

# Neighborhood Partnerships

IDA FO Meeting Conference Call

Wednesday, August 25, 2010

10:00AM—11:15AM

## MINUTES

### Attending:

Joy Hunt, Neighborhood Partnerships  
Janet Byrd, Neighborhood Partnerships  
Haley Cloyd, Neighborhood Partnerships  
Letty Duran and Maggie Reilly, CASA of Oregon  
Leah Murray, eDev  
Sarah Castagnola, Mercy Corps NW  
Laina Green, NAYA  
Itzel Spehar, Portland Housing Center  
Rebekah Barger, Umpqua CDC

### Check-Ins:

Joy asked everyone to share a new innovation, success story, or any exciting late summer plans.

- Leah shared that their client, Off the Waffle, continues to get great press at least once a month. She also shared that voting for their Microenterprise of the Year is underway. There are links to vote on eDev's website, and the winner will be announced in September at eDev's annual picnic. Leah also mentioned that they may add a Startup of the Year award for next year.
- Sarah shared that the 'I Love Portland' collaborative was working with Mercy Corps NW on IDAs. They partnered on a workshop and an informal survey of the crowd found that many of the attendees were former IDA clients.
- Laina shared a success story about a previous IDA graduate. Prior to a money management class, the graduate shared that her monthly money plan was with her at all times and that she now considers herself a saver.
- Itzel shared that Portland Housing Center is now sending out statements to participants via email. This is saving their program time, money and paper. Participants have given positive feedback regarding this change. Portland Housing Center is planning on organizing a home tour for participants who've met their goals.
- Rebekah shared that Umpqua CDC is trying new innovations in the way they market their IDA program. They are reaching out to business owners whose staff might be potential IDA participants. They also have also started a "Refer a Friend" incentive program.
- Letty shared that CASA is preparing to send out a survey to members to checking in on how they are feeling about various training opportunities. They are currently conducting monthly webinars with their partners. Letty also mentioned that they are about half way done with their switch to a new cloud server.

### Upcoming Dates:

Joy reminded those on the call of upcoming important dates for FOs, specifically highlighting spaces still available for the financial education trainings on October 4—5 and 6—7 in Eugene and Portland.

The upcoming dates are:

- Training Committee Meets to Plan 2011 Trainings on September 2 at MCNW
- Inger's Trainings on October 4—5 in Eugene **and** October 6—7 in Portland
- September 14 – Tax Credit Marketing Meeting for FOs and Partners in Salem (2 hours)
- October 8 – Program Reviews Begin
- October 21 – 3 Quarter Reports Due
- October 27 – FO Call
- November 15 – Funding Renewal Application for Existing FOs Released
- November 17 – FO Call
- January 21 – Combined fourth Quarter Report and Funding Renewal Application Due
- TBD: Optional Webinar on IDA the Legislative Outlook for 2011 for Partners and FOs
- TBD: Optional Webinar on IDA Tax Issues for Partners and FOs

## **Announcements:**

### **Computer Purchases for Students**

The question was asked, "Can a student purchase a computer using funds from their education IDA even if the computer is not specifically required by their university/department?" The answer is that students can purchase a computer with an education IDA as long as the computer is proportionate to the needs of the student. A follow up question was asked: is there anything else to look at when approving the purchase of computer for a student? Joy clarified that NP expects FOs to verify that computers are appropriate to the needs of the student (for example, no fancy graphic design software unless the student is studying graphic design). She also pointed out that the AFI requirements are different, so FOs should check into the AFI requirements if applicable as well.

### **Assistive Technology Purchases**

FOs wanted to know if assistive technology could be used for someone going to school. Joy answered that Assistive Technology purchases can apply to technology needed to attend school as long as attending school is part of a detailed employment plan.

### **529 Update**

The Northwest Area Foundation is having a webinar on college savings on September 1, 2010. Joy encouraged interested FOs to participate. NP is looking into long-term options to make 529s more attractive to FOs.

### **Conflict of Interest Policy**

Several questions have come in regarding the Conflict of Interest Policy. Joy clarified the policy by explaining that there isn't a conflict of interest if members of an FOs staff are applying to participant in the IDA program through another FO or if members of a partner organization's staff are applying to participate in the IDA program through another partner organization.

It is NP's preference that FO or partner organization staff participate in the IDA program through another FO or partner organization, but we recognize this is not always feasible when culturally specific services are needed or in rural areas. When FO or partner organization staff, families or Board members are participating in their own organization's program a conflict of interest policy explaining how the effected accounts will be managed

needs to be in place. Joy stated that NP will then review FOs policies and procedures regarding conflicts of interest during the annual review.

Joy also clarified that networked projects are expected to be tracking which of their partner organization staff (or their families or Board members) are participating in their own organization's programs if any. Network projects should be able to document the conflict of interest policies and procedures in place in every case. Joy stated that she will draft language clarifying the conflict of interest policy go into the IDA Standard Operating Procedures and will send it out for review.

## **Standard Operating Procedure Updates:**

### **Extracurricular Non-Tuition Expenses**

Based on the early-August FO call, language regarding extracurricular non-tuition expenses is being added to the IDA Standard Operating Procedures. A draft will be sent out for review and comment.

### **Weatherization Policy**

Joy clarified that home repair IDAs may be used for weatherization expenses as long as the FO or Partner Organization first consults with their local Community Action Agency (CAA) about the availability of federal weatherization funds. If the participant does not qualify for federal funds or if the waiting list for their CAA's program is substantial, IDA funds may be used for weatherization.

## **Discussion Items**

### **Outcome Tracker Issues**

#### **Tracking Participants with Multiple Records in Outcome Tracker**

Joy stated that Portland State would like a consensus on how FOs deal with intake data for participants who are enrolling for their second IDA with the same FO. Joy said that Tim recommends using one record per person. Joy then asked if the FOs would share how they currently deal with this situation and if they had any additional thoughts on how this matter should be handled.

