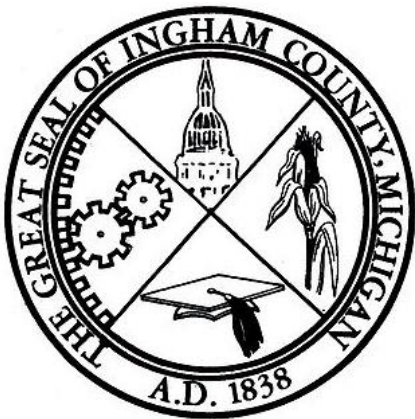




Capital Area Community Services, Inc. Financial Empowerment Program





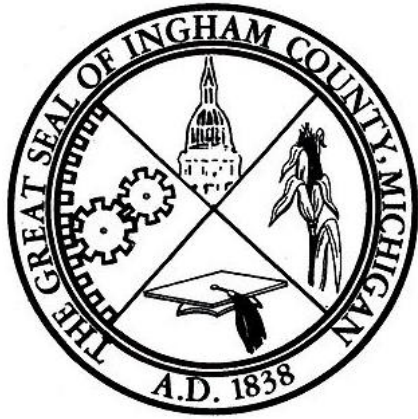
Jessica Dexter

Financial Counselor

CACS Financial Literacy

Property Tax Foreclosure Prevention

Capital Area Community Services, Inc.



Eric A. Schertzing

Ingham County Treasurer



Karen Casler, CUCE, BSACS, CCUFC

Compliance Manager

Product Development Manager

CASE Credit Union

Bill McLeod

Mortgage Manager

CASE Credit Union

**People Helping People
Foreclosure Relief Home Equity Line of
Credit**

Mission Statement

*To Assist Members and
Employees to Achieve Financial
Success through Service that is
Superior, Convenient and Easy to
Use.*

Partners

Captial Area Community Services
Financial Literacy

Center for Financial Health
Step Forward

Our service. Your success.



Program Features

- **HELOC**

- Pay delinquent taxes

- Affordable payments

- Incorporate Escrows

- Minimize financial stress

- **Pilot program-expansion to other entities**

Program Structure

- **Program requirements**
 - Challenges
 - Timelines
 - Documents reviewed
 - Credit Report
 - Mitigating factors

Community Impact

- Family stability
- Save homes for those in crisis
- Security-fresh start
- Blight reduction
- Member for life
- Avoid predatory lending
 - CASE Cash

Risks?

- Loss potential
- Community perception
- Reputation

????Questions????

Our service. Your success.



Keith Schafer

Information Technology Director

FACSPRO SuperUser

Michigan Community Action

Interactive reporting dashboard

At the Grand Total level



Combined County Totals

	October	November	December	January	February	March	April	May	June	July	August	September	Total
New Enrolled Clients:													
CSBG-D Property Tax	9	4	12	21	32	24	3	0	0	0	0	0	105
Property Tax Foreclosure Prevention	5	10	12	13	36	13	3	0	0	0	0	0	92
Total Number of Sessions:													
CSBG-D Property Tax	9	10	22	52	88	67	12	0	0	0	0	0	260
Property Tax Foreclosure Prevention	10	16	29	37	95	50	10	0	0	0	0	0	247
Opened a Savings or Checking Account:													
CSBG-D Property Tax	0	0	0	1	0	0	1	0	0	0	0	0	2
Property Tax Foreclosure Prevention	0	0	0	2	0	0	0	0	0	0	0	0	2
Property Tax Payments													
CSBG-D Property Tax Total	-	-	-	5,000.00	47,379.02	63,994.74	800.00	-	-	-	-	-	117,173.76
- Case Credit Union Payment Verified	-	-	-	-	10,896.94	-	-	-	-	-	-	-	10,896.94
- Client Tax Payment Verified	-	-	-	5,000.00	32,045.74	46,756.61	800.00	-	-	-	-	-	84,602.35
- Step Forward Payment Verified	-	-	-	-	4,436.34	17,238.13	-	-	-	-	-	-	21,674.47
- Lake Trust Credit Union Payment Verified	-	-	-	-	-	-	-	-	-	-	-	-	-
Property Tax Foreclosure Prevention Total	-	-	-	-	63,568.01	134,654.70	900.00	-	-	-	-	-	199,122.71
- Case Credit Union Payment Verified	-	-	-	-	8,839.48	68,276.10	-	-	-	-	-	-	77,115.58
- Client Tax Payment Verified	-	-	-	-	46,454.12	64,204.34	900.00	-	-	-	-	-	111,558.46
- Step Forward Payment Verified	-	-	-	-	8,274.41	2,174.26	-	-	-	-	-	-	10,448.67
- Lake Trust Credit Union Payment Verified	-	-	-	-	-	-	-	-	-	-	-	-	-
Referrals:													
CASE CU	0	0	1	17	26	8	0	0	0	0	0	0	52
Lake Trust CU	0	0	0	0	0	0	0	0	0	0	0	0	0
Legal Services	1	10	5	7	14	10	0	0	0	0	0	0	47
Center for Financial Health - Step Forward	1	13	5	8	33	22	1	0	0	0	0	0	83

