



What's In a Community?

At this time of year it has been my practice, and I am sorely tempted to spend my black and white space to encourage in any way I can, people to participate in our democracy and be sure to vote. It is such a critical activity that way too many people simply pass on. Voting is a right as well as a responsibility, so I urge you to get out and vote.

I'm going to leave it at that and move on to something a little closer to home. I feel it is important to give praise when it is due and own up to failure when it is evident. First, the praise: as most of you who have contact with this newsletter know, a large part of the area served by Lakes and Pines experienced flooding this past July. This is the second time in the last five years that a part of the Lakes and Pines service area has experienced a flood. In both cases, we were able to witness the essence of what makes up a community. There aren't enough words of praise to adequately portray the Herculean efforts put forward by those who have been elected and/or chosen to serve. More praise worthy than their efforts, however, was what was obviously the "why" behind the efforts. As we sat and handled the immediate crisis and moved into the recovery, it was apparent that those doing the work were not doing it because either they were elected to protect and to serve, nor was it simply a job. The "extra" behind the effort was because each and every one really cared deeply for the community as a whole, as well as all of the people, property, businesses and visitors within the community. All barriers, job status' and income status came down. Volunteers worked along with those who were on duty. Those who were off duty became volunteers and no questions about where you came from or what church you attended were asked. It was a demonstration of the common interest that makes up a community. Viewed from 10,000 feet, the sheer power of the common good, in both cases, was awesome to see.

Now comes the more difficult part, that being owning up to failure. With time to reflect comes the question: to what other use could that "sheer power of the common good" be put? The question for me becomes: "What if that power were directed at ending poverty?" Clearly there is a common good, clearly there is a crisis. And, clearly there are lives, property and futures at stake. So why hasn't Community Action harnessed the power of the community and ended this thing that affects everyone in the community, whether we know it or acknowledge it or not? Certainly it is in our name. It is our job to get the community into action. So, why is it still here?

Well, maybe we haven't failed. Maybe like the floods, despite all efforts nothing stopped the it from happening, and nothing prevented the damage that occurred. The power of the common good certainly prevented greater damage and helped rebuild the damage that did occur. Maybe, like the flood, recovery is longer and more complex than it first appears. Perhaps there is still hope to engage more, bring more to the effort, to lower barriers between us, and to finally assure that all have the opportunity to prosper. Maybe the ending of poverty is more a recovery than it is prevention.

Hmm..... Maybe in a conversation of the power of the common good, in breaking down barriers and providing opportunities, I haven't strayed too far from the original plea to get out and vote.

Bob Benes
Executive Director

Lakes and Pines' 52nd Annual Board Meeting, held on October 3, 2016, was a huge success once again. Over 150 staff, Board Members, Legislators and Agency supporters gathered at the Braham Community Center for dinner, entertainment by the hilariously talented comedian, Tommy Ryman, an award's ceremony and some official business.

Throughout the evening, a silent auction was held for the Power Action Leadership (PAL) fund. Lakes and Pines is grateful to the area businesses and individuals who generously donated many items. Bidders shopped items such as autographed sports memorabilia, artwork, local gift certificates, and much more. Over \$2,700 was raised to support PAL.

During the formal business meeting, the Board recognized community and staff members for their outstanding contributions to low-income families.



Lakes and Pines recognized Trio Community Church for their dedication to low-income families and individuals through the Spirit of Community Award. Trio's Stone's Throw Ministry has made a commitment to provide access to affordable, nutritious food for people in the community. They have done so by helping to establish and run a Fare for All distribution site in Mora and hosted their first community Christmas dinner. Their dedication to reducing hunger in the community is commendable.



This year's Allies in Action Award was presented to the Seven County Senior Federation, a longtime partner of Community Action and Lakes and Pines. Their support has provided opportunities for seniors and individuals of all ages to access resources they need to become more self-sufficient and improve their chances of stepping out of

poverty. Lakes and Pines values the strong partnership with the staff and Board at Seven County Senior Federation.



