

April, May, June 2026 Edition

Lakes and Pines CAC, INC.

Newsletter

Our Mission

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

Serving the 7-county area:

Aitkin
Carlton
Chisago
Isanti
Kanabec
Mille Lacs
Pine



Inside:



Resilient
Communities Are
Built Together -Pg. 2



Make It Happen
Gala Raises More
Than \$38,500-Pg. 11

Resilient Communities Are Built Together

Every day, I have the privilege of witnessing something remarkable. It isn't found in headlines or statistics. It happens around kitchen tables, in classrooms, at food shelves, in libraries, and in the quiet moments when a neighbor reaches out to help another.

Resilience is defined as the "ability to adapt, recover and grow in the face of adversity." While that is certainly true, resilience is rarely built alone. It grows through relationships, compassion, and communities that refuse to let people face life's challenges by themselves.

This belief is personal for me.

When my husband and I were a young military family, we were building our future on a very modest income. Like many young families, we worked hard, but we couldn't do it alone. Our children attended the free early childhood program offered on our Navy base. We relied on the WIC program to help stretch our grocery budget. Friends and neighbors traded babysitting so we could both work, and we were fortunate to have housing and medical care provided through the Navy.

Looking back, I realize we were surrounded by a community that believed in helping one another. No one viewed accepting support as failure. It was simply how communities worked. We all contributed what we could, accepted help when we needed it, and supported one another through different seasons of life.

Without that community, our journey would have looked very different. The opportunities we have today were built, in part, because others invested in us when we needed a helping hand.

That experience shaped how I view the work of Lakes and Pines.

Every day, we meet individuals and families during some of the most challenging moments of their lives: a parent working hard to keep the lights on, a senior choosing between medication and heating their home, a family searching for stable housing, or a child taking their first steps toward a brighter future through early childhood education.

What inspires me most isn't simply the challenges people face—it's their determination to keep moving forward. Equally inspiring is the network of people who walk alongside them.

Every success story represents countless acts of partnership. It includes dedicated staff who listen with empathy, community partners who collaborate to meet complex needs, volunteers who give their time, donors who invest in hope (often anonymously), and neighbors who believe that when one family succeeds, our entire community becomes stronger.

Community Action has always been about more than providing assistance in a moment of crisis. Our mission is to create opportunities, remove barriers, and help people build a foundation for lasting stability. Sometimes that begins with paying a heating bill or connecting someone with housing resources. More often, it continues through encouragement, education, coaching, and the relationships that empower people to achieve their own goals.

I am continually grateful for the trust our communities place in Lakes and Pines. Whether you are a customer, partner agency, volunteer, donor, elected official, or simply someone who believes every person deserves the opportunity to thrive, you are an important part of this work.

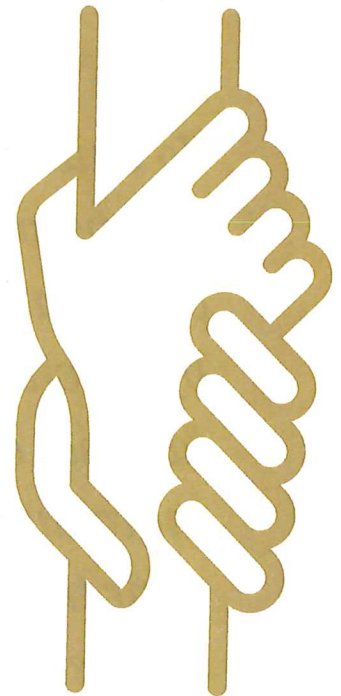
Resilient communities aren't built by one organization alone. They are built by people who choose to care, collaborate, and invest in one another.

I know this because my own family experienced it. The support gave us the stability to build a future, and it instilled in me a lifelong belief that strong communities lift one another up. That is the spirit that continues to guide the work of Lakes and Pines every day.

Thank you for being part of that community. Together, we are creating more than programs—we are creating hope, opportunity, strengthening families, and building resilient communities where everyone has the chance to succeed for generations to come.



***Denise Stewart, CCAP
Lakes and Pines
Executive Director***





Volunteer Income Tax Assistance (VITA) Program Reflection

Reflecting on the recent tax season, the impact of the Volunteer Income Tax Assistance (VITA) program on our community continues to impress. This year, our dedicated team included 26 local volunteers and an additional 11 volunteers who made appointment reminder calls. Together, they volunteered over 1,300 hours to assist at 59 tax clinics and eight mobile clinics, which were held at assisted living facilities, low-income apartments, and high schools. The volunteers' efforts resulted in the completion of over 1,400 tax returns (Federal, State, and Property), resulting in over \$1.1 million coming back into our community.

