



In Memory.....

There are times when circumstances are too large, too close, too personal, and too impactful that words are inadequate. At the best of times I am not the most articulate, but when addressing the loss of Roger E. Corbin I find myself particularly and completely without adequate words. If I am to start to address his impact on Lakes and Pines, the people who work here, the people we serve, the entire community, it all turns back to something very personal and I find myself falling silent. I cannot, however, be so disrespectful as to say nothing. So, at a time like this, I think it best to let those who can speak (and do so well) speak. I would like to share a message from a past staff member, present County Commissioner and Lakes and Pines Board Member that expresses in a way what we all, in some way, feel.

"I was employed under Roger's Administration as a Head Start teacher. I welcomed the opportunity and found the best job I've ever had. Roger's legacy is LAKES AND PINES. Whenever I hear the name (LAKES AND PINES), ROGER CORBIN immediately comes to mind. I'm sure that's true of many. I'm sure Roger was very pleased with the sincerity and dedication he saw in all of you who carry on his legacy. The baton has been passed on to us; let's continue the race. I pray God's peace for Roger's family and all of you who continue to care for those less fortunate." Commissioner Niemi



Roger E. Corbin
Lakes and Pines Head Start Director 1968 – 1978
Lakes and Pines Executive Director 1978 - 2005

Bob Benes
Executive Director

Lakes & Pines CAC, Inc.
Mission Statement
To build prosperous communities by serving local families and individuals in their pursuit of self-reliance.
Partnering to End Poverty



Generous Community-Minded Individuals

Generous community-minded individuals, families and businesses have donated seven vehicles so far this year to the Vehicle Donation Program.

Most of these donated vehicles are diagnosed and repaired by the Sandstone Prison's Vocational Training Automotive students. A few that haven't been repairable were sold for salvage, and that money is used to purchase parts for the repairable vehicles.



A Cambridge family was thrilled to receive a minivan in June. After completing extensive financial fitness training, researching options, purchasing insurance and learning basic car maintenance, Lisa and her family now have reliable transportation to get to work, medical appointments, the grocery store and all the other places a family needs to get to.

If you have a vehicle, running or not, consider donating it to Lakes and Pines' Vehicle Donation Program. If you want more information, contact the Community Services Department at 800-832-6082 ext. 115 or visit our website www.lakesandpines.org.

Energy Assistance Program 2014-2015

The Energy Assistance Program (EAP) opened October 1st, 2014 and ran through June 1st, 2015. EAP Certifiers worked hard throughout the 2014-2015 season to process a total of 8,405 applications in a timely and accurate manner. Out of that number, 7,181 applications were approved and 1,224 applications were denied. The program also saw 3,119 households apply for EAP while facing an emergency situation. Emergencies include having a disconnect notice, being disconnected, having less than 20% of delivered fuel remaining, or being out of delivered fuel. During the 2014-2015 EAP season, a total of \$5,090,112 in primary heat benefits were awarded to eligible households. The average primary heat grant was \$707.



ADOPT-A-HIGHWAY 2015



Lakes and Pines is participating in the Adopt-A-Highway Program in Minnesota for a second consecutive year. Lakes and Pines has adopted a section in each of the seven counties we serve. This spring we had 40 employees, friends and family members participate with a combined total of more than 80 volunteer hours. A suitcase full of cash has NOT been found yet, but some beautiful Lady Slippers were found in Carlton County!



Head Start Works Together with Families with Disabilities to Improve Communications and Services

Providing resources and support for families with disabilities has been a long-standing endeavor for Head Start. Lakes and Pines' Head Start Program strives to bring training opportunities, resources, guidance and overall understanding to families who face the journey of life with a disability, be it a child, parent or family member. It is so rewarding for staff when they can go into a home or classroom and feel that the resource or training that they provide is truly helping a family to better navigate this sometimes rewarding, sometimes frustrating, sometimes arduous journey.

This summer, Lakes and Pines' Head Start Program was able to offer an extended home-based summer program to children who were on Individualized Education Plans (diagnosed with a disability) or entering kindergarten in the fall. With that extension of services, families had more access to resources and more time with the knowledgeable staff that they have grown to trust and welcome into their homes throughout the year. One such family has a particular struggle. The mother in the family is deaf, and the child is hearing. During socialization times, an American Sign Language (ASL) Interpreter is provided to facilitate communication, but during weekly home visits, that service has not been available. The home visitor has worked at learning some signs and has improved her communication with the family in that way. This summer, the family was accepted for extended-year services, and the home visitor retained that family on her caseload.

