

## **A. Work Plan**

One of the main outputs of this project is a work plan constructed by the group detailing how the group will solve the problems it has identified in focus group sessions and surveys of the population of people with disabilities. This work plan is quite similar to a project plan, with goals and objectives, activities, a timeline and a budget, structured in the same way we've been taught to structure a project plan, and will serve to guide the group in its work to achieve its ultimate goals: to establish affordable, accessible financial services; basic financial training; benefits counseling; and an IDA program for low income persons with disabilities in Manchester NH area.

### ***Overview***

We are a grassroots group composed of persons with disabilities and representatives of community organizations who have come together to address the financial problems facing persons with disabilities and other disadvantaged populations in Manchester, NH. We plan to serve very low-income individuals, typically people with disabilities who receive SSI and/or SSDI, and other very low-income populations.

### ***Vision and Mission Statements***

#### **Vision**

Financial independence for everyone!

#### **Mission**

To empower and enable fiscal responsibility for folks with disabilities and other disadvantaged populations in Manchester, NH, by creating partnerships to provide: affordable, accessible financial services; basic financial training; benefits counseling; and access to consumer credit, small loans, and IDA's.

#### **Goals**

Our goal is to make it possible for low-income persons with disabilities and others to help themselves gain control of their finances and improve their ability to reach their financial goals. We believe most of the necessary financial services already exist in the community and that through program coordination and by establishing partnerships these services can be made more accessible and tailored to fit the needs of our constituents.

The work to be done falls into the following categories.

### **Develop a Set of Affordable, Accessible Financial Services**

Persons with disabilities and other very low-income individuals often lack the credit and financial resources to access mainstream financial services. Minimum balances and account fees may be too high, discouraging those who can afford only minimal monthly deposits, and their credit history may be too poor or too sparse for them to have access to any but the most costly credit (i.e., pawn shops, rent-to-own, and other unsecured credit).

To address this problem, it is a goal to establish a partnership with a bank or credit union, working together to address this problem. Some of the financial services likely to be developed include:

- Low interest or no interest loans
- Programs to establish/re-establish credit
- Banking services with a community focus: no minimums balances; no fees on savings or checking accounts; accessible electronic banking and ATM's; waiving of overdraft protection fees; and interpreter services

#### **Develop an IDA Program**

IDA's can be a very effective vehicle to encourage low-income individuals to develop the discipline necessary to address their financial needs. Although the existing IDA model of rewarding regular, small deposits into a savings account designated for a specific, life-enhancing goal is perfectly workable, the IDA uses typically approved to date may not be appropriate for very low-income persons with disabilities. One of our goals is to develop an IDA program tailored to the needs of these folks.

### **Provide Basic Financial Training**

The first step in understanding and gaining control of an individual's financial situation involves basic financial education. Basic financial training will be provided in a group setting in a central location, allowing the participants to assist each other and mutually reinforce the material being covered. Individualized training will also be available on an as needed basis. Naturally the training location must be accessible and accessible transportation should be provided. The training model should also provide for a maximum of peer support.

### **Provide Benefits Counseling**

Since all of the participants will be low-income, most will be on government means-tested benefit programs. In the process of helping folks with disabilities and others improve their financial situations it is paramount that in doing so those government benefits are not inadvertently put in jeopardy. The Benefits Counselor will have to have a working knowledge of all the common benefits programs utilized by low-income

participants: SSI, SSDI, Medicaid, HUD, and TANIF, to name a few. Individual benefits counseling should be available at the consumer's home or by phone.

## **Create a Position of Program Coordinator**

The position of Program Coordinator is crucial to the success of the project, since it is the first point of contact for a new consumer. The Program Coordinator will greet new consumers into the program, introduce them to the array of services available, and direct them to the appropriate services. The Program Coordinator will also be responsible for outreach and recruiting (advertising, visiting and presenting to organizations), and for maintaining a welcoming and friendly environment, putting people at ease and providing positive feedback to consumers. On a practical level, the Program Coordinator will staff the office (if one is available), answer phones, and schedule appointments. Additionally, they should facilitate peer counseling, by checking in with participants regularly, providing them with inspiration, and perhaps matching them up with other program participants. The Program Coordinator should also help consumers with basic paperwork (filling in applications, applying for credit report, etc.), and perhaps be available to accompany a consumer on a first time visit to the bank or credit union.

Part of the task in defining how the Program Coordinator will function involves mapping out how the services are coordinated and hang together. There will have to be a non-profit organization overseeing the supervision and administration of services and assuring fiscal responsibility for the program; i.e., receiving grants, writing checks, supervising personnel, etc. This is likely to be a partnership with an existing non-profit, as opposed to the creation of a new one, with the existing Financing With Finesse group serving in an advisory role, perhaps as a subcommittee to an existing board of directors.

## **Secure Funding**

In order to implement the above, funding must be sought out and secured by researching potential sources of grants and making proposals.

## **Objectives**

In order to achieve the goals listed above, the following objectives must be realized.

### **Subcommittee Structure**

To facilitate this effort, subcommittees of the larger group will be formed to work on specific issues. The two subcommittees that appear to be called for are:

- **Services and Training Subcommittee**  
The Services and Training subcommittee will address the issues of determining which services are appropriate by surveying the consumer population, and designing the types of services produced; i.e., the curriculum for the basic financial training, the types of goals the IDA program should be tailored to meet, and the types of financial services persons with disabilities need but are unable to access.

- **Cost/Revenue Subcommittee**  
The Cost and Revenue subcommittee will be responsible for developing a feasible budget and seeking and securing funding for the operation of the program.

## **Financial Services**

**OBJECTIVE:** To create a set of affordable, accessible financial services tailored to meet the needs of low-income persons with disabilities by April 30, 2002. **People Responsible:** Services/Training subcommittee.

### **ACTIVITIES:**

1. Form a subcommittee and begin meeting; by Nov 15, 2001. Ray
2. Perform a survey of persons with disabilities to establish need for services and the appropriate services to provide; by Dec 1, 2001.
3. Examine local banks and credit unions to determine existing services; by Jan 1, 2002.
4. Develop a list of affordable, accessible services needed; by Feb 1, 2002.
5. Establish a partnership with a local credit union or bank to provide the services; by April 30, 2002.

## **Financial Training**

**OBJECTIVE:** To make available basic financial training to help low-income persons with disabilities gain control of their finances by April 30, 2002. **People Responsible:** Services/Training subcommittee.

### **ACTIVITIES:**

1. Perform a survey of persons with disabilities to establish the appropriate training; by Dec 1, 2001.
2. Research existing programs (CCCS, MNHS, UNH Coop. Ext., Portsmouth Project) and estimate budget requirements; by Dec 15, 2001.
3. Develop a training curriculum; by Jan 1, 2002.
4. Partner with an organization to provide the training; by Apr 30, 2002.

