LENAWEE FINANCIAL STABILITY COALITION

Mission: To increase the number of families and individuals who are financially stable

Date: Friday, 12/14/2018
Time: 9:00 – 10:30 am
Location: Lenawee Room
Human Services Building
1040 S. Winter St.
Adrian, MI 49221

Meeting Minutes

I. Welcome / Introductions

Attendees: Britni Stornant, Terry Clark-Jones, Connie Carroll, Jenna Furman, Gary Urban, Lynne Punnett, Todd Ritzler, Jackie Bradley

II. Review Agenda & Minutes

No edits to Agenda or October Minutes

III. Note Taker of Meeting

Jackie Bradley

IV. Treasurer’s Report

No report provided

V. R Rules Presentation

Julie was not in attendance, so Jackie will touch base with her about moving this presentation to a future meeting.

The Adrian R Rules graduation was 12/12 and 10 students graduated. This cohort had very strong family support and at least 40 people attended the graduation. This was also the first cohort that allowed Freshmen and Sophomores to participate.

Hopefully, there will be funds available next year to continue to offer this program. This year’s class was funded through a Neighborhood Revitalization grant from Lowe’s and required that at least half of the participant’s be from Habitat’s focus area.

VI. Activities
   a. Build Financial Resilience
      i. Mini-IDA Committee
1. GOALS:
   a. ☒ Committee will fill vacancies
   b. ☐ Committee will review and revise materials
   c. ☒ Committee will determine the amount of funds available

   No report

ii. VITA

   All appointments will be held at either the Department on Aging or a few select satellite locations. All scheduling will be completed through 211.

iii. Getting Ahead

   No report

iv. BRN
   1. GOALS:
      a. ☐ LFSC will engage the Success Coach once they are hired
      b. ☒ LFSC will provide advice and support as needed

   Planning continues to move forward. Please note that when discussing the program, no one but DHHS or Michigan Works should be discussing an actual dollar figure; this is an update from previous conversations.

   Per an update from Misty: There is 1 committed employer and at least 6 are needed to form the network. Michigan Works is still actively pursuing leads and interest within the county.

   Gary suggested home help agencies. These businesses often have a very difficult time with retention. Local providers include: Department on Aging, Choices (out of Hillsdale), and Right at Home.

v. Legislative Issues
   1. Earned Sick Time Act
SB1175 was introduced to revise the Earned Sick Time Act. The original version of this law would have granted workers one hour of paid leave for every 30 hours worked, up to a maximum of 72 hours a year. The revised version mandates one hour of leave for every 35 hours worked, with an annual paid leave cap of 40 hours. Firms with 50 or less workers would be exempt. It also removes provisions that would have imposed extensive record keeping requirements on employers, and potentially created a legal presumption that missing records means an employer has violated the law.


The bill was presented to the Governor on 12/5, but had not been signed at the time of the meeting.

2. Improved Workforce Opportunity Wage Act

SB1171 was introduced to revise the Improved Workforce Opportunity Wage Act. The original version of this law would have increased the current $9.25 minimum to $12 in 2022, and eliminated a separate lower minimum wage that applies to tipped workers. This bill extends the phase-in of the $12.05 minimum to 2030, keeps a separate and lower minimum wage for tipped workers, and eliminates indexing the minimum wage to inflation.


The bill was presented to the Governor on 12/5, but had not been signed at the time of the meeting.

b. Build Awareness of Financial Resources
   i. Events Committee
      1. GOAL:
         a. ☒ LFSC will begin planning for 2019

         America Saves Week is the last week of February/first week of March. This is a social marketing event. There is more information
on the website; however the digital toolkit has not been released yet.

Show Me the Money Day is 1/30 in association with Project Connect. Its primary purpose is to promote VITA sites and educate people regarding use of their refunds.

Money Smart Week is 3/30 – 4/6. The Michigan contact is Kelly Masters. Please register any events during this time on the website so they will show up on the official calendar.

2. Social Media

On hold pending Logo Contest

3. Logo Contest

There have not been many submissions yet. Please spread the word.

c. Build Landlord / Tenant Relations and Resources
   i. Rent Smart
      1. GOALS:
         a. ☐ Terry and MSUE will hold 4 classes with a target of 10 people in each
         b. ☐ Landlords will support 10 $50 vouchers
         c. ☐ LFSC will vote on supporting additional vouchers
         d. ☒ Terry will begin collecting feedback from landlords

The last 2018 Rent Smart class was 11/27. Two people were registered, but neither attended.

Total 2018 Numbers: 12 attendees (10 in February, 2 in August); 2 vouchers remaining

Terry will be going part-time as of 1/1/19 and then retiring at the end of the year. She will hold one more class in February 2019, to try to use the remaining 2 vouchers.

ii. Landlord Group
Dagmar McKinney was the speaker at the last meeting and received good feedback. There will be no December meeting.

This group is still looking to increase the number of landlords at the table. There are consistently 5-8 who attend. Lynne just received the updated rental property/landlord list from the City in response to her FOIA on behalf of the group. She will be sharing this with the landlords so they can make targeted invites to other landlords.

iii. Legislative Issues
   1. SB 110 – Removes barriers to conversation between municipalities and landlords around affordable housing

      There has been a lot of grassroots action on this. The Committee Chairperson and our local representatives have stated that they are in favor of this bill. It is unsure if it will pass before the end of session, though.

VII. Collective Impact Core

The Core has been discussing how to get a baseline of how trauma-informed we currently are. They are looking at rolling out a process for Organizational Trauma Assessments; the state has a nice toolkit with intervention strategies included.

Jackie will bring a project and the toolkit to the next meeting, so everyone can see it and discuss what kind of support they would need from the Core to consider implementing it.

VIII. Other Issues
   a. Financial Exploitation Taskforce

      Adult Protective Services (APS) believes this to be an under-reported problem. Additionally, APS generally only finds out after-the-fact, rather than at a time when they could intervene. Financial Exploitation is often difficult to spot because it is generally completed in small amounts over time, rather than a large lump sum.

      It is important to educate the “front line”: other family members, bank tellers, etc. This may be a good professional development opportunity for financial institutions.
Gary will coordinate with Terry and Misty regarding setting up a presentation at our April meeting. We will advertise to get the financial institutions in attendance on that day as part of Money Smart Week.

Tellers do receive some training regarding fraud, embezzlement, etc. However, this tends to focus on the macro-level and big dollar amounts. Huntington is considering a new program that would focus on seniors.

b. Community Resources and Gaps

We have submitted our suggested changes to the Lenawee Community Foundation's Resource Guide. What are our next steps?

Huntington is conducting an internal review of what services and/or products they do have that could benefits low-income people, but perhaps are not being advertised in that way.

We will add this to the Agenda for April as part of an introduction to the LFSC and perhaps encourage other financial institutions to conduct a review similar to Huntington.

c. 2019 Meeting Schedule

We will continue meeting on the second Friday of each month. The dates are:

1/11, 2/8, 3/8, 4/12, 5/10, 6/14, 7/12, 8/9, 9/13, 10/11, 11/8, 12/13

In recent years, we have skipped November to accommodate Veteran's Day. However, Veteran's Day is now in the middle of the week. We will hold off on cancelling 2019’s November meeting until people have a chance to review their schedules.

IX. Next Meeting: 1/11

Minutes respectfully submitted by Jackie Bradley