



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

Date: Friday, 2/12/2021
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), Angela Turner (CAA), Connie Carroll (UWMLC), Kesha Hamilton (CAA), Tim Ruple (Neighbors of Hope), Christal Albig (Goodwill), Elizabeth Heintz (Siena Heights - student), Senator Dale Zorn, Michael Benson (CAA), Liz Fuss (Child Care Network), Tami Farnum (CAA), Todd Ritzler (Huntington Bank), Frank Nagle (ProMedica)

II. Review Agenda & Minutes

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

III. Treasurer's Report

Our initial balance was \$8,632.21. We have spent \$160 on rental stipends and \$250 for mini IDA for a total of \$410 in expenses. \$750 has been allocated for Rent for Success classes (\$50 stipends for Lenawee County residents that complete Rent for Success).

Our final balance is \$4,723.17.

IV. Activities –

A. Inviting Senator Zorn to the LFSC

1. Payday Loan Programs

a. Is there current legislation in Lansing pending in regards to Payday Loan Centers?

Sen. Zorn has been and continues to be a strong opponent of payday lending centers because their high interest rates put people even further behind. There is currently no legislation introduced about this topic, and if there was, Sen. Zorn would be in favor of it.

b. If not, what can LFSC do to advocate for changes in legislation?

The best thing we can do to advocate for changes in legislation is to stay in contact with our local representatives and any other representatives we have a personal connection with. Share your ideas and concerns with them, and express your support for bills if/when they do come out! Connecting our representatives with people with lived experiences that are willing to testify about their experiences is also a great way to advocate when bills get introduced. We are hoping that legislation around this issue gets introduced soon!

c. If we can't prevent payday loan centers, can we implement an upper limit on the interest rates they can offer or require payday loan centers to offer financial education resources to consumers?

Implementing an upper limit on interest rates is possible, but in reality, that upper limit would still probably be higher than it should be.

Similarly, Sen. Zorn thinks that requiring payday loan centers to share information about topics such as budgeting and debt-to-income ratios to their consumers would be a good idea. The concern is that the education would likely be provided by the payday lending centers themselves, and he is unsure how useful that would be to consumers. Sen. Zorn will continue to look into this topic.

Sen. Zorn has been working with banks in recent years to close down payday lending, as banks and credit unions have all been opposed to payday lending. He will continue to work to rid our community of payday lending!

After the meeting, Sen. Zorn's office shared that payday lenders must already provide all the information on the terms of the loan to consumers. Please share additional ideas for required education topics with him and his office!

d. Payday loan centers have been particularly harmful to veterans. Has anything been done on the federal or state level preventing payday loan centers from loaning to veterans?

Sen. Zorn is unaware of any programs or legislation on this topic. In follow-up to our meeting, his office shared that there is nothing prohibiting military from receiving a payday loan. However, the Military Lending Act protects active duty service members and their families by limiting the annual percentage rate to 36% on payday loans, vehicle title loans, and tax refund loans. It also prohibits a creditor from "rolling over" or refinancing the same loan between the same creditor and borrower.

2. Are you aware of lobbying to increase funding for the homeless or housing programs?

Sen. Zorn has not seen any new lobbying on this front, and is unsure who the lobbyists would be this year. The caucuses recently put forth a proposal to allocate \$220 million in federal funding for emergency rental assistance. This proposal is currently in

discussion because we need to ensure that there will be some oversight to make sure that the funds will actually be used appropriately. More decisions will probably be made during the upcoming budget discussions so that we can start getting assistance to the people that need it as quickly as possible.

3. Is there any action in Congress that looks to find innovative ways to engage the homeless population? What avenues are there for a voice for lived experience in Lansing?

This is generally a federal topic, and Sen. Zorn recommends contacting our federal representatives about this issue. Another good action item is to learn more about what's going on at the local level, contact your local legislators, and make sure you feel comfortable with what's going on here in Michigan.

Systems are often built by people who don't have lived experience. As a result, the systems that are put in place often end up not working as well as intended. There are some residents in Lenawee County that are advocates with lived experience. If hearings for new legislation around these topics occur, please send these folks to testify! Sen. Zorn can also help up the possibility for them to testify.

There are a few groups in Lenawee County working to come up with some solutions to Adrian's camping ban and the criminalization of poverty and homelessness. Please share the legislative ideas that come out of these groups with Sen. Zorn's office. He will introduce anything we are on board with. We will work hard to come up with a plan of some sort!

4. Bail Reform

a. How can we bridge the divide for people in jail to access their own accounts from the cell to pay bail? This would eliminate bondsmen in many cases.

The Michigan Joint Task Force on Jail and Pretrial Incarceration [commissioned a study](#) to examine how state laws, policies, and budgetary decisions affect who goes to jail and how long they stay, with the goal of crafting policy recommendations to increase the justice system's efficiency and effectiveness. This study is very important and highlighted a lot of key issues. The legislature is talking about several reforms, but nothing has been formally introduced yet.

b. What can the LFSC do to promote bail reform?

