

**GREATER NASHUA CONTINUUM OF CARE
MEETING MINUTES
4 August 2010**

www.nashua-coc.org

CALL TO ORDER, INTRODUCTIONS: Chair, Wendy LeBlanc, called the meeting to order at 8:04 a.m.. All present introduced themselves and visitors were welcomed.

MINUTES: Minutes from the Meeting of June 2, 2010 were reviewed (there was no July, 2010 meeting). Jerry Leclerc commented that he was not the “events manager” for St. Joe’s, but rather for Project Homeless Connect. Barbara Alves motioned to accept the minutes as corrected; Mark Thornton seconded the motion and said motion carried unanimously.

Chair LeBlanc explained the format of the CoC meetings: committee reports alternating months with presentations, August is a presentation month with Committee Reports slated for September, 2010.

PRESENTATIONS:

MORE THAN WHEELS, formerly “Bonnie CLAC”

Debby Miller provided the group with information regarding this loan guarantee program that began in 2001; the name was changed from Bonnie CLAC to More than Wheels on May 1, 2010 to more fully describe the mission of this area non-profit. The headquarters relocated from the Upper Valley to Manchester this year as well. Since 2001, More Than Wheels has guaranteed approximately \$13 Million in loans, with less than a 5% rate of loan default.

More Than Wheels assists individuals with credit repair through counseling and financial education in order to help them get the best deal on reliable, fuel efficient cars with affordable financing (generally around 5%) thus avoiding the trap of predatory lenders. As an example, Ms. Miller described that at a “buy here, pay here” dealership, financing can be as high as 34%, which adds thousands of dollars to the total cost of the vehicle.

The program offered by More Than Wheels is very intensive and involves many steps beginning with recruitment of potential consumers, following by screening, credit counseling, and eventually leading to car selection and financing. This process can take 8 to 12 months (depending on the consumer’s credit history) and is meant to change the relationship a consumer has with money and credit while establishing a good payment history and reducing an individual’s financial stress. Even after the consumer drives away with a new or gently-used vehicle, the More Than Wheels counselors stay involved over the life of the loan to ensure that the consumer is on-track and making positive progress with their credit history.

More Than Wheels offers eligible individuals the opportunity to break the cycle of poverty through the purchase of a reliable vehicle in order to access work, childcare, regular healthcare, shopping, and more regular contact with family and friends. Characteristics of a potential client are described as WAMI (Willing to change, Able to change, Motivated to change, and taking the Initiative to change). More Than Wheels does not require a down payment for the vehicle, but charges an enrollment fee of \$68 and a one-time fee of \$895 which is rolled into the financing (which costs out at approximately \$15/month over a 60-month loan). This fee seems modest as those going through the program can save \$10-15,000 over the life of the loan. Ms. Miller reported that it costs approximately \$6,000 to assist each client through the whole program.

An average car payment is approximately \$300 per month, so an individual/family needs to have at least this much “disposable” income. Ms. Miller reported that More Than Wheels hopes to begin a matching savings program for lower-income individuals, described as those individual/families with only \$175-\$200/month of disposable income. This program would help a client set money aside, which would then be matched by More Than Wheels, to be used as a down payment thus lowering the monthly payment.

Ms. Miller reported that while several area car dealerships partner with More Than Wheels, Grappone Automotive Group has been a staunch supporter since 2001. For more information: 1-866-455-2522 or www.morethanwheels.org.

H.E.A.R.T.S.

Tom Doucette described H.E.A.R.T.S. (Hope, Empowerment, Advocacy, Recovery, Towards Support) as a DHHS-funded Peer Support Center of the Greater Nashua Area. Mr. Doucette said that he and Ed Bowman are currently the only two paid staff and participants are described as members, not patients. The mission of H.E.A.R.T.S. is for the members/peers to support each other while living with, coping with, and recovering from mental health issues. There is no clinical staff, only peers

H.E.A.R.T.S. offers one-on-one and group peer support and is open from 8 a.m. to 4 p.m. daily; there is a “warm line” provided from 5 p.m. to 10 p.m., every night, where peers listen and share common experiences (1-800-306-4334). Groups are based on the IPS (Intentional Peer Support) system where relationships are viewed as partnerships that enable participating individuals to learn and grow, rather than being seen as someone who needs “help”. WRAP (Wellness Recovery Action Plan) groups provide individuals with a structured system for monitoring uncomfortable and distressing symptoms to improve their overall quality of life.

Groups include Arts & Crafts, Cooking, Walking, Men’s Group, Women’s Group, Conflict Resolution. Mr. Doucette shared that H.E.A.R.T.S. is working on getting funding to purchase a van to facilitate transportation for members who can not get to the Center and for field trips. They will also be reaching out to other community groups in order to expand the diversity of the members with the goal of getting at least 20% of members over 50 years old. For more information: 882-8400 or tomd-hearts@myfairpoint.net.

ANNOUNCEMENTS:

Eileen Brady, Nashua Soup Kitchen, informed the group that the **Citizens Alliance** (a non-partisan advocacy group working to improve public policy on health care, campaign finance reform, education funding, and the environment) would be hosting an evening workshop next week on how to understand the federal budget process. For more information: www.nhcitizensalliance.org .

Jerry LeClerc, St. Joseph's Hospital, informed the group that *Project Employment Connect* was set for **Thursday, September 16, 2010**, 10 a.m. to 2 p.m. at Harbor Homes. He encouraged anyone who knows of employers interested in free booth space to contact him via email @ leclerc@sjnh.org .

There being no other announcements, Clair LeBlanc reminded everyone of the upcoming meetings, as detailed at the bottom of the Agenda; the meeting was adjourned at 8:55 a.m.

Minutes prepared by Candace Cappio Gebhart, CoC Vice Chair; NH Legal Assistance.