



## Michigan Financial Opportunity Corps AmeriCorps Program 2016-2017 Host Site Application

The Community Economic Development Association of Michigan (CEDAM) is pleased to offer the placement of 20 AmeriCorps members for the Michigan Financial Opportunity Corps (MFOC) program.\*

Organizations interested in hosting an AmeriCorps member should review the following requirements and complete and submit the attached application **no later than 5:00 pm Friday, May 6, 2016**. Collaborative applications are highly encouraged. Collaborations between agencies provide AmeriCorps members with diverse experiences and have the potential to expand the impact of each agency. In addition, preference will be given to organizations that have had successful AmeriCorps placements in the past. If the member will be serving under the foreclosure prevention initiative, the primary applicant organization must be HUD- or MSHDA-certified. However, partnering agencies can include a variety of non-HUD- or MSHDA-certified community partners such as local governments, Community Action Agencies, United Ways or other nonprofits. Applicants only applying under the financial empowerment initiative do NOT need to be certified housing counseling agencies. Required and allowable member responsibilities are listed below and should be fully examined to meet the needs of each partnering organization.

*All interested applicants are required to participate in one of the following technical assistance calls prior to submitting their application. Host site applicants that are unable to be on one of these calls should contact the Program Director to request technical assistance with the application.*

*Wednesday, March 22 at 3 p.m.*

*Wednesday, March 30 at 10 a.m.*

*To register, please contact Rachel Diskin, Program Director at [diskin@cedam.info](mailto:diskin@cedam.info) or 517-485-3588.*

### **WHAT IS AMERICORPS?**

Commonly known as the domestic Peace Corps, AmeriCorps is a national service program governed by the Corporation for National and Community Service (a federal agency) and administered by the Michigan Community Service Commission (a state agency). AmeriCorps strengthens communities by involving people in service to meet local challenges.

AmeriCorps functions as a network of local, state and national service programs that engages Americans in intensive service to meet our country's critical needs in education, public safety, health, the environment and human needs. AmeriCorps members serve with nonprofits, public agencies and faith-based and community organizations. Since 1994, men and women have provided needed assistance to millions of Americans across the nation through their AmeriCorps service. Through their service and the volunteers they mobilize, AmeriCorps members address critical needs in communities throughout America.

### **WHAT IS THE MICHIGAN FINANCIAL OPPORTUNITY CORPS?**

The Michigan Financial Opportunity Corps (MFOC) is a remodeled version of the Michigan Foreclosure Prevention Corps AmeriCorps program hosted by CEDAM since 2009. Created during the foreclosure crisis, the MFPC focused on building the capacity of housing counseling agencies by providing foreclosure prevention services and resources to at-risk homeowners.

CEDAM is proud to announce the Michigan Financial Opportunity Corps which shifts the program focus to financial Opportunity. Host sites are no longer required to be providing foreclosure mitigation services. Agencies are required to

participate in the financial opportunity initiative but may choose to have members engaged in both financial opportunity and foreclosure prevention.

MFOC is a program of CEDAM led by a program director who oversees all aspects including host site recruitment, member recruitment, member retention, member and supervisor training, etc. The program director works to ensure that the AmeriCorps service year is beneficial to both the host sites and the MFOC members and that the program is in compliance with federal regulations.

We expect to place 20 full-time (at least 1,700 hours during the course of a one-year term) AmeriCorps members who will provide financial opportunity activities at selected nonprofit agencies conducting financial opportunity work throughout Michigan. AmeriCorps members will be provided extensive training, a living allowance, an education award at the successful completion of their service term and loan forbearance for qualified student loans. We expect the term of service to be September 5, 2016 through September 4, 2016. MFOC members must attend a mandatory orientation at the beginning of their service as well as other mandatory trainings throughout the year. Organizations selected as host sites will be invoiced a required \$7,000 match fee. Payment is due in full by July 1, 2016. Host site supervisors must also attend a day-long orientation in Lansing on June 17, 2016.

Host sites that currently have MFPC members will have an overlap in service until their MFPC member's service ends on October 2, 2016.

| Living Allowance | Education Award | Minimum Hours | Host Site Match |
|------------------|-----------------|---------------|-----------------|
| \$12,530         | \$5,775         | 1,700         | \$7,000         |

**GRANT/REPORTING REQUIREMENTS**

The Michigan Financial Opportunity Corps program model is aligned with a Corporation for National and Community Service (CNCS) national performance measure. The program will measure the “number of economically disadvantaged individuals with improved financial knowledge.” To achieve the performance measure set, MFOC members as a whole must reach 2,000 individuals with financial knowledge per year, 85% of whom will have improved financial knowledge.

