



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

Date: Friday, 1/14/2022
Time: 9:00 – 10:30 am

Location: Zoom:
[https://us02web.zoom.us/j/84448067751?](https://us02web.zoom.us/j/84448067751?pwd=M3daczloeVgxWDdQVDFGdIE3SGk4QT09)
[pwd=M3daczloeVgxWDdQVDFGdIE3SGk4QT09](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, Clint Brugger, Connie Carroll, Dawn Scott, Ashley Vandebusch, Janelle Merritt, Liz Fuss, AJ Evans, De'Angelo Boone, Tami Farnum, Todd Ritzler, Kathy Decatur, Angie Shepherd, Audricka Jacob, Misty Shulters, Alison Prielipp

II. Review Agenda & Minutes

Clint

The agenda and previous meeting minutes were approved by consensus.

III. Collective Impact Core – Did you take it further?

Clint

This month we checked in to see who did any of the “take it further” practices we’ve shared over the past few months. As we have some new folks in our meetings, we will provide some refreshers on the Core Concepts at our upcoming meetings. We will start with [the impact of trauma on adult behavior](#) at our February meeting.

IV. Treasurer’s Report

Tami

Our current bank balance is \$7,184.01. We have allocated \$2,700.00 for mini-IDAs. This results in a remaining balance of \$4,484.01.

LFSC can also spend money on Rent for Success courses as an incentive for participants.

V. LFSC Leadership

Misty

Misty is stepping down from her leadership role in the LFSC due to changing job responsibilities. Thank you, Misty, for everything you’ve done for this group over the years. We are so grateful for you and are excited for your next step!

By consensus, Ashley Vandebusch will be taking over Misty’s leadership role in the LFSC and as a representative to the Collective Impact Core.

Madeline will add Ashley to the Core email distribution list and make sure she receives any and all onboarding materials.

VI. Ongoing Strategies

1. What has happened since our last meeting?

- Clint reached out to Glenn Preston, Adrian's Code Enforcer, to learn more about Glenn's role. Due to the holidays, they were not able to connect. Clint will reach back out to Glenn, this time in-person.
- Clint reached out to other communities for their codes and policies for us to review without much success due to the holidays. Clint attempted to read the actual city codes and noted the challenge of trying to read all the legal jargon.
- Clint reached out to De'Angelo to see if there's someone from the A3 Resident Coalition we can work with. De'Angelo agreed to attend today's meeting.
- Madeline did some research about time banking and met with Pam Byrnes to discuss Pam's experience with the Ypsilanti Time Bank.
- The Landlord group did not meet in December.

2. What did we learn?

- City codes are not at all easy to read and understand.
- De'Angelo works with Adrian's Blight Action Committee to create a Blight Action Plan for the city. The Committee has learned a lot about what other communities have done to create plans that are inclusive and community considerate. The Plan of Action was submitted to the city about a month ago, including a proposed budget (\$10 million over 10 years), that emphasizes a team approach where the city works with the community to resolve blight.
- The Blight Action Committee learned that 50% of the blight resided in rental properties, meaning the responsibility is more on landlords than homeowners. They also learned that the citations people were receiving were not specific enough to provide action items for community members – just sending a letter to residents was not solving the problem. Residents want to make changes and live in a blight-free community, so community education is needed to help achieve this goal. The LFSC could help with creating and providing some of these resources because.
- There are some programs out there to help residents, and there are more things we can do to add to the diversity of these offerings. For example, Jackson has successfully applied for blight remediation grant funding.
- UWMLC has a great crew of volunteers that can build ramps. Connect with Collin Keehn (ckeehn@unitedwaymlc.org) if you're interested.
- The time banking model is a creative way to bring resources and person-power to the community. It also requires strong community buy-in and leadership in order to organize things and make it successful.
- Organizations and businesses are often willing to supply tangible items such as trash bags, rakes, etc.