### **IDA Program**

**OBJECTIVE:** To research and design an IDA program suitable for use by low-income persons with disabilities by April 30, 2002. **People Responsible:** FWF committee/Brenda.

### **ACTIVITIES:**

1. Perform a survey of persons with disabilities to establish the appropriate types of IDA's to develop; by Dec 1, 2001. Services/Training subcommittee
2. Estimate budget requirements; by Dec 15, 2001.
3. Research IDA possibilities and partnerships; by Feb 1, 2002.
4. Secure IDA match funding; by Mar 1, 2002.
5. Develop custom IDA program and begin enrolling consumers; by Apr 30, 2002.

## **Benefits Counseling**

**OBJECTIVE:** To make available benefits counseling to assure consumers understand how participation in the program will affect their benefits by Apr 30, 2002. People Responsible: Services/Training subcommittee.

### **ACTIVITIES:**

1. Research existing benefits counselors and organizations; by Dec 1, 2001.
2. Determine budget; by Dec 1, 2001.
3. Partner with a benefits counselor or organization to provide services; by Apr 30, 2002.

## **Program Coordinator**

**OBJECTIVE:** To create a position of Program Coordinator residing with a local non-profit community organization by April 30, 2002. People Responsible: FWF committee.

### **ACTIVITIES:**

1. Map out the program structure (i.e., how do consumers join and move through the program? how many consumers can be served?); by Dec 1, 2001.
2. Estimate budget requirements; by Dec 15, 2001.
3. Develop a detailed job responsibility description; by Jan 1, 2002.
4. Research, identify, and partner with a local non-profit to provide oversight; by Feb 1, 2002.
5. Locate office space, or design a mobile operation (cell phone and lap top computer); by Mar 15, 2002.
6. Advertise for and hire a qualified applicant; by Apr 30, 2002.
7. Equip office space, or secure equipment for the mobile operation; by May 7, 2002.
8. Begin outreach; recruit and enroll consumers; beginning May 15, 2002.

## **Funding**

**OBJECTIVE:** To develop a feasible budget and obtain funding for three years of the project by April 30, 2002. People Responsible: Cost/Revenue subcommittee.

### **ACTIVITIES:**

1. Form a subcommittee and begin meeting; by Nov 15, 2001. Ray
2. Develop budget and obtain approval of FWF Committee; by Dec 15, 2001.
3. Decide on model description that can be used in a proposal; by Dec 30, 2001. FWF committee
4. Develop a list of potential sources of support and a plan for researching and making proposals to revenue sources; by Dec 30, 2001.
5. Research and obtain foundation RFP's, etc.; by Jan 30, 2002.
6. Write proposals, make presentations, etc. in order to obtain funding; by April 30, 2002.

## Timeline

	2001		2002				
Activities	Nov	Dec	Jan	Feb	Mar	Apr	May
Develop survey and compile results	XX						
Estimate program costs and develop budget	X	X					
Research and apply for grants		XX	XX				
Research disability-specific IDA program	XX	XX	XX				
Design financial training and benefits counseling programs		XX	XX	XX			
Secure IDA match funding				XX			
MOU's with financial training and benefits counseling partners in place					X		
Research and partner with a financial institution to provide financial services				XX	XX		
Design Program Coordinator position				XX	XX		
Research and partner with a non-profit to oversee program					XX	XX	
Receive grant funding						X	
Advertise for and hire program coordinator					XX	XX	
Develop custom IDA program and begin enrollment					XX	XX	X→
Participant enrollments							X→

## Budget

(Note: this is a preliminary budget. It will be refined and have more detail added as time goes on and information is gathered.)

### Financing with Finesse Budget - Monthly

#### Financial Coordinator

Salary (1)	\$1,250.00
Office (2)	\$ -
Phone	\$ 30.00
Travel	\$ 60.00
Printing/mailing (5)	\$ 50.00
Total	\$1,390.00

#### Benefits Counselor

Contract (3)	\$ 166.67
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Total                      \$ 166.67

**Financial Training**

Contract (4)            \$ 333.33  
Total                      \$ 333.33

**Monthly Total**            \$1,890.00

**Assumptions**

- (1) Yearly full-time salary (budgeted at half time)
- (2) Office = 10 or 12 hours of office time per week donated by MCRC
- (3) Yearly benefits counseling contract
- (4) Yearly financial training contract
- (5) Yearly printing/mailing costs: \$300 startup + \$25 per month

\$30,000.00
\$ -
\$ 2,000.00
\$ 4,000.00
\$ 600.00

## **B. Focus Group Questions and Results**

### ***Focus Group Questions***

“Hi, for those of you who don’t know me, my name is Ray Giroux, and I would like to ask you about the experiences you’ve had in banking and getting credit (loans and credit cards) and other financial services, and what changes you think would make things better.”

1. How many of you have access to basic banking services?

Checking accounts:

Savings accounts:

2. How many have accessed loan products?

Credit cards:

Car loans:

Personal loans:

3. How many have been turned down for a loan product?

Credit card:

Car loan:

Personal loan:

Other:

4. For those of you who use or have tried to use banking services, what have your experiences been?

What has worked well?



What could work better?

5. How many people here are on SSI or SSDI?
6. How has being on benefits affected your ability to access financial services?
7. What financial services do you wish you had better access to?
8. What specific problems do you have that better access to banking services would help you to solve?

How about IDA's (individual development accounts)?

9. How well do you understand the types of financial services and programs that are typically available?

What are some of them?

What are they used for?

10. Would you be interested in training on what services are available and what they're used for?
11. How would persons with disabilities go about getting better access to financial services?
12. Are you aware that serving low-income members of the community is legally part of the responsibility of all banks and most credit unions?

## ***Focus Group Results***

### **1. No Access to Credit**

Low interest loans for vans and other accessible transportation are needed. There are some low interest loans available for DME (durable medical equipment) but not for other necessities.

Many folks were denied loans because of a lack of work and credit history. Some could secure loans only with a co-signer, which is not ideal.

Many individuals have been turned down for credit cards. This is a problem because credit cards are necessary for many things: car rentals, purchases on the inter-net, emergencies, etc.

## **2. Poor Financial Management**

One person related how lack of credit was not a problem; they had lots of credit cards to specific stores (but no general purpose credit card; i.e., Visa). In fact, they were still paying on a Montgomery Wards credit card for something they had bought years ago (Montgomery Wards has been out of business for quite some time). They didn't understand that paying the minimum payment maximized the amount of interest paid.

## **3. Basic Inability to Save**

Benefit levels are too low, and not everyone can supplement their benefits with work. For those that do, however, only a little work-related income can be generated before benefits are in jeopardy, which makes it very difficult to get by, much less save.

