Draft Agenda
Wards 4/7 NPA Meeting
Wednesday January 24, 2018 from 6:45 to 9:00 PM
Robert E Miller Center (130 Gosse CT.)

6:45 - 7:00 - Snacks and Socializing

7:00 - 7:05 - Ground Rules, introductions, and announcements

7:05 - 7:15 - Open Forum (elected officials opt-in brief updates)

7:15 - 7:45 - High School Presentation

7:45 - 8:15 - School Board Candidates forum.

8:15 - 9:00 - "Financial Futures" - Panel sponsored by State Treasurer Beth Pearce, Representatives Carol Ode & Jean O'Sullivan and CVOEO Financial Futures program Director Kate Larose.

Ward 4 Steering Committee

Matt Cropp, Green Acres Dr., 338-1002
Eric Corbman, Northshore Dr., 399-2602
Jim Holway, Loaldo Dr., 865-44711238
Jeff Clark, Cumberland Rd., 734-0993
Alex Farrell, Little Eagle Bay, 503-5242

Ward 7 Steering Committee

Martha Molpus, Heineberg Rd., 652-0323
Linda Deliduka, Village Grn., 864-5114
Chris Trombly, Sandy Ln., 238-1158

GROUND RULES
Listen to others speaking | Respect the agenda and process
Share your opinion politely | Treat people respectfully

For more information about Wards 4 and 7 NPA visit their CEDO webpage
https://www.burlingtonvt.gov/CEDO/Neighborhood-Services/NPAs/Wards-4-and-7-NPA

Watch the meeting live at https://www.facebook.com/NorthEndNPA/

Neighborhood Planning Assembly Attendees

NPA (choose one)		Wards 1 & 8		Wards 2 & 3		Wards 4 & 7		Ward 5		Wa 6

Date of Assembly : 1-24-18 Location: Miller Ctr

Please return to your convenor, Phet Keomanyvanh,
or email to ***cedofd@burlingtonvt.gov***

1	James Loop	21	Steve Langehough
2	Matt Hurlburt	22	Anne Judson
3	JEFF COMSTOCK	23	JEFF CLARK
4	NANCY COMSTOCK	24	
5	Steve Barr	25	
6	Monika Ivancic	26	
7	Martine L. Gulick	27	
8	Carol Ode	28	
9	Alice Urban	29	
10	MARY HART	30	
11	Sue + Dave Adams	31	
12	Ryan Frink	32	
13	Martha Molpus ward 7	33	
14	MARK BARLOW	34	
15	Eric Coffman	35	
16	Peter Brownfurg	36	
17	Peter [illegible]	37	
18	Michelle Clark	38	
19	Dave Hart	39	
20	Rock Point School	40	

NPA Liaison Phet keomanyvanh: 802-865-7172

STATE PROFILE
VERMONT

PROSPERITY NOW SCORECARD

OUTCOME RANK

1

POLICIES ADOPTED

27
out of 53

OUTCOME HIGHLIGHTS

10.4%
of Vermont households live in income poverty

19.7%
of the Vermont labor force own a microenterprise

7.1%
of Vermont workers are underemployed

15.7%
of jobs in Vermont are low-wage jobs

POLICY HIGHLIGHTS

✗ Has state eliminated TANF asset test?

✗ Does state offer a universal, automatic CSA program with an incentive (e.g., seed, match, or refundable tax credit)?

✓ Has state enacted an EITC that is refundable and at least 15% of the federal credit?

✗ Has state enacted a refundable CTC?

About the Prosperity Now Scorecard

The *Prosperity Now Scorecard* is a comprehensive resource featuring data on family financial health and policy recommendations to help put all U.S. households on a path to prosperity. The Scorecard equips advocates, policymakers and practitioners with national, state, county and city data to jump-start a conversation about solutions and policies that put households on stronger financial footing across five issue areas: Financial Assets & Income, Businesses & Jobs, Homeownership & Housing, Health Care and Education.

