

## **VIII. Appendices**

### **Appendix A Community Needs Assessment**

Besides the many statistical figures, tables, and various categories of needs that were identified under **Section I Community Needs Assessment**, the City of Salem has prepared a very detailed and comprehensive “**5 Year Consolidated Plan**” that is essential to understand the needs and developmental trajectory of this community. The document was completed in August 10, 2000 and will extend until the year 2005 in which it will be renewed and modified according to the changing needs of the community.

The document was presented by Stanley J. Usovicz, mayor of the city of Salem and prepared by Salem Planning & Community Development Department under the guidance and expertise of Patrick Reffett, City Planner & Community Development Director and Jane A. Guy, Assistant Community Development Director. The 5 Year Consolidated Plan is divided in 7 different sections which provide an entire overview of the planning, development, and implementation strategies to meet the needs of its local residents. To get a sense of the content of such document please refer to the table of contents provided on the following page. In addition, if you have any further questions or interest in researching this well-prepared document, please feel free to contact Juan Carlos Hernandez-Vega at [vegaherjc\\_12@hotmail.com](mailto:vegaherjc_12@hotmail.com) and he will provide you with a copy and other related documentation.

City of Salem  
5 Year Consolidated Plan

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CED Goals	Project Objectives	Proposed Activities (Input)	Needed Resources	Projected Time	Products	Measurable Indicators
1. Increase Latinos participation in IDAs.	1. Open and hold ten (10) initial IDAs for the Latino population of the Point Neighborhood with a matching ratio of 3:1.	1. During the initial phase of the pilot project, open at least 7-10 (depending on funding sources) IDAs exclusively for Latino low-income participants.	1a. Recruitment procedure in conjunction with the offices of Transitional Assistance located in Salem.  1b. A financial institution willing to hold IDAs and contribute with matching funding.	1a. Jan. 1 <sup>st</sup> through April. 31 <sup>st</sup> , 2004.  1b. By March 30 <sup>th</sup> , 2004	1. Active participants saving & support of financial institution.	1a. Number of participants (7-10) interested in opening IDAs.  1b. Confirmed support of financial institution (Beverly Cooperative Bank).
<u>Goal Status</u>	<u>Objective Status</u>	<u>Actual Results</u>	<u>Resource Status</u>	<u>Actual Time</u>	<u>Product</u>	<u>Actual Accomplishments</u>
1. Partially Accomplished	1. Only 7 savings accounts were opened	1. 6 participants did open their savings accounts.	1a. Recruitment process accomplished with the help of St. Joseph Credit Union and the Department of Transitional Assistance in Salem.  1b. Currently negotiating with Eastern Bank, John Patrikheas	1a. June 31, 2004  1b. Oct. 31, 2004	1. 6 participants	1a. Originally 10 participants showed interested in opening savings accounts, but only 6 of them did actually open savings accounts.  1b. Beverly Cooperative Bank did offer support to hold savings accounts and IDAs.

CED Goals	Project Objectives	Proposed Activities (Input)	Needed Resources	Projected Time	Products	Measurable Indicators
2. Increase Latinos knowledge of finances.	2. Impart FLW (Financial Literacy Workshops) to participants.	2a. Create and develop at least 10 modules in which participants obtain financial skills.  2b. Offer 3 different work-shops on (i) first-home buying, (ii) starting a micro business, (iii) and obtaining higher education & career counseling.  <i>(See both Appendices C and G for further details)</i>	2a. Have access to "Finding Paths to Prosperity" Handbook.  2b. Contact and coordinate with Salem Harbor CDC to offer Business Development training, Salem State College to offer career services/ training, and St. Joseph Credit Union to offer training on the financial aspect of first-time home buying.	2a. By the end of January, 2004.  2b. By the end of March, 2004.	2a. A better prepared Latino population regarding financial issues and their options as to what to do with their savings.  2b. A strengthened and committed relationship with main partners/affiliates.	2a. Total number of participants that finish 10 modules.  2b(i). Met coordinated date and time regarding the training.  2b(ii). Actual delivered training session(s).
<u>Goal Status</u>	<u>Objective Status</u>	<u>Actual Results</u>	<u>Resource Status</u>	<u>Actual Time</u>	<u>Product</u>	<u>Actual Accomplishments</u>
2. Successfully Accomplished	2. 10 Financial Literacy Modules have been successfully imparted with an 83% attendance	2a. 10 modules created, developed, and imparted.  2b. Still to be offered in future cycle of CLIEDS	2a. "Finding Paths to Prosperity" and other materials from Fannie Mae was obtained and utilized during the Financial Education modules.  2b. Providers have been contacted and agreed to impart modules as prescribed and scheduled by CLIEDS.	2a. Sept, 31, 2004  2b. Still pending! To be offered in future cycle of CLIEDS.	2a. 6 participants currently being educated about finances and savings & investments.  2b. Strong partners: Eastern Bank, St. Joseph Credit Union, VOCES, Primerica, SHCDC.	2a. 6 participants finished the first 10 modules.  2b. Delayed on this aspect, but these three special modules have been scheduled.  2c. First 10 Financial Literacy modules have been imparted.

