

Financial Stability Coalition Meeting

MINUTES

Friday – Feb. 12, 2016

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.

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

Terry Clark-Jones opened the meeting with introductions. Special thanks to Lynn Punnett for volunteering to take notes for this meeting.

1.) Updates:

LUW: Will be doing program tours for donors and prospective donors. Will be holding seven focus groups and looking at strengths, weaknesses, opportunities and threats. Plans to create an advisory panel from each of the seven sectors. Day of Action will be actually two days (June 17 and 18th) with Habitat. The plan is do this with local churches. 2016 is the year for stability and change. There will be an increase in the number of choice of where a donor wishes to give in 2016. The choices will be based on demographics and trends.

Mini IDA update- The committee will be meeting to review the first group of applicants before our next meeting in March. A quick overview of the program was shared.

Financial Institutions Presentations- No presentations are currently schedule. Nate Armstrong from Old National was in attendance and indicated that Old National might be interested in a presentation.

Social marketing events and ideas updates:

- Great Start [blog](http://lenaweegreatstart.org/blog) (<http://lenaweegreatstart.org/blog>) Lisa Maskill will see if LSSCM will write up a quick blurb for March.
- The Show Me the Money /Project Connect was a great success again. CEDAM actually send a representative to the event and was very impressed. One of the goals for next year's event is to possibly have mini presentation on financial management/ money related topics. They are also looking into a larger space for the event since they are beginning to outgrow current space. Khris and Terry are in communication to report evaluation/ survey data back to CEDAM.
- Both of these events are coming up:
 - 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, releases, and fact sheets highlighting a different subject each month throughout the year.
 - 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 offering programs with the Hudson library during MSW.
- Lenawee Community Housing Committee (Landlord Breakfast) - Lynn and Lisa shared that this group continues to meet and is creating great dialogue to possibly improve rental housing situations in the county.

2.) Core and Community Collaborative meetings- Nancy reported on the Feb. 12 core meeting. This group continues to look at doing more work/ education on trauma and trauma informed community. CMH is the lead agency on this topic. It was suggested that we invite the contact from CMH to talk at a FSC meeting on the topic.

3.) Data Collection Reports- We now have two years of data and we have information that may be helpful on showing collected impact. We ask that all agencies in the Coalition [continue to gather data for 2016](#). We will be asking for this data again at the end of 2016 instead of quarterly. We also feel it would be helpful to look at agencies' Annual/UW reports. The hope is to have a good impact report for a three year span.

4.) Emerging Issues/Updates –

- Remind clients that receive food stamps that they must apply for state Home Heating Credit or their allocation will decrease. They have until Sept. 30 to file.
- Eviction- Avoidance program is available through Legal Services. Send them as early in the process as possible. Past cases indicate more success in avoiding evictions.
- StepForwardMichigan is ending in March or once funds are out. Dec. 31, 2015 was the last day for application to be accepted.
- Free tax prep- CAA or online at myfreetaxes.com
- Walk for Warmth was Feb. 20th
- Lisa Maskill will be on maternity leave. Jackie Bradley will be representing LSSC while she is on leave.

Goals for 2016-

- Approve a minimum of five mini IDA applications.
- Increase visibility of current financial management education programs and resources in the county to the people of Lenawee County.
- Increase community stakeholders/partners on the FSC.

Next meeting will be Friday, March 11, 2016 - 9:00 to 10:30 am at Lenawee United Way.

Respectfully,

Lynn Punnett and Terry Jones