

Financial Sustainability Coalition  
February 10, 2017

Lynne Punnette, Beth Wood, Laura Terrones, Stephanie Fields, Lisa Eack, Dave Dervotte,  
Nathan Salazar, Lupe Hamden, Burt Fenby, Julie Laughlin, Laura VanSickle

**Updates**

United Way

Burt gave an update on his meeting with Connie Carroll at United Way regarding designations.

Mini IDA Committee

Julie has received some applications for review: 1 rent, 2 car repairs, and 2 home ownerships. This committee will meet after this meeting. Burt briefed the group on what the IDA's are and used for those who didn't understand this program.

VITA

Burt gave an update on this program. Appointments are an hour long with the new software.

Getting Ahead

Julie reported that there were two graduations this past week. We are starting up again the last week of February, 2017 with 5: 1 Hudson, 1 in Tecumseh and 3 in Adrian with classes being held Monday through Thursday. Lynne mentioned that Habitat has money set aside for the curriculum and snacks provided and she thought the year 3 funding wasn't going to happen at this point.

Pathways to HOPE

No report

RAISE Up

Dave reported that one of his clients had one of those "Aha moments" from attending the budgeting classes and keeping track of her expenses.

Rent SMART

Lynne mentioned that this came out of the Landlord Breakfast with one being held each quarter. The next one for the third quarter is being held on April 26, 2 hour session for tenant and landlord. Topics discussed credit, home maintenance, how to be a better responsible tenant, and how to deal with landlords. Terry Clark-Jones facilitates these classes.

Financial Institutes Partnerships

Walk for Warmth - First Federal is allowing us to do a WLEN Radio Remote on Friday, February 17 from 3:00-5:00pm. Q95 is going to do a remote on Saturday, February 19. Lynne is going to follow up with a representative from KEY Bank about attending this meeting.

Good will is going to put up a tent in the lot for this event.

#### Social Marketing

Lisa mentioned that if anyone has any write-up that we would like to have publicized, please send them to Lisa.

#### Project CONNECT

Julie mentioned that the first and second sessions were filled.

#### Money SMART Week

Stephanie mentioned that there will be an email being sent out with agencies being committed to having an event during the week of April 22-29, 2017. The next planning meeting on March 17 at 9:00am and please let Stephanie know if you would like to attend.

Julie mentioned that she has a couple of days being planned for classes on budgeting for adults and an event for kids such as to make banks.

On Tuesday, February 21 First Federal and Lenawee NOW are holding an event addressing the Economic Outlook at the Lenawee Country Club from 4:30-6:00pm.

#### LandLord Group

Lynne reported that this group meets monthly. The fair housing group is going to be the speaker in February. Doug Hartung presented in January. The most important answer to most questions – is what is in your lease, how is your lease worded? In March, Judge Schaedler is speaking to this group. Landlords have not had a good experience with the mediation process and there are some issues to overcome.

#### CORE Group

Burt reported that this group is presenting on February 23 at the Chamber of Commerce breakfast following the breakfast the presentation on collective impact. This group is also looking at the cost of stress in the community. Theresa does a class in Hudson on substance abuse and misuse.

#### DATA Collection

Theresa wants to know if we want to keep collecting data and how do we want to use this in relationship to housing and stress. Lynne inquired have we looked at what last year's numbers were and what did we see happen. We need to compare what we did last year and the year before. Burt to send out the slides to this group.

#### STEP Forward

Laura T. mentioned that STEP Forward Michigan is still open to help individuals with this process through 2017. STEP Forward Michigan assists with mortgages and property tax issues. STEP Forward is helping HARDEST Hit program. Stephanie would like to have information on this program.

Stephanie mentioned that there are Better Together Home Improvement Loans for those who are very low income to be used for home repairs. These are up to \$10,000 limit for 6 years and unsecured loans. There is a requirement that the debt to income have to be met. There is a \$2,500 loan available for energy for 5 years.

Lynne reported that she had a client come in inquiring about a paint job for his home but the problem is he is on a Land contract. Lynne mentioned he should contact First Federal and he was able to get a mortgage and buy out his land contract.

Future Meeting Plans

March 10, 2017 next meeting.

Meeting adjourned 10:08am

Respectfully submitted,

Laura VanSickle