

## **X. Appendices**

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## **A. Additional literature review**

**On recommendations for financial education or literacy:** President's Advisory Council on Financial Literacy. 2008 Annual Report to the President, U.S. Department of the Treasury.

### **On the availability of lit about foreclosure prevention, the impact on local cities, or the market:**

In a presentation to lenders, cities and nonprofits at the REO Symposium in July 2008, hosted by the Federal Reserve Bank of San Francisco, Kim Rueben of The Urban Institute discussed the effect further discussed the impact on local geographies of the clustering of foreclosed properties and the spillover to the rest of the economy, such as the reduction in state sales tax revenues, county property tax revenues, and city utility and residential service revenues. A further burden to local counties and cities is the costs to monitor and maintain foreclosed properties. (Rueben 2008)

### **On the affect of foreclosure on the community:**

A report from the Woodstock Institute in 2005 found that "...in Chicago, a property's value declined by 1.4 to 1.8 percent for each conventional foreclosure within one-eighth of a mile of it in a low- or moderate-income neighborhood." ".....property value impact could average at a loss of \$1,598 to \$1,998 per foreclosure".

[http://www.dailygazette.com/news/2008/may25/0525\\_Foreclosure/?print](http://www.dailygazette.com/news/2008/may25/0525_Foreclosure/?print)

There is evidence to suggest that homes next to foreclosed properties are experiencing a spillover effect and rapid devaluation to the tune of \$107 billion statewide.

(source: <http://www.responsiblelending.org>, "More Loan Forgiveness Sought", *Wall Street Journal online*, June 17, 2008).

### **On the low savings rate:**

Three out of every four Americans say they aren't savings enough, according to the telephone survey of 2,413 adults, conducted from Jan. 24 through February 19, 2008. What's more, this "savings shortfall" is acknowledged by majorities of the rich and poor, male and female, black and white, as wells as by the preponderance of those in virtually every other key demographic group). This is true for the majority of the public, irrespective of wealth status, racial makeup, or gender. Morin, R. 2008. "Feeling guilty: Americans say they aren't saving enough". *Pew Research Center Publications*. Pew Social & Demographic Trends project. May 14, 2008. WA. D.C. Pp 1-5. Taken from the website August 20, 2008: <http://pewresearch.org/pubs/837/americans-not-saving-enough>

## B. From Section VII: Evaluation Plan: from the Logic Model (Figure XV)

### *Evaluation Variables and Indicators*

<b>Evaluation</b>	<b>Variables</b>	<b>Indicators</b>	<b>Data-Gathering (Survey, focus group, secondary sources)</b>
<p>If (IO1) there is an increase in household awareness of foreclosure and the tools to recover from it,</p> <p>Then (LTO) there is an increased ability to recover</p>	<p>IV: The number of households (HH) willing to get trained</p> <p>DV: Number of HH that receive training</p>	<p>IV: The cultural relevance of the topic to the HH</p> <p>DV: Number of pre-event questionnaires completed</p>	<p>Quality of completion of questionnaires</p> <p>Questionnaire results</p>
<p>If (IO2) there is an increase in stakeholder support for education about foreclosure recovery</p> <p>Then (LTO) there is an increased ability for more households to recover</p>	<p>IV: Financial support of CSA to offer training</p> <p>DV: Number of HH with knowledge of the tools</p>	<p>IV: Number of HH that attend all 3 trainings</p> <p>DV: Fewer number of foreclosure sales in the community</p>	<p>Community Settlement Association (CSA) attendance sign-in sheets</p> <p>Title company foreclosure data</p>
<p>If (STO1) there is an increase in household understanding of credit building methods,</p> <p>Then (IO1) there is an increase in household awareness of foreclosure and the tools to recover from it</p>	<p>IV: Number of HH that perceive a need for credit rebuilding</p> <p>DV: Number of HH that receive training</p>	<p>IV: Number of relevant referrals made available to HH</p> <p>DV: Number of HH that utilizes training materials to obtain adequate housing or correct credit blemishes.</p>	<p>CSA tracking method</p> <p>Resident feedback to the CSA</p>
<p>If (STO2) there is an increase in household knowledge of the foreclosure process,</p> <p>Then (IO1) there is an increase in household awareness of foreclosure and the tools to recover from it and,</p> <p>Then (IO2) there is an increase in stakeholder support for education about foreclosure recovery</p>	<p>IV: Number of HH willing to seek help publicly</p> <p>DV: HH make better decisions and homelessness is prevented</p> <p>IV: Number of resident inquiries into training and resources</p> <p>DV: Funders support the workshops and participate as speakers, leading to more workshops</p>	<p>IV: the ease of comprehension of the materials</p> <p>DV: Fewer HH are homeless after foreclosure</p> <p>IV: Greater funder interest in supporting education in the Eastside</p> <p>DV: More grant dollars flow to the community</p>	<p>Last questionnaire</p> <p>CSA attendance sheets</p> <p>Approval ratio on grant applications</p> <p>Public acknowledgement of efficacy of the model</p>
<p>If (STO3) the CSA is recognized by residents &amp; stakeholders as a source for foreclosure information,</p>	<p>IV: Increased workshop materials expense due to greater resident demand</p>	<p>IV: Greater communication between the CSA and funders</p>	<p>Registration tracking sheets</p>