Next year, we are aiming to expand our Do It Yourself Tax Program (DIY), which served over 100 households this year. Additionally, we plan to grow our service locations in Milaca and Cambridge to better serve those communities. We also aim to expand the number of mobile sites at local assisted living facilities, high schools, and low-income/senior housing facilities. These plans mean we will need more volunteers to join our mission.

Being a VITA volunteer offers various roles, including greeting, tax preparation, and remote options, allowing volunteers to contribute based on their availability. Training is provided for all positions, you do not need to know taxes to start volunteering.

Volunteering with the VITA program is a rewarding experience. As a VITA volunteer you get to witness firsthand the positive impact on the community. If you or someone you know is interested in volunteering, please encourage them to contact us via email at taxes@lakesandpines.org or by calling 320-679-1800, option 4. Your involvement can help us continue to make a significant difference in our communities.

Bridges Program

The Bridges program has been actively establishing and strengthening relationships with community landlords who are willing to accept the Bridges contract. Through consistent communication, support, and successful tenancy outcomes, the program has demonstrated reliability and effectiveness in meeting both landlord and participants needs.

As the program has continued to grow, these positive experiences have led to increased interest from landlords. Several landlords who have successfully participated in an initial Bridges contract have since reached out to the Regional Housing Coordinator when rental units become available. This reflects both the program's credibility within the community and the strong partnerships being developed to support stable housing opportunities.

If you are interested in becoming a landlord for the Bridges program or other Lakes and Pines housing programs, please reach out to the Community Services Department at csd@lakesandpines.org or contacting staff listed below:

Jennifer Erdmann @ ext. 118

Laura Warner @ ext. 159

Jessica Unkelhaeuser @ ext. 1933

Deb Kenney @ ext. 163



Lakes and Pines Celebrates Staff Achievements



Lakes and Pines is proud to announce that three of our outstanding team members: Rachel Anderson, Housing Services Coordinator, Jessica Janorschke, Partnership Coordinator and Laura Warner, CS Program Operations Coordinator have successfully completed the rigorous certification process through the National Community Action Partnership (NCAP) Commission.

The Certified Community Action Professional (CCAP) Program sets a national standard for excellence and ethical leadership in Community Action. It recognizes individuals who demonstrate a strong commitment to these principles through their professional contributions and service to the community. To earn this prestigious certification, candidates must first meet NCAP's eligibility criteria. Once accepted, they must successfully pass the two-step CCAP examination process which includes an online proctored examination and an independent writing assignment about a pre-defined, current theory/approach to poverty reduction.

Rachel, Jessica and Laura will be formally recognized for their achievement at the NCAP Annual Convention on September 3rd in St. Louis, Missouri alongside fellow certified professionals from across the state.

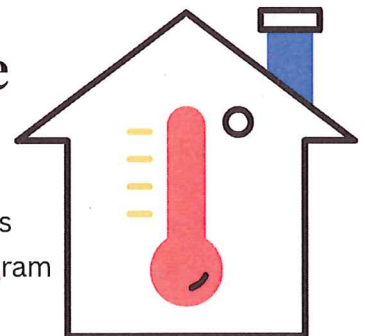
Lakes and Pines is honored to have such dedicated leaders on our team and celebrates their commitment to excellence in serving our communities. Congratulations Rachel, Jessica and Laura on your remarkable accomplishment!



Pictured from left to right: Rachel Anderson, Jessica Janorschke, and Laura Warner

Energy Assistance Program (EAP) Update

The Energy Assistance Program is wrapping up another busy season. During the 2025-2026 program year, our staff worked with more than 5,000 households across all seven counties to help keep homes warm and utilities on. The team has now turned to closing out the past season and preparing for the 2026-2027 program year, which begins October 1st.



With summer finally here, the last thing on anyone's mind is next winter. It's never too early to plan ahead, though. Heating a home through a Minnesota winter is one of the biggest costs a household faces, so it helps to know what support is out there. Energy Assistance can help with more than gas and electric bills; the program also assists with propane, heating oil, and biofuels like firewood, corn, and pellets, so however your home stays warm, there may be help available to ease the cost. If last winter stretched the budget, keep us in mind as the season approaches.

