

Lakes and Pines CAC, Inc.

Annual Report

October 1, 2022 - September 30, 2023



Mission:

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

58 Years Providing Opportunities

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

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

www.lakesandpines.org

An Equal Opportunity Employer/Contractor

Letter from Lakes and Pines Board Chair



The pages within the Annual Report are full of success stories of families overcoming homelessness, family growth, home and commercial rehabilitation, energy savings and wellness improvements, and collaboration efforts to serve all ages, newborns to senior citizens. These success stories would not be possible without the support provided by the amazing board members, staff, volunteers, and community partners. Lakes and Pines Community Action Council, Inc. (Lakes and Pines) is determined to move the needle in making change. The Agency has begun the transformation process to a new service delivery model called THRIVE. THRIVE stands for Transforming, Honoring, and Respecting Independence by Valuing Empowerment. THRIVE looks at a customer's initial issue, and then moves deeper to discuss other opportunities for stabilization through coaching services. THRIVE is a service model and Lakes and Pines staff have been trained in the Family Centered Coaching Mindset. No matter where a customer enters the agency, they will experience the THRIVE model. The Board of Directors are excited to see where THRIVE takes the Agency. I want to thank the Lakes and Pines Board members and all the staff for your time, commitment, and dedication to the communities Lakes and Pines serves.

Respectfully,

Bradley Larson, Board Chair

Board of Directors, Executive Committee



L-R: Peter Ripka, Vicki Wunder, Brad Larson, Genny Reynolds, Roberta Folkestad
Not Pictured: Tim Burkhardt and Ron Duke

Board of Directors



Private Sector Representatives

*Tim Burkhardt, Senior Services
Beth Crook, Health & Human Services
Scott TenNapel, Mental Health Services
Bradley Larson, Area Financial Institutions, **Chair**
Jeffrey Haberkorn, Legal Services
Donald Niemi, Head Start Policy Council

Sector To Be Served Representatives

*Kay Pelto-Lund, Aitkin County
*Cj Bird, Carlton County
Gloria Borck, Chisago County
*Ron Duke, Isanti County
Roberta Folkestad, Kanabec County, **Secretary**
Madison Andrew, Mille Lacs County
Vicki Wunder, Pine County

Public Sector Representatives

*Travis Leiviska, Aitkin County
Gary Peterson, Carlton County
Dan Dahlberg, Chisago County
Kristi LaRowe, Isanti County
Peter Ripka, Kanabec County, **Treasurer**
Genny Reynolds, Mille Lacs County, **Vice Chair**
*Stephen Hallan, Pine County, **Second Vice Chair**

*Not Pictured

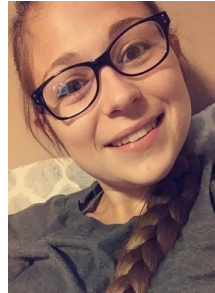
Head Start Policy Council



Jennifer Koehler



Jessica Underdahl



Nicole Steadman

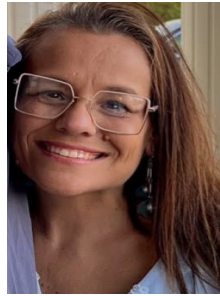


Tammy Urwin

Family Homeless Prevention and Assistance Program Advisory Committee



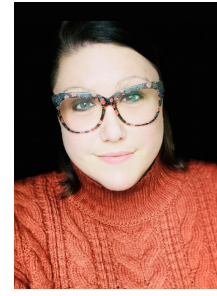
Rachel Anderson



Amy Carter



Michele Fournier



Michelle Greuel



Savanna Hall



Pat Leary



Natalie Matthewson



Tammy Moreland



Brianna Nikodym



Tim Poland



Amy Walcheski

Rachel Anderson, Lakes and Pines CAC, Inc.	Natalie Matthewson, Central MN Council on Aging
Amy Carter, RISE	Tammy Moreland, Mille Lacs Band of Ojibwe
Michele Fournier, Family Pathways	Brianna Nikodym, Kanabec County Family Services
Michelle J. Greuel, Pine County	Tim Poland, Central Minnesota Housing Partnership
Savanna Hall, New Pathways	*Beth Sumner, Mille Lacs County
Pat Leary, MN Department of Human Services	Amy Walcheski, RISE

