Financial Stability Coalition Meeting
MINUTES
Friday – September 9, 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.

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<thead>
<tr>
<th>Sean Armstrong, Old National Bank</th>
<th>*Julie Laughlin, Community Action Agency</th>
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<tbody>
<tr>
<td>April Demers, Monroe/Lenawee United Way</td>
<td>*Lisa Maskill, Legal Services of SCM</td>
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<td>*Diane Bach, Community Action Agency</td>
<td>*Beth Mehan-Wood, Dept. on Aging</td>
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<td>*Amy Clough Baker, Habitat for Humanity</td>
<td>*Camarrah Morgan, Child Care Network</td>
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<td>*Nancy Bishop, DHS</td>
<td>Heather Perez, Communities In Schools of the Tecumseh Area</td>
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<td>Jackie Bradley, Legal Services of SCM</td>
<td>*Lynne Punnett, Habitat for Humanity</td>
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<td>*Dave Brevoort, Goodwill</td>
<td>*Laurie Rivetto, MSU Extension</td>
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<td>*Terry Clark-Jones, MSU Extension</td>
<td>*Nathan Salazar, Goodwill</td>
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<td>*Delight Creech, Associated Charities</td>
<td>Jeff Seitz, Monroe Bank &amp; Trust</td>
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<td>*Lisa Eack, Lenawee Great Start Collaborative</td>
<td>Laura Negron-Teronnes, CAA</td>
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<td>*Burt Fenby, Community Action Agency</td>
<td>Cassandra Turner, Head Start</td>
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<td>*Mindy Goll, Housing Help of Lenawee</td>
<td>Nick Vanover, KeyBank</td>
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<td>*John Haught, Goodwill</td>
<td>*Stephanie Fields, First Federal Bank</td>
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<td>Derek Henning, TLCCU</td>
<td>Candace Aranda, Salvation Army</td>
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<td>*Elizabeth Salerno, Housing Help of Lenawee</td>
<td>Amanda Crosby, Child Care Network</td>
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Lynne Punnett opened the meeting in Terry Clark-Jones’ absence. Like last month, Lynne took notes noting that the names with an “X” (above) were the seven people in attendance.

1.) Pathways of Hope:
Candy from Salvation Army gave a thorough presentation on the Salvation Army’s Pathways of Hope program, in existence for about 5 years now and being rolled out in more communities including Lenawee. Attached is a written overview of her spoken presentation. Those present felt it is an excellent program and marries quite well with Getting Ahead through CAA, Raise Up through Goodwill, mini IDA’s and bigger IDA’s, and other community programs that would provide more in-depth support to reaching the goals set by those in the Pathways of Hope program.

Monroe/Lenawee United Way – April Demers regretted not being able to attend. No updates.

Mini IDA update – No updates.
AmeriCorps position – No updates.
Getting Ahead classes – No updates.
Financial Institutions Presentations – No update.
Social Marketing –
   Great Start blog - No specific updates, although flyers were shared for the blog.
   SMTM – No update.
   Money Smack Week – Stephanie Fields has taken the lead on organizing community engagement for this week-long event. Meeting scheduled @ 9am 9/15 at First Federal downtown. Lisa Eack is co-leading, Terry Clark-Jones, Laura Terrones and Dave Brevoort signed on to help. Others are welcome. Discussion about Hometown Hope Grant and it is believed to not be too late to apply.
   Landlord group - Continues to meet. Rent Smart thru MSU extension is scheduled for 9/29. Flyers shared.

Core and Community Collaborative – No updates.
Data Collection Reminder – No updates.
Emerging Issues/Projects – No updates.

Laura Terrones from CAA distributed flyers for a number of their excellent financial stability and other helpful programs.

Other fun facts were shared like the usefulness of myfitnesspal.com and an associated app and retirementcalendar.com.

Next meeting 10/14 at MDHHS, room assignment unknown at this time.