To learn more or see if you may qualify, contact Lakes and Pines at (320) 679-1800, option 2. Enjoy the rest of your summer, and we look forward to serving you again this season.



Whole Family Approach: National Recognition *Guided by Our Mission*

For six years, Lakes and Pines has partnered with the National Community Action Partnership (NCAP), working alongside a regional cohort of Community Action agencies, to develop the Whole Family Approach: a coaching model that works with an entire household together rather than one family member at a time.

That work reached the national stage this year, when Whole Family Coordinator Joe Burhite and Fiscal Controller Dawn van Hees presented Lakes and Pines' Whole Family journey during NCAP's national webinar, "From Lessons to Lasting Impact: A Whole Family Approach Webinar." The presentation was well received across the Community Action network, and NCAP recognized the contribution with an honorarium.

That recognition reflects something bigger than one webinar. The Community Action Code of Ethics calls on professionals to stay current and lead with competence as the field evolves, and Lakes and Pines' own mission, to build prosperous communities by serving local families and individuals in their pursuit of self-reliance, asks the same thing in different words: don't rest on your laurels. The Whole Family Approach is the customer-facing side of that commitment. Behind it, and just as necessary, is a One Agency Mindset: the ongoing internal work of deepening collaboration, communication, and shared process across departments so that the family-facing model actually holds together.

National recognition is a good marker of where that commitment has led so far. It is not the finish line. The work continues, here at home and alongside agencies across the country doing the same.

For more information about the Whole Family Approach, contact Joe Burhite, Whole Family Coordinator, at 320-679-1800.

SAVE THE DATE

**Lakes & Pines
Annual Community Picnic
Saturday, September 19th
11am-2pm
Hinckley Community Center
102 Dunn Ave
Hinckley, MN 55037**



LAKES & PINES CAC, INC.
**ANNUAL
COMMUNITY PICNIC**



PLAY BINGO for a chance to win
a variety of homemade baked
goods or handcrafted items!

BINGO CARDS: \$1 each
Family-friendly event
Affordable fun for all ages

BINGO - 11:30am - 1:30pm

SATURDAY
19th
SEPTEMBER

HINCKLEY COMMUNITY CENTER
11AM - 2PM
102 DUNN AVE HINCKLEY, MN 55037

FREE FOOD - GAMES - RESOURCES - FUN

EVERYONE IS WELCOME!

www.lakesandpines.org (320) 679-1800
lap@lakesandpines.org with any questions



Weatherization Program

The Weatherization Program served 94 households last program year (July 1st 2025 through June 30th 2026) which has included 75 senior citizens, 81 children and 34 disabled customers in seven counties.

Activities that are performed in homes are insulating, air sealing, installing new refrigerators, HVAC replacements, water heater replacements, and other energy efficiency improvements.

The Weatherization Program has multiple funding sources that are utilized while working with families to help permanently reduce the energy bills for income eligible households.

- US Department of Energy (DOE)
- Energy Assistance Program Weatherization (EAPWX)
- Propane (LP)
- Bipartisan Infrastructure Law (IIJA)
- Conservation Improvement Program (CIP)

If your household qualifies, the auditor will look for opportunities to make your home more energy efficient.

To qualify for the Weatherization Program: The household must have an approved energy assistance application that is current and have lived in the home for at least one year.

In addition, the household must have one of the following in the household:

- Household member that is 60 years or older
- Child/Children under the age of 19
- Disability



Office location changes effective July 20, 2026

Effective, July 20, 2026, Lakes and Pines will be closing our physical office locations in Aitkin and Moose Lake. While our office locations are changing, our commitment to the communities we serve is not. We want to assure residents that Lakes and Pines is still here and still ready to support individuals and families with the resources and assistance they need.

To ensure continued access to services locally, our staff will maintain regular community-based availability at the following locations:

Aitkin Community Access
Aitkin Public Library - Every Wednesday
10:00 a.m. – 3:00 p.m.

Moose Lake Community Access
Moose Lake Public Library - Every Monday
10:00 a.m. – 3:00 p.m.