With no savings, many folks can only buy on credit, and some of them can afford to pay only the minimum payment.

#### **4. Need for Basic Financial Training**

More than one participant said they were not familiar with basic financial services and wondered if training could be arranged, by inviting bank personnel to speak at a meeting, or through some other arrangement.

## **C. Core Financial Services**

The affordable, accessible (core) financial services required by low-income persons with disabilities in Manchester are still being determined by the group. Although focus group results are in (see above) survey results are still outstanding so the final form of the services will not be determined until the results of those surveys can be compiled. Once the survey results are in and a list of the required financial services has been compiled, this list can be compared with the actual financial services being offered in local financial institutions, so that no duplication of effort occurs and the group can concentrate its energies on creating needed financial services which do not ready exist.

This will be a task of the Services and Training Subcommittee.

## **D. Meeting Minutes**

This appendix contains the meeting minutes. They show the steady progression of how a group of community volunteers organize themselves to identify and address problems they find in their community.

**5/30/01**

### **Financing With Finesse Organizational Meeting**

Minutes – May 30, 2001

2:00 to 4:00

Courtyard Apartments, Manchester, NH

#### **Those attending**

Crystal Landry, Southern New Hampshire Services; Fr. Bernie Campbell, Catholic Charities; Margarita Montes, The Latin American Center; Ikomi Ngongi, NAACP; Barbara Kothe, NAACP; Jean Hillier, Vocational Rehabilitation; John O'Malley, A Way to Better Living; Lauri DeMayo, Regional Action Committee; Dean Davis, GSIL Peer Support Group; Ray Giroux, Project Dollars and Sense; Bob Davis; Peter Giovagnoli; Janet Lucier; and Mary Giordano.

The meeting opened with introductions. Lauri DeMayo has kindly consented to chair the meetings (thank you, Lauri!) with Ray Giroux facilitating. In accordance with the results of a survey taken the new time for the meetings will be the 2<sup>nd</sup> and 4<sup>th</sup> Wednesday of each month from 4:00 to 5:30 at the Courtyard Apartments.

We went around the room hearing from people about how difficult it can be to get financial services. Folks from the RAC and Peer Support Group related some of their financial experiences. Lauri told of trying to get a car loan when, even with perfect credit, she was required to get a co-signer, in spite of the fact that ALL her social security payments were deposited directly into the bank. John O'Malley shared the enjoyment he felt cashing his first check and the feeling of confidence it gave him, and said some people are ignorant about how to use banks, are afraid of banks and therefore unable to utilize them to their benefit. Ikomi spoke of the similarity of experience minorities of all kinds feel at being disenfranchised and denied access to the mainstream and the need to attack the problem as a group. Other members agreed that the problem was widespread and well worth working on. Ikomi and John suggested that an education workshop, or a series thereof, be set up to empower people with disabilities by addressing these issues. Ikomi further suggested that a pilot study be embarked upon to document discrimination against people with disabilities by financial institutions.

Ray Giroux gave the group some historical background on the issues facing people with disabilities in employment, the disincentives that exist, and the difficulties many face trying to make ends meet when on government programs (SSI and SSDI, Medicaid, Section 8, etc.). He outlined the efforts of Project Dollars and Sense and the Governor's Task Force on Employment and Economic Opportunity for Persons with Disabilities, and how the work of this group fits into the bigger picture of financial responsibility, mainstream employment, and financial independence for persons with disabilities.

Ray went on to discuss focus groups held with the RAC and the GSIL peer support group regarding financial issues and presented a handout highlighting typical comments and the common problem areas encountered (see attached). This will serve as a starting point for discussing the work needing to be done and how to prioritize it.

After discussions on these issues, there seemed to be general consensus that these problems existed, in fact, not only amongst people with physical disabilities, but also amongst people with other handicaps like refugees, recent immigrants and other minority groups who were new in the community and lacked an understanding of the English language and the culture of their new environment.

The group moved on to discuss how to attack the problems presented. An appropriate strategy might consist of having the group:

- Research and learn about the problem: bring in presenters, relevant material, etc.; take an inventory of resources within the community.
- Develop goals and objectives: how to address specific problems
- Produce a detailed plan and a budget: look for funding

We agreed that a reasonable approach would be to use the above strategy to produce a work plan detailing the necessary resources and outlining how the problems could be effectively addressed. It should be possible to produce such a study by the end of the summer (the middle of September), at which point work would begin implementing the findings.

The meeting ended with the group agreeing to meet twice a month at a time to be established by survey, subsequently determined to be the 2<sup>nd</sup> and 4<sup>th</sup> Wednesday of each month from 4:00 to 5:30 at the Courtyard Apartments.

**6/13/01**

## **Financing With Finesse**

June 13, 2001  
4-5:30 pm  
Courtyard Apartments  
245 North Main Street  
Manchester, NH

### **Those Attending**

Ikomi Ngongi, NAACP; Barbara Kothe, NAACP; Jean Hillier, Vocational Rehabilitation; John O'Malley, A Way to Better Living; Lauri DeMayo, Regional Action Committee; Dean Davis, GSIL Peer Support Group; Ray Giroux, Project Dollars and Sense; Bob Davis; Mary Giordano; Dennis Houle; Herb Salls, Social Security Administration; Forrest Wheelock, Alliance for Community Support; and JoAnne Malloy, Project Dollars and Sense.

Discuss and Accept 05/30/01 Meeting Minutes

As a result of the conscientious efforts of Ikomi and Ray, two sets of minutes were passed out and reviewed. In the future an effort will be made to email the minutes out for review prior to the next meeting.

The new meeting time of the 2<sup>nd</sup> and 4<sup>th</sup> Wednesdays of every month from 4:00 to 5:30 was accepted.

### **Discuss Similar Efforts: Portsmouth Credit Union**

JoAnne Malloy was introduced to the group. She spoke of a credit union project happening in Portsmouth, NH, under the sponsorship of Project Dollars and Sense, and passed out brochures detailing the structure of that effort. She went on to outline other activities of Project Dollars and Sense, including two regional pilots to field test employment vouchers directed at improving employment outcomes of: 1) adults with serious mental illness in Manchester, NH, and 2) persons with developmental and physical disabilities in Keene, NH.

A general discussion followed about the state of efforts to help folks with disabilities achieve financial independence, including the impending signing into law of HB 350, The Work Incentive Act, by Governor Jeanne Shaheen (it was signed June 15<sup>th</sup> in the Executive Chambers in a ceremony attended by many persons with disabilities). The need for good benefits counseling was again brought up, and JoAnne mentioned the names of a couple of organizations that can help with estate and other planning. Mary Giordano offered her experiences on that subject after the death of her mother and seconded the need for planning.

