

BOARD AND EMPLOYEE NEWSLETTER

January, February, and March 2014

Crisis, What Crisis?

There is no doubt that what we witnessed this winter in regards to propane is unlike anything any of us can recall in recent memory. Not since the gas lines of the 70's. Remember those? Add this to a winter that was severe beyond belief and the word crisis can't help but come to mind. Heck, even the Governor was on board calling for action.

One might be tempted to heap praise on the staff for their actions and reactions to "the Crisis". The work got done. Families got served and the staff at Lakes and Pines performed beyond expectations. But tempted as I might be, I just can't do that. Not that they don't deserve praise, because they definitely do, and it is not because of how they handled "the Crisis". It is because they handle crisis every day and they (meaning not just Energy Assistance, but Head Start, Community Services, Fiscal, Human Resources and Technology, alike) go above and beyond expectations every day. On an individual basis, what can be more of a crisis than losing your home or job? What can be more of a crisis than wondering if your child is ready for school? What can be more of a crisis than working with a staff person who is faced with a life changing event and needs help to continue to work and contribute as an employee?

The whole crisis thing was recognized at the statewide level and by the Governor because it reached beyond the low income families that we serve every day. (That in itself is an entirely different topic all together; a sad and infuriating topic that is well beyond a simple FYI article.) The staff at Lakes and Pines deal with these situations every day and they do so with the same can-do, upbeat attitude that was witnessed this winter. So, the praise they deserve is not how they handle the once or twice in a life time situations like floods, fuel, family, housing, transportation, etc., (gee how many of these once in a life time things are we going to see?) but how they handle the once in a life time crisis they see in individual families we serve each day.

So, hats off to each of those who have the talent and temperament to do what is so important and what so few could do.

Mission Statement

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

Bob Benes
Executive Director



The 50 year War:

This year marks the 50th anniversary of the “War against Poverty.” The War began in 1964 when President Lyndon B. Johnson passed the Economic Opportunity Act, commonly known as the “War on Poverty.” We are proud to say that we are on the winning side of this war that we are continuously fighting.

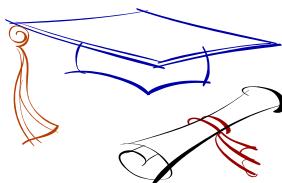
The poverty rating in Minnesota in 1959 was 19.3%; as of 2012 the poverty rating decreased by 9.3% to 10% statewide. Recent county by county statistics released compared the number of people below the poverty line from 1960 to 2012. In 1960, the seven counties served by Lakes and Pines had an average of 20-25% of people living below the poverty line. In 2012 the average was cut in half throughout the seven-county service area, with an average of 10-15% of people living below the poverty line. As you can see, we are right on pace with the State average in decreasing poverty in our counties. Through hard work and dedication, Lakes and Pines Board and staff are making great strides against the “War on Poverty,” but we still have a fight ahead and are dedicated to continuing our work in the community.

Below are some charts showing the Poverty Threshold/Guideline, current and previous years.

1959 Poverty Threshold	
Persons in Family/ Household	Poverty Guideline
1	\$1,572.00
2	\$2,201.00
3	\$2,496.00
4	\$3,105.00
5	\$3,550.00
6	\$3,952.00
7	\$4,769.00
8	-

1964 Poverty Threshold	
Persons in Family/ Household	Poverty Guideline
1	\$1,650.00
2	\$2,311.00
3	\$2,621.00
4	\$3,260.00
5	\$3,728.00
6	\$4,150.00
7	\$5,008.00
8	-

2014 Poverty Guidelines	
Persons in Family/ Household	Poverty Guideline
1	\$11,670.00
2	\$15,730.00
3	\$19,790.00
4	\$23,850.00
5	\$27,910.00
6	\$31,970.00
7	\$36,030.00
8	\$40,090.00