CED Goals	Project Objectives	Proposed Activities (Input)	Needed Resources	Projected Time	Products	Measurable Indicators
3. Have the financial and committed support of 5 local institutions on a constant basis (Salem Harbor CDC, Salem State College, Beverly Cooperative Bank, City of Salem, and Eastern Bank).	3a. Develop and establish an umbrella-like and committed relationship with Salem Harbor CDC.  3b. Develop and establish a partnership with SSC, Citizens Bank, St. JCU, and city of Salem	3a. Have all these 5 local institutions supporting CLIEDS in three main areas (i.e. financial, services, materials).	<b>3a. CDC:</b> (1) contribute with \$2, 500 on a yearly basis, and serve as our fiscal agent and legal umbrella. (2) Provide Business Development orientation and training to participants (3) Provide office space at Community Ctr.  <b>3b. SSC:</b> (1) \$ 2,500 yearly (2) Tuition reduction (3) Academic/Educational workshop.  <b>3c. Citizens Bank:</b> (1) \$ 2, 500 yearly (2) Hold IDAs as well as Business Loans (3) Conduct 1 module on Understand. Cr.  <b>3d. St. Joseph Cr. U:</b> (1) \$ 2, 500 yearly (2) Financial L.W. (3) Home Mortgages  <b>3e. City of Salem:</b> (1) \$ 2, 500 yearly (2) First-time buyers Workshops (3) Political Support.	3. By the end of March, 2004.	3a. Have a financial institution holding IDAs.  3b. A stable fiscal agent and legal umbrella.  3c. A strong and well committed coalition of institutions that will support CLIEDS in a collaborative and non-competitive manner.  3d. Distribute FLW Sessions among institutions.	3a. Confirmed commitment to support our project both financially and materially by the end of March, 2004 through an agreement  3b. Actual contributions of matching monies by the coalition of 5 local institutions.
<b><u>Goal Status</u></b>	<b><u>Objective Status</u></b>	<b><u>Actual Results</u></b>		<b><u>Actual Time</u></b>	<b><u>Product</u></b>	<b><u>Actual Accomplishments</u></b>
3. Partially Accomplished	3. These objectives were satisfied and met.	3a. Out of the proposed institutions only Salem State College has not confirmed their support and agreement.		3. Sept. 31, 2004	3a. Beverly Co-op Bank. 3b. SHCDC  3c. Eastern Bank, St. Joseph Cr. Union, Beverly Coop. Bank  3d. 7 instructors	3a. Agreements became materialized with the exception of Salem State College.  3b. Matching monies delayed and is still in the process of being negotiated.

CED Goals	Project Objectives	Proposed Activities (Input)	Needed Resources	Projected Time	Products	Measurable Indicators
4. Obtain enough funding for project.	<p>4a. To obtain, at least for the initial phase of the project, full funding for at least 10 participants that could possibly save up to \$100. 00 for 24 consecutive months, adding up to a total of \$7,200. 00 per participant.</p> <p>4b. To target potential funders (foundations, local businesses, public and private sectors, corporations, individuals contributors, and others) as available for the purpose of requesting financial support for the rest of operational expenses of CLIEDS.</p>	<p>4(I). Obtain this full funding, at least in the initial phase of the project, from the 5 proposed main institutions:</p> <p>(a) St. Joseph Credit Union's contribution for \$ 5, 000 for a 2 yr. cycle.</p> <p>(b) Salem Harbor CDC's contribution for \$5, 000 for a 2 yr. cycle.</p> <p>(c) Salem State College's contribution for \$5, 000 for a 2 yr. cycle.</p> <p>(d) Citizens Bank's contribution for \$5, 000 for a 2 yr. cycle.</p> <p>(e) The City of Salem's contribution for \$5, 000 for a 2 yr. cycle.</p> <p>4(II). Apply for funding to foundations, public and private sector, corporations, the State and Federal level and others.</p>	<p>4a. A well-polished and official proposal with the basic elements and vision/mission of the project in place.</p> <p>4b. Make contact with all 5 local institutions forming the coalition.</p> <p>4c. Get in touch with potential funders as available.</p>	<p>4a. Finish basic components and framework of project by the end of March, 2004.</p> <p>4b. Contact and meet with 5 main partners to discuss financial and material support by the end of March, 2004.</p> <p>4c. Contact and meet with other potential funders (i.e. corporations, agencies, private and public sector, city level, foundations, etc.) from April, 2004 on.</p>	<p>4a. Grant/Proposal Official Application.</p> <p>4b. Secured full funding/monies (\$ 43, 800) for the initial phase of project and at least 10 participants.</p> <p>4c. A well established and cultivated relationship with partners and potential funders.</p>	<p>4a. Whether Grant or Proposal Official Application has been completed by the end of March, 2004 or not.</p> <p>4b. Total amount (%) of obtained funding/monies by the end of August, 2004 for the initial phase/pilot project.</p> <p>4c. Total amount (%) of obtained funding/monies through other means other than the 5 aforementioned main partners by April, 2005.</p>
----- <b><u>Goal Status</u></b>	<p>4a. Still pending; funding has not been fully obtained yet.</p> <p>4b. 3 applications for funds are still being reviewed, and 1 is about to be submitted.</p>	<p><b><u>Actual Results</u></b></p> <p>4(I). Still Pending</p> <p>4a. Still Pending</p> <p>4b. Still Pending</p> <p>4c. Still Pending</p> <p>4d. Still Pending</p> <p>4e. Still Pending</p> <p>4(II). Still in progress with several applications being currently reviewed.</p>	<p><b><u>Resource Status</u></b></p> <p>4a. Project Report</p> <p>4b. Obtained</p> <p>4c. Filen Foundation, American Express Foundation</p>	<p><b><u>Actual Time</u></b></p> <p>4a. May 15, 2004</p> <p>4b. Oct. 31, 2004</p> <p>4c. Still in progress with several funding applications being currently reviewed.</p>	<p><b><u>Product</u></b></p> <p>4a. Pending!</p> <p>4b. Pending!</p> <p>4c. Obtained</p>	<p><b><u>Actual Accomplishments</u></b></p> <p>4a. Missed the deadline for funding proposal (Delayed!)</p> <p>4b. Has not been accomplished yet.</p> <p>4c. Still in progress</p>
4. Delayed!						