VERMONT

Outcome Rank 1

OUTCOME MEASURES

The *Scorecard* ranks 56 outcome measures from best to worst; #1 is the most desirable, #51 is the least desirable. Data for an additional 4 measures are published but not ranked due to insufficient data at the state level. Issue area ranks are calculated by averaging the ranks of measures within the issue area; overall ranks are calculated by averaging all of the outcome measures ranks. Grades are given on a curve: states ranked 1-10 get As, ranked 11-20 get Bs, ranked 21-36 get Cs, ranked 37-47 get Ds and those ranked 48-51 get Fs.

Financial Assets & Income

ISSUE AREA RANK: 2 | GRADE A

OUTCOME MEASURE	STATE DATA	US DATA	STATE RANK
Liquid Asset Poverty Rate	—	36.8%	—
Asset Poverty Rate	—	25.5%	—
Net Worth	—	$76,708	—
Households with Zero Net Worth	—	16.9%	—
Emergency Savings	61.9%	56.3%	16
Income Poverty Rate	10.4%	13.8%	5
Income Poverty by Race	2.2x higher for HHs of color	2.1x higher for HHs of color	28
Income Inequality	4.5x as high for top 20%	4.9x as high for top 20%	18
Income Volatility	21.9%	20.9%	29
Unbanked Households	1.5%	7.0%	1
Underbanked Households	12.8%	19.9%	1
Households with Savings Accounts	79.2%	70.8%	10
Consumers with Prime Credit	61.7%	51.0%	1
On-Time Payers	84.4%	79.7%	9
Access to Revolving Credit	74.7%	71.9%	19
Bankruptcy Rate (per 1,000 people)	0.9	2.4	3

Businesses & Jobs

ISSUE AREA RANK: 7 | GRADE A

OUTCOME MEASURE	STATE DATA	US DATA	STATE RANK
Microenterprise Ownership Rate	19.7%	18.2%	3
Small Business Ownership Rate	1.85%	1.47%	4
Business Ownership by Race	1.53x as high for white workers	1.22x as high for white workers	30
Business Ownership by Gender	1.5x as high for men	1.3x as high for men	46
Business Value by Race	1.5x as high for white bus. owners	2.9x as high for white bus. owners	3
Business Value by Gender	3.3x as high for men	3x as high for men	37
Unemployment Rate	3.3%	4.9%	4
Unemployment by Race	1.2x as high for workers of color	1.6x as high for workers of color	6
Underemployment Rate	7.1%	9.6%	5
Low-Wage Jobs	15.7%	24.2%	6
Average Annual Pay	$43,709	$52,942	46
Employers Offering Health Insurance	40.6%	45.7%	45

Homeownership & Housing

ISSUE AREA RANK: 18 | GRADE B

OUTCOME MEASURE	STATE DATA	US DATA	STATE RANK
Homeownership Rate	70.7%	63.0%	6
Homeownership by Race	1.5x as high for white HHs	1.6x as high for white HHs	20
Homeownership by Income	2x as high for top 20%	2.2x as high for top 20%	10
Homeownership by Gender	1.02x as high for single women	1.03x as high for single women	—
Homeownership by Family Structure	1.5x higher for 2-parent HHs	1.9x higher for 2-parent HHs	2
Foreclosure Rate	2.18%	1.55%	42
Delinquent Mortgage Loans	1.17%	1.41%	19
High-Cost Mortgage Loans	2.8%	7.6%	5
Affordability of Homes (value/income)	3.9x higher than median income	3.5x higher than median income	38
Housing Cost Burden - Homeowners	34.7%	29.6%	46
Housing Cost Burden - Renters	50.5%	50.6%	39