Lakes and Pines staff will be available to provide resources, information, and assistance to community members. Community members may also continue to access services through our main office and North Branch locations:

Lakes and Pines Central Office
1700 Maple Avenue East
Mora, Minnesota 55051
Office Hours: Monday – Friday 7:00a.m. – 5:30p.m.
(320) 679-1800 / www.lakesandpines.org

North Branch Office
39555 Flink Avenue
North Branch, MN 55056
Office Hours: Monday - Friday 8:00a.m. - 4:30p.m.
(320) 679-1800 / www.lakesandpines.org

At Lakes and Pines, our mission has always been about ensuring individuals and families have access to the support they need to move toward stability and self-sufficiency. Although these office locations are closing, our services remain available, and our commitment to the Aitkin and Moose Lake communities remains unchanged. We appreciate the trust our communities continue to place in us and look forward to continuing to serve our communities in ways that remain accessible, responsive, and centered on community need.

We Rally Around Parents



Adrian started in the We Rally Around Parents (WRAP) program almost three years ago. At the time, she had just come out of treatment and was living at her father's seasonal park model as she began her recovery. She had a small child and was involved with her significant other. At a later date, they were able to rent a house in the Aitkin area.

During this time, she worked with Lakes and Pines and had a good support system, receiving WRAP services, coaching, Early Head Start, and assistance with rental costs. She also had an Adult Rehabilitative Mental Health Services (ARMHS) worker and a therapist to guide her. She began to have stable footing underneath her and was able to find a daycare that would accommodate her young daughter.

In the fall of 2024, she enrolled in college. She earned scholarships and has been getting straight A's. She was invited into the Honors program and has been on the President's list twice. She is an avid researcher and writes outstanding essays for her classes. Her artwork was used at commencement.

Unfortunately, her personal relationship became a domestic violence situation and she split up with her significant other and had to move out of the rental. She found temporary housing until she could move back into her father's property. She had personal health issues which she has attended to and is now taking good care of herself.

Throughout this time, she has been employed and most recently obtained a position with the Aitkin Historical Society where she is doing exceedingly well. She is even leading projects.

Adrian's confidence has soared with so many good things happening and she has a clear path ahead with her college studies and dream of owning her own holistic health practice. Her progress and determination to reach her goals is inspiring.

Bubble Recipe

(no tears
recipe)

- ½ Cup baby shampoo
- 2 Cups water
- 3 Teaspoons of sugar

Mix together completely. This works really well after it has set for a while. Stores very well!





Fun in the Sun!

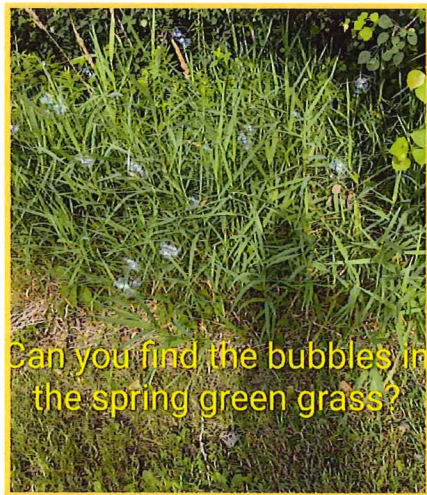
Kanabec County Home-Based Head Start
Summer 2026



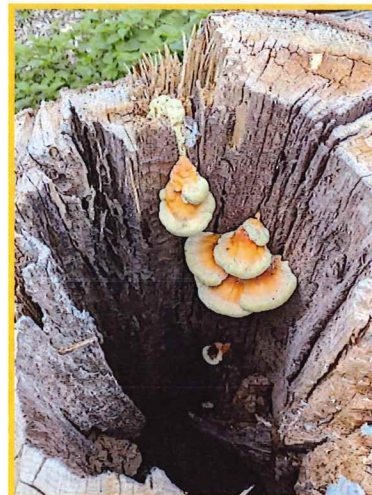
Late spring and early summer days have led to lots of play and exploration outside! From little ones feeling the textures of the spring grass for the first time, to blowing bubbles and swinging high. Kanabec County Home-Based families have been having fun in the sun!!



We are enjoying outdoor scavenger hunts, which include searching for flowers, birds, and insects and talking about the beautiful colors that we see. Toddlers are working on making first steps, exploring musical instruments, sorting shapes, and peeking through books. New sounds and colors are everywhere, and we are taking them all in!



Can you find the bubbles in the spring green grass?



Mille Lacs Home-Based Educators love getting ideas from parents. Here is one idea from a parent!



