



Minutes of Tower Grove Heights Neighborhood Association Meeting – February 27, 2018

Convened: 7:15 p.m. Adjourned: 8:15 p.m. 27 attendees

Meeting chaired by TGHNA President, Vicky Dean (president@towergroveheights.com)

- **Opening of meeting and welcome**

- **Newcomer recognition**

- Welcome to newcomers from 3600-3700 Connecticut and 3800 Juniata!*

- **Neighborhood Reports**

- **SLMPD 2nd District update**

- *Liaison Officer Ed Slade was not in attendance.*
 - *Past-President, Barbara Gilchrist, reported 14 residents from Tower Grove Heights and Liaison Officer Ed Slade attended the sentencing hearing for one of the defendants, Richard Donaldson, in the 2/10/2017 fatal carjacking incident on 3800 Juniata. He was sentenced to life in prison (~30 years) by 22nd Judicial Circuit Court Judge Michael K. Mullen. In sentencing, Judge Mullen referenced the powerful impact statement submitted by the victim's wife.*

- **15th Ward Aldermanic report**

- *Alderman Megan Green was not in attendance.*

- **Speakers**

- Dana Gray, Tower Grove Neighborhoods CDC Community Development Outreach Coordinator (dana@towergrovecdc.org) gave a presentation, "Wireless Access for All: Solar-Powered Charging Stations with WiFi Capability," a project funded by a recent HUD grant that TGNCDC was awarded to provide 10 solar-powered charging stations with WiFi capability (pending the implementation of a City of St. Louis-wide plan) along South Grand between Arsenal and Chippewa. She previously presented the program to the TGS-TGH Block Captains in January 2018. She states:
 - *The idea to apply for a grant for this project came about after Sean Spencer, Director of TGNCDC, read a magazine article about a similar plan.*
 - *The area where the units will be installed along South Grand is a priority area because 60% of the area is considered low-to-moderate income.*
 - *The goal of the project is to provide wireless access and charging capabilities to low-to-moderate income people.*
 - *The grant covers only acquisition, not maintenance; insurance will cover only defective equipment.*
 - *Each unit will have eight outlets which will allow individuals to use their personal charging cables to plug into the charging station. Some of the outlets will be at wheelchair level.*
 - *Dana, herself, will be responsible for cleaning any tagging/graffiti from the charging stations.*
 - *The units will become the property of the St. Louis Development Corporation.*
 - *The project is independent of the South Grand Community Improvement District.*
 - *Residents had many questions/concerns about the project including why community/business district buy-in was not sought before proceeding. In response to a resident's question about how this project benefits us, Dana stated if the power grid goes down, we would still have access*

since these are solar-powered units. One resident stated a concern about increased vulnerability to robbery of electronic devices while charging, since robbery is already a concern of the district, and increased loitering. Dana responded that the units could be removed if there were problems identified by the businesses and residents. Although there were more questions, in the interest of time, discussion was cut off and further inquiries were directed to the website and to Dana.

➤ See attachment for more information, including locations.

○ Jared Boyd, Chief of Staff, City Treasurer's Office

- Reported that Treasurer, Tishaura Jones, noticed that there are a lot of "unbanked" people and their low credit scores costs them more to have access to their money. Implications of low credit scores decreased ability to purchase homes and the drag it puts on our economy.
- Their Office of Financial Empowerment (OFE) provides a credit and budgeting coach that helps individuals and groups learn financial literacy and better money management. They can provide translated services for those who do not speak English. They provide over 20 different classes that are free and are available to county residents as well.
- OFE also provides about 10,000 \$50 checking accounts to help with college costs for every city kindergartener funded by residual parking income. The Office is the custodian of these accounts. The budget for this program is about \$350,000/year.
- In response to a resident's question about what happens to the money if the kids move or drop out of school, Jared stated the first \$50 goes back to the program and any incentive portion from the parents will return to the parents.
- The accounts have flexibility, for example, they can be used for education at Ranken Technical College or for ACT Preparation classes.
- The program does not include Catholic or parochial schools but the Office is in talks with the Archdiocese to work out expanding the program.
- The City is going after pervasive "pay day" lenders and the Treasurer's Office created a booklet outlining their practices which these lenders must be give out to borrowers.