Judy Welton was awarded the Volunteer of the Year Award. Judy is a dedicated volunteer with the Foster Grandparents program, working with families at Kind Hearts Day Care. Judy is an integral part of the children's learning and is an asset to the program. Lakes and Pines is fortunate to work with many volunteers, like Grandma Judy, who help to fulfill the Mission. We couldn't do it alone.

This year's Roger E. Corbin (Staff) Award went to David Engberg. David has worked at Lakes and Pines for 37 years. He takes exceptional care of the office building and grounds, and is always willing to lend a hand to help make the work of others go more smoothly. David's value goes well beyond his daily work tasks. His dedication and commitment to the Mission are evident in all he does.



A big "Thank You" to everyone that helped make the evening a success. Many staff and community members donated time and resources to make the event possible. Thank you all!

CRISIS BENEFITS 2016-2017

When a household qualifies for Energy Assistance, they also qualify for crisis benefits. The Department of Commerce made the decision to increase the maximum crisis benefit available to each household from \$500 to \$600 for the 2016-2017 Energy Assistance program (EAP) year. EAP crisis benefits are 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 may be used after a household has used all of their primary heat benefit, has a disconnect notice, is disconnected, is out of fuel, or is low on fuel. Senior households (ages 60+) can also access crisis benefits to pay on current heat or electric bills. Crisis benefits will not be available until program funding is received, which typically occurs sometime in November.

IF YOU SEE A NEED, TAKE THE LEAD!

Are you looking for an opportunity to serve your community and have a desire to help others? Lakes and Pines is seeking individuals to become volunteers for the Volunteer Income Tax Assistance 2017 tax season.

Volunteer Income Tax Assistance (VITA) is an IRS program designed to help low and moderate-income taxpayers complete their annual tax returns at no cost. Yes, you read that right: no cost!

Greeters, screeners and preparers are needed. All volunteers are provided training prior to the tax season, along with support and guidance throughout the tax season. Tax clinic sites are located in Milaca, Mora, North Branch, and Pine City, making it easy for volunteers to choose a tax clinic nearest to them.

Join the Lakes and Pines tax volunteer team today!
We guarantee it will be an enjoyable and rewarding experience.

Please call Tina H., Financial Program Coordinator
(320) 679-1800 ext. 170
or email tinamh@lakesandpines.org



"Service made available through a grant provided by the State of Minnesota."

REACH OUT FOR WARMTH

The Reach Out For Warmth Program (ROFW) continues to be an important resource for households experiencing an energy related crisis. Up to \$400 in Reach Out For Warmth funds are available to qualifying households when other programs are not available. Because funding is so limited, there is currently a once per lifetime restriction to using ROFW funds.

The Reach Out For Warmth Program is funded solely through donations. Recent donations include \$2,847.10 from Hope Lutheran Church of Moose Lake, \$250 from Frandsen Bank & Trust, and \$50 from a private donation. A total of \$600 in ROFW funds have been used to help two households resolve energy related emergencies. There is currently \$3,640.11 in the ROFW fund available to help qualifying households in need.

SNAP BENEFITS THE COMMUNITY

Supplemental Nutrition Assistance Program (SNAP), formerly known as “Food Support” or “Food Stamps”, information and application assistance are available to individuals at Lakes and Pines offices or for groups at community events throughout Lakes and Pines’ service area.

Some people do not apply for SNAP because of the belief they will be taking food out of a child’s mouth or from someone worse off than they are. This isn’t true. SNAP benefits are calculated as part of the United States Department of Agriculture (USDA) Farm Bill. Available SNAP benefits are calculated by known need in each area. And yet, in most area counties, only six out of ten households eligible for SNAP are receiving it.

SNAP is a boost for the economy, not a drain. Research shows that for every \$1 spent on the program \$1.84 is generated in economic activity. Think of the jobs that are needed to grow, pick, process, and transport the food to stores, as well as local people working at the grocery stores as cashiers and stocking shelves. These jobs are created and supported when people purchase food, either with cash or use of the SNAP funding.

Many people are not aware they may be eligible for SNAP. Seniors on a fixed income struggling to make ends meet are likely eligible. Working families with low incomes or working part-time are likely eligible. The minimum SNAP benefit is \$16 a month. It is worth applying for SNAP. Would you turn away a \$16 coupon for groceries every month?