Legislative Membership

US Senate



Amy Klobuchar

US Senate



Tina Smith

US Congress



Pete Stauber

Governor



Tim Walz

Lieutenant Governor



Peggy Flanagan

Minnesota State Representatives



District 07A
Spencer Igo



District 10A
Ron Kresha



District 10B
Isaac Schultz



District 11A
Jeff Dotseth



District 11B
Nathan Nelson



District 27B
Kurt Daudt



District 28A
Brian Johnson



District 28B
Anne Neu Brindley



District 31B
Peggy Scott

Minnesota State Senators



District 6
Justin Eichorn



District 7
Robert Farnsworth



District 10
Nathan Wesenberg



District 11
Jason Rarick



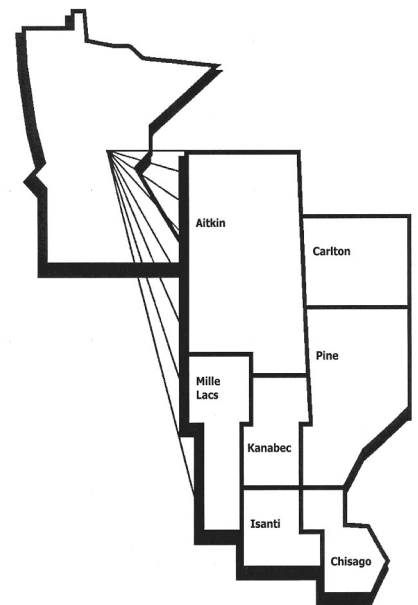
District 27
Andrew Mathews



District 28
Mark Koran



District 31
Calvin Bahr



Lakes and Pines Administrative Team



Allan Cekalla, Weatherization Program Director

Kelly Manley, Technology Director

Dawn van Hees, CCAP, THRIVE Director/Agency Planner

Tammy Arend, CCAP, Early Childhood & Family Development Director

Tina Hamilton, Human Resources Director

Denise Stewart, CCAP, Executive Director

Nicole Klosner, Housing Rehabilitation & Public Facilities Project Director

Chassidy Lobdell, CCAP, Administrative Services Director

Jennifer Erdmann, CCAP, Community Services Director

Marcia Batista Paulson, Energy Programs Director

Lakes and Pines Programming

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

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

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

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

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

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

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

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

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

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

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

Lakes and Pines Programming

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

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

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

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

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

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

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

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

Housing Rehabilitation Program: This program helps homeowners with rehabilitation improvements to their home including but not limited to roofing, windows and flooring.

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

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

Local County Homeless Prevention Aid: Chisago, Isanti, Kanabec and Pine County funded programming that assists families and children who are enrolled in pre-k through grade 12 with maintaining or obtaining housing.

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

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

Lakes and Pines Programming

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

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

Small Cities Development Program: Through partnerships with local cities, townships and counties, this program helps homeowners and businesses with building repairs and improvements. This program is currently available in Pine City, Hinckley, Foreston and Pease.

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

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

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

THRIVE: Transforming, Honoring and Respecting Independence by Valuing Empowerment. THRIVE is a service model and Lakes and Pines staff are trained in the Family Centered Coaching Mindset. No matter where a customer enters the agency, they will experience the THRIVE model.

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

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

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

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

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

Administration

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

The Technology department continues to focus on improving Agency capabilities. The work of the Technology department allows staff to maximize their time, staying focused on the Agency mission of serving local families and individuals in their pursuit of self-reliance regardless of their physical location. Continuous improvements to Agency internal systems to simplify and automate have been made to include efficiencies this past year. Through the diligent work of the Technology department, the Agency meets its payroll processing and grant reporting deadlines. The Technology department works closely with the Agency's Fiscal department to ensure prompt payments are made and with Human Resources to make sure regulations are followed and reporting requirements are met.

The Human Resources department has been working closely with Department Directors on recruitment and retention during this past year. Lakes and Pines staff have participated in job fairs that were offered within the service area along with using the following methods for job postings: Facebook, Indeed, LinkedIn, Handshake and direct advertising within local newspapers. Utilizing these advertising methods, the Agency has witnessed a rise in employment applications for posted positions. Retention of Lakes and Pines highly qualified and dedicated staff remains a high priority of the Human Resources department. Human Resources staff continuously work to improve the employment experience at Lakes and Pines. One of the focuses this past year has been on onboarding new staff by providing them with a positive initial experience and equipping them with the information and tools they need to give them a solid foundation to begin their career.

The Fiscal department continues to ensure the financial security of the Agency by providing the highest level of oversight on how funds are expended and managed including ensuring funds are budgeted and expended according to fiscal policies and procedures.

