



Exciting Times

Recently, I was telling a friend that on a particular day I was attending a local political debate (Congressional 8th District), then off to the dentist and home in time for a televised Presidential debate. Their response was “what did you do wrong to be punished so harshly?” Clearly they were kidding, or maybe only half kidding; but kidding or not, who cannot help but be excited about the choices that are in front of us on November 6th? No matter what side of the aisle you find yourself, or for that matter, if you find yourself on neither side, but smack dab in the middle of it, who can live through this process and not be extremely proud to be an American?

With any political campaign, mud gets splashed about and, at times, picked up and thrown, but the issues in this election, from the local mayor races to the Presidential race, are so clear and contrasting that who needs mud and, at least in my experience, the debates have stayed on the issues. What wonderful debates have ensued!

I suspect that on November 7th we will all be happy to see the political ads go, the unannounced visits to your front door stop and the landscape be beautified with the removal of lawn signs. Mixed in this glee there may be some anxiety about the choices which were made in the voting booth the previous day, but the

Bob Benes

Executive Director

Mission Statement

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



GEARING UP FOR TAX SEASON 2013!



Since 1981, the Volunteer Income Tax Assistance (VITA) program has assisted those who cannot pay for professional tax preparers. Volunteers certified by the IRS and the Minnesota Department of Revenue help prepare basic tax returns for people with disabilities, the elderly or low to moderate income taxpayers. Assistance is provided at community and neighborhood locations throughout the state. If you are looking for a way to help in your community, you should consider becoming a volunteer with the Lakes and Pines VITA program.

Lakes and Pines helped almost 500 families file their taxes last year. We were recognized by the IRS for being the site with the greatest increase in taxes prepared from the previous year – 35%! Our taxpayers received Federal and State refunds of about \$862,000!

Here are some things we want you to know about becoming a VITA volunteer:

- * No previous experience is required. Volunteers receive specialized training and can choose to serve as greeters, screeners, tax preparers or reviewers. Volunteers typically start training in December or January.
- * IRS and the Minnesota Department of Revenue provide free tax law training and all materials needed to prepare basic individual income tax returns and can be done in class, on-line or from a CD-ROM.
- * The hours are flexible. Volunteers are asked to serve an average of 4-8 hours per week from mid-January through the tax deadline, which is April 15th, 2013.
- * Our sites are located at community and neighborhood centers, libraries, schools and other convenient locations.
- * Our sites offer free electronic filing of tax returns.

Anyone can volunteer! It can be an exciting, educational and enjoyable experience. As a volunteer, you'll get to interact directly with people who need help preparing their own tax returns at no cost to them. Please think about becoming a volunteer and see what a difference it makes in your life as well as others.

Tentative Site Schedule

Type	Tuesday	Wednesday	Thursday	Friday	Saturday
Traditional	Mora 5pm-8pm	Pine City 11am-3pm	Pine City 5pm-8pm	Milaca 11am-3pm	Mora 9am-2pm
Computer Kiosk	Noon-8pm	-	-	-	9am-2pm

Contact Lakes and Pines Community Services Department at: 800-832-6082, ext. 119 or 185, or email: pamd@lakesandpines.org for more information.



Lakes and Pines FYI is going GREEN in 2013!

If you prefer to receive this newsletter via email, please contact Denise at lap@lakesandpines.org

Please provide current contact information and email address that you would like the newsletter sent to.

OFF to a Better Start

This past September, the Community Services Department partnered with Brent Jahnz, Jail Programs Coordinator of the Pine County Jail, to initiate a new program designed to help released inmates be "OFF to a Better Start." The intent of the program is to provide a collection of resources that will assist in successful living when inmates are released from jail. The material presented included Emergency Housing Programs, the Energy Assistance Program, budgeting, county and state benefits such as the Supplemental Nutrition Assistance Program (SNAP, also known as food support) and Medical Assistance. The first class was well received by the 16 inmates who attended and our next class will be in November. If other county correctional facilities are interested in starting similar programs, they should contact the Community Services Department at Lakes & Pines.



