



### I Think You're Mything the Point

This summer I had the opportunity to take a vacation and get away. A vacation for me is not only an opportunity to step away from the office (and let the office people have a break from me), but also an opportunity to step away from the "universe" I live and work in. It's a chance to meet people with new and different world views and perspectives. In meeting new people during the week, the conversation invariably turned to what each does for a living. (Actually it usually went something like: "Are you retired?" After assuring them I am not THAT old, I only look it, we proceeded to talking about what I do.) Just as sure as the conversation turned to vocation, the response to my chosen field was positively followed by: "You know I would do anything for anyone; We should really help those that need it. Followed by - I just have a problem with those that... (you fill in the blank)." What filled in the blank was time after time, age-old, tired myths about people who live in poverty and the system that is set up to help them: The welfare mom eating bon-bons and having child after child came up; the lazy no-accounts that spend all their life on welfare; the welfare scams and people redeeming food stamps on vacation in Hawaii or using them to buy cigarettes and alcohol. All of those stories have either been debunked, regulated against or are older than I am (and remember I look like I should be retired and so should those stories).

For some reason those myths refuse to die despite the reality we currently live in. Just as predictably, the question was asked: "Well don't you see fraud?" or "You must see fraud." To which I could honestly respond: "So very little, you would find it hard to believe." I always came back with the "name me an industry that doesn't have fraud" and ask them to judge the relative "public" harm of welfare fraud versus the harm caused by say...the banking industry? In almost every case, we failed to convince each other of too much and we went along and enjoyed each other's company, leaving our "business" off the dinner table conversation.

The hope is that each of us provided some food for thought and when we are presented with new information, we might be a bit more receptive to something that is counter to our long-held points of view. Perhaps we can become a bit more skeptical of information that reinforced what we in the past have wanted to believe. Maybe, just maybe, allow those age old myths to wither and die.

*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**

## BREASTFEEDING DESIGNATION

Kind Hearts Day Care of Princeton and Lakes and Pines' Head Start Family Child Care Partner has earned the Minnesota Department of Health's breastfeeding-friendly designation. The designation is part of the Statewide Health Improvement Partnership (SHIP), which provides training and follow-up assistance including sharing best practices for breastfeeding support for nearly 250 childcare providers across the state.

The designation is earned by completing the following steps:

- Adopting a written policy about breastfeeding and informing staff about best practices;
- Requiring staff to attend professional training;
- Providing a lactation room;
- Following proper storage and handling guidelines for breast milk.



## TROUBLES ON THE HIGHWAY

Driving down the highway and suddenly experiencing car trouble is a reality most drivers will face at least once in their lifetime. The National Safety Council suggests the following measures when your car breaks down or has a flat tire on the highway.

At the first sign of car trouble, gently and smoothly take your foot off the accelerator. Do not brake hard or suddenly. Carefully work your vehicle toward the breakdown lane or the side of the road. If you are on an interstate, try to reach an exit. Signal your intentions to drivers behind you. If it is necessary to change lanes, watch your mirrors and the traffic around you closely.

Once off the road, make sure your car is visible. Put reflectorized triangles behind your vehicle to alert other drivers of a problem; use your emergency flashers. If it is dark, turn on the interior dome light.

When experiencing a flat tire, be certain that you can change it safely without being too close to traffic or in harms way. If that is possible, change the tire as you normally would. Remember, safety must take precedence over your schedule or whatever other concerns you may have.

If your car is beyond repair, it is best to get professional help. Do not try to flag down other vehicles. Raise your hood and tie something white to the radio antenna or hang it out a window so police officers or tow truck operators will know help is needed. Don't stand behind or next to your vehicle. If the car is in the roadway, stand away from the vehicle and wait for help to arrive.

If your car is safely out of traffic, wait inside the vehicle with the doors locked. Use your cellular phone to call for help. If someone stops and offers to help, open the window slightly and ask them to call the police.

Watch for a uniformed police officer or other emergency personnel. All interstate highways and major roads are patrolled regularly. Some highways have special "call-for-help" phones that you can use.

