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

Date: Friday, 10/11/2019
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, Britni Stornant, Rachel Emery, Julie Laughlin, Lynne Punnett, Laura Schultz-Pipis, Jackie Bradley

II. Review Agenda & Minutes
   A. No revisions made.

III. Treasurer’s Report
   A. Page 4

IV. Activities
   A. Build Financial Resilience
      1. Mini-IDA Committee
         i. The family that was discussed last month has applied but the IDA won’t get paid out until they close on their home.
      2. VITA
         i. CAA needs volunteers. Please refer interested people to Clint or Tami. CAA is putting together a recruitment flyer; Clint will send it once it’s completed.
   3. Getting Ahead
      i. Eleven people are in the current class. Graduation is on Tuesday 12/10 at 6:00 pm in River Raisin Room.
      ii. Julie has received the go-ahead to use funds from the Adrian Dominican Sisters to teach a course in Tecumseh.
      iii. CAA is requesting funds from MIS Cares to support R Rules
   4. BRN
      i. With Venchurs closing, there are no participating businesses in Lenawee County.
   5. Legislative Issues
      i. Pay Day Lending – the House Financial Services Committee held a hearing on 10/2 re: the substitute bill. CEDAM is taking the lead on
communicating next steps. De’Angelo testified in front of the committee – Lynne will invite him to this meeting next month to speak more about this issue.

ii. State of Michigan Pay Day Lending Know Your Rights (Page 5-6)

B. Build Awareness of Financial Resources
   1. Events Committee
      i. Social Media
         a. Items to add to Facebook
            i. Poverty Simulation Flyer
            ii. Second Chance Fair Flyer
            iii. Hunger Free Lenawee Hot Meal Calendar
            iv. Homeless Awareness Month Calendar
      b. “Items to add” will become a standing agenda item

C. Build Landlord / Tenant Relations and Resources
   1. Rent Smart
      i. CAA is still moving forward on this; no additional details at this time.
   2. Landlord Group
      i. This group would still like more landlords at the table.
   3. Tri-County Housing Coalition
      i. Attendance at this meeting has decreased.
      ii. The Tri-County Landlord Breakfast has been postponed until April.
   4. Legislative Issues
      i. 2019 State of Home Affordability in Michigan (page 7-8)
      ii. Tax Credit for Supporting Affordable Housing
         a. No Update
      iii. Federal Housing Bills
         a. No Update

D. Goal Setting
   1. All goals and activities are initial ideas and will be discussed further next month.
      i. Goal: Decriminalize Poverty
         a. Activities:
            i. Expungement Fairs
            ii. Bail Reforms
         b. Jackie and Clint will do some initial research on additional activities and report out next month.
      ii. Goal: End “Poverty Tax”
         a. Activities:
            i. Ending high-interest pay day loans (increase awareness for community members & advocate for policy change)
            ii. Establishing a local micro-loan program (develop a pitch for community partners and financial institutions)
      iii. Goal: Increase Awareness of Financial Resources
a. Activities:
   i. Support and/or partner with the LISD to host Poverty Simulations (tentatively 2 per year)
      1. Lynne will forward the link to a website where individuals can go through a poverty simulation online.
   ii. Sponsor Bridges Out of Poverty for Lenawee County (tentatively 1 per year)
      1. For a group less than 25 people: $700 + $8/person for materials
      2. For a group more than 25 people: $1000 + $8/person for materials
   iii. Double the LFSC Facebook Page’s number of followers (currently 73)
   iv. Host professional development seminars (tentatively 2 per year)

iv. Goal: Build Financial Resilience
   a. Activities
      i. Increase the number of participants for existing Financial Education programs (with non-profits and financial institutions)
      ii. Improve employer knowledge around the BRN

v. Goal: Improve representation at meetings from diverse sectors
   a. Jackie will send Clint a list of previous LFSC attendees to start trying to re-engage
   b. Lynne will reach out to Elizabeth from Housing Help and Delight from Associated Charities
   c. Clint will contact Nancy from DHHS

V. Collective Impact Core
   A. No update

VI. Other Issues
   A. $10,000/$100,000/$1,000,000 dreams
   B. CAA is hosting a Budgeting Basics class in partnership with TLCCCU on 10/17 from 6-8 pm at the LISD Tech Center. Over 60 people are currently registered
   C. LISD Poverty Simulation (page 9)
   D. CAA Understanding Adverse Childhood Experiences Training (page 10)
   E. CAA Free Homebuyer Education Classes (page 11-12)
   F. CAA Free Financial Stability Classes (page 13)
   G. CAA Budgeting Basics (page 14)
   H. Lenawee Great Start Collaborative Active Parenting (page 15)
   I. Veggie Mobile October – December Calendar (page 16)

VII. Next Meeting: 11/8
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<th>Credit Balance</th>
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<td>2320</td>
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<td>110</td>
<td>Other Program Costs</td>
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<td>6635</td>
<td>Marketing/Outreach</td>
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<tr>
<td>6695</td>
<td>Stipend/Incentive</td>
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<td>Balance</td>
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<td></td>
<td>Allocated funds</td>
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<td>$3000 (mini IDA)</td>
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<td></td>
<td>Total funds available</td>
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PAYDAY LENDING: KNOW YOUR RIGHTS! (STATE OF MICHIGAN)

HOW MUCH AM I PAYING FOR A PAYDAY LOAN?