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

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

The Promise of Community Action

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

THRIVE

TRANSFORMING, HONORING AND RESPECTING INDEPENDENCE BY VALUING EMPOWERMENT

Over a decade ago, Lakes and Pines started planning for a new service model to better help the communities and their people. Serving all customers in a holistic way was the goal. The agency put Agency Wide Advocates (AWAs) in place to start the plan moving forward. After eight years of AWAs, Lakes and Pines was extended the opportunity to participate in the Whole Family Approach cohort that included ten agencies from across the United States. For the past two years, Lakes and Pines has been a part of the cohort and through the mentorship of the National Community Action Partnership, and the Lakes and Pines Whole Family Guiding Coalition, the agency has begun the transformation process to the new service delivery model called THRIVE. THRIVE stands for Transforming, Honoring, and Respecting Independence by Valuing Empowerment. We know that customers are not facing one issue or barrier at a time. Many times, when people enter Lakes and Pines they come in for a singular reason and do not realize that the agency has over twenty other services that may help them reach their goals. THRIVE looks at the initial issue, and then moves deeper to discuss other opportunities for stabilization through coaching services. If a customer is interested in receiving coaching, a THRIVE coach will connect with them, help them set goals and work towards their independence. THRIVE is a service model and Lakes and Pines staff are trained in the Family Centered Coaching Mindset. No matter where a customer enters the agency, they will experience the THRIVE model.

THRIVE started in April of 2023. Three months in and improvements to our process are already happening. Lakes and Pines will have two of the Agency's main programs on the same data system, with the ability to add other programs. Tracking data across the agency is a main component to effectively serving customers holistically. This is an exciting time for Lakes and Pines. We look forward to sharing more success stories in the year to come.



East Central Regional Arts Council

The East Central Regional Arts Council awards funding to provide art classes at Group Respite and during outreach sessions at Senior Dining. This activity is made possible by the voters of Minnesota through a grant from the East Central Regional Arts Council thanks to a legislative appropriation from the Arts and Cultural Heritage Fund. The classes included pencil drawing, wool felting, clay sculpting, acrylic painting, mosaic design, song writing, dot painting and drumming. One care receiver, we'll call him Al (name changed for privacy reasons) who was verbally challenged and didn't participate very often became engaged during the drumming sessions. Drum pads, drumsticks, triangles, tambourines and other percussion instruments were on the tables prior to the drum instructor's arrival. Al started playing some riffs on the drum pad, and he was very good. He shared some memories of playing in the band in his younger years and the relationships he had with his bandmates, his brother and a few other guys. They had played in their garage and at local bars and it was an exciting time in his life. Al enjoyed showing off his drumming skills and even taught the artist instructor a few tricks of the trade. Many participants recalled times in their younger years when art was an important part of their lives. During the Pine City songwriting session a polka dance erupted. During a dot painting class one participant who lives with memory issues, was so focused that her attention stayed on her art project the entire session. The art classes reignited former interests and passion for many participants. The East Central Regional Art Council sessions have shown to help improve older adults' quality of life and well-being, from better cognitive function, memory, and self-esteem to reduced stress and increased social interaction.



Family Growth

Elizabeth, a single mom was living in a motel with her young child and another on the way. She was without reliable transportation or a support system in place.

Elizabeth ended up giving birth to her baby eight weeks early. Due to medical problems, the baby was in the hospital for approximately four-months. The baby was released from the hospital with a gastric feeding tube and will require extra attention and medical care. This responsibility falls on Elizabeth the majority of the time. She also faced extra doctor's appointments and equipment upkeep for the baby. With no transportation, this required extra steps and caused additional stress for Elizabeth to plan for appointments.

Elizabeth had been working with New Pathways Inc. to locate housing for her family, however due to COVID-19 it took approximately six-months for her to obtain housing. While waiting to move into their new residence, Elizabeth gathered furniture for when the day came to move in.

Elizabeth has shared that since starting the Head Start Program her family has been able to purchase reliable transportation, remove themselves from state aid programs, and purchase clothing and nutritious meals for their family. She is involved in planning their weekly home visits with their Head Start home visitor, sharing ideas of what each child may need to work on. She has been able to give back to her community by putting together holiday meals for the neighbors so they do not feel alone. She also made Easter baskets for the children in the neighborhood to have a special treat their families couldn't afford. Elizabeth was recently asked by a large organization in the cities to speak on how empowering it has been going from experiencing homelessness with a child, one on the way, and feeling isolated to becoming self-sufficient and living a healthier life for herself and her family. She is able to use her message in a positive way to help others going through the same situations.



Weatherization Health and Safety Improvements

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

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

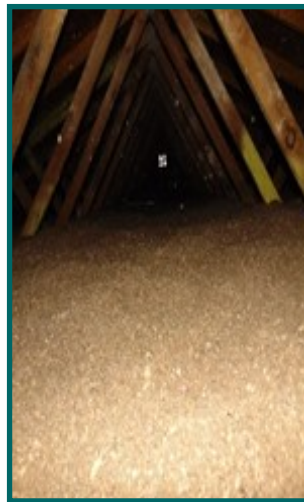
The homeowner was very grateful for the improvements to their home and the savings that will be seen in the upcoming colder months ahead.