It is inadvisable to walk on an interstate, especially during inclement weather. However, if you can reach a source of help on foot, without jeopardizing your physical or personal safety, try the direct approach by walking. Keep as far from traffic as possible and walk on the right side of the roadway. Never attempt to cross a multi-lane, high speed roadway.



One of the biggest issues some people with mental illness face is their housing. For many, having a mental health condition has no impact on their housing. Most people can and do live independently in apartments or in their own homes. For others, the cascading effects of mental illness might leave them in a precarious housing situation or even cause them to lose their homes. According to the National Alliance on Mental Illness (NAMI), “people with mental health conditions are one and a half times more likely to live in rented housing than the general population, with greater uncertainty about how long they can remain in their current home.” They are twice as likely to be unhappy with their housing and four times as likely to say that it makes their health worse. Mental health is frequently cited as a reason for tenancy breakdown and housing problems are often given as a reason for a person being admitted, or readmitted, to inpatient care.

A recent client, John, personifies the NAMI conclusions. It is unclear when John first became aware of or received a diagnosis identifying his mental health challenges, but it has affected every aspect of his life. The diagnosis dictates what John chooses to eat, what type of room he is comfortable in, how he participates or not in a conversation, and where he lives. John turned fifty years old recently and for the last ten years or more has lived the life of a vagabond. By his own count, he has moved over fifty times in the last seven years.

While in Minnesota, he has cycled through his housing placements in a three to six month time frame. John is able to actively partner with an advocate in locating housing, filling out forms, and taking care of his basic needs, yet something always seems to go wrong and he ends up living in his car, one more time.

The downturn from stably housed to homeless appears to be deeply connected with John’s sense of safety. He does not feel safe if the room is too large or bright, the if neighbors are too inquisitive, there are too many demands on his limited income, or if a housing advocate fails to be detailed in his or her explanations of program requirements or general communication. During his last nine months in Minnesota, John has moved from his car to a motel cabin, to a mobile home rental, to a motel, to an apartment, to his car, and finally to a house. Located in a quiet neighborhood in the country, his last housing seemed to be ideal. Yet, within three months, John became agitated because of the “noise” from the in-floor heating, which he disconnected. He began to put up doors where there were none in the home and moved the entire contents of a storage locker into the home in order to have his “things” but also to reduce the large open space he was living in. In a recent conversation, he indicated that he would be a vagabond once more because he felt people were watching him and he needed to be on the move. John is homeless, once again.

John is not alone in the struggle between stable housing and mental health. According to the Substance Abuse and Mental Health Services Administration, 20-25% of the homeless population in the United States suffers from mental illness. In comparison, only 6% of Americans are severely mentally ill (National Institute of Mental Health, 2009). In a survey performed by the U.S. Conference of Mayors, 25 cities were asked for the 3 largest causes of homelessness in their communities. Mental illness was the third largest cause of homelessness for single adults. For homeless families, mental illness was mentioned by 12% of cities as one of the top 3 causes of homelessness. Serious mental illnesses disrupt people’s ability to carry out essential aspects of daily life, such as self-care and household management. Mental illnesses may also prevent people from forming and maintaining stable relationships or cause people to misinterpret others’ guidance and react irrationally. This often results in pushing away caregivers, family, and friends who may be the force keeping that person from becoming homeless. As a result of these factors and the stresses of living with a mental disorder, people with mental illnesses are much more likely to become homeless than the general population (Library Index, 2009).

The Lakes and Pines mission statement reads, “To build prosperous communities by serving local families and individuals in their pursuit of self-reliance.” As a Community Action Council, we can keep our mission statement first and foremost every day. As individuals, we can write letters, send e-mails, make phone calls to government officials encouraging them to support increased funding for supportive housing and services for individuals with mental health challenges. We can attend “in-person” events such as “Homeless Day on the Hill” in St. Paul, MN and on a day-to-day basis we can treat John and others living with mental health challenges kindly.