The limits on the service fees for payday loans are based on the amount of the loan. The payday lender may charge up to 15% on the first $100, 14% on the second $100, 13% on the third $100, 12% on the fourth $100, and 11% on the fifth and sixth $100. Therefore, the following service fee limits apply:

<table>
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<tr>
<th>Payday Loan Amount</th>
<th>Total Service Fee Limit</th>
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<tr>
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Payday loans can be very expensive. For example, a customer who borrows $100 will be charged up to $15 for a two-week loan (the payday lender may provide for a shorter or longer period -- up to 31 days). The customer writes a check for $115 and receives an immediate $100 in cash.

Because the payday loan is short term, the service fee translates into a triple-digit annual percentage rate (APR). The following illustrates the calculation of the APR on this payday loan.

1. The daily interest charged ($15/14 days) is $1.071429.

2. Convert the daily interest charged into an APR: $1.071429 x 365 days in a year = 391%

While the actual cost of this two-week loan is $15, the annual percentage rate of that $15 is 391%! The payday lender may charge an additional database verification fee of 45 cents per transaction.

HOW DO I PAY BACK THE LOAN?

A customer has only up to the end of the contract period to repay the loan amount and any applicable fees. A contract period may never last more than 31 days. If the payday loan and applicable fees are not paid on time, the payday lender can deposit the customer’s check. If there are insufficient funds to cover the check, the customer will be responsible for paying the face amount of the check, fees to their financial institution associated with a non-sufficient funds check, and the payday lender’s returned check fee of up to $25. The payday lender may also take collection action against the customer.

CAN I EXTEND THE TIME I HAVE TO PAY BACK THE LOAN?

Payday lenders may determine whether or not to extend a loan repayment. If they grant extra time, the lender may not charge extra fees. However, the payday lender can only defer cashing a customer’s check for up to 31 days from the date of the transaction even if granting an extension.

If a customer has taken out at least eight payday loans with any payday lender in any 12-month period, and is unable to timely pay the current payday loan, after notifying the payday lender, the customer may enter into a written repayment plan with the payday lender. Under such a plan, the customer would repay the transaction in three equal installments, with one installment due on each of the next three dates that the customer receives regular wages. In this case, the payday lender may charge $15 for entering into the plan.
WHAT ARE YOUR RIGHTS?

The written payday loan agreement a customer signs must include the following: (Please note that a payday lender is referred to in this notice as the "licensee" or sometimes "we" or "us").

1. A deferred presentment service transaction is not intended to meet long-term financial needs. We can only defer cashing your check for up to 31 days.

2. You should use this service only to meet short-term cash needs.

3. State law prohibits us from entering into this transaction with you if you already have a deferred presentment service agreement in effect with us or have more than one deferred presentment service agreement in effect with any other person who provides this service.

4. We must immediately give you a copy of your signed agreement.

5. We will pay the proceeds of this transaction to you by check, by money order, or in cash, as you request.

6. State law entitles you to the right to cancel this agreement and receive a refund of the fee. To do this, you must notify us and return the money you receive today by the time this office closes, tomorrow, or on our next business day, if we are not open tomorrow.

7. State law prohibits us from renewing this agreement for a fee. You have to pay an agreement in full before obtaining additional money from us.

8. State law prohibits us from using any criminal process to collect on this agreement.

9. State law entitles you to information regarding filing a complaint against us, if you believe that we have violated the law. If you feel we are acting unlawfully, you should call the Department of Insurance and Financial Services toll-free at 1-877-999-6442.

10. Payday lenders are required to advise their installment plan options should you enter into 8 or more loans with a 12-month period and are unable to repay the loan amount. If you elect this option, you must notify us, either orally or in writing, within 30 days after the maturity date of the deferred presentment transaction, at the Payday lenders place of business. You may be charged an additional fee when the transaction is rescheduled in installments. You will be ineligible to enter into a deferred presentment service transaction with any licensee during the term of the repayment plan. If we refuse to provide this option under the stipulations above, you should contact the Department of Insurance and Financial Services toll-free at 1-877-999-6442.
In Michigan, 1 in 8 households spend half or more of their income on housing. Because of increased housing costs and growing income inequality, nearly one-third of households in the United States face cost burdens – paying either at least 30 percent of their income for housing (cost-burdened) or at least half of their income on housing (severely cost-burdened). These burdens leave nearly 38 million households with little income to afford the cost of food, health care and other basic necessities. With more than 18 million severely cost-burdened households in the U.S., the importance of advocating for home affordability for homeowners and renters cannot be overstated.