Forrest Wheelock and Ikomi spoke of the need to make financial counseling available to a broad audience, to help attack the problem in a holistic way.

### **Develop A Mission Statement**

Most of the meeting was spent discussing the development of a vision and a mission statement. Examples were offered from a class book Ray brought to the meeting:

1) Developing Effective Vision and Mission Statements

### Vision

- What are the values or beliefs that inform our work?
- What do we ultimately hope to accomplish as a result of our efforts?

### Mission

- How do we plan to work toward the broad vision?
- Who specifically will benefit from our work?

### 2) Some examples:

#### Biloxi AIDS Service Organization:

Vision: Our ultimate goal is a world without HIV/AIDS.

Mission: To help people both infected and affected by HIV/AIDS to secure adequate nutritional and health support to enhance their lives.

#### Non-Profit Housing Association of Northern California:

Vision: A decent, safe, affordable home for every Northern California resident is our ultimate goal.

Mission: We strive to preserve, develop, and manage quality housing, along with appropriate supportive services, to improve the lives of those in need, as well as revitalize and enhance communities and neighborhoods, through the support and promotion of nonprofit housing development corporations.

#### And, from the Social Security Administration (thanks, Herb!):

Vision: See <http://www.ssa.gov/2010/>

Mission: To promote the economic security of the nation's people through compassionate and vigilant leadership in shaping and managing America's social security programs.

#### Some ideas offered in the discussion of our vision were:

- Banking for all
- An educated consumer
- Financial independence
- Financial knowledge
- The elimination of discrimination
- To work within the laws

#### Some ideas offered for the mission were:

- Advocate for change
- A focus on economic development opportunities
- Eliminate stigma



We also discussed the possibility of broadening the mission of the group to include other disadvantaged populations with financial needs (immigrants, minorities, etc.) in addition to individuals with disabilities.

The day being hot, the meeting adjourned promptly at 5:30.

**6/27/01**

## **Financing With Finesse**

June 27, 2001

4-5:30 pm

Courtyard Apartments

245 North Main Street

Manchester, NH

### **Those Attending**

Barbara Kothe, NAACP; Jean Hillier, Vocational Rehabilitation; John O'Malley, A Way to Better Living; Lauri DeMayo, Regional Action Committee; Ray Giroux, Project Dollars and Sense; Mary Giordano; Forrest Wheelock, Alliance for Community Support; JoAnne Malloy, Project Dollars and Sense; Brenda Lett, Manchester Neighborhood Housing Services; Linda and Charlie Gurley.

### **The Meeting Place**

The temperature outside being 95 degrees, Mary Giordano arranged for the meeting to be held in the cafeteria of CMC (thanks, Mary!) Mary will look into reserving a room at the hospital on a regular basis.

### **Financial Training Discussion**

Brenda Lett, of Manchester Neighborhood Housing Services, spoke of financial training sessions being offered now and in the fall, "Financial Fitness Club", sponsored by MNHS. There was discussion of dovetailing this training with other anticipated initiatives, since there seemed to be much common ground. Lauri will attend some of the training sessions and report back to the group. The issue of IDA's was also raised, with Brenda reporting that MNHS was working with the New Hampshire Community Loan Fund (NHCLF) on IDA's for home ownership. The group expressed an interest in having someone from MNHS and/or the NHCLF present to the group on how IDA's could be developed.

### **Continue to Develop A Mission Statement**

Work resumed on the development of vision and mission statements. A spirited discussion ensued with the following results:

Vision

Financial independence for everyone

Mission

To enable fiscal responsibility for disadvantaged populations in Manchester, NH, by developing affordable, accessible financial services

and:

To create partnerships w/ financial institutions to develop affordable financial services to empower disadvantaged populations in Manchester, NH

**7/11/01**

## **Financing With Finesse**

July 11, 2001

4-5:30 pm

Courtyard Apartments

245 North Main Street

Manchester, NH

### **Those Attending**

Barbara Kothe, NAACP; John O'Malley, A Way to Better Living; Lauri DeMayo, Regional Action Committee; Dean Davis, GSIL Peer Support Group; Janet Lucier, GSIL Peer Support Group; Ray Giroux, Project Dollars and Sense; Bob Davis; Mary Giordano; Fr. Bernie Campbell, Catholic Charities.

### **Develop A Mission Statement**

The results of previous efforts yielded:

Vision

Financial independence for everyone

Mission

To enable fiscal responsibility for disadvantaged populations in Manchester, NH, by developing affordable, accessible financial services

and:

To create partnerships w/ financial institutions to develop affordable financial services to empower disadvantaged populations in Manchester, NH

It was decided to put off finalizing the vision and mission statements until better representation of the larger group was present.

## **Brainstorm on What Ideal Solution Would Look Like**

A good discussion occurred on what the ideal solution would look like. All agreed that it should start small and build, and that this was not a "something for nothing" situation; personal responsibility on the part of participating individuals would be a component of the program.

Most saw a small loan program (\$500 to \$2,000) as being a very valuable service. The question was asked, "How would folks around the table use these small loans?" Answers ranged from purchasing a first, used vehicle (John), to replacing an old computer (Peter), to hiring a PCA for work or school, or paying for job-related schooling; even for the professional clothing necessary for a job interview. Although, it was pointed out, Vocational Rehabilitation could provide for some of these on at least a temporary basis, it's not appropriate for everyone in every situation. Other ideas included using the loan for a down payment on a house or the security deposit on an apartment. It was agreed that whatever service we devise must be capable of handling the diverse needs of people just getting started.

The idea was floated that folks could start a co-op to make loans to each other. The pros and cons were discussed, and, although it's an excellent strategy in certain close-knit societies, it was pointed out that the mobility and social mores in American society are less conducive to co-ops. Also credit unions, by virtue of their mission, and banks, by virtue of the community reinvestment act (CRA), can serve to fill the same role.

Some time was spent discussing the financial alternatives currently available to marginalized populations, rent-to-own, loan sharks, pawnshops, and check cashing places, and why they are less than ideal. Questions were asked regarding how dealing with these institutions affects an individual's credit history, what are the effective interest rates paid, etc. Ray will research some information on the topic and present to the group at a later date.

## **Other Business**

Fr. Bernie alerted the group that on August 10 at 5:00 pm at the Courtyard mass would be held, followed with a barbeque from 6:00 to 8:00. All are invited to attend.

**7/25/01**

## **Financing With Finesse Meeting**

July 25, 2001

4-5:30 pm

Room G1

Catholic Medical Center

North Main Street  
Manchester, NH

The meeting was held in a beautiful, air-conditioned meeting room on G level of the Catholic Medical Center. This will be our new meeting place for the summer. Thanks, Mary, for arranging this!