Then (IO2) there is an increase in stakeholder support for education about foreclosure recovery	DV: Number of speakers coming from stakeholder staff	DV: Funders play a greater role in meeting community needs	
<p>If (Output1) 25 residents receive financial education training on money and credit management,</p> <p>Then (STO1) there is an increase in household understanding of credit building methods occurs</p>	<p>IV: There is the presence of high quality teachers, materials, and learning environment</p> <p>DV: Residents demonstrate knowledge of managing money and credit</p>	<p>IV: Feedback from program partners</p> <p>DV: Instructors confirmed early</p>	Workshop debriefs with sponsors
<p>If (Output2) 25 residents receive training on foreclosure and the tools for recovery,</p> <p>Then (STO 2) there is an increase in household knowledge of the foreclosure process</p>	<p>IV: Having the right teacher, materials, and environment</p> <p>DV: Participants refer friends and family to the CSA for training</p>	<p>IV: Feedback from program partners</p> <p>DV: Residents communicate an understanding of the foreclosure process</p>	<p>Questionnaire</p> <p>Post-workshop conversations between the CSA and the participants ( clients)</p>
<p>If (Output3) CSA improves its capacity to provide foreclosure training and assistance</p> <p>then (STO3) the CSA is recognized by residents &amp; stakeholders as a source for foreclosure information</p>	<p>IV: External agencies and organizations send families to the CSA</p> <p>DV: Number of trained residents</p>	<p>IV: CSA receives grant funds to increase training programs</p> <p>DV: Residents seek out the CSA for training</p>	Evidence of grant applications

### C. From VII Evaluation Schedule: from the Logic Model (Figure XVI)

OUTCOMES	DATA GATHERING METHOD(S)	SOURCE(S)	TIMEFRAME
LTO: Increased ability of affected Eastside households to make better financial decisions during recovery from foreclosure	Survey questionnaires Foreclosure filings Observations by CSA staff Client interviews	Residents  Title company Exec. director and staff Residents	90 days after training  Semi-annual Quarterly 90 days after training
IO1: Increase in household awareness of foreclosure and the tools to recover from it	Survey questionnaires Observations by CSA staff Client interviews	Residents  Exec. director and staff Residents	90 days after training   90 days after training
IO2: Increase in stakeholder support for education about foreclosure recovery	Grant applications monitored and tracked Degree of communication with funders	CSA staff  Anecdotal confirmations	During training program
STO1: Increase in household understanding of credit building methods	Survey questionnaire Observations by CSA staff Client interviews	Residents  Exec. director and staff Residents	90 days after training  90 days after training 90 days after training
STO2: Increase in household knowledge of the foreclosure process	Survey questionnaire Client interviews	Residents  Residents	90 days after training  90 days after training
STO3: The CSA is recognized by residents & stakeholders as a source for foreclosure info	Number of residents attending on word of mouth Partnerships with local agencies	CSA Staff  CSA staff	Ongoing  Ongoing

Key code:

L/TO: long-term outcome

I/O: intermediate outcome

STO: short-term outcome

## D. Data Sets

### Population

Zip code 92507: 64,267

(FIS Data Services, estimate 2009)

Eastside neighborhood: 20,000

(2000 Census, estimate 2009)

### Foreclosure data:

January – June 2008, January – December 2007

March 2008 over March 2007

Stage of Foreclosure	Number in zip 92507	Number in the Eastside	Percent in the Eastside	Year over Year Increase
<b>Real Estate Owned (REO)</b>				
1/1 – 6/30/2008	93	47	51%	N/A
<b>Notice of Sale (NOS)</b>				
1/1 – 7/2/2008	166	54	33%	N/A
03/2008	21	10	48%	Ten fold
03/2007	5	0	0%	
<b>Notice of Default (NOD)</b>				
1/1 – 7/2/2008	322	102	32%	N/A
03/2008	48	12	25%	Four fold
03/2007	13	5	38%	
<b>Property Resales</b>				
1/1 – 6/30/2008	106	18	17%	150% annualized
1/1 – 12/31/2007	221	24	11%	N/A

Source: Ticor Title Insurance Co., Riverside, CA. August 10, 2008

**Definitions:** REO = Real estate owned properties reverted back to the lender at the foreclosure sale, no 3<sup>rd</sup> party purchasers  
NOD = 90 day mortgage delinquency  
NOS = Date of sale

The data set was provided by Ticor Title Insurance Co., Riverside, CA. and covers January 1 through June 30, 2008. Data for the second half of 2008 was not available due to a change in policy by title insurance companies in response to a mandate from the state insurance commissioner to not publish property level foreclosure data beginning in January, 2009. The data from the first half of the year was relied upon in this evaluation as it was reflective of conditions in the Eastside neighborhood during the research phase of this project.

Over half of the REOs, one-third of the notices of sale and nearly a third of the notices of default in the zip code were in the Eastside. Conditions have worsened since these data were published. Foreclosures at the zip code level and at the neighborhood level have increased substantially. As of April 2009, there were 672 properties in the zip code and 235 in the neighborhood in a stage of foreclosure. In the Eastside it is an increase of nearly twenty percent. Most of the affected properties are in pre-foreclosure or have already become lender-owned REO.<sup>56</sup>

<sup>56</sup> Realty Trac: April 16, 2009 and Zillow Home Value Index and various mortgage loan characteristics

**Weaknesses of the data instruments:**

The evaluation phase of this project was heavily dependent on the accuracy of participant responses to questionnaires and pre-/post-tests. The responses were taken at face value as there was no feasible way to verify if the survey and test questions were answered truthfully. Additionally, the tests administered were dissimilar from one workshop to another and within each workshop from the pre- to the post-test, limiting the ability to compare test scores.

Of the twenty-nine people that attended the three workshops, only nineteen thoroughly completed the surveys and the pre-and post-tests. Therefore, the sample size was restricted to the lower number. Overall, the number of attendees was less than anticipated and was due to limited success in marketing to the residents of the area and to a high number of no shows.

