The Neighborhood Partnership Fund

IDA FIDUCIARY ORGANIZATION MEETING
September 4, 2008
10:00am-11:30am

Attending:
Cynthia Winter, NPF
Karie Herrlinger, NPF
Leah Murray, Lane Microbusiness
Shawn Winkler-Rios, Lane Microbusiness
Thomas Jensen, CASA
Cynthia Norona, Umpqua CDC
Brenda Lewis, Umpqua CDC
Michelle Puggarana, Portland Housing Center
Frank Chen, Vista Volunteer at CASA
Lonnie James, Warm Springs
Deanne Goforth, NAYA
Ben Helgren, NAYA
Rebeca Potasnik, CASA
Dena Lukyanova, Mercy Corp NW
Sarah Castagnola, Mercy Corp NW
Valerie Plummer, OMEN
Rebekah Bassett, Umpqua CDC
Itzel Spehar, Portland Housing Center
Loren Schultz, OHCS

Introductions:
Cynthia had the group begin with introductions.

Check-Ins:
Cynthia asked if there were any announcements. Brenda reported that Umpqua CDC received additional funding for their Three A program; this after school program will be held at the school instead of at their office. Valerie announced the October conference: NW Summit on Entrepreneurship; presented will be best practices training, and good speakers. All the information is available at OMEN's website: www.oregon-microbiz.org.

Cynthia announced the Creating Opportunities to Thrive Conference (formerly known as the Poverty Conference.), which will be held October 6-8. There will be an IDA track, but geared toward people newer to the program. The conference is sponsored by HCS.

Cynthia also announced that NPF still has not filled the open position we have. This position will support the IDA program, assist with policy work, do research, do some writing, and work on coalition building. NPF had two fabulous candidates who each took positions elsewhere. Cynthia will be meeting with someone while she is in Washington DC at the CFED conference. Cynthia asked that if anyone knows of a possible candidate, please refer them to her.

On the subject of the CFED conference, Valerie wants to coordinate a dinner of attendees. She or Cynthia will route an email to do this.

Again on the CFED conference, Cynthia and Valerie talked a little about the Capitol Hill visits. There are four talking points listed on the website. Attendees will receive packets upon arrival. There will be buses to transport people to the Hill. Wear comfortable shoes. It's a lot of walking. There will be an award ceremony at the end of the day. Earl Blumenauer will be acknowledged at that event.

Housekeeping:

- **Fiscal & Program reviews are scheduled:** Lane Microbusiness is first. Loren will be attending. Cynthia reminded people to please let Karie know, if you haven't already, who the fiscal contact is with your organization. Folks should plan on at least two hours for these visits. A review has not scheduled for NAYA. It may be too soon since they have only recently begun their program.

- **Final three IDA interviews:** Cynthia report that Mary McDonald-Lewis is writing three more success stories. She's away on another project at the moment. Cynthia will set up with photographer to do a couple of these. Cynthia will get them out when she receives them.

- **Quarterly Reports are due:** Cynthia corrected her note regarding quarterly reports due date: they are due in October, not September. Cynthia will no longer accept reports that say "all's good," "everything is on schedule". She needs more substantial reports. It's not reflecting well for your organization. These reports are shared with OHCS, Meyer, and other funders. Shawn asked Cynthia what she really wants to see. Cynthia answered that she wants to see what has happened in those three months:
    - What has changed?
    - What are your successes?
    - What have you been doing? Training? Outreach? Board involvement? Orientations?
    - Noticing anything in particular with applications? Trends?

  Shawn summarized by saying: activities, successes, achievements
  Leah reported that she has struggled with this. Cynthia told Leah she will help her.
  Shawn added that "achievements" seem to be geared at client achievements.

- **IDA Application Data vs. Vista Share vs. Evaluation**: Cynthia sent out a cover of what needs to be in everyone's intake and evaluation forms. She asked that everyone go back and confirm that your application has all that information in it.
  The evaluation will be reviewed at the September 24th meeting; there is data missing. Everyone will see that then.

  Thomas had a question about the question "Do you currently/have you ever received TANF?" This requirement makes the application pages long.