This summer, we were also able to order further resources, some of which had been directly requested by field staff. One such resource request included some more ASL signing guides and a CD ROM containing printable signs to make sentence books, common request cards, and other communication tools.

Through the work of the home visitor to learn and utilize the resources in communication with the family, a great bridge was built. Communication was better, and the parent and family are initiating signs with the home visitor and are able to request the next activities, learning goals and more with more ease. Most importantly, the parent and family are feeling valued. This use of resources and innovative summer programming is just another example of how Lakes and Pines is striving to reach all families and support them where they are on their own journeys.

Introducing our Regional Prevention Coordinator!



My name is Nathan Sindt. I would like to introduce myself as the Regional Prevention Coordinator (RPC) for the East-Central, Minnesota, Region #4. I am a graduate of St. Cloud State University, with an Education Degree. I have worked extensively with disadvantaged and at-risk youth, adolescents and communities throughout East-Central, Minnesota. I have 15 years of service work experience with youth and community-serving organizations and local schools.

I am excited about the opportunity to build and grow local coalitions and enhance the opportunities available for those communities facing Alcohol Tobacco and Other Drug concerns and challenges.

The Vision of RPCs is: "To create a regional prevention system, which identifies, supports and links communities together in the prevention of alcohol, tobacco and other drug use."

The mission of RPCs: "The Regional Prevention Coordinator of Region 4 is a community-focused, prevention-based initiative. The RPC seeks to build regional relationships, provide training and technical assistance and implement a cohesive statewide prevention effort to build stronger and safer communities."

Energy Related Repair Program For Homeowners 2014-2015

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 non-functioning heating system. If a homeowner qualifies for Energy Assistance and has furnace problems, we are usually able to help. Energy Assistance Program (EAP) staff worked closely with Weatherization staff and local furnace technicians to repair or replace furnaces throughout the EAP 2014-2015 season. EAP staff helped 490 eligible households with furnace-related repairs or replacements for a total cost of \$701,034.



We Are Looking For Some Very Special People!

Lakes and Pines' Volunteer Income Tax Assistance (VITA) Program needs your help. Are you retired? Do you have spare time? Are you ready to get involved and make a difference in the community you belong to?

We have some great opportunities for you to step forward and get involved. You can help make our local economy and businesses stronger by giving your time and support to this program. Volunteers have helped close to 1,000 households get tax refunds and tax credits they were entitled to. The program brought over \$1,750,000 into our local communities. It does make a difference!

Please consider sharing your time and energy to this worthwhile program. There are many different positions available to suit your unique skills. Give it a try and join in the fun! You'll be glad you did!

For more information please contact Lakes and Pines CAC, Inc. at 800-832-6082 or go to our website at: www.lakesandpines.org and fill out a volunteer application.



Getting a “Head Start” at Lakes and Pines!

Lakes and Pines’ School Readiness Goals have once again been met with exceptional success! Specific assessment of these goals revealed that 88% of children in the three-to-five year Home Based and Child Care sites are meeting or exceeding age-appropriate expectations with regards to school readiness.

School Readiness Domain	Spring Average Outcome
Physical Health	91%
Social Emotional Development	86%
Approaches to Learning	91%
Literacy	86%
Language	86%
Overall	88%

It is through the dedication and talents of child development staff and the families that they work with that the children have made impressive gains over the course of the year. This collaborative effort has encouraged every opportunity to be a learning opportunity and reinforces the Head Start philosophy of parents being their child’s *first and most important* teacher.

The following chart depicts a more comprehensive look at the overall successes three-to-five year olds have experienced this year. The data was aggregated from Teaching Strategies GOLD online assessment and reflects the percentage of children who are meeting or exceeding expectations for that domain.

Teaching Strategies GOLD Domains	All Enrolled Children	Boys	Girls	Children with an IEP*	Children without an IEP*
Social Emotional	82%	67%	85%	73%	82%
Gross Motor	91%	91%	89%	80%	92%
Fine Motor	96%	94%	98%	88%	97%
Language	82%	80%	83%	71%	83%
Cognitive	85%	84%	87%	71%	87%
Literacy	83%	80%	86%	76%	84%
Math	80%	77%	85%	74%	81%
Overall	86%	82%	88%	76%	87%

*IEP: Individualized Education Plan

We would like to extend our sincere gratitude to the Policy Council members who were involved in our School Readiness Committee throughout the 2014-2015 program year. Their enthusiastic participation, commitment and insightful input are greatly appreciated.