A Little Encouragement Leads to Possibilities for a Single Mother



Mandi was enrolled in Lakes and Pines' Head Start, Bright Beginnings program back in June of 2012. In September 2012 Mandi had expressed interest in obtaining her GED as a goal on the Family Partnership Agreement. Her Home Visitor was very encouraging and gave her contact information for Adult Basic Education in her area. Mandi works full time and fosters two children in addition to keeping up with her own busy toddler, so it took her a few months to call. All the while the Home Visitor kept asking and encouraging her in her goal. In the spring of 2013 Mandi made the call and started attending classes in May. Every week Mandi attended her GED classes and the Home Visitor would ask how it was going, offering additional resources and support if needed. Mandi was excited about her progress but had anxieties about the math portion. The Home Visitor assured her that she could do it and sure enough Mandi surprised herself by doing very well on the math! In November of 2013 Mandi completed her testing and received her diploma. Because she is a busy single mom she did not plan on attending the ceremony. However, her Home Visitor was persistent in getting Mandi to realize how important it might be to her and her family to be able to wear the cap and gown and be part of the ceremony. Mandi also realized what an impact it would have on her daughter to see her accomplish her education goal! The ceremony is scheduled for May and Mandi plans on attending. Mandi has also completed financial aid applications and will be starting college classes this summer at Pine Technical College. The partnership between the Home Visitor and the parent is a perfect example of how the Bright Beginnings Program not only supports and enhances the parent-child relationship, but also helps the parent to accomplish their goals, strengthening the family in the process.

Bright Beginnings is a birth to three Home Visiting Program funded by the Greater Twin Cities United Way.

SUMMER IS FINALLY HERE, MAYBE. IF YOU'RE PLANNING YOUR SUMMER VACATIONS USE THESE TIPS TO SAVE ENERGY/MONEY WHILE YOU'RE AWAY:

- Turn down your water heater to "vacation mode." Because water heating can account for 14%–25% of the energy consumed in your home and a large percentage of the cost of running a water heater is due to the "stand by" losses, this is probably the easiest and most cost effective money and energy saving tip I can recommend.
- Set your programmable thermostat at a higher temperature than usual or just simply turn it off.
- Unplugging "energy vampires," electronic appliances that even when turned off utilize a small amount of electricity, called phantom loads, including a coffee maker and grinder, headset chargers, laptop computer, TV, rechargeable toothbrush, and a printer.

* According to the Department of Energy, Americans waste approximately one month's electricity bill each year on vampire energy.

- Keep your window shades drawn to help keep the house cool from the afternoon sun.
- Make sure all lights are turned off. For lights on a security timer, use CFLs, which have about 75% energy savings.

From the Weatherization Department to you: Have a fun and safe vacation this summer.



WANTED: Updated Information on All Area Food Resources

Local knowledge is the key to local solutions. Too many of our neighbors are missing meals each day. Hunger Free MN has Community Close-Ups that outline the number of missed meals for each county.

- ⇒ For example, In Pine County 3,624 people are food insecure and those people miss a total of 730,700 meals throughout a year. That averages 200 missed meals for each person who is food insecure. That includes children, senior citizens, disabled people and working families who are missing a meal nearly every other day.

The Community Services Department within Lakes and Pines has partnered with local soup kitchens and food shelves, senior dining sites and senior service providers, county human services and public health, churches, school food service directors, hospital dieticians, University of Minnesota Extension, farmers and Head Start to develop a listing of all area food resources, but we're only as strong as the information we can collect and keep updated. If you know of area food resources please share that knowledge with Lakes and Pines. We are working with funding from Hunger Free Minnesota to create a website that will be a one-stop site for all food-related resources in East Central Minnesota.

This website will include information about where to find and how to access all area food resources. Let Lakes and Pines know about food distribution sites in your area, community and church sponsored meals open to the public and all other food related resources (farmer's markets that accept EBT cards, community gardens, afterschool snacks, etc.).

Contact us if you are willing to fight hunger and help reduce area food insecurity. Call 800.832.6082 and ask for Dawn in Community Services or email updated information to lap@lakesandpines.org.

Like Us? Then please do on Facebook

Lakes and Pines is now on **facebook!** Become a fan and "like" us!

Worried about compromising your privacy?

You can adjust your privacy and page settings so the only thing we know about you is that you "like" us.

