



PERFORMANCE AND QUALITY IMPROVEMENT (PQI) PLAN
PQI TEAM MEETING
DATE January 19, 2018
Reporting Period: July 1, 2017 thru September 30, 2017

ATTENDEES: Shenell Thompson; Phyllis Caldwell; Peter Laroche

What has changed in our service delivery within the last quarter as a result of agency division outcomes, measurement, consumer satisfaction surveys, or other PQI process?

- I. **Service Reviews: PQI Division Team Reports include information on the following:** Quarterly Case Supervision; Quarterly Peer Reviews; Quarterly Staff Supervision; Review of Annual Division Work Plan; Review of Annual Staff Goals; Client Satisfaction Survey Results; Review of Outcomes Management Results; Recommendations based on results.

- II. **Compliance and Deadlines**
 - a. **Grants:** All grant reports have been submitted on time as required.
 - b. **Contracts:** All contracts with independent contractors are monitored on a monthly, quarterly, and annual basis, in terms of their meeting contract terms and expenses staying within budget.
 - c. **State:** All State reports have been submitted on time as required.
 - d. **Federal:** All Federal reports have been submitted on time as required.

 - e. **Personnel: See PQI Division Team Reports for information on the following:** Division Staffing; Turnover; Training requirements met, provided and IT needs that are unmet:

- III. **Risk Management:**
 - a. **Incident Reports filed:** See PQI Division Team Reports.
 - b. **Building Safety:** Annual facility inspection reports are included in agency building safety notebook.
 - c. **Quarterly Review of Immediate and Ongoing Risks:** At every quarterly PQI Team Meeting a review of immediate and ongoing risks that include review of incidents, critical incidents, accidents, and grievances including the following, as appropriate to the division or service: a. facility safety issues; b. serious illness, injuries, and deaths; c. situations where a person was determined to be a danger to himself/herself or others; d. service modalities or other organizational practices that involve risk or limit freedom of choice; and the use of restrictive behavior management interventions, such as seclusion and restraint.

- IV. **Organizational Communication and Learning**
 - a. **Providing information to stakeholders:** Agency stakeholders are kept informed of the impact of division service delivery through annual reports, CCCS website, press releases, annual meeting luncheon, and periodic community special events.

- b. **Recommendations:** With limited funding for paid marketing focus on expanding social media marketing (Facebook; Twitter; etc.). Staff social media team and board marketing committee to identify FY 2017-2018 social media marketing goals and strategies.

V. Consumer/Community Impact

- a. **How are we helping those we work with be better connected to their community?** Agency service delivery includes client specific action plans to connect with community resources for possible assistance; CCCS website includes information on agency partners and community activities; Agency partnership with Chamber of Commerce, BBB and United Way helps clients and staff connect with community resources;
- b. **Access to services (other than ours?):** See above.
- c. **How are we increasing quality of life for those we work with?** CCCS's continuum of care model – moving from financial crisis to financial stability to financial sustainability to wealth building – helps agency clients improve their quality of life and achieve their financial dreams.
- d. **Recommendations:** Based upon stakeholder feedback, CCCS to regularly update its agency website to make it more user friendly for community stakeholders.

VI. Stakeholder Satisfaction

- a. **How do we know our stakeholders are happy?** Through quarterly client outcome survey's and division evaluations the agency gets feedback from consumers of division services as to their satisfaction. CCCS also conducts periodic Strength; Weakness; Opportunity; and Threat; (SWOT) surveys with agency stakeholders (board; staff; funders; community partners; donors) to assess how well the agency is doing to meet their needs and how the agency can improve. The SWOT survey results are reviewed at board planning retreat, last one in May 2016.
- b. **If surveys have been administered what are the results?** See PQI Division Team Reports.
- c. **Recommendations:** Survey results are used to make revisions in the agency's strategic goals, changes in CCCS strategic objectives, client service delivery methods and evaluation of services.

VII. Strategic Plan

- a. **Are we achieving what we set out to do?** Yes, and we can and will do better!
- b. **Changes in demographics?** CCCS tracks changes in client demographics across agency divisions. CCCS annually compares community demographics with agency client demographics at marketing and division team meetings, which are reviewed at strategic planning committee meetings.
- c. **Action Steps Taken:** The CCCS board conducted a strategic planning retreat in May 2016 as there are many community initiatives and changes in nonprofit funding that will impact CCCS service delivery and funding in FY 2018. In May 2017 CCCS changed its organizational structure, moving from 3 to 2 divisions with the retirement of the MM division director. During the 1st quarter of FY 2017-2018 CCCS implemented these organizational changes that included elevating 4 direct service staff to program coordinators, working under their division directors.

VIII. Grievances received this past quarter: See PQI Division Team Reports

Respectfully submitted,



Peter Laroche,
CCCS President and CEO



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Agency Performance Metrics across All Divisions

Many different stakeholders require us to identify and track a large array of division data, including the Council on Accreditation, National Foundation for Credit Counseling Council, HUD, corporate and government funders, and foundation donors.