CED Goals	Project Objectives	Proposed Activities (Input)	Needed Resources	Projected Time	Products	Measurable Indicators
5. Recruit participants for IDAs and FLW.	5. Recruit 7-10 participants for IDAs and FLW in conjunction with the office of Transitional Assistance located in Salem (Congress Street).	5. Meet with local representative of TANF to execute selection process by considering the following guidelines: (i) TANF eligible (ii) 200 % of poverty or below (iii) Pass a Net Worth Test (iv) Latino (iv) Resident of the Point Neighborhood	5a. Participant Application Form(s). 5b. Income Verification Worksheet. 5c. Net Worth Test Sheet. 5d. Forms of Agreement of Savings Withdrawal.	5a. Have all participants in place by the end of July, 2004. 5b. Have all paper work processed by mid-August, 2004. 5c. Have all files completed and ready by the end of August, 2004.	5a. A stable and solid group of participants interested and committed to the IDAs and FLW. 5b. Organized files with all the pertinent documentation.	5a. Total number of participants (at least 7 – at most 10). 5b. All files organized and updated with the necessary information and required documentation.
<u>Goal Status</u>	<u>Objective Status</u>	<u>Actual Results</u>	<u>Resource Status</u>	<u>Actual Time</u>	<u>Product</u>	<u>Actual Accomplishments</u>
5. Successfully completed.	5. Originally 10 participants were processed, but only 6 remained permanently as active participants.	5. Participants were recruited from the local Department of Transitional Assistance as well recommended to us by local financial institutions.	5a. Filled out , processed and obtained 5b. Filled out, processed and obtained 5c. Filled out, processed, calculated, and obtained 5d. Obtained, although not signed yet.	5a. June 31, 2004 5b. Augt. 31, 2004 5c. Augt, 31, 2004	5a. 6 committed participants. 5b. Processed and obtained	5a. Originally 10 participants. 5b. All necessary and relevant documentation was collected and filed appropriately.
CED Goals	Project Objectives	Proposed Activities (Input)	Needed Resources	Projected Time	Products	Measurable Indicators



6. Increase participants involvement with CLIEDS.	6. To have participants getting involved with CLIEDS at three various levels:  (a)Board of Directors (b)Financial Lit. WS. (c)Training Sessions that will allow one participant become 1 administrative assistant within CLIED.	6. Activities proposed to accomplish objective #6:  (a)Invite active participants to be members of the Board of Directors. (b)Have two participants assisting in 2 modules of FLW. (c)Offer training sessions for participants interested in working for CLIEDS.	6. Initial meeting with active participants to explain to the opportunities of community involvement and empowerment.	6a. Have this initial meeting with participants by end of September, 2004.  6b. Have at least one participant as member of the Board by the end of December, 2004.  6c. Have two participants trained in 2 basic modules of FLW for subsequent participants by the end of April 2005.	6a. Active participants of the Board.  6b. Trained participants able to assist in at least 2 modules of FLW.  6c. A created sense of community involvement and empowerment.	6a. Total number of participants – at least 2 - becoming members of the Board.  6b. Total number of participants finishing training sessions for assisting in 2-3 modules.
<b><u>Goal Status</u></b>	<b><u>Objective Status</u></b>	<b><u>Actual Results</u></b>	<b><u>Resource Status</u></b>	<b><u>Actual Time</u></b>	<b><u>Product</u></b>	<b><u>Actual Accomplishments</u></b>
6. Partially Met	6. With the exception of (a), (b) & (c) have not been obtained yet.	6a. Currently two participants belong to the board of CLIEDS  6b. It is too early for participants to participate in assisting in 2 Financial Literacy modules.  6c. CLIEDS has not concluded its operations and first cycle yet. Therefore, training sessions have been postponed.	6. Focus groups conducted, and kick-off event initiated.	6a. Sept. 31. 2004 6b. Dec. 30, 2004 6c. Still Pending	6a. Board members to be agreed to commitment  6b. Too soon for training. Product has been postponed  6c. Obtained from instructors and participants	6a. 2 current participants are member of our board.  6b. Training session have been postponed due to difficulty with time cycles and delay of Financial Literacy modules.

CED Goals	Project Objectives	Proposed Activities (Input)	Needed Resources	Projected Time	Products	Measurable Indicators
7a. Make the Latinos transition from being renters to homeowners.	7a. Increase the number of Latino homeowners.	7a(i). Match participants' monthly savings on a 3:1 ratio through IDAs.  7a(ii). Instruct participants, through FLW, about asset-building and accumulating mechanisms.  7a(iii). Provide participants with one module on homeownership.	7a(i). Matching monies from local coalition as well as from foundations, public/private sector, corporations, individuals and other potential funding sources as available.  7a(ii). Financial Literacy Workshops (FLW).	7a(i). Start process of fund raising by the end of April, 2004.  7a(ii). Have at least 75% of saving monies by the end of August, 2004.  7a(iii). Begin FLW by the end of September, 2004.	7a(i). More Latinos homeowners.  7a(ii). A well trained Latino population with a strong and basic knowledge about asset-building mechanisms and personal finances.	7a. Total number of participants purchasing a house at the end of the 2-yr. cycle of saving.  7a(ii). Total number of participants finishing the 2-yr. saving cycle as well as at least 10 modules of FLW training/counseling.
<u>Goal Status</u>	<u>Objective Status</u>	<u>Actual Results</u>	<u>Resource Status</u>	<u>Actual Time</u>	<u>Product</u>	<u>Actual Accomplishments</u>
7a. A goal that is still in transition as participants invest savings long-term. Thus, delayed!	7a. An objective that is still in transition and has not been determined yet.	7a(i). Due to funding delay, this activity has not been carried out.  7a(ii). Participants are currently undergoing training through financial literacy modules.  7a(iii). Still Pending and coming up. To be offered by Ed Alcantara from Eastern Bank.	7a(i). Pending!  7a(ii). Obtained	7a(i). Process of fund raising was started much earlier as local institutions were approached for matching monies. January 30, 2004  7a(ii). Did not occur.  7a(iii). Nov. 30, 2004	7a(i). Pending, imparct to be measured in future performance  7a(ii). Obtained, currently in progress	7a(i). Still Pending  7a(ii). Participants have completed the first 10 modules on Financial Literacy, although the savings cycle has not been completed and/ or accomplished.

