

Lakes and Pines CAC, Inc.

Annual Report

October 1, 2021 - September 30, 2022

“Rebuilding Community”



Mission:

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

57 Years Providing Opportunities

Serving: Aitkin, Carlton, Chisago, Isanti, Kanabec, Mille Lacs and Pine Counties

1700 Maple Avenue East, Mora, MN 55051; (320) 679-1800; (800) 832-6082; fax: (320) 679-4139

www.lakesandpines.org

An Equal Opportunity Employer/Contractor

Letter from Lakes and Pines Board Chairperson



Dear Board and Community Members,

I am proud to present to you the annual report of Lakes and Pines CAC, Inc. for the year ending September 30, 2022. A review of the numbers and the stories within the report provide just a hint of the challenges faced and successes accumulated that Lakes and Pines has had in serving those who are struggling this past year. It is a picture not simply of services to individuals and families, but resources brought to the community as a whole.

Lakes and Pines, within its mission, is not here to only provide services to low income families but also to transform communities into a place where everyone has an opportunity to prosper. So, we will take this evening to look back and celebrate all that Lakes and Pines has done this past year, but tomorrow we will begin the work that has yet to be done.

I, along with the rest of the Board of Directors, am excited about the opportunities that lie in front of the agency. New leadership which can build on the past and look for new directions that can reshape, reinvigorate and rebuild the community into a place where prosperity is more than a goal, but something that can be shared by all.

Respectfully,

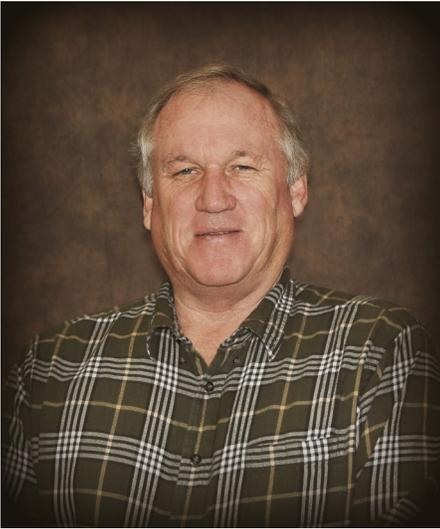
Bradley Larson, Board Chair

Board of Directors, Executive Committee



L-R: Peter Ripka, Roberta Folkestad, Ron Duke, Carla Bruggeman, Brad Larson, Genny Reynolds

In Memory



There is an axiom in the theater arts that there are no small roles. This also applies to roles on any Board of Directors. There are many roles. Some roles are filled by multiple people and some people fill multiple roles but none are small and none are unimportant. Some may be viewed as starring roles and others may evolve into a supporting role.

We have all been to a play or movie where someone, because of who they are, or the script that has been given them “steal the show” be it from the lead role or supporting cast.

Board member, Mike Robinson, tended to steal the show. Once you got to know him, you came to understand that it was because of who he was or sometimes because of the script he felt he had in hand. He didn't do so to be the “star” or because he needed to be the center of attention.

There was always an intent in what he did, whether to make a point, to play devil's advocate, to move things along or simply to lighten the moment. It wasn't random or unintended (although at times there were unintended consequences) and definitely never meant to be hurtful or harmful.

As happens over time (Mike was our longest tenured Board member) and with familiarity (Mike rarely said no when called upon to go the extra mile and serve on a subcommittee or a task force) you get to know the person behind the Board member. Mike Robinson was one of a kind. You were as likely to see him standing up and speaking forcefully on a minority opinion as you were to see him out on his bike riding around town or painting the yellow no parking curbs in his home town.

As much of an individual as Mike was, he never forgot his role as a Board member. He never felt his opinion was more important than anyone else's, but was never shy about sharing his and was accepting of the majority decision (even if he really, really disagreed with it).

Mike's position on the Board will be filled, but he will never be replaced. Others may take on his role(s) or parts of it, but his “style” just can't be replicated.



Providing Opportunities

In Memory



Sitting on the Board of Directors can be a rewarding and challenging thing. There are many that take this on. Some do it well and there are a few who do it very well and even fewer who do it very, very well. Gene Anderson, representing the Kanabec County Board of Commissioners on the Lakes and Pines Board of Directors, is one who falls in the last group. At the top of that group Mr. Anderson served on the Board from July 2011 until his passing in December and as the Chair from 2014-2018.

One of the more challenging aspects of serving on a nonprofit board is to remember that the Board always speaks with one voice. This is not to say they always agree. They don't, nor should they. However, when an action is taken, a decision is arrived at, or a stance is taken, it is the full Board speaking, regardless of the discussion that was held or what votes were cast.

It takes skill and practice. It is like a choir whose voices are separate and distinct, singing in different ranges, sometimes different lyrics: the final product must be harmonious.

This is where Gene Anderson excelled as a Board member and what made him an outstanding Board member and Board Chair. For him, this critical aspect of Board function was never ignored or forgotten. A strong voice himself, he as a Board member never over powered or overrode a fellow member. As Board Chair, he embraced the role of conductor and made sure that those who may have, by mistake or design, had a voice blast from the choir were brought back into the Board and did not have a voice louder than the whole.

His ability to speak his mind, listen carefully to both those who agreed and disagreed, to give voice to all those who chose to share and then pull the group to a single voice was what set him apart.

It is these same abilities, one would assume, that made him a strong County Commissioner and a vital and valued community member.