● Committee Reports

- **Safety Committee – Ryan Barry** (safety@towergroveheights.com)
 - Sarah Durrett spoke about her new initiative, Combat Sexual Harassment (www.combatsh.org) to identify and reduce sexual harassment in public spaces such as on the Metro system.
- **Social Committee – Patrick Weber** (social@towergroveheights.com)
 - Heights Nights (Second Mondays, April through September) will kick off on April 10, 6-8 p.m. at Aleto Construction, 3801 Connecticut (at Spring). Everyone is welcome!
 - The theme for the next post-meeting social hour/pot luck on March 27 is CHIPS & DIPS. Please bring your favorite dip to share. Chips will be supplied.
- **Block Captains – Debra Knox Deiermann** (blockreps@towergroveheights.com)
 - The 2/12/2018 TGS-TGH Block Captain meeting featured a presentation by Sarah Durrett (see Safety Committee bullet point).
 - There have been some transitions of Block Captains but TGH is fully served. Anyone who would like to volunteer is encouraged to contact blockreps@towergroveheights.com.
- **Treasurer – Rick Stein** (treasurer@towergroveheights.com)
 - Net worth as of January 31, 2018: \$10,666.12.
- **Membership Secretary – Jean Iezzi** (membership@towergroveheights.com)
 - Current memberships total 323.

- **President**

- Seeking volunteers for the new Engagement Committee and the Assessment Task Force. To sign up or for more info, email engagement@towergroveheights.com.
- SLACO: Vicky and Patrick Weber will share their experience in planning neighborhood social events during a session on running a neighborhood association at SLACO's annual conference on April 14. <http://www.slaco-mo.org/2018-conference.html>.
- SLACO's Neighborhoods United for Change: April 21. Seeking 5-10 volunteers for this annual event in which north and south neighborhoods are paired up to tour each other's neighborhood, share lunch, and participate in a guided conversation about racial experiences and "why things are the way they are." Skilled facilitators will assure a high-quality conversation in which participants learn about a neighborhood that they previously might not have known much about, its resources, challenges and ways in which neighbors can help one another improve their communities. <http://www.slaco-mo.org/neighborhoods-united-for-change.html>

- **Announcements**

- Next TGSNA meeting: March 21, 6:30 p.m., Oak Hill Presbyterian Church
- Next TGHNA meeting: March 27, 7:15 p.m., Center for Divine Love
 - Speakers: Mark Abbott, SLACO; Tom Ebeling, Community Forester, Forest ReLeaf of Missouri
- Please suggest speakers/topics you would like to hear by emailing president@towergroveheights.com.

- **Adjournment**

Respectfully submitted,

Debra Knox Deiermann

secretary@towergroveheights.com

www.towergroveheights.com

Tower Grove Heights Neighborhood Association values and seeks a diverse membership. The TGHNA Board recognizes and values the importance of inclusion.



Wireless Access For All Solar Powered Charging station with WiFi capability

THIS ACTIVITY IS FUNDED BY A HUD COMMUNITY DEVELOPMENT BLOCK GRANT VIA THE ST. LOUIS COMMUNITY DEVELOPMENT ADMINISTRATION. THIS EVENT IS COORDINATED BY TOWER GROVE NEIGHBORHOODS COMMUNITY DEVELOPMENT CORP.

South Grand Priority District :Changing Environments WiFi/Charging Access

Mission Statement:

The South Grand Priority District: Changing Environments WiFi/Charging Access will target public spaces like bus stops along the 3100 - 3700 blocks of South Grand from Arsenal to Chippewa. Devices will be installed that provide a solar energy source for charging their mobile devices. The stations will be equipped with routers for WiFi capability (pending completion of the City of St. Louis' Wireless policy and subsequent permits).

This will help people stay in touch with employers, their families and others while giving free access to information related to Metro operations, weather, contact information for businesses, and other important data. Additionally, the stations will continue operating when there are interruptions on the electric grid.



The solar powered charging station is a stand alone unit, with 4 dual USB ports, allowing 8 devices to recharge simultaneously.

WiFi can be provided through arrangement with a local service provider.

Dimensions: 12x12" base,
30" wide table, 106" height

Aerial map of South Grand 3100 – 3700 blocks, targeted for the Wireless Access For All project.
Priority bus stops are marked with a yellow star.



The project is funded through a HUD Community Development Block Grant via the St. Louis Community Development Administration and is coordinated by Tower Grove Neighborhoods Community Development Corp.

This and subsequent slides show bus stops considered for the Wireless Access for All project. Addresses marked with an asterisk are a priority. *



**Bus Stop near Lucas Optometry
3165 South Grand ***

**Bus Stop near Rooster's
3151 South Grand ***





Location near Domino's
3107 South Grand

Neither of the potential locations on this slide are a bus stop, but the close proximity to Arsenal would allow the device to serve the Arsenal bus riders.

