

Predatory Lending Outreach Work Plan

Goal: To actively build on current predatory lending campaigns and tools, e.g. the *Don't Borrow Trouble* campaign, to educate city residents about predatory lending practices, especially communities that are targeted by predatory lenders including low- and moderate-income families, communities of color, senior citizens, and immigrants.

<u>Activity</u>	<u>2004 Timeline</u>	<u>Cost</u>
<ul style="list-style-type: none"> Create predatory lending “fact sheets” including a list of “questions to ask your lender” for distribution at community events and other appropriate events. <p>Action Steps: Determine what information should be included in the fact sheet. Contact appropriate departments to provide the information. Work with Communications for design and layout.</p>	First Quarter	Staff time plus printing Potential translations costs
<ul style="list-style-type: none"> Web link to information about predatory lending and mortgage financing, including the <i>Don't Borrow Trouble</i> campaign. <p>Action Steps: Meet with Communication Department/ITS regarding the set-up process and potential costs. Update City’s web site, notify “exchange users” that this information is available so they can notify citizens via their own publications, etc.</p>	First Quarter	None –staff time
<ul style="list-style-type: none"> Display <i>Don't Borrow Trouble</i> and city predatory lending materials at department service counters and other sites with high customer activity <p>Action Steps: Survey city departments for service counters and other public areas to display these materials and process for replenishment.</p>	First Quarter	None –staff time
<ul style="list-style-type: none"> Prepare list of contacts for counseling and/or further information on predatory lending for CM Offices, Mayor’s Office, CPED, Civil Rights and other departments that field calls about this topic. <p>Action Steps: Survey predatory lending community partners, e.g. Acorn, on who does counseling. Determine feasibility of including this information in the city’s fact sheet about predatory lending. Ask Community Partners to make the city’s fact sheet available to their clients.</p>	First Quarter	None –staff time

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| <ul style="list-style-type: none"> Information in current in-house publications, newsletters, NRP products and appropriate community events (for example, Civil Rights Community Summits) <p>Action Steps: Establish a contact list from city departments who will be responsible for the ongoing support to communicate that predatory lending materials are available for internal/external use.</p> | | <p>Staff time to draft articles
Potential translation costs</p> |
| <ul style="list-style-type: none"> Put inserts into utility bills providing information and contacts for predatory lending issue <p>Action Steps: Work with Communications to determine design requirements, costs, targeting possibilities. Implement.</p> | <p>Second Quarter</p> | <p>One cent per bill – need to identify funding source</p> |
| <ul style="list-style-type: none"> Public Service Announcements by Mayor and Council Members <p>Action Steps: Work with Communications Department and Video Services on process for taping Mayor and City Council announcements for use on the city’s cable station and other local channels.</p> | <p>Second Quarter</p> | <p>Unknown</p> |
| <ul style="list-style-type: none"> “Predatory Lending Day” – Identify a day and have the Mayor and interested CM’s “kick off” a Minneapolis <i>Don’t Borrow Trouble</i> campaign with a press conference and events. Host a special on Cable access. Main purpose: since we have serious staff and funding limitations, the goal is to draw attention to the topic and campaign. <p>Action Steps: Explore the feasibility on having this kick-off during April which is “Fair Housing Month”. Establish a City Committee to work on this event.</p> | <p>Second Quarter</p> | |

- Pitch the story to various media outlets, especially those whose listeners/readers/viewers include low- and moderate-income families, communities of color, senior citizens, and immigrants.

Pre-event(s) and when appropriate

None-staff time

Action Steps: Have the planning committee of the “Kick-off” event consider the media outlets for that, as well as focusing on specific communities working with community partners and mediums.

*The following is a list of community events that Civil Rights attended in 2003 as well as upcoming housing fairs:

- Cinco de Mayo
- Juneteenth
- GLBT Pride
- Urban League Day
- LaFeria, Powderhorn Park
- South Minneapolis Housing and Home Improvement Fair

Note* The Predatory Lending Outreach Work Plan Implementation Committee is to be determined.