## CLOQUET AND MORA EARLY LEARNING CENTERS OPEN

The Cloquet and Mora Early Learning Centers are now open. Due to Pathway II funding from the Minnesota Department of Education, a six week, four day per week, three hour per day program is running through June and July. There are currently 16 children enrolled in Mora Center and 13 enrolled in



We are very excited to offer this experience to children and families. The children are having a great time and are learning many new skills and lessons. This programming is a precursor to this falls' Head Start preschool when Cloquet and Mora will be offering four day per week, eight hour per day Head Start, and Chisago City will be operating four day per week six hour per day Head Start.

## CERTIFIED COMMUNITY ACTION PROFESSIONALS

Lakes and Pines is proud to announce that two of our outstanding staff members have recently completed the process for certification through the National Community Action Partnership's (NCAP) Commission in Washington D.C. Lisa Bremer, Head Start Disabilities/Literacy Coordinator and Jennifer Erdmann, Community Services Department Administrative Assistant, both completed the certification requirements this summer. Lisa and Jenny have made a tremendous impact on Lakes and Pines and the communities we serve, as well as the Community Action Network. Lisa and Jenny will be recognized, along with seven others from across the state this August 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.

## SEEDS TO GROW ON

The Garden Seed Program provides free vegetable seeds which are 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 money for other needs, while being aware that Supplemental Nutrition Assistance Program (SNAP) benefits can be used to purchase vegetable seeds and plants of their own. With all twenty-two distribution sites reported, over six hundred families have received an assortment of vegetable seeds this spring such as: peas, carrots, kale, cucumbers, pumpkins, summer and winter squash and green beans.

Your input is needed to continue to help improve 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. If you are connected with your community garden, maybe we can work with providing you seeds for next season;
- If you are a Master Gardener or in a Garden Club and would be willing to teach a class before the next growing season, connect with us, maybe we can provide free seeds to distribute to your class;
- If your Garden Club is looking for a new project, donations of your time and skills would be appreciated;
- If you are the owner of, or you know of a community minded garden center, donations of seeds and money are welcome;
- Send us a picture of your garden or your harvest. We'd love to see your success!



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 1-800-832-6082, ext. 115 or email [lap@lakesandpines.org](mailto:lap@lakesandpines.org), subject line "Garden Seeds."

## ISANTI RESIDENT RECEIVES HIS FIRST VEHICLE

A 2004 Pontiac Grand Am, which was donated to the Vehicle Donation Program by a former Lakes and Pines employee, was granted to a young man residing in Isanti County. Lavell is twenty-one and has never owned a vehicle. He has had to rely on rides from others, use limited public transportation, or had to walk to work when other options fell through. Because of his dependence on others, he was at risk of losing his employment. Lavell is the only wage earner in his household and assists in providing for his mother, who is disabled, and his younger sisters. Lavell was referred to the Vehicle Donation Program by the Minnesota Workforce Center.

Lavell completed the required Financial Literacy training, budgeting, and received basic car care instructions prior to receiving the donated vehicle. Because he has received a vehicle from Lakes and Pines, he now has the independence of driving his own vehicle to work and to provide transportation for his family.



The Vehicle Donation Program can only continue to be a success if additional vehicles are donated. Contact Lakes and Pines at 1-800-832-6082, extension 170 or visit [www.lakesandpines.org](http://www.lakesandpines.org) for more information or if you have a vehicle you would like to donate.

## HOUSING FINANCE AGENCY CAPACITY BUILDING GRANT

Since adding a Housing Rehabilitation Support Specialist in November, Minnesota Housing Finance Agency Loan Reservations have more than tripled. Eight Rehabilitation Loans are in the construction phase, nine are in the inspection phase, four are in the bidding phase, and four are waiting client information. There is still a long wait list, but more funds have been reserved for the process. There is up to \$27,000 available per home.