WOMEN, INFANTS, AND CHILDREN **(WIC)**

WIC is a nutrition program that helps eligible pregnant women, new mothers, babies, and young children eat well, learn about nutrition, and stay healthy. All enrolled Head Start children are eligible to participate in their local WIC program.

Head Start promotes healthy nutrition by providing a home visit snack once a month that has been reviewed by a licensed dietician. Head Start also provides nutritious meals during home visit socialization experiences and daily in the child care partnerships. Parents receive nutrition resources such as healthy snack ideas, serving portion sizes, food groups, and tips & techniques for picky eaters. Introducing nutritious meals and snacks early in life and educating families on the importance of healthy eating helps

More people are eligible for WIC than you may think...



WIC Serves...

- Pregnant, postpartum, and breastfeeding women
- Infants and children to age 5
- Many working families



WIC participants receive...

- Healthy foods like milk, cheese, cereal & eggs
- Breastfeeding information & support
- Referrals to health & social services
- Nutrition & health information
- Infants who are partially or not breastfed may receive iron fortified formula



*Llame hoy mismo para
obtener informacion sobre
la clinica de WIC mas
cercana a su domicilio
1-800-WIC-4030*

*Hu hnuv no rau qhov
chaw lis ddenjnum WIC
uas nyob ze koj
1-800-WIC-4030*

*Maantaba wac bulaan
socod eegtada WIC ee
kuugu dhow
1-800-WIC-4030*

For more information and for a clinic near you call 1-800-WIC-4030

<http://www.health.state.mn.us/divs/fh/wic>

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The New Home Mortgage Refinancing Rules Explained

HUD, the office of Housing and Urban Development, can make changes to its rules without Congress acting, and after the National Mortgage Settlement in which 49 states sued the nation's five largest mortgage lenders and won; they announced new rules to help underwater homeowners. These new rules apply only to government backed loans. If you have a government backed loan through Fannie Mae, Freddie Mac, Veterans, or FHA and you pay a mortgage insurance premium as part of your house payment. Although President Obama has told Congress that they need to act to make these options available for all homeowners, they have not done so at this time.

The refinancing portion of the new rules are designed to make it easier for homeowners to refinance their homes and lower the interest rate, in turn to lower their monthly payments and put more money directly back into the economy. Banks and mortgage brokers typically will not refinance mortgages in the case of the home being worth less than the mortgage against it. Since the housing market took a dive, 16 million homeowners are in this position and are struggling to make their mortgage payments but cannot take advantage of the current low interest rates, even if they have excellent credit and are current on their mortgage payments. The loan to value is a term that bankers use when a consumer applies for a financing package and the risk for the bank is based on the loan being less or at least equal to the value of the item financed. Many factors can play into the appraisal of a home's value. Real estate values can change, for instance, if there is a same sized home in the immediate neighborhood which has been a short sale or foreclosed on, the surrounding properties automatically drop in value. To reduce the impact this has on refinancing, HUD has changed its rules to allow the use of an automated appraisal system which does not take these factors into consideration. This won't help everyone, but it is expected to impact many people to be able to obtain refinancing who otherwise could not.

Another barrier to refinancing is second mortgages, which are a lien on the home, but secondary to the first mortgage. These were very common in the housing market years before the bust. Many homeowners have them and the second lienholder typically needs to be paid off in order to change the first mortgage. With home values much lower than they were when the 2nd mortgage was obtained, this is not feasible in most cases. That is another factor which HUD has removed. If the second mortgage is current, it can stay in place and the first mortgage is allowed to be refinanced without considering it.

The third major change is for homeowners who temporarily do not live in their home but plan to return to it in the future, such as military families. Many times military families leave the area for a tour of duty, either stateside or overseas, but plan on returning to their home when the tour is over. They, many times, rent their house out to cover mortgage payments in their absence. Conventional financing typically only covers owner occupied homes, which leaves these families out of refinancing tools also. HUD has changed their rules to help military families refinance their homes to reduce interest rates and be able to keep paying their mortgages, thereby reducing foreclosure rates and keeping neighborhoods intact.