The participants in the workshops were not in foreclosure and therefore the Grounded Theory approach to evaluating the project activities as described in the Monitoring Plan became irrelevant.

### Demographics from Participant Questionnaire Responses at Workshops I, II, and III

Part. No.	Gender	Age	Inc. Level	Owner vs. Tenant	Where they were raised	Degree of Credit Use	Has a budget	Has Checking or Savings a/c	Seeks Training on Foreclosure	Seeks Training on Budgeting	Foreclosure Awareness
<b>Feb 1</b>	1	3	3	1	1	1	1	1	1	2	1
2	2	2	3	2	2	1	2	2	1	3	1
3	2	4	2	2	1	2	2	1	1	1	1
4	1	3	2	2	2	1	1	1	2	2	2
5	2	2	3	1	2	1	1	1	1	1	1
6	2	2	1	2	2	1	2	1	2	3	2
7	2	2	4	2	1	1	2	1	1	1	1
8	2	2	1	1	2	2	1	1	1	1	1
<b>Mar 9</b>	1	2	2	2	1	2	1	1	1	1	1
10	3	3	3	1	1	1	3	3	3	3	3
11	2	2	2	1	2	1	1	1	1	1	1
12	2	1	2	2	2	1	1	2	1	1	1
13	2	2	2	1	2	2	1	1	1	3	1
<b>Apr 14</b>	1	1	2	1	2	2	3	1	n/a	n/a	1
15	1	2	2	1	2	3	1	1	n/a	n/a	1
16	2	3	2	1	2	2	1	1	n/a	n/a	1
17	2	3	2	1	2	3	1	1	n/a	n/a	1
18	2	2	2	1	2	3	1	1	n/a	n/a	1
19	2	0	1	2	1	1	2	2	n/a	n/a	1



**Notes:** 29 people attended the 3 workshops, however only 19 survey responses and pre-post tests were valid

**Key:**

**Gender:** 1 = male; 2 = female; 3 = did not report

**Age:** 1 = 31-40; 2 = 41-50; 3 = 51+; 4 = did not report

**Income Level:** Monthly; 1 = < \$1,000; 2 = \$1,000 or higher; 3 = did not report; 4 = \$0

**Owner vs. Tenant:** 1 = owner; 2 = tenant

**Where Raised:** 1 = California; 2 = Mexico or Guatemala

**Degree of Credit Use:** 1 = no credit; 2 = moderate credit use (2-3 trades); 3 = heavy credit use (> 3 trades)

**Has a Budget:** 1 = yes; 2 = no; 3 = did not report

**Has a Checking or Savings Account:** 1 = yes; 2 = no; 3 = did not report

**Seeks Training on Foreclosure or Budgeting:** 1 = yes; 2 = no; 3 = did not report

**Foreclosure Awareness:** 1 = has a friend or relative losing a home or would come to a workshop on how to save a home from foreclosure or what to do after losing a home to foreclosure; 2 = Does not know a friend or relative losing their home or would not come to a workshop on foreclosure; 3 = Did not report

## Project Results and Outcomes - Responses from Participant Questionnaires

Participant No.	Use of Credit	Credit Frequency	Seeks Training on Foreclosure	Seeks Training on Budgeting	Has Foreclosure Awareness
1	L	0	1	2	1
2	L	0	1	2	1
3	M	2	1	1	1
4	L	0	2	2	2
5	L	1	1	1	1
6	L	0	2	2	2
7	L	0	1	1	1
8	M	2	1	1	1
9	M	1	1	1	1
10	L	1	2	2	2
11	L	0	1	1	1
12	L	0	1	1	1
13	L	1	1	2	1
14	M	1	N/A	N/A	1
15	H	3	N/A	N/A	1
16	M	1	N/A	N/A	1
17	H	3	N/A	N/A	1
18	H	3	N/A	N/A	1
19	L	1	N/A	N/A	1

**Notes:** Use of credit: Range = L, M, H (Low, moderate, high)

**Credit Frequency:** Range = 1 to 3 (1 = no credit; 2 = moderate credit use (2-3 trades); 3 = heavy credit use (> 3 trades))

**Seeks Training on Foreclosure:** 1 = yes; 2 = no

**Seeks Training on Budgeting:** 1 = yes; 2 = no

**Has Foreclosure Awareness:** 1 = yes; 2 = no

## Profile of Workshop Participants

Reside in zip 92507	Female	Age over 40	% of AMI	Homeowner	Raised in Mexico or Guatemala	Light or no credit user	Has a budget	Has a bank account	Wants Training	Is aware of foreclosure
84%	68%	79%	< 25%	58%	68%	84%	63%	79%	84%	84%

Source: tabulation from table XX

Data:

(16/19) from 92507 (84%)

(13/19) women (68%)

(15/19) aged 41+ (79%)

(11/19) earn \$1,000+/mo. (58%)

(11/19) owners (58%)

(13/19) raised in MX or GT (68%)

(16/19) light credit users (84%)

(12/19) budgeters (63%)

(15/19) has a savings or checking account (79%)

(16/19) seeks foreclosure or budget training (84%)

(16/19) aware of foreclosure in the neighborhood (84%)

(24/29) Spanish-speakers (83%)

## Frequency tables from the Participant Survey Questionnaires

### Gender

Gender	Frequency	Valid Percent	Cumulative Percent
Male	6	31.6	31.6
Female	13	68.4	100.0
Total	19	100.0	100.0

### Use of Credit

Usage	Frequency	Valid Percent	Cumulative Percent
No credit	11	57.9	57.9
Moderate credit	5	26.3	84.2
Heavy credit	3	15.8	100.0
Total	19	100.0	100.0