Providing Opportunities

Board of Directors



Private Sector Representatives

Tim Burkhardt, Senior Services
Beth Crook, Health & Human Services*
Scott Ten Napel, Mental Health Services*
Brad Larson, Area Financial Institutions, **Chair**
Peter Ripka, Farmers Union, **Treasurer**
Jeffrey Haberkorn, Legal Services*
Annette Weaver, Head Start Policy Council*

Sector To Be Served Representatives

Kay Pelto-Lund, Aitkin County*
Kima Taylor, Carlton County*
Laura English, Chisago County*
Ron Duke, Isanti County
Roberta Folkestad, Kanabec County
Carla Bruggeman, Mille Lacs County, **Secretary**
Vicki Wunder, Pine County

Public Sector Representatives

Don Niemi, Aitkin County
Gary Peterson, Carlton County
Mike Robinson, Chisago County* (September - December 2021)
Rick Greene, Chisago County (February 2022 - Current)
Greg Anderson, Isanti County
Gene Anderson, Kanabec County* (October - November 2021)
Rick Mattson, Kanabec County (January - August 2022)
Alison Holland, Kanabec County* (August 2022 - Current)
Genny Reynolds, Mille Lacs County, **Vice Chair**
Steve Hallan, Pine County, **Second Vice Chair**

*Not Pictured

Providing Opportunities

Lakes and Pines Administrative Team



Vicki Grunden, Fiscal Controller; Tina Hamilton, Human Resources Department Director; Dawn van Hees, CCAP, Community Services Department Director/Agency Planner; Tammy Arend, CCAP, Early Childhood & Family Development Department Director; Nicole Klosner, Housing Rehabilitation Program Director; Kelly Manley, Technology Department Director; Denise Stewart, CCAP, Administrative Assistant to the Executive Director; Robert Benes, Executive Director; Michael Spilman, Energy Programs Director; Allan Cekalla, Weatherization Program Director

Congratulations, Bob Benes!



Robert Benes retired in September 2022, after 40 years of dedicated service to Lakes and Pines and the community beginning in 1981 as a Summer Youth Coordinator. He served 20 years as the Head Start Program Director where he was active at the state and regional level. Bob served 16 years as Executive Director, where through his leadership, he has shaped and molded Lakes and Pines and Community Action across the state. He served on numerous Boards and committees, including two separate terms as the Chair of the statewide Minnesota Community Action Partnership.

Bob has built a strong team at Lakes and Pines and encouraged the growth of the organization's leaders who understand the vision and values of Community Action and apply that knowledge to their daily work, decision making and advocacy. It is clear that his impact has been felt and will continue to be seen across the Lakes and Pines service area for years to come. Bob has dedicated his career to assuring all Minnesotans have a fair chance to prosper and has tirelessly advocated for the individual rights and strengthening programs that provide opportunities to those in the community seeking to improve their lives. Congratulations on your retirement, Bob, and Thank You for 40 years of dedicated service to Lakes and Pines' Mission!

Providing Opportunities

Head Start Policy Council



Brandy Sandeen



Kirsten Gaster



Dusti True



Tammy Urwin



Annette Weaver

Family Homeless Prevention and Assistance Program Advisory Committee



Rachel Anderson



Jennifer Erdmann



Amy Carter



Michelle Greuel



Natalie Matthewson



Tammy Moreland



Dawn van Hees



Amy Walcheski

Kristen Allord, Mille Lacs Band of Ojibwe	Tammy Moreland, Mille Lacs Band of Ojibwe
Rachel Anderson, Lakes and Pines CAC	Paul Pedersen, MN Assistance Council for Veterans
Jane Arnold, Aitkin County	Mary Peltz, Mission 61
Amy Carter, RISE	Helen Pieper, Timber Trails
Diane Elias, Minnesota Housing Finance Agency	Tim Poland, Central Minnesota Housing Partnership
Jennifer Erdmann, Lakes and Pines CAC	Elsa Ring, Kanabec County Public Health
Heather Glem, Mille Lacs County	Beth Sumner, Mille Lacs County
Michelle J. Greuel, Pine County	Teresa Swanson, Carlton County
Lori Gudim, Our Home Volunteers of America	Taylor Tollefson, Mille Lacs County
Ami L. Helmbrecht, Chisago County	Jeanie Treuber, Project Forward
Heather Iler, Mille Lacs County	Dawn van Hees, Lakes and Pines CAC
Patrick Leary, MN Department of Human Services	Vicki VanderVegt, A Place For You
Shirley Lewison, Landlord	Mathew Viney, A Place For You
Cara Lundquist, NE Continuum of Care	Amy Walcheski, RISE
Natalie Matthewson, Central MN Council on Aging	Julie Wermerskirchen, New Pathways
Crystal Maxson, Kanabec County	Ashley Young, Isanti County

Providing Opportunities

Legislative Membership

US Senate



Amy Klobuchar

US Senate



Tina Smith

US Congress



Pete Stauber

Governor



Tim Walz

Lieutenant Governor



Peggy Flanagan

Minnesota State Representatives



District 10B
Dale Lueck



District 11A
Mike Sundin



District 11B
Nathan Nelson



District 15A
Sondra Erickson



District 31A
Kurt Daudt



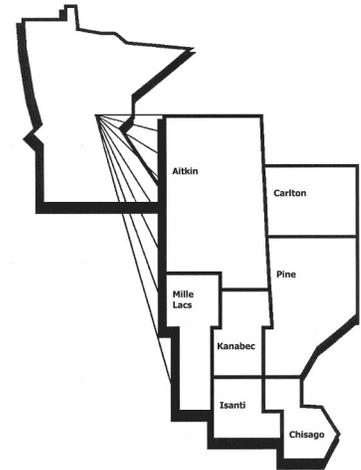
District 32A
Brian Johnson



District 32B
Anne Neu Brindley



District 39A
Bob Dettmer



Minnesota State Senators



District 10
Carrie Ruud



District 11
Jason Rarick



District 15
Andrew Mathews



District 31
Michelle Benson



District 32
Mark Koran



District 39
Karin Housley

Providing Opportunities

Lakes and Pines Programming

Central Project to End Long-Term Homelessness: Provides supportive services in permanent supportive housing for individuals, unaccompanied youth and families experiencing long-term homelessness.

Child and Adult Care Food Program: Provides well-balanced meals and snacks that meet USDA guidelines for children and families participating in Head Start activities. Serving nutritious meals and snacks contributes to the wellness, healthy growth and development of young children.

Chore and Delivery Service: Matches volunteers to help seniors with grocery delivery and/or heavy chores to improve the safety, efficiency, and comfort of their homes, enabling them to remain in their own homes longer.