CED Goals	Project Objectives	Proposed Activities (Input)	Needed Resources	Projected Time	Products	Measurable Indicators
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<p>7b. Make the Latino population move away from being only consumers to developing their own small businesses.</p>	<p>7b. Increase the number of Latinos to develop their own small businesses.</p>	<p>7b(i). Match participants' monthly saving on a 3:1 ratio through IDAs.</p> <p>7b(ii). Instruct participants, through FLW, about asset-building and accu-mulating mechanims.</p> <p>7b(iii). Provide participants with one module on small business development.</p>	<p>7b(i). Matching monies from local coalition as well as from foundations, public/private sector, corporations, individuals and other potential funding sources as available.</p> <p>7b(ii). Financial Literacy Workshops (FLW).</p>	<p>7b(i). Start process of fund raising by the end of April, 2004.</p> <p>7b(ii). Have at least 75% of saving monies by the end of August, 2004.</p> <p>7b(iii). Begin FLW by the end of September, 2004.</p>	<p>7b(i). More small businesses owned by Latinos.</p> <p>7b(ii). A well trained Latino population with a strong and basic knowledge about asset-building mechanisms and personal finances.</p>	<p>7b(i). Total number of participants purchasing a house at the end of the 2-yr. cycle of saving.</p> <p>7b(ii). Total number of participants finishing the 2-yr. saving cycle as well as at least 10 modules of FLW training/counseling.</p>
<p><b><u>Goal Status</u></b></p>	<p><b><u>Objective Status</u></b></p>	<p><b><u>Actual Results</u></b></p>	<p><b><u>Resource Status</u></b></p>	<p><b><u>Actual Time</u></b></p>	<p><b><u>Product</u></b></p>	<p><b><u>Actual Accomplishments</u></b></p>
<p>7b. A goal that is still in transition as participants invest savings long-term in viable businesses (Delayed).</p>	<p>7b. An objective that is still in transition and has not been determined yet. It is up to the current financial conditions of the participants whether or not s/he invests in a micro business.</p>	<p>7b(i). Due to funding delay, this activity has not been carried out.</p> <p>7b(ii). Participants are currently undergoing training through financial literacy modules.</p> <p>7c. Still Pending and coming up. To be offered by Leoncio Viscaino from Small Business Center, Debra Askanese from Salem Harbor CDC, and Domingo Dominguez from DJD Communications.</p>	<p>7b(i). Pending!</p> <p>7b(ii). Obtained</p>	<p>7b(i). Process of fund raising was started much earlier as local institutions were approached for matching monies. January 30, 2004</p> <p>7b(ii). Did not occur.</p> <p>7c. Nov. 30, 2004</p>	<p>7b(i). Pending, imparct to be measured in future performance</p> <p>7b(ii). Obtained, currently in progress</p>	<p>7b(i). Still Pending, and to be determined by savings available and investment plan for participants.</p> <p>7b(ii). Participants have completed the first 10 modules on Financial Literacy, although the savings cycle has not been completed and/or accomplished.</p>

CED Goals	Project Objectives	Proposed Activities (Input)	Needed Resources	Projected Time	Products	Measurable Indicators
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<p>7c. Help to increase the Latinos participation in and access to higher education.</p>	<p>7c. Increase the number of Latinos to have more access to institutions of higher education.</p>	<p>7c(i). Match participants' monthly saving on a 3:1 ratio through IDAs.</p> <p>7c(ii). Instruct participants, through FLW, about asset-building mechanism and investing in education as a potential economic investment in the future.</p> <p>7c(iii). Provide participants with one module on small academic, vocational, and educational choices.</p>	<p>7c(i). Matching monies from local coalition as well as from foundations, public/private sector, corporations, individuals and other potential funding sources as available.</p> <p>7c(ii). Financial Literacy Workshops (FLW).</p>	<p>7c(i). Start process of fund raising by the end of April, 2004.</p> <p>7c(ii). Have at least 75% of saving monies by the end of August, 2004.</p> <p>7c(iii). Begin FLW by the end of September, 2004.</p>	<p>7c(i). More Latinos having access to higher education</p> <p>7c(ii). A well trained Latino population with a strong and basic knowledge about asset-build-ing mechanisms and personal finances.</p>	<p>7c(i). Total number of participants purchasing a house at the end of the 2-yr. cycle of saving.</p> <p>7c(ii). Total number of participants finishing the 2-yr. saving cycle as well as at least 10 modules of FLW training and counseling.</p>
<p><b><u>Goal Status</u></b></p>	<p><b><u>Objective Status</u></b></p>	<p><b><u>Actual Results</u></b></p>	<p><b><u>Resource Status</u></b></p>	<p><b><u>Actual Time</u></b></p>	<p><b><u>Product</u></b></p>	<p><b><u>Actual Accomplishments</u></b></p>
<p>7c. A goal that is still in transition as participants invest savings long-term in viable businesses.</p>	<p>7c. An objective that is still in transition and has not been determined yet. It is up to the current financial conditions of the participants whether or not s/he invests in a micro business.</p>	<p>7b(i). Due to funding delay, this activity has not been carried out.</p> <p>7b(ii). Participants are currently undergoing training through financial literacy modules.</p> <p>7c. Still Pending and coming up. To be offered by Ivan Pina from Salem State College.</p>	<p>7c(i). Pending!</p> <p>7c(ii). Obtained</p>	<p>7b(i). Process of fund raising was started much earlier as local institutions were approached for matching monies. January 30, 2004</p> <p>7b(ii). Did not occur.</p> <p>7c. Nov. 30, 2004</p>	<p>7c(i). Pending, imparct to be measured in future performance</p> <p>7c(ii). Obtained, currently in progress</p>	<p>7b(i). Still Pending, and to be determined by savings available and investment plan for participants.</p> <p>7b(ii). Participants have completed the first 10 modules on Financial Literacy, although the savings cycle has not been completed and/or accomplished.</p>