We track client demographic and financial data at intake and over the course of each client case and input the information in databases specific to our industry, such as Paragon and Peregrin. We also maintain comprehensive notes and paper files for additional information, signed releases, etc. This collective body of data allows us to track numbers served and progress toward completion of goals and report the specific information needed by to each donor and stakeholder.

Agency wide, we monitor division effectiveness via a formal Performance and Quality Improvement Plan (PQI). This plan tracks client outcomes via quarterly client surveys. In our process, PQI teams in the two divisions meet quarterly to review client outcome/impact data, case file reviews, client complaints, and all relevant trends and events.

Action steps are identified by each team to improve service delivery and/or operations. The teams' PQI reports are reviewed by management, also quarterly, and a series of agency-wide PQI and risk management topics are addressed as needed. Key inquiries include questions related to how much counselors actually improve their clients' ability to manage money and become economically self-sufficient.

A PQI Quarterly Report is shared with agency staff, board and external stakeholders, which is posted at the CCCS/Financial Pathways website.

Financial Pathways also periodically requests input on agency performance from a variety of community stakeholders to inform our strategic planning process.

In our classes and workshops on topics as diverse as home maintenance, mortgage foreclosure prevention, and household budgeting, we employ pre-and post-session tests to gauge the effectiveness of the teaching and improve course content.

HOUSING & MONEY MANAGEMENT PQI PROGRAM SUMMARY

Program: Housing Division **Period Covering:** July 1, 2017 – September 30, 2017

Team Meeting Attendees: Jeff Yates, Mark Shore, Phyllis Caldwell, Sharon Thomas, Madeline Mullins, Regina Harris-Brooks, Deborah Litaker, Vera Guthrie

Summary of Activities:

Quarterly Case Supervision:

As part of the PQI process the quarterly case file review and case supervision was conducted on January 12, 2018. A sample of open cases files were reviewed by the Housing and Money Management Staff as well as the Program Director, who reviewed a sample of closed files, client satisfaction surveys, and the homebuyer education workshop surveys.

SHFPP Phase II: *All SHFPP counseling is conducted face-to-face to meet the file documentation requirements.* Intakes completed/options identified: **42 of 74 files referred**

MPP closings: July 1, 2017 – September 30, 2017 – 12 total for the quarter. Commitment is 24 per month. The case commitment was low due to the number of vacations and holidays during the quarter.

Reverse Mortgage Clients: 16 Sessions

Housing and Money Management Clients: 345 Budget, Credit Counseling and Housing sessions, 16 Reverse Mortgage sessions, 1 new DMP and 63 active DMP's.

Quarterly Peer Reviews:

The Program Director randomly selected (6) Prepurchase files, (6) HEC, and (18) housing and money management files for a total of 30 files for the first quarter of FY 17-18. To ensure objectivity no staff member reviewed their own files. The Peer Review reflected overall compliance to the housing and money management division specific client file documentation, COA and agency counseling protocol.

Quarterly Staff Supervision:

Peer file review did not identify any deficiencies in counseling or compliance.

The Program Director identified future training opportunities with Rural Community Assistance Corp. (RCAC) and HUD for Housing Counselor Certification.

Review Program Annual Work Plan:

Housing Division annual work plan goals were successfully achieved during the past fiscal year.

MPP Contractual Commitment: 24 closings per month, did not meet commitment. _

SHFPP Data Requirements: **No longer in place or required**

MPP Workshops: remain successful in self-screening for MPP. 92 people attended the MPP Workshops during the quarter. This is a slight increase from the last quarter attendance.

Review Client Satisfaction Survey Results:

Reviewed (15) HUD Housing Counseling Client Surveys and (10) Client Satisfaction Surveys for Homebuyer Education Workshops for the quarter. 95% stated the counselor helped develop a plan to meet housing needs, 96% checked yes, when asked "did your counselor impress you as a person who knew what he or she was doing" 96% checked yes when asked "Was the counseling agency open during hours when it was convenient for you to obtain counseling? 95% of Clients expressed overall satisfaction with the service and counseling they received at the Center for Homeownership. The Homebuyer Education workshop surveys revealed a 97% knowledge increase after attending the workshop and 97% gained an understanding of how credit affects their ability to obtain a mortgage. 97% of workshop participants rated the overall workshop as meeting expectations.

Clients behind on their mortgage or rent who reported the counseling sessions with FPP resulted in avoiding moving because of foreclosure or eviction: 81% (Goal: 80%). After coming to FPP, percent of clients surveyed who reported they are using money management skills gained to maintain financial health: 81% (Goal: 80%). Clients who could not afford their mortgage payments, who reported their session at FPP helped to negotiate more affordable mortgage payments through a loan modification: 29%.

Review Outcomes Measurement:

The agency program goals and the City of Winston-Salem, United Way and NCHFA grant goals and outcomes were reviewed and evaluated to verify if the Housing and Money Management division is meeting projected goals and outcomes for the fiscal year based on the number of clients served, number of homeowners and number of clients currently receiving pre-purchase counseling and homebuyer education, number of foreclosure prevention clients and financial management clients. The agency is on target to meet all internal and external funding requirements.

