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



Date:Friday, 3/12/2021Time:9:00 - 10:30 am

Location: Zoom

https://us02web.zoom.us/j/ 84448067751? pwd=M3daczloeVgxWDdQVDFGdIE3 SGk4QT09

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

Meeting Minutes

I. <u>Welcome / Introductions</u>

In Attendance: Madeline DeMarco (LCMHA), Clint Brugger (CAA), Connie Carroll (UWMLC), Tim Ruple (Neighbors of Hope), Elizabeth Heintz (SHUI), Marisa Skaff (Huntington), Todd Ritzler (Huntington), Misty Shulters (MWSE), Kathy Decatur (Dept. on Aging), Dawn Scott (Goodwill)

II. <u>Review Agenda & Minutes</u>

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

III. <u>Treasurer's Report</u>

Tammy could not make it to the meeting today. Any email updates about the budget will be forwarded to the coalition.

IV. <u>Activities</u> –

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

1. Expungement Fairs

On Hold due to COVID

MWSE is receiving funding through the Clean Slate program to assist individuals with expungements. This funding allows them to connect individuals with expungement fairs and education, but it cannot be used to assist with individual costs and fees associated with expungement. More info to come about this!

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

Tim and Clint discussed getting together with the various groups working on this topic in the community. This process is under way. Hopefully more to come!

3. Bail Reform

Senator Zorn is open to ideas and suggestions we can bring to the Legislature. Creating a small group to discuss our options and create an advocacy flyer would be helpful. **Connie, Tim, Clint, and Madeline will set-up a time that works best to start this conversation.**

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

1. Blight Action Committee

The All About Adrian Resident Committee has a proposal regarding the Blight Action Committee that they will be taking to the city of Adrian. This proposal involves a community clean-up and building a Splash Pad in Parrish Park.

2. End high-interest pay day loans

Senator Zorn is very much in favor of doing away with pay day loans. There isn't much current legislation about this topic.

3. <u>Establish a local micro-loan program</u> *On Hold due to COVID*

4. <u>Increase the number of participants for existing Financial Education</u> Julie is no longer with CAA. CAA is still offering the same classes they have in the past. The Jackson staff who teaches these classes is covering all 3 counties until CAA can hire someone specific to Lenawee County to teach these classes.

Huntington is still offering their financial education classes. Huntington would be willing to help volunteer with CAA's financial education classes. They would also be willing to collaborate with Show Me the Money Day. In late April, they will be holding a webinar for non-profits to learn about the education classes Huntington offers. Feel free to share this information with the rest of the community!

5. Mini IDA Committee

1 person has applied and is waiting for their application to get processed.

6. <u>VITA</u>

The Volunteer Income Tax Assistance Program (VITA) is up and running! Call (517) 247-2099 (not CAA!) or log-on to www.caajlh.itfrontdesk.com to make an appointment. Once the appointment is made, clients will stop by the Human Services Building or CAA to collect the necessary paperwork. Clients will bring their completed paperwork to their appointment, the preparer will file everything virtually, and then the client will e-sign. This program is for people with income less than \$57,000/year that haven't filed for bankruptcy in 2020 or received income from farming. There are options for people making more than \$57,000/year.

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> *On Hold due to COVID*

2. <u>Sponsor Bridges Out of Poverty for Lenawee County (2 per year)</u> Below is a link to register for the Bridges Out of Poverty Training taking place on March 18th from 9 am to noon. This training is sponsored by the Lenawee Financial Stability Coalition and CAA and will be facilitated by trainers at Nonprofit Network. The first 2 hours of this online event will be the training itself. The 3rd hour will be a guided discussion regarding next steps for our community. **Please share this information** with your staff and community contacts!

Please find the registration link here: <u>https://www.nonprofnetwork.org/bridges-privatesessions</u>

3. <u>Host professional development seminars (2 per year)</u> *On Hold due to COVID*

D. Improve representation at the LFSC meetings from diverse sectors Please bring a friend to next month's meeting!

E. Build landlord/tenant relations and resources

1. Rent For Success

No updates.

2. Landlord Group

No updates.

V. Collective Impact Core

The Core is working to come up with a plan for improving our community's resilience and addressing the impact trauma has on people in our community. A discussion was had about the different forms of trauma our consumers and staff most commonly present with. The responses included:

- A. Access to transportation
- B. Access to childcare
- C. Access to nutrition
- **D.** Housing stability
- **E.** Empowering folks to seek resources proactively, instead of when they're in crisis (thank you, Clint for sharing the car-driving analogy!)
- F. Connectivity to others and ability to practice self-care proactively
- G. Physical and/or emotional safety

- H. Mental and emotional health e.g. many consumers are driven by the fear of the unknown and are therefore unlikely to trust staff and try something new
- I. Staff needs
 - 1. Communication and trust
 - 2. Understanding the decisions our consumers make and why
 - 3. Empowering staff to practice self-care proactively

If you have suggestions about trauma-informed initiatives the Core can take on, please reach out to Madeline. If your agency is involved in any trauma-informed initiatives, please share them with Madeline!

VI. Other Issues

- **A.** Please join the Lenawee Human Services Collaborative! This is a great community of human services workers in Lenawee County where we network, share organizational updates, and learn something new too! We meet on the first Friday of every month @ 8:30am.
- B. There will be a kick-off event celebrating the release of the newest ALICE Report on March 23rd @ 11:00am. Connie will share the report and kick-off information with the group.
- **C.** The 2021 2-1-1 Day at the Capital will be held virtually. This year's focus will be the ALICE Report.
- D. Financial education for Youth CAA offers OUR RULES, a similar program to Getting Ahead that is targeted at adolescents. This program requires grant money to facilitate the group because participants receive a stipend. Huntington has a program called Reality Day that can be broken out into different sessions. There are many opportunities to collaborate and partner with these programs! Marisa will share info about Our Reality Day with Clint.
- E. Todd has looked at the next round of stimulus funding coming in. Initially, it seems that Lenawee County could receive about \$19 million over 2-years. There are not as many restrictions compared to previous stimuli for public entities to use these funds to back-fill impacts from COVID. The City of Adrian is likely getting about \$2 million!
- F. CERA Funds -

A detailed training was held recently regarding these funds, and we are hoping to be able to access them in the next few weeks. Here are some of the requirements (and differences compared to the Eviction Diversion Funds) to access the funds:

- 1. Recipients have to be under 80% AMI
- 2. The amount of assistance recipients can access will be capped at the amount of time they can receive funds for. Caps will also be

determined by the size of a recipient's household. The less income you have, the more funds you will be eligible for.

- 3. Funds can be used for a \$300 internet stipend that will go directly to tenants.
- 4. Recipients don't have to be facing an eviction to be eligible. They can just have received notice of being behind on their rent.
- 5. Up to \$200 of funds can be used to pay late fees.
- 6. Landlords won't be required to forgive a portion of rent owed to participate.

These funds are only for renters and cannot be used for mortgage assistance. Community Action Agency (CAA) may have some funding to assist with mortgage payments. They also offer mortgage counseling.

G. Drug Take-Back Day is April 24, 2021 from 10:00am-2:00pm at ProMedica Hickman Hospital!

VII. Next Meeting: 4/9/2021