### **Those Attending**

Lauri DeMayo, Regional Action Committee; Dean Davis, GSIL Peer Support Group; Janet Lucier, GSIL Peer Support Group; Ray Giroux, Project Dollars and Sense; Bob Davis; Mary Giordano; Fr. Bernie Campbell, Catholic Charities.

### **Vision and Mission Statements**

A small but enthusiastic group decided to combine the previous two mission statements into one and elaborate it to spell out the services we're interested in developing.

Here are the results.

Vision:

Financial independence for everyone!

Mission:

To empower and enable fiscal responsibility for folks with disabilities and other disadvantaged populations in Manchester, NH, by creating partnerships to provide: affordable, accessible financial services; basic financial training; benefits counseling; and access to consumer credit, small loans, and IDA's.

### **MNHS Financial Training**

Lauri DeMayo reported to the group that she had attended a financial training session at Manchester Neighborhood Housing Services, given by Linda Purdy. Those attending were a diverse group of six or seven people who varied widely in ethnic background and command of English, contributing to the flavor of the evening. This particular training was the second in the series and dealt mostly with home ownership. There was a section on budgeting for the family, and an exercise on developing a budget. Lauri said, "It's amazing how much the little expenses add up, like dining out or buying your lunch every day". There was one example given of an individual who was using rent-to-own to furnish their house who, with the help of MNHS got a loan to purchase the items outright, with the resulting loan payments being less than the rental payments. Lauri found the training to be interesting and informative.

Fr. Campbell added that he heard of a program in Missouri that encouraged home ownership by allowing Section 8 monies to go for mortgages instead of rent. The group was very interested and felt we should follow up with MNHS and the New Hampshire Housing Finance Authority and get more information.

### **Brainstorm on What Ideal Solution Would Look Like**

Some folks thought this was the most interesting part of the meeting. Taking the viewpoint of an individual with financial problems interested in using our services, we brainstormed on what the friendliest, most helpful, least stressful solution would look like.

After the work we did on the mission, we felt we had a good handle on what services were required at a minimum: financial training, benefits counseling, and affordable financial services like consumer credit, small loans, and IDA's. We decided that the point of first contact would be the most important service to get right, because a consumer's first impression would determine how successful the results would be. This service would be to meet with the consumer, present a friendly, knowledgeable entry point to the program, and provide a "roadmap" of the other services. We called this service a "Financial Consultant".

So, after much discussion, we settled on concentrating our efforts on the following areas:

#### **Financial Consultant**

As was stated above, this is the critical, first-contact part and we spent most of our time discussing it. Opinions differed on how it should be constructed, from an individual who would go to the consumer, to a storefront organization that consumers would visit. Note: accessible, affordable (read "free") transportation would have to be available for this to be an option. The financial consultant (FC) would be knowledgeable about the rest of the services available (the "model"), and would be comfortable dealing with people of differing needs (i.e., physical, emotional, foreign language, limited income, etc.). The FC might be a resource available to other financial institutions in the city (and may be partially bankrolled by them).

Lastly, the FC needs to encompass the following:

- Free transportation, if housed in a central office
- Accessible to people of many, differing needs
- Informative web site; what information to bring to different types of meetings, etc.

#### **Affordable Financial Services**

After some discussion, it was decided credit unions, as customer-oriented, non-profit institutions were the most likely partners. Two were mentioned: St. Mary's and the Granite State Credit Union. The financial services of interest are:

- Savings and Checking Accounts
- Consumer Credit
- Small Loans
- IDA's

**8/8/01**

## **Financing With Finesse**

August 8, 2001

4-5:30 pm

Room G1

Catholic Medical Center

North Main Street

Manchester, NH

### **Those Attending**

Lauri DeMayo, Regional Action Committee; Dean Davis, GSIL Peer Support Group; Janet Lucier, GSIL Peer Support Group; Ray Giroux, Project Dollars and Sense; Bob Davis; Mary Giordano; Forrest Wheelock, Alliance for Community Support; JoAnne Malloy, Project Dollars and Sense; Fr. Bernie Campbell, Catholic Charities.

### **Vision and Mission Statements**

In discussions on the final version of the mission statement, Fr. Campbell expressed a concern that we limit our efforts and not try to address "too wide an audience" with our services, because trying to serve all "disadvantaged populations" was too large a task and we might lose focus. Ray Giroux suggested there were good reasons (as originally proposed by Ikomi and Barbara of the NAACP) other groups were included in the mission, because many different types of groups are disadvantaged for many reasons and working together would be mutually beneficial. Forrest Wheelock suggested changing "disadvantaged" to "low-income" because that was really the population we were trying to serve, whatever the disadvantage faced. Forrest also volunteered to research low-income populations in Manchester to see what kind of demand for our services exists. When the rest of the group was asked for opinions, Dean Davis replied that we should include other groups so they can "see what it's like to work with folks with disabilities and see what we're all about", so that the solution will be an integrated one, where we learn from each other, and not segregated, as so many programs for persons with disabilities have been in the past. Well said, Dean!

Here are the final results.

Vision:

Financial independence for everyone!

Mission:

To empower and enable fiscal responsibility for folks with disabilities and other low-income populations in Manchester, NH, by creating partnerships to provide: affordable, accessible financial services; basic financial training; benefits counseling; and access to consumer credit, small loans, and IDA's.

### **Brainstorm on What Ideal Solution Would Look Like**

Since we've already developed the list of services needed, in this and ongoing meeting we felt we should concentrate on how to make the services a reality. We thought the best way to do this was to identify what resources (people, organizations, money, etc.) exist in the community and determine how we can best take advantage of them by developing partnerships or other agreements. In order to educate ourselves, we discussed various options in each area and assigning tasks for group members to explore the options and report back to the group. (Action items are identified in a separate section.)

1. **Financial Consultant**

As an organization with an accessible office centrally located, the NAACP is an attractive candidate for housing the Financial Consultant. Ray was given the task of discussing this possibility with Ikomi Ngongi and, if the organizations' missions were compatible, asking Ikomi to present how we would proceed at a future meeting. Ideally the FC would also be mobile and able to go to a consumer's home.

2. **Basic Financial Training**

After kicking around some ideas, it was agreed that what was needed was basic financial counseling. Ideally financial training would be available both as classes given in a central location (with accessible transportation provided) and as one-on-one consultation in a consumer's home (as is done in the Portsmouth Pilot of Project Dollars and Sense). Ray will contact the University of New Hampshire Cooperative Extension and see if they can help with this. Tobey Davies of the Portsmouth Pilot may know if Consumer Credit Counseling, who is under contract to do financial training in Portsmouth, would be available for use by our group. Forrest also volunteered to contact the MCRC to see if they have a similar program. It was suggested that the FC could receive financial training and eventually serve in that capacity, scheduling pressures permitting.