### Appropriate Statistical Measure for Use of Credit

N	Valid	19
	Missing	0
Median		2.0
Mode		1.0
Range		1-3

### Seeks Training on Foreclosure

Level of Interest	Frequency	Valid Percent	Cumulative Percent
Is interested	10	76.9	76.9
Is not interested	3	23.1	53.8
Total	13	100.0	100.0

### Appropriate Statistical Measure for Seeks Training on Foreclosure

N	Valid	13
	Missing	6
Median		1.0
Mode		1.0
Range		1-3

### Seeks Training on Budgeting

Level of Interest	Frequency	Valid Percent	Cumulative Percent
Is interested	7	54.0	54.0
Is not interested	2	15.3	69.3
Did not respond	4	30.7	100.0
Total	13	100.0	100.0

### Appropriate Statistical Measure Seeks Training on Budgeting

N	Valid	13
	Missing	6
Median		1.0
Mode		1.0
Range		1-3

### Does Have Foreclosure Awareness

Findings	Frequency	Valid Percent	Cumulative Percent
Is willing to come to a foreclosure workshop or knows someone affected by foreclosure	16	84.2	84.2
Is not willing to come to a foreclosure workshop or does not	2	10.5	94.7
know someone affected by foreclosure	1	5.26	100.0
Total	19	100.0	100.0

### Appropriate Statistical Measure for Has Foreclosure Awareness

N	Valid	19
	Missing	0
Median		1.0
Mode		1.0
Range		1-3

### Participant Score Based on Selected Questions on Workshop Tests

Select Pre-Post Test Questions	Pre-Test Scores		Post-Test Score		Deviation
	Corr.	Incorr.	Corr.	Incorr.	
What is a credit score?	6	2	6	2	0.0
How can you reduce your debt?	7	1	7	1	0.0
Does everyone who is late on their house payment lose their home?	4	1	3	2	(20%)
Why do people lose their homes to foreclosure?	5	0	5	0	0.0
Are there companies that can help people save their homes that do not charge money for it?	4	1	5	0	20%

Note: The five questions are from the tests given at the three workshops and were selected based on level of importance

### Participant Score Based on Composition of Workshop Tests

<u>Workshops</u>	<u>Pre-Test Scores</u>		<u>Post-Test Score</u>		<u>Average Correct Pre-test Score</u>	<u>Average Correct Post-test Score</u>	<u>Percent Change</u>
	Corr.	Incorr.	Corr.	Incorr.			
Workshop I: 11 questions and 8 tests completed	66	22	68	20	74.9	77.3	3.2%
Workshop II 6 questions – pre-test 8 questions – post test 5 tests completed	58	12	58	12	82.9	82.9	0.0
Workshop III 6 questions - pre-test 13 questions - post-test - 6 completed	25	11	66	12	69.4	84.6	21.9%

Any similarity between the pre-test and post-test scores is an anomaly and does not infer a lack of comprehension. The questions in the two tests were dissimilar, as were the questions posed at each workshop. The pre-test questions were intended to show pre-workshop knowledge and those of the post-tests were designed to show comprehension of the session material. The percent of change reflects only the increase the number of correctly answered questions.

### **E. Key Informant Interviews: June – October, 2008**

Ms. Josie Aguilar, Templo Del Sol Restaurant Owner

Mr. Scott Barber, City of Riverside, Community Development Department Director

Mr. Cosme Cordova, Division 9 Gallery Owner

Ms. Rebecca Diaz, Community Settlement Association, Executive Director

Ms. Christina Duran, community resident

Mr. Daniel Foster, Community Foundation Serving Riverside and San Bernardino Counties and former Executive Director of the Riverside Art Museum

Mr. Martin Johnson, UC Riverside, Associate Professor, Political Science

Mr. Ronald Loveridge, City of Riverside, Mayor

Mr. John Medina, Zacatecas Restaurant Owner

Mr. Andy Melendrez, City of Riverside, Council Member, Ward 2

Mrs. Tena Petix, Riverside Unified School District, Human Resources, Certified Personnel Administrator

Mr. Mark Schooley, Riverside Community Arts Association, Executive Director

Ms. Marian Semic, The People's Gallery Owner

Mrs. Torres, community resident

Ms. Eva Yakutis, City of Riverside, Development Department, Division of Housing and Neighborhoods Director

## F. Helpful Resource Guide

Housing Counseling/Relocation							
Agency	Phone	Address	City	State	ZIP	Website	Description of Services
Neighborhood Housing Services of the Inland Empire, Inc.	909.884.6891	1390 North D Street	San Bernardino	CA	92405	www.nhsie.org	HUD-approved, nonprofit housing counseling agency; founding member of the Housing Opportunities Collaborative of the Inland Empire (HOC-IE)
Neighborhood Partnership Housing Services, Inc.	800.761.6747	320 W. "G" Street, Suite 103	Ontario	CA	91762	www.nphousingse rvices.org	HUD-approved, non-profit community development organization founding member of the Housing Opportunities Collaborative of the Inland Empire (HOC-IE)
The Fair Housing Council of Riverside County, Inc.	951.682.6581	3933 Mission Inn Avenue	Riverside	CA	92501	www.fairhousing.n et	HUD-approved, non-profit housing counseling agency founding member of the Housing Opportunities Collaborative - Inland Empire (HOC-IE)
Riverside County Housing Authority	951.351.0700	5555 Arlington Avenue	Riverside	CA	92504	www.harivco.org	Section 8 rental voucher program provides rental assistance to help very low income families afford rental housing
Springboard Nonprofit Consumer Credit Management	1.800.947.3752	1605 Spruce Street	Riverside	CA	92507	www.credit.org	HUD-approved, nonprofit housing



