

The Neighborhood Partnership Fund

IDA FO Meeting Conference Call

Tuesday, June 10, 2008

10:00am-11:30am

MINUTES

Attending:

Cynthia Winter, The Neighborhood Partnership Fund

Karie Herrlinger, The Neighborhood Partnership Fund

Ben Helgren, Portland Housing Center

Tamera Bishop, NeighborImpact

Shawn Winkler-Rios, Lane Microbusiness

Leah Murray, Lane Microbusiness

Deanne Goforth, NAYA

Karen Gibson, Portland State University Regional Research Institute

Loren Shultz, Oregon Housing & Community Services

Brenda Lewis, Umpqua CDC

Cindy Norona, Umpqua CDC

Rebeca Potasnik, CASA Oregon

Maggie Reilly, CASA Oregon

Item 1: Check-ins

Brenda at Umpqua reported that they are embroiled in getting online with VistaShare. They are struggling because things did not transmit in the same way as Aunt IDA. They are finding data errors in old, closed participants.

Umpqua is in the grant application process for 09-10 Triple A Program (after school for next year). They are currently operating in two middle schools. Umpqua reports that IDA enrollment is good, their partners are good.

Ben at the Portland Housing Center is working with the data conversion. Ben expressed similar feelings as Brenda at Umpqua. He is getting use to VistaShare. IDA participant applications are coming in—a couple per day. They had an article in Realtors Magazine. Subsequently, they are getting realtors contacting them regarding clients who might be a good fit for the IDA program.

Tamera reported that NeighborImpact has hired a new homeowner specialist. Their satellite office is doing well. They are getting lots of applicants.

Leah from Lane Microbusiness reported that they have lots of people calling and lots of people walking in the door. It's happening word-of-mouth. They have a pile of applications.

Loren Shultz had nothing to report.

Deanne reports that they are busy at NAYA. They are still looking for a financial skills coach. There is also a job posting for a job counselor. They are finishing their application.

Maggie from CASA reported that they are operating with a waiting list. Cynthia asked if it is correct that they have filled all their slots for the year? Maggie confirmed that VIDA is filled for the year. They are looking at models for their wait list. They are working with members on this. Maggie also reported that CASA is working with a USC research team.

Item 2: Database Conversion

Cynthia asked if everyone is on VistaShare. All said yes. She asked the group to talk about:

- What works well?
- What do you like?
- What is a challenge?

It was reported that Tim is responsive when asked questions.

Umpqua brought up the issue of speed. The system requires opening many windows and each one takes 10 seconds to load; it is time consuming. Cynthia recommended that Umpqua have their tech person check their ISP speed time or other potential blocks on their system.

Ben agreed that it is slow.

Brenda said that their financial partners can not do uploads. Ben explained that he intends to make his own excel document and upload the data all at once. Brenda had a question about the way VistaShare converted the data on closed participants. The data is not the same in VistaShare for closed participants as it is in Aunt IDA. This impacts what is showing as allotted. Cynthia asked that as they look at the data and see the discrepancies, they should email Tim, outlining the issues and the records that represent the problem, and cc: Cynthia.

Maggie says they are finding the data clean-up time consuming. Thomas has talked to Tim and Tim has been helpful. They would like to do a mass entry. The pages take time to reload. It can be slow. But it does not crash.

Ben has found that the savings end date did not populate in everybody's records. It stops matching after that date. Cynthia asked if Tim knows, and is taking care of this problem? Cynthia asked Ben to follow up with Tim and to cc: her. She explained that the individual problems need to loop back to Tim, with her being cc:'d. On the other hand, if there are problems which need to be addressed across the board, Cynthia will negotiate that with Tim.

Rebeca had a question about data interpretation: with Aunt IDA they entered a participant with their first deposit. For the evaluation, more information was asked for. They are inputting people at application. With VistaShare, the list includes closed people as active. Client Active does not filter—it's everybody. She asked if people should be entered before they have any activity beyond their application?