3. **Benefits Counseling**

Although GSIL is doing benefits counseling through a grant received from the federal government, those resources are committed to training counselors for vocational purposes for the NH Employment Security one-stop shops, and so excess capacity probably doesn't exist. The Portsmouth Pilot has contracted privately for benefits counseling with an individual that JoAnne Malloy says

is “very good”, so JoAnne will find out if that person is available to be contracted by us.

4. **Affordable Financial Services**

In the credit union discussion JoAnne pointed out St. Mary’s was previously contacted and seemed receptive. This, along with the fact that they are currently working with the MNHS on an IDA program tipped the scales in their favor over the Granite State Credit Union. We will put off contacting St. Mary’s until some of the other, less well-understood issues have been resolved.

Regarding IDA’s, JoAnne said the Portsmouth Pilot was doing much of the groundwork, contacting DHHS (the Department of Health and Human Services) and getting a clarification on how participation in IDA’s would affect eligibility. JoAnne doesn’t think it’s necessary to duplicate that work, so we should wait to hear back from her on how it’s going.

**Other Business**

Tobey Davies will be invited to speak about the positive developments in the Portsmouth Project.

Meetings in September will be held on the 2<sup>nd</sup> and 4<sup>th</sup> THURSDAYS of the month to allow Tobey and other interested participants to attend.

**Action Items**

- Forrest will research demographic information
- Ray will contact the NAACP about FC partnership
- Ray will contact the UNHCE about financial training
- Forrest will contact the MCRC about financial training
- JoAnne/Ray will invite Tobey Davies to present on Portsmouth Pilot
- JoAnne will contact 3<sup>rd</sup> party about benefits counseling
- JoAnne will report back on the progress of IDA’s
- Ray will develop a preliminary budget

**8/22/01**

**Financing With Finesse**

August 22, 2001  
4-5:30 pm  
Room G1/C-Level Auditorium  
Catholic Medical Center  
North Main Street  
Manchester, NH



Another meeting having been scheduled in Room G1, our meeting moved to the auditorium on C-Level. Please look for us there if we are not in the appointed place!

### **Those Attending**

Lauri DeMayo, Regional Action Committee; Dean Davis, GSIL Peer Support Group; Ray Giroux, Project Dollars and Sense; Bob Davis; Mary Giordano; Forrest Wheelock, Alliance for Community Support; John O'Malley, A Way to Better Living; Peter Giovagnoli; Fr. Bernie Campbell, Catholic Charities.

### **Review Action Items**

Forrest reported on his contact with the Manchester Community Resource Center (MCRC). They can accommodate office space free of charge for groups like ours for regular, part-time hours during the week. Forrest also got the name of someone to contact about loans, Robin Picard of Micro-Credit New Hampshire. Forrest further reported that his organization, the Alliance for Community Support (ACS) feels our mission aligns nicely with theirs and is supportive of Forrest spending more of his time on our behalf. Great news, Forrest!

Ray reported that Tobey Davies of the Portsmouth Pilot Project of Project Dollars and Sense has been invited to and will attend at least the first and perhaps both of the meetings scheduled for September. She may or may not bring a consumer representative to speak. Also, perhaps the Portsmouth Project's budget can serve as a model for ours.

Forrest offered to speak with Heidi Cloutier of ACS, who is doing some work with JoAnne Malloy, to see if she is interested in helping out with our efforts.

Ray has invited Dan Reidy of the University of New Hampshire Co-operative Extension to join our meetings, to explore the possibility of partnering in one of our efforts. Dan mentioned he was developing a nutritional program for low-income that he thought our group might be interested in.

Ray contacted Ikomi Ngongi, president of the Manchester chapter of the NAACP, and discussed having that organization host the financial consultant position we've been designing. Ikomi is very supportive of the concept and feels more discussion is appropriate. Toward this end, Ray has been invited to attend the monthly NAACP board meeting, Thursday, October 30.

### **Action Items**

- Forrest will research demographic information
- JoAnne will contact 3<sup>rd</sup> party about benefits counseling
- JoAnne will report back on the progress of IDA's
- Ray will develop a preliminary budget

## SWOT Analysis

### Strengths

- Our group is highly diversified, including representation from individuals interested in youth issues, the mental health community, the disability community, and other community organizations.
- We have dedicated grass-roots support, in the form of RAC and Peer Support Group membership.
- We are operating “on the cheap”, trying to make as big an impact as possible by partnering and not spending a lot of money or trying to “recreate the wheel”
- There’s a real need for what we’re trying to do. And just a little encouragement can go a long way. One member (Dean) said, “You’d be surprised what people can do if you give them a chance”, and spoke of raising \$10,000 dollars for the down payment on a house.
- We’re prepared to “think outside the box” and be flexible, bringing different ideas about what will work from the mainstream.
- Partnering with Project Dollars and Sense and drawing on the experience of the Portsmouth Credit Union Project.

### Weaknesses

- What we’re trying to do is change long-established procedures, which “won’t happen overnight”.
- It’s difficult to develop a sustainable solution; i.e., “How do we keep things going?”
- It’s hard to find folks to do the work; community organizations are under-represented in our group. (Fr. Campbell pointed out, “Maybe that’s OK. A small group can accomplish a lot.”)

### Opportunities

- We have a good message and should continue to try reaching out to other community organizations.
- This is a good time and political climate to effect legislative changes.
- Maybe we could learn from other initiatives; e.g., the Developmental Disabilities community

### Threats

- The “powers that be” may feel uncomfortable with persons with disabilities speaking up for their rights.
- Existing disability groups may feel we are “replicating services”. The two GSIL board members in attendance (Peter and Dean) didn’t feel that financial services and training were part of independent living’s core services, but it was suggested that JoAnne and Ray touch base with GSIL’s administration (Larry Robinson, if he’s available) to discuss the issue.

**9/13/01**

## **Financing With Finesse**

September 13, 2001  
4-5:30 pm  
Room G3  
Catholic Medical Center  
North Main Street  
Manchester, NH

### **Those Attending**

Lauri DeMayo, Regional Action Committee; Ray Giroux, Project Dollars and Sense; Mary Giordano; John O'Malley, A Way to Better Living; Peter Giovagnoli; Janet Lucier; Linda Dunfey, Manchester Vocational Rehabilitation; Brenda Lett, Manchester Neighborhood Housing Services (Welcome back, Brenda!).

The meeting was also attended by Dan Reidy, of the UNH Cooperative Extension, and Tobey Davies, of Project Dollars and Sense, who presented on the Portsmouth Credit Union.