							counseling agency; founding member of the Housing Opportunities Collaborative - Inland Empire (HOC-IE)
Path of Life Homeless Shelter	951.683.4101	2840 Hulen Place	Riverside	CA	92507	www.polministries.net	Year round Riverside emergency homeless shelter and cold weather shelter program
2-1-1 Riverside County	Dial 211						211 is a three digit link to resident community resources
3-1-1 City of Riverside	Dial 311						311 is a call center for non-emergency services and information
<b>Credit Counseling, Financial Education and Workshops</b>							
<b>Agency</b>	<b>Phone</b>	<b>Address</b>	<b>City</b>	<b>State</b>	<b>ZIP</b>	<b>Website</b>	<b>Description of Services</b>
Springboard Nonprofit Consumer Credit Management	800.947.3752	1605 Spruce Street	Riverside	CA	92507	www.credit.org	See above
2-1-1 Riverside County	Dial 211						211 is a three digit link to resident community resources
3-1-1 City of Riverside	Dial 311						3-1-1 is a three digit link to resident community resources
<b>Mental Health Counselors</b>							
<b>Agency</b>	<b>Phone</b>	<b>Address</b>	<b>City</b>	<b>State</b>	<b>ZIP</b>	<b>Website</b>	<b>Description of Services</b>
Crisis Helping/Suicide	951.686.4537						

Adult Protective Services	800.491.7123						
24-Hour Detox Referral	800.499.3008						
Department of Public Health	951.358.5000						
Alcoholics Anonymous Meetings	909.825.4700						
Administration on Aging	202.619.0724						
Narcotics Anonymous Meetings	800.397.2333						
Debtor Anonymous	310.822.7250						
Gamblers Anonymous	877.423.6752						
Rx Assistance	877.844.8442						
Riverside County Veterans Services	951.955.6050	1135A Spruce Street	Riverside	CA	92507	veteranservices.co.riverside.ca.us	Provides counseling, claim assistance and education
2-1-1 Riverside County	Dial 211						211 is a three digit link to resident community resources
3-1-1 City of Riverside	Dial 311						3-1-1 is a three digit link to resident community resources
<b>Legal Services</b>							
<b>Agency</b>	<b>Phone</b>	<b>Address</b>	<b>City</b>	<b>State</b>	<b>ZIP</b>	<b>Website</b>	<b>Description of Services</b>
Inland Empire Latino Lawyers Association, Inc.	951.369.3009	2060 University Ave. Suite 113	Riverside	CA	92507	www.iellaid.org	Nonprofit legal service provider for people with limited resources and language barriers
Inland Counties Legal Association	951.368.2555	1040 Iowa Street	Riverside	CA	92507	www.inlandlegal.org	Nonprofit legal service provider for people with limited resources and language barriers
2-1-1 Riverside County	Dial 211						211 is a three digit link to resident community resources

3-1-1 City of Riverside	Dial 311						3-1-1 is a three digit link to resident community resources
<b>Food Banks and Services</b>							
<b>Agency</b>	<b>Phone</b>	<b>Address</b>	<b>City</b>	<b>State</b>	<b>ZIP</b>	<b>Website</b>	<b>Description of Services</b>
California Healthy Families	800.880.5305					www.healthyfamilies.ca.gov	Provides health care for children and teens that do not qualify for free MediCal
WIC (Women, Infants and Children)	888.942.9675					www.wicworks.ca.gov	Provides food checks to low income women, pregnant women, nursing mothers and children under 5.
First Congregational Church	951.684.2494	3504 Mission Inn Ave.	Riverside	CA	92501	www.fccriverside.org	Provides dinner every Wednesday at 5:30 p.m.
St. Michael's Episcopal Church	951.689.0642	4070 Jackson Street	Riverside	CA	92504	www.stmichaelsriverside.org	Provides lunch on Friday; Breakfast on Saturday starting at 7:00 a.m.
Calvary Presbyterian Church	951.686.0761	4495 Magnolia Ave.	Riverside	CA	92504	www.calvarypresch.com	Provides dinner on Sunday at 5:30 p.m.
Our Lady of Perpetual Help	951.689.8921	5250 Central Avenue	Riverside	CA	92506	www.olphriverside.com	Provides bagged food Monday-Friday; 9:00 a.m. to 11:30 a.m.
2-1-1 Riverside County	Dial 211						211 is a three digit link to resident community resources
3-1-1 City of Riverside	Dial 311						3-1-1 is a three digit link to resident community

							resources
<b>Job Training/Placement Services</b>							
<b>Agency</b>	<b>Phone</b>	<b>Address</b>	<b>City</b>	<b>State</b>	<b>Zip</b>	<b>Website</b>	<b>Notes</b>
Workforce Development Center of Riverside County	951.955.3100	1151 Spruce Street	Riverside	CA	92507	www.rivcojobs.com	Provides education, job training, and employment programs and services
Community Action Partnership of Riverside	800.511.1110	2038 Iowa Ave., Suite B-102	Riverside	CA	92507	www.capriverside.org	Nonprofit organization providing development programs including crisis management; financial security and capacity building
Community Action Partnership of San Bernardino	909.723.1500	696 S. Tippecanoe	San Bernardino	CA	92415	www.sbcounty.gov/csd/	Nonprofit organization providing development programs including crisis management; financial security and capacity building
2-1-1 Riverside County	Dial 211						211 is a three digit link to resident community resources
3-1-1 City of Riverside	Dial 311						3-1-1 is a three digit link to resident community resources