CED Goals	Project Objectives	Proposed Activities (Input)	Needed Resources	Projected Time	Products	Measurable Indicators
8. Increase the number of active participants and “savers” of CLIEDS.	8. As funding/monies become available, I will expand the number of participants/savers from 10 during the initial/pilot phase of the project into 12 for the second phase of the program.	8a. Target more potential funders willing to provide financial support to CLIEDS.  8b. Develop a comprehensive system of record keeping and evaluation of implementation as a way of maintaining and showing evidence of CLIEDS’ success.	8a. Monies from funders and benefactors.  8b. An evaluative and record keeping system comprehensive enough to maintain accomplishment of goals and objectives up-to-date.	8a. MIS IDA System is place by the end of September, 2004.  8b. Monies for expansion of CLIEDS needs to be in place and received by our fiscal agent by the beginning of the 2 <sup>nd</sup> phase of the program, August 2006.	8a. MIS IDA System monitoring progress for CLIEDS.  8b. More financial support from current funders and/or more financial support from new funders	8a. By purchasing and installing MIS IDA in CLIEDS facilities.  8b. By additional total amount of monies (at least \$25, 000) obtained from current and new funders.
<b><u>Goal Status</u></b>	<b><u>Objective Status</u></b>	<b><u>Actual Results</u></b>	<b><u>Resource Status</u></b>	<b><u>Actual Time</u></b>	<b><u>Product</u></b>	<b><u>Actual Accomplishments</u></b>
8. Have not been met.	8. Cycles need to be completed successfully in order to move forward to recruit additional participants. Also, extra funding needs to be obtained in order to carry out this operational phase.	8a. More foundations have identified and fuding applications are currently being reviewed by these.  8b. MIS IDA has been used and evaluative reports have been generated.	8a. Not obtained!  8b.MIS IDAobtained	8a. Sept. 30, 2004  8b. Still pending!	8a. MIS IDA obtained and available  8b. Pending	8a. MIS IDA has been purchased but not used due to lack of funding for matching accounts.  8b. Still Pending!

<b>CED Goals</b>	<b>Project Objectives</b>	<b>Proposed Activities (Input)</b>	<b>Needed Resources</b>	<b>Projected Time</b>	<b>Products</b>	<b>Measurable Indicators</b>
9. Research as to why the Latino population in U.S. is not benefiting as it should from IDAs.	9. Create a research space within CLIEDS to investigate the correlation and relationship between the Latino population and IDAs programs in U.S.	9. Hire a part-time research assistant with less than 10 hours a week.	9a. Computer and Internet access.  9b. Individual willing to work 10 hours a week.	9a. Obtain a computer by the end of September, 2004.  9b. Hire someone by the end of December, 2004.	9. Correlation(s) and variables involved between Latinos and IDAs programs throughout United States.	9. Total number of quarterly research report generated (4 research reports in 1 year).
<b><u>Goal Status</u></b>	<b><u>Objective Status</u></b>	<b><u>Actual Results</u></b>	<b><u>Resource Status</u></b>	<b><u>Actual Time</u></b>	<b><u>Product</u></b>	<b><u>Actual Accomplishments</u></b>
9. Partially met	9. Research intern was hired from local College.	9. Alicia Fuentes was hired from Endecott College as our research intern.	9a. Obtained and available  9b. Alicia Fuentes	9a. Dec. 31, 2004  9b. January 31, 2005.	9. Still being developed!	9. Only 1 research report was generated. Still to be completed. Intern left it incomplete due to Visa termination.



### **Appendix C (#3) (Staff Job Descriptions)**

**Job Title:** Program Director

**General Statement of Duties:** The Program Director for C.L.I.E.D.S<sup>1</sup>. will be responsible for the overall coordination and implementation of CLIEDS from the operational to managerial to educative activities.

**Supervision Received:** Reports directly to the Executive Director of Salem Harbor CDC.

**Supervision Exercised:** Supervises professionals and volunteer-based personnel.

#### **Core Duties:**

1. Responsible for the overall coordination and implementation of CLIEDS operations.
2. Responsible for revising and keeping Grant proposals up-to-date and complying with all its elements as well as keeping track of budget flow and maintenance.
3. Responsible for cultivating an on-going communication with CLIEDS (Coalition of Local Institutions for the Economic Development of Salem) as well as with other potential benefactors and funders.
4. Responsible for all overseeing program management, performance quality, and implementation of goals and objectives as specified in the master proposal.
5. Responsible for maintaining accurate and written documentation/records of programs activities and participants.
6. Responsible for developing comprehensive strategies to increase funds as well as number of participants/savers for IDAs.
7. Responsible for securing the institutional sustainability of CLIEDS.

#### **Support Duties:**

1. To serve and be a member of Board of Directors.
2. Coordinate Quarterly evaluations to be generated by Research Assistant.
3. Conduct professional reports on progress and implementation of CLIEDS.
4. Maintain appropriate statistical figures and trends up-dated regarding the Latino population of Salem as well as prepare funding proposals and federal and state reports.
5. Attends national and regional conferences regarding IDAs and other related issues.

#### **Qualifications:**

1. Possesses academic credentials (at least a Bachelor's Degree in related area) and experience suitable to fulfill the duties and responsibilities as a program director.
2. Knowledge of dynamics and function of nonprofit organizations.
3. knowledge of business management and administration.
4. Experience in working with management information and computer systems.
5. Committed to working with low-income and Latino population.

**Job Title:** Administrative Assistance

**General Statement of Duties:** The Administrative Assistance will be responsible for providing assistance to Program Director. The person holding this position will be responsible for performing and monitoring CLIEDS activities to ensure efficient operations and compliance with CLIEDS established by-laws, mission, goals, and objectives.

**Supervision Received:** Reports directly to Program Director.

**Supervision Exercised:** Functional supervision of subordinate volunteer-based and clerical personnel working within and for CLIEDS.

**Core Duties:**

1. Provides administrative and clerical support to Program Director by working closely with him/her in the coordination and organization of all operations and events.
2. Participates in the budget process including but not limited to: identifying and tracking federal and state sources of funding for IDAs; preparing budget requests and requisitions; preparing budget revisions.
3. Maintains systems and records for tracking account activities for CLIEDS.
4. Establishes and maintains accounts payable and accounts receivable systems.
5. Responsible for payroll preparation of professional personnel and consultants.
6. Oversees, prepares, and coordinates necessary activities related to Fin. Lit. Wps.
7. Serves as liaison and contact for participants as well as potential funders.