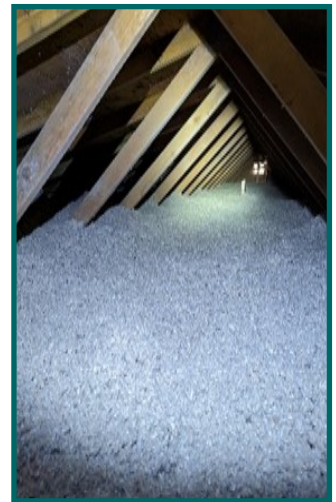
Before



After



Before



After



Before



After

We Rally Around Parents (WRAP)

Tamar moved to Aitkin County a few years ago after being divorced and homeless with three young children. In the time she has resided in Aitkin County, she has made great strides towards self-sufficiency and is truly a success story. Through a family member she was able to secure stable housing where she is raising her children; she hopes to someday purchase the home where she is living. Two of her children have special needs and she is a model parent, caring for each child individually and responsibly. She has established routines and responsibilities for her children using charts and structure. Over the past two years she has gone from disconnect notices on her utilities to being on top of her bills and no longer needing support from Lakes and Pines. She reduced significant past due debt to zero. She has been able to increase her credit score from the 300's to over 600. She creatively manages her finances in such a way that her family is able to travel and participate in enrichment activities. She takes care of not only their needs but also their wants.

Tamar's initial goals in the We Rally Around Parents (WRAP) program were stability and education. She is stable in housing and in her life and is a fulltime college student, achieving her Associate's degree in April of 2023. She will continue on in her studies to achieve her Bachelor's degree in 2025. During this next year, she will attain certificates in Community Health Planning and Implementation and Community Health Methods and Evaluation.

She is involved in the community and likes small town living after growing up in major metropolitan areas. Additionally, she is a member of the LDS church and participates in singles conferences throughout her area and is helping to coordinate the conferences. She is a PCA for her son who is autistic and has also lined up two part-time jobs that work around her children's schedules. Tamar hopes to eventually find work in her area of study.

When she first came into the WRAP program, she had a vehicle that was unreliable. After receiving her tax refund she was able to purchase a reliable and safe vehicle and maintains it well.

Tamar has a good sense of humor as she handles life's ups and downs. She is determined, motivated and a strategic thinker and planner. Through sheer determination and grit, she has made a good life for herself and her family and she has self-sufficiency.

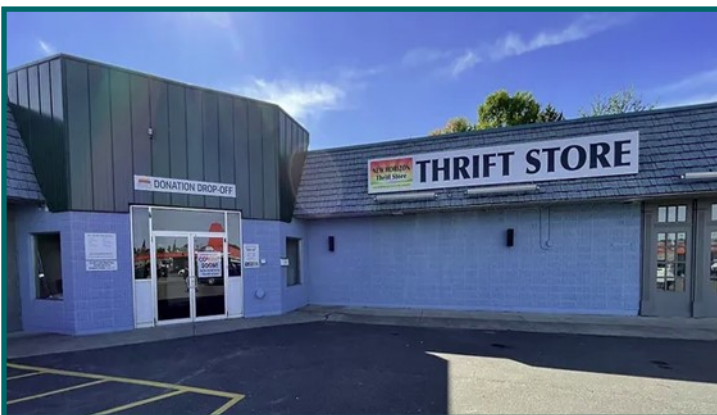


Building Prosperous Communities

The Small Cities Development Program is able to help cities with home rehabilitation and at times with commercial building rehabilitation. The program is designed to help spruce up a targeted area of a city. In October of 2021, Pine County received \$851,200 to rehabilitate fifteen (15) owner occupied homes, seven (7) rental units, and seven (7) commercial buildings within the county. Pine County asked Lakes and Pines to administer the program.

New Horizon, a non-profit in Pine City was in need of some repairs to make the building more energy efficient as well as help with the process of items being dropped off for the second hand store. One of the store directors had been interested in a Small Cities Grant for repairs to the building since 2019 but the building was just outside of the target area. The American Rescue Plan Act was open to the whole county so they were eligible for the improvements. A major improvement made to the building was replacing the doors, which resulted in a more efficient process for donation drop off as well as customer entry and exit.

New Horizon Thrift Store is a huge asset to Pine County and also the low-income population. Items are purchased at a discounted rate which helps New Horizon and Lakes and Pines customers alike save money for groceries, gas and other necessary items.