Trainings Attended: Staff attended housing, grant writing and program specific training during the quarter (See SDO reports) during the quarter.

Action Plans: (Ideas to improve service quality)

Actions to be Taken	Desired Outcome	Person(s) Responsible	Timeline	Progress Update
Follow-up on SHFPP completed files.	Increase # of completed files	Foreclosure prevention staff	FY 2017/2018	Increase in the # of completed files.
Staff attend training to receive HUD certification.	Pass certification test	Housing and Money Management Staff	FY 2017/2018	
Receive recertification of NFCC housing counseling.	All staff recertified in 2018	Housing and Money Management Staff	FY 2017/2018	

Action Request: (If unable to resolve problem or have an idea that needs the attention/approval of the Director or Board of Directors)

Problem/Idea	Desired Outcome	Attempts at Resolution	Assistance Needed
N/A			
N/A			

What we learned/Impact on People Served: (What have we learned from our efforts to improve service quality? What impact have our changes had on the people served? How can we promote examples of positive practice throughout the organization?)

The agency housing and money management division meets a unique need in the community and works in collaboration and partnership with community housing service providers to meet its program goals and objectives. The program is increasing the quality of life in the community and financial education and counseling are the key components to client success. Clients that receive services at the agency are better equipped to make informed decisions as prospective homebuyers and decrease the likelihood of default or delinquency. Clients who receive default and delinquency counseling have been able to successfully avoid foreclosure and understand their options to prevent foreclosure. Client action plans and follow-up appointments increase the effectiveness of the counseling process and ensure the success of the client. The program requires more visibility in the community and should build on its reputation.

Scribe Signature: Signature on file Date of Team Meeting: February 26, 2018

Copy of Minutes to: President and CEO

POI EDUCATION PROGRAM SUMMARY

Program: Center for Financial Education Division Period Covering: July 1, 2017 – September 30, 2017

Team Meeting Attendees: Lisa Terry, Keyra Williams, Kenneth Weldon, Erica McKnight and Shenell Thompson

Summary of Activities: With continued sponsorship from Truliant Federal Credit Union, hosted three additional Money Jungle workshops for youth with local community organizations (Habitat for Humanity Summer Youth Camp, Urban League Summer Youth Employment Program and Crosby Scholars). We provided financial education to 481 individuals (youth included).

During an annual audit of our Merchant Credit Report Files, it was determined that client authorization forms and identification required for consent were not collected. After consulting with organization's legal representation, human resources and division director, the employee responsible was terminated. We were able to present clients with an affidavit to request signatures and presented those to the auditors. Training was offered to all staff to review the proper protocol used to pull credit reports and employees were required to sign form attesting to training.

Quarterly Case Supervision:

Keyra Williams began working a dual role between the ABC and Representative Payee after Patti Sears resigned. Noticed an increase in client phone calls and brought a service assistant from the SFC program area on board part-time to help with the call volume.

Quarterly Peer Reviews:

See Summary

Monthly Staff Supervision: N/A

Review Program Annual Work Plan:

Annual work plan was reviewed no changes noted.

Review Annual Staff Goals: CFE participated in more than 75 hours of professional development related to financial coaching, student loans, asset building, financial capabilities and racial wealth gaps and disparities.

Review Client Satisfaction Survey Results:

Client satisfaction surveys continue to track at or above the desired levels.

Review Outcomes Measurement:

	Agree	Disagree
Understand financial management better	91%	9%
Understands factors that lead to financial pitfalls.	75%	25%
Understands actions needed to succeed.	95%	5%
Course helped me develop an action plan	92%	8%

Trainings Attended: Trainings are noted in the SD&O reports for this quarter.

Action Plans: (Ideas to improve service quality)

Actions to be Taken	Desired Outcome	Person(s) Responsible	Timeline	Progress Update
Training opportunities for staff	Financial Capabilities	Director	ongoing	Participate in webinars on an ongoing basis

Action Request: (If unable to resolve problem or have an idea that needs the attention/approval of the Director or Board of Directors)

Problem/Idea	Desired Outcome	Attempts at Resolution	Assistance Needed
None addressed			

What we learned/Impact on People Served: (What have we learned from our efforts to improve service quality? What impact have our changes had on the people served? How can we promote examples of positive practice throughout the organization?)

Program is growing and opportunities for additional programs are becoming available. Prioritizing educational opportunities will be essential for staff next quarter.

Scribe Signature: Signature on File Date of Team Meeting: 12/29/2017

Copy of Minutes to: President & CEO

**Staff Development & Outreach (SDO) Report
July 1, 2017 thru September 30, 2017**

Education	Jul-17	Aug-17	Sep-17	July-Sept 2017
In Service Training				
Participants	5	5	0	10
Classes	1	1	0	2
External Staff Training				
Participants	9	17	2	28
Classes	8	10	2	20
Housing and Money Management	Jul-17	Aug-17	Sep-17	July-Sept 2017
In Service Training				
Participants	1	4	1	6
Classes	1	3	1	5
External Staff Training				
Participants	5	10	1	16
Classes	5	2	1	8