Location near Fed Ex
3112 South Grand





Bus Stop near Library
3309 South Grand*

Bus Stop near
apartments
3265 South Grand



**Bus Stop near Schnucks
3425 South Grand***





Bus Stop near KFC & Walgreens
3517 South Grand*

Bus stop near former
International Institute
3654 South Grand*





Bus Stop near Busey Bank
3760 South Grand*

Bus Stop near Aldi
3704 South Grand*



Damage to unit & Warranty

The solar panel can be power washed should someone tag it. Similarly, the pole is made of steel and can be cleaned. The warranty covers equipment defects for 3 years.

Sun Charge Systems Inc.

<http://sunchargesystems.com/charging-pole/>

Randy Throop 317-698-6412 rdthroop@sbcglobal.net

Dana Gray

Community Outreach Coordinator

Tower Grove Neighborhoods Community Development Corp

dana@towergrovecdc.org

www.towergrovecdc.org / 314-865-5530 / 314-776-3472

The Office of Financial Empowerment

and **BMO**  **Harris Bank**

Presents

Neighborhood Home Loan Products Lunch and Learn Presentation

Tuesday, March 27, 2018

12:30 p.m - 1:30 p.m

City Hall

The Office of Financial Empowerment, Room 220

1200 Market Street, St. Louis MO 63103

Join the OFE and BMO Harris Bank
to learn about home loan products. Learn how borrowers buy
or refinance properties located in qualifying areas and receive
up to \$3,000 in grant money to use toward a downpayment
or, reduce closing costs on a home purchase or refinance.

The class will cover:

- How Borrowers Buy & Refinance Properties

Limited to the first 35 guests. Sign up now!

This is a brown bag event - please bring your lunch.

RSVP!

Reserve your seat now!

Sign up by March 23 at stlofe.org/event-calendar/

Or, call Tiashia Wallace - 314.622.4700

An Office of Financial Empowerment Event



Office of Financial Empowerment
Treasurer, City of St. Louis

Financial Empowerment Resources

Per Ordinance 70391, customers of short-term loan establishments are to be provided information regarding alternatives to short-term loans. The following is a list of resources that includes lenders, credit counselors and organizations that help with rent and utility payments.



Short-Term Loans

COMPANY	AMOUNT (\$)	RATES AND FEES	QUALIFICATIONS	CONTACT
Red Dough	\$100-\$1,000	36%	May require credit union membership.	reddough.com
Justine Petersen	Varies	Varies	Call for details.	(314) 533-2411 justinepetersen.org
1st Financial Federal Credit Union	\$200-\$1,000	9.24%-17.99%	May require credit union membership.	(636) 916-8300 1stfinancialfcu.org
St. Louis Community Credit Union	\$500	25-27% and applicable annual fee	May require credit union membership.	(314) 534-7610 stlouiscommunity.com

Online Lenders

COMPANY	AMOUNT (\$)	RATES AND FEES	QUALIFICATIONS	CONTACT
Prosper	\$2,000-\$35,000	5.99%-35.99%	Varies	prosper.com
LendUp	\$100-\$500	Varies. Over time, you can earn points to access lower rates. Free financial education courses.	Varies	lendup.com
E-Money Pool	\$1,000 minimum	2%-5% for short to medium term saving. 6% for short term loans	Varies	emoneypool.com
Upstart	\$1,000-\$50,000	8.69%-29.99%	Varies	upstart.com
Lending Club	\$1,000-\$40,000	5.99%-35.99%/Orig fee is 1-6% of loan amount	Varies	lendingclub.com
Avant	\$1,000-\$35,000	9.95%-35.99%	Varies	avant.com
Oportun	\$300-\$8,000	3%-39%	Varies	oportun.com

City of St. Louis Ordinance (70391)

This ordinance establishes the City of St. Louis Short-Term Lending Code and regulates short-term loan establishments, which include, but are not limited to, check cashing stores, payday loan stores, and car title loan stores. Per Ordinance 70391, customers of short-term loan establishments are to be provided information regarding alternatives to short-term loans. A copy can be found at www.stlouis-mo.gov.

Credit Counseling

COMPANY	DETAILS	CONTACT
City of St. Louis Treasurer's Office of Financial Empowerment	Free credit counseling and classes offered daily.	(314) 622-4700 stlofe.org
Justine Petersen	Free credit building classes offered.	(314) 533-2411 justinepetersen.org
Prosperity Connection Excel Center	Free one-on-one counseling offered.	(314) 256-3995 prosperityconnection.org
Urban League of Metropolitan St. Louis	Free classes offered.	(314) 615-3600 ulstl.com

Utility/Energy, Rent/Mortgage Payment Assistance

COMPANY	DETAILS	CONTACT
Community Action Agency of St. Louis County, Inc.	Varies. St. Louis County residents only.	(314) 863-0015 caastlc.org
Urban League of Metropolitan St. Louis	Available on a limited basis when funding is available.	(314) 615-3600 ulstl.com
People's Community Action Corporation	Available on a limited basis when funding is available.	(314) 353-1457 pcacstl.org
United Way	Quickly and easily find non-emergency services in your area, including basic needs, physical and mental health resources, job programs, support for seniors and more. Now accessible via phone, online chat, self-service web directly, and mobile app.	2-1-1 211helps.org

Filing a Complaint

If you believe that any part of Ordinance 70391 has been violated, you may report the violation by contacting the City of St. Louis License Collector's Office at (314) 622-4528.