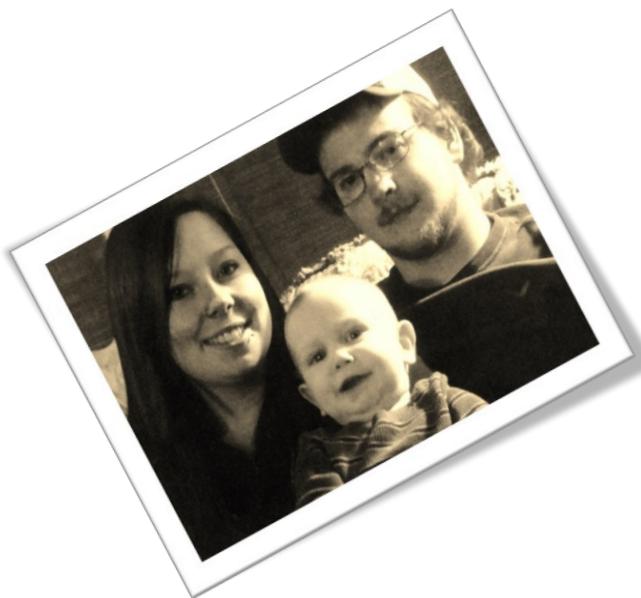
So what's the incentive?

Lakes and Pines utilizes **facebook** as an outreach source to spread the word about what we do, what resources are available and new programs, projects or events that are on the horizon. It is a great way to receive updates without having to do anything but "like" us.

How?

You first have to be a member of **facebook**. We're not encouraging anyone to join **facebook**, but if you already have, it's easy to become a fan. Just do a search for Lakes and Pines Community Action Council and then click "Like" it's that simple. Once you have "liked" us, you will receive updates whenever something new is posted on our site, in your news feed.

Addressing Youth Homelessness



Recently, Lakes and Pines was granted Homeless Youth Act (HYA) funding through the Minnesota Department of Human Services, Office of Economic Opportunity to work with at-risk and/or homeless youth. These funds are continuing to make it possible to work with youth and help them address their needs and locate and maintain affordable housing and provide youth with the resources and life skills that they need to become productive members of our communities. The staff of Lakes and Pines is steadfast to provide youth the support, guidance, and the voice they need to fulfill their daily needs, and along the way, hopefully some of their hopes and dreams. Here is one successful story:

My name is Megan, and I am one of the Community Services Department Advocates specializing in the youth program. The HYA program is crucial for our community's youth. A young couple got married at 18 years of age and has an infant. This is the couple's first time living on their own and on a one parent income. The family has been struggling in all areas of their life and did not know where to turn or how to get on their feet and be responsible parents. They began working with Lakes and Pines in 2013, at first by requesting financial assistance to help pay for their rent, which they fell behind on because of a change in the husband's job to make more money in hopes of providing more financial stability for his family. The family was three months behind on their rent and on the verge of eviction. They felt like they would never get out of the debt that they had fallen so fast into. Through the HYA program, Lakes and Pines was able to provide rental assistance and help the family get caught up on their rent, preventing eviction and homelessness. Through case management (budgeting, life skills, setting goals, and providing referrals and resources), the family was able to acquire knowledge in other areas of their lives so they could build a stronger family unit. They acknowledged that when they first contacted Lakes and Pines they were afraid of losing their housing and having enough money to buy groceries. They also indicated that they had dreams of finishing high school, going to college and learning to cook. So, they set goals to start paying bills on time and always paying their rent first, learning how to categorize their needs versus their wants and learning how to save for an emergency. As of today, the family has successfully accomplished each of their goals and is now debt free, ahead on their rent, able to buy food each month, have an established emergency fund, have a savings account for their son, and are working on their education. They have also added the goal of saving and taking the steps necessary to buy their first home together.

None of this would have been possible without the HYA funding. This program is continuing to grow and develop with each at-risk or homeless youth that Lakes and Pines can reach and serve. If you or someone you know is an at risk or homeless youth, please call or email the Community Services Department; Megan B @320-679-1800 Ext 161, or at meganb@lakesandpines.org.

MNsure is still open! (But not for everyone)



MNsure's first open enrollment period drew to a close at midnight March 31st, ending the first six-month enrollment. People who have had a life event that affects their insurance coverage may enroll after the March 31st deadline.

Some qualifying life events are:

- The birth of a child.
- A job change that affects health insurance.
- A change in marital status.