Health Care

ISSUE AREA RANK: 2 | GRADE A

OUTCOME MEASURE	STATE DATA	US DATA	STATE RANK
Uninsured Rate	4.6%	10.9%	3
Uninsured by Race	1.1x as high for white people	2.1x as high for people of color	2
Uninsured by Income	1.2x as high for poorest 20%	4.5x as high for poorest 20%	1
Uninsured by Gender	1.7x as high for men	1.2x as high for men	50
Uninsured Low-Income Children	0.8%	6.6%	1
Employer-Provided Insurance Coverage	60.2%	58.1%	25
Employee Share of Premium	27.5%	27.2%	26
Forgoing Doctor Visit Due to Cost	7.6%	13.3%	2
Poor or Fair Health Status	12.6%	17.5%	5

Education

ISSUE AREA RANK: 1 | GRADE A

OUTCOME MEASURE	STATE DATA	US DATA	STATE RANK
Early Childhood Education Enrollment	46.7%	47.6%	19
Math Proficiency - 8th Grade	42.1%	32.1%	5
Reading Proficiency - 8th Grade	43.8%	34.3%	3
High School Graduation Rate	87.7%	83.2%	11
Disconnected Youth	7.4%	12.3%	4
Four-Year College Degree	36.9%	30.6%	8
Four-Year Degree by Race	1.1x higher for white adults	1.5x higher for white adults	2
Four-Year Degree by Income	3.1x as high for top 20%	4.4x as high for top 20%	8
Four-Year Degree by Gender	1.15x as high for women	1.02x as high for women	—
Average College Graduate Debt	$28,283	$30,100	29
College Graduates with Debt	62%	68%	29
Student Loan Default Rate	7.2%	11.3%	3

For a complete description of *Scorecard* measures and sources, including how the grades and ratings were assigned, go to **http://scorecard.prosperitynow.org**.

* Indicates that the margin of error is greater than 25% of the estimate, and as such, this estimate is too imprecise to rank. Caution should be used when using this data.

** Indicates that estimate is unable to be ranked because the ranks are too closely clustered to say with confidence how the state compares to other states.

— Indicates that no data is available, or data is suppressed due to a margin of error that is greater than 50% of the estimate.

PROSPERITY NOW SCORECARD/STATE PROFILE

VERMONT

Policies Adopted **27** out of 53

POLICY

The *Scorecard* includes 53 policies organized into 36 groups. States are assessed based on whether they have adopted each policy; a ✓ indicates the state has adopted the policy; a ✗ indicates the state has not. Policy adoption is assessed on policies enacted during calendar year 2016.

Financial Assets & Income — 10 OF 20 POLICIES ADOPTED

Asset Limits in Public Benefit Programs	✗	Has state eliminated TANF asset test?
	✓	Has state eliminated SNAP asset test?
	✓	Has state eliminated LIHEAP asset test?
Child and Child Care Tax Credits	✓	Has state enacted a CDCTC?
	✗	Has state enacted a refundable CTC?
Debt Collection Protections	✓	Does state adequately protect consumers' assets from debt collection?
	✗	Does state adequately protect consumers from abusive debt-buying practices?
EITC State Funding	✓	Has state enacted an EITC that is refundable and at least 15% of the federal credit?
Individual Development Accounts	✓	Does state provide funding for IDAs?
Predatory Small-Dollar Lending Protections	✓	Does state protect against payday lending?
	✓	Does state protect against car-title lending?
	✗	Does state protect against high-cost installment loans?
Prize-Linked Savings	✗	Does state allow for prize-linked savings?
Property Tax Relief	✓	Does the state provide property tax relief via a well-targeted circuit breaker?
Retirement Security	✗	Has state enacted an Automatic-Enrollment Individual Retirement Account program?
Tax Fairness	✓	Does state have an income tax?
	✗	Is state's effective state tax rate for bottom 20% of earners lower than for top 1% of earners?
Tax Prep Regulations	✗	Does state regulate paid tax preparers?
	✗	Does state prohibit add-on fees for refund anticipation checks?
Unemployment Comp. Using Prepaid Cards	✗	Does state offer a quality unemployment prepaid card with few fees?

