



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

Date: Friday, 10/09/2020
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, Tami Farnum, Connie Carroll, De'Angelo Boone, Clint Brugger, Liz Fuss, Laura Schultz Pipis, Dawn Scott, Amanda Crosby, Julie Laughlin, Mike Smith

Thanks, Clint for the spacebar Zoom tip! Great to see so many new faces.

II. Review Agenda & Minutes

Motion to approve the Agenda and previous meeting minutes moved by Julie, supported by Laura, and approved by consensus.

III. Treasurer's Report

Total report is \$8,971.43. \$2700 is still allocated for mini-IDAs. No changes in spending from last month although there is a check request for a mini-IDA going through right now. This leaves a final balance of \$5,971.43.

IV. Activities –

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

1. Expungement Fairs

On Hold due to COVID

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

Laura crafted a statement opposing this ordinance on behalf of LFSC. The City voted unanimously to pass the ordinance. CoC is now working with the Human Relations Commission to come up with an alternative plan. These talks are still in the works, although several members of the Commission have been invited to attend the next on Continuum of Care meeting on Tuesday (10/13) @ 3:00pm. LFSC agreed that we need to support any action steps that come out of these talks. It would also be helpful for us to continue to have a voice from the Humans Relations Commission at our own meetings!

3. Bail Reform

On Hold due to COVID

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

1. Blight Action Committee

De’Angelo is a member of this committee and will provide us with updates.

2. End high-interest pay day loans

We would like to continue working on these goals, but with Lynne no longer joining this group, our efforts have stalled. De’Angelo has offered to reach out to us with opportunities for collaboration and taking action.

3. Establish a local micro-loan program

There is a project happening in Jackson County that we hope to duplicate at some point in the future. Until then, this goal is on hold for now.

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

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

Next year’s goal is to increase our numbers. We’re giving grace to these numbers due to the pandemic.

Classes are virtual right now and were offered as a great referral option for our childcare/education folks.

The Financial Stability class is a 5-part class that covers everything from cradle to grave. You don’t have to attend all 5 classes, but you do have to register ahead of time:

- October 15: Credit
- October 22: Paying off debt, saving strategies, student loan information
- October 29: Banking basics, insurance, consumer protection, long-term planning
- Next series begins on November 10 (Tuesdays from 10:00am-12:00pm). These classes can be offered at different times if there are enough requests.

The next Budgeting Basics class will be held in November and will focus on a crisis holiday budget.

Home-Buyer Education classes will occur from 9:00am-1:00pm on October 17, November 21, and December 19.

CAA is able to loan-out tablets and hotspots for people who need them to attend these classes. **Clint will reach out to Catherine Cobb about this.** United Way also provides free Wi-Fi in their parking lot. Contact Connie Carroll for the login information.

5. Mini IDA Committee

There are several request for Mini IDAs in process right now. Contact Julie Laughlin for more information about applying.

6. VITA

VITA is currently planning for next year's grant season. They are expecting to offer a combination of virtual appointments and drop-offs. To do this, they are in need of more volunteers! Volunteers don't have to be tax savvy: all volunteers get trained and certified (training begins in December, so hoping to have volunteers on-board by Thanksgiving). The time commitment is up to the volunteer, although VITA prefers 4-hour blocks. They are looking for volunteers to fill two roles:

- Greeter -
- Preparer –

Everyone should brainstorm ways to seek out volunteers and send suggestions or interested people to Tami.

VITA (through Michael Benson at CAA) is also trying to create a new resource for educating participants on financial stability. **Connie has a booklet of resources that she will share.**

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)

Clint has been in contact with Nonprofit Network about doing a virtual simulation that will take place in the New Year. If we want to continue offering two of these a year, CAA can sponsor one, but would need an additional community partner to sponsor the other one. We also discussed offering some train-the-trainer sessions so we can offer these classes without having to go through the Nonprofit Network.

3. Host professional development seminars (2 per year)

This objective is currently on hold.

D. Improve representation at the LFSC meetings from diverse sectors

Welcome to all of our new faces! This is a step in the right direction, but our group isn't done growing. Please continue to invite folks that would be a good fit for this week!

Lynne Punnett is recently retired and is weighing all of her new opportunities. She will not be attending meetings for the foreseeable future.

There is no formal MOU for membership. The primary ask is to be present at meetings in order to qualify for mini-IDAs.

Everyone: Bring a friend to next month's meeting!

E. Build landlord/tenant relations and resources

1. Rent Smart

This class will begin via Zoom on December 9th and will continue monthly after that. Participants will learn about budgeting, credit, how to be a good renter, lease requirements, legal-aid, and the landlord perspective. This is a great opportunity for folks that have already been evicted.

2. Landlord Group

De'Angelo is a member of this group. Tami agreed to give an overview of the Rent Smart groups to the Landlord Group at their next meeting on October 30th (virtual).

3. Legislative Issues – De'Angelo will look into these issues and report back to the coalition.

- 1. Tax Credit for Supporting Affordable Housing**
- 2. Federal Housing Bills**

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.** Another Getting Ahead class will start at the beginning of the New Year. Refer interested participants to Julie. \$300 stipend comes with the completion of this class.
- B.** United Way has begun their Orange & Black campaign. Their 21 Day Equity challenge has over 600 participants and continues to grow! They

have closed out requests for funding for this year and will be making their decisions soon.

- C. Family Support Program is able to serve children from birth to 14 years of age, not just the littles! They provide childcare scholarships as well. Please refer families their way!
- D. City of Refuge is serving migrant workers starting today! They will be bringing donations to their camps on a biweekly basis. They are looking for donations of gloves, hats, sweatshirts, coats, and PPE for this purpose. Most of the people they are serving are adult men with a smaller build.
- E. The Census deadline has been extended to the end of the month. Lenawee County's self-response has increased by about 3% from 2010.
- F. CAA has cloth face coverings! Clint will share some of these with De'Angelo.

VII. Next Meeting: 11/13/2020

Liz Fuss: My contact info.: lfuss@childcarenetwork.org, 567-218-3896 (remote office number)

**Connie: Tami,
Feel free to call me if I can offer more help with VITA.
Tami, my cell is 734-755-2831.**

My contact info - jlaughlin@caajlh.org 517-263-7861 X2229