The Community Services Department has staff trained and available to screen people for potential SNAP eligibility and help people complete their Combined Application Form. If you would like more information or to schedule a presentation about the benefits of SNAP, or how to apply for benefits, please contact the Community Services Department at lap@lakesandpines.org or 1-800-832-6082, option 4.



USDA
**Supplemental
Nutrition
Assistance
Program**

Putting Healthy Food
Within Reach

CLOQUET REHABILITATION PROJECT

The City of Cloquet was awarded \$598,000 to rehabilitate eight rental properties and twenty-four owner occupied homes. Two rental property projects are underway. The remaining funds were moved to the owner-occupied fund. A grant adjustment was made in July, 2016, and now each home is allowed up to \$25,000. This program runs from July 1, 2015, to December 31, 2017, and funds are still available.

Please contact the Energy Housing Department: lap@lakesandpines.org or 1-800-832-6082, option 2



MORA REHABILITATION PROJECT

The City of Mora was awarded \$651,590 to rehabilitate 13 owner-occupied homes and 10 commercial properties. We have reached the limit of commercial properties, but funds are still available for owner occupied homes. With the expansion of the target area, we are still accepting applications. This program runs from July 1, 2015, to December 31, 2017.



Please contact the Energy Housing Department: lap@lakesandpines.org or 1-800-832-6082, option 2.

NEW OPENINGS FOR NEW BEGINNINGS

Something big is happening at the Lakes and Pines Head Start Program. Never before in the history of Lakes and Pines, has the program offered this option, but this fall Lakes and Pines will be opening three new Head Start Centers. The new centers will be open in Chisago City, Mora, and Cloquet.

Lakes and Pines will be serving between 17-20 children in these sites 4 days a week, 6 hours a day. The children in these sites will have a full pre-school experience that will include breakfast and lunch. Children in these environments will participate in small group activities, one-on-one learning opportunities, and large social group gatherings. Along with the full day schedule, the children and families will receive two home visits a year and ongoing conversations with their family advocate as needed. Two teachers will be the main staff in each site, along with one family advocate who is available to assist families in many different ways. Anyone interested in enrolling or learning more about Head Start should call 320-679-1800, ext 144.

AFTER-HOUR CRISIS SITUATIONS

Throughout the coldest months, Energy Assistance Program (EAP) staff members will be available after regular business hours, including weekends, to address emergency fuel deliveries and/or heating system repairs. Assigned staff will work closely with energy vendors and local furnace technicians to address emergency fuel deliveries and/or heating system repairs.

When a household calls with an emergency after regular business hours, they will be instructed to leave a voicemail on a monitored inbox. Assigned staff will call them back within the time allowed

BUSINESS
After
HOURS

by EAP guidelines to address their emergency. Life-threatening emergencies will be addressed within 18 hours. Nonlife-threatening emergencies will be addressed within 48 hours. During periods of extreme cold, the monitored inbox will be set to auto dial staff assigned to after-hours emergencies.

COMMUNITY KINDNESS IS SHINING

Community kindness is shining in the Early Childhood and Family Development Department in the form of donations. The ECFD Department received two large donations of gently used items including infant/toddler clothing, receiving blankets, and plush toys, totaling 14 boxes. The donations were offered to families enrolled in the Early Head Start/Head Start Program through Lakes and Pines and were distributed by staff throughout the seven county service area. The families were very excited and thankful to receive the donations. Any remaining donations were passed along to Fostering Families, a local non-profit organization that offers resources and support to children who are transitioning into foster care.



ENERGY ASSISTANCE PROGRAM 2016-2017

The 2016-2017 Energy Assistance Program officially began October 1, 2016, with applications being accepted now through May 31, 2017. Program funding is expected to arrive sometime in November 2016. The Department of Commerce began mailing Energy Assistance applications to pre-logged households on August 24, 2016. Applications are available at each local county Human Services office, Lakes and Pines office locations, the Mille Lacs Band Emergency Services Office, and on the Lakes and Pines website.