★ Refer a Friend ★

Not only are parents the first and most important teachers in their children's lives, but they are also a wonderful source for their friends and family to learn more about Head Start. In an effort to increase enrollment, the Head Start program has taken steps to utilize word-of-mouth by implementing a Refer-a-Friend program. Any parent who refers a family to Head Start is entered in a drawing each month for a \$25 gas card. Each referral is followed up on by one of our Family Engagement Coaches. So far, we have two happy recipients!



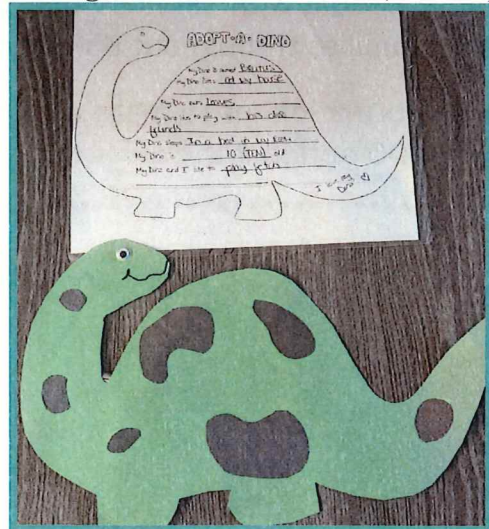
Gas card recipient, Debra S.



Pine County Home-Based

As the program year comes to a close, excitement has been building as our little learners eagerly anticipate the arrival of summer. Over the past few months, we've celebrated the accomplishments of our children by presenting certificates of completion to our 3-5-year-old participants, recognizing their growth and achievements throughout the year.

Meanwhile, our 0-3-year-olds have been embracing the changing seasons by settling into a fun-filled spring and summer routine. Looking ahead, we have plenty of exciting activities planned, including adopting dinosaur-themed adventures in the coming weeks, along with lots of bubbles, water play, and outdoor fun to keep our kiddos engaged all summer long.



New State Housing Funding Brings Additional Resources to Lakes and Pines Service Area

Families facing housing instability in east central Minnesota will have access to additional support thanks to a recent housing package approved by Minnesota lawmakers. The \$165 million package includes \$40 million in unspent funds from the 2024 Tyler v. Hennepin County settlement that will be redirected to emergency rental and mortgage assistance through Minnesota's Family Homeless Prevention and Assistance Program (FHPAP).

The funding will be distributed by the Minnesota Housing Finance Agency to FHPAP administrators across the state, including Lakes and Pines; and will be **available starting August 1, 2026**. Based on a share of relative need calculation, Lakes and Pines represents 2.18% of the statewide need.

For Lakes and Pines, the investment means more resources will be available to help individuals and families stay housed when they experience financial hardship or other barriers to stable housing.

FHPAP assistance may include:

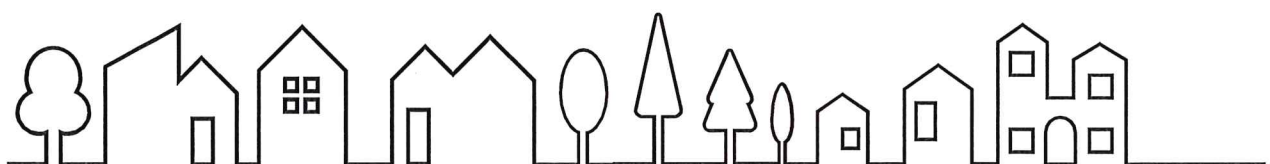
- Rental payments and rental deposits
- Utility assistance and utility deposits
- Mortgage assistance for eligible households
- Housing advocacy and case management
- Financial education and other supportive services
- In addition to financial assistance, Lakes and Pines Housing Coaches work with households to identify solutions, connect families to resources, and develop plans that support long-term housing stability. These services help households address challenges before they lead to eviction or homelessness.



The additional funding comes at an important time as many households continue to struggle with rising housing and utility costs. By expanding prevention services, Lakes and Pines will be able to assist more households across its service area and help families remain safely housed in their communities.

For Lakes and Pines, this investment is more than additional funding—it is an opportunity to reach more people with services that prevent homelessness, support housing stability, and strengthen families throughout the region.

For more information, or to make a referral, contact the Community Services Department at (320) 679-1800 option #4.