The last change in HUD rules was to reduce fees involved in refinancing, typically running from \$3,000 to \$6,000 per loan. This change comes primarily by using the automated appraisal system, but the remaining fees and charges on a new loan are varied according to the lender and other uncontrollable factors. Along with any changes in the rules, there are scammers who attempt to take money for nothing and trick people into believing they can't possibly understand the rules so they need to pay someone else to "help them through it". This is an unnecessary waste of time and money and can turn into expensive losses for the homeowner. Free help is available through trained housing counselors by phone. HUD has these hotlines in every state and grants provide the wages for the highly trained housing counselors. They are available to walk a person through the new rules and assess their unique situation to help them determine if they would qualify for the new refinancing. Homeowners pay them nothing. The national hotline number for locating a free and qualified housing counselor near you is 888-995-HOPE. The Minnesota hotline is Minnesota Home Ownership Center at 866-462-6466. These agencies are dedicated to keeping the dream of home ownership alive and well.

For more information on the \$25 billion settlement, go to the Minnesota Attorney General's website at www.ag.state.mn.us and click on the press release [Minnesota joins National Mortgage Settlement](#), February 9, 2012.

Help for Those Affected by the Flood

If you are a renter or homeowner whose housing stability was affected by the flooding that occurred on June 19 - 21, 2012, please contact Lakes and Pines CAC, Inc. Community Services Department to find out if you may be eligible for limited emergency housing assistance to stabilize your living arrangement.

Key eligibility guidelines:

1. You must be experiencing a housing emergency created by the flooding, such as:
 - a. You are at risk of losing your permanent housing, or;
 - b. You have been staying with family or friends and no longer will be able to, or;
 - c. You have been camping out or staying in temporary housing due to the flood.
2. You must provide proof that your housing emergency was caused by the flood.
3. Your household's gross income for the previous three months must be under the 200% Federal Poverty Guideline:

Family Size	1	2	3	4	5
Income Limit	\$5,585	\$7,565	\$9,545	\$11,525	\$13,505

4. Your housing must be affordable on your household's income (cost no more than 50%) within a maximum of six months.

The Minnesota Legislature appropriated special funding to Minnesota Housing's Family Homelessness Prevention and Assistance Program (FHPAP) to serve residents who experienced a housing emergency due to the flooding on June 19, 20 and 21, 2012. Lakes and Pines is able to assist Carlton, Pine and Aitkin County residents. FHPAP flood funding is not permanent assistance. These funds provide limited financial assistance to area residents to re-stabilize their housing.

Contact Lakes and Pines for more information or to request an application at 1-800-832-6082, ext. 119 or at communityservices@lakesandpines.org or www.lakesandpines.org.



Letter Received from Head Start Parent

Dear Head Start,

First I would like to say what a Godsend your Program has been for my son, Dominick. We have watched him grow so much from June until now. He is not even the same person. He has made so much improvement in his attitude and his speech and interactions with others. This Program has truly changed his life and our entire family. I am excited to watch him get excited to go to school every day. This Program has also allowed me to go back to work after being disabled due to a tough pregnancy. I cannot be more grateful. I am so happy for Stacy (Pine Children's Early Learning Center Owner) and Amy (Head Start Classroom Teacher) working with him daily and helping him. They have truly helped change my son's life and our family. Thank you for all of your help! This Program is awesome!

