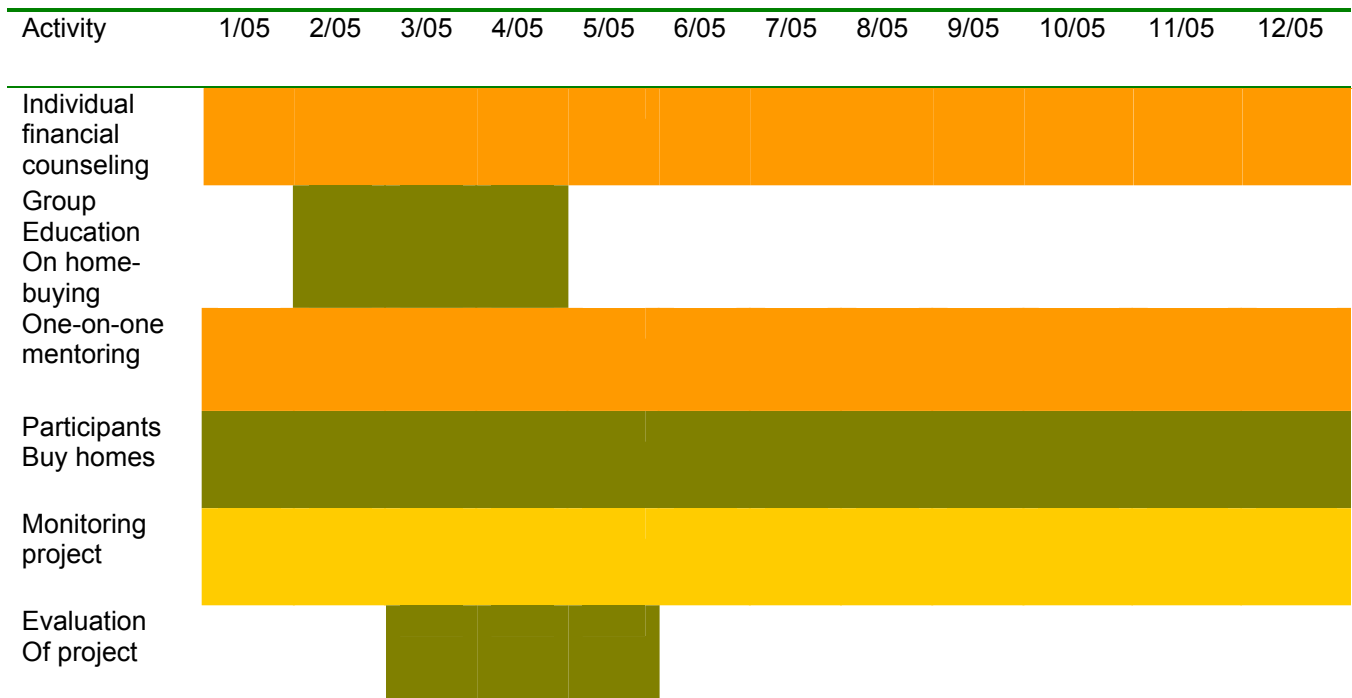
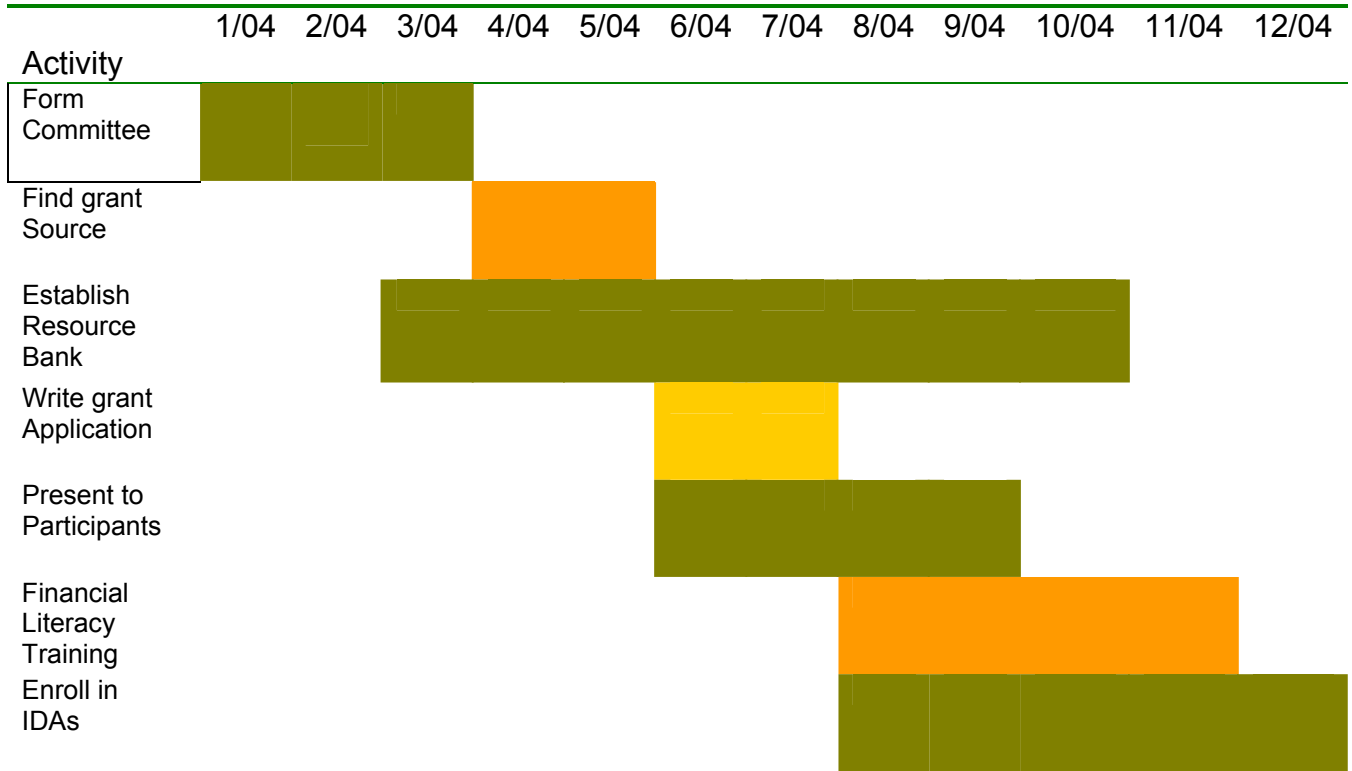