  Cynthia explained that Outcome Tracker had templates that already existed. We told them what we need from old Aunt IDA system. Instead of using our list, they merged the two lists. Therefore, there are extra drop-downs. There are also some things that AFI wants that are in there. After the 24th, there will be a list of issues which can go back to Outcome Tracker for changes.

Rebekah said that she talked to Tim. She has concluded that it appears as though their cancelled accounts monies are not being re-allocated. She had a $14,000 discrepancy. Tim says it can't be possible. She's sure it's a glitch. Thomas said they had a similar problem. CASA worked it out. He thinks it was a matter of adding a date. Tim said he had to get back to Rebekah. Currently, Outcome Tracker won't let her use her 4.5 2007 slots. She's had to push it to 2008. Cynthia would like to know when Rebekah gets it figured out.

Rebeca Potasnik mentioned the calculated field in Aunt IDA, income and net worth. She is concerned about how Outcome Tracker is using this data. It seems to be using all the vehicles and all the houses in calculating net worth, not excluding the ones that need to be excluded. Thomas told Cynthia that she should be able to see this on her last report. Because of this, there are participants showing net worth greater than $100K.

Cynthia said that as the program grows, she is looking at standardizing things. Potential for error is getting very high. Cynthia will get all FOs' applications and create a template, to which the FOs could add their additional needed information. There will be a standard template. Other things will be looked at as well. Also on Cynthia's work plan=expanding standard operating procedures.

- **Website Message Board:** Cynthia asked whether folks are using the message boards. It looks like some people are. Is it helpful? Ben said he makes an effort to look. He added that it would be easier if you didn't have to log in twice. Thomas reported that he has not been able to set up the function to receive an email notice when subjects are posted. Others have not been able to do that either. Thomas reminded the Cynthia that most list servs are not used. The ones that are used, take quite a while to get up and going. Cynthia knows this but wants to stick with it. It will be good for new people coming in.

- **Update on Supplemental funds for 2008:** Cynthia announced that the additional supplemental funds are not going to be released. There are two reasons for this:
  1. There is less money remaining than anticipated
  2. The 2008 tax credits hit a million dollars, but not convinced we're going to reach the $8 million mark.

  Therefore, the funds are being held back to add to next year. Cynthia apologizes.

  Thomas asked Cynthia at what point will she be able to share the format for 2009 RFP? Cynthia answered that this topic will be discussed in the afternoon session. The RFPs will be released in early November and will be due in January 2008. Awards will be made after the fourth quarter reports are in. If there are programs that need gap funding at that point, we can do that. The gap funding will go against your future award.

  Cynthia announced that she has with her more of the outreach brochures in Spanish & English for attendees to take. She also has work incentive network information.

Small Business IDAs:

As it relates to standardizing operating procedures, Cynthia began the discussion about what constitutes a legitimate purchase, from the small business and assistive technologies perspective. What are luxury purchases versus legitimate purchases? She recognizes that a lot of this is subjective. She feels it would be good as a group to talk about situations encountered, as a good beginning to create some guidelines. She acknowledged that there will still always be situations that will come along which will require further discussion. This will be an on-going conversation. Cynthia offered the example of the purchase of an iPhone.

Valerie wondered if other states programs could offer guidance. Cynthia has not looked. Valerie does know that California had some guidance. Valerie said that the minimum standards are set by funders, this being the floor. She said it sounds like we're looking for the ceiling.

Cynthia said that this is tax payer money, which is limited. She asked the question, "What makes sense?" Cynthia will look for existing guidelines. Shawn reported that he has looked into it. He called CFED. He called six micro-enterprise organizations. He could not find any guidelines. He added that there needs to be a best practice.
Cynthia explained that the statutes were written to be broad brush strokes. The down side of this is that it can be interpreted all over.
The discussion continued:
Lonnie commented that in small business, you put your capital to work. If it isn't working for you, it's working against you. He sees this as an opportunity to learn discipline to apply to daily business. He would like to look at it from the industry standards.
Valerie said that there are lots of micro lending organizations who have standards of what they will allow. Could adapt good ideas from those. The worst case is micro-managing the clients. There has to be some balance there.
Leah has been stuck on clients with some of these purchases. She makes them justify the purchase. If it sounds reasonable, she allows it. A piece of equipment might be called a luxury purchase, but as long as the client can defend it, that's where Leah goes back to teaching them.
Thomas added that we are not mere vehicles to give money. When we sit down with a client, we are a coach. The criteria have to be more than just being able to justify it.
Valerie asked what the minimum Cynthia and the program need?
Cynthia said that for example, the monthly fees for an iPhone are high. Is there an alternative that's much less expense? Help the client think through the purchase, while not being required to be an expert on every gadget.
Shawn asked how we know these aren't concurrent. Conversation with CASA has been going on for five years.
Cynthia wants to know that there is something in place guiding FOs so she doesn't get hit by something on the back end.
Valerie added that NPF has to be OK with this.
Michelle said NPF should then have the role to research and bring back standards.
Cynthia agrees. However, she doesn't want to just say, "Here it is." Cynthia wants this discussion.