**Support Duties:**

1. Serves on committees as assigned by Program Director.
2. Keep participants files up-dated.
3. Cultivate a solid relationship with 5 local supporting institutions by communicating with them often and informing them about CLIEDS progress.
4. Represents Program Director at meetings regarding administrative issues of CLIEDS.
5. Assists with special projects and other tasks as required.

**Qualifications:**

1. At least an Associates' Degree in related area of service
2. Knowledge of the principles and practices of office management.
3. Knowledge of dynamics and function of nonprofit organizations.
4. Strong administrative and clerical skills.
5. Experience in working with management information and computer systems.
6. Knowledge of general accounting and principles.
7. A multitask-oriented person with the ability to plan, organize and supervise.
8. Ability to communicate effectively in oral and written expression with editing skills.
9. Committed to working with low-income and Latino population; fluent in Spanish.

**Job Title:** Research Assistant

**General Statement of Duties:** The Research Assistant for CLIEDS will be responsible for both the evaluative- and research-related activities that will occur on a quarterly basis.

**Supervision Received:** Reports directly to the Executive Director of Salem Harbor CDC.

**Supervision Exercised:** None.

**Core Duties:**

1. Responsible for all the pieces of the evaluative and research reports generated by CLIEDS.
2. Responsible for generating quarterly newsletter to participants, local coalition, Board of Directors, and other nonprofit organizations.
3. Responsible for generating professional evaluation reports of CLIEDS regarding its operations, accomplishment of goals and objectives, IDAs, and Financial Literacy Workshops.
4. Responsible for conducting a critical analysis of available research and sources regarding IDAs and its operation throughout U.S.
5. Responsible for helping Project Director obtain constant statistical figures about Latinos in the city of Salem.
6. Responsible for investigating constantly different variables regarding the correlation between the fast growing Latino population in the U.S. and the use of IDAs as a means of an asset-building mechanism.

**Support Duties:**

1. Prepare a heavy-duty cabinet with already researched-for topics, issues, and statistics to be used by CLIEDS in its proposals, presentations, and Financial Literacy Workshops.
2. Assists Program Director with figures and numbers needed to be utilized in Grants, applications, and other funding-related operations.
3. Assists with special projects and other tasked as requested.

**Qualifications:**

1. At least an Associates Degree in Math and/or Statistics/Research.
2. Knowledge of basic principles of statistics and research components.
3. Familiar with internet navigation and computer-oriented research techniques.
4. Ability to use desktop publishing programs, prepare tables, graphs, charts, spreadsheets, and other visual material.
5. Ability to communicate effectively in oral and written expression with editing skills.
6. Experience in and commitment to working in a multiracial/multiethnic environment with persons of diverse backgrounds.

**Generic Job Description for any Consultant**

**Job Title:** Consultant (In Area of Expertise As Needed)

**General Statement of Duties:** The Consultant will be responsible for providing guidance and problem-solving strategies to areas needed and areas in which his/her expertise could be exercised.

**Supervision Received:** Reports directly to the Executive Director of Salem Harbor CDC.

**Supervision Exercised:** None.

**Core Duties:**

1. Place his/her expertise at the service of CLIEDS in area needed.
2. Provides guidance to CLIEDS in areas of weaknesses and need.
3. Assesses needs of area accurately and offers pragmatic solutions.
4. Perform to the best of his ability and is able to document services in a report format.
5. Abide by contract agreement and set regulations.

**Qualifications:**

1. Official documentation/certification in area of expertise.
2. Familiar with the world and work of nonprofits organizations.
3. Referred/Referral also by a nonprofit agency.

## Appendix D (#4)

## Pro Forma

## A Two-Year Detailed Cyclical Budget

## Salem IDA Program Budget Dec. 2004 – Dec. 2006

<b>Expense Category</b>	<b>Program Year</b>	<b>Program Year</b>	<b>Category Subtotal</b>
<i>Line Item</i>	<b>1</b>	<b>2</b>	<b>Line Item Total</b>
<b>Staffing &amp; Matching Funds</b>			<b>\$94,800</b>
<i>Salem IDA Director</i>	\$17,500	\$17,500	\$35,000
<i>Administrative Assistant</i>	\$5,500	\$5,500	\$11,000
<i>Intern/Research Assistant</i>	\$2,500	\$2,500	\$5,000
<i>Matching Funds</i>	\$21,900	\$21,900	\$43,800
<b>Occupancy</b>			<b>\$8,300</b>
<i>Rent</i>	\$2,000	2,000	\$4,000
<i>Insurance</i>	\$1,500	\$1,500	\$3,000
<i>Electricity</i>	\$250	\$250	\$500
<i>Heat</i>	\$400	\$400	\$800
<i>Other</i>			\$0
<b>Supplies &amp; Materials</b>			<b>\$1,200</b>
<i>Participant Workbooks</i>	\$150	\$150	\$300
<i>Office Supplies</i>	\$200	\$200	\$400
<i>Budgeting Tools</i>	\$250	\$250	\$500
<b>Services</b>			<b>\$2,700</b>
<i>Postage</i>	\$100	\$100	\$200
<i>Photocopying</i>	\$200	\$200	\$400
<i>Telephone</i>	\$300	\$300	\$600
<i>Consultants</i>	\$750	\$750	\$1,500
<b>Other</b>			<b>\$8,000</b>
<i>Computer</i>	\$2,000	\$0	\$2,000
<i>Management Softwares</i>	\$1,500	\$0	\$1,500
<i>Training/Development</i>	\$1,000	\$1,000	\$2,000
<i>Indirect Costs</i>	\$750	\$750	\$1,500
<i>Workshop Refreshments</i>	\$500	\$500	\$1,000
<b>Totals</b>	<b>\$59,250</b>	<b>\$55,750</b>	<b>\$115,000</b>