### **Portsmouth Credit Union Presentation**

Tobey graciously consented to tell us about what's going on at the Portsmouth Credit Union pilot. She gave some background and history of the major policy changes occurring in Washington and around the country, including the ticket to work (TTW) and the Medicaid buy-in. The model they are following consists of peer support and individual counseling, and is based on a financial plan developed with Boston College (is this right, Tobey?). She went on to discuss the local non-profit organizations they are partnering with: the Seacoast Consumer Alliance (SCA), who host financial literacy trainings and provide liaison services; Northeast Credit Union (NECU), who have worked with the Portsmouth group to provide innovative financial services, such as no minimum balance accounts that pay interest on every dollar (Tobey will provide us with a complete list); and Consumer Credit Counseling, to do basic financial training.

Tobey passed out the training schedule for the credit union membership, benefits counseling, and financial training sessions being given in Portsmouth (very impressive!). Peter asked if the "workshops are geared toward a particular goal?", and Tobey replied that the trainings were designed with input from the participants and were highly customized. She pointed out we would probably take the same approach when we designed our trainings.

IDA accounts were discussed, although it will be some time before that issue is resolved (Tobey and JoAnne will keep us apprised).

Lastly, Tobey, prompted by a question from Dan, discussed the sustainability efforts being done by Project Dollars and Sense to ensure the ongoing viability of the projects being designed. A meeting to discuss that very issue is scheduled for **Thursday, October 18, from 8:00 to 10:00 AM** in Concord. Please contact Tobey at **1-800-238-2048** for more information.

### **Review Action Items**

Ray presented a preliminary budget, which he admitted was largely a fabrication! Still, it's a start and will serve as a placeholder for the actual expenses that will be negotiated.

### **Action Items**

- Forrest will research demographic information
- Forrest will contact Robin Picard of Micro-Credit New Hampshire and Heidi Cloutier of ACS
- JoAnne will contact 3<sup>rd</sup> party about benefits counseling
- JoAnne will report back on the progress of IDA's
- Tobey will put together a list of the credit union products negotiated in Portsmouth
- Ray will try to schedule a meeting with Larry Robinson of GSIL

### **Where Do We Go From Here?**

We discussed the need to examine the core services we require (financial liaison, benefits counseling, basic financial training, and affordable, accessible financial services) and describe in detail what each of the services will ideally look like. After this has been done we will be able to map out an approach for achieving each of these ideal services by developing a job description and a work plan (or work plan).

We began by discussing the role of the Financial Liaison (we decided "Financial Consultant" might get confused with "financial training").

### **Ideal Attributes of the Financial Liaison**

- Starting out half time – 20 hours per week, 10 in the office, 10 doing outreach and other activities
- Secure – memo of agreement for office space for at least a year
- Answer phones and set up appointments – requires a computer w/ scheduling software
- Direct consumers to services
- Fiscally responsible – although ultimate responsibility would rest with us (the steering committee/board of directors)
- Outreach and recruiting – advertising, visiting and presenting to organizations
- Trustworthy and dependable – motivated
- Do we have liability issues?

- Must be friendly and put people at ease
- Should facilitate peer counseling – checking in regularly, provide inspiration
- Help consumers with basic paperwork – filling in applications, applying for credit report, etc.
- Perhaps accompany a consumer on first time visit to the bank – provide encouragement
- Must have a car and a license – for travel
- Office might be at a credit union, or bank, or float between different credit unions and banks
- Perhaps no office – just a cell phone and a laptop computer
- Provide positive feedback – newsletters, teenager involvement, person-of-the-month
- Given this list, the Financial Liaison may be a full time job!

**9/27/01**

## **Financing With Finesse**

October 27, 2001

4-5:30 pm

Room G3

Catholic Medical Center

North Main Street

Manchester, NH

### **Those Attending**

Lauri DeMayo, Regional Action Committee; Ray Giroux, Project Dollars and Sense; Mary Giordano; Janet Lucier; Forrest Wheelock, Alliance for Community Support; Brenda Lett, Manchester Neighborhood Housing Services; JoAnne Malloy, Director, Project Dollars and Sense; Sandy Schwartz, Executive Assistant, Project Dollars and Sense; Dennis Houle.

### **Review Previous Minutes/Action Items**

Ray presented a preliminary budget, which he admitted was largely a fabrication! Still, it's a start and will serve as a placeholder for the actual expenses that will be negotiated.

### **Action Items**

- ✓ Forrest will research demographic information
- ✓ Forrest will contact Robin Picard of Micro-Credit New Hampshire and Heidi Cloutier of ACS
- ✓ JoAnne will report back on the progress of IDA's

- ✓ Tobey will put together a list of the credit union products negotiated in Portsmouth

### **Ideal Attributes of the Benefits Counseling**

- Knowledge of SSI, SSDI, Medicaid, HUD, TANIF (ALL programs)
- Individual benefits counseling at the consumer's home or by phone
- Help consumers with advanced preparation for the meeting (i.e. what to bring to the meeting, financial records needed)
- Math, communication, establish contacts, keep accurate records

Ray shared a communication from Tobey regarding benefits planning. She suggested contacting Sheila Morin (see Ray for the phone number), who has been getting \$25/hour. Sheila mostly works with folks with mental illness, so she may not be familiar with the services/supports and waivers used by persons with physical disabilities. Linda Lawrence and Jan Larson at the Moore Center are also possibilities. That number is 666-6501.

### **Action Items**

- ✓ Get in touch with Sheila, Linda, and Jan; schedule a presentation
- ✓ Update budget

### **Ideal Attributes of the Financial Training**

- Financial training as a group preferred, individualized training as needed
- Accessible transportation and location
- Peer support
- Establish a curriculum

The Portsmouth Project uses Consumer Credit Counseling (CCC) and pays the \$125/hour for group trainings. Individual counseling can also usually be arranged.

### **Action Items**

- ✓ Get in touch with CCC; schedule a presentation
- ✓ Check with NH Coop Extension
- ✓ Update budget

### **Ideal Attributes of the Accessible, Affordable Financial Services**

- Low interest or no interest loans
- Establish credit
- Banking (and IDA) service with a community focus – no minimums, no fees on savings or checking, electronic banking/ATMs, interpreter services
- Expand IDA's to serve the needs of consumers
- Bank should be sensitive to the consumers (i.e. overdraft protection)

### **Action Items**

- ✓ Contact the NH Community Loan Fund about structuring IDA for our needs; **Brenda**
- ✓ Conduct a survey for IDA uses, financial services needed, of Courtyard residents and Peer support members; **Lauri, Forrest, Ray**
- ✓ Collect information about account types at: Granite State, St. Mary's, Members First, Citizens (Kathleen Reardon), Providian; **Mary, Lauri, others?**
- ✓ Develop a curriculum for the training, based on the Portsmouth Project and the MNHS trainings; **the group**

**10/24/01**

### **Financing With Finesse**

October 24, 2001

4-5:30 pm

Room G3

Catholic Medical Center

North Main Street

Manchester, NH

#### **Those Attending**

Lauri DeMayo, Regional Action Committee; Dean Davis, GSIL Peer Support Group; Ray Giroux, Project Dollars and Sense; Mary Giordano; Janet Lucier; JoAnne Malloy, Director, Project Dollars and Sense; John O'Malley, A Way to Better Living; Bob Davis; Dan Reidy, UNH Cooperative Extension; Lisa Lyons (Welcome, Lisa!).