Thomas noted that CASA is also in the uncomfortable position. Thomas feels that they raise the questions when they come up. They use the counselor's written assessment. The conversations are documented.
Rebekah said that she does think people lose sight of the benefit between when they sign up and when they cash out. Do need to be more defensive of our tax dollars.
Deanne said she is not a small business expert either; she is interested in learning the minimum.
Valerie said the minimum depends on the business. It is incumbent on the provider to bring the clients back to the question, "What would you do without this?" Valerie thinks this is a tax payer issue—the legislature could skewer us.
Leah said that we need to remind ourselves that one third of the money is their funds. It isn't just about the tax payer money. Have to let people make mistakes. 95% of Leah's clients spend time researching what they are going to spend money on.
Brenda countered that their money and tax payer money is tied together. She takes the approach with clients, "You now know how to save. Go out and save for the luxury item now." This is similar to housing rehab.
Shawn said that it seems like we're being politically correct. Lane did have an iPhone purchase. (Cynthia apologized for using this example. She did not know that Lane had this exact item issue. The iPhone had come to her from another instance.) Shawn did not see the iPhone as a luxury item. In their instance, it saved the client money. That kind of information is not filtering up. The system relies on the business experts makes a judgment call. The system is becoming more complex. This is a much more complex challenge the way we are framing it here.
Cynthia does not want to create anything that is going to hinder your expertise or what you do. Cynthia wants to come up with some guidelines to help you. Some need more guidance than others. If Cynthia is ever questioned about it, she wants to be able to say there are guidelines in place.
Gina commented that the group has to be experts on everything. You have common sense going. People should take personal responsibility. Don't let it get too complicated. Look at each and every issue and make a decision. Sometimes you goof. You pick yourself up and go on.
Thomas said the main problem is that we have a group who knows a lot about business; also have a bunch of the rest of us who aren't experts. We need to have a paper trail about the decisions.
Valerie agreed that it sounds like due diligence. However, with the legislature, we will loose the iPhone argument, paper trail or not. Valerie asked Cynthia what we need to do today.
Sarah explained that she has the clients bring two other comparable items. Then we have three options they have looked at.
Rebeka said the narrative about what the grad got is important. The FO or partner can back it up.
Cynthia agrees that it falls into the due diligence.
Rebeka said that this wouldn't stop with just the businesses (asset).
Lonnie explained that this conversation has gone on forever in business purchasing. The Dept. of Administrative Services has logic on all of these purchases. We should look at that.
Shawn asked where the benefit in it for the client is. The idea that this is a procurement skill is what this is about. Having them involved in a productive way needs to be part of the process. Does the client benefit from this? It's an opportunity for education.

Cynthia said that we need to confirm that we have forms that show a screening process, that due diligence has been done and the purchase justified. That with broad guidelines is all that Cynthia is looking for.

Cynthia asked if there were more questions.
Brenda added that she thinks this is a very good thing to do. Want to keep as much leeway. But with each new person who comes in, a new judgment could happen.
Lonnie commented that this is an excellent discussion to immortalize on the list serv.

Cynthia will look and see what else has been out there. Look at sample intake forms. What are good things to capture? Cynthia will do this before next FO meeting. She will have stuff to look at next meeting.

The meeting was adjourned at 11:30 for attendees to have lunch before returning for the afternoon training and IDA Practitioner Meeting.