Ingham County

Eaton County

Clinton County

Shiawassee County

[Update Action Plan Data](#)

[Update I&R Data](#)

Bellamy, Royce
 Dexter, Jessica
 Reichel, Brian
 Weaver, Jessica

**Due to changing reporting software to FACSPRO, client data from Oct-Jan is in the process of being back entered into the system and is therefore incomplete at this time.
 Data as of 4.12.17*

Interactive reporting dashboard

At the county level



Ingham County Totals

	October	November	December	January	February	March	April	May	June	July	August	September	Total
New Enrolled Clients:													
CSBG-D Property Tax - Ingham	9	4	11	18	23	19	2	0	0	0	0	0	86
Property Tax Foreclosure Prevention	5	10	12	13	36	13	3	0	0	0	0	0	92
Total Number of Sessions:													
CSBG-D Property Tax - Ingham	9	10	21	47	73	56	10	0	0	0	0	0	226
Property Tax Foreclosure Prevention	10	16	29	37	95	50	10	0	0	0	0	0	247
Opened a Savings or Checking Account:													
CSBG-D Property Tax - Ingham	0	0	0	1	0	0	1	0	0	0	0	0	2
Property Tax Foreclosure Prevention	0	0	0	2	0	0	0	0	0	0	0	0	2
Property Tax Payments													
CSBG-D Property Tax - Ingham	-	-	-	5,000.00	45,779.02	63,994.74	800.00	-	-	-	-	-	115,573.76
- Case Credit Union Payment Verified	-	-	-	-	10,896.94	-	-	-	-	-	-	-	10,896.94
- Client Tax Payment Verified	-	-	-	5,000.00	30,445.74	46,756.61	800.00	-	-	-	-	-	83,002.35
- Step Forward Payment Verified	-	-	-	-	4,436.34	17,238.13	-	-	-	-	-	-	21,674.47
- Lake Trust Credit Union Payment Verified	-	-	-	-	-	-	-	-	-	-	-	-	-
Property Tax Foreclosure Prevention	-	-	-	-	63,568.01	134,654.70	900.00	-	-	-	-	-	199,122.71
- Case Credit Union Payment Verified	-	-	-	-	8,839.48	68,276.10	-	-	-	-	-	-	77,115.58
- Client Tax Payment Verified	-	-	-	-	46,454.12	64,204.34	900.00	-	-	-	-	-	111,558.46
- Step Forward Payment Verified	-	-	-	-	8,274.41	2,174.26	-	-	-	-	-	-	10,448.67
- Lake Trust Credit Union Payment Verified	-	-	-	-	-	-	-	-	-	-	-	-	-
Referrals:													
CASE CU	0	0	1	13	24	8	0	0	0	0	0	0	46
Lake Trust CU	0	0	0	0	0	0	0	0	0	0	0	0	0
Legal Services	1	10	5	6	13	8	0	0	0	0	0	0	43
Center for Financial Health - Step Forward	1	13	5	7	29	22	1	0	0	0	0	0	78

Combined County Totals

**Due to changing reporting software to FACSPRO, client data from Oct-Jan is in the process of being back entered into the system and is therefore incomplete at this time.*

