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

Date:  Friday, 9/13/2019  
Time:  9:00 – 10:30 am  
Location:  Lenawee Room  
Human Services Building  
1040 S. Winter St.  
Adrian, MI 49221

MEETING MINUTES

I. Welcome / Introductions  
In attendance: Clint Brugger, Julie Laughlin, Terry Clark-Jones, Britni Stornant, Misty Shulters, Jackie Bradley, Lynne Punnett, Todd Ritzler

II. Review Agenda & Minutes  
A. Consensus was reached on the September Agenda without edits.  
B. Terry made motion to approve the August Meeting Minutes. Lynne supported. The motion carried.

III. Treasurer’s Report  
A. No report. Tami will send report to Jackie to forward to the group.

IV. Activities  
A. Build Financial Resilience  
   i. Mini-IDA Committee  
      There is one application, this family is involved with Habitat and hopes to close on their home in February. Both parents are participating in the Getting Ahead classes. They will be going for the full IDA and will use the IDA for the down payment on their home. Terry made a motion to support this family for the mini-IDA program. Clint supported. The motion carried. Lynne abstained.

   ii. VITA  
      Community Action Agency is still doing taxes on Thursdays through the remainder of this month. The volunteers will be taking a break until the new tax season starts.  
      Next year, VITA will be held in the same location, but it will be referred to as “The VITA office” instead of Department on Aging. It is hoped that this will resolve some confusion.

      iii. Britni will be less involved in VITA during the upcoming tax season. Tami is still taking the lead on things.
3. Getting Ahead
   i. 13 people are registered for the next GA class. This class will meet on Tuesdays from 9:30 am – 12 pm. The graduation celebration will be on December 10th at 6:00 pm in the River Raisin Room.
   ii. Another series of the financial stability classes are beginning on Monday.
   iii. Homebuyer Ed classes will be held on the 17th and 24th.

4. BRN
   i. Venchurs is closing. As they were the only employer for the Lenawee BRN, continued recruitment will take place to engage employers in Lenawee County. MWSE and state unemployment agency are at Venchurs every Thursday to hold education sessions; a high percentage of employees are 55+ and will face additional barriers finding new employment; some employees were placed by a staffing agency, which means they are not eligible for any unemployment.

5. Legislative Issues
   i. Pay Day Lending – House Financial Services hearing is scheduled for 9/25 at noon; this is the revised bill (HB4251 substitute) and does not cap the percentage rate, but will only allow a person to have one Pay Day Loan at a time, will mandate a 30 day wait period between loans, and will not allow payments to cause the customer to have a debt-to-income ratio higher than 41%
      a. There was discussion regarding where people will go (good or bad) in the absence of pay day lenders. Ideas included: Some community action agencies have micro-loan programs; pawn shops; some business resource networks have micro-loan programs; credit unions/banks – community reinvestment act; and employers.
      b. Everyone is encouraged to write their representative. Lynne will see if Habitat has provided draft language for letters.

B. Build Awareness of Financial Resources
   1. Events Committee
      i. This committee met, divvied up responsibility for the Facebook, and talked about the next professional development seminar. They hope to find a time in November for the next PD seminar.
      ii. Misty will work with Julie to add the LFSC Facebook info to the financial stability flyers.

C. Build Landlord / Tenant Relations and Resources
   1. Rent Smart
i. This effort is moving forward at CAA with a target start date in January 2020. There will not be a stipend attached. One of the target groups will be landlords.

2. Landlord Group
   i. Judge Schaedler was the speaker last month. Clint is the speaker this month. In October, this group is attending the tri-county housing coalition

3. Tri-County Housing Coalition
   i. Plans for the tri-county landlord gathering will be finalized at the next meeting.

4. Legislative Issues
   i. Tax Credit for Supporting Affordable Housing
      a. No update

ii. Federal Housing Bills
    a. No update

V. Collective Impact Core
   A. Becoming Trauma-Informed Presentation

VI. Other Issues
   A. Lenawee County Second Chance Fair will be held on 10/18 at from 10:00 am – 1:00 pm at the Prosecutor’s office. They will be looking at expungements, housing issues, and child support concerns.

VII. Next Meeting: 10/11