Make It Happen Gala Raises More Than \$38,500 to Strengthen Communities

The first Lakes and Pines Make It Happen Gala, held on May 18, 2026, was an inspiring evening of community, generosity, and hope. More than 125 community members, business leaders, Lakes and Pines staff, and supporters gathered to celebrate the mission of Lakes and Pines and invest in building stronger, more prosperous communities throughout East Central Minnesota.

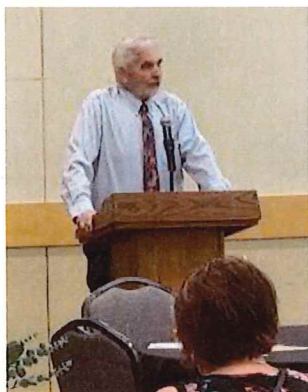
Thanks to the incredible generosity of our sponsors, donors, and attendees, the Gala raised more than \$38,500 to support the agency's mission of building prosperous communities by serving local families and individuals in their pursuit of self-reliance.

The evening demonstrated what is possible when a community comes together with a shared commitment to helping neighbors overcome barriers and create brighter futures. Every sponsorship, auction bid, donation, and ticket purchase will help Lakes and Pines continue providing essential services that promote housing stability, energy assistance, early childhood education, family support, and pathways toward long-term self-sufficiency.

We are incredibly grateful to everyone who made our first Make It Happen Gala such a tremendous success. The overwhelming support from our sponsors, community partners, volunteers, Board of Directors, staff, and guests demonstrates the importance of Community Action and the work being done every day to strengthen individuals, families, and communities across our seven-county service area.

On behalf of the Lakes and Pines Board of Directors and staff, thank you to everyone who attended, sponsored, donated, volunteered, and helped make this event a memorable success. Your investment is making a lasting difference in the lives of local families and helping ensure that together, we continue to make it happen.

We look forward to building on this momentum and welcoming everyone back for next year's Gala!



Tim Burkhardt, Lakes & Pines Board Chairperson



Left - Tina Hamilton, Lakes & Pines HR Director
Right - Crystal Small, Lakes & Pines Executive Secretary



Left - Peter Ripka, Lakes & Pines Board Treasurer
Right - Dennis Carpenter, Lakes & Pines Board Member



Pictured Left to Right: Roberta Folkestad, Lakes & Pines Board Secretary, Ken Bass, Lakes & Pines Energy Program Director, Crystal Small, Lakes & Pines Executive Secretary and Kelly Manley, Lakes & Pines Technology Director

Thank You. 2026 Gala Sponsors

Presenting Sponsors - \$2,500

Grandy Lions
Rum River VFW Post 2735
Federated Co-op
Ogilvie Lions Club
CoBank

Keep 'Em Warm Sponsors - \$1,000

AmericInn by Wyndham-North Branch
Shalom Thrift Shop, Inc.
Hinckley Lions Club
East Central Energy
Ronald and Sandy Duke
Northwoods Credit Union
Neighborhood National Bank
Sturgeon Lake Area Lions Club
Town & Country Insurance Agency
Mille Lacs Band of Ojibwe

Keep 'Em Fed Sponsors - \$500

Isanti Electric
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Brad Larson
Denise Olson
Kristi LaRowe
David Engberg
David Freemore
Tim Burkhardt
Stacy Lent Fire Dept
First National Bank of Milaca

Keep 'Em Safe Sponsors - \$300

Joanne Munson
Tradewinds HVAC & Fireplace LLC
Love the Journey Counseling Center
Chapman's Auto Repair
Ambry Hill Technologies
Rush City Lions Club
Gallagher Insurance



FOR YOUR INFORMATION (FYI) is a quarterly newsletter for the area's officials, partners, Board Members and personnel of Lakes and Pines CAC, Inc. For further information, please contact:

LAKES AND PINES COMMUNITY ACTION COUNCIL, INC.

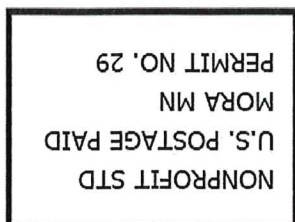
1700 MAPLE AVE E MORA, MN 55051

320-679-1800 TOLL FREE 1-800-832-6082

lap@lakesandpines.org

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For the Agency to continue saving 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 prefer to receive the FYI electronically, please email: lap@lakesandpines.org



ADDRESS SERVICE REQUESTED

LAKES AND PINES CAC INC
1700 MAPLE AVE E
MORA MN 55051