Businesses & Jobs — 7 OF 10 POLICIES ADOPTED

Microbusiness Support	✓	Does state use federal CDBG funding to support low-income entrepreneurs and microbusiness development?
	✓	Does state use federal TANF or WIOA funding to support low-income entrepreneurs and microbusiness development?
Minimum Wage	✓	Will state's minimum wage be at least $15 by 2022 or is it indexed for inflation?
	✗	Are agricultural, domestic and tipped workers covered by state's minimum wage?
Paid Leave	✓	Does state require employers to offer paid medical, family or sick leave?
	✓	Does state expand FMLA to cover more workers?
Unemployed Entrepreneur Support	✓	Has state implemented a Self-Employment Assistance program?
Unemployment Benefits	✗	Is state's average weekly benefit at least 50% of state's average weekly wage?
	✓	Has state expanded eligibility for unemployment benefits?
Workforce Development	✗	Does state allocate adequate WIA funding for workforce training?

Homeownership & Housing

8 OF 12 POLICIES ADOPTED

First-Time Homebuyer Assistance	✓	Does state provide downpayment assistance through grants, second mortgages or resources financed with premium bonds?
	✗	Does state offer direct lending programs to first-time homebuyers?
	✗	Does state fund homeownership counseling?
Foreclosure Regulations	✓	Are foreclosures reviewed in the presence of a neutral third party?
	✓	Does state regulate mortgage servicers?
Housing Trust Funds	✓	Does state have a statewide housing trust fund in place?
Post-Foreclosure Protections	✓	Has state abolished or limited deficiency judgments?
Protection from Discrimination for Low-Income Renters	✓	Does state protect Section 8 voucher-holders from discrimination in the housing market?
Redeveloping Foreclosed Properties	✗	Has state enacted comprehesive legislation to enable land banking?
Resident Ownership, Titling and Zoning of Manufactured Homes	✓	Does state encourage resident ownership of manufactured home communities via an effective pre-sale notice, tax incentive or both?
	✓	Does state's titling or zoning laws treat manufactured homes the same as site-built homes?
Tenant Protections from Foreclosure	✗	Does state provide foreclosure protections for tenants?

Health Care

1 OF 2 POLICIES ADOPTED

Limitations on Hospital Charges, Billing and Collections	✗	Does state limit hospital charges, billing or collections?
Medicaid Expansion	✓	Has state expanded Medicaid to at least 138% or more of federal poverty level?

Education

1 OF 9 POLICIES ADOPTED

Children's Savings Accounts	✗	Does state offer a universal, automatic CSA program with an incentive (e.g., seed, match, or refundable tax credit)?
Financial Aid for Postsecondary Education	✗	Is state funding for financial aid above national average of $752 per undergraduate?
	✓	Is state financial aid targeted to high-need students?
Financial Education in Schools	✗	Adequate requirement for personal finance education?
Full-Day Kindergarten	✗	Does state require districts to offer full-day kindergarten?
Head Start State Funding	✗	Does state provide a supplemental Head Start grant?
In-State Tuition for Undocumented Students	✗	Does state extend in-state tuition to undocumented students?
Postsecondary Education Funding	✗	Does state allocate 10% or more of its budget to public colleges & universities?
Universal Pre-Kindergarten	✗	Does the state universally require Pre-Kindergarten (Pre-K) to all age-eligible children without restrictions?