All MFOC members are required to provide financial education classes utilizing the FDIC Money Smart Curriculum for Adults or Youth. Host sites have the option to utilize the member for the allowed activities listed below, including foreclosure prevention. Members will be provided standardized survey tools to collect outcome data from the clients served.

**REQUIRED MEMBER ACTIVITIES**

**Financial Education**

AmeriCorps members will plan activities, trainings and workshops for clients and the community at large around financial education and Opportunity. When providing workshops or trainings, members must follow the FDIC Money Smart Curriculum for Adults or Youth and employ a pre- and post-test evaluation component for workshop participants. Members may also assist local organizations that provide financial counseling or coaching programs through marketing and outreach assistance to drive attendees to workshops, trainings or one-on-one sessions provided by these organizations. Specific examples include:

- ✓ Outreach to financial institutions or other qualified entities to host workshops on budgeting, credit scores, debt management or other topics;
- ✓ Facilitating financial workshops following the FDIC Money Smart Curriculum or a curriculum that covers the same financial topics as approved by the program director;
- ✓ Creating partnerships with Financial Opportunity Centers or Financial Opportunity Centers; and
- ✓ Providing referrals to agencies that provide one-on-one financial coaching.

**Show Me the Money Day (SMTMD) Site Capacity Building**

Show Me the Money Day is a statewide event in Michigan coordinated by CEDAM that kicks off tax season and promotes access to free financial resources, affordable financial products and services and financial education classes. MFOC members may build the capacity of new or existing SMTMD sites by recruiting volunteers, event vendors and financial workshop instructors, and soliciting donations and providing outreach and marketing. Specific activities include:

- ✓ Creating and implementing an outreach plan that increases the number of individuals attending SMTMDs;
- ✓ Recruiting vendors such as financial institutions, community resource providers and educational institutions to host a booth at SMTMD;
- ✓ Recruiting volunteers to provide support with activities leading up to or the day of the SMTMD;
- ✓ Recruiting instructors to teach financial workshops at SMTMD;
- ✓ Soliciting donations of door or raffle prizes, food, supplies, etc.; and
- ✓ Writing grants specifically for the Show Me the Money Day events.

## **ALLOWABLE MEMBER ACTIVITIES**

### **Foreclosure Prevention**

Preparing clients to meet with a certified housing counselor as well as assembling the proper paperwork is crucial to the success of counseling sessions. AmeriCorps members will enable housing counseling agencies to serve homeowners more efficiently and effectively. AmeriCorps members may also help spread the word about foreclosure prevention programs. Specific activities include:

- ✓ Answering incoming calls for foreclosure counseling and completing basic client intake information over the phone or in person;
- ✓ Working with the homeowner to compile all necessary documents for foreclosure counseling session;
- ✓ Determining the urgency of the homeowner's need for counseling services and working with counselors to ensure clients receive assistance in a timely manner;
- ✓ Scheduling, promoting and conducting group intake events to maximize the number of clients able to receive assistance;
- ✓ Promoting foreclosure prevention programs in the community through mailings, attending community events, building partnerships; and
- ✓ Referring clients to additional community services such as utility assistance, food assistance, legal assistance, etc.

### **Volunteer Income Tax Assistance (VITA) Site Capacity Building**

VITA is a program sponsored by the IRS that allows low- to moderate- income individuals and households access to free income tax preparation assistance. Many Michigan residents are eligible for free tax assistance through the VITA program but are unaware that the resource exists. MFOC members can build the capacity of new or existing VITA sites by recruiting volunteers, soliciting donations and providing direct service to clients. Specific activities include:

- ✓ Recruiting individuals to serve as VITA volunteers;
- ✓ Soliciting in-kind donations such as bus passes or gas cards to provide to clients as transportation compensation;
- ✓ Writing grants for the VITA program for things such as printers, computers and other office equipment that will allow the VITA site to serve more clients;
- ✓ Expanding the Virtual VITA program which connects individuals in communities without VITA services to preparers in other locations;
- ✓ Providing community outreach and marketing around available tax credits; and
- ✓ Providing direct service to clients as a VITA volunteer.