Community Services Block Grant/Minnesota Community Action Grant: Provides core funding which establishes Lakes and Pines as a Community Action Agency. These grants fund Agency operations and support program expenses not covered by other grant dollars.

Community Services Block Grant CARES Act: This funding is used to extend services in a way that is safe for the community, customers and agency during the COVID-19 pandemic. Supplies to allow for customers to enter the building safely such as masks and cleaning supplies were purchased, along with equipment to enable staff to work remotely. This funding provided the opportunity to transition the Tax Assistance and Senior Respite programs to virtual. Lakes and Pines was two of the few programs in the state that continued to serve customers. This funding also met basic needs of individuals who were not covered by other programs, such as water bills and car insurance.

Companion Pets: Provides a robotic cat or dog to care receivers to rekindle some of the feelings owning and caring for a pet can elicit. The life-like animal responds with a purr or tail wag and is calming and comforting.

Conservation Improvement Program: Through partnerships with local energy providers, Lakes and Pines can help homeowners use electricity and natural gas more efficiently, conserving energy, reducing carbon dioxide emissions and lessening the need for new utility infrastructure. The program may replace high energy consuming household appliances such as refrigerators, washers or even light bulbs.

COVID Emergency Rental Assistance (CERA): Lakes and Pines helps individuals who are in need of rental assistance due to COVID-19 navigate the application process through RentHelpMN.

COVID Housing Assistance Program (CHAP): The COVID-19 Housing Assistance Program provided housing assistance to prevent homelessness and help maintain housing stability of individuals and families impacted by the public health-related emergency. The Program assisted households that were impacted by COVID-19 through unemployment, illness or other COVID-19 related circumstances.

COVID-19 Housing Stabilization Services: Federally funded program that assists individuals who were impacted by COVID-19 maintain their housing or find new housing with supportive services.

Lakes and Pines Programming

Early Head Start/Head Start: Lakes and Pines offers a variety of program options to meet the family's needs for early education, family services and health. The program provides weekly home visits to pregnant women and children from birth through age five; programming in partnerships with family and center-based child care providers; combination options through partnerships with local school districts or Head Start centers. The program focuses on enhancing the child's development through parent-child focused connections and experiences while working with the whole family to help them be successful. The Head Start program model builds on and strengthens parents' skills in identifying and meeting the needs of their children.

East Central Energy Caring Members: Funded through East Central Energy for customers, Caring Members provides limited assistance to prevent disconnection or to re-connect service if all other resources have been exhausted.

East Central Regional Arts Council: Provides funding to support the Respite and Head Start programs by bringing artists to give hands-on instruction about painting, felting, stamping and other art mediums to seniors and young children.

Emergency and Accessibility Loan Program: Provides homeowners assistance with emergency and accessibility repairs for their home, including ramp installation and bathroom modifications.

Emergency Services Program: Provides short-term hotel stays, along with supportive services to reduce the length of time that individuals and families are homeless.

Energy Assistance Program: Assists families and individuals with low income pay a portion of their heating costs and/or prevent a disconnection of their utilities by providing a grant on their behalf to their utility company. This program allows households to stretch their dollars further during the months of high heating costs.

Energy Assistance Crisis Benefit: As an extension of the Energy Assistance Program, this program may further assist individuals and families in avoiding a disconnection or running out of fuel to heat their home.

Energy Related Repairs Program: Assists homeowners who qualify for Energy Assistance and have a faulty, non-functioning or safety hazard within their furnace/boiler system by providing repairs or replacement of failing heating systems.

Family Assets for Independence in Minnesota: A matched savings program helping low-wage earners learn financial fitness skills to build assets through the purchase of a home, purchasing a vehicle, starting a business or pursuit of higher education. Individuals may have savings matched \$3 for each dollar saved.

Family Homeless Prevention and Assistance Program: Provides short-term rental assistance and supportive services to households who are homeless or who are at risk of becoming homeless.

Financial Fitness: Interactive sessions for individuals or groups on budgeting, saving, debt-reduction and consumer protection.

Food Support and Health Insurance Outreach and Application Assistance: Builds awareness and helps individuals in applying for health insurance through MNsure and/or food support via the Supplemental Nutrition Assistance Program (SNAP).

Lakes and Pines Programming

Garden Seed Program: This program encourages growing food by distributing free vegetable seeds through area food shelves, extension offices and community gardens.

Group Respite: Provides opportunities for care receivers to enjoy planned activities and socializing with others in a safe and caring environment while caregivers receive temporary, short term relief to relax and recharge. Activities for participants include artist led instructional sessions.

Housing Rehabilitation Program: This program helps homeowners with rehabilitation improvements to their home including roofing, windows and flooring.

Housing Stabilization Services: A state funded Medicaid Program that assists people with disabilities and seniors to find and keep housing.

Housing Support (formerly GRH): A State-funded program that pays room and board in approved locations for people with low income and low assets who have disabilities or other conditions.

Housing with Supports for Adults with Serious Mental Illness: Provides supportive services for persons with serious mental illness who are homeless, longer term homeless, or exiting institutions who have complex needs and face high barriers to obtaining and maintaining housing.

Live Well at Home Homeless Support Service Project: Provides assistance to older adults who are experiencing homelessness to stabilize their housing and reduce their risk of experiencing homelessness again.

Pathway II Early Learning Scholarships: Awards grants to families through an eligible Four-Star Parent Aware rated program, including Lakes and Pines' Head Start or other local preschool/childcare programs. The scholarships increase access to high-quality early childhood programs for three and four year old children with the highest needs in order to improve school readiness.

Rapid Re-Housing Program: Provides rapid rehousing and supportive services to individuals and families who are homeless in the counties of Chisago, Isanti, Kanabec, Mille Lacs and Pine.

Rapid Re-Housing Program for Domestic Violence Survivors: Provides rapid rehousing and support services to individuals or families who are fleeing domestic violence in the counties of Chisago, Isanti, Kanabec, Mille Lacs and Pine.