Minnesotans who are eligible for coverage through a public program such as MinnesotaCare or Medical Assistance, small business employers using MNsure's SHOP program, and members of federally-recognized Indian tribes are also able to enroll now, even though the deadline has passed.

Lakes and Pines would like to help everyone in our service area who is still eligible to get insurance and avoid the tax penalty scheduled for 2015. The projected tax penalty for not having insurance is paid on your federal income taxes at the end of the year. If your taxable income is below 133% of the federal poverty level you are exempt from this tax penalty.

Family Size	1	2	3	4	5	6
133% of Poverty	\$15,521	\$20,921	\$26,321	\$31,720	\$37,120	\$42,520

If you do not have health insurance in 2014 the penalty is \$95 per person per year or 1% of your income, whichever is greater. If you do not have health insurance in 2015, the penalty will be \$325 per person per year or 2% of your income. If you do not have health insurance in 2016, the penalty will be \$695 per person per year or 2.5% of your income.

Things to keep in mind:

- Health insurance plans provide proof of coverage to their customers, so as long as you have health insurance you don't have to worry about the details.
- If you have to pay a penalty, it is pro-rated for the number of months you are without health insurance, which means you pay a percentage of the penalty based on the number of months without coverage (12 months without coverage = maximum penalty, or 1/12 of the yearly penalty applies to each month you're uninsured).
- There is no penalty for a single gap in coverage of less than 3 months in a year.
- The maximum penalty per family is capped at 300% of the minimum penalty (e.g. maximum penalty = \$695, \$695 x 300% = \$2,085).
- Children under 18 are assessed at 50% of the minimum penalty.

If you know someone who needs help applying through MNsure, individuals, families or small businesses, please have them contact the Community Services Department within Lakes and Pines to set up an appointment with one of the navigators on staff.



SNAP To It!

Why should we encourage people to apply for Supplemental Nutrition Assistance Program (SNAP), also known as food support or food stamps?

It helps people buy healthier food; it opens up the household's income for other needs (rent/house payment, utilities, gas, vehicle repairs, clothing, etc.) and comes with a card which looks just like a credit or debit card.

Most people don't realize that SNAP also benefits the local economy because it brings in money that is spent locally at grocery stores and farmer's markets. That means grocery stores can provide more jobs and it stabilizes the jobs of the distributors and farmers.

SNAP isn't a form of "welfare". It is a bridge for people that don't earn enough to buy food. A lot of people who use SNAP are families who are working but just don't make enough per hour to keep up with the rising costs of living. Sound familiar?

If you want to learn more about SNAP contact the Community Services Department within Lakes and Pines. We have staff that are happy to come and share with you or your group about this program and even help with the application process if needed.



Volunteer Income Tax Assistance (VITA) NEWS



This tax season has been a busy one for the Lakes and Pines VITA program with clinics in Mora, Milaca and Pine City. There have been some obstacles to overcome, but the program's volunteers are a hardy bunch and have once more shown us how valuable this program is to them and the people we serve!

When the season started we were not being able to e-file returns for seven or eight days due to the last minute changes in the software program provided by the IRS. This wasn't so terrible, but then our volunteers' hours started to dwindle because they started new jobs and had other obligations. Then, with the late Minnesota tax law changes, (changing two weeks before the filing season ended) we were not able to e-file some Minnesota returns right away!

As of April 1st:

- Total number of *federal* returns filed is 571. This number does not reflect the taxes that have been prepared but have not been e-filed yet for one reason or another.
- Total Earned Income Credit refunds from all three of our sites totals \$436,029.
- Total of all refunds is \$879,132. Unfortunately, this year has been a record year for people *owing* tax with that total being \$26,859 so far.

The volunteers have also been rewarded with meals, snacks and food prepared by numerous Lakes and Pines employees, and made possible through area donors, like the Grandy Lions, Carlton Area Lions, East Central Energy, Grand Casino – Hinckley and First Light Health System.

Lakes and Pines CAC, Inc. Provides Two Donated Vehicles to Families in Isanti & Mille Lacs County

"It is our mission to assist people in obtaining reliable transportation so they can get to work."

