



Changing lives through financial education and counseling

PERFORMANCE AND QUALITY IMPROVEMENT (PQI) PLAN
PQI TEAM MEETING
DATE January 17, 2017
Reporting Period: July 1, 2016 thru September 30, 2016

ATTENDEES: Kathy Banks; Shenell Thompson; Phyllis Caldwell; Peter Laroche, Corky Clodfelter

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. **PQI DIVISION REPORT HIGHLIGHTS:** See PQI Quarterly Dashboard.
- II. **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.
- III. **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 ID needs that are unmet:
- IV. **Risk Management:**
 - a. **Incident Reports filed:** See PQI Division Team Reports.
 - b. **Building Safety:** Quarterly 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.
- V. **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 2016-2017 social media marketing goals and strategies.

VI. 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 live 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.

VII. 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 selected 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 annually by the board at annual board planning retreat.
- 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.

VIII. 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 committee meetings, which are reviewed at strategic planning committee meetings.
- c. **Action Steps Taken:** The CCCS board conducted its annual strategic planning retreat in April 2016 as there are many community initiatives and changes in nonprofit funding that will impact CCCS service delivery and funding in FY 2017.

IX. 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 three 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 summary report of client surveys is shared with agency staff, board and external stakeholders. 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.

POI MONEY MANAGEMENT DIVISION SUMMARY

Period Covering: July-September 2016-1st Qtr 2016-2017

Money Management Team: Michelle Shuey, Terri Gosh, Deborah Litaker, Regina Smith, Erica McKnight, Patti Sears, Latricia Murray, Kathy Banks.

Summary of Activities:

Quarterly Case Supervision:

Case supervision of three primary programs of the Money Management Division is ongoing: 1. Senior Financial Care® – including bill-pay, budget/credit counseling, reverse mortgage counseling, and Options Counseling. 2. Representative Payee – including working with benefits counselors to make appropriate decisions for clients; and 3. Budget/Credit/DMP counseling. .

Quarterly Peer Reviews:

A quarterly case file review of Senior Financial Care files was completed by SFC counselors with six (6) files reviewed out of **35** new clients for the quarter. All files met established counseling protocol. The Budget and Credit Counseling Quarterly File Review was completed by all budget/credit counselors with seven (7) files out of **48** Initial Counseling Sessions. All files were in compliance with best practices. On average, 10-15% of new client files for the quarter are pulled for review.

Quarterly Staff Supervision:

Cross training of administrative support staff is ongoing, with each learning the others' systems for scheduling appointments, screening calls, and understanding all the programs. Counselors also have opportunities to cross train as well as to maintain appropriate certifications for their position.

Review Program Annual Work Plan:

Annual work plan goals are monitored and in line with agency strategic plan goals. Financial Pathways and agency staff remain committed to establishing a strong foundation for holistic service delivery in all divisions.

Review Annual Staff Goals:

Staff goals are established at the time of annual employee evaluation, completed in July 2016. Staff members who need additional guidance or have concerns can meet with their Division Director to make every attempt to reach their goals within the year.

Review Client Satisfaction Survey Results:

60% of new Money Management clients who responded to our survey answered "yes" when asked if they saw an improvement in ability to pay for basic living expenses. 100% of new SFC Budget/Credit Counseling clients who responded to our survey answered "yes" when asked if assistance from SFC had improved their ability to pay for basic living expenses.

Review Outcomes Measurement:

Senior Financial Care goal for HCCBG funding is **150** new clients for the fiscal year. Clients who may be counted for HCCBG funding must meet the following criteria: No fee or potential fee for service; Reside in Forsyth County; Unduplicated during the funding year. New clients eligible for HCCBG funding counseled year-to-date is **32**; total new clients is **35**. Funding for the year is 25% spent totaling **\$18,000**.

Budget/Credit Counseling new clients counseled YTD is **48**.

New DMP's for the Quarter total three (0), with total Active DMPs **98**. Disbursements to reduce debt = **\$159,829**. Monthly client contribution average is **\$22.06**.

Representative Payee clients increased to **361**.

Trainings & Outreach Attended:

All staff participated in webinars as appropriate to their specialties.

July: Various Webinars appropriate to counseling specialties.

August: Fair Housing Training in Raleigh – Regina; NFCC Committee Meeting in Washington DC – Kathy; Ambassador Training – all staff.

September: Truliant FCU United Way Fair – Deborah; Annual FPP Luncheon – All staff; ARMS Training – Latricia; Allegacy FCU United Way Fair – Regina.

Incidents, Accidents, Grievances, Complaints:

There was an incident in July involving a Money Management counselor who was leaving the office building on business. When she entered the building elevator, she tripped on the uneven “lip” of the elevator entry and fell hitting her head and shoulder on the railing at the back of the elevator. An incident report was filed and the employee has received medical treatment for her injuries. At the time of this writing (March 28, 2017), her treatments have been completed and her healing is nearly complete.