Reach Out for Warmth: Program which is privately funded through donations that may assist households that have had an uncontrollable situation, such as job loss, accident or medical condition and are facing an energy-related emergency. This program is an important resource for individuals and families who are facing a hardship and do not have access to other benefits.

Small Cities Development Program: Through partnerships with local cities, townships and counties, this program helps homeowners and businesses with building repairs and improvements. This program is currently available in Pine City, Hinckley, Foreston and Pease. Pine County also has a program available to homeowners to replace or repair a non-compliant septic system.

Social Security Application Assistance: Provides assistance to individuals who have a long-term disability which prevents them from working, who are homeless or at risk of homelessness or who are receiving cash assistance apply for Social Security.

Lakes and Pines Programming

St. Croix Foundation COVID: Provides basic needs for individuals living in Chisago County who were affected by COVID-19.

Supplemental Nutrition Assistance Program (SNAP) Employment & Training Program: Provides coaching for individuals receiving SNAP who are ready to pursue a more rewarding employment future.

Telephone Reassurance: Provides friendly phone calls to people age 60 and older to visit, check-in and provide resources and referrals as needed.

Transitional Housing Program: Provides transitional housing and supportive services to individuals and families who are homeless.

Volunteer Income Tax Assistance: Free tax preparation for low-to-moderate income individuals and families by dedicated and skilled volunteers. Assistance with a limited number of property tax and renter's refund forms is also available.

Weatherization: This program helps homeowners reduce their energy costs by providing energy-saving improvements to their home, such as insulation, caulking and weather-stripping. According to a national evaluation of the program, households save an average of \$283 or more annually due to weatherization improvements and upgrades.

We Rally Around Parents (WRAP): Provides services to Aitkin, Chisago and Pine County families with children up to the age of five-years. Dedicated Resource Coaches provide support to families by connecting them with community resources; fostering positive supports; building parenting, coping, self-care and self-regulation skills; navigating application processes; creating goals and plans to reach those goals; and creating family-centered plans to address the mental health, social-emotional needs of the family.

Whole Family Approach: Provides an opportunity for individuals or families to work one on one with a coach to set goals and move through supports available within their community, including those at Lakes and Pines. This program is in the planning phase with a focus on supporting customers as they move from crisis to resiliency.

Youth Transitional Housing Program: Provides transitional housing and supportive services to youth ages 16-24.

The Promise of Community Action

Community Action changes people's lives, embodies the spirit of hope, improves communities and makes America a better place to live. We care about the entire community and are dedicated to helping people help themselves and each other.

Program Spotlight: Head Start and Early Head Start

The Early Head Start/Head Start Home Based program serves children from birth to five-years old and pregnant parents. This includes weekly 90-minute visits that are jointly planned with the parents and/or guardians. Home Visitors provide activities specifically designed for each child, and the program offers opportunities to participate in a socialization gathering where families can interact with each other in a classroom setting.

The full-day Head Start Centers in Mora, Chisago City and Cloquet offer 7.5 hours of services per day, four days per week to children ages three to five. Meals are provided, and transportation is offered when possible. The curriculum taught in each classroom is research-based and provides structured, age-appropriate activities. This program also includes regular meetings between parents and staff to support parents as the most important teacher in their child's development.



Similarly, the full-day Early Head Start Centers in Chisago City and Cloquet for children ages one to three operate 7.5 hours per day, four days per week and include regular meetings between parents and staff. Meals are provided and the curriculum is research based and provides structured, age-appropriate activities.



Lakes and Pines also offers part-day centers for children ages three to five in partnership with Cambridge and Pine City school districts for a classroom-based preschool. In Princeton the program combines classroom-based preschool and Home Visits.

Partnerships with licensed Child Care Centers in Milaca, Barnum, and Pine City, and a Family Child Care center in Milaca provide additional Head Start services to children ages three to five to families who are working and attending school and need 20 or more hours of child care per week.

Each Head Start option offered through Lakes and Pines is a 4-star Parent Aware rated program, the highest rating available. Each and every Head Start employee has been and continues to be trained in Early Childhood Education and Development that meets or exceeds the requirements in the National Head Start standards.



Providing Opportunities

Administration

The administration offices include technology, fiscal, human resources and the Executive Director's office staff. Together, the administration staff work to support program activities and the employees who deliver services to the community. They ensure excellence in regulatory compliance, human resources, technology advancements and financial management and oversight.

The technology staff continued to focus on improving Agency-wide capacity and effectiveness while maintaining the highest level of system security. Using a methodical process of evaluating current systems used, technology staff developed and implemented infrastructure improvements to reduce staff time spent on day-to-day processes, allowing them more time to focus on customer needs.

The human resources staff worked closely with the Executive Director to create process and procedures for transitioning staff who were working remotely back to the office while developing and adapting protocols to protect the health and safety of customers and employees. The HR office implemented a monthly email (HR Tidbit) to all staff designed to provide education on topics such as mental health and safety issues. The monthly email includes a fun activity for employees to participate in and encourages engagement.

The fiscal staff continued to ensure the financial security of the Agency remained strong by implementing and ensuring compliance of strong fiscal policies. Recently updated policies have resulted in better efficiency while maintaining the highest level of financial oversight by the fiscal staff, Executive Director and Board of Directors.

The Executive Director's office has continued to provide overall direction and guidance as well as the necessary and available resources to accomplish the Agency's mission. The Executive Director works as a liaison between the Board of Directors and staff in carrying out the Board's vision for the organization.

Together, the administrative team is very proud to support such talented, dedicated and hard-working employees.

Focus on the Future



In September 2022, the Board of Directors appointed Denise Stewart as Executive Director. Denise began her career with Lakes and Pines in 2008 as a Head Start Home Visitor. In 2009 she was promoted to Executive Secretary and later to the position of Administrative Assistant to the Executive Director. Denise received her Bachelor's Degree from the University of California, San Marcos and in 2018 earned her Master's in Public and Nonprofit Administration from Metropolitan State University. In 2015 she earned her Certified Community Action Professional (CCAP) certification from the National Community Action Partnership.