3. What are our next steps? Who will take them and by when?

- **Clint will reach out to Glenn Preston in-person.**
- **Madeline will reach out to Leslie Donahue, the City of Adrian's Community Revitalization Coordinator who will be helping the city with blight remediation.**
- **De'Angelo will share the Blight Plan of Action with the LFSC.**
- **De'Angelo and Ashley will connect about potential grant opportunities related to blight remediation.**

2021 Meeting Dates:**1/8, 2/12, 3/12, 4/9, 5/14, 6/11, 7/9, 8/13, 9/10, 10/8, 11/12, 12/10**

- We will all continue to research blight remediation grants and best practices.
- Janelle will research Jackson's blight remediation grant.
- Tami, Alison, and Audricka will be our ambassadors to the Landlord Group.

B. Increase Participation in Financial Education Programs

Everyone

1. What has happened since our last meeting?

- Alison and Tami reached out to local banks to try and recruit more folks to this work such as Janelle from American 1 Credit Union.

2. What did we learn?

- Janelle provided an overview of the financial education services that American 1 Credit Union offers. Their services include:
 - o 8 hours of financial education for youth and qualify for the financial education that the State of Michigan requires for their MYOI program
 - o we offer IDA accounts
 - o we have fraud experts and can do seminars on fraud prevention
 - o elder abuse – we have experts on how to protect older adults against fraud
 - o we provide a 1-time session for Michigan Works in Jackson for their summer internship program – this can be duplicated anywhere
 - o 6 sessions for adults on creating a spending plan, purchasing a vehicle, the true cost of a vehicle, taxes, insurance, owning a home vs. renting, saving for future expenses and more!
- Cradle to Career is looking for ways to partner with LFSC to provide financial education to high school seniors before they graduate.
- The All About Adrian (A3) Resident Coalition is looking into bringing financial education to the community. They have an open meeting space that could be used for teaching financial literacy courses. Janelle suggested doing this as a collaborative partnership with other community partners such as American 1, CAA, MI Works...

3. What are our next steps? Who will take them and by when?

- Clint will invite Tim Kelly to this meeting to talk about financial education for students and connect Tim with Janelle.
- Alison will connect with Janelle, De'Angelo, Tami, Todd, and Clint to set-up a time to plan some sort of community event with the A3 Resident Coalition.

VII. **New Strategies**

A. Any new proposed action items?

Everyone

1. Why is it needed?

Nothing new this month.

2. Does it align with our mission?

N/A

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3. Do we currently have the capacity to implement it?

N/A

4. If not, what do we need?

N/A

5. What action steps do we need to take?

N/A

VIII. Updates

Everyone

A. Promote expungement – Clean Slate Initiative

Ashley

Continue referring folks to Ashley for expungement assistance.

Ashley will share the number of folks applying for expungement and the number of folks in the process of expungement.

B. End high-interest pay day loans

Clint

Habitat Michigan has received funding to provide an alternative way for folks to receive loans that has lower interest rates than pay day loan centers. Participants have to do a short financial education training, and it ultimately takes about a week to receive funds. Folks can also use these funds to pay off pay day loan centers and have a year to pay the money back. Up to \$1,800 can be borrowed.

American 1 Credit Union also has an alternative to pay day lending.

C. Approve Mini-IDA applications

Tami

There are no Mini-IDAs that need to be approved today.

D. Recruit volunteers for VITA

Tami

Appointment scheduling will begin on January 19th with tax preparation beginning on January 31st. You can call 517-247-2099 or [go online](#) to schedule an appointment. In addition to the normal tax preparation for VITA (for folks with a household income of up to \$57,000), we are offering MyFreeTaxes.com free for anyone with a household income of \$73,000 or less. Our community gets credit for anyone who does their tax return through MyFreeTaxes.com.

E. Promote professional development among professionals and community members

Clint

No updates.

IX. Announcements

Everyone

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- A. **Veteran's Affairs** has funding for veterans, surviving spouses, and dependents needing assistance with mortgage, rent, car & house repairs, utility bills, and other items. They submit claims for Military disabilities and death benefits. The VA Adrian clinic now has both their doctors available for appointments.
 - B. **Lenawee Community Mental Health Authority** is offering Mental Health First Aid + Motivational Interview Trainings in 2022. [Go to their website to register.](#)
 - C. **CAA** is holding a Rent for Success Webinar, June 24th 1-2:00. A \$50.00 stipend for Lenawee residents that attend until funds are gone. They also have Financial Education and Homebuyer Education Webinars every month. Contact CAA for information
- X. **Next Meeting: 02/11/2022**

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