Certified Community Action Professionals

Lakes and Pines is proud to announce that two of our talented staff members have recently completed the process for certification through the National Community Action Partnership's (NCAP) Commission in Washington D.C. Lezlie Sauter, Agency Planner/ Community Services Department Director has been employed with Lakes and Pines since April of 2006, where she started her career in the Energy-Housing Department. Denise Stewart, Administrative Assistant to the Executive Director, began her career at Lakes and Pines with the Head Start Program in September of 2008. Both have made a tremendous impact on Lakes and Pines and the communities we serve, as well as the Community Action Network.

The Certified Community Action Professionals Program establishes a national standard of quality and ethics and recognizes leaders in Community Action that demonstrate, through their work, that they are dedicated to that quality and are committed to the highest level of ethics. The program involves an in-depth review of the applicant's contributions to Community Action and the community as a whole. Applicants must first qualify to apply based on criteria set forth by the NCAP Commission. Once accepted into the program, they go through a rigorous process that includes collecting and submitting work samples and writing essays that determine their eligibility for the final step: a four-hour exam. Lezlie and Denise both qualified and took their examination on June 17th.

Minnesota had eight Community Action professionals from across the state qualify to take the exam this year. Two from the Minnesota Community Action Partnership (MinnCAP), one from Community Action Partnership of Ramsey & Washington Counties, one from Semcac in Rushford, MN, two from Arrowhead Economic Opportunity Agency in Virginia, MN and two from Lakes and Pines. The group met on a monthly basis, supported by the Office of Economic Opportunity and MinnCAP, with Charles McCann, a National leader among Community Action professionals, to prepare for each step of the process. With his support and guidance and a lot of hard work, all eight that took the exam from Minnesota passed.

Lezlie and Denise will be recognized, along with the others from across the state on August 26th at the National Community Action Partnership's Annual Convention. Lakes and Pines is proud of their accomplishment and is honored to have them represent the Agency.

Crisis Program 2014-2015

When a household qualifies for Energy Assistance, they also qualify for Crisis benefits. Energy Assistance Program (EAP) Crisis benefits of up to \$500 can be used to prevent the shut off of residential energy sources, to reinstate service of residential energy sources, and to enable delivery of residential fuel. Crisis benefits can only be used after a household has used all of the primary heat benefit, has a disconnect notice, is disconnected, is out of fuel or low on fuel. Program guidelines require households in an emergency to be processed ahead of households that are not.



Energy Assistance

Although 3,119 households applied for Energy Assistance while facing an emergency situation this season, only 2,490 households were served with \$1,002,936 in crisis benefits. This is because oftentimes the household's primary heat grant resolved the crisis without having to use crisis benefits or the household failed to send in all of the required information to determine their eligibility for Energy Assistance.

Supplemental Nutrition Assistance Program

Recently, a Lakes and Pines staff member was at the Princeton Food Pantry doing Supplemental Nutrition Assistance Program (SNAP) outreach when she was approached by a woman asking if they could talk. The staff member replied, "Of course!"



The woman explained that her daughter is going to school full time, as well as working part time and taking care of her son all on her own. She was concerned for her daughter and grandson due to her daughter not being able to make enough money to pay all her bills and buy enough food each month. She began to sob, asking if there are any programs that could help her daughter through this tough time, as she felt horrible that she could not financially afford to take care of them herself. The staff member replied, "Absolutely!" She then explained to the woman all about the SNAP program and told her she would have to speak to her daughter to gather more information. Not long thereafter, her daughter came to the pantry and spoke with the staff member, and they successfully completed a Combined Application Form (CAF) application and she brought it to the county that same day.

She called three days later and was extremely excited to report that the county met one on one with her and approved her for not only the SNAP program but day care assistance as well! She then began to cry thanking Lakes and Pines for the assistance and encouragement to re-apply for help! She said that because of the help she received from Lakes and Pines, she can now continue on with her dreams of completing college and paying her bills, but most importantly she will have money to buy food for her family.



Lakes and Pines staff are available to provide SNAP outreach and application assistance. Staff can travel to area food shelves, senior dining sites, health fairs, community meals and are also available at the Mora office. Contact Megan B. in the Community Services Department at 320-679-1800 ext. 161 or at meganb@lakesandpines.org to schedule a time we can bring SNAP information to you!

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 when other programs are not available.

The Reach Out For Warmth Program is funded solely through donations. Thanks to generous donations from Hope Lutheran Church of Moose Lake, the Hinckley Pine City Flames Snowmobile Club, and a Balloon-A-Gram fundraiser at the Cambridge Medical Center, \$6,600.32 in Reach Out For Warmth Funds have been used to help 19 households in need. There is currently \$1,093.01 in Reach Out For Warmth funds remaining. We encourage anyone or any organization who is interested in donating to the Reach Out For Warmth fund to contact the Lakes and Pines Energy/Housing Department at 800-832-6082 option #2 for details.



