



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

Date: Friday, 1/8/2021
Time: 9:00 – 10:30 am

Location: Zoom
<https://us02web.zoom.us/j/84448067751?pwd=M3daczloeVgxWDdQVDFGdlE3SGk4QT09>

Phone: 1 (301) 715 8592
Meeting ID: 844 4806 7751
Password: 461266

Meeting Minutes

I. Welcome / Introductions

In Attendance: Madeline DeMarco (LCMHA), Clint Brugger (CAA), Connie Carroll (UWMLC), Julie Laughlin (CAA), Christal Albig (Goodwill), Ashley Vandebusch (MI Works!), Misty Shulters (MI Works!), Todd Ritzler (Huntington Bank), Marisa Skaff (Huntington Bank), De'Angelo Boone (Habitat for Humanity)

II. Review Agenda & Minutes

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

III. Treasurer's Report

No changes. Our final balance is \$5,671.43.

IV. Activities –

A. Inviting Senator Zorn to the LFSC

We are inviting Senator Dale Zorn (or a representative) to our meeting next month. Clint and De'Angelo met earlier to come up with a list of questions focused on the criminalization of poverty to ask Sen. Zorn:

- Is there current legislation in Lansing pending regarding payday loan centers? If so, what can we do to help advocate for change in legislation and how do we make the public aware of this legislation? If not, what can we do to advocate for changes regarding payday loan centers?
- Are you aware of lobbying to increase funding for the homeless or housing assistance? For example, continuing the Eviction Diversion Funding into 2021.
- Is there any action in Congress that looks to find innovative ways to engage the homeless population? What avenues exist in Lansing for a voice for lived experience?

- How can we bridge the divide for people in jail to access their own money to pay their bail? This would help eliminate bondsmen. What else can we do to promote bail reform?
- At a State level, what are the plans to assist families heavily impacted by COVID? Is there State assistance for medical costs incurred because of COVID? What can we do to promote state-assistance for COVID-related loss?

Please share your feedback about this list of question by Friday (1/15). Connie will then send this list to Sen. Zorn and Tracy Obermeir, along with the most recent ALICE report for Lenawee County.

We will spend the majority of next month's meeting having intentional conversations with Sen. Zorn.

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

1. Expungement Fairs

On Hold due to COVID

MI Works! is working to hold an Expungement Fair sometime in the next several months, even if it's virtual. Stay tuned!

[New legislation](#) was recently signed regarding this topic. On a state-wide level, we are making progress towards decriminalizing poverty!

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

No updates.

3. Bail Reform

We are taking this goal off hold because of our upcoming conversation with Sen. Zorn!

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

1. Blight Action Committee

Todd has been reviewing funding options for blight remediation. There are a number of MI statutes that promote economic development for a variety of purposes, including remediating blight, that could result in matching funds. These resources include some really great opportunities that will require a bit of work/organization (e.g. partnering with the city to receive tax breaks for improvements being made). This is also a potential opportunity to connect with Habitat for Humanity and the neighborhoods they're working with on Adrian's East side.

Todd and De'Angelo will connect about utilizing some of these resources to move forward with existing blight remediation efforts.

2. End high-interest pay day loans

See above for the conversation with Sen. Zorn.

3. Establish a local micro-loan program

On Hold due to COVID

CAA is starting a pilot program micro-loan in Jackson. They launch a similar program in Lenawee if the pilot is successful.

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

Please keep referring folks to our financial education classes! They're all currently being held online, so it's even easier to attend!

Julie will compile participation numbers from 2020 and send them to Madeline.

Upcoming classes (please contact Julie Laughlin if interested – if you email, please include a phone number for her to reach you at):

- Financial Stability – Tuesday (1/19) from 5:00-7:00pm, continues for 5 Tuesdays
- Homebuyer Education – Saturday (1/16) from 9:00am-1:00pm
- Budget Class – nothing scheduled for January, look for one in February
- Getting Ahead – a 12-week commitment (2 hours/week) from 10:00am-12:00pm, beginning in February
 - o This is a really excellent opportunity for folks to change their lives (plus, successful completion of the series results in a \$300 stipend!). 315 people have graduated from the program in its 7-year history, and 2 of the most recent participants have since become employed, moved into apartments, and are successfully moving forward with their lives.

The most recent Rent for Success class was held on Tuesday with 2 participants. Staff are working on extending the length of this class. Staff are also working on getting the stipends to the 5 December participants.

Marisa Skaff who does community development work for Huntington Bank presented on some of the resources and programs (all of which have pivoted to a virtual format) Huntington can share with our community and coalition in order to have a greater impact in Lenawee County. This includes:

- Budget Simulations
- Home Buyer Education

- Financial Empowerment
 - o Senior Scams
 - o Cybersecurity
 - o Budgeting/Savings
 - o Credit
 - o Investments
 - o Retirement
 - o Education

They are willing to volunteer and provide their services as a resource or guest presenter for free. Based on the strong correlation between Huntington's work and the goals of our coalition, there are many possibilities for collaboration. We will continue to explore this relationship in our March meeting.

The minute-taker has it on good authority that Huntington has the best pens in town. Get one if you can!

5. Mini IDA Committee

1 application has been received recently: The applicant is a Getting Ahead graduate (in addition to completing other financial stability classes) and is currently working and in need of car repairs. This application was approved by consensus!

2 additional applications are expected to come in soon. **Please watch your email and respond as prompted.**

6. VITA

Community members can start calling VITA to schedule appointments next week (1/11). Appointments begin on 1/20/2021. Appointments for drop-offs begin on 2/8/2021.

a. Show Me the Money Day

AmeriCorps will begin to plan Show Me the Money Day later in January. The event in Jackson in 1/29/2021, so the volunteer is trying to finalize that event. He will be sending out invites to see if anyone wants to join the planning committee he'll be putting together. We will invite him to the LFSC meeting in February to share how the online event went in Jackson.

D. 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

On Hold due to COVID

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

CAA is moving forward with offering this training through the Nonprofit Network. This training will include facilitated conversations about how to invoke change in the community. As a result, we agreed that our priority should be inviting community leaders and decision makers to participate in this training (in addition to consumers such as CAA's Advisory Council). **At a minimum, all the members of the LFSC should make an effort to attend the training.** Since the cost to put on this training is dependent on the number of participants, we will estimate 26-50 participants (\$2,000 cost). CAA will sponsor this first training, but for sustainability's sake, will work to make hosting these trainings more of a community effort in the future. The training is 4-hours and will be held sometime in early March.

We will add promoting this training to the February Core agenda, and encourage community decision-makers to participate in other subgroup meetings.

3. Host professional development seminars (2 per year)

On Hold due to COVID

E. Improve representation at the LFSC meetings from diverse sectors

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

F. Build landlord/tenant relations and resources

1. Rent For Success

Continue getting the word out about these classes so we can increase attendance!

2. Landlord Group

Clint and De'Angelo will connect more about this next month.

V. Collective Impact Core

VI. Other Issues

VII. Next Meeting: 2/12/2021