## **PROFESSIONAL DEVELOPMENT ACTIVITIES REQUIRED FOR ALL MEMBERS**

AmeriCorps members are involved in a variety of opportunities throughout their year that encourage civic engagement, build leadership and build personal and professional skills. Activities include:

- ✓ Creating a professional development plan, in conjunction with the host site supervisor, that will build upon already established skills and hone new skills;
- ✓ Attending member orientation, MFOC webinars, quarterly meetings and other events relevant to MFOC service;
- ✓ Attending Michigan's AmeriCorps Member Celebration;
- ✓ Taking part in three Corporation for National and Community Service sponsored National Days of Service;
  - Dr. Martin Luther King Jr. Day of Service (January 16, 2017);
  - National AmeriCorps Week (March 2017, TBD); and
  - 9/11 Day of Service and Remembrance (September 11, 2017); and

## **PROHIBITED ACTIVITIES FOR AMERICORPS MEMBERS**

- Serving as a housing counselor or participating in housing counseling;
- Any activity that is billed to HUD/MSHDA;
- Receiving or the organization receiving payment for any activities conducted by AmeriCorps members;
- Individual financial counseling;
- Attempting to influence legislation;
- Organizing or engaging in protests, petitions, boycotts or strikes;
- Assisting, promoting or deterring union organizing;
- Impairing existing contracts for services or collective bargaining agreements;
- Engaging in partisan political activities designed to influence the outcome of an election to any public office;
- Participating in or endorsing events or activities that are likely to include advocacy for or against political parties, political platforms, political candidates, proposed legislation or elected officials;
- Engaging in religious instruction; conducting worship services; providing instruction as part of a program that includes mandatory religious instruction or worship; maintaining facilities primarily or inherently devoted to religious instruction or worship or engaging in any form of religious proselytization;
- Providing a direct benefit to:
  - A for-profit entity
  - A labor union
  - A partisan political organization
  - An organizational engaged in the religious activities described in the preceding subclause, unless grant funds are not used to support the religious activities; or
  - A nonprofit entity that fails to comply with the restrictions contained in section 501(c)(3) of U.S. Code Title 26; and
- Voter registration drives by AmeriCorps members is an unacceptable service activity. In addition, Corporation for National and Community Service funds may not be used to conduct a voter registration drive.

## **RECRUITING AMERICORPS MEMBERS**

Host sites are responsible for recruiting AmeriCorps member(s) to serve at their site and recommending candidates to the program director. Host sites are required to create a recruitment plan that must be approved by the program director prior to beginning the search for an AmeriCorps member. The utilization of newspaper classified ads, online advertisements, local college/universities and other creative means are encouraged. The selection and placement of AmeriCorps members can only be done by the program director. We recommend that host sites select a minimum of two to three candidates they would like to recommend for service in case someone declines the position or is deemed ineligible based on a background check or other circumstances. Host site should have two to three candidates identified by **August 12, 2016**. Once a host site has two to three candidates for recommendation, host sites should send their top recommendation to the program director, who will then conduct a final phone interview, conduct all relevant background checks and potentially offer the position.

Though national service is not considered a “job,” it is very much like a full-time job in terms of time commitment. Often, members are not able to wholly commit to their service if they are otherwise fully engaged. Host sites should exercise great caution when selecting members who have other full time commitments (i.e. full time school or employment). The ideal candidate is not someone who is simply looking for a “job.” The ideal candidate will demonstrate a commitment to AmeriCorps service, an understanding of the time requirement and have demonstrated strong multi-tasking skills in the past.

Organizations should be aware that if a member leaves his or her service early, under most circumstances, they cannot be replaced for any reason. Additionally, organizations are still fully responsible for paying the required match regardless of early departure or inability to find a candidate to fill a slot. Thus, careful consideration should be given when recruiting and recommending a potential member. Finally, host sites are not able to hire members during their service year as staff members. If an organization chooses to hire a member while they are still serving, they forfeit the chance to receive MFOC members in the future.

The Michigan Financial Opportunity Corps has minimum requirements for selecting candidates. Prospective members will only be considered for enrollment if they:

- Are not listed on the Michigan or U.S. Department of Justice Sex Offender Registry;

- Have never been charged or convicted of a violent felony, financial crime or possession, sale or distribution of a controlled substance (verified through Michigan State Police background check, DHS Central Registry Check and FBI fingerprint check prior to the start of service); and
- Are able to devote adequate time and energy to the AmeriCorps position, ensuring that outside commitments would not interfere with service.

The AmeriCorps program director will work collaboratively with all host sites to ensure selected members have a successful year of service and is available to assist in developing a position description, recruiting applicants and choosing candidates for service. All final candidates are subject to approval by the Michigan Financial Opportunity Corps program director.