Letty said that each applicant is treated as a new applicant and given a new record. Letty said this allowed for changes in demographics to be recorded. She also stated that changing the way they handle repeat participants would require a new system and/or set of intake procedures at CASA. Letty requested that, if there is to be only one record per participant, clear guidelines on how to condense the accounts into one record be provided and that the system be compatible with CASA's online application.

Maggie noted that participants who open a second IDA account may be assigned to a different grant. Because the grant is different for each account it is important that demographic information be recorded with each account.

Leah noted that this has only occurred once at eDev and that they treated the participant as a new participant, creating a second entry in Outcome Tracker for them. Leah said this was also because the participant was a VIDA participant the

first time. She explained that, because this has only happened once, eDev does not have a system in place for this occurrence.

Sarah stated that they do not allow people to reenroll for a second IDA account.

Laina said that this is a common occurrence at NAYA. Their policy is to have one entry per participant and that they delineate between accounts by giving the repeat participant a second account in the same record when they reenroll.

Itzel said that this issue has come up especially in the past six months. She stated that they give the participant a new application and enter them as a new person in Outcome Tracker. Itzel asked about how to archive the old applications as most of those who reapply are did not graduate the first time.

Rebekah said she thinks UCDC creates a second record, but is not certain. Rebekah asked if the initial intake demographic data would be written over when a participant reapplies. Joy responded that, while the account information is different, you would still use the original demographic and income data as a baseline for the evaluation. Joy is going to continue conversations with VistaShare about how to handle reenrollments and report back to the group.

### **Participants Who Decline to Give Exit Data**

Joy asked for ideas about how to note when non-completing participants have declined to give exit data in Outcome Tracker. She suggested that one way to deal with the situation would be to add a field where FOs could enter brief notes about actions taken to contact non-completers who declined to give data or were non-responsive. Joy asked the FOs for ideas, and asked everyone what strategies they use to get data from non-completers.

Rebekah said that until recently they had been able to retrieve this data, but that lately it seems as though this is getting harder to do. She stated that Umpqua CDC withholds the non-completer's account funds until their exit survey is completed and returned.

Itzel asked Rebekah if Umpqua CDC had an agreement with the banks that restricts participants' access to their accounts without the permission of the FO. Rebekah stated that all bank accounts for Umpqua CDC require a second signer for the withdrawal of funds. Rebekah noted that this is the same as CASA. She also stated that the system is not fool proof and that they have had participants find ways around their system.

Letty described CASA's system for reaching participants that leave the program without completing it. She said that if CASA initiates the early exit of a participant, CASA includes the exit survey and an authorization form to close the participant's account early in their exit packet. Letty stated that there is no way to determine if the participant completes the exit survey and sends it along to PSU. If it is the participant that initiates the early close of their account, Letty said that the exit survey is part of the required exit packet.

Joy will continue looking into how participants who have declined to give data at exit can be more clearly noted in Outcome Tracker and report back to the group.

### **Home Repair**

Joy stated that she would like to include a list of accepted uses of funds for home repair IDAs in the IDA Standard Operating Procedures, and asked for assistance and input. Rebekah said that Umpqua has worked out lots of kinks and would be happy to help put something together for the Standard Operating Procedures. Letty said that examples would be helpful. She also stated that CASA has a framework for their Home Repair classes and that she would send those to Joy.

Rebekah noted that UCDC is working on developing asset-specific education options for Assistive Technology. Joy commented that she thinks asset-specific education for Assistive Technology probably needs to be fairly customized to individual participant need.

### **Proposed Transfer Account Policy Workgroup**

Joy asked if anyone would like to help finalize a transfer account policy for the Initiative. Itzel, Rebekah, Laina and Leah said they would like to be part of the conversation. Joy will set up a phone call so they can further discuss the matter.

### **Minimum Account Term Proposal**

Joy asked for feedback on proposed language that would require participants to be enrolled in the IDA program for at least six months but allows for flexibility on a case-by-case basis as needed. Everyone was comfortable with the broad language proposed. Letty mentioned that she felt the proposed language would still allow for flexibility to meet the needs of individual participants.

## **Questions**

Joy asked if there were any questions.

Laina asked about the policy that applications must be saved for six years. She said that NAYA's current policy is to send back old applications. Joy asked that NAYA start keeping applications on file. Letty asked if the policy regarding saving applications for six years was written down anywhere. Joy responded that the policy has been added to the Standard Operating Procedures.

Itzel asked if it was possible to scan and keep digital copies of participant applications and then shred the hard copies. Joy said that she would like to review FOIs plans for maintaining applications digitally to ensure a safe and secure system will be utilized before materials are shredded. Itzel said that she would write up a policy and send it to Joy for her approval.

Itzel asked about using an IDA to purchase a car for work. Joy said that car purchases can be tricky, but that it is sometimes possible when directly tied to an employment plan and if public transportation isn't available. Joy suggested that Itzel refer that participant to a CASA partner. Letty suggested the participant check CASA's website.

Letty also said that they've had a participant use a small business IDA to purchase a delivery van for their business, and asked if all vehicle purchases should be run by Neighborhood Partnerships. Joy said that making vehicle purchases as a part of a microenterprise IDA has become standard

practices (such as a delivery truck or a taxi), but that vehicle purchases made under the assistive technology asset class are more of a grey area. She asked FOs check in with NP before approving assistive technology vehicle purchases because the policy is still evolving.

Itzel asked about referral procedures after a participant closes an account. Joy also stated that it is good to know specifics about other programs before making a referral if possible. Joy said that she will set up a meeting with Itzel and Laina to discuss referrals further.