Appendix E (#5): Benefits of IDA Program to Participants and Supporters

**Salem IDA Program**  
Emergency Withdrawal Request Form

**Personal Information**

Name: \_\_\_\_\_ Social Sec. No.: \_\_\_\_ - \_\_\_\_ - \_\_\_\_  
Street: \_\_\_\_\_ Apt #: \_\_\_\_\_  
City: \_\_\_\_\_ State: \_\_\_\_ Zip Code: \_\_\_\_\_  
Home Phone: (\_\_\_\_) \_\_\_\_\_ Work Phone: (\_\_\_\_) \_\_\_\_\_ Pager: (\_\_\_\_) \_\_\_\_\_

**Savings History & Status**

Date Started in Program: \_\_\_\_\_ Current IDA Balance: \$ \_\_\_\_\_  
Last IDA Deposit - Date: \_\_\_\_\_ Amount: \$ \_\_\_\_\_

**Information about Your Emergency**

Please explain you want to take a withdrawal from your IDA:

---

---

---

---

How much are you planning to withdraw? \$ \_\_\_\_\_

If you didn't have IDA savings, how would you handle your emergency?

---

---

How will this withdrawal affect your long-term saving (will you be able to continue and when)?

---

---

---

**Applicant Certification**

My signature below certifies that all information provided on this withdrawal request form is accurate and complete to the best of my knowledge.

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

***For Office Use Only***

Date received: \_\_\_\_\_ By: \_\_\_\_\_ Met with participant on  
\_\_\_\_\_

Outcome:

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

## Salem IDA Program Emergency Withdrawal Policy

Participants in the Salem IDA Program are strongly discouraged from taking emergency withdrawals from their IDAs; however, in the event that a financial emergency arises, participants are encouraged to discuss their situation with a Salem IDA Program staff member. After discussing their emergency with a staff member, participants may take emergency withdrawals in accordance with the following policy and procedure:

**Eligibility** - In order to be eligible for an emergency withdrawal, participants must have been enrolled in Salem IDA Program for at least six (6) months and have made savings deposits consistently for at least six (6) consecutive months.

**Withdrawal Uses** - Emergency withdrawals will only be approved when, in the judgment of Salem IDA Program Director, Juan Carlos Hernandez-Vega, IDA funds are necessary to:

1. to prevent or forestall the eviction of a participant or a participant's family from their residence
2. to prevent foreclosure on a participant's primary residence
3. to pay for critical health care services for a participant or a participant's family member
4. to pay for critical living expenses, such as food supplies or heating expenses, following a participant's loss of employment

**Amount of Withdrawals** - Approved emergency withdrawals may be made in any amount up to a participant's entire account balance. Under no circumstances may withdrawals include matching funds

**Forfeiture of Match** - Participants who make emergency withdrawals will forfeit any match money earned on the withdrawn funds. These match monies may be earned again if a participant makes future IDA deposits; however, any future matches will accrue under the terms of the match structure in place at the time of deposit.

**Alternatives to Emergency Withdrawals** - In the event that a participant applies to make an emergency withdrawal and Salem IDA Program Director does not approve the request, that participant may choose:

1. to make without the emergency withdrawal and continue participating in Salem IDA Program as before



2. to withdraw from the program and receive a full refund of all IDA deposits and interest, but jeopardize any possibility of future program participation
3. apply for a leave of absence, which would not provide access to IDA funds but would provide a planned respite from the obligation to make monthly IDA deposits

**Request Procedure** - Salem IDA Program participants who are in need of an emergency withdrawal should follow this procedure:

1. complete and submit an *Emergency Withdrawal Request Form* to the Salem IDA Program Director
2. schedule a meeting with a program staff to discuss the financial crisis that has created a need for the withdrawal and to review alternative strategies to resolve the crisis
3. if the request is approved, consider designing a revised savings plan that will allow withdrawn amounts to be re-deposited within a reasonable timeframe
4. make arrangements with program staff to facilitate the withdrawal of funds from the IDA financial institution depository; remember that jointly owned IDAs will require the signature of Salem IDA Program Director.

Salem IDA Program  
Participant Financial Institution Release Form

<b>Participant Information</b>
--------------------------------

Name: \_\_\_\_\_ Social Sec. No.: \_\_\_\_ - \_\_\_\_ - \_\_\_\_\_

Street: \_\_\_\_\_ Apt #: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_ Zip Code: \_\_\_\_\_

Financial institution holding IDA: \_\_\_\_\_

IDA account number: \_\_\_\_\_

<b>Applicant Certification</b>
--------------------------------

I am a participant in Salem IDA Program and have opened, or will open, an Individual Development Account (IDA) savings account at the designated financial institutions listed above. I hereby authorize this designated financial institution to release any and all information about my IDA (account number listed above) to Salem Harbor CDC.

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

## ***Salem IDA Program***

### ***Questions Frequently Asked by Prospective Participants***

#### ***What is an “IDA”?***

IDAs, or Individual Development Accounts, are special matched savings accounts designed to help families and individuals of modest means establish a pattern of regular saving and, ultimately, purchase a “productive asset.” A “productive asset” is something of value that is likely to return substantial long-term benefits to its owner-- benefits like security, stability and opportunities for more income. Salem IDA Program participants may use their savings and match money toward any of three productive assets: a home, a small business or a post-secondary education.

#### ***What is a “savings match?”***

A “savings match” is a promise to supplement an IDA participant’s savings deposits at a specific rate; in other words, a 2:1 savings match means that for every dollar a Salem IDA Program participant saves, he or she will have another 2 dollars added to his or her total account balance!

#### ***Why would anyone give away money like that?***

Savings matches are not “giveaways.” Participants *earn* savings matches by saving their own hard-earned dollars and taking other steps to prepare for the future, like attending personal finance workshops. Furthermore, providing match dollars is a way to help hard working low-income families and individuals build a more stable and secure future. Everyone benefits when more members of a community have the tools they need, the *productive assets*, to provide for themselves and their families. This same thinking has been behind government initiatives like the Homestead Act of the nineteenth century and the GI Bill following World War II.

