



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

Date: Friday, 09/11/2020
Time: 9:00 – 10:30 am

Location: Zoom
<https://us02web.zoom.us/j/84757033086>

Phone: 1 (646) 558 8656
Meeting ID: 847 5703 3086
Password: 910061

Meeting Minutes

I. Welcome / Introductions

In Attendance: Madeline DeMarco, Laura Scultz Pipis, Julie Laughlin (CAA), Clint Brugger, Misty Shulters, Tami Farnum, Todd Ritzler

II. Review Agenda & Minutes

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

III. Treasurer's Report

No changes from last month. Final balance is \$5,971.43

IV. Activities –

A. Advocate for and Organize around the decriminalization of poverty in Lenawee County

1. Expungement Fairs

Currently in talks to plan the next expungement fair. A variety of options, including holding an outdoor event, are being explored to comply with COVID-19 safety protocols.

The State is promoting fidelity bond insurance. Employers can bond more than just folks coming out of the criminal justice system; this also applies to employees that have low income or poor credit. Ideas were brainstormed about how to increase local awareness about this insurance benefit. MI Works! provides information to employers when they meet with them. We will all work to share promotional materials about this topic from the state when they come out.

2. Homelessness & the City of Adrian's New Park Ordinance

The City of Adrian proposed an ordinance to ban camping in public parks that will ultimately leave the homeless population without anywhere to go. The City has printed wallet-sized laminated resource guides to give folks. The City will also hang up signs in the parks with a number homeless folks can call when their tents get confiscated, as these individuals will have 5-days to collect their belongings before the City throws them

away. The vote on this ordinance will occur at the next City Commissioner's meeting ([September 21 @ 7:00pm via Zoom](#)).

Current steps being taken by the community include:

- The National Homelessness Law Center has written a letter to the City expressing their belief that it is illegal and unconstitutional to ban folks from using public property without giving them an alternative.
- TTI + Housing Help of Lenawee will be canvassing the parks on Monday, Sept. 14 @ 8:00am to identify how many people will be impacted by this decision.
- CAA will try to record video statements from folks who will be affected by this ordinance change.
- CAA has offered the use of their building and computers for any folks affected by this ordinance change so that they can participate in the next Commissioner's meeting.

The LFSC agreed to give an opinion about our disagreement with the proposed ordinance change. **Laura will write a statement and Madeline will send the completed version to the whole coalition.**

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

1. End high-interest pay day loans

Clint sent an email to the coalition on 9/1/2020 about a new proposal from the OCC to create its definition of the “true lender” doctrine. If it passes, this proposal could enable “rent-a-bank” schemes where banks could work with non-bank entities to make loans with interest rates much higher than state caps allow. Clint will provide updates on this as they come in.

2. Establish a local micro-loan program

CAA is running a pilot program in Jackson with hopes of ultimately expanding it to Lenawee County. Action items to come.

3. Increase the number of participants for existing Financial Education Programs

36 participants from Lenawee County went through the financial stability program in 2020 before the pandemic.

19 participants from Hillsdale, Jackson, and Lenawee Counties have gone through the financial stability program since the pandemic.

2019 Data:

- One-on-One Financial and Pre-Purchase clients: 21
- Getting Ahead classes held: 3; graduates: 28

- Homebuyer Education classes held: 11; participants: 55
- Budgeting Basics/Financial Stability classes held: 10; participants: 56

4. Mini IDA Committee

No applications have been received yet for 2020. 4 mini IDAs will be closed out by the end of November. Participants in the final Getting Ahead classes will be encouraged to submit applications.

The coalition is willing to potentially expand the scope of classes being offered to reach greater participant needs. The example of helping someone start a business was suggested. Julie will obtain ideas from Getting Ahead class participants and then the LFSC will vote on them.

5. VITA

VITA is done for the year unless any calls come in. 546 individuals participated this year with the help of 4 volunteers. Although we originally wanted to improve these numbers, all things considered, this is pretty good.

A campaign to increase volunteer numbers will begin in October. All of the LFSC members need to be strongly involved in this campaign. This will get added as an agenda item.

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. Support and/or partner with the LISD to host Poverty Simulations

This objective is currently on hold.

2. Sponsor Bridges Out of Poverty for Lenawee County (2 per year)

Nonprofit network offers these trainings virtually. CAA is working to set-up one of these trainings, and **Clint will report back in October with more information about the exact dates and costs**. We ultimately want to offer this training to the community twice a year, every year. To make this sustainable, we need to think about other organizations that would be willing to sponsor these events (United Way, Community Foundation, MI Works!...) We would also like the members of the Collective Impact Core to attend.

3. Double the LFSC Facebook Page's number of followers (currently 73)

The LFSC Facebook page is combining with LENC's and will be dissolved on October 1st. We can't combine our followers with LENC's, so please encourage folks to like LENC's Facebook page. Clint suggested asking Nancy Bishop to be an administrator on this page if there are things you'll want to post, especially on a consistent basis.

D. Host professional development seminars (2 per year)

We are unsure how to do these virtually and will re-visit them as a goal for 2021.

E. Improve representation at the LFSC meetings from diverse sectors

Discussion was had about the best way to get information out to new members about the LFSC. This includes recruiting at other community meetings (such as the Core) and reaching out to specific individuals (D'Angelo Boone) who would be a good fit. Misty suggested reaching out to nonprofit agencies derived from churches such as I-92 Ministries.

Everyone agreed to bring a friend to next month's meeting.

F. Build landlord/tenant relations and resources

1. Rent Smart

No new updates. But we will have this at some point!

2. Landlord Group

The eviction diversion program wasn't super well received by landlords. Lenawee County is one of the few counties that didn't initially mandate mediation, so landlords did not participate. Clint reached out to the landlord group that meets monthly to spread the word about this program. This encouraged more landlords to participate. Lesson learned: word of mouth seems to be the best way to spread information about this program.

3. Legislative Issues

1. Tax Credit for Supporting Affordable Housing

2. Federal Housing Bills

No updates about this since Lynne was the champion of these causes. Lynne is still working with the city about things like zoning ordinances. Laura offered to reach out to her about Lynne's interest in continuing some of her work with LFSC.

V. Collective Impact Core

The Core is continuing their work towards becoming a trauma-informed community and revisiting their goals with fresh eyes. The task of working together to decide how to be most effective is just getting started.

VI. Other Issues

- A.** United Way is beginning their 21-day equity challenge on Sept. 21. This opportunity is open to everyone. We all agreed to share this information within our own organizations in the hope of increasing engagement. Laura will send out more information via email.

- B.** MI Works is doing their first virtual job fair on Sept 29 from 9:00am-12:00pm. Job Seeker registration will open up shortly on their website.

VII. Next Meeting: 10/09/2020