Job Fairs also Give Lakes and Pines Opportunity to Promote Agency's Mission

When spring arrives it also means it's job fair season. Job fairs are a great way for job seekers to meet with numerous employers all at one location. Job fairs are more than just a chance to fill potential hiring needs and showcase Lakes and Pines as a desirable employer; they also present an opportunity to promote our Agency and its services.

Leona Dressel, Human Resources Director, stated that when attending a regional job fair, "we plan to promote and represent our organization and the services we provide, as well as finding individuals who may become employees who can contribute to the success of our Agency's Mission."



Tracie P. from Lakes and Pines at the Onamia Job Fair April 7th.

This past quarter, Lakes and Pines participated in the following job fairs: Lake Mille Lacs Job Fair in Onamia, Pine Tech Community College, and East Central Job Fair in Cambridge.

Transition from Prison to Community

Lakes and Pines Community Services staff recently had the opportunity to participate in two Transition Resource Fairs at Minnesota Correctional Facilities (MCF): St. Cloud and Rush City. These Transition Fairs occur yearly at most correctional facilities in Minnesota.

The Transition Resource Fair presents community and transitional opportunities to offenders with 15 months or less to serve. The organizations invited to participate include: higher education, social service organizations, employment services, housing authorities and organizations, recreational services and a variety of other community resources. Approximately 400 offenders incarcerated in MCF-Rush City attended and approximately 300 from St. Cloud.



These fairs are a wonderful opportunity for offenders to prepare for success after prison. Incarcerated individuals are also mandated to attend pre-release classes within six months of release. The curriculum includes components of job search, job retention, money management, housing, transportation, re-establishing relationships, healthy/harmful habits, health issues and community resources.

Staff have had the opportunity to participate in both St. Cloud and Rush City three times over the past couple years. Results of the Transition Fairs have been well received, and we have had offenders who will be homeless apply for emergency housing and therefore become enrolled in our Ex-Offender Transitional Program. Feedback and comments from this year's fairs include: "Lakes and Pines helped me weatherize my trailer; my kids have been helped by the Head Start program; I receive Energy Assistance every year and it is very helpful; my family has had help with their rent." "This is a great program, and I need this kind of help." The people at the fairs are very respectful and receptive to the information provided. It is also a wonderful opportunity for Lakes and Pines staff to network with numerous other organizations to collect resources and referral sources for clients. This gives staff the chance to collaborate and work together with many organizations to provide the best service to our clients.

2014-2015 Energy Assistance Program Survey

In June of this year, 3,091 households were selected at random to receive Energy Assistance Program surveys that will help identify program strengths and weaknesses. Surveys were sent to 2,591 email addresses and 500 physical mailing addresses. We continue to receive surveys back on a daily basis. Overall, it seems that households are very satisfied with the services that they receive through the Energy Assistance Program. The surveys also allow households to tell us how they feel the Energy Assistance Program has affected their lives. Here are a few examples of the feedback that we've received so far:



"I am disabled and on a fixed income and would not have had heat otherwise."

"My grandsons and I live on a very tight income. It would not have been possible for us to afford the furnace repair and buy propane for the winter."

"The financial help that I received wasn't a large amount because of my monthly income and payments, but I'm very grateful for the assistance that I did receive."

"They always told me my options, and if they couldn't help, they told me who to contact that could."

"Now that I'm retired and widowed, my Social Security income is not sufficient to cover all my home expenses. I would have to move without the help from Energy Assistance."

"It is horrible to think of going without heat or food. Having to ask for help is humiliating in itself. Being treated kindly and respectable helped me through the process of getting through the winter. I would recommend using the Energy Assistance Program because they offer not only heating assistance but a way to retain some self-esteem when having to ask for it."

"As a person growing older and having a limited income, we need all the help we can get. We are not looking for something for nothing, but it is very hard to afford the things that are life sustaining, such as drugs, doctor appointments, and surgeries that could stop constant pain because we can't afford the co-pays."

"I have had my furnace quit working at midnight in 40-below weather, and I called the after-hours emergency line and got immediate help from a furnace repair man."

"Staff was always helpful-but as always depends on monies available-out of their hands."

MNSure, SNAP and Budgeting available in a Community near you soon!