## POVERTY SIMULATION OFFERS INSIGHT

Recently, I had the unique experience of taking part in a Poverty Simulation held at the Hinckley Community Center. Many colleagues in the Social Services departments in Pine, Kanabec, Carlton and other counties were present. A colleague and myself were put in charge of running the check cashing service, which turned out to be a crucial “store” because it was the only place one could “buy” transportation vouchers, which were absolutely necessary in order to get from place to place. I found this to be a fitting point of realism because we work with families and individuals experiencing poverty in rural areas where transportation is such a big barrier to accessing services. As the check cashing service owners, we did take part in some dubious business practices such as short-changing folks on their money and vouchers, as well as never offering receipts, and increasing the interest rate on our loans incrementally every “week” of the simulation. By the fourth week, we were charging over 10% interest on all loans. We found that transportation was often a huge barrier for people just trying to make it day to day. They needed to use a transportation voucher just to talk to us, which meant that they needed to plan. Many of them failed to do that, resulting in having to take their voucher just for talking to us. If they didn’t have money to buy vouchers, they wasted one just to get to us. It also wasn’t easy for a lot of the “families” to pay rent. Families had a hard time earning enough money just to stay afloat and had to scramble to make ends meet, including taking advance loans and taking out liens on their vehicles. We also learned that many people did not count their money or ask for receipts. This means, like Payne’s *A Framework for Understanding Poverty* states, the strategies of “using planning behaviors, controlling impulsivity, using evaluative behaviors, exploring data systematically” and other skills are not exhibited by people facing crisis. It was an experience full of many teaching moments and I encourage all to take part in a Poverty Simulation if they can. If you want to know when the next Poverty Simulation is taking place, or get one scheduled for your community call us at 1-800-832-6082 or email us at [lap@lakesandpines.org](mailto:lap@lakesandpines.org).

## REHABILITATION LOAN PROGRAMS

The Emergency and Accessibility Program is very similar to the Housing Rehabilitation Loan Program. Assistance to homeowners is in the form of a 0% interest, 15-year forgivable loan, which must be repaid IF the property is sold, title is transferred, or the original borrower no longer lives in the home during the 15-year term (For mobile home owners living in a park, loan term is 10 years). The maximum available through the Minnesota Housing Finance Agency (MHFA) Emergency and Accessibility Rehabilitation Loan program is \$15,000 per property.

As security for repayment, a lien is placed on the property for the 15-year term. A 10-year lien is placed on a mobile home taxed as personal property located within a mobile home park. MHFA will only subordinate the lien for refinancing of a first mortgage.

Emergency and Accessibility Rehabilitation Loan funds are used for repairs to a property damaged as a result of events beyond the borrower's control, or as necessitated by a system's structural failure. At this time, three emergency loans are in the construction phase.

## JAIL OUTREACH

Lakes and Pines Advocates have been providing Financial Literacy Training to inmates at the county jails in our service area. Recently, due to the program being well received, Advocates have begun presenting the Four Cornerstone Curriculum twice a month.

Feedback given by participants during the budgeting sessions has been very positive. The curriculum provides information that will benefit everyone. Some acknowledge that the new tips on budgeting will help them be more aware of where their money is going, while others report they have learned new tools to integrate into their own budgeting.

Advocates have been utilizing a program called "Money Habitudes." Money Habitudes is a program that provides insight to how thinking and attitudes impact our spending habits and the way we think about the importance of paying bills before looking at disposable income.

These tools are providing new skills to the inmates and giving additional knowledge about managing finances that will be beneficial upon release. Lakes and Pines will also be providing follow up calls for encouragement and guidance, using the tools we have provided and offer additional sessions on all aspects of Financial Literacy.

If you would like to learn more about the Financial Literacy programming Lakes and Pines delivers, please contact us at 1-800-832-6082 or email [lap@lakesandpines.org](mailto:lap@lakesandpines.org).

## AUDIOMETER DONATION

Lakes and Pines' Head Start recently donated four MAICO audiometers that were no longer in use to the Mora Public School District, where they will be utilized to increase efficiency when conducting mass screenings. Lakes and Pines received a letter from the Mora School District expressing their gratitude for the donation. They informed us that, "This past week all were calibrated and found to be in perfect working order. As a district we cannot afford this number of audiometers. During times of mass screening, these additional audiometers will allow us to screen students in a far more efficient manner. We certainly are open to sharing with surrounding districts, when requested."