SHARED VISION OF COMMUNITY ACTION

Recently, I had the privilege of attending the first meeting of the Minnesota 2017 Certified Community Action Professional (CCAP) Class. As a relatively new Community Service Advocate (CSA), I went to find out more about the CCAP certification process and about CCAP in general. The class was presided over by Charles H. McCann, CCAP Emeritus, who was an excellent presenter of the history and the legacy of the Community Action movement. Although the topics covered in this introduction are too lengthy and dense to cover in this article, I would like to focus specifically on what struck me the most: the shared vision of Community Action.

The shared vision of Community Action is to become organized and take action to “change people’s lives; embody the spirit of hope, and to improve communities”. As a CSA, I found this to be uplifting and deeply inspiring in my work. As an advocate, I work with low income families and individuals that are experiencing crisis who are mired and embroiled in recurring cycles of poverty. I have found in my limited experience with the agency, that it can be easy to lose sight of this shared vision. Too often we become mired in the negativity that leads to callousness. I find it very inspiring to realize that I am part of a national movement rather than working alone.

To my fellow co-workers, take heart! After all, remember: you are “an artist in the rigging”.

DELIVERING THE GOODS

Raking Leaves and Delivering Groceries-I Can Do That!

Lakes and Pines has launched a new program focusing on volunteer-provided chore services to help seniors and homeowners with disabilities remain in their own homes longer. It has been an exciting endeavor, with the demand for the chore services constantly increasing as the program becomes more familiar throughout the service area.

The volunteers are amazing. During July, August, and September, 51 volunteers logged an impressive 90 hours of chore services. Although helping with the flood relief work required many volunteer hours, over half of those hours were donated during two community chore days in Mille Lacs and Chisago counties.

So how valuable is the chore service to these low-income homeowners? The regional average cost of similar services is \$24.31/hour for household help, so they saved over \$2,000.

In days gone by, we all pitched in to help our elderly and disabled neighbors. We mowed lawns, raked leaves, shoveled snow, and washed windows because neighbors helped neighbors. Many of us still do that, but the need to reach out a little further, beyond our immediate radius, is so much greater these days. Help us do better: volunteer today! Homeowners throughout the counties of Aitkin, Carlton, Chisago, Isanti, Kanabec, Mille Lacs and Pine are waiting for a volunteer to step up and say, "Yes, I will do that chore".

Now that the chore service program is officially underway, it is time to expand services for seniors and homeowners with disabilities. Groundwork is being laid now with grocery stores in key areas to establish a home delivery service. The service will be available just as soon as volunteer drivers are confirmed.

Perhaps the chore service was not a good fit for your volunteer skills, but you have a few hours, one afternoon a week, to deliver groceries in your community: Please contact Valerie B in the Community Services office at (800) 832-6082, Ext 171, or email valerieb@lakesandpines.org to say, "Yes, I can do that!"

COMPUTER DONATION

In September, Lakes and Pines' Head Start Program received an anonymous donation of twenty-six computers. The desktop and laptop computers came with all the equipment needed; some of them even had two monitors. The computers are being given to families enrolled in Head Start, providing another resource for teaching their children, doing school work or hunting for a job. Lakes and Pines is grateful for the generosity of our community partners. We are excited to be able to provide this opportunity for families.



HEAD START- NEW PERFORMANCE STANDARDS

The Office of Head Start released the new Performance Standards on September 1, 2016.

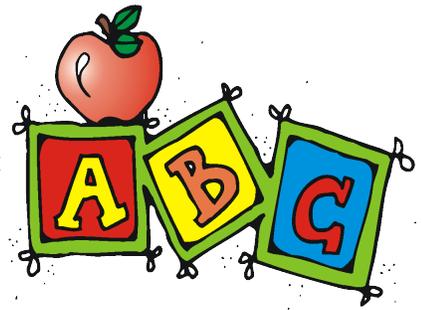
There are five tiered effective dates with the majority of the Performance Standards going into effect November 7, 2016. The biggest changes are around education requirements for staff and in the type and duration of Head Start services.

Historically, only six of the positions at Lakes and Pines Head Start had education requirements, the top administrative and fiscal staff, the education manager, the mental health and nutrition consultants, and the three child care center teachers. Moving forward, nearly every Head Start position has either a tiered-in date to meet the requirements, or the requirement is effective for staff hired after November 7, 2016.