Before



After

The Spirit of Collaboration

“Sarah”, a youth who was homeless, had faced numerous obstacles and hardships, which left her feeling lost and unsure about her future. However, her eagerness to fight and to create a better life for herself is inspiring. After weeks of dedicated efforts, Sarah’s eyes sparkled with excitement when she finally found a cozy, affordable apartment that felt like home. However, by the time this apartment was found, Lakes and Pines’ Homeless Youth Act (HYA) Program was low on funds. With determination and teamwork, staff collaborated with another agency, ensuring no stone was left unturned that could be accessed to help Sarah. Through combined efforts, Sarah successfully secured funds for the damage deposit and first month's rent, lifting the burden off her shoulders. The day Sarah moved into her new home was a success. Her happiness and heartfelt gratitude were profound, showing in her smile. With a stable place to call her own, she had the solid foundation to pursue her dreams.

Ripple Effect and Collateral Success

Lakes and Pines partners with many community organizations, posting and/or sharing their information on social media or making, displaying and distributing copies of posters of area events. One of these efforts resulted in a local young man discovering his life's work. Staff made copies of Pine Technical and Community College's poster for free Emergency Medical Technician (EMT) training. A mom took it home and left it on their kitchen table without mentioning a word. Her adult son took the initiative to contact the college, get the necessary information and register for classes. Mom wasted no time in letting him know how proud she was.

It did not take long to realize that EMT training was a good fit for this young man's interests and abilities; he excelled in the classroom and the hands-on training portions; giving him the confidence to pursue a career in the medical field. He not only passed the EMT class, he went on to pass the state testing and the National Registry of Emergency Medical Technicians tests as well.

He is currently working as a Certified Nursing Assistant (CNA). The next steps include securing employment as an EMT while continuing classes at the Pine Technical and Community College. However, his goals do not end there, they include becoming either a Paramedic, Community Paramedic, Medical Assistant, Advanced EMT, Licensed Practical Nurse (LPN) or Registered Nurse (RN), with the ultimate end goal of becoming a Physician's Assistant.



This young man is living proof that nothing is impossible when you discover a poster, develop a plan and have a strong desire to pursue a dream.

Just In Time

Lakes and Pines was able to assist a young mother through the Housing Supports program. When *Jill reached out she was on her second day of staying on a friend's couch. She was having to leave that day so her friend would not get a lease violation (failure to comply with housing codes). Jill was six-months pregnant and now sleeping in her van. Jill was pulled from coordinated entry, a process that assesses and matches eligible households to housing opportunities for the Housing Supports program that would provide her with housing in a long term homeless (LTH) unit. Lakes and Pines staff worked rapidly with Jill to collect her long-term homeless verifications and other required forms. The day that Jill met with a staff member and landlord at the property, she was overwhelmed to think she could actually live in one of these beautiful townhomes. Everyone's hard work paid off, and Jill was fully moved into her new townhouse two-months before her due date. The Housing Supports program provided Jill with a safe home to welcome her healthy new baby boy into. Jill is thriving, and keeps in constant contact with Lakes and Pines staff. With the components of rental, utility, and basic needs assistance such as food, toiletry and household items, she is equipped to work on her personal goals that may not have been a possibility before.



*Name Changed

Working Together



In May of 2022 one of Lakes and Pines septic contractors had a concern for a friend of his family. Nancy, of Isanti County had a line that was collapsed from her home to the street. There was an odor coming from her basement and it was flooded with sewage. Nancy is 82 years old and was using a porta potty and showering at a neighbor's house for months as she did not have the funds to repair the sewer line. When the contractor, Brandon, went to go look at what was going on, Nancy was in tears as she was tired of not being able to use her home's bathroom. Brandon referred Nancy to Lakes and Pines' Minnesota Housing Finance Agency's Rehabilitation Loan Program where she could possibly get funding for her septic. The application was emailed that day to Nancy and she came in to meet with staff where she learned she did in fact qualify for the program. A Lakes and Pines inspector went out the next day and diagnosed the issue. The specifications were written up and the bid was turned in. Within two more days, work was done and Nancy could use her facilities. One referral. It just takes one to ignite a movement that could help another.

Finally "HOME"