Public Utilities Assistance							
Agency	Phone	Address	City	State	Zip	Website	Notes
Riverside Public Utilities	951.955.6478	3460 Orange Street	Riverside	CA	92501	www.riversideca.gov/utilities	SHARE program for qualified low-income residential electric & water customers
2-1-1 Riverside County	Dial 211						211 is a three digit link to resident community resources
3-1-1 City of Riverside	Dial 311						3-1-1 is a three digit link to resident community resources
Faith Based Organizations							
Organization/Agency	Phone	Address	City	State	Zip	Website	Description of Services
Amos Temple Christian Methodist Episcopal	951.683.1567	1860 Chicago Ave.	Riverside	CA	92507		
Christ Fellowship	951.682.1232	1385 W. Blaine St. Bldg I	Riverside	CA	92507		
Christian Fellowship	951.656.6250	6101 Quail Valley Ct	Riverside	CA	92507		
Church of Jesus Christ of Latter Day Saints	951.683.3405	1760 Chicago Ave	Riverside	CA	92507		
Church of Jesus Christ of Latter Day Saints	951.684.4822	181 W. Blaine St.	Riverside	CA	92507		
Church of Jesus Christ of Latter Day Saints Mormon	951.784.2081	950 University Ave.	Riverside	CA	92507		
Cornerstone Fellowship Bible Church	951.683.6083	1363 W. Linden St.	Riverside	CA	92507		
Eternal Light Ministries	951.276.2595	1410 3rd St.	Riverside	CA	92507		
Evangelical Formosan Church	951.788.7862	1363 W. Linden St	Riverside	CA	92507		
Father's House Christian Fellowship	951.686.6856	3431 Mount Vernon Ave.	Riverside	CA	92507		
Friendship Christian Fellowship Church of God in Christ	951.787.7000	1285 Columbia Ave Ste. 1	Riverside	CA	92507		

Gethsemane Lutheran Church	951.684.6446	891 W. Blaine St.	Riverside	CA	92507		
Good News MBC Church	951.683.2916	178 Iowa Ave.	Riverside	CA	92507		
Heritage Bible Church	951.202.0983	938 Center St.	Riverside	CA	92507		
Highgrove United Methodist Church	951.684.1396	938 Center St.	Riverside	CA	92507		
Iglesia de Dios en Riverside	951.686.0281	2883 Mission Inn Ave.	Riverside	CA	92507		
Inner City Baptist Church	951.328.0521	4398 Park Ave.	Riverside	CA	92507		
Islamic Center of Riverside	951.684.5466	1038 W. Linden St.	Riverside	CA	92507		
Jehovah's Witnesses Central and North Congregations	951.683.4063	400 Highland Ave	Riverside	CA	92507		
Kansas Avenue 7th Day Adventist Church	951.682.9810	4491 Kansas Ave	Riverside	CA	92507		
Kingdom Worship Center	951.686.0096	5200 Canyon Crest Dr. Apt. 21	Riverside	CA	92507		
New Life Christian Fellowship Inc.	951.275.9024	3510 Park Ave	Riverside	CA	92507		
New St. James COGIC	951.786.0838	3385 Park Ave	Riverside	CA	92507		
Our Lady of Guadalupe Shrine	951.684.0279	2858 9th St.	Riverside	CA	92507		
Park Avenue Missionary Baptist Church	951.684.8782	1910 Martin Luther King Blvd.	Riverside	CA	92507		
Path of Life Ministries	951.786.9048	3340 Durahart St	Riverside	CA	92507		
Reformed Baptist Church of Riverside	951.683.7370	3340 Iowa Ave	Riverside	CA	92507		
Resurrected Temple Church of God in Christ	951.683.0405	4482 Grove Ave	Riverside	CA	92507		
Riverside Faith Temple Ministries	951.788.0170	2355 Pennsylvania Ave	Riverside	CA	92507		
Second Baptist Church	951.684.7532	2911 9th St.	Riverside	CA	92507		
Set Free Christian Fellowship	951.682.0960	2511 10th St.	Riverside	CA	92507		
Seven Day Adventist Spanish	951.682.5165	1909 7th St.	Riverside	CA	92507		
St. Andrews Newman Center	951.682.8751	105 W. Springs Rd.	Riverside	CA	92507		
St. Andrews Orthodox Christian	951.369.0390	4700 Canyon Crest Dr.	Riverside	CA	92507		
St. George's Episcopal Church	951.686.9936	950 Spruce St.	Riverside	CA	92507		
St. John Missionary Baptist Church	951.784.0000	2433 10th St.	Riverside	CA	92507		
St. John Missionary Baptist Church	951.784.0000	4491 Kansas Ave	Riverside	CA	92507		
Templo Ebenezer Asamblea de Dios	951.787.9184	2921 6th St.	Riverside	CA	92507		
The Living Word Baptist Church	951.788.9218	860 Navajo Dr.	Riverside	CA	92507		

Universal Church	951.784.5448	3600 Park Ave.	Riverside	CA	92507		
Victory Outreach-Riverside	951.684.7771	1660 Chicago Ave.	Riverside	CA	92507		
Victory Worship Center	951.781.1912	2081 3rd St.	Riverside	CA	92507		
Vietnamese United Methodist Church	951.784.5915	1085 W. Linden St.	Riverside	CA	92507		
Wheat, Oil and Wine Christian Fellowship	951.788.1765	2025 Chicago Ave.	Riverside	CA	92507		
Yeshua Ministry	951.653.8136	2220 Eastridge Ave	Riverside	CA	92507		

## **G. Workshop Instructor's Agenda**

9:00 a.m. Welcome – Spanish and English

Setting of expectations with audience: what we hope for them and why we are doing the session (i.e. building awareness of what happens to people who go through foreclosure and what referrals are available to help them recover from it. Why it's important to the Community Settlement Association  
Thank the sponsors: Fair Housing Council of Riverside County, Springboard, Community Action Partnership of Riverside County, Union Bank, Wells Fargo, Bank of America, JPM Chase  
Administer the Pre-Test, part I and introduce the Fair Housing instructor.