The Office of Head Start has required children enrolled in the Family Child Care option to attend 1380 hours per year starting in November 2016. In August 2019, 50% of Head Start children will need to attend 1020 hours of center-based programming or, if the grantee is partnering with a school district, the equivalent number of hours that the children in first grade in the district receive.

By 2021, if funding permits, the Office of Head Start would like to have all Head Start children receive this level of programming. Grantees will be able to request other types of programming under the designation of Locally Designed Option as part of their next five year grant application. Lakes and Pines' next five year grant cycle will start in 2019. The Office of Head Start eliminated or combined standards to eliminate redundancy and to streamline programming. There are no longer birth to three year-old (Early Head Start) and three to five year-old (Head Start) standards. They have been combined into a birth to five year-old model. The Early Childhood Family Development team anticipated a number of these changes and has been working towards meeting the requirements. There were a few surprises in the standards that were new and adjustments are being made to meet those.

We anticipate an exciting few years as all of this shakes out. When asked why they changed so much, the Office of Head Start cited research and based their decisions on what they would like Head Start to look like in the future. They said that it had been nearly 20 years since the Performance Standards had been significantly changed and that it was time.



CARING MEMBERS

Caring Members is a program started by East Central Energy (ECE) in 1993 and administered by Lakes and Pines staff. Eligibility for Caring Members is not based on income. Caring Members funds are provided by donations made by ECE customers and matched by East Central Energy. ECE customers interested in donating funds to the Caring Members Program are encouraged to contact ECE at 1-800-245-7944. Funds totaling \$19,763.24 were received from East Central Energy during the 2015-2016 Energy Assistance program year. A total of \$19,742.80 has been used to help 105 households resolve an emergency situation with their electric bill.

REHABILITATION LOAN FACT SHEET

Lakes and Pines Community Action Council, Inc. administers rehabilitation loans for the Minnesota Housing Finance Agency (MHFA) to residents in the counties of Aitkin, Carlton, Isanti, Kanabec, MilleLacs and Pine. Chisago County loans are administered by the Chisago County Housing and Redevelopment Authority.

MHFA rehabilitation loans provide assistance to homeowners in the form of a 0% interest, 15-year forgivable loan. If the property is sold, title is transferred, or the original borrower no longer lives in the home during the 15-year term, the loan must be repaid. For mobile home owners living in a park, the loan term is 10 years.

The maximum available through the MHFA Rehabilitation Loan Program is \$27,000 per property, and the maximum available through the Emergency and Accessibility Program is \$15,000.

As security for repayment, a lien is placed on the property for the term of the loan. MHFA will only subordinate the lien for refinancing of a first mortgage.

The following improvements qualify for Housing Rehabilitation funds: repairs that make your home more livable, energy efficient, or safe and accessible for occupants with handicaps. These may include replacing or repairing:

- Defective plumbing, heating or electrical systems;
- Roofing, windows and doors;
- Wall repairs, floor coverings, paint;
- Rotting siding, porches, steps;
- Ramps and bathroom accessibility conversions;
- Replacement of septic systems and wells or connections to sewer and water.



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 such as:

- Failure of heating, electrical, ventilation, or plumbing/septic system;
- Roof leaks that have led to significant secondary damage to the home's interior;
- A structural failure of the foundation, walls, or roof top of the home that could cause collapse;
- An Environmental Intervention Blood Lead Level (EIBLL) of a household resident;
- An accessibility need that prevents a person with disabilities from inhabiting the home.

To qualify for either of these programs, the following income guidelines must be met:

Family Size	1	2	3	4	5	6	7	8
Annual Income	\$18,100	\$20,600	\$23,200	\$25,600	\$27,900	\$29,900	\$32,000	\$34,000

MNsure is Minnesota's health insurance marketplace, where you can shop, compare and choose health plan coverage. It is the only place you can qualify for financial help through federal tax credits on a qualified health plan or apply for MinnesotaCare and Medical Assistance. Minnesota residents eligible for Medical Assistance or MinnesotaCare may enroll anytime throughout the year.