$17.25/hour or $35,874 annually
Wage required to afford fair market rent for a two-bedroom apartment in Michigan ($897), working 40 hours per week.
(State minimum wage: $9.45/hour or $19,656 annually)

-203,384
Shortage of affordable and available households for extremely low-income renters in Michigan.

Habitat for Humanity is a global nonprofit housing organization working in local communities across all 50 states in the U.S. and in approximately 70 countries. Habitat's vision is of a world where everyone has a decent place to live. Through Cost of Home, our U.S. advocacy campaign, Habitat for Humanity is addressing the need for affordable housing by promoting policies that increase supply and preservation of affordable homes, equitably increase access to credit, optimize land use for affordable homes, and ensure access to and development of communities of opportunity. Learn more at habitat.org/costofhome.
Cost of Home

In the United States, 1 in 6 households spend half or more of their income on housing. Building on our strong record of advocacy achievements throughout the U.S. and on the unparalleled reputation of our network of local affiliates working in communities in all 50 states and U.S. territories, Habitat is engaging housing advocates, volunteers, supporters and Habitat homeowners, in addition to federal, state and local policymakers, to advance access to safe, decent and affordable homes through our first U.S. advocacy campaign, Cost of Home.

Over the next five years, we commit to mobilizing our local Habitat organizations, our partners, our volunteers and community members across the country to find the solutions and help create the policies that will allow 10 million individuals to meet their most basic needs. The Cost of Home campaign aims to improve home affordability by influencing local, state and federal policies and systems that improve and promote:

- Supply and preservation
- Land use
- Access to credit
- Communities of opportunity

These four key areas – increasing supply and preservation of affordable homes, equitably increasing access to credit, optimizing land use for affordable homes, and ensuring access to and development of communities of opportunity – are interconnected and together can address the complex challenges that influence home affordability.

Habitat for Humanity

Habitat for Humanity knows that safe, decent and affordable shelter plays a critical role in helping families to create lives filled with possibility and progress. Caught in cycles of unpredictable rent increases, overcrowded conditions, or lack of access to land and affordable housing, many families live with a constant burden of uncertainty, stress and fear. Habitat for Humanity serves as a voice for people in need of decent housing by working to change laws and shape policies that affect access to housing. Our advocacy approach is based on decades of on-the-ground experience and policy expertise. In our deep understanding of housing and its role in providing opportunities for families, we seek to reform laws in a nonconfrontational, nonpartisan way.

Learn more

To learn more about Cost of Home, visit habitat.org/costofhome.

Sources:
39.7 million Americans, including 15 million children, live in poverty. Many more have incomes above the poverty line but low enough to qualify for Food Stamps and Medicaid. It’s difficult for those who have enough to understand the daily decisions these families must make and the fears and frustrations that they feel. You are invited to walk in their shoes by participating in the Community Action Poverty Simulation.

Join us on November 11, 2019 from 9AM – 12PM at the LISD TECH Center to participate in a simulation where you must provide for your family and maintain your home on a limited budget. A discussion will follow. If you are interested in participating, please register on WisdomWhere.

In addition to simulation participants, 16-18 volunteers are needed to play specific roles in the simulation. If you are interested in volunteering, please contact Stephanie at 517-265-1619 or at stephanie.jacobs@lisd.us.
UNDERSTANDING AVERSE CHILDHOOD EXPERIENCES (ACEs) TRAINING

TWO DIFFERENT TIMES FOR YOUR CONVENIENCE

OCT 30TH  DEC 2ND
9 AM-1 PM  12 PM-4 PM

TRAINING WILL BE AT THE LENAWEE COUNTY HUMAN SERVICES BUILDING
RIVER RAISIN ROOM
1040 S. WINTER STREET
ADRIAN, MI 49221

LIMITED SEATING
PLEASE RSVP TODAY!
at cbrugger@caajlh.org

Community Action Agency
Promoting Self-Sufficiency since 1965
Community Action Agency is an equal opportunity provider
FREE Homebuyer Education at Community Action Agency

NOV 12TH & NOV 19TH 2019
(6:00 PM-8:00 PM)
Lenawee County Human Services Building
1040 S Winter Street, Adrian, Michigan 49221

YOU WILL LEARN:
• Is Buying a House Right for Me?
• Benefits of Homeownership
• How Much can I Afford?
• What Credit Score do I Need?
• Shopping for a Lender & Realtor
• What are the Closing Costs?
• How to Protect My Investment

Also Offering: FREE Financial Stability Workshops & Individual Credit Counseling

Community Action Agency
Promoting Self-Sufficiency since 1965
Community Action Agency is an equal opportunity provider