Denise has been active in Community Action at both the state and national levels and currently sits as a Commissioner with the National Community Action Partnership's CCAP Program. She is passionate about the Promise of Community Action and the Mission of Lakes and Pines. With a focus on the future, she and the leadership team are dedicated to ensuring the organization remains a healthy and strong resource for the members of the community who look to Lakes and Pines for assistance in meeting their family's needs and reaching their goals. They are committed to adapting to the changing needs of the community and making lasting change to ensure all individuals have the opportunity to prosper.

Providing Opportunities

Pine County American Rescue Plan Act

Lakes and Pines was granted \$651,000 to assist rural business owners, homeowners and rental property owners in Pine County. Small Cities Development Program funds can typically be used to make outside improvements to commercial buildings. However, with the American Rescue Plan (ARPA) funding business owners were able to include some accessibility improvements to their rehabilitation plan. Two rural businesses were able to make renovations to their restrooms for their customers, making them more accessible for guests with disabilities. One applicant was able to have some repairs done to their parking lot, improving safety for their clients.

These rural business property and homeowners would not have this opportunity were it not for the American Rescue Plan funding. The ARPA funds were granted on a first come, first served basis to individuals and business owners who applied and who were impacted by COVID, whether they were affected because they had tenants who couldn't pay rent, they were out of work or they had to shut businesses down temporarily. Pine County ARPA funds were able to fill in the gaps for some much needed repairs and improvements that the Small Cities Development Program was unable to meet.



Common Goals

A 63-year-old stroke survivor receiving less than \$1,100 per month in Social Security Disability benefits called Lakes and Pines for assistance with applying for Supplemental Nutritional Assistance Program (SNAP)-food support. He lives in an apartment with his cat. When doing the SNAP application, he indicated that he had no cash on hand or money in a savings account and had actually overdrawn \$31 on his checking account. He was not eligible for expedited SNAP benefits because he receives a monthly income. He had no food in the house so the staff member working with him did some research to find out how to get food to him until his SNAP application was approved.

The staff member contacted Family Pathways and learned that they could not do a food delivery because they were short staffed, but if he could get to the food pantry he could get food. When the staff person called the customer he explained that he buys a monthly pass on the local shuttle so was able to get about even when he has run out of money for the month. He phoned Family Pathways and was able to pick up food to help him get through while he waited for SNAP benefits to begin.

Opportunities to collaborate with other providers is often the best way to help individuals meet their needs. Lakes and Pines is fortunate to have many strong partners in the community with the common goal of supporting residents who just need a little assistance. Together we build a stronger community.

Supporting Caregivers



Ellen is a retired teacher and mother of three children and has several grandchildren. Gary is Ellen's husband and caregiver and he is the light of Ellen's world. They live in Pine County and are both retired. Ellen lives with Alzheimer's disease and has a few physical limitations.

Ellen was her mother's caregiver when she experienced the same disease and speaks quite frankly about Alzheimer's. Ellen often tells people "I got that disease just like my mom and I couldn't have ordered a better husband and caregiver than Gary." Ellen and

Gary have been participants in the Pine City respite program since January 2021. During COVID they never missed the virtual sessions and now Ellen is a regular participant at the in-person respite sessions.

When asked what the respite meetings do for you, Gary said, "I am so grateful for the meetings in a few different ways. For Ellen it is the only stimulus she gets; she loves going and is especially proud of her craft projects she has made. For me, being able to attend the caregiver support group offered by Family Pathways is so special. I get to share with others in the same position as I am about challenges and struggles. I don't feel so alone in this and we have made friends with the program."

Gary and Ellen both plan to continue their involvement with the Lakes and Pines respite program as long as they are able to. Ellen proudly displays her crafts for her visitors to see, and loves to share how they were made.



Gratitude



Lakes and Pines' Energy Assistance program staff find comfort in learning that the ordinary things they do everyday makes a big impact on families and individuals. Receiving a voicemail, a card, or note from a customer makes them smile knowing that they influenced someone's life for the better and helped to stretch their dollars so the household does not have to go without.

A senior sent in a card that stated: "I want to express my gratitude for helping me pay the balance at my propane company. I was anxiously trying to figure out how to pay them. I immensely appreciate your service." Another family with children sent this message: "I just wanted to send a note of thanks for all your help this year with our fuel assistance and ensuring the bills were paid. I am sure you are aware we are all struggling this year and these funds were vital to us and our ability to pay our bills and be able to survive." And yet another senior states: "Thank you Lakes and Pines for the new furnace and all the other help."

The feedback received comes in many ways and each message is appreciated. The words written are so uplifting that they are hung on the wall for all employees to see. Thank you for your kind words and for sharing how the assistance you have received has affected your life. Staff are grateful for the opportunity to be a resource for you.

Providing Opportunities

Weatherization In Action

Lakes and Pines' Weatherization Program worked with a retired senior living on Social Security who was unable to make any updates to his home on his own. Weatherization crew staff performed an energy audit on his home and found several health and safety issues along with several potential energy saving improvements that could be done. These improvements not only help the homeowner save energy, but also provide a much safer home.

The most significant health and safety improvements included replacing the old gas fired furnace with a new high efficiency model. The existing furnace was allowing carbon monoxide into the home. Staff put a vapor barrier down under the addition's crawl space, replaced all smoke and carbon monoxide detectors and installed a ventilation system to improve the indoor air quality in the home. The most significant energy saving improvements done included retrofitting all existing lighting with LED light bulbs, air sealing and adding 20 bags of new cellulose insulation to the attic to help with heat loss, insulating the hot water heater pipes, installing weather-stripping all doors to stop any draft and prevent any heat loss and the installation of a new furnace to provide additional heating cost savings. Other work performed includes: dryer venting, duct sealing, and installation of a programmable thermostat.

The homeowner was very grateful for the improvements to his home and the savings that will be seen in the coming colder months ahead.