Data as of 4.12.17

Interactive reporting dashboard

At the county level for Tax Payments made

Ingham County - Tax Payments

County Totals			System ID	First Name	Last Name	AP Task	Number of Payments	Amount of Payments	
AP User Added	AP Agency Program	AP Task Completion Date							
Bellamy, Royce	CSBG-D Property Tax - Ingham	Mar	99966323	GASA	FIFITLD	Client Tax Payment Verified	1	\$1,200.00	
			99963239	RJPSPA	VRPSPWRONT	Client Tax Payment Verified	2	\$1,363.89	
			99992239	GPLPSRMNA	PVRWINTT	Client Tax Payment Verified	1	\$578.16	
			99629262	MAJGP	RFVN	Client Tax Payment Verified	1	\$1,373.78	
			99629929	RAGGJ	VTFS	Client Tax Payment Verified	1	\$450.00	
			99626932	MULMP	NISWONTR	Client Tax Payment Verified	2	\$4,407.96	
			99622229	JAUNZMA	BRVNVLIN	Client Tax Payment Verified	1	\$125.00	
			92222262	ANNPRRP	SPIWP	Client Tax Payment Verified	1	\$150.00	
			92262269	AGPSMGA	LOVTT	Client Tax Payment Verified	1	\$120.00	
			92222922	PUGPNP	NVVFVSON	Client Tax Payment Verified	1	\$200.00	
			92229296	GSMRMNA	VURVN	Client Tax Payment Verified	1	\$100.00	
			92226226	KARJPSMNP	PVWVWPTW	Client Tax Payment Verified	1	\$235.00	
			92222692	MAJ	PTNDRSON	Client Tax Payment Verified	1	\$120.00	
			92223226	GAJAGPG	FVDLVLLV-SULLI	Client Tax Payment Verified	1	\$540.00	
			92223232	SRPPJPN	WOPNVIFV	Client Tax Payment Verified	4	\$386.00	
			92226322	JAGM	VLVBSVWI	Client Tax Payment Verified	1	\$800.00	
			92229223	GJAG	VRTTT	Client Tax Payment Verified	2	\$798.57	
		Mar Sum					-	\$12,948.36	
	CSBG-D Property Tax - Ingham Sum						-	\$12,948.36	
	Property Tax Foreclosure Prevention	Mar	99926663	RSMNA	NTWVPVN	Client Tax Payment Verified	1	\$150.00	
			99922299	ANGLMRA	FVBRTRV	Client Tax Payment Verified	3	\$2,573.62	
			92222229	ARMS	VLLTN	Client Tax Payment Verified	2	\$1,145.00	
			92223292	MAGPS	FVRWTR	Client Tax Payment Verified	1	\$300.00	
			92226922	GASSJA	NONTS	Client Tax Payment Verified	2	\$1,447.73	
			92229626	SANALG	RVFPOND	Client Tax Payment Verified	1	\$365.00	
			92222623	LASSJ	DONTLSON	Client Tax Payment Verified	1	\$260.00	
			92223692	GLAUGP	NONTS	Client Tax Payment Verified	1	\$700.00	
			92223322	VMGRAS	PINONOSV	Client Tax Payment Verified	1	\$300.00	
			92223632	GAVMG	BRVDLTF	Client Tax Payment Verified	1	\$220.00	
			92223299	PMLLMAG	LTVTQUT	Client Tax Payment Verified	1	\$2,800.00	
		Mar Sum					-	\$10,261.35	
	Property Tax Foreclosure Prevention Sum						-	\$10,261.35	
	Bellamy, Royce Sum						-	\$23,209.71	
	Dexter, Jessica	CSBG-D Property Tax - Ingham	Mar	99929223	GANMQUP	RVPONW	Client Tax Payment Verified	2	\$2,240.69
				99992929	MUGMP	VVRISP	Client Tax Payment Verified	1	\$3,388.70
				99622299	GPLMSSA	VLLTN	Client Tax Payment Verified	1	\$150.00
				99622292	NANGJ	DIOON	Client Tax Payment Verified	1	\$2,449.48
				92229262	PAUL	FONVLIN	Client Tax Payment Verified	2	\$600.00
		Mar Sum					-	\$8,828.87	
	CSBG-D Property Tax - Ingham Sum						-	\$8,828.87	
	Property Tax Foreclosure Prevention	Mar	99926223	SAGNPJ	VLWVRD	Client Tax Payment Verified	3	\$880.11	

