MEETING MINUTES

I. Welcome / Introductions
In attendance: Lynne Punnett, Clint Brugger, Jackie Bradley, AJ Evans, Terry Clark-Jones, Connie Carroll, Julie Laughlin, Tami Farnum, Todd Ritzler

II. Review Agenda & Minutes
   A. The Agenda was edited to remove the Trauma-Informed Communities presentation. This will be presented in the fall, since attendance often decreases during the summer.
   B. A motion to accept the Agenda with the above edit and the previous meeting Minutes as presented was made by Lynne. Julie supported. The motion carried.

III. Treasurer's Report
   A. The Beginning Balance for this period was $9482. $3000 of this has been allocated to the Mini-IDAs and $150 has been allocated for the logo contest winners. The first and second place winners have not submitted their W-9 yet.

IV. Activities
   A. Build Financial Resilience
      1. Mini-IDA Committee (page 5)
         i. Five mini-IDAs have been approved (4 for housing, 1 for education). No one from the Getting Ahead classes has applied; this is good because it suggests that they don’t need the additional funds.

      2. VITA
         i. Community Action Agency is still completing a few returns on Tuesdays. This is expected to run through the end of August
         ii. Planning for the next tax year will begin in the fall, with the intention of beginning volunteer trainings in November.

      3. Getting Ahead
         i. Seven people graduated from the Tecumseh class and 30 people attended the graduation
ii. Ten people graduated from the Adrian class and 22 people attended the graduation.

iii. The Adrian Dominican Sisters and Lenawee Cares have each donated $10,000 to support a total of 4 more classes. Each class costs approximately $5000, with a maximum capacity of 12 people.

iv. The next class will tentatively begin in September; there are currently 26 people on the waitlist.

v. There is not currently any funding available for R Rules, however CAA is interested in continuing these classes, if funding becomes available.
   a. Terry suggested looking into the Michigan Credit Union League (contact: Beth Trost), as their philanthropic focus is youth education.

4. BRN
   i. There is still one employer in Lenawee. Michigan Works! held an educational event on 6/27 and 2 of the 3 businesses present have expressed interest.

   ii. For employees of participating business: Community Ventures funds allow up to $2500/person for financial support, however the employee must make at least $11.50/hour and many people don’t qualify.

5. Legislative Issues
   i. Pay Day Lending Cap
      a. This bill is not being scheduled for hearing at this time. Legislators said that they didn’t feel that their constituents viewed this as a priority
      b. Moving forward, what can the LFSC do to advocate for these types of initiatives?
      c. A compromise is being discussed that would mandate a 30 day waiting period between when a person pays off one loan and when they are able to take out another.

B. Build Awareness of Financial Resources
   1. Events Committee
      i. Social Media
         a. Like our page on Facebook:
            https://www.facebook.com/LenaweeFSC/

C. Build Landlord / Tenant Relations and Resources
   1. Rent Smart
      i. Clint and Tami have met with the Rent Smart trainer from Jackson who had expressed interest in offering classes in Lenawee. No further updates.
      ii. CAA is interested in pursuing Rent Smart classes, with or without this trainer’s involvement. Julie is certified through NeighborWorks
iii. As this develops, it might be a good opportunity to try to partner with the Eviction Diversion Program coordinate through Legal Services of South Central Michigan.

2. Landlord Group
   i. Attendance by landlords had increased, but is now mostly back down to the core group. Landlords are still outnumbered by agencies.
   ii. The July speaker will be Brian Elliott from disAbility Connections. The August speaker will be Judge Schaedler
   iii. This group meets on the last Friday of the month at 8:15 am at the Family Kitchen in Adrian.

3. Tri-County Housing Coalition
   i. This group is in the early planning stages of a Landlord Engagement Luncheon for October
   ii. They are continuing to gather information for the database on affordable and accessible housing

4. Legislative Issues
   i. Tax Credit for Supporting Affordable Housing
      a. CEDAM is looking at trying to initiate legislation in Michigan that would provide a 50% tax credit for donors who support access to affordable housing
      b. This is not even draft yet; tentatively this could be introduced by the end of 2020.
   ii. There are two federal housing bills that Lynne will bring to the next meeting.