The process of applying for emergency housing assistance funding through Lakes and Pines has changed effective May 1, 2017. Previously individuals or families could contact Lakes and Pines when facing an eviction, in need of a damage deposit, or experiencing homelessness and fill out an application/complete an intake and receive a response within a week. Lakes and Pines is now mandated by the United States Department of Housing and Urban Development (HUD) and the State of Minnesota to utilize coordinated entry and participate in the regional Continuum of Care (CoC), which guides eligibility and prioritization process for housing assistance across the state and nation.

The HUD Federal Strategic Plan to Prevent and End Homelessness and its partners set goals to end veteran and chronic homelessness by 2015, along with ending family and youth homelessness and set a path to end all homelessness by 2020. The development of a comprehensive crisis response system in each community, including new and innovative types of system coordination is central to the plan's key objectives and strategies.

HUD requires each Continuum of Care (CoC) Program to provide funding for nonprofit providers along with state and local governments to quickly rehouse individuals and families that are homeless, while minimizing the trauma and dislocation caused to individuals, families, and communities. They want to promote access to and effect utilization of mainstream programs by individuals and families experiencing homelessness. They hope to optimize self-sufficiency among individuals and families experiencing homelessness to establish and operate a "centralized or coordinated entry system" with the goal of increasing the efficiency of local crisis response systems and improving fairness and ease of access to resources, including mainstream resources.

The coordinated entry processes are intended to help communities prioritize people dealing with homelessness that are most in need of assistance and experiencing higher barriers. The process includes individuals having a significant health or behavioral challenge; functional impairment which requires a significant level of support in order to maintain permanent housing; high utilization of crisis or emergency services including emergency rooms, jails, and psychiatric facilities to meet their basic needs; being a single or parenting youth (age 16-25); child whom is unsheltered; or are significantly vulnerable to illness or death; being at high risk of continued homelessness or vulnerable to victimization, including physical assault or engaging in trafficking or sex work.

Because of this new mandate, when individuals or families experiencing homelessness contact Lakes and Pines, the new process will be used. The coordinated entry process that staff will conduct with individuals and families includes assessing if they are homeless at intake or requesting preventative measures. If homeless at intake, the Vulnerability Index and Service Prioritization Decision Assistance Tool (VI-SPDAT) that was adopted by the Continuum of Care (CoC) will be used to assess the individual or family's barriers. After the VI-SPDAT is completed, the individual or family is placed on the Coordinated Entry Homeless Management Information System database. When Lakes and Pines or any other agency participating in coordinated entry have an emergency housing slot available, a request is made to the Coordinated Entry Systems Coordinator to pull an individual or family from the Homeless Management Information System database that meets the agency's program eligibility based on information collected when the VI-SPDAT was conducted. If requesting preventative measures at intake, an individual or family is assessed by utilizing the CoC adopted Prevention Screening Tool, which assesses the individual or family's barriers to being stably housed. If they do not meet the adopted criteria, they will be diverted to other resources such as Salvation Army, churches and counties for possible assistance with housing cost. Lakes and Pines will offer supportive services.

The overall goal of HUD implementing coordinated entry into the emergency housing programming is to help serve individuals and families experiencing the highest barriers first and providing them with enough time and resources to become stably housed. Lakes and Pines expects that local churches, Salvation Army units, and counties could see an increase of applications for assistance due to the regulations that coordinated entry has placed on housing programs. Typically these individuals and families will not have a lot of barriers, but will still be vulnerable due to low-incomes and the high cost of housing across the region.

Every two years, Lakes and Pines conducts an extensive survey of the area, collecting input from the people our programming serves, employees, and the general public. The information helps direct and guide Lakes and Pines in targeting programs to address the top needs, or engage others to assist with addressing those needs if it is beyond the capacity of one organization.