Appendix 1 – Original Implementation Plan



Appendix 2 – Staff Job Descriptions

The Homeownership Counselor is responsible for all program development, implementation, tracking, monitoring and evaluation. She/he will deliver all group education and either provide or appropriately refer clients for individual counseling. She/he is also responsible for assisting with grant writing to fund counseling and assist the Loan Fund with grant-writing for IDA match funds as necessary. The Homeownership Counselor reports directly to the Executive Director of LACLT.

The Homeownership Counselor is responsible for enrollment and tracking counseling of participants during their participation in the IDA savings program. The Supported Refugee IDA project required about 3 – 5 hours of staff time weekly, depending on whether group education is in progress.

 Appendix 3

Two-Year Budget for Refugee IDA Project

Revenue

Program services	0
Fund-raising	20,200
Grant funds for participants	60,000
Total revenue	80,200

Expenses (Direct costs)

Salaries	10,000
Employee benefits	900
Payroll taxes	1,500
Professional fund-raising fees	0
Accounting fees	0
Legal fees	0
Supplies	1,000
Telephone	1,200
Postage and shipping	200
Occupancy	0
Equipment rental/maintenance	0
Printing and publications	200
Travel	500
Conferences, conventions, meetings	600
Interest	0
Depreciation	0
matching grant funds disbursed	60,000
Indirect (general & administrative)	4,000
Total Expenses	80,200
Net income	0

Appendix 4 – Project PowerPoint Presentation

Submitted separately in PowerPoint file.

Refugee Asset Building with IDA accounts

A mentoring and counseling project to compliment IDA savings program for recently settled refugees, asylum seekers and immigrants

Abstract

- Our mission is to provide specific financial education and mentoring to prepare refugees living in the Lakes Region for successful homeownership in their new country and community. This training, coupled with the ability to earn matched savings for their efforts, will enable them to assimilate faster and more easily into life in the US and build assets via homeownership.