#### ***Is there more to an IDA Program than just savings matches?***

Absolutely. Most people need more than just cash to become successful homeowners, entrepreneurs or college or vocational school students. For this reason participants in Salem IDA Program attend both a twelve part personal finance and money management workshop series and a special asset-specific preparation program. These workshops are designed to help participants acquire or polish the personal and financial skills that are essential for long-term success, skills like long-range planning, household budgeting, credit repair and savvy consumer habits.

### ***Who is eligible to participate?***

Salem IDA Program open to families who meet the following criteria:

- 1) Salem residence who have lived in Salem for 1+ years.
- 2) Your total household income must be between 50% and 80% area median income  
For a family of 2 your income must be above \$33,100 and below \$52,950.  
For a family of 3 your income must be above \$37,200 and below \$59,500.  
For a family of 4 your income must be above \$41,350 and below \$66,150.
- 3) Have a good work history of 1+ years.
- 4) Have a good tenant history of 1+ years.

### ***What is required of IDA participants?***

IDA participants are asked to commit to:

- make monthly savings deposits of \$50
- save in the program for 2 years
- attend a personal finance and money management workshop series
- participate in asset-specific ownership preparation training
- support one another through on-going peer support meetings

### ***Where are savings deposited?***

Salem IDA Program has enlisted Beverly Cooperative Bank and St. Joseph Credit Union and Eastern Bank as financial institution partners. Program participants establish special IDA savings accounts, jointly owned by Salem Harbor CDC and individual participants, at one of these institutions. IDA accounts will not be assessed any monthly service fees and will be insured by the FDIC, FSLIC or FCUIC for up to \$100,000 per account.

### ***What about making savings withdrawals?***

Because IDAs are intended to help people purchase productive assets, withdrawals for non-asset uses are strongly discouraged. However, in certain emergency situations, program participants may withdraw some of their savings before they are ready to purchase their chosen asset goal. Such withdrawals would *not* include savings matches. And, of course, participants are always free to close their accounts, withdraw from the program and receive all of their savings and earned interest.

***How do participants receive match funds?***

Matched funds will be made available to participants when they are ready to purchase an asset. At that time a vendor check will be issued directly to the company, institution or individual furnishing all or a part of a participant's asset goal (a mortgage company, home inspector, wholesale supplier or community college, for example).

***How can I apply to participate?***

Anyone interested in finding out more about Salem IDA Program should attend one of the regularly scheduled orientation sessions. Enrollment applications are distributed during orientations. To find out the dates and locations of upcoming orientations, or to receive additional information or ask a specific question, call Juan Carlos Hernandez-Vega at 978.223.8050

# **Introducing the Salem IDA Program**

*To learn more about the Salem IDA program come to  
the  
Free Financial Education Workshops.*

You must attend three of the workshops to  
qualify for the IDA program!

A list of workshops is included in this packet.

Limited seating available!  
Call Juan Carlos Hernandez-Vega to reserve a  
seat.  
978.223.8050

*In Partnership with Beverly Bootstraps IDA Program*  
Management of Accounts

*Management of Individual Savings Accounts*

Salem IDA Program is requesting Beverly Cooperative Bank to manage the Savings Accounts of individual IDA Participants.

Salem IDA Program will open a joint ownership savings account with individual IDA participants.

We are requesting that each savings accounts set up with the following special characteristics:

- joint ownership between Salem Harbor CDC and the individual IDA participant;
- no minimum balance requirement;
- no monthly service fee;
- monthly account statements mailed to both the individual participants and Salem Harbor CDC; and
- statement periods that coincide with calendar months (i.e., statements that cover the first to the last day of each calendar month).

*Management of Match Fund Accounts*

Salem IDA Program is requesting Beverly Cooperative Bank to manage the Escrow Accounts for the Salem IDA Program.

Match funds held in escrow accounts will be released when individual IDA participants have successfully completed the IDA Program and are ready to purchase their asset.

Center of Latinos Integrated Economic Development of Salem

The Salem IDA Program participant listed below has been approved to make a qualified withdrawal from his or her Salem IDA Program savings in order to purchase his or her asset goal. Please issue a vendor cashier's check in accordance with the information listed on this form.

**Participant Information**

Name: \_\_\_\_\_ Social Sec. No.: \_\_\_\_ - \_\_\_\_ - \_\_\_\_  
Street: \_\_\_\_\_ Apt #: \_\_\_\_\_  
City: \_\_\_\_\_ State: \_\_\_\_ Zip Code: \_\_\_\_\_

**Check Information**

Cashier's check payable to: \_\_\_\_\_  
Street: \_\_\_\_\_ Apt #: \_\_\_\_\_  
City: \_\_\_\_\_ State: \_\_\_\_ Zip Code: \_\_\_\_\_

Please withdraw funds from the following accounts:

Account No. \_\_\_\_\_ (participant's IDA savings account) \$ \_\_\_\_\_  
Account No. ##### (IDA Program Name match funds account) + \$ \_\_\_\_\_

Total check amount: \_\_\_\_\_ = \$ \_\_\_\_\_

Please: ☐ prepare check for pickup by \_\_\_\_\_ on \_\_\_\_\_  
☐ mail check to: IDA Program Name, care of Staff Name, Street, City, State, Zip code

**Authorization**

As an authorized representative of Salem Harbor CDC, I authorize *Financial Institution Name* to prepare a cashier's check to the party listed above drawn from *Sponsoring Organization's* match funds account (No. #####) and IDA savings account No. \_\_\_\_\_, on which Salem Harbor CDC is a joint owner, in the amounts listed above.

\_\_\_\_\_  
Salem IDA Program Director date

As a participant in *IDA Program Name*, I authorize *Financial Institution Name* to prepare a cashier's check to the party listed above drawn in part from my IDA savings account No. \_\_\_\_\_, in the amount listed above.

\_\_\_\_\_  
IDA participant signature