Thank you,

48th ANNUAL BOARD OF DIRECTOR'S MEETING

Lakes and Pines' 48th Annual Board Meeting, held on October 1st, 2012 was a huge success once again. 185 staff, Board Members, legislators and Agency supporters were all treated to dinner served at Bowe's in Mora and enjoyed entertainment by the very funny, Tim Gabrielson. Throughout the evening a silent auction was held for the Power Action Leadership (PAL) fund. Lakes and Pines is grateful for the area businesses and individuals that generously donated many items. Bidders shopped items such as autographed sports memorabilia, handmade novelty items, local gift certificates and much more. Nearly \$1,200 was raised to support PAL. There was also business to attend to as Board Members participated in the Annual Meeting. Highlights included the election of Board officers and the Executive Committee selection. Lakes and Pines annual award winners were also introduced and recognized for their outstanding service within community action services. Award winners included:

25 Year Honoree Awards: Pam Covington, Renee Swanson and Amy Roe

*Pam came to Lakes and Pines as a parent in the Head Start Program. One year later, she began working for the very same program and has spent the last 25-years giving back. She has played a key role in many programs offered through the Early Childhood Department and has recently been promoted to the Early Childhood and Health Services Manager. Her passion and giving spirit is an inspiration to many of those around her every day. Congratulations Pam on this well-deserved recognition.

*Renee serves families in the Head Start Program as a Home Visitor. One of her greatest attributes is her commitment to the families and children she works with, which is evident as she focuses on each family's individual strengths and plans home visits to allow them to build on those strengths each week. Her dedication has positively impacted the lives of many parents and children over the last 25 years. Thank you and Congratulations Renee on this prestigious milestone.

*Amy has been a valuable asset to the Early Childhood Department as a Lead Home Visitor. Amy is well respected by those she works with for her remarkable "can do" attitude every day. The Agency is fortunate to have a dedicated employee passionate about her work.

Spirit of Community Award: Soup for the Soul

Soup for the Soul provides a free home-cooked meal to people who are struggling in today's economy. When they began in September 2009, volunteers served about 40 local residents and has grown to about 185 meals weekly. The kitchen has been operating out of Emma's Pizza in Mora, however, is on the search for a new location at this time. Soup for the Soul relies solely on generous donations from local businesses, churches and private donations. East Central Energy's Operation Round Up recently granted funds for the group to purchase freezers, which was a huge help. The volunteers take great pride in being able to help the fight against hunger in our area. Their contributions make a difference in the lives of struggling families and help bring the community together in their mission to serve.

Allies in Action Award: Julie McCarthy & Tim Dahlberg

*Tim Dahlberg first joined Lakes & Pines as the Marketing & Outreach Intern in the summer of 2011. He helped the Marketing & Outreach Committee establish a handbook and initiated the rejuvenation of the Agency's mission. In September of 2011, Tim officially signed on to be a Financial Literacy Coach through the Minnesota Opportunity Corps, a branch of the AmeriCorps.

*Julie McCarthy joined Lakes & Pines in December 2011 as a Financial Literacy Coach through the Minnesota Opportunity Corps. Tim and Julie have met with program participants one-on-one to review their current income and expenses and brainstorm ways for them to meet their basic needs, save money and reduce debt. Julie has been working with the University of Minnesota Extension office on bringing Financial Literacy to youth in this area and successfully brought in grant funding for this initiative.

Julie and Tim were also instrumental at Lakes & Pines' Volunteer Income Tax Assistance (VITA) sites this winter, helping Lakes & Pines staff with day to day operations, which in turn helped the Agency meet and exceed the goals set.

Tim and Julie can be credited with diligently and successfully helping Lakes and Pines start the long-time strategic goal of implementing Financial Literacy to area residents.

Volunteer Award: Sandy Lundquist

Sandy has been a regular volunteer for the Lakes and Pines' Head Start Program since Fall 2010. She is a retired Special Needs Teacher and attends the United Methodist Church in Aitkin, which is where the Aitkin Head Start Socialization is held for children ages 3-5 and their parents. Sandy arrives to Socialization early to help set up the classroom and stays late to help clean up. She facilitates small group activities, reads stories to children, assists with the preparation for lunch, and anything else that is asked of her. As one staff stated, "she could take over the socialization if needed!" The Lakes and Pines' Head Start Program is grateful for Sandy's dedication and commitment to serving low-income families by utilizing her time and skills to better the lives of Head Start families.