Project Location

- The “Lakes Region”, in central New Hampshire
- Tourist and service economy
- The City of Laconia, population 17,134 year-round, swelling to 30,000 in the summer
- Median area income \$27,796

Our Target Community

- **Refugees arrive in the Lakes Region**
- **They are “resettled” by social service agencies**
- **Refugees “graduate” the orientation program**
- **Resettlement agencies find them rental housing**
- **Assist with job hunt**
- **Set up repayment of their travel loan**

Goals for Project

- Write Grant application to fund 10 IDA accounts with 3:1 match (\$60,000)
- Enroll 10 participants, with completion rate of 75%
- Mentor and educate each participant to become mortgage ready by completion off savings plan (2 yrs)
- 50% of participants become homeowners within two years

Support and Training

- Mentoring with another who speaks their language (i.e. another refugee or immigrant volunteer) and community volunteers
- Participants will learn
 1. Basic financial and banking skills
 2. Asset building methods
 3. Credit management
 4. Learn social, economic & political systems

Objectives

- 👍 **Procure grant for IDA match**
- 👍 **Form referral and mentoring committee**
- 👍 **Conduct needs assessment**
- 👍 **Enroll participants**
- 👍 **Provide financial literacy training**
- 👍 **Develop savings plan with each participant**
- 👍 **Provide ongoing counseling**
- 👍 **Provide asset training**
- 👍 **Assist participants in finding house and financing**

Resources

Volunteers who speak various languages

- Bosnian
- Arabic
- French
- Various African dialects
- Spanish

Resettlement organizations

Community 'mentors'

How have we done?

■ Accomplishments

- 3 families have bought homes
- 11 participants; all still saving or graduated
- Established GREAT committee to work with refugees city-wide
- Established well-known training opportunities

■ Challenges

- I changed employment from the host organization to a CDFI
- Refugee Connections committee wants to do more than I can commit personally

Anecdotal Accomplishments

- Establishment of protocol for Muslim funeral rites by local funeral home
- Designation of area in local cemetery specifically for Muslim burial
- Advocated for equal treatment of persons seeking drivers licenses in State of New Hampshire
- Successfully procured a grant for providing cultural sensitivity training for health care workers in local hospital, mental health providers and school healthcare workers to be provided in 2005
- Creation of website for locating resources and understanding of issues to be utilized by local service providers
- Set up volunteer base of mentors and translators for those accessing the local domestic violence shelter
- Organized self-help support group for African refugees to work with Lutheran Social Services and IDA Project Director
- Arranged for Catholic Charities to provide ESL classes when Lutheran Social Services pulled out

Formative Evaluation

- How well do participants understand banking, budgeting, and establishing credit?
- We said we would conduct a focus group with the community volunteers and mentors to determine their perceptions of the project's goals, methods and responses of participants and stakeholders with whom they've had contact however this did not take place

Formative Evaluation

- **We measured the efficiency and usefulness of this program through tracking of:**
- **Hours spent by credit counselor or project director on one on one counseling**
- **Number of contacts per participant**
- **Hours spent by community volunteers and mentors with participants**
- **Savings rate and consistency**
- **Length of time it takes participants to become mortgage-ready**

Conclusions

- People of different cultures required much different levels of support and incentive to learn and prepare for homeownership.
- People coming from Eastern Europe and Latin America learned much more quickly the financial systems and became independent faster.
- The Africans, whose monetary systems in their home countries were much more different from the U.S. and whose language barriers run deeper, require more support and time to assimilate and develop life skills which enable them to earn more money and participate more fully in our community.

Sustainability

- We have become known in the refugee community as a resource, advocate, and friend
- As one family sees another experiencing success in homebuying they are asking for the opportunity to participate
- NH Community Loan Fund provides the \$\$ through grant-writing to continue IDAs
 - If this changes the IDA portion of this project will founder but the mentoring and support can continue

My Inspiration

- *“The problems we have in Africa are spiritual problems. They come from evil, not from poverty. What we can’t do in Africa, we can do here. . . . We are Hutus and Tutsis together, to show each other that we are brothers and sisters, that we can live together without killing, with love.” - Manzi Murenzi is co-founder of the New Hampshire African Information Center, which is intended to offer practical help for new [refugees &] immigrants.*