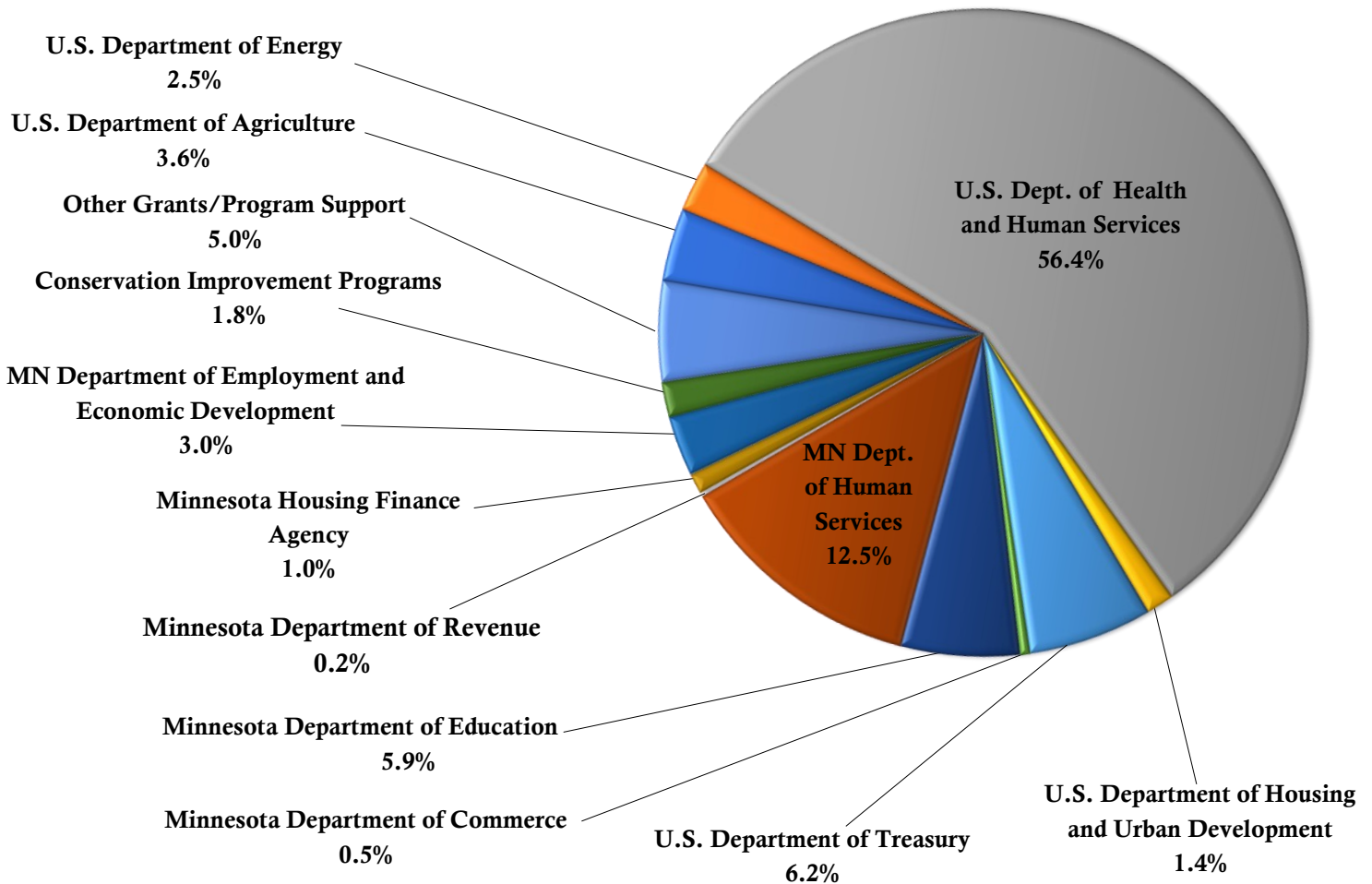


Lakes and Pines staff were recently able to work with a customer who had been homeless for 12 months. *Jane reached out to Lakes and Pines in April of 2023 when she was sleeping outside in a tent. Unfortunately, she had spent the entire year in either her tent, a homeless shelter or sleeping on a friend's couch. Jane was pulled from coordinated entry, a process that assesses and matches eligible households to housing opportunities for the Housing Supports program. The Housing Support program's eligibility addresses long-term homelessness, as well people living with a disabilities. These have been two areas in Jane's life that have caused her to live in a constant state of emergency. This program not only provides financial rent and utility assistance, but basic household need requests such as food, household and toiletry items. Jane was eager to work with Lakes and Pines in completing all the needed program documents that would help her secure stable housing. There was a set-back when she was initially denied by the apartment management company for lack of rental history. This news was especially hard for Jane as she has a daily battle with mental health. This seemed to wipe away any hope that she had allowed in. Through the persistence of Jane and an appeals letter written by a Lakes and Pines staff member, the apartment management team reversed their decision and accepted her into the apartment complex. Lakes and Pines is very happy to report that Jane is currently in the process of moving into her new home.

