

Financial Stability Coalition Meeting

MINUTES

Oct. 9, 2015

GOAL: To increase the number of lower-income families who are financially stable

Financially Unstable- Spending more than 30% of your income on housing

Low-income – below 200% of the Federal Poverty level.

Case Management - The client-focused process of counseling, advising, advocating and/or assisting clients by linking them to necessary resources.

Objective: To expand budgeting and saving through education, counseling, financial resources and skill building.

*Diane Bach, Community Action Agency		*Lisa Maskill, Legal Services of SCM	X
*Amy Clough Baker, Habitat for Humanity		*Beth Mehan-Wood, Dept. on Aging	X
*Nancy Bishop, DHS		*Camarrah Morgan, Child Care Network	
*Dave Brevoort, Goodwill		Heather Perez, Communities In Schools of the Tecumseh Area	
*Hank Cetola, Lenawee United Way	x	*Lynne Punnett, Habitat for Humanity	X
*Terry Clark-Jones, MSU Extension	x	*Laurie Rivetto, MSU Extension	
*Delight Creech, Associated Charities		*Nathan Salazar, Goodwill	
Stephanie Dinius, First Federal		Jeff Seitz, Monroe Bank & Trust	
*Lisa Eack, Lenawee Great Start Collaborative	x	Laura Terommes, CAA	
*Burt Fenby, Community Action Agency		Cassandra Turner, Head Start	
*Mindy Goll, Housing Help of Lenawee		Copi Valdiviez, Lenawee United Way	X
*John Haught, Goodwill		Nick Vanover, KeyBank	
Derek Henning, TLCCU		Trevor VanValkenburg, Lenawee District Library	
*Khris Henson-Jones, Housing Help of Lenawee		*Shari Wyse, First Federal Bank	
*Julie Laughlin, Community Action Agency			

Terry Clark-Jones opened the meeting with introductions. Thanks to Lynne Punnett for taking minutes in September. Terry will record this month's minutes.

Copi Valdiviez will be representing Lenawee United Way on the coalition. Welcome! Diane Bach is also back to work!

Diane and Terry attended the Collective Impact Core meeting this month. Between, Diane, Burt and Terry our coalition will be represented at this meeting. The Core has requested we forward our meeting notes each month.

Members of the coalition can begin to referral potential applicants for the Mini IDA. You may get applications from Julie Laughlin. The group stressed the following:

- Maximum amount matched will be \$300 for a potential total of \$600.
- Commitment with regular deposits
- If agencies want to make referrals, they must be an active member of the Financial Stability Coalition
- A committee of at least three will review the applications with the referring agency present if possible.

The Mini IDA committee is David Brevoort, John Haight, Nathan Salazar, Lynne Punnett, Julie Laughlin and Burt Fenby.

There was a short discussion about Financial Institute presentations. Christine was to follow up with Monroe Bank and Trust and Old National Bank to set potential dates and the group was not sure if that had happen before her last day. Terry will be following up with Nathan to see if there has been dates set or contact made with lenders. Stephanie Dinius is no longer Onsted State Bank. She is now with First Federal Bank

Social marketing events and ideas updates:

- Lisa Eack shared that the Great Start Collaborative has a very popular [blog](http://lenaweegreatstart.org/blog) (<http://lenaweegreatstart.org/blog>) and has open it to our group to share our programs, services, emerging issues with their parents and families. They are always looking for new information and Lisa feels that financial education can be an added dimension for the blog. She feel many of the families don't know about our programs and this can be another great venue to get information out there. Each blog write only need to be between 300 to 500 words. Lynn volunteer to do a blog on Lenawee Habitat for Habitat. This will be on our agenda each month and will be looking for volunteers willing to highlight their programs.
- The Show Me the Money Day CEDAM Grant was submitted form Project Connect 2016.
- America Saves Week is Feb, 22-27, 2016. To learn more go to: <http://www.americasavesweek.org/>. They send out a monthly packet that include tweets, news releases, fact sheets highlighting a different subject each month.
- Money Smart Week is April 23-30, 2016. To learn more go to: <http://www.moneysmartweek.org/>. Many banks and libraries are part of this week's events. CAA will be checking with the library they work with to see what they are planning for 2016.

Hank Cetola and Lynn Punnett gave a short update on the Neighborhood Revitalization project and just by the interviews that have been done they are seeing positive outcomes. Lynn and Lisa Maskill shared a small gathering that Legal Services and Housing Help of Lenawee agency hosted with local landlords. The purpose of the meeting was to introduce the two agencies to the landlord group but to also talk about preventive actions to decrease evictions. The feedback from the landlords was very positive. Lisa Maskill shared that there may be some opportunities for our membership to provide

services/education for both tenants and landlords that may increase housing stability. The group will discuss this more in Nov.

Copi challenge the group to review our strategic plan to make sure we are on track. Terry and Diane will be meeting before the next meeting and will report to the group in Nov.

Next meeting will be Friday, Nov. 13, 2015- 9:00 to 10:30 am at Lenawee United Way.

Respectfully,

Terry Jones