Before



After

Moving Forward

Lee* came into the Lakes and Pines North Branch office looking for help to secure income based housing. He has a fixed income and would not be able to afford the deposit required to move into the unit he was approved for. Lee filled out the application and provided all the necessary documentation.

As he left the office he expressed that he might not get help because he felt there were more deserving people out there than himself. Within two hours he was approved for the Family Homeless Prevention and Assistance Program (FHPAP) for the deposit and first month's rent. When Lakes and Pines' Agency Wide Advocate called to tell him that he had been approved Lee was beyond excited and stated "he felt like a weight had been lifted off of him, and was beyond excited to move forward in his new housing."

*Named changed for confidentiality

Providing Opportunities

Energy Efficiency and Savings

The Weatherization Program recently worked with a family of two adults with disabilities who are unable to work. An energy audit was performed on their home and a number of energy saving measures as well as health and safety measures that could be addressed were identified. The most significant health and safety improvements completed were: sealing around the power vented boilers exhaust vent pipe, making and installing a cover for the sump basket, adding and replacing smoke and carbon dioxide detectors, and adding poly to the exposed fiberglass wall insulation in the utility room. The most significant energy saving improvements included: retrofitting all existing lighting with energy saving LED bulbs, air sealing and adding 52 bags of insulation and insulating the pipes for the water heater. Conservation Improvement Program funds were leveraged to install a new, more energy efficient refrigerator in the home. Other work performed included: adding a programmable set back thermostat, insulating the rim joist with CL MAX, and re-venting the dryer.

These improvements to the home will allow the family to save money on energy costs and provide a more comfortable and safe home for years to come.



Before



After

“I Need This for Myself, but I also Need This for My Kids”

In March of 2022 a mother of three young children came into Lakes and Pines. Kim* was visibly upset and stated that she was embarrassed because she and her children hadn't had running water in over two months. Their neighbor had been allowing them to shower at their house and they were hauling water to use for cleaning and drinking. She was trying to save up money for a new well to be dug, but it was nearly impossible with working and trying to get enrolled in nursing school. She told Lakes and Pines staff, “if it was just me I would have waited longer, but I need this for myself and my kids.”

Within days Kim submitted a completed application packet and qualified for the Emergency and Accessibility Loan Program through the Minnesota Housing Finance Agency. An inspection was completed to determine what was required to restore water to the home. Kim called four well companies to collect bids for the work needed. The local company selected was able to have the new well dug in two days. Kim's family had running water within two weeks from the date of the application. Although the application process can take some time to navigate, this mother of three was determined to get back on track.

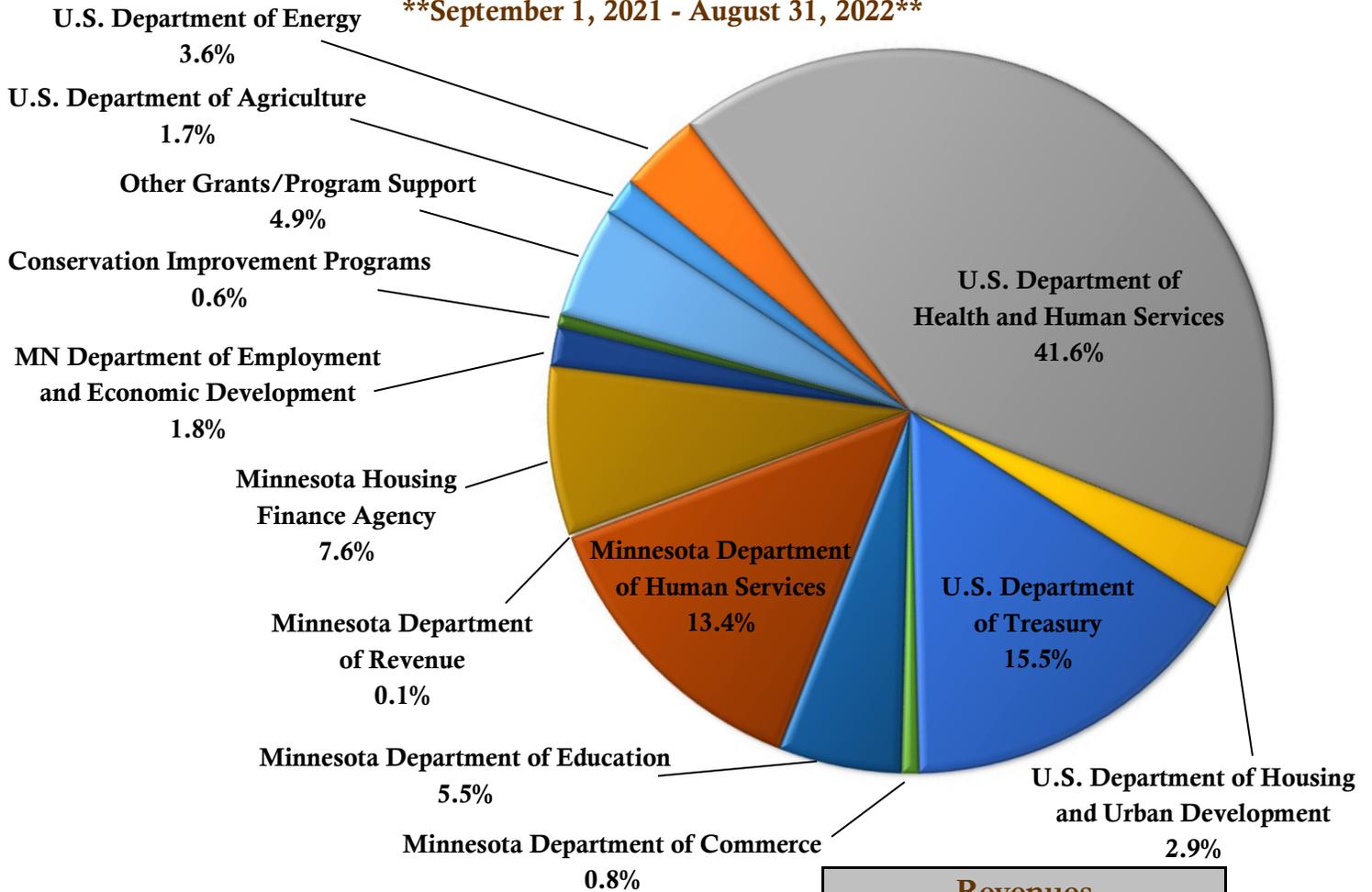
She stopped by Lakes and Pines in June to ask about the Head Start Program for her daughter. While she was in the office, she thanked staff again for helping her and her family to get water again and for doing it quickly. She also let them know that she is fully enrolled in school for the fall and plans to continue to get her LPN next year.