*Name Changed

Financial Statement

September 1, 2022 - August 31, 2023



Sources of Revenue	
U.S. Department of Agriculture	\$404,981
U.S. Department of Energy	\$276,055
U.S. Department of Health and Human Services	\$6,310,411
U.S. Department of Housing and Urban Development	\$154,216
U.S. Department of Treasury	\$693,487
Minnesota Department of Commerce	\$54,791
Minnesota Department of Education	\$660,316
Minnesota Department of Human Services	\$1,393,561
Minnesota Department of Revenue	\$24,661
Minnesota Housing Finance Agency	\$114,206
MN Department of Employment and Economic Development	\$336,374
Local Utility Companies: Conservation Improvement	\$197,403
Other Grants/Program Support	\$563,595
Total	\$11,184,057

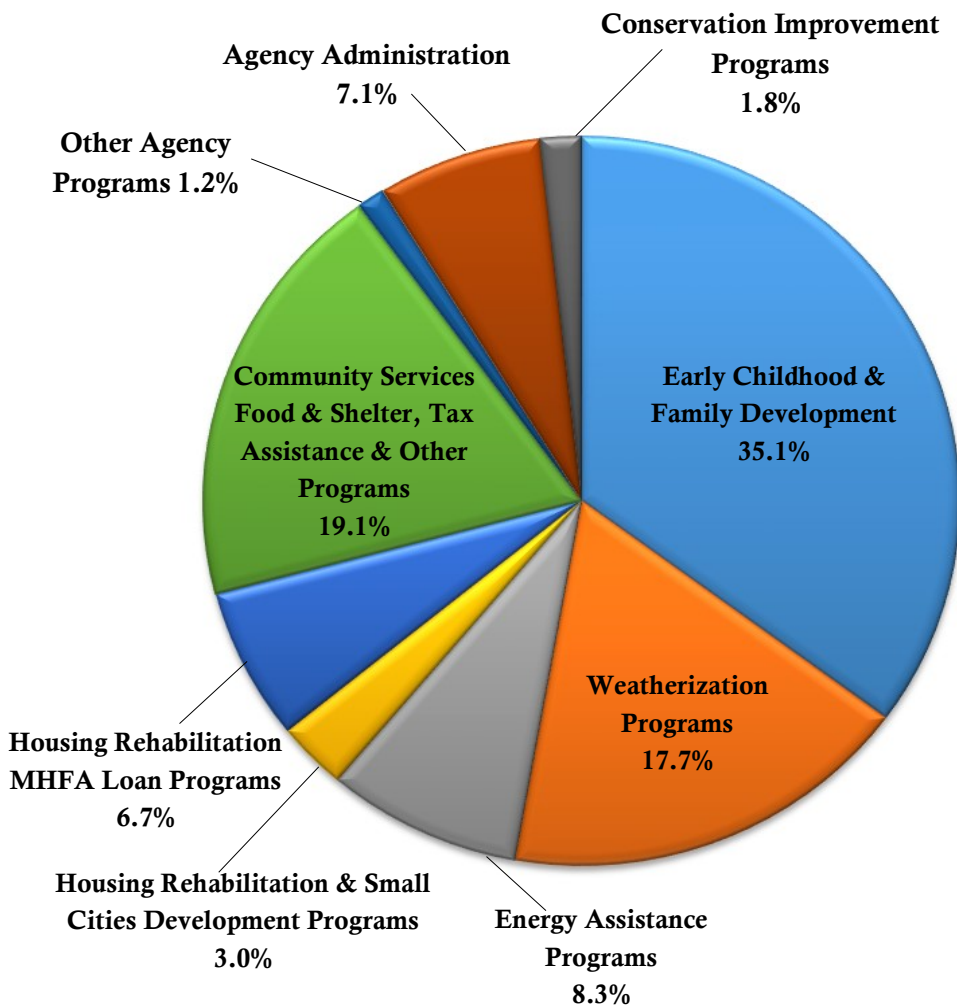
Revenues	
Federal Grants	\$7,206,499
State Grants	\$3,270,623
Local Grants	\$706,935
Total Revenues	\$11,184,057

Expenses by Category	
Wages & Benefits - Direct Client Services	\$3,629,699
Wages & Benefits - Indirect Client Services	\$2,851,906
Professional & Contractual Services	\$339,318
Vehicle Expense & Travel	\$393,966
Training	\$135,743
Supplies & Copy Costs	\$326,856
Rent, Insurance, Utilities & Maintenance	\$561,514
Communication, Dues, Advertising	\$226,271
Direct Client Support	\$2,718,784
Total Expenses by Category	\$11,184,057