Lakes and Pines CAC, Inc. received a donated vehicle from a person from Kanabec County. In January, this donation was granted to a Braham family. The mom is employed and needed reliable transportation to continue to work and drive her children to regular medical appointments. She was referred to our program by her Jobs and Training Employment Specialist. Since receiving the vehicle she was able to accept a second job and further increased her family's income.



Federal Prison's Vocational Automotive Training 'students'. These men learn a skill they will be able to use to make a living upon their release and have a great sense of accomplishment to be able to contribute something like this back to society.

By donating a vehicle you may claim the value of the donation on your taxes, help your neighbors continue to move forward with their goals to become self-reliant and productive members of our communities and help inmates learn a skill and contribute to society. Where else can one donation provide so many rewards? Contact Lakes and Pines, 1-800-832-6082, extension 115 or visit our website www.lakesandpines.org for more information or if you have a vehicle to donate.

Lakes and Pines CAC, Inc. also received a donated vehicle from a person from Mille Lacs County. This donation made it possible for a woman from Princeton who is employed and in need of reliable transportation to continue to work and also increase her income. She was also referred to our program by her Jobs and Training Employment Specialist. This mom is looking forward to helping others progress as they work toward greater resilience and self-sufficiency.

This program can only continue to be a success if additional vehicles are donated. Vehicles that need repairs are welcome. Donated vehicles are repaired by the Sandstone



Community Homeless Discussions

Lakes and Pines will be holding “**Community Discussions**” on the causes and the effects of homelessness on individuals, families, and youth in this area (Aitkin, Carlton, Chisago, Isanti, Kanabec, Mille Lacs and Pine counties).

Through these discussions communities will examine what their local resources are, identify the needs and gaps in services in their community, and determine if further homeless programs are needed, or how existing programs could be adjusted to become more effective.

Who should attend: Residents, business owners, chamber office, local and state and tribal government, religious community, youth serving groups, homeless advocates, mental health professionals, health and wellness professionals, educators, and any who are interested in resolving to end homelessness in their community.

We are currently working on establishing locations and dates, so watch for posters and advertisements in your local newspapers. Contact us to get onto our email list or like us on [facebook](#).

If you would like to be a part of these discussions, contact Chassidy @ 1-800-832-6082 Ext. 163, in the Community Services Department or by email at chassidyl@lakesandpines.org.

Crisis Program 2013-2014



When a household qualifies for Energy Assistance Program (EAP), they also qualify for Crisis benefits should there be a need. Energy Assistance Program Crisis benefits are used to prevent the shut-off of residential energy sources, to reinstate service of residential energy sources, or to enable delivery of residential fuel. Crisis funds may only be used after a household has used all of their Primary Heat Benefit, has a disconnect notice, is disconnected, is out of fuel or low on fuel.

The Crisis Program experienced some changes this season due to an extremely cold winter (coldest in 30 years), a shortage of propane, and a substantial rise in propane prices. We saw prices over \$6 per gallon at one point. As a result, Governor Dayton authorized raising the income guidelines for the EAP Program to 60% State Median Income (SMI) (up from 50% SMI), increased the maximum Crisis benefit from \$500 to \$1000 for households that use propane or fuel oil as their primary heat source, and increased the crisis definition from 20% or less to 30% or less fuel remaining to initiate a Crisis benefit. Crisis benefits for connected utilities remained the same at a maximum of \$500. As of April 5th, we have served 3,396 households in Crisis with a total of \$2,146,813. Last year at the same time, we had served 1,491 households in Crisis with a total of \$559,759.



Energy Assistance Program (EAP) 2013-2014

The Energy Assistance Program opened October 1st, and runs through May 30th, 2014. On November 4th, 2013 the State received \$98.7 million followed by almost \$16 million January 30th, 2014. The Minnesota State Legislature approved an additional \$20 million in Energy Assistance Program funding at the beginning of the 2014 session. These funds were very important, otherwise the EAP program would have run out of funds in early March.

As of April 5th, we have received 8,896 EAP applications. EAP Certifiers continue to work hard to get all of the EAP applications processed in a timely and accurate manner. We have approved 7,589 applications, denied 585, and have 386 applications logged and waiting to be processed. We have awarded \$4,901,354 to households in need with an average Primary Heat Benefit of \$645.