Interactive reporting dashboard

At the counselor level for sessions conducted

Reichel, Brian Clients

AP User Added Reichel, Brian
 AP Task (Multiple Items)

Combined County Totals

County	AP Task Completion Date	System ID	First Name	Last Name	Count
EATON	Mar	99992692	SPZ	WOPLINSON	1
	Mar Count				1
EATON Total					1
INGHAM	Mar	99662222	GJASLPS	FONVLIN	1
		99623399	RASSJ	DONVLDSON	1
		99622222	RUSNGPRRA	POLW	1
		92292292	SARPSRA	LTINV	1
		92262222	KASPN	SPULIFV	2
		92226222	RSANGAN	TILLIVP	2
		92229296	LAUSPPN	TVRFIV	1
		92222692	KARMP	RIDTR	1
		92223692	MPSGAMNP	SPIWP	1
		92223622	GASK	FINTOUW	1
			PLMAS	PVRIN	1
		92226266	RJAGAS	NOPNSON	1
			SJAUNGA	VDVPS	1
		92229292	GJASLPS	PINIO	1
		92229266	GMGJAPL	ODOPTRWF	1
		92229222	SARSMNA	FILION	2
		92226262	MPSMGA	WRITPW	3
		92226662	LARANJA	PFTVRF	1
		92222966	GANMPL	PILDVBRIDL	1
		92222322	ALM	POPVPPTD	1
92226296	GMGJAPL	BVLL	1		
92222629	MASPPJ	SVRVS	1		
	Mar Count				27
INGHAM Total					27
SHIAWASSEE	Mar	92226629	GANMPL	SPIWP	1
		92229263	GAVMG	NTVRPOOD	1
	Mar Count				2
SHIAWASSEE Total					2
Grand Total					30

One of Two Action Plans Needed

Template Name CACS - Property Tax Foreclosure Prevention

Tasks

Enrollment in Program
Client participated in One-on-One Appointment
Client participated in Group Appointment
Client participated in Phone Appointment
Baseline Savings Account Balance (First appointment only)
Current Savings Account Balance
Client opened savings account
Client opened checking account
Client opened matching savings account
Client Uses ATM/Debit card
Client uses direct deposit
Negotiated down overdraft arrears
Reviewed ChexSystems report with client
Assisted in unfreezing bank account
Bank Account is Open 6 Months Later
Baseline Credit Score (First appointment only)
Current Credit Score
Alerted credit bureau error on credit report/disputed w/ creditor
Alerted lender to error on credit report
Reviewed credit history and identified need to establish credit
Obtained credit builder loan / secured credit card
Established credit
Baseline Debt Amount (First Appointment only)
Current Amount of Debt
Baseline Property Tax Debt (First Appointment only)
Current Property Tax Debt
Property Tax Payment
Sent verification letter or letters

Sent 'cease and desist' letter
Negotiated with creditor
Developed payment plan with client
Alerted lender to identify theft
Entered payment plan with lender
Client completed realistic budget
Client is saving money monthly

Interventions

Client opened and contributed to a savings account

- *Indicator 1.3.E - Number and percent of participants opening and Individual Development Account (IDA) or other savings account*

Client increases savings through IDA.

- *Indicator 1.3.F - Number and percent of participants who increased their savings through IDA or other savings accounts and the aggregated amount of savings*

Client demonstrates ability to maintain budget for over 90 days

- *Indicator 1.3.D - Number and percent of participants demonstrating ability to complete and maintain a budget for over 90 days*

Two of Two Action Plans Needed

Template Name CACS - CACS - Property Tax Payment Verification

Tasks

Client Tax Payment Verified
Case Credit Union Payment Verified
Step Forward Payment Verified
Lake Trust Credit Union Payment Verified

- All the client data is pulled from Ad-Hoc via 2 reports that are easily copied and pasted into a table within the excel worksheet.
- All dashboards and additional reports are auto-updated.
- Reporting file utilizes pivot tables and was designed to allow you to click into the detail of any reported number down to the client information.
- Phase II will include demographic information dashboards (*data is already being pulled but not included in the reports*).

