



Another Year in the Books

When I look back at the previous year and reminisce about what was or what could have been, I am reminded of the fact that I am surrounded by people who dedicate themselves to making the lives of others just a little bit better. They invest in their neighbors, in their communities, in each other and, most importantly, in themselves. The people I work beside every day make this world a better place to live, and I am honored and humbled to be part of this team.

I was recently looking at some of the statistics that highlight the work of Lakes and Pines over the last year and couldn't help but feel a sense of gratitude. While statistics and numbers don't tell the whole story (some might argue they only scratch the surface of that story), I'd like to share some of those numbers with you.

In 2024 Lakes and Pines:

- * Approved over 5,500 Energy Assistance applications; nearly 3,000 of those were for seniors.
- * Approved over \$3 million in Primary Heat benefits for Energy Assistance customers and another \$966,000 in crisis or emergency energy payments.
- * Repaired or replaced nearly 600 failing furnaces.
- * Provided Early Childhood Learning programs through Head Start to nearly 400 children and their parents.
- * THRIVE coaches invested nearly 5,000 hours providing one-on-one coaching opportunities to customers – connecting them to resources and encouraging them to reach their goals.
- * Provided free tax preparation services to 545 families, resulting in \$1,000,000 in returns, directly impacting our local economy.
- * Supported nearly 950 families with Homeless prevention or Housing assistance.
- * Assisted over 600 individuals with applying for health insurance, social security and/or SNAP (Supplemental Nutrition Assistance Program).
- * Weatherized the homes of nearly 300 individuals; 1/3 of whom were seniors.
- * Invested \$1.6 million in local businesses by providing rehabilitation to two businesses (direct service), contracting with local businesses to provide direct services to customers such as housing/business rehabilitation, completing furnace repair and replacements and purchasing and installing energy efficient appliances.
- * Invested in the local economy by providing employment to 120 individuals while fostering a positive workplace environment with competitive wages, a comprehensive benefits package including vacation pay, sick pay, a retirement plan, life insurance, and health benefits fully paid by the organization and prioritizing staff wellness and professional growth through dedicated training and development opportunities.
- * Provided direct service to customers through payment of rent to landlords, payment to energy vendors on behalf of customers and through the purchase of supplies and services needed to operate the organization.
- * Held our first Annual Community Picnic where over 400 attendees came for lunch, fun games and resources.
- * Underwent a thorough strategic planning process where the Board and Administrative Team identified agency strengths and how to use those strengths to best serve our community.

Continued on page 9

EMPOWERING FAMILIES THROUGH COACHING

Through the framework of the Whole Family Approach and a coaching mindset, Lakes and Pines has helped families realize their potential, recognize their skills, and approach new crises with empowerment and confidence. Jenny (name changed for privacy) is a testament to the transformative power of this approach.

When Jenny first came to Lakes and Pines, she was facing a housing crisis and struggling to feed her teenage son. Keeping him safe, housed and nourished was her top priority. With the guidance of her coach, Jenny was able to find housing she could afford and make sure she had food in her home. A few months later, Jenny moved out of state with her son. Her coach didn't hear from her again for a long time.

After a few months had passed, the coach received a phone call from Jenny. She was back in the state, had no housing, no job and no food. However, she was full of hope and when she spoke to her coach and explained her situation, she said she didn't need help to find these resources, she only needed help to make sure she was filling out the applications for housing, food and employment correctly. Within three weeks she had housing, food and a job.

Crisis will always arise, but when people are empowered through coaching and reminded of their skills to solve problems, they can navigate these challenges with greater resilience.

By providing strength-based support and fostering independence, Lakes and Pines ensures individuals and families thrive, needing fewer services over time.

THRIVE – Transforming, Honoring and Respecting Independence by Valuing Empowerment

For more information on how to get connected with a coach, or if you have any questions, please call 320-679-1800 option 4.

TOYS FOR TOTS



Lakes and Pines had the privilege again this year to collaborate with Toys for Tots for the 2024 campaign. Several Agency offices were able to be a “drop off” location for new, unwrapped toys.