The analysis of the 2017 Community Needs Assessment data revealed that some causes of poverty in this community lies within the inability to obtain employment with wages that can afford the basic necessities (housing, utilities, food, medical/dental insurance and childcare) as those costs continue to rise but the local wages do not. In addition, the community understands that education and training are the core to obtaining better paying jobs, and continued outreach to engage low-income populations in education and training programs should be strengthened to meet this need.

- If the average wages and education levels are lower than the state average, how can we work with the employment and training resources to increase education levels and attract higher paying jobs?
- What is the biggest barrier for local individuals to attain higher education or advanced training? Is it cost? Is it location? Is it lack of transportation?

The recurring needs of utility assistance and food further begs the community to take a step back, research and determine what methods are currently working to address these needs; who is missing from the partnerships and what other options are out there to provide alternative solutions:

- If, as a community, we have no control over the costs of utilities and the guidelines of utility assistance programs, can we look into alternative energy resources and begin offering programs to help with the installation of these alternative sources (solar panels, wind energy, ground source)?
- If food assistance utilization rates are low but people report struggling to purchase food, is it because they don't know how to apply for assistance? Why are they not using food shelves? Are they unable to get to a food shelf during the hours of operation? Should there be more education around gardening, food preservation and preparation?

The community must also look at the current childcare options, as those who work outside of, as well as those who work the standard Monday through Friday day shifts are unable to locate affordable childcare. This situation may thwart any effort to increase employment opportunities or education opportunities for families with children.

- Is it feasible and reasonable to open childcare options for overnight and late evening shifts? Are those shifts required to pay more for the services and would increased child care assistance be necessary?

Further analysis revealed that there is a widespread housing unaffordability; children are living in unstable environments and seniors are living in un-safe environments due to the lack of affordable housing across the region. Non-profit, for-profit, public and private entities should work collectively to address the need for more housing options, across all income levels.

A copy of the full report can be downloaded at [www.lakesandpines.org](http://www.lakesandpines.org) or for those without high speed internet connections, you can request a copy at 1-800-832-6082 or at [lap@lakesandpines.org](mailto:lap@lakesandpines.org).





## VOLUNTEER OPPORTUNITIES

Communities grow stronger when residents regularly do a variety of simple things that give them chances to connect with others and get involved in doing things together. The connections built when helping others with everyday tasks make bigger projects possible and builds individual and community spirit and resilience.

Lakes and Pines offers a variety of opportunities for individuals and groups to connect with your neighbors and community. You can volunteer for once or on a regular basis; all it takes is a few hours of your time to make a difference.

- Vehicle Donation Program - Lakes and Pines is always looking for vehicles that are running, not running, or needs a little work for our vehicle donation program. If you are not able to donate a vehicle, we are always looking for help to pick-up or deliver the donated vehicles;
- Senior Chore Services - Volunteers to assist in seasonal chores, minor home repairs, or delivering groceries;
- Head Start - Helping in classrooms and/or organizing material;
- Poverty Simulations - Help build awareness of what it's like to live in poverty;
- Free Tax Preparation Clinics - Be trained to prepare taxes or screen clients;
- Other Opportunities - General office duties, marketing, organizing, fundraising, recruiting volunteers and serving on advisory boards and committees.

Do you have a skill that isn't listed? Let us know how you want to get involved. Let us know which opportunities you're interested in. If you have questions email [lap@lakesandpines.org](mailto:lap@lakesandpines.org), subject line- "Volunteer Inquiry" or call (320)679-1800 or 1-800-832-6082. Your interest will be shared with the right staff member and you will be contacted within a few days to discuss volunteer opportunities and the next steps. Your willingness to share your skills is appreciated.

## SENIOR SERVICES

In the course of our Community Action activities, we often have to rely on subtle clues to offer the appropriate support to our program's participants; our encounters don't always follow a user's manual, as I experienced a while ago.