9:15 a.m. What is foreclosure and what are the steps involved in it?

Define foreclosure and explain why it happens to some people and not to others.  
Explain the importance of foreclosure prevention and referrals to organizations that can help, however this workshop is to provide information about how to recover from foreclosure once it happens.  
Outline the steps and the timing of when they occur. Take them through each step and take questions.

10:05 a.m. Raffle drawing and Administer Pre-Test, part II

10:15 a.m. Introduction of post-foreclosure speaker from Springboard Consumer Credit Management

What happens after foreclosure and what remedies are available to help people.  
Begin with the foreclosure timeline at the point of the date of the trustee sale and explain the process and when people are required to vacate their residence  
Explain the 9 or 10 tools for household recovery  
Explain the referral sheet and the type of organizations that are on it (what they do, where they are, how to get in touch with them).  
Speak to the importance of the financial education training and credit building recovery tools in providing long-term, sustainable knowledge to prevent a credit crisis from occurring in the future, and take questions.

11:05 a.m. Questions and Answers

11:30 a.m. Close



## H. Workshop tests

### Presented by the Community Settlement Association “What is Foreclosure” Workshop April 18, 2009

#### PRE-TEST (Please circle one answer)

1. What is a foreclosure?
  - a. Being late on your house payment
  - b. The process of a mortgage lender taking your property for non-payment
  - c. The sale of your home
2. When a home is foreclosed must the occupants move out and find another place to live.
  - a. True
  - b. False
3. Does everyone who is late on their house payment lose their home?
  - a. Yes, because mortgage lenders cannot help out
  - b. No, some people catch up on their back payments, some get their loans modified, and other people sell their homes
  - c. No, but they have to pay a lot of money to someone to represent them
4. Why do people lose their homes to foreclosure?
  - a. They lose a job, get sick, or get divorced
  - b. They have a mortgage with payments they can no longer afford to pay
  - c. Both a and b
5. Are there companies in the Inland Empire that can help people save their homes that do not charge money to do it?
  - a. Yes
  - b. No
6. Does foreclosure affect a borrower's ability to get loans or rent an apartment in the future?
  - a. No, it doesn't
  - b. Yes, it creates a bad credit rating
  - c. I don't know

**POST-TEST (Please circle one answer)**

1. If you own a home, do you know the type of mortgage loan you have?
  - a. Fixed rate loan
  - b. Adjustable rate loan
  - c. I don't know
2. Where should you go to get a mortgage loan?
  - a. Bank or credit union
  - b. Mortgage loan broker
  - c. Both a and b
3. Do you know how to find your credit score?
  - a. Yes, there is a phone number and an internet website available
  - b. No, credit scores are not given out to the public
  - c. I don't know
4. What are the best ways to reduce your debt?
  - a. Have a monthly budget
  - b. Focus on paying off the balances that are easiest to get rid of first
  - c. Both a and b
5. Do you know how to create a budget?
  - a. No
  - b. Yes
6. When is the first notice of foreclosure filed on a delinquent loan?
  - a. After one month of not making payments
  - b. After three months of not making payments
  - c. After three years of not making payments
7. What is the name of the first notice of foreclosure?
  - a. A Notice of Default
  - b. A Notice of Sale
  - c. A Property Tax Bill
8. What is the name of the final foreclosure notice?
  - a. A Notice of Trustee's Sale
  - b. A Notice of Default
  - c. A Property Tax Bill
9. How can foreclosure be prevented?
  - a. Seek immediate help from your lender or a nonprofit housing counselor
  - b. Pay a lawyer or private company money to negotiate the terms of your loan
  - c. Do nothing
10. Which option can best result in saving your home?
  - a. Financial education training

- b. Loan Modification
- c. Short sale

11. If you are going to lose your home, is there any help available to you?

- a. No, there is no hope
- b. Yes, there are many organizations in Riverside to help you
- c. I don't know

12. Can a workshop of financial education help you if you have lost your home?

- a. Sometimes
- b. Never
- c. Yes, it helps people protect themselves in the future

13. Do you believe that you learned a lot from this workshop?

- a. Yes, I did learn a lot
- b. Yes, but I need to know more
- c. No, I did not learn much at all

14. What else would you like to learn about foreclosure?

## I. Sample survey questionnaire instrument

**Community  
Settlement  
Association  
Survey  
Questionnaire  
Apr-09**

- 1 In which zip code do you live? \_\_\_\_\_
- 2 What is your age range? (Please check one)  
( ) 15-20 ( ) 21-30 ( ) 31-40 ( ) 41-50 ( ) 51+
- 3 Do you own or rent your home? Own Rent
- 4 Are you the head of household? Yes No
- 5 Are you: ( ) Male ( ) Female
- 6 Does more than one family live in your home? Yes No
- 7 How many children are in school? \_\_\_\_\_
- 8 What country were you born in? \_\_\_\_\_
- 9 Where were you raised? \_\_\_\_\_
- 10 Do you speak: ( ) English ( ) Spanish
- 11 What grade level of education do you have?
- 12 What financial records do you keep? (Please check all that apply)  
( ) Checking or savings account statement ( ) Tax or Retirement ( ) Loan Statements
- 13 What is your total monthly family income? \$ \_\_\_\_\_
- 14 Do you have a monthly budget? Yes No
- 15 Where would you go to get a loan? (Please check one or more)  
( ) Bank ( ) Mortgage Broker ( ) Family or Friends ( ) Other
- 16 What loans do you have now? ( ) Mortgage ( ) Credit Cards ( ) School ( ) Business ( ) Other
- 17 Are you current on your mortgage loan? Yes No