Families receiving services through Lakes and Pines were eligible for toy distribution. Staff assisted families with completing applications and submitting for distribution. On December 18th & 19th, staff worked with local Toys for Tots Coordinators in Kanabec and Pine counties to fill bags of toys for 368 children in 140 families. Everyone had fun delivering the bags of toys to these Lakes and Pines' families.



Lakes and Pines will be closed on Monday,
February 17th, 2025.

DENTAL DAYS

Lakes and Pines' Early Childhood and Family Development Department partners with Children's Dental Services to provide mobile dental clinics twice a year. These clinics are held in the fall and spring. They are an amazing group of people that provide a great experience for the children. It eases them into the dental field and gives them a good experience so when they go into a dental clinic, they aren't filled with fear and anxiety.

Below are pictures of brave kiddos enjoying their time with the dentist and dental hygienist. What can kids expect when they come to a Lakes and Pines Dental Days appointment? The dentist will count the child's teeth, check the overall health of the teeth, ensure that the child's mouth and teeth are forming properly for their age, and decide if a child needs a cleaning or fillings.



L to R: Carrie, Ever Blue and Callie



L to R: Carrie, Milo and Sophia

WEATHERIZATION IN MINNESOTA

Tips to Save Energy

Harsh winters require a proactive approach to home weatherization. By following a few helpful tips listed below, homeowners can enhance their comfort and reduce their utility bills.

- 1. Insulating Your Home** can account for up to 25% of heat savings in an average home.
- 2. Sealing Air Leaks** around windows, doors, vents and electrical outlets with caulk or weather-stripping can prevent cold air from entering your home.
- 3. Installing a Programmable Thermostat** can optimize your heating and cooling schedule; lowering the thermostat during the night or when the house is unoccupied can reduce energy consumption too.
- 4. Maintaining Your Heating System** ensures efficiency. This includes cleaning or replacing filters, checking for leaks and scheduling professional inspections.

For more information, contact Lakes and Pines' Weatherization staff at 320-679-1800 option 5

It's Almost Tax Time New Volunteers Still Welcome New Services Are Available

Free tax preparation services will be available from the last week in January through early May. Weekly in-person tax clinics will be held in Milaca, Mora, Moose Lake, North Branch, Pine City and the newly opened site in Cambridge.

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

This year we are offering (dependent on volunteer availability):

One-day tax clinics— Will be offered in communities that don't have a regular free tax site.

Onsite tax preparation—Will be available in person at senior housing and assisted living-sites. *Let us know if you are interested in this service.*

Do-It-Yourself tax services — Are available at the tax sites and from the comfort of your own home. Individuals comfortable completing their own returns will be able to call to ask a tax question or two from a trained tax preparer.



Lakes and Pines will extend the program to more high schools and alternative learning centers to assist working students in learning the basics of the tax system and to help them complete their own tax returns. *Let us know if your school is interested in this service.*

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

For tax year 2024, you may qualify for a Child Tax Credit of \$1,750 per qualifying child, with no limit on the number of children claimed. This is a refundable credit, meaning you can receive a refund even if you do not owe tax. The credit phases out if your income is over \$31,090 (\$36,880 for Married Filing Jointly). More information can be found on the MN Department of Revenue website at <https://www.revenue.state.mn.us/>. The agency's tax staff and volunteers are ready to help you learn about and file for these credits.

Last year, 24 volunteers served approximately 700 taxpayers. This year, the goal is to serve over 1,000 taxpayers. Contact Lakes and Pines at 320-679-1800 option 4 for information about volunteering, to schedule a tax preparation appointment or to invite the tax program to your senior housing building, high school or alternative learning center.

You've probably heard that being approved for Social Security Disability Insurance (SSDI) or Supplemental Security Income (SSI) disability benefits is a long process. The Social Security Administration (SSA) could take several months or even years to decide if someone is eligible for disability benefits. That can be too long for someone facing a terminal illness.

Social Security expedites disability decisions for applicants with a terminal illness. Social Security requires DDS (Disability Determination Services), the state agency that makes initial disability decisions to handle these cases quickly and with sensitivity. These applications are expedited at every stage of the disability determination process, as long as medical evidence supports the diagnosis.