Karen from PSU responded that the desire is to have data on people who do not continue with the program to compare with those who do continue. Karen thought the report problem could be fixed by VistaShare. Brenda said that "inactive" is all closed, terminated and graduated. Ben said his report is filtering. Brenda will follow up with Tim. Cynthia would like to know if the problem does not get fixed. Rebecca asked with regards to "inactive/leave of absence," is this the same as cancelled? The answer was that they are one and the same. Ben makes them not an IDA client. Leah asked if they can have a role other than IDA role? Rebeca answered that she didn't know. They will check. Leah: always a client, but does not have an IDA role until application is submitted.

There was more discussion about the two options for closed account:

- o Reached Goal
- o Graduated Successfully

What do these mean? Why does one close the account if the participant has reached their goal?

Karen said that the choices should be programmatic. Karen does not think these choices are for data reasons. The items may need more wording. Cynthia asked if anyone has used this? Brenda has with recent graduates and has not known which one to put them under. These choices appear in the drop-down for Closed Reasons. Participant goal was the status event in Aunt IDA. Cynthia will discuss this with Tim.

Item 3: Evaluation update

Karen reported that she has only received back ten exit surveys. The group was asked if they all have the exit survey form, and did that sound like the right amount to returned forms? Tamera said she hasn't gotten any back. Karen asked if she was letting people take them out the door? Tamera said they mailed them out. Ben has handed out five and has let them leave. Karen requested that a return envelope to PSU accompany forms that leave offices. Cynthia reminded everyone that the intention was to have the exit surveys filled out on site. It is assumed that the best response rate will occur when participants can hand the exit survey back to you. Return plummets when the form leaves your office. Cynthia asked that the participants be strongly encouraged to fill out the form in the office. Umpqua has a couple done. They prefer to receive them, and then forward them on to PSU. Karen reminded everyone that PSU's address is on the form. Cynthia asked if anyone followed up when the survey did not come back? Ben does not follow up because of the confidentiality of the information. Cynthia said to give the participant an envelope that they can seal shut after completing the survey. She stressed that the evaluation become moot if these exit surveys do not get returned. Umpqua doesn't hand over the check until the form is in. Karen spoke regarding mailing out surveys post-12 months exit. She asked that good mailing addresses be collected. Maggie asked if the exit interview form was available in other languages? Karen said Spanish and Russian are available. Maggie does not have those. Karen will re-email copies to everyone. Karen asked that people contact her with questions.

Item 4: remaining IDA match funds for 2008

Cynthia talked about her and Janet's meeting with Rick and Victor Merced at the State. She explained that more than the \$6 million collected was given out at the beginning of the year. This was feasible because a little bit of money had been held back in 2006 for youth IDA accounts. The \$6.2 million was given out in January. This left less than \$450,000 remaining this year. The conclusion at the meeting with the department: In September there will be an RFP for some of the remaining funds, for match only, no admin. The money will not go to one agency. May hold some money back for emergency. The fall funding cycle: will hold meetings in various parts of the State, possibly Roseburg and Portland, in late July or early August. Meet with partners to discuss issues we want to address, funding cycle, policy, etc. Rick and Victor will attend the September 4th FO meeting to hear policy issues gathered from previous meetings and to hear from the FOs. The new funding cycle: RFP late October. It will be due late December. Decisions will be made the end of January after 4th quarter reports have been received. Maggie asked if the 4th quarter reports will have a bearing on decisions? Cynthia answered yes—looking at strength of program, meeting goals, etc. Maggie asked if funds will again be reserved? Cynthia doesn't know, may hold back a little to use for gap funding. Maggie asked about the RFP process in September: what will the criteria be for evaluating the award? Cynthia does not know yet. Maggie asked that Cynthia share the answer when she learns it. Maggie would like to pass it along to their partners.

Item 5: Members Only section of the IDA website

Cynthia asked if everyone received the email regarding logging onto the Members Only section? Cynthia talked about the message board: place to post questions. Questions which previously went to Cynthia will now be able to be posted on the message board. That will allow everyone to stay in the loop and share. There will be a section on best practices. Cynthia asked everyone to email her application forms, policies and procedures documents that support each FO's program. These will be posted. This will be a way for everyone to learn what agencies are using. Documents need to come through Cynthia for posting on the website. Meeting minutes, FO calls and meeting schedules, conferences will also be posted.