Roger E. Corbin Award: Julie Koecher-Wiener

For the past 14 years, Julie has lived and role modeled the Lakes and Pines' Mission throughout the work she has done with parents, children, and the community. Julie is passionate and highly committed to helping parents learn about how they can best nurture and educate their children, becoming an integral part in their child's growth and development. Julie gives parents confidence and truly believes that every parent and child has potential. Julie is extremely supportive and active in providing resources for low-income individuals and families. She is sensitive to each individual family's situation and puts all of her effort into truly meeting families where they are at. She continuously connects families with needed services and programs. She works well with other agencies and can adapt her style to fit the variety of families she works with. Julie is a true team player, involving others to brainstorm possible solutions to challenges. She also lends a helping hand in whatever way she can. It's hard to forget Julie once you meet her because of her contagious, positive and upbeat demeanor. She is an extremely positive person, very creative, and exudes enthusiasm throughout her work. She is instrumental in keeping the morale up in her office with her positive and supportive attitude (which has been referred to as "Julie Juice"). Staff respect Julie, and she is viewed as a model employee in working with families and children and with her positive outlook. Congratulations to a well deserving, dedicated employee!

Lakes & Pines CAC Annual Report was also distributed at the Annual Meeting and is available on our website: www.lakesandpines.org.

Backpacks for Head Start Homeless Option

Lakes and Pines' Head Start recently began providing a new service to families in the Homeless Program. Supplies were purchased to provide backpacks for every Head Start child who is enrolled through the Program's two homeless partnerships (New Pathways in Cambridge and The Refuge in Stanchfield). Items purchased for the backpacks were chosen to meet the needs of children ages 0-5 and included: blankets, bibs, soft dolls, teething rings, rattles, stacking cups, Magna Doodle boards, books, drawing paper, crayons, and jump ropes.

When a child is enrolled, the Home Visitor puts together a backpack with items that are appropriate for the child's age. It is presented to the family at one of the visits. Parents and children have been very excited to receive the backpacks and are regularly using the contents. As they are read to by their parent, stack the nesting cups, practice their name on the Magna Doodle, sing to their baby doll or draw a picture, they are engaging in the very important work of brain development. While the items in the backpack meet many developmental needs, it's the emotional need that is most impacted. Families (especially the children) in the Homeless Program often have very little to call their own. They are either housed at the Refuge or move each week to a different host church, spending their days at the New Pathways Center.

Imagine what it means for a child in that situation to have their very own backpack to have with them wherever they go.



Homeless Youth & the Host Home Program

The Host Home Program was recently developed in response to the overwhelming need for safe housing for at-risk or homeless youth. Throughout the Lakes & Pines' service area, staff have heard from providers about an increase in homeless youth and the lack of services. In November, the Community Services Department, with funding from the Family Homelessness Prevention and Assistance Program, will be piloting a Host Home Program in Carlton and Pine Counties.

Studies have shown that at-risk or homeless youth are more successful in achieving their education, employment and life goals when they remain connected to their schools, community, family, and friends. With this in mind the program will be community-based, ensuring the ability to keep youth in their community. Soon the public will be seeing fliers and news releases announcing informational meetings for individuals and families who are interested in becoming hosts of these youth.

Potential hosts should have a desire to provide a stable and safe environment for youth, which in turn removes them from the potential dangers of couch-hopping or living on the streets. Hosts must be at least 25 years old, have a spare room, be able to provide food, pass a criminal background check, and be willing to give support to the youth they invite into their homes. Hosts will receive training and have access to monthly support meetings while youth are in their homes. The youth will be given a choice in which host home they would like to live in through an interview process.

Once this program is established, Lakes & Pines will begin introducing it to the remaining counties of Aitkin, Chisago, Isanti, Kanabec, and Mille Lacs. If you are interested in becoming a Host or serving on the Advisory Council in either Pine or Carlton counties, please contact Jenny E. in the Community Services Department at jennye@lakesandpines.org or 1-800-832-6082, Ext. 162.



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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320-679-1800
Toll Free 1-800-832-6082

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For the Agency to continue this 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.

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