### **BENEFITS TO HOST SITE ORGANIZATION**

- One full-time, trained AmeriCorps member to serve at the host agency for at least 1,700 hours (avg. 34 hours/week);
- Assistance in recruiting and selecting the individual who will serve as an AmeriCorps member;
- Training for AmeriCorps members and site supervisors;
- The opportunity to increase your organizational capacity to address local needs;
- Increased visibility and credibility in communities;
- Enhanced partnerships with others involved in building healthier communities; and
- Recognition by local, state and national decision-makers for being part of a project that improves the lives of individuals in our communities.

### **REQUIREMENTS OF HOST SITE ORGANIZATION**

- Host sites must be a member of CEDAM for the duration of the member(s)' term;
- Host sites must be a non-profit, higher education institution or state or local government;
- Host sites must be a HUD- or MSHDA- certified housing counseling agency if the member is serving under the foreclosure prevention initiative;
- Host sites must identify a host site supervisor for the AmeriCorps member. Host site supervisors must:
  - Be a full-time staff person and physically located in the same office as the AmeriCorps member;
  - Meet with the member weekly;
  - Provide regular, adequate on-site supervision of the AmeriCorps member;
  - Verify member timesheets on a semi-monthly basis by the required deadline;
  - Provide support to complete the goals and objectives as defined by this program;
  - Ensure the AmeriCorps member completes and submits impact reports; and
  - Attend the site supervisor orientation on **June 17, 2016**. The person attending must be the person responsible for overseeing the AmeriCorps member and regulations at your organization. All new and returning host site supervisors must attend the training. The training will likely be held from 10 a.m. – 4 p.m. at the CEDAM office. Specific details will come at a later date.
- Provide the required \$7,000 host site match no later than **July 1, 2016**;
- Provide pre-recruitment paperwork (recruitment plan, host site orientation form and position description) to CEDAM by **July 1, 2016**;
- Sign and submit the Host Site Agreement by **July 1, 2016**;
- Advertise, recruit and make a recommendation of an AmeriCorps candidate to the MFOC program director no later than **August 12, 2016**;
- Provide office space, phone access, email and computer access to the AmeriCorps member;
- Provide mileage and meal reimbursement to the member for any travel on behalf of the host site AND to four CEDAM-required trainings in Lansing (orientation, quarterly training in January, mid-year training and year end training. Any other CEDAM-offered trainings will be covered by CEDAM);
- Provide other supervisory and resource support as necessary;
- Model a positive attitude about AmeriCorps and the requirements of the program; and
- Communicate with the MFOC program director about program activities or any concerns related to or impacting the AmeriCorps member.

### **IMPORTANT DATES**

|          |                                      |
|----------|--------------------------------------|
| March 22 | Technical Assistance Webinar 3 p.m.  |
| March 30 | Technical Assistance Webinar 10 a.m. |
| May 6    | Application deadline                 |

|             |  |
|-------------|--|
| June 3      | Host site selection & announcement   |
| June 17     | Site Supervisor training (all day, Lansing)                                  |
| July 1      | Host Site Agreement due to CEDAM   |
| July 1      | Host site match fee due to CEDAM   |
| July 1      | Pre-recruitment paperwork due to CEDAM                                       |
| July 1      | Recruitment begins once match fee is collected and all paperwork is approved |
| August 12   | Host sites supply CEDAM their recommended candidate                          |
| September 5 | AmeriCorps members' service begins   |

### **REQUIRED MATCH FEE**

Funding for this program is allocated by the Michigan Community Service Commission. All host site organizations must provide **\$7,000** in matching funds for each AmeriCorps member placed at the agency. If two agencies are submitting a collaborative application for a single AmeriCorps member, the total in matching funds is still \$7,000. These funds must be paid by the approved host site agency no later than **July 1, 2016**. If the match fee is not paid by the deadline, CEDAM reserves the right to assign the allocated position(s) to another host site organization. CEDAM will not refund match fees for any reason, including being unable to fill an offered member slot.

### **MEMBER BENEFITS**

- AmeriCorps members will receive a \$12,530 living allowance from the Corporation for National and Community Service for their service activities. The living allowance will be paid twice monthly;
- Full-Time AmeriCorps members are eligible for health insurance (for the member only) and childcare assistance through the Michigan Department of Human Services;
- Upon successful completion of a term of service, AmeriCorps members receive a \$5,775 education award that can be used toward student loan payments or for returning to higher education;
- Full-time AmeriCorps members also qualify for federal student loan forbearance during their service and may be eligible to have the interest repaid after service; and
- AmeriCorps members will receive extensive training and networking opportunities.