#### **Consumer Credit Counseling Services Presentation**

Becky Palmer of CCCS presented on the organization's services and how they are working with the Portsmouth Project (packets are available to any who are interested). She stated that individual sessions can be setup with a counselor to plan and address financial priorities, negotiate payments and late fees and intervene with creditors. Service cost is based on a sliding scale, and is often free for low-income individuals.

Becky went over the arrangement CCCS has with the Portsmouth Project. Group training was done in four sessions (expanded to five) covering spending and savings plans, establishing and maintaining good credit, and avoiding credit scams, with peer counseling available in between sessions. Groups vary in size, from the full group of 14 individuals to an average group size of seven. (Becky feels 15 is the largest number that can be reasonably accommodated in a group session.) Participants were guided through the process of requesting a credit report, which sometimes resulted in anxiety ("I want to

know but I don't want to know!"). Benefits counseling should ideally be done before financial training so that participants have a basic comfort level with the concepts being discussed and are ready to move forward.

Regarding our group, CCCS is flexible and willing to work with us to develop a curriculum suitable to us. The cost for a group session is \$200 per two-hour session. As stated, individual counseling is available, and arrangements should be made through the central office, phone number 1-800-327-6778, although meetings can occur in any of their local offices throughout the state, with the Manchester office (which is accessible) abutting the Red Cross office on Merrimack Street.

The group thanked Becky for her presentation and discussed to whom services of this type should be tailored, since not all folks are ready to go to work. It was decided that anyone looking to change their situation for the better (not necessarily by working) was a likely candidate. "People with disabilities can't wait for the government to fix the problem. Hoping for an increase in benefits (which is not going to happen) is not a solution to the problem".

### **Preliminary Survey Results**

In order to ensure that the services we provide are the ones our participants want and require, we need to do a survey. Dean, Lauri, Mary, Janet, and Peter graciously consented to serve as "guinea pigs" and evaluate the proposed new Financial and IDA surveys before distributing them to a larger group of people. Some questions were found to be confusing, and some, like social security number, were deemed to be too intrusive. It was decided to meet as a group and go over the surveys, rewording some questions, eliminating others, and combining the two surveys into one. This meeting is scheduled for October 31st.

Once the final version of the survey has been designed, John O'Malley and Lauri will distribute them. It is anticipated a total of 80 copies of the survey will be required.

### **Work plan**

The first pass of the long awaited work plan was finally unveiled. It is an attempt to state in a succinct way who we are, what we're trying to do, and how we're going to get there. Although a good start, after some discussion it was decided more detail was needed with specific timelines to make the document a useful work plan. The next version of the document will attempt to address these concerns.



## **E. PCA Project**

The following is an outline of the first project I proposed.

### ***Problem Statement***

The approximately 1000 elderly individuals and individuals with disabilities who live in the greater Manchester, NH, area who need assistant care services on an ongoing basis will be unable to live independently unless they can secure a dependable, affordable source for those services.

### ***Objective***

As a result of this program, 24 months from now a sustainable training program exists from which a pool of 20 trained, dependable individuals will be available to provide attendant care services at an affordable cost to elderly individuals and individuals with disabilities who live in the greater Manchester, NH, area.

### ***Criterion***

The objective will have been met if 24 months from now a sustainable training program exists and at least 20 individuals who have undergone training in the provision of attendant care services are working at least part time providing those services to elderly individuals and individuals with disabilities who live in the greater Manchester, NH, area.

### ***Strategy***

In 12 months, produce a work plan and a business plan to solicit funding for a sustainable program to train low-income individuals to become personal care attendants (PCA's) as

part of an infrastructure that also provides them with benefits and cooperative ownership. Once the work plan, the business plan, and a funding source are in place, begin work developing the infrastructure to implement the training program, to be completed within 24 months.

## ***Activities***

### **Produce Work plan**

- Meet with groups interested in PCA services
  - GSIL
  - Mental Health Organizations
  - Voc. Rehab.
  - DHHS - Medicaid Buy-in Grant
  - Elderly community groups
  - Home health agencies
  - Others?
- Meet with groups interested in job training initiatives
  - WOC - Work Opportunities Council
  - Manchester area CDC's
  - Others?
- Gather data on number of elderly individuals and individuals who need PCA services in Manchester
- Gather data of number of low-income individuals interested in job training
- Research policy initiatives

- State
- Federal
- Gather information on possible funding sources
  - Community loan funds
  - Grant possibilities
- Secure buy-in and cooperation of elderly and disability community
  - Meet with community groups
  - Letters of support
  - Community outreach
- Write the work plan

## **Produce Business Plan**

- TBD

## **Develop Infrastructure**

- Meet with organizations interested in supporting/developing job training infrastructure
  - Quality Care Partners (QCP)
  - Project Dollars & Sense
  - DHHS
  - WOC
- Determine type of organization/where the organization will reside

- As part of an existing organization?
  - As a standalone organization?
  - As a coop?
  - Benefits structure?
- Develop partnerships
- Set up training program
  - Research/develop training program
  - Secure training facility
  - Hire instructors

## **G. Center for Economic and Employment Opportunity**

The following is an overview of the second project I proposed.

### ***Introduction***

After talking to the staff of Project Dollars and Sense and meeting with a member of the CED staff familiar with the project, I decided to switch from working independently on the PCA project (described above) to working more collaboratively with Project Dollars and Sense, helping them succeed in their mission of "Removing Financial Barriers to Employment for People with Disabilities". We decided to try to gain support in the disability community for establishing a "center for economic and employment opportunity" built on the foundations started by Project Dollars and Sense. Toward that end we convened a meeting of representative disability groups from across the state to brainstorm on the following problem:

### ***Problem Statement***

68.9% of working age individuals with a severe disability are not employed, as compared to 15.6% of those with no disability. Although many organizations exist to deal with various aspects of disability, none are specifically tasked to identify, prioritize, and coordinate efforts to address those issues preventing individuals with disabilities from achieving more satisfactory employment rates. Until such an organization exists, efforts to help persons with disabilities succeed in the workplace will remain disjointed and ineffective.