VERMONT POLITICAL REPRESENTATION

	Executive	State Legislature		US Congress	
	Governor	Senate	House	Senate	House
D		21	83	1	1
R	Phil Scott	7	53	0	0
⊖		2	14	1	0
Vacant		0	0	0	0

D Democrat R Republican ⊖ Independent/Nonpartisan/Other Vacant

VERMONT

DEMOGRAPHICS

POPULATION
625,904

HOUSEHOLDS
257,004

HOUSEHOLD INCOME QUINTILES

Lowest Quintile	**$0 to $24,631**
2nd Quintile	**$24,632 to $46,058**
3rd Quintile	**$46,059 to $72,692**
4th Quintile	**$72,693 to $108,137**
Highest Quintile	**Over $108,137**

MEDIAN HOUSEHOLD INCOME **$56,990**

RACE AND ETHNICITY

White	**94.1%**
Black	**1.0%**
Asian	**1.3%**
Latino	**1.6%**
Other	**2.2%**

AGE

Under 18	**19.7%**
18 to 24	**10.6%**
25 to 44	**23.1%**
45 to 64	**30.4%**
65 and Over	**16.3%**

PEOPLE WITH A DISABILITY **13.7%**

PROSPERITY NOW COMMUNITY

Prosperity Now is committed to continuing our support of and partnerships with our movement of committed advocates and practitioners seeking to create a clear path to financial stability, wealth and prosperity. The Prosperity Now Community expands our reach, creates strong connections between those in our community and mobilizes advocates to create lasting social change.

The Prosperity Now Community facilitates learning, creates connections and inspires action to create and improve programs and policies that foster opportunity, especially for those who have not had it before. Our unwavering commitment to creating prosperity includes efforts on a wide range of issues, such as consumer protections, equity in the tax code, increasing affordable housing and removing barriers to saving and building wealth.

To Join the Community, visit prosperitynow.org/get-involved

COMMUNITY CHAMPIONS IN VERMONT

Capstone Community Action
Barre, VT

Champlain Valley Office of Economic Opportunity
Burlington, VT

ABOUT PROSPERITY NOW

Prosperity Now (formerly CFED) believes that everyone deserves a chance to prosper. Since 1979, we have helped make it possible for millions of people, especially people of color and those of limited incomes, to achieve financial security, stability and, ultimately, prosperity. We offer a unique combination of scalable practical solutions, in-depth research and proven policy solutions, all aimed at building wealth for those who need it most.

Introductions

Why does the financial wellbeing of Burlington families and our community matter to you?

Turn to a partner. Take 3 minutes to introduce yourself and share your response.

Thrivers and Strugglers

What questions arise as you watch the video clip? How is your experience reflected here?

Panel Discussion Notes

1) What are current headwinds you see that negatively impact Vermonters?

2) What are current tailwinds?

3) What are possibilities for creating even stronger tailwinds in the year ahead?

What's Key to Moving Ahead?

Which data points or policies highlighted on the scorecard feel most important to you right now in terms of helping our community achieve financial well-being?

Draft Minutes
Wards 4/7 NPA Meeting
Wednesday January 24, 2018 from 6:45 to 9:00 PM
Robert E Miller Center (130 Gosse CT.)

Start 7:04pm

Steering Committee present: Eric Corbman, Linda Deliduka, Martha Molpus, Jeff Clark, Jim Holway

Open Forum for Elected Officials
Carol Ode-The green mountain secure retirement plan. Working on education funding formula in Montpelier to take in account of English Language Learners and Special needs.

Dave Hartnett-Good schools are tied to a good City. This City has incredible schools from teachers, administrators and school board.

Mark Barlow-School Board adopted a budget on January 23rd. It was difficult because of the State's education formula. Hope that people will support on Town meeting.

Burlington High School (BHS) Presentation: BHS is 50yrs old and there are 7 stories that make up the school. This makes people with mobility issues have difficult time to navigate. One plan is to build on site which came from a 2014 design from Black Water. This design will build class rooms around the gym and A building. An envelope around the building will help insulate and give a new form that will allow more light. The other option is to completely demolish the building and build on the football field and Institute Ave. This is not a popular opinion and this cost will be more than the renovation. To have minimal disruption on student renovation will be in stages. This year, came up with some design directives which are common space for students to meet, making building more assessable, and also for a 2nd gym. The current gym is being overused morning to night which a 2nd gym will free up more space for sports practice. Access to Rock point would stay the same. There are 27milion in deferred maintenance for BHS now. Next steps is to continue to engage the community, compile and analyze community input. Make a recommendation to the Superintend for future building project. Going to go present options to Superintend and hope to have on November ballot. It would take 2 years to finish the building and would be done 3 years from now. Even if on the November ballot will have a public process for the design and engagement to involve the community for funding and feedback. More information available NextGen.org or BSDVT.org