Legal Disclaimer

Inclusion in the alternative Lending Guide does not imply endorsement nor does omission imply disapproval. No claim to for total accuracy is made because lending rates and community information changes from time to time



WORK & LIVEST. LOUIS

Affordable Home Purchase & Refinance Program for City Municipal Employees

- ▶ You work hard for the City of St Louis.
- ▶ We work hard for homeownership.
- ▶ Let's work together for homeownership in the City of St. Louis.

Homeownership creates stronger communities, stabilizes neighborhoods, and helps develop personal wealth that can be passed down through families.

Let Stifel Bank help you invest in your future with an affordable home loan with the Work & Live St. Louis Affordable Home Loan Program for the City of St. Louis Municipal Employees.

This program, brought to you by Stifel Bank, in cooperation with the Office of Financial Empowerment, is open to Employees of the **City of St. Louis, St. Louis Public Schools, St. Louis Public Library, and Lambert International Airport.**




WORK & LIVEST. LOUIS

Affordable Home Loan Program for municipal employees of the City of St. Louis, exclusively from Stifel Bank, in cooperation with the Office of Financial Empowerment:

A mortgage loan from Stifel Bank tailored to your needs, and the following benefits:

- > **Waived Bank Fees** (~\$500 value)
- > Low Interest Rates
- > Extensive Loan Programs
- > FHA, VA, and Conventional Loans
- > First-time Buyer Programs available
- > Doing business with a local bank




Eligible Property Types:

- > Single Family Home
- > 2 to 4 Family Home
- > Condo or Townhome
- > Primary Residence
- > Investment Property



PLUS...

Ask Stifel Bank about Down Payment & Homeownership Assistance Programs



NO Application Fee
NO Origination Fee
NO Points
NO Junk Fees



For upcoming scheduled lunch and learn classes please visit:
www.stlofe.org/events

Contact Stifel Bank today at:

(314) 317-6920 or WorkLiveSTL@StifelBank.com

STIFEL

STIFEL BANK & TRUST

12655 OLIVE BOULEVARD, SUITE 250 | ST. LOUIS, MO 63141
STIFELMORTGAGE.COM | NMLS#375103 | EQUAL HOUSING LENDER



Office of Financial Empowerment
Treasurer, City of St. Louis

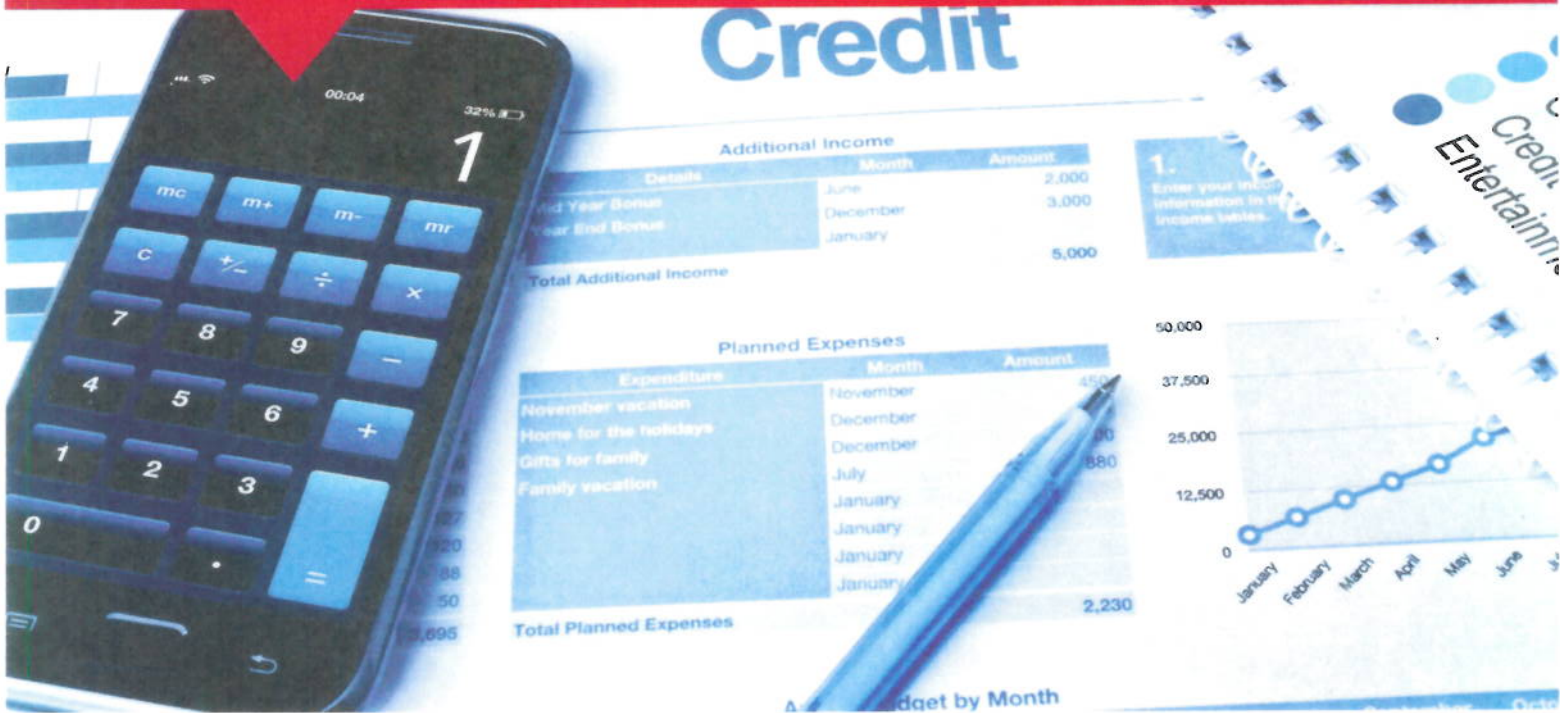
1200 MARKET STREET, ROOM 220, CITY HALL | ST. LOUIS, MO 63103
WWW.STLOFE.ORG | (314) 622-4700 | FAX (314) 622-3782



Please contact a Stifel Bank Lender for loan program details. This document is provided for informational purposes and is not intended to extend consumer credit as defined by section 1026.2 of Regulation "Z." Interest rate, program terms and conditions are subject to change without notice.

Focus on your future

Credit



Free Credit & Money Management Workshop sponsored by the Office of Financial Empowerment

January 6th: 9:30am-12:30pm @ Launch Code

January 18th: 5:30pm-8pm @ City Garden Montessori

February 3rd: 9:30-12:30 @ SLACO

February 15th: 5:30pm-8pm @ Midtown Community Services

March 3rd: 9am-12pm @ Friendly Temple

March 15th: 5:30pm-8pm @ Thomas Dunn Learning Center

Join us to learn about establishing or increasing your credit score, creating a budget, how to read a credit report and what can be done to correct errors that may negatively affect your credit rating.

For more information or to RSVP, call Abby Buckhouse at (314) 613-3196 or visit stlofe.org/events

OperationHOPE.org

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Office of Financial Empowerment
Treasurer, City of St. Louis



**Office of Financial Empowerment
Treasurer, City of St. Louis**

OFE Classes

Advanced Social Security Seminar
Affordable Housing
Banking Services for Small Businesses
Banks vs. Credit Unions
Becoming a Homeowner
Borrowing Basic
Budgeting and Saving
Budgeting for Couples
Child Support Seminar
College Finances
Compound Interest
Credit Card 101
Credit Myths and Facts
Critical Social Security Changes
Debt Collections and Legal Rights
Deferred vs. Investments
Down payment Assistance Program
Elderly Fraud Abuse Prevention
Energy and Savings
Estate Planning
Financial Aid-What You Need To Know
Financial Checkup
First Time Home Buyer
Five C's of Credit
Garnishments
Gift of College Savings
Hands on Banking
How to Negotiate Car Purchase
How the Job Application and Resume has Changed
Identity Theft
Investing
Keep It Safe
Keys to Home Ownership
Know Your Credit
Life Insurance Benefits
Loan to Own
Loan to Own II
Making the Most of Medicare-Prescription Costs
Money Matters

Mortgage 101
Missouri Most 529
Pay Yourself First
Pre-Retirement Seminar
Retirement Do's and Don't
Saving for Retirement
Small Business Loans-What Lenders Look For
STL Youth Training
Starting a Business
Student Loans Forgiven
Tax Preparation
To Your Credit
Understanding Your Credit Report
Work & Live St. Louis Home Affordable Home Ownership Program