Budget Entry and Plan of Action for the client.

Budget Entry

Month: 3/1/2017, 2/1/2017

Income: Expenses | Plan of Action

Month: 3/1/2017

Income for the month

	Gross	Net
1st Income	<input type="text"/>	<input type="text"/>
2nd Income	<input type="text"/>	<input type="text"/>
TANF or GA	<input type="text"/>	<input type="text"/>
Food Stamps	\$70.00	\$70.00
Social Security	\$840.00	\$840.00
Unemployment	<input type="text"/>	<input type="text"/>
Child Support	<input type="text"/>	<input type="text"/>
Student Aid	<input type="text"/>	<input type="text"/>
WIC	<input type="text"/>	<input type="text"/>
Other	<input type="text"/>	<input type="text"/>

Description:

Budget Entry

Month: 3/1/2017, 2/1/2017

Income: Expenses | Plan of Action

Date	Plan of Action	Date Due	Date Done	Ordering
3/1/2017	\$60 Taxes	4/1/2017	3/1/2017	1

Date: Plan of Action:

Date Due: Date Done: Ordering:

Budget Entry

Month: 3/1/2017, 2/1/2017

Income: Expenses | Plan of Action

Monthly Expenses

Rent \$60.00	Eating Out \$20.00	Medical Insurance <input type="text"/>
Deposit <input type="text"/>	Day Care <input type="text"/>	Credit Cards <input type="text"/>
Electrical \$75.00	Gasoline \$60.00	Loans <input type="text"/>
Gas \$50.00	Car Payments <input type="text"/>	Child Support <input type="text"/>
Utilities \$95.00	Car Insurance \$50.00	Other \$30.00 Description: Home Insurance
Phone \$50.00	Transportation \$20.00	Other \$145.00 Description: Cable Tv / Internet
Groceries \$200.00	Medical Expenses <input type="text"/>	Other \$30.00 Description: Personal Items
		Other <input type="text"/> Description: <input type="text"/>

Explain in detail (1) the circumstances that caused you to seek assistance, and (2) your plan to stabilize the current crisis after receiving assistance

Budget Entry and Plan of Action for the client (print out).

Budget Sheet (Formulario de Presupuesto)

Name (Nombre): _____

Date (Fecha): 02/28/2017

Income for the Month of (Los Ingresos para el Mes de):		
March 2017		
	Gross (Bruto)	Net (Neto)
1st Income (Primer Ingreso)	\$0.00	\$0.00
2nd Income (Segundo Ingreso)	\$0.00	\$0.00
TANF or GA	\$0.00	\$0.00
Food Stamps	\$70.00	\$70.00
Social Security	\$840.00	\$840.00
Unemployment (Desempleo)	\$0.00	\$0.00
Child Support (Sostenimiento Infantil)	\$0.00	\$0.00
Student Aid (Ayuda para los Estudiantes)	\$0.00	\$0.00
WIC	\$0.00	\$0.00
Other (Otro)	\$0.00	\$0.00
TOTAL:	\$910.00	\$910.00

Monthly Expenses (Los Gastos Mensuales)	
Rent (Alquilo)	\$60.00
Deposit (Deposito)	\$0.00
Electrical (Luz)	\$75.00
Gas	\$50.00
Utilities (Utilidades)	\$95.00
Phone (Teléfono y Celular)	\$50.00
Groceries (Abarrotes)	\$200.00
Eating Out (Comida fuera de Casa)	\$20.00
Day Care (Mantenimiento de los Niños)	\$0.00
Gasoline (Gasolina)	\$60.00
Car Payments (Pagos del Carro)	\$0.00
Car Insurance (Seguro para el Carro)	\$50.00
Transportation (Transportación)	\$20.00
Medical Expenses (Gastos Medicos)	\$0.00
Medical Insurance (Seguro Medico)	\$0.00
Credit Cards (Tarjetas de Crédito)	\$0.00
Loans (Prestamos)	\$0.00
Child Support (Sostenimiento Infantil)	\$0.00
Home Insurance	\$30.00
Cable Tv / Internet	\$145.00
Personal Items	\$30.00
Other (Otro)	\$0.00
TOTAL:	\$885.00