V. Collective Impact Core
   A. How can we continue to progress towards collective impact. When the Core was first getting set up, several community leaders went on a trip to Toronto. Are there other opportunities for this sort of professional development?
   B. How can we support backbone agencies? What does it mean to be a backbone agency?

VI. Other Issues
   A. Project Ramp (page 6)
      i. The first ramp has been built and the Kick Off event went well.
      ii. The big gap continues to be aluminum ramps for rental properties.
         1. Helping Hands will no longer be providing volunteers to build ramps. However, they may be willing to donate any remaining aluminum ramps to the United Way for this project.
      iii. The United Way is applying for a Sage Foundation grant to support this project. If your agency is interested in providing a letter of support, please send it to Laura.
iv. Is there anything available for non-seniors? DHHS used to have a program for youth; disAbility Connections may have access through their loan closet. This is still unknown.

B. 2020 Census Complete Count Committee
   i. Next meeting will be July 31st at 2:00 pm at the Adrian Armory.

VII. Next Meeting: 8/9
Lenawee Financial Stability Coalition
Mini IDA Program

Mini IDAs at a glance:

- Available in Lenawee County
- Matched Savings Program for housing, education, transportation, homeowners or auto insurance.
- Participants must save and make 6 minimum deposits in a savings account within 3 to 12 months
- Savings must be consistent and routine after first deposit
- Savings Account is held at the participant’s financial institution
- Match rates – Participant saves $300; Match is maximum of $300
- Time frame of participation – minimum 3 months, maximum 1 year
- Participant must be receiving financial education, and/or individual financial counseling/coaching
- Participant must be referred to program by an agency representative or financial counselor/coach
- Match money never goes to participant – check is written directly to third-party (landlord, college, etc.)
- Application will be reviewed and approved by committee; approval process can take up to six weeks

Who is eligible?

- Only one Mini IDA per household
- Adults age 18 or older
- Must be at or below 200% of poverty guideline on the date of application
- Participants must be eligible to open savings account at a financial institution of their choice
- Participant must be receiving financial education and/or individual financial counseling/coaching
- Referral from organizations providing financial coaching and is a member of the FSC is necessary

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*All income must be counted for household members over the age of 18 including: wages, SSI, SSDI, FIP, child support, etc.

Please contact Community Action Agency - Julie Laughlin 517-263-7861 x2229 for additional information or an application.

Brought to you through the Lenawee Financial Stability Coalition, Monroe/Lenawee United Way, Community Action Agency, Habitat of Humanity of Lenawee County, Goodwill Industries, Department of Health and Human Services, MSU Extension, Associated Charities, Onsted Bank, Great Start Collaborative, Housing Help of Lenawee, TLC Community Credit Union, Legal Services of SCM, Department on Aging, Child Care Network, Communities in Schools of Tecumseh, Monroe Bank & Trust, Head Start, KeyBank, Lenawee District Library, First Federal Bank.
If you were unable to leave your home, how small would your world become?

Help build freedom for your Lenawee neighbors!

PROJECT RAMP

We need your help to provide MOBILITY FREEDOM

Project Ramp Lenawee is a collaborative team of many organizations:
- Lenawee County Department on Aging
- Habitat for Humanity
- Community Action Agency
- Housing Help of Lenawee
- United Way of Monroe/Lenawee Counties
- DisAbility Connections
- Helping Hands, Inc.
- UAW Ford
- Crossroads Church
- Monroe/Lenawee County AFL-CIO Central Labor Council

More agencies and individuals are needed to volunteer, donate, and fundraise.

There’s so much you can do to help!

Can you help build?
We need your time and talent ... and tools!

Can you give?
Your dollars will purchase the lumber and hardware supplies to complete a ramp that leads to increased freedom for a deserving individual/family.

Can you spread the word?
Let your service club, organization or church know about this service that is now available throughout the Lenawee County region.

Can you imagine ...?
The wonderful feeling of re-connecting with the world in ways we often take for granted.

For more information or to donate, please contact the United Way at (517) 264-6821
136 S. Maumee St.-Suite 15; Adrian, MI 49221
Visit our website: www.UnitedWayMLC.org