No matter which county you live in within our service area, Lakes and Pines Community Services Department will be doing outreach for MNSure (health insurance applications online) and Supplemental Nutrition Assistance Program (SNAP) (food support) or Budget Counseling in a community near you within two weeks of your call! For health insurance, if your insurance has ended, or if you have had a life change (birth of a child, moved etc.) or it's time to re-certify for your Medical Assistance or MinnesotaCare, help is available to apply online or with a paper application. Assistance is also offered by the Community Services Department for help with your SNAP application (whether on the phone or in person) and budget counseling.



Call the Community Services Department at Lakes and Pines to get help today!

800 832-6082 option 4

Building Blocks for Success



The Building Blocks for Success Grant from the United Way is coming to a close. As we consider the time we have had with the grant, some things come to mind. We have enrolled 43 children. Only five were not enrolled long enough for at least one Home Visit. However, of these five, three received developmental screenings and one received vision and hearing screenings. Of the 38 children enrolled, all received developmental, vision and hearing screenings. One was referred for hearing and needed tubes in her ears and another one was referred for speech and developmental issues and is receiving help for both from the Early Childhood Special Education (ECSE) program at his school. All families were reminded that dental health starts with young children, so dental appointments were made by parents earlier than they would have without this education. During that time,

resources were given to five sites for teachers and all parents. Resources were also given to another site that was referred to us by a woman whose grandchild had been in our program and she knew we were a good place to look for help. Our Family Child Care Partner received her Child Development Associate Certificate (CDA) and when the children at her site went to kindergarten and she could not replace them, she started doing story time and curriculum for other family child care sites who were struggling with the Early Childhood Indicators of Progress (ECIPS) and lesson plans. When discussing her curriculum and how complete it was, her reply was: "That's what you taught me to do." Her curriculum is now being reviewed by Parent Aware for approval so they can be purchased by providers who have the scholarships from Parent Aware.

While the grant is going away, it is awesome to think of all the families and children the program and staff have impacted in some small way and the changes they have made to help their children succeed.

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. The Caring Members Program allows us to help ECE customers with up to \$200 to resolve an energy crisis on their ECE account once every three years. Households are responsible for a co-pay amount before Caring Members funds can be used. Funding for Caring Members was received February 17th and June 8th of this year. We have been able to use \$11,043.86 in Caring Members funds to help 60 households avoid disconnection or get re-connected. ECE customers interested in donating funds to the Caring Members Program are encouraged to contact East Central Energy at 800-245-7944. We are currently out of funding for Caring Members.



Grateful Giving in Full Swing!

The Fiscal Department accepted the challenge of the Grateful Giving Calendar during the month of May 2015. This calendar helps people realize the basic things we have that we sometimes take for granted. Not everybody in our community has enough food or housing to live a healthy life.



Following are reflections from staff:

“What I found was that many items I took for granted are truly a blessing in my life. Simple things such as having breakfast, lunch, supper, a hot shower, knowing where my next meal was coming from, a bedroom and a blanket caused me to reflect on and be grateful as I deposited my coins in our Piggy Bank. Towards the end of the month, I was getting tired of depositing dollars and coins, mainly because I am blessed to have direct deposit, and with two sons, very little change is circulated around the house, so it caused for an extra effort on my part to obtain cash. There were very few days I did not “feed the pig,” and poking fun at my co-workers for their “luxuries” (days they paid a lot) became a sport. Looking back, it was a humbling experience to realize I have more than “enough” in my life.” - AW

“I realized that I take a lot of things for granted, and it made me think about all of the people who have little or nothing. Everyone should try the Giving Calendar for a month and they would see how much they have and then think about all of the people in this world that don’t have these things in their lives.” - MA

“Who knew’. The initial statement “For the average household, this will total up to about \$15” made this idea seem quite doable. Hmmm... like I said, ‘who knew’. Some days it was a struggle to find the money even though the “luxury” was mine! I never imagined having dessert and eight cans of food in my cupboard, taking a hot shower, or traveling for the holiday was not what the average family had! I never considered myself/family above the norm. This Giving Calendar made me realize NOT to take the things I have for granted.” - CB

The Fiscal Department collected \$96.95 and donated it to New Pathways for supplies for children that are experiencing homelessness and/or some type of transition in their lives.

Paperwork, Paperwork, Paperwork!

When the Community Services Department is out of funding, it is a hard time to be an Advocate and an applicant.

For the applicant, submitting a complete application isn’t an easy task. There are many “proofs” that are required to be submitted with the application, etc. Sometimes, this is difficult for clients for various reasons. It may be mental or physical health issues or other barriers that make submitting their application a longer process. It can take anywhere from a few days, to a few weeks or even months, to become eligible to be considered for assistance.