The day began as usual, returning phone calls that accumulated while working out of the office in the community. I had a message from an elderly gentleman needing just a little help with a home maintenance problem. His health care provider had referred him to our Senior Chore Services, so I returned his call right away to determine his immediate needs. As I left him a message, I noted that the outgoing message was spoken by a woman identified as "Mary," but I knew he lived alone (clue#1). He quickly returned my phone call and when I later visited him, I noticed small stacks of mail on the table next to me addressed to Mary (clue #2). He apologized profusely about the mess on the table, saying that Mary would never have tolerated stacks of mail like this (clue #3). Through the course of our brief visit I learned that Mary had passed away very recently after a brief and sudden illness, and he was grieving her loss as well as the recent loss of two other close family members. He was frustrated with what he felt was an inability to move on and take care of his day to day business or even the simplest tasks. Although his chore request was quite minor, our discussion revealed several other needs for which I could offer referrals, including grief support, homemaking help, financial organization, food and energy support, and Healthy Aging classes. I don't always experience the opportunity to hear the life stories, but it's so important to me to recognize those subtle clues when I do see and hear them, so I can ask the appropriate questions to identify and offer support for the needs that aren't immediately obvious.



## SMALL CITIES DEVELOPMENT PROGRAM

The Small Cities Development Program (SCDP) helps cities and counties with funding for housing, public infrastructure and commercial rehabilitation projects.

Projects must meet one of three federal objectives:

- Benefit people of low and moderate incomes;
- Eliminate slum and blight conditions;
- Eliminate an urgent threat to public health or safety.

In addition: need, impact, and cost effectiveness must be documented, and the general public must be involved in the application process.

Cities with fewer than 50,000 residents and counties with fewer than 200,000 residents are eligible.

**Mora Comprehensive Rehabilitation Project:** The City of Mora was awarded \$651,590 to rehabilitate thirteen owner occupied homes and ten commercial properties. This program began July 1, 2015 and runs through December 31, 2017. Twenty-two owner occupied applications have been received so far, and three are in the bidding phase. One owner dropped out of the program due to illness. Five projects have finished construction and have been closed out. There are four properties in the construction phase. Fourteen commercial applications have been received and have all been inspected. There have been loans closed on eight commercial projects. Three projects have wrapped up the construction phase and four have begun. The remaining businesses are assessing whether they will have funds for the copy of the project.

**Cloquet Rental and Owner Occupied Rehabilitation Project:** The City of Cloquet was awarded \$598,000 to rehabilitate eight rental properties and twenty-four owner occupied homes. We have received thirty-two owner occupied applications, sixteen of which have inspections completed. Ten of these have had loans closed, six were denied (over income). Two rental units have had loans closed and are almost finished with construction. The remaining rental rehabilitation funds were moved over to owner occupied as there was no interest from any other rental units. There was a grant adjustment done in July and the homes were allowed \$25,000 worth of work to be done. This has made the project much more successful. This program began July 1, 2015 and runs through December 31, 2017.

**Sandstone Owner Occupied and Commercial Rehabilitation Project:** The City of Sandstone asked Lakes and Pines to write a Small Cities Grant for the City of Sandstone. On July 30, 2017, Lakes and Pines was notified that the application was funded; \$588,800 was awarded. The goal will be to rehabilitate fourteen owner occupied homes and six commercial buildings.



Before and after Mora's Residential Project

## BEDTIME BACKPACK DONATION

Calvary Lutheran Youth and Family Ministry assembled and donated approximately 30 bedtime backpacks to the Lakes and Pines Head Start Program. This generous donation was made possible through the Thrivent Action Team Grant. The bedtime backpacks included a plush toy, book, flashlight, toothbrush, toothpaste, comb, and blanket. The backpacks were shared with children enrolled in the Lakes and Pines Head Start Program through New Pathways shelter for homeless families with children. These backpacks will be wonderful for the children to keep as their own, as they transition through the New Pathways program with their family.