Action Plans: (Ideas to improve service quality)

| Actions to be Taken | Desired Outcome | Person(s) Responsible | Timeline | Progress Update |
|---|---|------------------------------|--|--|
| HCCBG Funding for Senior Financial Care awarded | Sustaining funding for the program and education & outreach | SFC Counselors | Funding July 1 – SFC was awarded \$72,000 (amount requested) | Funds are received monthly. 25% of total funding spent during this quarter |
| Cross referrals among programs | Holistic services to clients | SFC and Rep Payee | Three referrals were made from SFC to Rep Payee. Two were successful; one was eliminated due to family intervention. | The two completed referrals are doing well in the Rep Payee program. |

Action Plan

| Actions to be Taken | Desired Outcome | Person(s) Responsible | Timeline/Progress Update |
|----------------------------|------------------------|------------------------------|---------------------------------|
| | | | |
| | | | |

This quarter went smoothly and all services were maintained.

Division Director Signature: Kathy Banks Date of PQI Report: September 30, 2016

Copy of Minutes to: President & CEO

HOUSING PQI PROGRAM SUMMARY

Program: Housing Division **Period Covering:** July 1, 2016 – September 30, 2016

Team Meeting Attendees: Jeff Yates, Mark Shore, Phyllis Caldwell, Sharon Thomas, Madeline Mullins

Summary of Activities:

Quarterly Case Supervision:

As part of the PQI process the quarterly case file review and case supervision was conducted on October 20, 2016. A sample of open cases files were reviewed by the Housing 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: *There has been a significant change in SHFPP file documentation and requirements. The team is in transition and becoming acclimated to the new file requirements. Intakes completed/options identified: 38*

MPP closings: July 1, 2016 – September 30, 2016 – 28 total for the quarter. Commitment is 24 per month.

Quarterly Peer Reviews:

The Program Director randomly selected (5) Pre-purchase files, (3) HEC, and (5) foreclosure mitigation files for a total of 26 files for the first quarter. To ensure objectivity no staff reviewed their own files. The Peer Review reflected overall compliance to the housing 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 NeighborWorks of America 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.

SHFPP Data Requirements: No longer in place or required

MPP Workshops: remain successful in self-screening for MPP. 91 people attended the MPP Workshops during this quarter.

Review Client Satisfaction Survey Results:

Reviewed (15) HUD Housing Counseling Client Surveys and (10) Client Satisfaction Surveys for Homebuyer Education Workshops for the quarter. 96% 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" 97% 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 95% knowledge increase after attending the workshop and 96% gained an understanding of how credit affects their ability to obtain a mortgage. 96% 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: 53% (Goal: 65%). After coming to FPP, percent of clients surveyed who reported they are using money management skills gained to maintain financial health: 59% (Goal: 65%). 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: 62%.

Review Outcomes Measurement:

The agency program goals and the City of Winston-Salem grant goals and outcomes were reviewed and evaluated to verify if CHO 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. The goal for the number of projected homeowners is 60 and 7 clients purchased homes, which is 12% of goal. The goal for homebuyer education participants is 150 and 20 clients received homebuyer education which is 14% of goal. The goal for pre-purchase counseling sessions is 425 and 94 sessions were provided, which is 23% of goal. The goal for home maintenance workshop participants is 100 and 28 clients were served, which is 28% of goal.

Trainings Attended: Staff did not attend any training 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 completed files #'s | Phyllis/Rachel/Latricia | End of next quarter | . Reviewed |
| | | | | |

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 counseling program 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: October 20, 2016

Copy of Minutes to: President and CEO

FINANCIAL EDUCATION PQI PROGRAM SUMMARY

Program: CFE

Period Covering: July 1, 2016 – September 30, 2016

Team Meeting Attendees: Lisa Terry Jerel Swinson, Keyra Williams, Kenneth Weldon and Shenell Thompson

Summary of Activities: CFE utilized the Point to participate in more than a dozen community awareness events across Winston-Salem. Several opportunities were hosted by our funder, Wells Fargo to increase visibility and collaboration of the POINT. Staff participated in several training opportunities to increase awareness of racial disparity, financial coaching and credit counseling. The Strong at Home collaboration began to enroll participants in July and staff was available for meet and greets, along with collecting surveys.

Quarterly Case Supervision:

Surveys were to use on the Point to provide opportunities for follow-up and referrals.

Quarterly Peer Reviews:

Staff files were reviewed. 100% compliance

Monthly Staff Supervision:

AmeriCorps VISTA joined our program in August to work partner with Goodwill on Growing Household Incomes.

Review Program Annual Work Plan:

Annual work plan was reviewed:

Financial Vision Board Sessions were offered this summer with minimal participation

Review Annual Staff Goals:

Lisa began certification with NeighborWorks for Financial Coaching

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. | 79% | 21% |
| Understands actions needed to succeed. | 87% | 13% |
| Course helped me develop an action plan | 91% | 9% |

Trainings Attended: ASSETS and Opportunities Conference – Racial Wealth Equity and Implement Financial Capability tools. NW Financial Capabilities training. Online Financial Coaching training.

