

Financial Stability Coalition Meeting

MINUTES

Friday – May 13, 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	
*Diane Bach, Community Action Agency	X	*Beth Mehan-Wood, Dept. on Aging	X
*Amy Clough Baker. Habitat for Humanity		*Camarrah Morgan, Child Care Network	
*Nancy Bishop, DHS		Heather Perez, Communities In Schools of the Tecumseh Area	
Jackie Bradley, Legal Services of SCM	X	*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	X	Cassandra Turner, Head Start	
*Stephanie Fields, First Federal	X	Copi Valdiviez, Lenawee United Way	
*Mindy Goll, Housing Help of Lenawee		Nick Vanover, KeyBank	
*John Haight, Goodwill			
Derek Henning, TLCCU			

Terry Clark-Jones opened the meeting with introductions. Diane Bach volunteer to take notes for this meeting. Thanks Diane!!

We did welcome and introductions of those present.

1.) AmeriCorps Positions: Lynn P. made a motion to use \$7000 LFSC (PIT) to fund a one year AmeriCorps positions to support the Getting Ahead program at CAA. The motion was seconded by Stephanie F. Passed unanimously.

2.) Presentation on Trauma Informed Services- Michelle Hutchison- CMH: Root issue is to have a better understanding of how trauma affects lives that is not dealt with. Often trauma in youth will affect an adult later in life. 70 % of behaviors is driven/controlled by subconscious. It is also important to know that trauma does not discriminate. Trauma results in physical and chemical changes in the brain. What is trauma? Any experience that creates the sense of helplessness, fear, and hopelessness. PTSD-brain scan of person from a severe car accident looks like one of a soldier coming back from combat. Generational trauma is possible.

Changes in the brain can be passed on to next generation. As a trauma informed community- being informed can change a community. No intervention/treatment for a person with trauma experience has a life expectancy of 20 years less. The ACES study rate adult traumatic experiences from the past. Toxic stress is ongoing constant state of trauma/stress. Everyone responds differently. We can judge what is traumatic for others. A state of hyper awareness continues after a traumatic event and often is misdiagnosed as ADHD. Irritability is common as is not sleeping, can't focus, not making good decisions. Trauma/toxic stress goes hand in hand with generational poverty. Adults acting like six years olds could be a result of childhood trauma. Important for everyone to be trained to help understand behavior of others they interact with. How has poverty impacted mindsets and how trauma is interwoven? Until we can create psychological safety, how is what we are doing going to make a differences in the lives of people? Quite often the person needs some healing. Early intervention is best. It helps keep the brain from going into the hyper state. Experiences trauma through all 5 senses. Responses are fight-flight or freeze to traumatic experience. When we the practitioner is more trauma informed it lessens the burnout rate for us. Most effective treatment is medication and counseling. Our life experiences control our behavior and thinking. It is OK to talk about experiences. It will not traumatize them more. Ask "what" happen not "why "are you acting like this. Knowledge is power. Model behavior even with adults. Trauma is our number one public health issue. Michelle will be forwarding us links to videos to view and ACES information.

3.) Updates:

L UW: No update

Mini IDA update-No new activity this past month.

Financial Institutions Presentations- Diane and Terry are working to follow up with lenders in the community.

Social marketing events and ideas updates:

- Great Start [blog](http://lenaweegreatstart.org/blog) (<http://lenaweegreatstart.org/blog>) Diane completed a write on the VITA program and submitted. Habitat will write up a piece on Habitat volunteerism for their programs.
 - Money Smart Week 2017: Will continue discussion in June.
- Lenawee Community Housing Committee (Landlord Breakfast) – Next meeting will be May 27- 8:15 am at Country Kitchen.

4.) Core and Community Collaborative meetings- Diane presented on LFSC at the Core meeting on May 4. The core members felt we are do a great job of what collective impact is. Go Team!!

5.) Data Collection Reports- 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.

6.) Emerging Issues/Updates –

- Neighborhood Revitalization Program continues.
- Habitat does not currently have enough sponsors in the community to support their goal of building four homes. They are concentrating on home repairs where there is a high need. Currently working on a strategic plan.
- Housing study- CAA received more CDBG \$ than expected-hope to use for some of the housing study. Currently partnering with the city.

Next meeting will be Friday, June 1, 2016 - 9:00 to 10:30 am at Lenawee United Way.

Respectfully, Diane Bach and Terry Jones