMMUNITY GIVING BACK

In the Energy-Housing Department at Lakes and Pines, staff are in the business of helping people stay warm by providing Energy Assistance to families. Others in our community help people stay warm in another way. Two lovely ladies generously donated their time, talents and resources to hand-knit mittens and purchased hats and gloves to be given away to children.



Hope Lutheran Church in Moose Lake collects a special offering and recently donated \$1,000 to the Reach Out For Warmth Fund, which assists people in crisis in paying their heating bills. A staff member at Lakes and Pines showed her generosity by donating \$100 to this fund as well.

Lakes and Pines offers a sincere thank-you to these inspiring people!

VITA TAX SCHEDULE

2017 Free Income Tax Preparation Schedule	
Location	Day/Time
Our Redeemer Lutheran Church 825 Golf Ave. S Pine City, MN 55063	Tuesday 2:00-8:00pm Feb. 7, 14, 21, 28 Mar. 7, 14, 21, 28 April 4, 11, 18
Lakes and Pines 1700 Maple Ave. E Mora, MN 55051	Wednesday 5:00-8:00pm Feb. 1, 8, 15, 22 Mar. 1, 8, 15, 22, 29 April 5, 12
Lakes and Pines 139555 Flink Ave North Branch, MN 55056	Thursday 5:00-8:00pm Feb. 2, 9, 16, 23 Mar. 2, 9, 16, 23, 30 April 6, 13
Trinity Lutheran Church 735 2nd St. SE Milaca, MN 56353	Friday 9:00am-1:00pm Feb. 3, 10, 17, 24 Mar. 3, 10, 17, 24, 31 April 7, 14
Lakes and Pines 1700 Maple Ave. E Mora, MN 55051	Saturday 9:00am-1:00pm Feb. 4, 11, 18, 25 Mar. 4, 11, 18, 25 April 1, 8, 15

VITA
Volunteer Income
Tax Assistance



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:

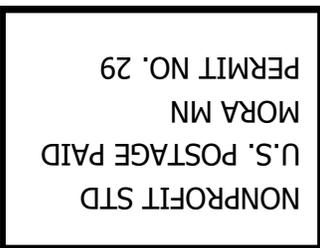
NAME:

ORGANIZATION:

ADDRESS:

CITY, STATE, ZIP+4 DIGITS

Mail to: Agency Administration, Lakes and Pines CAC Inc., 1700 Maple Ave E., Mora MN 55051



ADDRESS SERVICE REQUESTED

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