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 and training sessions Student Loan Borrower Certification | Director | ongoing | Lisa attended NW training for Financial Coaching |

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: 01/5/2017

Copy of Minutes to: President & CEO

Client Survey Results

| Assets and Opportunities | | GOAL | 1st Q 2016-2017 | |
|---|------------|-------------|------------------------|-----------------|
| | | | <i>July-Sept 2016</i> | |
| | | | Agree | Disagree |
| Understands factors that lead to financial pitfalls | 80% | | 91.00% | 9.00% |
| Feels less stressed | 85% | | 79.00% | 21.00% |
| Understands actions needed to succeed | 80% | | 87.00% | 13.00% |
| Course helped me develop an action plan | 90% | | 91.00% | 9.00% |
| Course was right length | 90% | | 99.00% | 1.00% |
| Number of surveys distributed | | | 121 | |
| Number of responses | | | 94 | |
| Response rate | | | 77.69% | |

| Housing and Money Management | | GOAL | 1st Q 2016-2017 | |
|--|------------|-------------|------------------------|-----------------|
| PreHomeownership Counseling | | | <i>July-Sept 2016</i> | |
| | | | Agree | Disagree |
| Counselor helped develop a plan to meet housing needs | 95% | | 96.0% | 4.0% |
| Did your counselor impress you as a person who knew what he/she was doing? | 95% | | 96.0% | 4.0% |
| Was the counseling agency open during hours when it was convenient for you to obtain counseling? | 90% | | 97.0% | 3.0% |
| Overall satisfaction with the service and counseling received | 95% | | 95.0% | 5.0% |
| Knowledge increase after attending the workshop | 95% | | 95.0% | 5.0% |
| Gain in understanding of how credit affects their ability to obtain a mortgage | 95% | | 96.0% | 4.0% |
| Overall workshop met expectations | 95% | | 96.0% | 4.0% |
| Number of surveys distributed | | | 31 | |
| Number of responses | | | 31 | |
| Response rate | | | 100.00% | |

| Housing | | 1st Q 2016-2017 | |
|--|-----|-----------------|----------|
| | | July-Sept 2016 | |
| | | Agree | Disagree |
| After coming to CCCS, have your newly acquired money management skills improved your personal or family interrelationships? | 70% | 71.0% | 29.0% |
| Have you improved your ability to pay your basic living expenses (rent/mortgage, utilities, transportation and food) in a timely manner? | 75% | 65.0% | 35.0% |
| After coming to CCCS, do you feel less stress or anxiety concerning your financial situation? | 70% | 65.0% | 35.0% |
| If you were behind on your mortgage or rent, are you now able to pay for your housing on time? | 70% | 71.0% | 29.0% |
| If you were behind on your mortgage or rent, did your counseling session with CCCS result in you being able to avoid having to move because of foreclosure or eviction? | 80% | 53.0% | 47.0% |
| After coming to CCCS, are you using the money management skills you gained to maintain your financial health? | 80% | 59.0% | 41.0% |
| If you could not afford your mortgage payments, did your session at CCCS help you to negotiate more affordable mortgage payments through a loan modification? | 60% | 62.0% | 38.0% |
| Are you able to set aside some money for savings and/or periodic expenses? | 60% | 71.0% | 29.0% |
| Would you recommend FPP to a family member, friend, or coworker? | 80% | 88.0% | 12.0% |
| When you came to CCCS, if you were behind or soon-to-be behind on your mortgage payments due to unemployment or hardship, were you able to retain your home by successfully applying for the mortgage payment program or another program with your lender? | 60% | 79.0% | 21.0% |
| Number of surveys distributed | | | 164 |
| Number of responses | | | 17 |
| Response rate | | | 10.37% |

| Money Management | | GOAL | | 1st Q 2016-2017 | |
|--|-----|------|--------|-----------------|----------|
| | | | | July-Sept 2016 | |
| | | | | Agree | Disagree |
| After coming to CCCS, have your newly acquired money management skills improved your personal or family interrelationships? | 65% | | 60.0% | 40.0% | |
| Have you improved your ability to pay your basic living expenses (rent/mortgage, utilities, transportation and food) in a timely manner? | 75% | | 60.0% | 40.0% | |
| After coming to CCCS, do you feel less stress or anxiety concerning your financial situation? | 60% | | 60.0% | 40.0% | |
| After coming to CCCS, are you using the money management skills you gained to maintain your financial health? | 75% | | 60.0% | 40.0% | |
| Are you able to set aside some money for savings and/or periodic expenses? | 50% | | 60.0% | 40.0% | |
| If medical debt was your main reason for seeking help from FPP, were you able to identify options other than BK? | | | 100.0% | 0.0% | |
| Do you understand what actions are needed on your part to reach your financial goals? | 80% | | 100.0% | 0.0% | |
| Would you feel comfortable in contacting your counselor periodically or in the future to assist you with financial challenges? | 60% | | 60.0% | 40.0% | |
| Would you recommend FPP to a family member, friend, or coworker? | 60% | | 80.0% | 20.0% | |
| Number of surveys distributed | | | | | 67 |
| Number of responses | | | | | 5 |
| Response rate | | | | | 7.46% |