Users need to setup a login and password, register and sign up for message board. Cynthia may ask you to post questions on the message board. As a user, you will be able to look under topic, or specific topics can be flagged to receive emails. The length of time it has taken to launch this section is related to preventing spam. This should be an easy to use and helpful tool.

Item 6: Credit Scores

There was a question at the last FO meeting: group was going to pull only one credit score, all pulling from the same credit bureau. Which bureau has been decided upon? Ben reports he's pulling from Experian. Maggie said that it was decided at the last meeting that everyone would pull one report and pull it from Experian. Cynthia said that is now the decision.

Item 7: Question about Home Repairs

There was a question about starting an IDA to make home repairs and whether that is "double-dipping." Cynthia said the statute is clear about a dwelling being habitable, visit-able and accessible. The question is whether the repair falls into this. Brenda feels a roof does fall within these criteria. Cynthia reminded that the IDA be used to fill unmet need. Brenda reported that rehab funds are very limited. There can be a one-and-a-half to two year wait. Need far exceeds funding through housing rehab program, or people do not qualify for rehab program. Cynthia is concerned that the IDA would be used for a significant repair on the home being saved for. It was clarified that the two IDAs were not being saved concurrently. Cynthia had two points: first, if the homeownership IDA is closed, it's OK to open a new account; secondly, as long as you can strongly prove that it is a habitable issue.

Cynthia said this discussion on habitability would be a good use of the message board and discussed as a group. Cynthia will start a list of obvious habitable, visit-able and accessible repairs. This can be added to the Standard Operating Procedures when done. Brenda recommended looking at the HQS-Housing Safety Standards. Maggie has done some research. She has a two-page document and checklist which she will email to Cynthia. Cynthia will pull from these documents and post the list.

Item 8: Standard Operating Procedures

Cynthia has not heard back from anyone on the Standard Operating Procedures. She asked if anyone had any comments? No comments. Cynthia will re-email the document to everyone.

Brenda wished to discuss the Net Worth Limit: she would like the new legislation, which has retirement savings not counting toward net worth for food stamps, to trickle down to the IDA program. These laws were just passed federally for eligibility for food stamps as well. Cynthia will look into this further.

Item 9: Clarification of extracurricular, non-tuition expenses

The question is how to frame this? How does the IDA initiative want to understand this? Maggie asked that when defining this, look at what is going to have the biggest impact. Brenda doesn't want to expand beyond tuition, books and fees. Maggie wondered what the intent and limitations were? Cynthia does not know the original intent. Can decide to make it more restrictive, just not less restrictive. Need to think about priorities because of limited funds. Maggie supports tuition, books and fees. Brenda is OK with that as well; it is serving the needs of their Triple A program as is.

Deanne at NAYA said she was going to reach out to REACH regarding arts, sports. Cynthia reported that REACH is using other funds. Deanne was thinking about regalia making, which students fund with their own money. Cynthia asked if there is a link between regalia making and college? Is it directly preparing them for college? Cynthia will have to look into this. She cautioned Deane against advertising this as a use.

Need to discuss with the State: will priorities be set as funds are limited? Maggie commented that this exemplifies the need for guiding principals and best practices.

An administrative burden will be created if we have to have lots of these discussions. It is Cynthia's opinion that it be limited to tuition, books and fees.

Cynthia reported regarding 529 plans: she has a call into Michael Parker; has not connected yet. There will be a conversation about this next FO call.

Item 10: CFED Conference

Cynthia asked if anyone is planning on attending? Rebeca, Maggie and Thomas from CASA are attending. NeighborImpact, Umpqua, and NAYA are up-in-the-air about their decision.

Cynthia would like to chat off line about possibly doing legislative visits during the conference. Cynthia said that it is not detrimental if do not attend. It's an agency decision. From a networking standpoint, it's good; also good for getting a national perspective.

11:30 Meeting Adjourned.