Respectfully,

Lynne Punnett
Recently The Salvation Army conducted a survey in 1,241 communities in the United States regarding our social service process. The jest of the survey was to determine the extent and types of services offered to communities by The Salvation Army. Data collected in the survey showed that 90% of The Salvation Army units provided emergent or crisis services such as food, clothing, rent, utilities etc. Only ten percent of The Salvation Army units offered services which would enable the clients to become more self-sufficient; thus eliminating the need for crisis intervention again. In reviewing this material, The Salvation Army has developed the Pathway of Hope initiative in which our goal through case management and community resources is to move people from “crisis living” to “self-sufficiency.”

In working for The Salvation Army I have seen many client’s come in for emergency food, utility bills or other needs multiple times within any calendar year. Over time I have seen their children grow up and begin turning to The Salvation Army for similar needs. During the past six to seven years Lenawee County has seen a vast change in poverty due to the closing of our area industries and many retail businesses. The growing number of those presenting for services have caused The Salvation Army to pause and look at this changing problem. I personally know many of you in this room are aware of this growing need within our community.

Three to four decades ago someone might come in for emergency shelter for one night and move on. They might come in for emergency food two months in a row and not come back in their lifetime. As mentioned earlier now due to unemployment, shifting living conditions many have grown generationally dependent on what once was an emergency service. It is out of this need that we address our Pathway of Hope program. The United States has the second highest child poverty rate out of the 35 wealthiest countries in the world. To me this means we have an epidemic to solve. In order to begin to do so we must assist families to overcome barriers of unemployment, unstable housing, lack of education, and move toward increased stability and eventually self-sufficiency. To change this is not an easy task.
The Salvation Army has been meeting needs of people around the world for 151 years, and has been servicing Lenawee County for 120 years. We will continue to offer emergent services such as food and utility assistance, providing hot meals along with aid to those in crisis such as fire and flood and our recent heat advisory. We are committed to serving the area homeless in providing our building’s use to Share the Warmth and providing breakfast for them. All of these programs will continue along with the new program, Pathway of Hope.

Who is eligible to participate in Pathway of Hope? Any family with at least one child under the age of 18 that are Lenawee County Residents. A family with children ready to step forward and take action. It can be a family with grandparents raising grandchildren. Single adults, seniors, and families without children are not eligible for the Pathway of Hope program; as it is geared specifically to break the cycle of intergenerational poverty in families and thus have a direct effect on children.

The Pathway of Hope brings people alongside the family through focused strength based case management and referral to help them achieve goals which are family chosen. It is a focused, more intentional service to aid families with children who desire to change the course of their lives. The program is a switch from repeated “band-aid” services to assisting with solving the root causes. It allows the client to lead in their own journey with staff members acting as guides. The approach is designed to foster hopeful yet realistic expectations by focusing on their past successful experiences. Clients may participate in the program for up to one year. They may complete one set of goals and exit the program, and return at a later date to work on a different set of goals. Our hope is to assist 5-10 families per year in this program.

It is our plan to use out staff, programs already in place, advisory board and networking relationships to meet the client’s need. As we often discussed in Basic Needs (that dinosaur meeting I still remember) and
continue to do so through networking together, the problems within the impoverished portion of our community need our combined collaborative help. The old adage of giving a fish or teaching someone to fish may really hold true. Pathway of Hope will be successful, if we all come together. If you come across a family that you feel would benefit from Pathway of Hope, please refer them to me at 265-2038. Also, if you have programs you believe might be helpful to Pathway of Hope families please contact me.

Call Candy @ 265-2038

or email Candace_Mandell@USC.EDU
Rent Smart

Considering renting but not sure where to start? Already a seasoned renter but want to learn how to become a better one? Attend a Rent Smart workshop from MSU Extension!

Points of Discussion Include:

- Getting Your Money in Order
  - What is the landlord approval process?

- Understanding the Rental Process
  - Understanding your lease
  - Rental Options
  - The Rental Application
  - Rules and Regulations

- Being a Good Tenant
  - Communicating effectively with your landlord
  - Keeping good records
  - Keeping it clean

Rent Smart Workshop
Thursday-Sept. 29, 2016 - 5:30 to 7:30 pm

Adrian District Library
143 E. Maumee St. Adrian, MI 49221

Terry Jones- clarkjon@anr.msu.edu -734-240-3179

FREE-Pre-registration required by Sept. 28, 2016 by calling 734-240-3179. All participants will receive a certificate of completion at end of the workshop.

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