

Barrier Busters Network Action Group

Meeting Minutes

November 30, 2011 at Ann Arbor District Library

- I. Welcome and Introductions
- II. Agenda & Minutes
 - a. Approval of Agenda & Minutes: Heather & Harriet

III. Member Agency Announcements

- a. DHS: Bridges training to access benefits online is scheduled. Contact Greg Pordon.
- b. AADL: AADL has various free events, including a multimedia event from John Sinclair, computer and ESL classes. Classes for parents. All free. Library for the blind and physically disabled. Clients might be eligible for free services.

IV. New Business

- a. **GreenPath Debt Solutions (Amy Parton):** HUD-approved counseling agency. Around since 1961 and around since head-quartered in Farmington Hills. Counseling is available over the phone and at an actual office in Ann Arbor.

The call will initiate an appointment that can be held even over the phone. Callers receive information on what needs to be collected prior to the appointment. Counselors are all college graduates and are required to take intensive trainings. Counselors are certified and need to continue being trained to stay certified. Various plans are available (e.g., Budget Tweak, Debt Management with a repayment schedule). Counselors can lower the interest rate by putting together a proposal for the lender to consider.

Red flag: Resolving debt takes usually three to five years, so anyone offering to help with debt instantly, such as settling debt, but requesting lots of money in advance should draw red flags. Look for under \$100.

Visit www.NFCC.org for a listing of member agencies that do financial counseling. Bankruptcy: a tool that's used. GreenPath can do the education that's required before someone files for bankruptcy. \$50 for classes that's required before a debt is charged (pre-filing bankruptcy session and at end of bankruptcy participated in financial education course to discharge debt).

Costs: 1:1 budget analysis is free. Mortgage delinquency is free. Rental payment and credit history review is free. Debt management costs: setting up \$0 - \$50 within 48 hours disburses funds. Average \$36/month for continued admin costs.

Reverse mortgage: up until recently was free, but costs aren't settled. Would be communicated to

Bankruptcy: in Michigan, attorney isn't necessary, but Greenpath recommends attorneys when filing for bankruptcy.

DTE: relationship with DTE? Payment plan. Can stop late payments. But this is usually for someone with various financial issues and more than one debt. If on a debt management plan, may be able to extend 12-month to possibly a 3-5 year plan.

Greenpath does not do debt settlements.

- b. Food Security in Washtenaw County (Jenna Bacolor):** Core functions: collect data on health issues (e.g., health improvement data), and is available online. For example, Health Improvement Plan (HIP) data brings in roughly \$700,000 for the community. Random phone sample (2200 calls), using CDC methodology due to not having a landline or no phone at all. More data: www.hip.ewashtenaw.org

HPDP Division:

SNAP-Ed: facilitate brief sessions at food pantries (reached ~500 people), and provide an individual approach to make it a meaningful conversation as opposed to "flyering."

Senior Project FRESH: offers low-income seniors \$20 food coupons at farmer's markets. Can make exception for adults over 45 with disabilities. Limited coupons.

Prescription for Health: Connect low-income or chronic disease (or at-risk) clients who are patients at medical clinics connect with farmers markets with four "doses" of nutrition. \$40 incentive to utilize at the farmers markets.

Healthy Food Resource Guide: went to various food stores in Ypsilanti and scanned quality of food and acceptance of food programs.

Electronic copy: available online

- c. Staff Update (Andrea Plevak)**

- i. Cynthia Maritato: Retiring at the end of December. Appointed an acting director: Renee Adorjian from Wayne County district office. Lots of experience in assistance payments and children's services. Started as direct foster care. Greg can help move issues on certain cases.
- ii. Board Elections: Nominations submit brief paragraphs to be put in survey monkey. Harriet Bakalar (nomination for Ryan). Kristin from SOS.

iii. Utility education:

1. BB requests indicate clients do not pay bills during the winter. In an effort to begin education now, City created a education flyer, and it will be disbursed to various agencies and DHS.

iv. First Annual Membership Award: nominations are being accepted.

V. Old Business

- a. HAWC special phone number for staff-to-staff level
(734) 961-1241
- b. BB Emergency Unmet Needs Fund Update: WCGF Budget increased from \$90K moving up to \$120K.

VI. Public Comment

VII. Adjourn