Stay in contact with your local legislators!

5. At a State level, what are the plans to assist families heavily impacted by COVID-19?

a. Is there State assistance for medical costs incurred because of COVID-19?

Yes. The state legislature has budgeted several different areas – employee support (\$47 million) employee assistance fund (\$45 million), and distributing grants up to \$1,650 for individuals who were employed in a workplace affected by the Governor's workplace restrictions. There is a lot coming up in the 2020 supplemental budget. Please send other ideas we have on this topic to Senator Zorn! Doing so is a very important part of the process for generating new ideas!

6. Other questions for Senator Zorn?

a. The federal government is discussing minimum wage increase to \$15/hour. If there is fallback from this change such as job loss and harm to the hospitality industry, has the State been talking about how to help ease this transition if this legislation passes?

Yes. Sen. Zorn believes the hospitality industry will be affected by the minimum wage increase and that it could potentially throw us into another recession. The current minimum wage is probably not providing for people's needs, but if we increase it too much, we need to be cautious about potential repercussions.

Thank you very much for coming, Senator Zorn! We appreciate all the work you put in to champion 211 and our ALICE families. We will be in contact with you in the future about attending future meetings, or to offer legislative support/ideas.

B. Show Me the Money Day – Report on Jackson's online event

Michael Benson, the AmeriCorps volunteer working with CAA, is at our meeting today to kick-off the planning for Lenawee County's upcoming Show Me the Money Day (will occur sometime before the end of May). He planned Jackson County's virtual Show Me the Money Day this year. This is typically an in-person event to introduce community members to local financial/economic resources, as well as to provide workshops and classes they can take to increase their financial know-how. Due to COVID though, the Jackson event was held virtually this year. Two sessions, one at night and one in the morning, were offered. 7-8 community vendors were invited to give a 5-minute presentation about the financial services they provide to community members. 2 local credit unions were also recruited to teach a financial education class to participants. In follow-up, additional financial resources will get sent to participants. Feedback and participation from participants at this event was great! The biggest challenge was spreading the word about the event and recruiting folks to turn-out. As a result, one of the goals for the Lenawee County is to have a great team of people who can help spread the word and market the event! **If you would like to help plan the Lenawee event, please reach out to Michael (mbenson@caajlh.org).**

C. 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

See above for the conversation with Sen. Zorn

3. Bail Reform

See above for the conversation with Sen. Zorn

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

1. Blight Action Committee

On Hold due to our conversation with Sen. Zorn

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

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

Julie Laughlin is no longer with our organization. CAA is still continuing to provide all the same classes and resources to the community until someone new can be hired.

5. Mini IDA Committee

On Hold due to our conversation with Sen. Zorn*

6. VITA

VITA is up and running! Please encourage anyone who received unemployment or that didn't receive their stimulus check to participate. Anyone who made less than \$57,000 in 2020 is eligible to participate. To register, please call the VITA hotline at 517-247-2099 or sign-up on [CAA's website](#). More slots are being opened up for Lenawee County next week! To prepare for an appointment, there is a box outside the CAA office and the Human Services building with blank forms and other information to fill out and bring to your appointment. Pretty much everything will happen remotely. Participants will drop-off their materials at their appointment and the preparer will verify that they have all the necessary documents. The preparer will then prepare and review their taxes remotely, and participants will get called when their return is ready to be picked-up.

For people making between \$58,000-\$72,000/ year, [MyFreeTaxes.com](#) is a free resource to help prepare tax returns. This resource also counts towards the county's VITA numbers!

E. 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)

A Bridges Out of Poverty training is scheduled for March 18th from 9:00am-12:00pm. This training is sponsored by the LFSC and CAA and will be facilitated by trainers from the Nonprofit Network. The first 2 hours of this online event will be the training itself. The 3rd hours will be a guided discussion regarding next steps for our community.

Please [use this link](#) to sign-up as soon as possible! Only 50 spots are available, and we want as many members from the LFSC get to participate as are able to! This link will stay exclusive to LFSC members until Tuesday, 2/16. After that point, we will open it up to members of the Collective Impact Core, and then to other community leaders.

3. Host professional development seminars (2 per year)

On Hold due to COVID

F. Improve representation at the LFSC meetings from diverse sectors

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

G. Build landlord/tenant relations and resources

1. Rent For Success

On Hold due to our conversation with Sen. Zorn

2. Landlord Group

On Hold due to our conversation with Sen. Zorn*

V. Collective Impact Core

On Hold due to our conversation with Sen. Zorn*

VI. Other Issues

Good action steps came out of our meeting with Sen. Zorn today! We are excited to start developing some policy and legislative proposals to share with his office about our goals. It was suggested that we should also consider reaching out to Rep. Kahle and contacting both of them every 6-months or so in order to stay connected. Tim Ruple has some connections with Rep. Kahle and can reach out to her in a few months when we have more action steps and have seen what's included in the latest budget.

VII. Next Meeting: 3/12/2021