LIMITED SPACE, RESERVATION REQUIRED. FOR MORE INFO & TO REGISTER, CALL JULIE AT (517) 263-7861, EXT#:2229 OR JLAUGHLIN@CAAJLH.ORG
AVAILABLE ONLINE: WWW.EHOMEAMERICA.ORG/CAA
FREE Homebuyer Education
at Community Action Agency

OCT 15TH & OCT 22ND 2019
(6:00 PM-8:00 PM)
Lenawee County Human Services Building
1040 S Winkel Street, Adrian, Michigan 49221

YOU WILL LEARN:
- Is Buying a House Right for Me?
- Benefits of Homeownership
- How Much can I Afford?
- What Credit Score do I Need?
- Shopping for a Lender & Realtor
- What are the Closing Costs?
- How to Protect My Investment

Community Action Agency
Promoting Self-Sufficiency since 1965

LIMITED SPACE, RESERVATION REQUIRED. FOR MORE INFO & TO REGISTER, CALL JULIE AT (517) 263-7861, EXT#:2229 OR JLAUGHLIN@CAAJLH.ORG
AVAILABLE ONLINE: WWW.EHOMEAMERICA.ORG/CAA
FREE FINANCIAL STABILITY CLASSES

THURSDAYS
OCT 24TH-NOV 21ST
10:00 AM-12:00 PM

CLASSES TO BE HELD AT:
Michigan Works! Southeast
1040 S Winter Street
Adrian, Michigan 49221

COURSE OVERVIEW
- Money Management Skills
- Develop a Spending Plan
- Understanding Credit
- Banking
- Debt Reduction
- Insurance
- Setting Goals
- Identity Theft & Protection

LIMITED SEATING
RESERVATION REQUIRED

Community Action Agency
Promoting Self-Sufficiency since 1965

FOR MORE INFO & TO REGISTER:
CONTACT JULIE AT:
JLAUGHLIN@CAAJLH.ORG
PH#(517)263-7861, EXT#2229

Community Action Agency is an equal opportunity provider.
STRUGGLING TO KEEP A FAMILY BUDGET?

10 AM-12 PM
FRIDAY, SEPT 27TH
FRIDAY, OCT 18TH
FRIDAY, NOV 15TH
MONDAY, DEC 16TH

CLASSES TO BE HELD AT:
Michigan Works! Southeast
1040 S Winter Street
Adrian, Michigan 49221

Community Action Agency’s Budgeting Basics is the class for you! Attending only one session will provide you and your family with the tools you need to create and maintain a budget.

Community Action Agency
Promoting Self-Sufficiency since 1965
Community Action Agency is an equal opportunity provider

FOR INFORMATION & TO REGISTER, CONTACT JULIE LAUGHLIN AT:
(517) 263-7861, EXT#: 2229
OR JLAUGHLIN@CAAJLH.ORG
Embrace the JOY of parenting.

An Active Parenting group is starting soon!

We are proud to bring the acclaimed Active Parenting program directly to you! This workshop will show you effective ways to...

- use nonviolent discipline that really works
- open up lines of communication—before they get clogged
- teach responsibility, courage, and other important character traits
- encourage school success in 7 steps
- prevent future problems with drugs, alcohol, and sex
- defuse power struggles with your children
- stimulate independence as your child grows older
- stop scolding and start smiling with your kids again!

Active Parenting will give you skills to achieve a fuller, more satisfying family life... and help your children achieve greater happiness and success. Written by Dr. Michael Popkin, one of the nation's foremost experts on parenting education, this course will show you a proven-effective approach to parenting that will lead to more harmony and happiness for you and your children. You'll learn 7 strategies for school success, along with positive discipline and communication techniques to help your family run more smoothly.

But the heart of the matter is the increased JOY you will experience as a family. Since 1983 over three million parents have learned from this dynamic, entertaining, and fun-filled video and discussion program—and now, so can you!

Active Parenting
4th Edition

A video & discussion program for parents of children ages 5 to 12

For more information and sample videos, go to www.ActiveParenting.com/AP4-parents.

When: October 16, 23, 30 and November 6, 13, 20
Time: 10am-12:00pm
Where: Porter Education Center
2946 Sutton Rd. Adrian, MI
To Register call 517-417-8051
<table>
<thead>
<tr>
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<th>Operating Times</th>
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<tr>
<td>Adham Community Action Agency</td>
<td>4:00 - 5:00 p.m.</td>
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<tr>
<td>Adham Student Health Services</td>
<td>2:30 - 3:30 p.m.</td>
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<td>Adham WMCA of Lansing</td>
<td>3:30 - 4:30 p.m.</td>
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<td>Adham Friendship Place</td>
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<td>Adham Human Services Building</td>
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<td>Associated Churches</td>
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