When Lakes and Pines has limited or no funding, having to tell people they are denied solely due to lack of funds is very difficult. These individuals work very hard to get a complete application and we have to deny them because in the time it took them to get their file complete, the funding has been spent on other applicants. As Advocates, we always encourage clients to re-apply, but by the time we can get new funding, they may need to complete a new application. This is a good thing for our programs to make sure that everything is up to date, but this process can be discouraging to the client.

Advocates may need to do many denials every week, but there is also the opportunity to approve people for housing homeless, prevention and ongoing rental assistance and offer other services such as budgeting and referrals to other resources. That in itself is very rewarding-to be able to help a family or individual and hear the happiness in their voice.

2015 Evergreen Conference

In March 2015, two Community Services Advocates attended the **2015 Evergreen Conference: Building Positive Outcomes for Youth & Families** in Bemidji, MN. There were over 330 participants who attended this conference consisting of service providers, youth and parents. There was a choice of attending approximately 30 informational breakout sessions.

Informational highlights from the conference include:

- Youth are resilient! If they can access the help they need when it is needed, they can recover from the harmful effects of these situations.
- A common belief is that youth who cut or injured themselves did it to gain attention. However, it is because they are attempting to alter the effect of trauma or some other underlying problem.
- Youth become victims of sexual exploitation through many different paths: Families selling their child/children, violence/kidnapping, false advertising for “modeling or dancing,” peer recruitment (youth who are living the life) and the internet. A couple barriers that youth face to avoid these situations are: they do not self-identify and they are taught to not trust law enforcement.
- Minnesota is #13 for sex trafficking in the country.
- Ethical errors occur when you are stuck between two responses. It is important to bring the situation back to your peers/organization to come up with an ethical response.
- When a student is entered into McKinney-Vento Homeless Assistance in their schools, they are eligible to receive services for the entire school year, even if their family secures housing. These dollars may be used for school supplies, school lunches and even sleeping mats.
- The number of two-parent homeless families has increased 9% from 2009-2012; homelessness is not a SOLO issue.
- Youth think with the back part of their brain, the “Pleasure Center,” not with the frontal lobe like adults do.
- Minors can enter into contracts for necessities such as rent and utilities.

From Homelessness to Thriving in their Community

Joe, Cassie and their young child came to us homeless and seeking motel assistance. They weren't asking for a lot, just a little bit of help, “just until we get our first pay checks, after that we will be able to pay our own way,” said Joe. We were able to offer this young family an opportunity to an increased sense of housing stability with funding from the U.S. Department of Housing and Urban Development – Rapid Rehousing Program (HUD-RRH). As with all of our programs, we developed goals with this young family to work on. Their goals were: maintaining employment, creating a working budget that allowed them to save money for emergencies and to become independent of the need for housing assistance. Not only did they meet all of their goals, they met them in record time. After two short months, this family is thriving in their community and no longer needs rental assistance. During a follow up with the family, Lakes and Pines learned that they had been in an automobile accident and their vehicle's radiator was damaged. Both Joe and Cassie were thankful for the program's focus of budgeting and savings – they had enough in savings to repair their vehicle. About two weeks after our last FYI was distributed, an employee of Lakes and Pines CAC Inc. generously donated two dining room tables. This family also wanted to thank the individual who donated the dining room table they received – Thank you Dana.



Recipients of donated dining room table

Planting Seeds of Self-Sufficiency

With food prices on the increase, more people are experiencing the satisfaction of growing some of their own food, and we have more community gardens than ever before. The Garden Seed Program provides free vegetable seeds distributed by area food shelves and a few Extension offices. The intent is to have individuals and families grow some of their own food and save some money for other needs. Almost 600 families have received an assortment of vegetable seeds this spring, and there are two out of the 21 distribution sites yet to report.

Low-income individuals and families were welcome to choose the seeds they wanted to grow. Seeds available this year were corn, peas, carrots, cucumbers, pumpkins, summer and winter squash and green beans.

Your help is needed to improve and expand the Garden Seed Program.

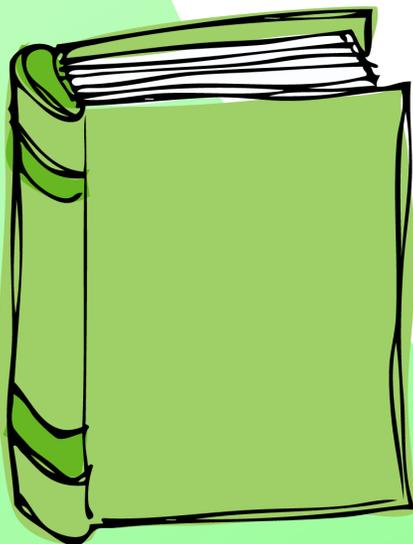
- If you received seeds this year, please let us know how they grew and suggestions of what seeds you would like Lakes and Pines to provide next year.
- Do you have an idea to improve the Garden Seed Program? Let us know.
- Are you a Master Gardener and will be teaching a class before the next growing season? Connect with us; maybe we can provide free seeds to distribute to your class.
- Is your Garden Club looking for a new project? Donations of your time and skills would be appreciated.
- Are you the owner of or do you know of a community-minded garden center? Donations of seeds and money are welcome.