* Name Changed for Confidentiality

Providing Opportunities

Financial Statement

****September 1, 2021 - August 31, 2022****



Sources of Revenue	
U.S. Department of Agriculture	\$197,095
U.S. Department of Energy	\$429,421
U.S. Department of Health and Human Services	\$4,903,463
U.S. Department of Housing and Urban Development	\$347,205
U.S. Department of Treasury	\$1,836,024
Minnesota Department of Commerce	\$91,089
Minnesota Department of Education	\$647,062
Minnesota Department of Human Services	\$1,581,993
Minnesota Department of Revenue	\$15,078
Minnesota Housing Finance Agency	\$892,121
MN Department of Employment and Economic Development	\$208,799
Local Utility Companies: Conservation Improvement	\$67,568
Other Grants/Program Support	\$582,424
Total	\$11,799,342

Revenues	
Federal Grants	\$7,713,209
State Grants	\$3,599,285
Local Grants	\$486,848
Total Revenues	\$11,799,342

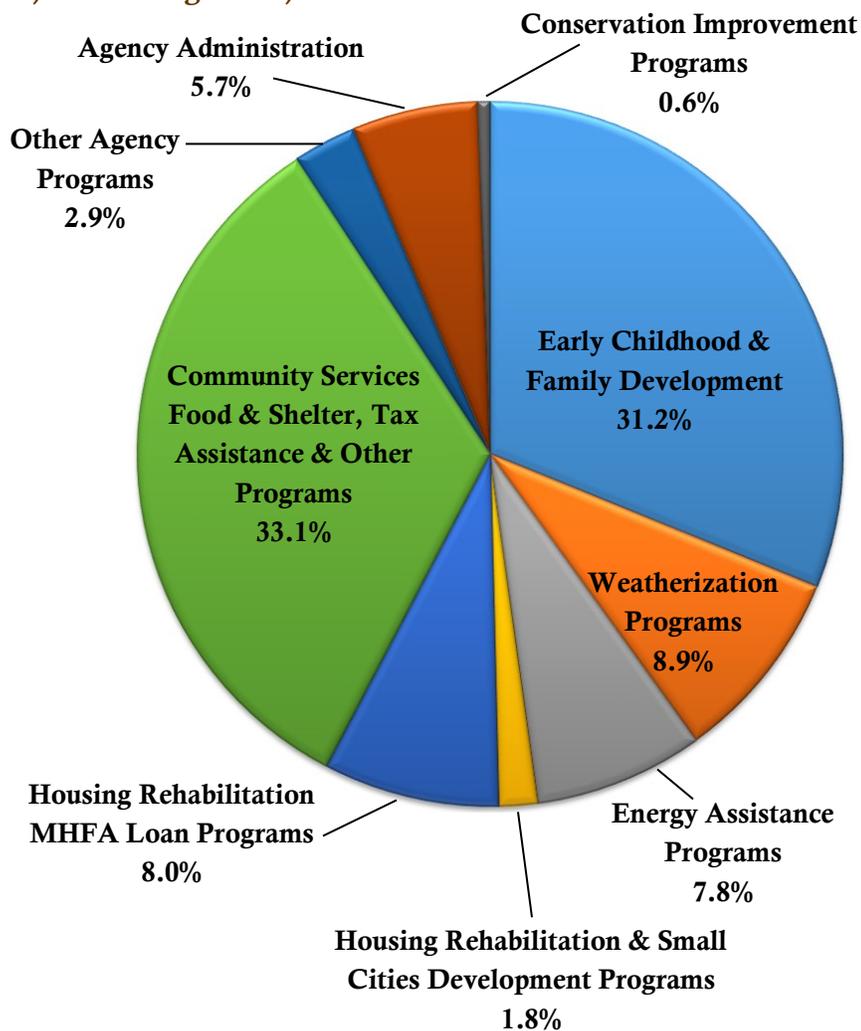
Expenses by Category	
Wages & Benefits - Direct Client Services	\$3,508,086
Wages & Benefits - Indirect Client Services	\$2,756,353
Professional & Contractual Services	\$381,520
Vehicle Expense & Travel	\$173,166
Training	\$71,436
Supplies & Copy Costs	\$300,495
Rent, Insurance, Utilities & Maintenance	\$364,191
Communication, Dues, Advertising	\$263,786
Direct Client Support	\$3,980,309
Total Expenses by Category	\$11,799,342