### **APPLICATION PROCESS**

Interested organizations must complete the attached application (no more than 5 pages) and submit electronically to Rachel Diskin **no later than 5:00 pm on Friday, May 6, 2016**. **You will receive a confirmation email within one working day of successful receipt of your application. If you do not receive a confirmation, we have not received your application.** Late or incomplete applications may be prioritized after on-time applications have been ranked. Please send all application materials via email to: Rachel Diskin at [diskin@cedam.info](mailto:diskin@cedam.info). Questions may be directed to Rachel Diskin at 517-485-3588 x1948 or [diskin@cedam.info](mailto:diskin@cedam.info).

*Preference will be given to organizations have had successful AmeriCorps placements in the past and to those that demonstrate how the addition of an AmeriCorps member to their organization will have a measurable impact.*

\*Funding and placement of AmeriCorps members is contingent upon the receipt of funding from the Corporation for National and Community Service to be determined by July 2016.



## Michigan Financial Opportunity Corps Program 2016-2017 Host Site Application Form

### **QUALIFYING QUESTIONS**

*If your agency answers no to any of these questions, your agency is not qualified to host an AmeriCorps member through the Michigan Financial Opportunity Corps, and your application will not be considered.*

1. Is your organization a current CEDAM member?
2. Will your organization provide the required match amount on or before July 1, 2016?
3. Will the site supervisor be present at the in-person supervisor orientation on June 17, 2016?
4. Will your organization provide mileage and meal reimbursement to the member for service-related travel (including travel to Lansing for the four MFOC required trainings)?
5. If applying to do foreclosure mitigation work, is your agency a HUD- or MSHDA-certified non-profit housing counseling agency<sup>1</sup>?

### **INFORMATIONAL QUESTIONS**

1. Organization Name (Primary Applicant if submitting a Collaborative Application):  
 Contact Person (Site Supervisor):  
 Address:  
 Telephone:  
 Fax:  
 Email Address:  
 Please list your agency's geographic service area.
2. How many AmeriCorps members are you requesting?
3. Under which initiative(s) do you expect your member(s) to serve?
  - Financial Education
  - Show Me the Money Day site capacity building
  - VITA site capacity building
  - Foreclosure prevention
4. Describe why you are requesting an AmeriCorps member(s). Please include data on the need in your community to support your request. If you are requesting more than one, please demonstrate the need for multiple AmeriCorps members.
5. It is important that the AmeriCorps member's service increases the capacity of your organization. Describe the measureable impact your AmeriCorps member(s) will have on your organization and community. Use specific details and support it with data when possible using criteria such as expected increase in foreclosure clients, expected increase in number of financial education classes offered, etc. to explain this.
6. Why does your organization need an AmeriCorps member to fill this position instead of hiring a staff member or recruiting volunteers to fill this role?
7. Please demonstrate organizational capacity to host and support an AmeriCorps member.

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<sup>1</sup> Only required if member will be providing foreclosure prevention services.

8. All sites must have one, designated, full-time, **on-site** supervisor who trains and oversees the daily activities of the AmeriCorps member(s). Please describe the site supervision your member(s) will receive, including the experience and qualifications of your site supervisor.
9. MFOC is dedicated to the personal development, professional development and civic engagement of members. Please describe how you plan to work with the member to ensure they get the most out of their term of service.
10. Please draft a process for recruiting an AmeriCorps member(s) specifically including a timeline. (Note: it is the responsibility of the host agency to recruit their AmeriCorps member(s). The MFOC program director will provide additional guidance around member recruitment at supervisor orientation.)
11. Please provide us with a draft **weekly** schedule for the AmeriCorps member(s) including the weekdays and hours you anticipate them being in your office. This time must equate 1,700 hours during the program year.
12. Have you hosted a national service member in the past (AmeriCorps VISTA, State or NCCC or Senior Corps)?  
If yes:
  - a. Please provide a description of the program.
  - b. When did the member(s) serve at your organization?
  - c. Did the member(s) successfully complete their term(s)? If no, why not?
  - d. Provide a program contact person if possible.

*Previous MFPC host sites only:*

13. Please share best practices regarding member recruitment and retention. If you have struggled to recruit or retain members at any point in the past, please share either what you have done to correct the problem or what you intend to do this year, if awarded, to ensure a successful program year.

NOTE: If you are partnering with another organization to submit a Collaborative Application, in addition to providing us with all of the above, please also:

- Provide a brief description of the organization and the services they provide; and
- A letter from the organization (on organizational letterhead) briefly describing their mission and acknowledging and briefly describing their role in the partnership.

Please be aware that the primary applicant is the responsible party when it comes to meeting all of the qualifications including submitting the matching funds.