Help spread the word about the Garden Seed Program. Your ideas and a good word from you may be the difference between a good Garden Seed Program and a great Garden Seed Program!

For more information or to provide your input, please contact the Community Services Department at 800 832-6082 ext. 115.

First Books and Family Literacy



Family literacy has been an ongoing pursuit of the Lakes and Pines Head Start Program. Through Reading Is Fundamental (RIF) and other sources, we have been able to provide books to enrolled children at no cost to the family. For the past three years we have been able to distribute books for ownership to enrolled children through the generous granting of books from First Book. Each child enrolled has been able to choose a book to keep, and the families are always excited at book distribution time! Thanks to First Book, we are able to offer each family enrolled one “grown up” book in addition to the children’s books we will be giving out. Research has proven that children who see caregivers reading are more likely to choose to read for enjoyment and pursue reading as a skill. It has also been seen that families who share an interest in books together are more supportive of literacy skill acquisition throughout school years. It is really exciting to have this opportunity through First Book to further support family literacy in our program.

2015 Minnesota Asset Building Summit Transportation and Financial Stability

To begin, this was a fantastic learning and sharing experience (as with any event with Dave Snyder of the Minnesota Asset Building Coalition at the helm)! Dave has the whole state revved up about assets, financial literacy, credit and debt and all that goes into creating successful financial education, while continually working on the barriers that make it challenging for most people.

One of our area's biggest barriers is transportation and the summit highlighted a great program: the Douglas County Car Care Program. It is an effective program and is very dependent on all of its community partners to continue to be successful.

It is normally a five-year car loan program with low and affordable car payments with interest at 5.5% - 6.03% through two different lending partners. Eligible clients may also receive down-payment assistance to lower their monthly payments. (If the client has \$500 for the down payment, the agency will contribute \$1,000!)

The client is required to complete a class on personal car maintenance and with each monthly loan payment, they must also deposit \$20 into a separate account for a car-repair savings account.

The partnership is: one partner provides the down-payment assistance and is on the loan committee, and a Credit Union provides access to a mainstream financial institution, two bank accounts, affordable loan payments and a low interest rate loan.

West Community Action Program in Wisconsin owns and operates its own car dealership and can sell newer vehicles for less! There are also auto parts and repair shops who provide low-cost parts for do-it-yourselfers and reasonably priced repairs for clients.

Douglas County has also started a pilot program called **Bike/Bus** for individuals who can't afford a car (or maintenance, insurance etc.). They receive a free bike and free monthly bus passes.

Housing and Commercial Rehabilitation Programs

Lakes and Pines administers a variety of housing and commercial rehabilitation programs, including grants and traditional loan programs.

Braham, Grasston and Princeton currently have housing and commercial grant funds available for targeted areas. Mora and Cloquet were recently awarded funds for specific areas; their programs will be starting up this fall. There is also a special septic program currently available in Pine County.

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



Targeted Home Improvement Program (THIP)

This program offers an interest reduction through the Fix-up Loan Program. Homeowners must live in one of the 29 high need foreclosure zip codes and have a household income limit less than \$66,000. Interest rates can be reduced down to 3%. Of the fix-up applications that have been received, seven of the ten are in the THIP area. Of the applications received, 12 out of 16 could qualify. One project has used these funds.

Do You Have A Dream ?

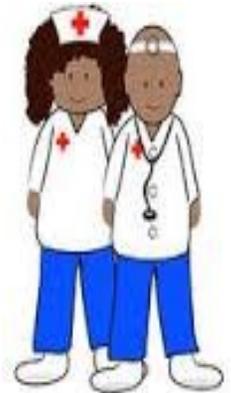
Of Buying Your First Home ?



Of Starting or Expanding a Small Business ?



Of Getting More Education to Earn More Money?



