



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

Date: Friday, 4/9/2021
Time: 9:00 – 10:30 am

Location: Zoom
<https://us02web.zoom.us/j/84448067751?pwd=M3daczloeVgxWDdQVDFGdIE3SGk4QT09>

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), Ashley Vandenbusche (MIWorks), Tim Ruple (Neighbors of Hope), Tami Farnum (CAA), Amy Sweinhagen (CAA), Frank Nagle (ProMedica), Todd Ritzler (Huntington)

Welcome Amy Sweinhagen! She is working with CAA in Lenawee as a housing specialist to help manage COVID Emergency Rental Assistance (CERA) funds!

- There's a portal that landlords and tenants can utilize to request assistance: <https://www.michigan.gov/mshda/0,4641,7-141-5555-533463--,00.html>
- This program is only for folks who are renting, including those requesting utility assistance!

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

Between January 1st and March 31st, we have spent \$160 in stipends and \$250 in direct service to folks completing Rent for Success classes. 2 mini IDA withdrawals occurred in early April.

We have a total of \$8,173.07 in the bank currently. \$4,623.17 is available to us because \$3,550 is already allocated.

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

No updates.

3. Bail Reform

No updates.

Connie recommended we all take a look at the State of Michigan's 2021 Poverty Task Force Report. There are some good conversations happening on a state-level that we can potentially align our work with.

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

1. Blight Action Committee

The All About Adrian Coalition is doing a clean-up of Adrian's east side. We're hoping the City will also receive some funding that can be utilized to clean-up blight.

2. End high-interest pay day loans

Clint and De'Angelo will be working on collecting initial data for us to base our future work on.

3. Establish a local micro-loan program

On Hold due to COVID

4. Increase the number of participants for existing Financial Education

Financial Literacy Classes are still being held. The most recent class graduated 5 participants. According to MSHDA, participation seems to be low state-wide.

Homebuyer Education classes are popular. According to MSHDA, this popularity seems to be a state-wide trend.

Some possible explanation for low-attendance in some of the financial stability courses is that folks don't feel like they need the assistance because of extra stimulus money in their pockets. Discussion was held about how we can market classes to be more attractive to folks. Some ideas suggested included:

- Changing the name of classes temporarily to entice folks to continue building on their stimulus checks
- Emphasizing the benefits of the classes (e.g. increasing credit scores)
- Targeting populations such as older adults that are especially vulnerable to fraud

- Creating content about how to smartly use their stimulus money
- Marketing through social media and short videos teasing upcoming trainings

Promoting financial stability classes and courses among youth in order to promote sustainable financial practices from an early age is something we agree on is a priority moving forward. We'll look at operationalizing this goal in the future

a. Collaborating with Huntington Bank

Huntington is working on summarizing the events they offer that would be a good fit for our community. They've lately been very busy with financial literacy classes about topics such as homebuyer education, small business assistance, fraud, improving financial well-being. They are currently seeing about 15 participants/class.

5. Mini IDA Committee

1 mini IDA is pending to help a consumer pay for insurance – **Motion to approve request moved by Connie, supported by Tim, and approved by consensus.**

6. VITA

VITA is up and running until June 30th. New appointments are frequently getting released, so encourage folks to keep checking back for appointments. Numbers aren't as high as last year, but demand is still getting met. The IRS has fixed some things regarding how unemployment is handled this tax year. For folks that have already been filed, this means their tax return will get reprinted. If folks don't owe tax money, they have until June to file their taxes.

Please help spread the word about this program!

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

On Hold due to COVID

These trainings are technically targeted at adults who are not currently experiencing poverty. It can also be helpful for youth to go through the trainings. The LISD has purchased the Poverty Simulations kit and they are willing to share those resources. Trainings require volunteers and a significant amount of space.

This could be a great goal to incorporate the youth-specific trainings mentioned above.

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

a. Feedback about the March 18th Training

One of the presenters from the March 18th training shared the action items participants came up with at the training (below). We will go through these suggestions and discuss which ones we want to add to the LFSC's goals and objectives at the May meeting.

- Increase collaboration between agencies
- Coordinate services
- Streamline the process for applying for services, especially across agencies
- Break down the bureaucracy
- Educate selves/others on barriers
- Advocate for changes in regulations and policies
- Bail reform
- Supporting organizations that take chances on people with criminal records
- Increase access to mental health care, especially for those in the middle who are currently falling through a gap.
- Increase the number of care providers in the community
- Increase access to healthy food and the number of people wanting to use it
- Better understand the traditional roles of churches for people of color and work with them to strengthen the community
- Expand public transportation. Is there a role for churches here?

3. Host professional development seminars (2 per year)

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

There is a Tri-County Housing Coalition! They are sponsoring an event for residential landlords on April 16th from 9:00am-11:00am to provide information about CERA funding that is available and how landlords and tenants can access this funding. This event will also help generate a list of landlords in the community.

V. Collective Impact Core

As part of the Collective Impact Core, our common agenda of becoming a more resilient and trauma-informed community should also influence the work we do in the LFSC.

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. MSHDA** – Will be offering some foreclosure assistance. The implementation process is still in the works. Stay tuned for more updates!
- B. City of Adrian** - The city's moratorium on water shut-offs expired this week. CERA funds can be used to help renters pay water bills.
- C.** Tim recently had meetings with Rep. Kahle and Sen. Zorn's offices. Folks having trouble with unemployment assistance can contact their offices for additional help accessing that assistance. Rep. Kahle is open to meeting with us whenever we're ready.

VII. Next Meeting: 5/14/2021