18	Do you have a checking or a savings account at a bank or a credit union?	Yes	No
19	Do you use a check cashing organization?	Yes	No
20	Do you know someone who is going through foreclosure or already lost their home?	Yes	No
21	Do you believe there is a serious foreclosure problem in your neighborhood?	Yes	No

## J. Monthly Project Monitoring Report

<b>First Workshop: Financial Education</b>		<b>MONTHLY</b>	<b>MONITORING</b>	<b>REPORT</b>		
<b>Activities</b>	<b>Dates</b>	<b>Status</b>	<b>Timeliness</b>	<b>Explanation</b>	<b>Alt. Action</b>	<b>Output Attained</b>
<b>Pre-Planning</b> Set objectives, create budget, ID audience, set date	10-01-08 10-31-08	Fully completed	Delayed	Delay in engaging sponsors and speakers	Moved first workshop to 02-13-09	Target: 20 attendees To date: 14 attended
<b>Planning</b> Send announcement, create agenda & course materials, select speakers	11-15-08 01-09-09	Completed	Delayed	Shifted workshop to Spanish speaking only, translation of materials required	Issued announcement 01-25-09, finalized course materials and met with instructors by 02-01-09	Target: n/a To date: n/a
<b>Event</b>	01-23-09	Completed	Delayed	Delayed to give more marking time	Event held 02/13/09	Target: 20 To date: 14 attended
<b>Data Analysis</b> Evaluation	02-01-09 02-15-09	Not started	Delayed	Delay due to above	Analyze results by 02/27/09	Target: n/a To date: n/a
<b>Update to thesis</b> Work plan & budget	02-01-09 02-15-09	Not started	Delayed	Pending completion of evaluation of data	Complete by 03/06/09	No further updating required

<b>Second Workshop: Foreclosure Awareness</b>						
<b>Activities</b>	<b>Dates</b>	<b>Status</b>	<b>Timeliness</b>	<b>Explanation</b>	<b>Alt. Action</b>	<b>Output Attained</b>
<b>Pre-Planning</b> Set objectives, create budget, ID audience, set date	02-01-09 02-15-09	Fully completed	Delayed	Delay in marketing of first workshop pushed timeline for 2 <sup>nd</sup> one	Moved second workshop to 03-14-09	Target: n/a To date: n/a

<b>Planning</b> Send announcement, create agenda & course materials, select speakers	02-15-09 02-20-09	Completed	Delayed	Shifted workshop to Spanish speaking only, translation of materials required	Issued announcement 01-25-09, finalized course materials and met with instructors by 02-01-09	Target: n/a To date: n/a
<b>Event</b>	02-27-09	Completed	Delayed	Delayed to give more marking time	Event held 02/13/09	Target: 20 To date: 22 attended
<b>Data Analysis</b> Evaluation	03-02-09 03-06-09	Not started	Delayed	Delay due to above	Analyze results by 02/27/09	Target: n/a To date: n/a
<b>Update to thesis</b> Work plan & budget	03-02-09 03-14-09	Not started	Delayed	Pending completion of evaluation of data	Complete by 03/06/09	Target: n/a To date: n/a
<b>Third Workshop: Foreclosure Awareness</b>						
<b>Activities</b>	<b>Dates</b>	<b>Status</b>	<b>Timeliness</b>	<b>Explanation</b>	<b>Alt. Action</b>	<b>Output Attained</b>
<b>Pre-Planning</b> Set objectives, create budget, ID audience, set date	02-23-09 02-28-09	Not started	As planned	n/a	n/a	Target: n/a To date: n/a
<b>Planning</b> Send announcement, create agenda & course materials, select speakers	02-23-09 02-28-09	Not started	As planned	Shift workshop to 2 sessions: English & Spanish	n/a	Target: n/a To date: n/a
<b>Event</b>	03-14-09	Not started	As planned	n/a	n/a	Target: n/a To date: n/a
<b>Data Analysis</b> Evaluation	03-15-09 03-22-09	Not started	As planned	n/a	n/a	Target: n/a To date: n/a
<b>Update to thesis</b> Work plan & budget	03-22-09 03-29-09	Not started	As planned	n/a	n/a	Target: n/a To date: n/a

<b>Program Organizing:</b> Meetings with client & bankers					
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Activities	Dates	Status	Timeliness	Explanation	Alt. Action	Output Attained
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<b>Pre-Planning</b> Identify community needs & extent of foreclosure problem	10-01-08 10-31-08	Fully completed	Delayed	Delay in engaging sponsors and speakers	Moved first workshop to 02-13-09	Target: n/a To date: n/a
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<b>Planning</b> Set training program objectives, agenda, schedule & funding	11-15-08 01-09-09	Completed	Delayed	Shifted workshop to Spanish speaking only, translation of materials required	Issued announcement 01-25-09, finalized course materials and met with instructors by 02-01-09	Target: 25 attendees per workshop To date: 14 attended
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<b>Confirm resources</b> Submit funding requests & follow up	01-15-09 03-31-09	Partially completed	As planned	In process of identifying resource needs	Submit individual proposals to 4 lead banks by 03-31-09	Target: n/a To date: n/a
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<b>Evaluate funder relationships</b>	02-01-09 04-30-09	Not started	As planned	Not yet due	n/a	n/a
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<b>Update</b> Work plan & budget	Monthly	Partially completed	Delayed	Resource needs not fully identified	Review budget with sponsor and update plan	Target: n/a To date: n/a
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