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1700 MAPLE AVE E, MORA, MN 55051
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Weatherization and Conservation Improvement Programs

Weatherization

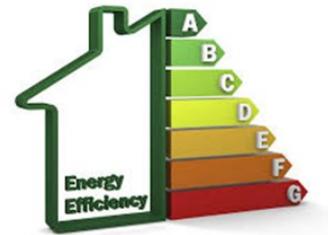
Using funds from a combination of sources, such as the Department of Energy, Low Income Home Energy Assistance Program (LIHEAP) and the Propane Program, Lakes and Pines weatherized 95 homes between July 1, 2014 and June 30, 2015.

Department of Public Services Conservation Improvement Programs

When homes are weatherized for clients that are served by Northern Minnesota Utilities [Minnesota Energy Resource Corporation, CenterPoint Energy-Minnegasco and Peoples Natural Gas (Minnesota Energy Resource Corporation)], Lakes and Pines is reimbursed, within contract limits, for all or part of the work that is performed. This enables Lakes and Pines to reach more households with weatherization services.

CenterPoint Energy-Minnegasco and Minnesota Energy Resources Corporation (MERC) made funds available to pay for high-efficiency furnaces or water heaters for their customers as part of a weatherization project.

Lakes and Pines also has an agreement to provide electrical conservation services with Southern Minnesota Municipal Power Agency for three of their member utilities: North Branch Water and Light, Mora Municipal Utilities, and Princeton Public Utilities. Other agreements are with Aitkin Public Utilities, Lake Country Power, Mille Lacs Electric, Minnesota Power and East Central Energy (23 completions) for the year.



A Little “Out-of-Box” Thinking

On July 1, 2015 Lakes and Pines’ Board of Directors declared the agency to be Uniform Guidance compliant. What does that mean? Previously, Lakes and Pines was governed by the grant laws of the Office of Management and Budget (OMB) Circular A-110, 122 and A-133. In fact, there were eight different sets of laws that governed grant funds for different types of organizations. The Uniform Guidance was an effort to streamline the eight different OMB Circulars (grant laws) to more effectively focus Federal resources on improving performance and outcomes while ensuring the financial integrity of taxpayer dollars in partnership with non-Federal stakeholders. In other words, as the government continues to outsource services to nonprofits or other private organizations through grant funding, the demand for transparency is greater. After all, taxpayers not only want to know what their money is being spent on but how their money is being spent.

To simplify, think of government funding like a board game called Grant Funding. Each player (Lakes and Pines) must qualify to play (approved grant application) and then is given money (grant funds) to start. To be successful at Grant Funding, Lakes and Pines closely follows the rules of the game. Before December 2013, the Grant Funding game included eight different sets of rules for different players, one set of rules for nonprofits, one set for schools, one set for Indian tribes, one set for hospitals and so on. Confusing to play and even more confusing to determine who was doing well, the government made an attempt at taking all the different rules of the game and blending them together into one set of rules called Uniform Guidance.

Sounds simple of course, to follow the rules of the game and stay in the game. Now two weeks into the game, we are still double checking the rules as our game piece advances.



Thursdays at the Capitol

Youth Moving Forward organized a grassroots effort known as Thursdays at the Capitol; it began this past March and ran through May. Youth (statewide) and the youth-serving agencies they are connected to were busy advocating the importance of the Homeless Youth Act (HYA).

On Thursday, May 14th, a Lakes and Pines Community Services Advocate and Arian, a youth who resides in Mille Lacs County, made the trip to St. Paul to participate in the effort to remind legislators of the importance of HYA.

The day started with a visit to Senator Brown's office, where Arian shared his traumatic story of being homeless for 10 months and how much it meant to him to have housing, be given the opportunity to go back to high school, and begin working on his future. Arian felt it was his responsibility to share the stories of the many others that he encountered while he was homeless who were in need of help as well. Senator Brown was very moved by Arian's experiences and wanted to have a meeting with Senator Lourey, youth-serving organizations, and youth this summer to discuss youth homelessness.



The next meeting was with Representative Sondra Erickson, who graciously came out of session to speak with us. She asked Arian a few questions and thanked him for stopping by to speak with her.

The guide then gave a tour of the Capitol and allowed the staff member and Arian to watch a session from the spectator's gallery and learn some history about the building and its architecture. It was an exhilarating and exhausting day – it was a great experience!



After-Hours Crisis Situations

During the heating season, Energy Assistance Program (EAP) staff members are available after regular business hours, including weekends, to address emergency fuel deliveries and/or heating system repairs. They work closely with energy vendors, local furnace technicians, and each county's emergency dispatch to address emergency fuel deliveries and/or heating system repairs after regular business hours. Energy Assistance staff members responded to 65 after-hours calls during the EAP 2014-2015 season.



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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
lap@lakesandpines.org

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