Providing Opportunities

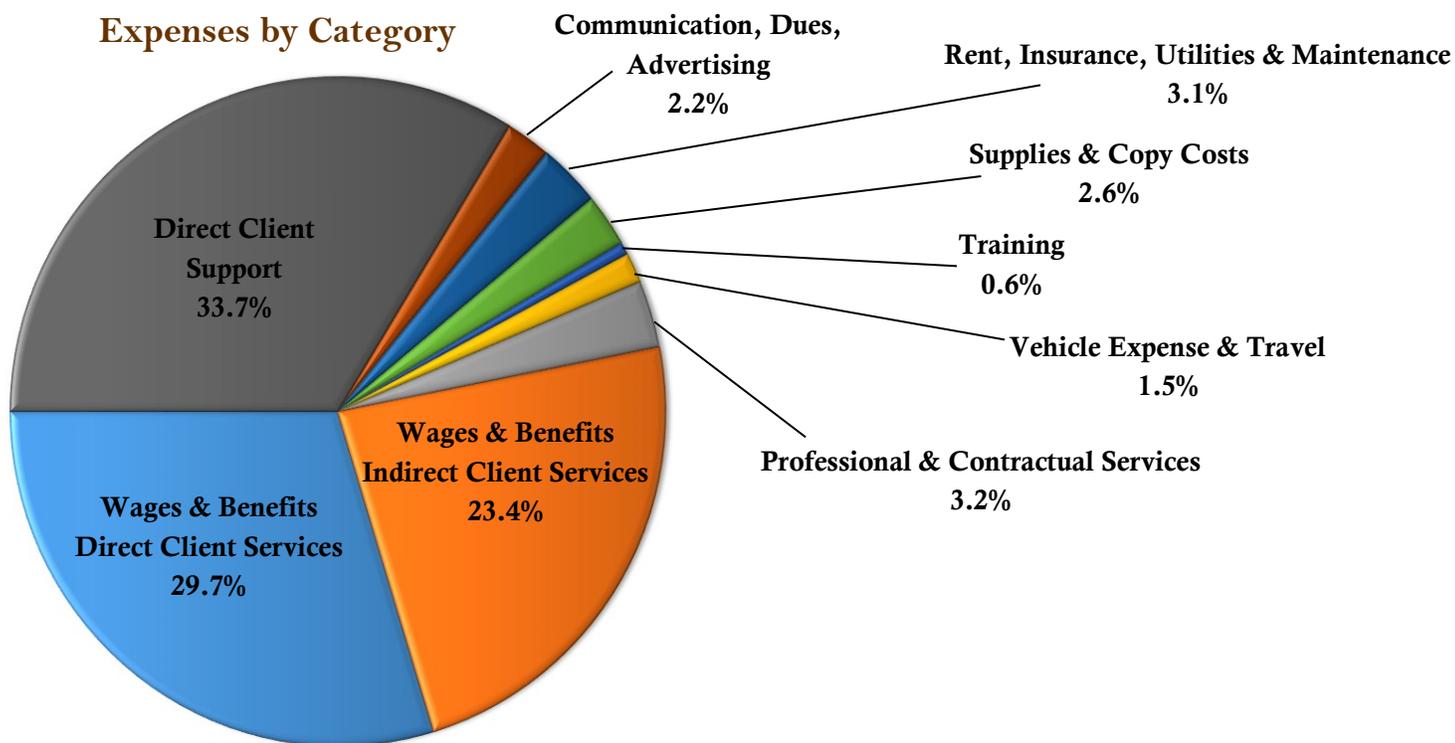
Financial Statement

****September 1, 2021 - August 31, 2022****

Expenses by Function	
Early Childhood & Family Development	\$3,675,682
Weatherization Programs	\$1,053,071
Energy Assistance Programs	\$917,511
Housing Rehabilitation & Small Cities Development Programs	\$208,799
Housing Rehabilitation/MHFA Loan Programs	\$950,328
Community Services Food and Shelter Programs, Tax Assistance & Other Programs	\$3,907,083
Other Agency Programs	\$341,835
Agency Administration	\$677,465
Conservation Improvement Programs	\$67,568
Total Expenses by Function	\$11,799,342



Expenses by Category



Providing Opportunities

Funding Agencies and Programs

U.S. Department of Agriculture: Child and Adult Care Food Program; Supplemental Nutrition Assistance Program Outreach and Employment and Training Programs

U.S. Department of Energy: Department of Energy, Weatherization

U.S. Department of Health & Human Services: Community Services Block Grant (CSBG); CSBG CARES Act; CSBG Discretionary; Early Head Start; Early Head Start Childcare Partnerships; Energy Assistance Program/Energy Crisis/Energy Related Repairs; Federal Head Start; Senior Respite Services (Title III)

U.S. Department of Housing & Urban Development: Transitional Housing Program; Rapid Re-Housing Program; Rapid Re-Housing for individuals experiencing Domestic Violence

U.S. Department of Treasury: Volunteer Income Tax Assistance Program; COVID Emergency Rental Assistance; COVID Housing Assistance Program; Isanti County CARES Act; Pine County CARES Act; Head Start Summer Preschool

Minnesota Department of Commerce: Weatherization; Propane Assistance

Minnesota Department of Education: State Head Start; Pathway II Early Learning Scholarships

Minnesota Department of Employment & Economic Development: Small Cities Development Programs; Pine County Housing Rehabilitation, Childcare Expansion

Minnesota Department of Human Services: Minnesota Community Action Grant; Aitkin County Family Resource Specialist; Emergency Services Program; Housing Support (Group Residential Housing); Homeless Youth Act; Housing with Support for Adults with Serious Mental Illness; Live Well at Home Chore and Delivery; Live Well at Home Senior Home Modification; Live Well at Home Senior Homelessness; Minnesota COVID Food Fund; MNsure Application Assistance Program; Social Security Disability Income Outreach and Advocacy; Transitional Housing Program

Minnesota Department of Revenue: Tax Assistance Grant

Minnesota Housing Finance Agency: Rehabilitation Loan Programs; Family Homeless Prevention and Assistance Program

Other Grants/Program Support:

Central Minnesota Council on Aging: Respite Program Support

Chisago County Health & Human Services: Family Resource Specialist

Consumer Federation of America: Minnesota Asset Building Coalition Financial Fitness Workshops

East Central Regional Arts Council: Senior Respite and Head Start Program Support

Hearth Connection: Central Long-term Housing

Local Energy Providers: Conservation Improvement Program

Mille Lacs Corporate Ventures: Long-term Homelessness Supportive Services

Pine County Health & Human Services: Family Resource Specialist

St. Croix Valley Foundation: COVID Supplies and Support; Respite Program Support

Private Donations: Chisago County CARES; COVID Supplies and Assistance; Emergency Services; Power Action Leadership; Reach Out for Warmth; Transportation Program; ECE Caring Members; Whole Family

Providing Opportunities