One of the best parts of summer are the farm fresh farmers markets! Farmers markets assist healthy eating on a budget. To find a farmers market near you, go to <http://www.extension.umn.edu/family/live-healthy-live-well/healthy-bodies/eat-smart/farmers-markets/> or see below:

**Aitkin Farmers Market**

Every Saturday from 9am-1pm

**Cambridge Farmers Market**

Saturdays from 8am-1pm, through October 28

**Isanti Farmers Market**

Fridays 2-6pm, through September 29

**Lindstrom Farmers Market**

Wednesday 3-6pm and Saturday 8am-12pm

**Milaca Farmers Market**

Wednesday 2-5pm, until October 18

**North Branch Farmers Market**

Saturday 8am-12pm, through October

**Pine City Farmers Market**

Friday and Saturdays 11am-1pm

**Harris Farmers Market**

Sunday 11am-3pm

**Braham Farmers Market**

Thursdays 3-7pm, through mid-October

**Carlton Farmers Market**

Tuesdays from 4-6pm, until the third of October

**Isle Area Farmers Market**

Saturday 9am-1pm, until the snow flies

**Mora Area Farmers Market**

Saturdays 8am-1pm, until October 28

**Moose Lake Farmers Market**

Saturdays 8am-12pm, through October

**Onamia Area Farmers Market**

Fridays 12-4pm, through mid-October

**Princeton Farmers Market**

Saturday 8:30am-12pm, through October

Lakes and Pines staff were in Pine City on Friday, July 21; North Branch and Cloquet on Saturday, July 22; and Onamia on Friday, July 21, supplying Supplemental Nutrition Assistance Program (SNAP) information, applications, and other resources. SNAP is part of the Federal Agriculture Bill, and brings money back to local communities. Staff will also be at the Farmers Markets in Wyoming on Thursday, August 10; Isanti on Friday, August 18; and Cambridge, Saturday, August 19 supplying more resources.

Market Bucks: Supplemental Nutrition Assistance Program (SNAP) uses Electronic Balance Transfer (EBT) Cards that look like Debt cards. EBT customers can double their purchasing power at participating farmers markets. Every \$1 of SNAP/EBT benefits spent is matched by \$1 in Market Bucks - up to \$10! Hunger Solutions Minnesota administers the program and has more information on their Market Bucks for Farmers Markets website, <http://www.hungersolutions.org/programs/market-bucks-2/>.

Market Bucks match SNAP-EBT customers' dollars at participating farmers markets across Minnesota. There are three easy steps to using SNAP-EBT at the farmers market: 1.) Buy tokens at the EBT booth. Get Market Bucks to match dollar-for-dollar (up to \$10). 2.) Use tokens (and Market Bucks) to buy SNAP-eligible foods from market vendors. 3.) Keep unused tokens for future visits or return them at the EBT booth.

The two Farmers Markets accepting EBT cards (and also do Market Bucks) in Lakes and Pines' seven county service area are: Chisago City Farmers Market, held at Moberg Park on Fridays from 2-6pm; Onamia Farmers Market held at Herrington Park, Fridays from 2-6pm through October.

It would be wonderful to have more of the area Farmers Markets participating. For more information on how Farmers Markets can begin accepting EBT and offering Market Bucks go to the Hunger Solutions Minnesota website.





stands for "FOR YOUR INFORMATION." It is a quarterly newsletter provided to the area's officials, partners, Board Members and personnel of Lakes and Pines CAC, Inc.

We hope our Newsletter will present you with timely, interesting, and sometimes lighthearted information. In turn, we hope that you will present us with your thoughts and suggestions.

For further information, please contact:

LAKES AND PINES CAC INC  
1700 MAPLE AVE E  
MORA MN 55051  
320-679-1800  
Toll Free 1-800-832-6082  
lap@lakesandpines.org  
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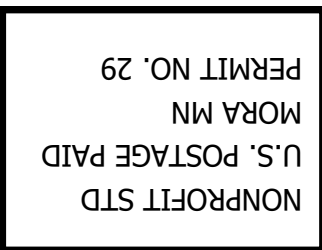
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1700 MAPLE AVE E  
MORA MN 55051