Income for the Month of (Los Ingresos para el Mes de):		
February 2017		
	Gross (Bruto)	Net (Neto)
1st Income (Primer Ingreso)	\$0.00	\$0.00
2nd Income (Segundo Ingreso)	\$0.00	\$0.00
TANF or GA	\$0.00	\$0.00
Food Stamps	\$70.00	\$70.00
Social Security	\$838.00	\$838.00
Unemployment (Desempleo)	\$0.00	\$0.00
Child Support (Sostenimiento Infantil)	\$0.00	\$0.00
Student Aid (Ayuda para los Estudiantes)	\$0.00	\$0.00
WIC	\$0.00	\$0.00
Other (Otro)	\$0.00	\$0.00
TOTAL:	\$908.00	\$908.00

Future Income (Ingreso Futuro)		
	Gross (Bruto)	Net (Neto)
1st Income (Primer Ingreso)	\$0.00	\$0.00
2nd Income (Segundo Ingreso)	\$0.00	\$0.00
TANF or GA	\$0.00	\$0.00
Food Stamps	\$0.00	\$0.00
Social Security	\$0.00	\$0.00
Unemployment (Desempleo)	\$0.00	\$0.00
Child Support (Sostenimiento Infantil)	\$0.00	\$0.00
Student Aid (Ayuda para los Estudiantes)	\$0.00	\$0.00
WIC	\$0.00	\$0.00
Other (Otro)	\$0.00	\$0.00
TOTAL:	\$0.00	\$0.00

SUMMARY (RESUMEN)		
	Gross (Bruto)	Net (Neto)
Income (Ingreso)	\$910.00	\$910.00
Expenses (Gastos)	\$885.00	\$885.00
Difference (Diferencia) ±	\$25.00	\$25.00

Explain in detail (1) the circumstances that caused you to seek assistance, and (2) your plan to stabilize the current crisis after receiving assistance. (Por Favor que explique con detalle (1) las circunstancias que le hizo buscar asistencia y (2) su plan para estabilizar la crisis actual después de haber recibido nuestros servicios.)

Case Management Plan of Action (Plan de acción de la dirección del Caso)

Date (Fecha)	Plan of Action (El Plan de Acción)	Date Due (Fecha Para Cumplir)	Done (Cumplido)
03/01/17	1. \$60 Taxes	04/01/17	03/01/17

I understand that following through with the Plan of Action as outlined above is crucial to resolving my current crisis. I also understand that failure to complete any of the steps is my choice but **may prevent me** from receiving assistance from Capital Area Community Services, Inc.. (Entiendo que al llevar al término este plan de acción, como esbozado arriba, es esencial para resolver mi crisis actual. Entiendo que al no completar los pasos dictadas es mi elección pero que **esto puede prevenirme** de recibir servicios de Capital Area Community Services, Inc..)

Client Signature (Firma del Cliente)

Case Manager Signature

Date (Fecha)

Case Manager Name (Nombre del Coordinador de Servicios): _____

Ext. (extensión telefónica): _____

Includes a list of steps the client needs to complete in order to continue to receive help.

Client Success



“I had trouble paying my property taxes, and have been trying to catch up for six years. This was my mother’s house that we had since 1999 and I didn’t want to lose it.” It was this reality that brought Palomo to call the Ingham County Treasurer’s Office for help.

Ingham County Treasurer Eric Schertzing connected Palomo to a financial counselor at Capital Area Community Services. Their Financial Literacy Program partners with financial institutions, like CASE Credit Union, to offer clients a chance to get back on their feet financially.

After participating in the CACS Financial Literacy Program and continuing to work with CASE Credit Union, Palomo caught up on his payments, kept his mother’s home and significantly increased his credit score.

“Don’t be intimidated like I was. This is a slippery slope anyone can fall down,” Palomo said. “Just be patient and work hard with the resources and tools available to you. That’s all you need.”

See the full story by Piper & Gold Public Relations in your handout.



For more information please join us for our follow-up webinar on June 6th 2017 at 9:00 AM

To register go to: <https://attendee.gotowebinar.com/register/6226574312957367810>

