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

**Date:** Friday, 08/14/2020 **Location:** Zoom https:/

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Phone: 1 (312) 626-6799 Meeting ID: 862 2241 0434

Password: 910061

## **Meeting Minutes**

#### I. Welcome / Introductions

Lenawee Finan

In Attendance: Madeline DeMarco (LCMHA), Laura Scultz Pipis (filling in for Connie Carroll, United Way), Julie Laughlin (CAA), Clint Brugger (CAA), Misty Shulters (MI Works), Tami Farnum

#### II. Review Agenda & Minutes

Motion to approve the Agenda and previous meeting approved by consensus.

## III. Treasure's Report

General cash is \$9,271.43. \$3000 have been allocated for mini ADAs. Another \$300 has also been allocated for other needs. Final balance is \$5,971.43.

- **IV.** <u>Activities</u> Acknowledging moving forward that not all of these goals are feasible for us to accomplish right now due to COVID-19. They will be addressed in the future as able.
  - A. Advocate for and Organize around the decriminalization of poverty in Lenawee County
    - 1. Expungement Fairs

All on the expungement fairs are on hold for right now. A bill expanding those available for expungement was on the table in the spring, but COVID-19 has prevented that from moving forwards.

#### 2. Bail Reform

Clint met with Jackie Bradley to discuss this topic a while ago. COVID-19 happened and those discussions were tabled. Clint is committing to look back at his notes about this and reach out to the right folks about this before the next meeting.

# B. End systems perpetuating "poverty taxes" in Lenawee County and build financial resilience among community members.

1. End high-interest pay day loans

No progress has been made on this front.

This was a cause previously championed in the LFSC by Habitat for Humanity. As part of reaching out to folks to build our membership, we need to consider inviting someone from Habitat joining the coalition. Clint will reach out to De'Angelo Boone about joining the LFSC. He could also be helpful in potentially involving residents from the community with the coalition.

Financial institutions would also be good to reach out to. Many of them are currently overwhelmed with COVID-19, so our connections there don't have a lot of time to commit to additional meetings. We understand this but aren't going to settle for it!

#### 2. Establish a local micro-loan program

CAA is doing an initiative in Jackson County with the hopes of duplicating it in Lenawee County next. More to come on this! It would be helpful to involve other investors in this initiative to gain the needed capital for loans.

3. <u>Increase the number of participants for existing Financial Education programs</u>

Julie Laughlin reported that their virtual class participation (via Zoom) has been lower than usual. They think this has to do with limited awareness of these classes in the community. As a result, CAA plans to advertise their events in the community much sooner. A possible partnership between CAA and MI Works was suggested, with MI Works offering to provide guest presenters and marketing services. Julie and Misty will connect about collaborating. One thing to work through is how participants will register for the workshops so that all the required documentation is provided.

CAA will be offering a new series of financial education Zoom workshops every Thursday in October, starting October 1<sup>st</sup>. They are also trying to get their October, November, December classes scheduled.

The idea of adding these events to the LENC Facebook page was suggested. Clint will reach out to LENC to make sure CAA's new communications person is added as an admin on the LENC Facebook page. Julie will send event flyers to Clint or Madeline to distribute to the rest of the coalition.

4. Improve employer knowledge around the BRN

No one has heard anything about this recently, and funding for this topic has also gone quiet. There is still a program manager overseeing this program, but they're having trouble getting it going in Lenawee County. The coalition agreed to drop this goal.

## 5. Mini IDA Committee

The big IDAs in Lenawee County are ending by the end of the year. As a result, much of this money has already been allotted. We don't foresee any new ones coming through until the current group of GA class finishes, beginning on Sept. 8<sup>th</sup>.

#### 6. VITA

We are fairly confident that we did not increase the number of people participating in VITA this year, although official confirmation on that is still needed. VITA was on hold from March-June, this year. However, folks on the waiting list during the shut-down were still accommodated during this time. We will check back in on these numbers in October and see where we are.

- C. Increase awareness of financial resources among professionals and the general public in Lenawee County Support and/or partner with the LISD to host Poverty Simulations (2 per year)
- 1. <u>Support and/or partner with the LISD to host Poverty Simulations</u> These have not happened since in-person attendance is required.
- 2. <u>Sponsor Bridges Out of Poverty for Lenawee County (2 per year)</u> Clint will look in to whether or not the Nonprofit Network still offers this. CAA is tentatively scheduled to hold a Bridges Out of Poverty training in October so that their staff can become trainers.
- 3. <u>Double the LFSC Facebook Page's number of followers (currently 73)</u> We haven't been adding content to the page since we've been in talks with combining our Facebook page with LENC's. <u>Misty will make the LFSC Facebook page inactive</u> and work to direct people to LENC's Facebook page instead.

Brittany is potentially on long-term leave due to COVID-19 and hasn't been participating on work-related meetings.

**D.** Host professional development seminars (2 per year) These have not happened due to COVID-19.

E. Improve representation at the LFSC meetings from diverse sectors We will reach out to LFSC members and encourage them to resume meeting attendance. Clint and Misty will also alert the Core to our current situation. We

ultimately need a larger active member base to maintain our collective impact structure. We will also bring up this topic at the LHSC, Continuum of Care, and LENC meetings. We discussed involving someone from DHHS, Associated Charities, and Salvation Army.

Misty will contact folks from the first professional development event we offered about joining the LFSC. If not, do they know anyone else who would be interested? These emails will be triggered by Madeline's agenda/meeting invite emails.

## F. Build landlord/tenant relations and resources

#### 1. Rent Smart

They are currently working on the curriculum for Zoom webinars. Maria from the landlord association of Jackson wants to be part of this curriculum and will help market the classes. She wants us to talk to Charles, but he never showed up to their informational meeting.

## 2. Landlord Group

Lenawee County is not requiring landlord mediation for the Eviction Diversion Program which is leading to folks not participating and getting evicted. A meeting is scheduled to give a presentation to landlords about this program in order to entice them into participating.

Folks facing eviction or in need of paying back rent should be referred to Housing Help of Lenawee. We need to get the word out about the Eviction Diversion Program. Posting the flyer to LENC's Facebook page was suggested as one method of doing this.

#### 3. Tri-County Housing Coalition

This coalition is dwindling and no LFSC members attend the meetings. The coalition agreed to remove this item from the agenda.

- 4. <u>Legislative Issues</u> both of these items were championed by Lynne Purnett. See previous conversations about bringing in a new representative from Habitat for Humanity to the LFSC.
  - 1. Tax Credit for Supporting Affordable Housing
  - 2. Federal Housing Bills

## V. Collective Impact Core

The Core continues to meet. Their current focus is on driving the community towards becoming trauma-informed. Recent meeting time was spent emphasizing the importance of relationship and connection building among coalition members. It is important to be intentional about this before we can really move forward and work

towards our goals. This is relevant to the LFSC as we are missing our traditional preand post-meeting chatter that would occur during in-person meetings. Let's be intentional about replicating this the best we can over Zoom moving forward.

## VI. Lynne's Retirement

Wendy Knox is not going to participating in the LFSC for the foreseeable future. There was discussion about reaching out to De'Angelo Boone about championing some of Lynne's causes.

## VII. Other Issues

Concluding thoughts: Our goals are good but we need more people at the table to be effective. Increasing meeting membership and participation should be our priority moving forward.

VIII. <u>Next Meeting: 09/11/2020</u>