Social Security has three programs designed to speed up claims processing for some applicants, including: a TERI (Terminal) designation, QDD (Quick Disability Determination), and CAL (Compassionate Allowance). QDD and CAL designations don't necessarily mean the applicant has a terminal illness, but they might. Many conditions on the CAL list can also qualify for TERI designation. These expedited programs can and sometimes do overlap, meaning the claim might fall into two or three fast-track programs. When that happens, the application has an even better chance of getting a fast approval from Social Security.

Indicators that can prompt a Social Security representative or DDS staff member to designate the application as expedited include learning that the applicant is receiving inpatient or in-home hospice care (for example, in-home nursing care or counseling care) or has certain medical diagnoses.

Other than processing the claim faster, Social Security treats these cases the same as other SSDI and SSI disability cases. So, like all applications for benefits, the case will go through the disability determination process. All of the following requirements still apply:

1. The applicant must meet the financial eligibility requirements for disability benefits, such as having enough work credits for SSDI or meeting the SSI income and asset limit.
2. The applicant must have a condition that meets the requirements of a medical listing or prevents them from working.
3. A medical consultant must review the file before the DDS claims examiner can make disability determination (like all disability claims).

For the claim to be expedited from the start, answering yes is required on the question: is this condition expected to end in death, when first applying for disability benefits for someone with a terminal illness? After the online application has been submitted, immediately send a copy of the diagnosis, either with a copy of a test or statement from the diagnosing doctor. A Social Security representative at the local field office or the national SSA phone center flags the file as a potential expedited case. A DDS claims examiner will look for indicators in the application or medical file that the condition is a terminal illness.

Continued on page 6

Continued from page 5

Even with an expedited case, there's still a five-month waiting period (from the disability onset date) before being entitled to SSDI benefits, unless the applicant has Lou Gehrig's disease (ALS). However, if eligible, SSI can begin from the date of the initial application date once the application is approved.

For an application for SSDI benefits to start an SSI application online visit ssa.gov. Or call Social Security's national office at 800-772-1213 to make an appointment to apply by phone or in person. Or contact your local SSA field office to file the application. If you meet the Social Security Assistance Services program guidelines, a Lakes and Pines' staff person may be able to assist you. Please contact Lakes and Pines at 320-679-1800 option 4 for more information.

LOAN HELP

Minnesota Housing Finance Agency (MHFA) Emergency and Accessibility Rehabilitation Loan Program (ELP)

The Emergency and Accessibility Rehabilitation Loan Program (ELP) provides assistance to homeowners in the form of a 0% interest, 15-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 15-year term (for mobile home owners living in a park, loan term is 10 years).

The maximum loan amount available through the MHFA and the ELP programs are \$15,000 per property.

As security for repayment, a lien is placed on the property for the 15-year term. A 10-year lien is placed on a mobile home taxed as personal property located within a mobile home park. MHFA will only subordinate the lien for refinancing of a first mortgage. Lakes and Pines currently has a waiting list for the ELP Program.

To qualify:

- * You must own and occupy the property, either free of debt or through a mortgage or recorded Contract for Deed. If you are buying your home 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 ELP Program guidelines see (www.mnhousing.gov/homeownership/improve-your-home/home-improvements-income-limits.html) for income guidelines. ***Continued to bottom of page 7***

EARLY HEAD START CENTER

The Mora Early Head Start Center toddler classroom is officially open. This classroom is located in the Lakes and Pines main office and serves eight children ages sixteen months to three years with the support of two teachers. The Mora Early Head Start classroom currently has all eight children enrolled and ready to play. The schedule of a typical toddler classroom day consists of breakfast, story time, playing, lunch, rest time, playing, snack, and of course more playing! Children are learning the routines and expectations of a classroom environment, including sharing, cleaning up after themselves, and using kind hands to name a few, all through play. For more information on any of the Head Start or Early Childhood programs please call 320-679-1800 option 3.



Madelyn



Waylon



Ava

LOAN HELP –CONTINUED

Continued from page 6

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

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

For more information on obtaining a loan, please call the Building Sustainability staff at 320-679-1800 option 5.



What is your goal for 2025? Would you like to buy a car? Take a special trip? Do a little remodeling on your home? These are great dreams and goals, but are they affordable without neglecting other financial obligations? Building a savings account takes work and dedication but pays off in the end.