This year's Energy Assistance Program experienced a few changes due to an extremely cold winter, a propane shortage, and a subsequent rise in the price of propane. Governor Dayton raised the income guidelines for Energy Assistance in February from 50% State Median Income (SMI) to 60% SMI and the Crisis benefit available for households that claimed propane or fuel oil as their primary heat source was raised from \$500 to \$1000. As a result, the Energy Assistance staff was faced with not only a larger than usual number of households seeking help with Crisis funds, but also a higher than average amount of applications for Energy Assistance coming in. More demand for help meant more money needed to keep the program afloat. Fortunately, the Minnesota State Legislature approved an additional \$20 million in Energy Assistance Program funding at the beginning of this year's session. Without it, the Energy Assistance Program would have run out of funds the first week of March and unable to help many households. Energy Assistance staff spent most of February and March working overtime to meet the increase in demand.

Households can request that EAP applications be mailed to them directly or they can print them off the Lakes and Pines website. We've also made applications available at each county's Family Services Department within our seven county service area. If you, or anyone you know could benefit from the Energy Assistance Program, don't hesitate to contact the Program.



Energy Related Repair Program (ERR) 2013-2014

The Energy Related Repair (ERR) benefit is a Crisis benefit that addresses hazardous and life threatening situations, or cases where a home has no heat due to a malfunctioning or nonfunctioning heating system. If a household has qualified for Energy Assistance and is having furnace problems, we may be able to help. We work closely with Weatherization staff and local Furnace Technicians to repair or replace furnaces. As of April 5th, we have served 446 households with ERR services for a total of \$578,618.



East Central Energy (ECE) Caring Members

Caring Members is a program started by East Central Energy (ECE) in 1993, and administered by Lakes and Pines on their behalf. Caring Members funds are provided through donations by ECE customers. East Central Energy matches funds donated, doubling the amount available to help families in need. Caring Members funds allow us to help households with up to \$200 to resolve an energy crisis on their ECE account once every three years. Households do not have to qualify for Energy Assistance to receive Caring Members funds, but are responsible for a co-pay amount. Caring Members funds cannot be used until the co-pay has been made. As of April 5th, \$1,392.52 of Caring Members funds have been used to help seven households avoid disconnection.

Reach Out For Warmth

The Reach Out For Warmth Program continues to be an important resource for households experiencing an energy related crisis. Up to \$400 in Reach Out For Warmth funds are available once per lifetime to qualifying households. To qualify, households must meet the following guidelines:

- Have an income at or below 70% of the State Median Income
- Have a current disconnect notice, be out or low on fuel (20% or less), or be disconnected
- Have a denial from their county Social Services Department
- Have a denial from Salvation Army Heat Share
- A completed EAP application
- Income verification within three months
- Have a recent extenuating circumstance (*only needed if household has exhausted all EAP Benefits*)

The Reach Out For Warmth Program is funded solely through private donations. As of April 5th, Hope Lutheran Church of Moose Lake has donated \$2,513 to the Reach Out For Warmth Fund. We also did a Reach Out For Warmth fundraiser in February at the Cambridge Medical Center, raising \$557.50. We encourage anyone who is interested in donating to the Reach Out For Warmth Program to contact the Energy/Housing Department for more details. As of April 5th, \$1,200 of Reach Out For Warmth funds have been used to help households in need.



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:

LAKES AND PINES CAC INC

1700 MAPLE AVE E

MORA MN 55051

320-679-1800

Toll Free 1-800-832-6082

For the Agency to continue savings in postage, it is important to maintain current addresses on file.

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

If you are interested in receiving the FYI electronically in the future, please email: lap@lakesandpines.org.

CORRECTION IN MAILING ADDRESS

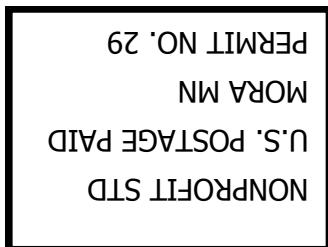
PLEASE PRINT: NAME:

ORGANIZATION:

ADDRESS:

CITY, STATE, ZIP+4 DIGITS

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



ADDRESS SERVICE REQUESTED

LAKES AND PINES CAC INC

1700 MAPLE AVE E

MORA MN 55051