School Board Candidates forum:
Martine Gulick-Ward 4 Librarian at Essex. Believe that schools are important and safe haven for students. Felt that the last contract was bad. Committed to negotiate a contact that meets the needs of teachers, students and tax payers. See that the climate is not good and need to address this. Committed to transparent and open teacher contract. See that education is the ultimate vehicle to lifting people out of poverty. The role of the Board is to educate the

community but also the importance of education in economy and lifting out of poverty. Need to be working with Legislature and Governor on funding for education. See it disheartening that Governor was talking about cutting teacher student ratio and then talking about building prisons. Need to have a broader conversation. Social media is great way to get word out about meetings, hiring, and input to increase engagement.

Steve Langehough-Ward 4 Have children at Hunt and CP Smith. Have teaching experience. Have 30 years of military and dealt with a lot of various school. Lived here in for 16months. Came from a fantastic school system regardless of what the administration or school board said, the school found the resources. Concerned about the bullying that is going on. Disappointed how the administration is dealing and minimizing this. There's not enough looking at working together to see how everyone can gain that's tied to having our kids succeed and become competitive. The State cutting an education budget that is already tight which makes no sense. The money is there and need to look at distribution issue. Communication can improve through direct outreach to parents.

Monika Ivancic-Ward 7 Village Green resident. Husband is Para-educator at Champlain. Works at UVM and has PHD. Move 4 years ago and daughter is in 4th grade. On PTO and created diversity committee to bridge differences to New American community. Developed a Bhutanese night. Husband worked through Kelly services that served 6 schools. Running to build an equal and just education system. We have very good schools and want to keep it this way. Believe in fiscal responsibility, inclusiveness and diversity of all social economic backgrounds. Some ideas to improve climate is encourage more conversation and have School Board members go into the schools. Now that the teacher contract is over can have a conversation on how to move forward. This is a state wide question. State is cutting away at the education and makes it hard on local level property tax.

Financial Futures, State Treasurer Beth Pearce, Representatives Carol Ode and CVOEO Financial Futures program Director Kate Larose: This panel is a mini version of what went on at the Statehouse. Why does the financial wellbeing of Burlington families and our community matter? If people are more financially stable there is better outcomes, less crime and better health. There was a group that came together to create a book called "What it's worth" that frames financial wellbeing for Americans. There are thrives, where everything is working for them and pushing them forward. There are strugglers, where due to circumstance such as education, debt, Zip code keeps them from moving forward. For Vermonter it's tough when making a low wage and then bumped up to a higher wage and faced with a benefit's cliff. Last year the Legislator help fund affordable housing and savings for the future. Financial literacy is about giving people the tools and knowledge to get to financial wellbeing. ABLE is a program for people who has a disability to save past $2000 without losing their disability benefits. Another program is a mentoring program for women x-offenders to help with financial stability. When people have more income then they will have less social issues. Attached are 5 key issues that determine financial outcomes. VT is ranked #1 in the nation under these outcomes because in the Statehouse no matter what party affiliation, people work together and treat each with respect. Don't always succeed but always try to do the right thinking. K-12 Develop core financial literacy and Department of Education has adopted jumpstart programs. Reading is an investment which gives out scholarships from VSAC. Over 1200 people have participated. Green Mountain secure retirement plan which provides employers with less than 50 sign up their employees for retirement plan. Doing outreach to look to people for feedback.

End: 9pm
Notes taken by Phet Keomanyvanh-CEDO