Open enrollment starts November 1, 2016, and will end on January 31, 2017. Lakes and Pines has trained and certified MNsure navigators to help you apply through MNsure. You may schedule an appointment to meet face-to-face with a navigator to complete the enrollment process.

It's extremely important to enroll early this year if you are likely eligible to purchase a plan. Some insurance carriers are placing caps on how many new policies they will sell. If you haven't enrolled by the time the caps are reached you may not be able to purchase coverage. This does not affect people eligible for Medical Assistance or MinnesotaCare.

IMPORTANT DATES TO REMEMBER:

- November 1, 2016: Open Enrollment starts — first day you can enroll in a 2017 insurance plan through MNsure. Coverage can start as soon as January 1, 2017 for health plans through the Market. However, if you are determined eligible for Medical Assistance, coverage could start immediately, or for Minnesota Care as early as December 1st.
- December 15, 2016: Last day to enroll in or change plans for qualified health plan coverage to begin January 1, 2017.
- January 1, 2017: 2017 coverage starts for those who enroll or change plans by December 15.
- January 15, 2017: Last day to enroll in or change plans for new coverage to start February 1, 2017
- January 31, 2017: 2017 Open enrollment ends. Enrollments or changes to qualified health plans between January 16 and January 31 take effect March 1, 2016.

Lakes and Pines will be partnering with Sjoberg-Holmstrom LLC, the area's MNsure Broker Enrollment Center, to provide enrollment opportunities at local libraries. Lakes and Pines appreciates East Central Regional Library and the Cloquet Public Library for providing free space and staff time to help schedule these enrollment opportunities. Contact Lakes and Pines at 1-800-832-6082, option 4, or email lap@lakesandpines.org, or Sjoberg-Holmstrom at (320)679-5183 to make an appointment or if you have questions.

Navigators from Lakes and Pines will also be available in each county on multiple days every month to assist people enroll, re-certify eligibility or select a new plan through MN sure.

Check the website at www.lakesandpines.org for the complete calendar of scheduled enrollment opportunities or call to find out when a navigator will be available in a community near you.



LAKES AND PINES PROVIDES DONATED VEHICLE

A 2001 Chevrolet Impala recently donated to the Vehicle Donation Program was granted to a single mother in Chisago County. Paige enjoys her job and it gives her great satisfaction to have the ability to contribute to her household, but she had to rely on public transportation and rides from friends to get to work.

This limited the hours she was available to work and at times her rides would fall through, which put her at risk of losing her employment. Paige was referred by her Job Counselor at Pine Technical & Community College, Chisago County Employment and Training Center.

After completing Financial Literacy training and budgeting assistance, Paige received a vehicle from Lakes and Pines' Vehicle Donation Program. She now has the independence of driving her own vehicle to get to and from work, and to transport her child to daycare and appointments.

This program can only continue to be a success if additional vehicles are donated. Contact Lakes and Pines, 1-800-832-6082, Extension170 or visit www.lakesandpines.org for more information or if you have a vehicle to donate.



ENERGY RELATED REPAIRS FOR HOMEOWNERS

The Energy Related Repair (ERR) benefit is a crisis benefit that addresses hazardous and life threatening situations, or cases in which a home has no heat due to a malfunctioning or nonfunctioning heating system. If a homeowner has qualified for Energy Assistance and is having furnace problems, Lakes and Pines may be able to help. Energy Assistance Program staff members work closely with weatherization staff and local furnace technicians to make repairing or replacing furnaces go as smoothly as possible. Funding was made available for the ERR benefit on October 3, 2016. We have addressed seventy-six ERR events with \$91,153 in ERR funds since the program opened.





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
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MORA MN 55051
320-679-1800
Toll Free 1-800-832-6082
lap@lakesandpines.org

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.

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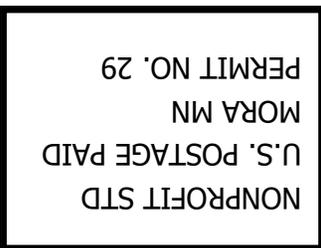
NAME:

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