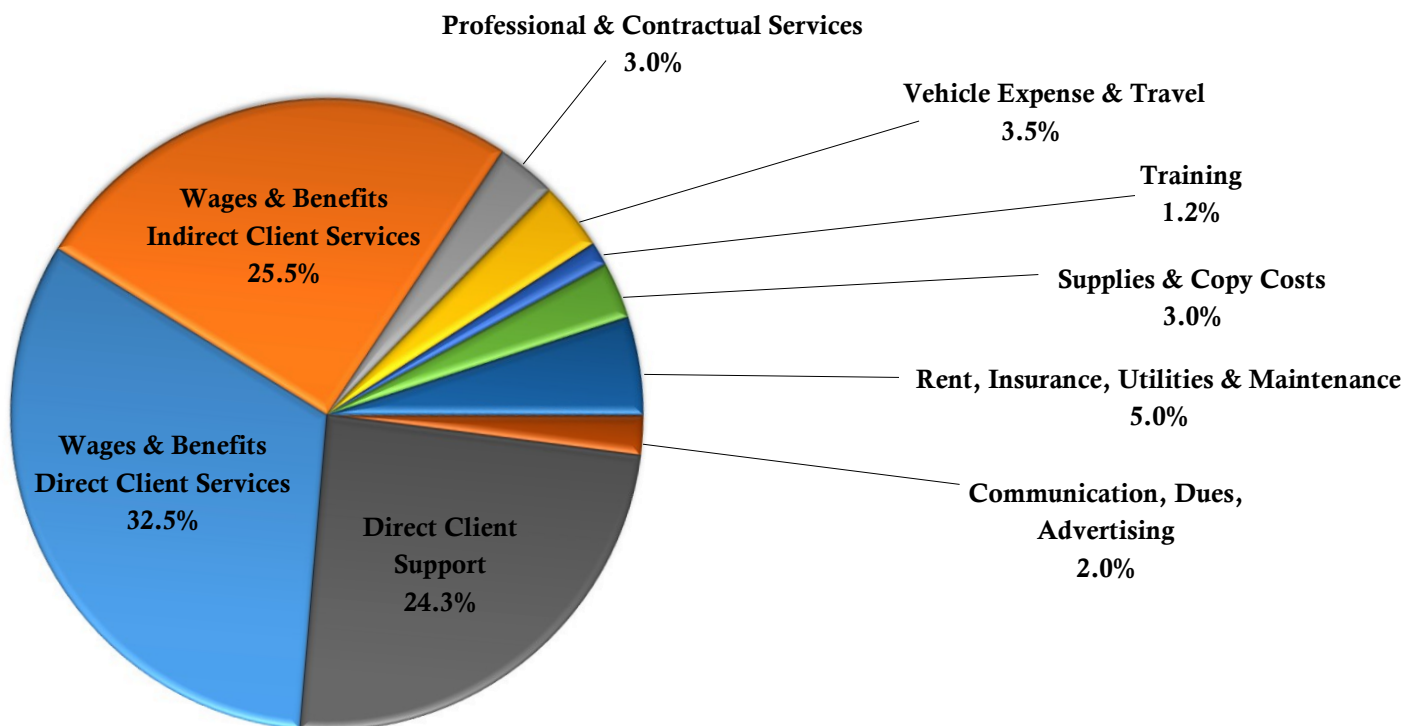
Financial Statement

September 1, 2022 - August 31, 2023

Expenses by Function	
Early Childhood & Family Development	\$3,929,348
Weatherization Programs	\$1,979,930
Energy Assistance Programs	\$932,607
Housing Rehabilitation & Small Cities Development Programs	\$336,374
Housing Rehabilitation/MHFA Loan Programs	\$749,773
Community Services Food and Shelter Programs, Tax Assistance & Other Programs	\$2,137,293
Other Agency Programs	\$132,480
Agency Administration	\$788,849
Conservation Improvement Programs	\$197,403
Total Expenses by Function	\$11,184,057



Expenses by Category



Funding Agencies and Programs

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

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

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

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

U.S. Department of Treasury: Volunteer Income Tax Assistance Program

Minnesota Department of Commerce: Weatherization; Propane Assistance

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

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

Minnesota Department of Human Services: Minnesota Community Action Grant; Aitkin County Family Resource Specialist; Emergency Services Program; Housing Support (Group Residential Housing); Homeless Youth Act; Live Well at Home Delivery; MNsure Application Assistance Program; Transitional Housing Program

Minnesota Department of Revenue: Tax Assistance Grant

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

Other Grants/Program Support:

Central Minnesota Council on Aging: Respite Program Support

Chisago County Health & Human Services: Family Resource Specialist

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

East Central Regional Arts Council: Senior Respite

Hearth Connection: Central Long-term Housing

Local Energy Providers: Conservation Improvement Program

Mille Lacs Corporate Ventures: Long-term Homelessness Supportive Services

Pine County Health & Human Services: Family Resource Specialist

Private Donations: Emergency Services; Power Action Leadership; Reach Out for Warmth; ECE Caring Members; Chisago, Isanti, Kanabec and Pine County-Local Homeless Prevention Aid; Central Minnesota Council on Aging-Senior Respite; Social Security Application Assistance Services; Adult Mental Health Institute Regional Housing Coordinator.