Make this your year to jump into action and take stock of your household budget, manage your current debt by paying off what you owe, and make a plan to set aside some cash for an emergency fund because...life happens.

YOUR HOUSEHOLD BUDGET:

Are you spending more than you are earning? Get a handle on money coming in and money going out to pay debt you have accrued. Seeing these numbers on paper is a reality check which cannot be ignored. Consider this:

Be honest with yourself in filling out a household budget form; the numbers tell the truth and provide a beginning in working toward financial freedom. Find a good budget form and more information at <https://consumer.gov/your-money/making-budget>

CHECK YOUR CREDIT REPORT:

When is the last time you looked at your credit report? The credit report shows your history of paying bills and other monthly obligations in your name. There may be information on your report which needs cleaning up in order to show banks, businesses and employers you are a good candidate to offer a loan or to hire. Visit: www.annualcreditreport.com for more information about the importance of having a clean credit report (<https://consumer.gov/credit/your-credit-history-explained>)

YOUR CREDIT SCORE:

If your report is clean because you have paid bills on time, you likely have a good credit score. If, for whatever reason, your credit report shows poor management of debt, then your credit score is not likely very good. Having a poor credit score can affect what you pay for vehicle insurance, getting a new cell phone contract, having to pay a security deposit for utilities, impact your ability to buy a home/get a loan or even land employment where working with money is part of the job. You may be able to get your credit score for free if you have a credit card or a bank account and bank online. Contact your financial institution.

We can all learn to be more financially responsible and plan for a brighter financial future by making choices to live within our means. For more information on how to begin a more stable financial future, contact Lakes and Pines at 320-679-1800 option 4 for Community Services staff.

When you file your 2024 taxes, if you are a renter, you can claim the Renter's Credit as part of your Minnesota Individual Income Tax return (Form M1). You will no longer file a Renter's Property Tax Refund return (Form M1PR). This means renters who previously filed both returns will not receive a separate refund later in the year.



What does this mean for me as a renter? You will include your Certificate of Rent Paid (CRP) information when filing your Minnesota Individual Income Tax return (Form M1). The credit will decrease how much you owe or increase any refund due. For most renters claiming the credit, this means you will no longer file a separate Property Tax Refund return (Form M1PR) and will not receive a separate refund later in the year.

What if I do not need to file an income tax return? You must file to claim the Renter's Credit. The credit is part of your income tax return.

What if I need to amend Form M1PR for previous years? Use Form M1PRX, Amended Homestead Credit Refund (for Homeowners) and Renter's Property Tax Refund, to amend for previous years. Visit the Amending a Property Tax Refund webpage for more information.

What does this mean if I do not pay rent? You do not need to do anything different if you do not pay rent. If you are a homeowner, you file Form M1PR to receive the Homestead Credit Refund.

What if I am now a homeowner? File Form M1PR to receive the Homestead Credit Refund. If you rented for part of the year, you can also claim the Renter's Credit on Form M1.

Where can I find more information? Visit our Renter's Credit webpage or call Lakes and Pines at 320-679-1800 option 4 to speak to a member of our tax team.



Continued from page 1

The real story of impact goes beyond statistics though. It is seen in the homes of our neighbors who can keep warm (as we sit today in -24 temps) in a home they call their own. It's seen in the energy cost savings which individuals gain as a result of a new appliance or increased insulation in their home, meaning they may have a few extra dollars for groceries or their medications. It's seen at the dinner tables across our community as parents support their little ones' learning. It's seen in the celebration of an individual meeting the goal they have worked so hard to obtain. Our neighbors are more than a number, more than a statistic. Each one has an individual story – one worth investment and care. Lakes and Pines is grateful to support our community and its members as they tell their story of success.

Denise Stewart, Executive Director

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



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.

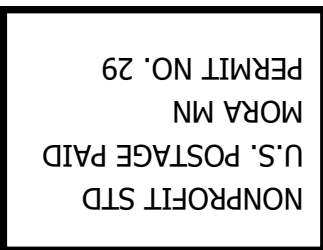
Please take a moment to review your address label and notify Lakes and Pines of any appropriate corrections.

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



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