

# Cherokee Nation Tribal Council

## Community Services Committee Report

Department: **Human Services** Report For: **March for May 2013 Meeting**

Executive Director of Human Services: **Marsha Lamb**

Contact Info: 453-5355 or [marsha-lamb@cherokee.org](mailto:marsha-lamb@cherokee.org)

Employees: 366 Vacancies: 28

Volunteers: 4

### Program Highlights for March 2013

- I. **Indian Child Welfare Child Protective Services (CPS):** There were 232 referrals of Cherokee child maltreatment from 22 Oklahoma Counties and 3 out of state. In March, there were a total of: 79 referrals for neglect only, 113 referrals for physical abuse, 88 substance abuse, and 40 referrals for sexual abuse.
  - a. **ICW Court Advocacy and Permanency (CAPS) Units:** There are 1516 Cherokee children with assigned ICW workers. ICW workers were involved in 308 hearings regarding these children in March.
  - b. **ICW for Guardianships and Private Adoptions:** There were 13 placements made in March. This last month we had 17 new homes open up as well as 6 homes close and 14 get recertified. There were a total of 35 children unable to be placed in March.
  - c. **ICW Family Protection Services:** We have 50 children receiving services and 28 adults. This is a new program offering prevention and parenting services to families in the court system to assist in reunification with the children.
  - d. **John Ketcher Youth Shelter:** 15 youth spent time at the John Ketcher Youth Shelter this last month.
    - i. **Juvenile first time offender program:** There were a total of 4 participants, 3 referrals, and 1 successful completion. We had 12 community service hours this month and 2 volunteers.
  - e. **ICW Family & Employee Development:** We had 5 trainings with 25 attendees and 2 staff trainings during the month.
2. **Child Support Services:** The distribution for February was \$210,854. Child Supports Year-to-Date economic impact on our community is \$1,247,661. This is a \$7,215 increase from March 2012. There are a total of 2,800 child support cases and there are an additional 1488 that are either in transfer, new application status or are inactive status that our office must review on a daily basis. There were over 1351 contacts made with citizens needing assistance on their child support cases.
3. **Family Assistance (Food Distribution):** There were 8,479 individuals served in March. Year-to-Date Individuals Served: 55,640 throughout the 14 county jurisdictional boundaries.
  - a. **Family Assistance (Elderly Nutrition):** There were 3,730 hot meals served at Elderly Nutrition Sites and 1,031 Elder Nutrition Home Deliveries in March. Year-to-Date: Hot Meals Served 42,535; Year-to-Date: Home Deliveries: 14,447.
  - b. **Family Assistance (LIHEAP):** There were 15 households served for Heating Assistance during the month of March. LIHEAP YTD Served of all types; 2,452.

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## Community Services Committee Report

- c. **Family Assistance (NAHASDA):** There were a total of 176 Transitional, 40 Residential, and 26 Elderly households served this month within the NAHASDA Program and we have served 1,420 YTD households served.
  - d. **Family Assistance (General & Burial Assistance):** 264 individuals were helped within General Assistance and YTD 1,532 has been served through this program. There were 18 Families helped within Burial Assistance in March and Year-to-Date we have assisted 194 families.
  - e. **Elders in Need Program:** This program has been designed for our elders age 60 and older on fixed incomes who are in need of assistance. In the month of March we served a total of 952 Elders in our 14 county jurisdictions.
  - f. **Elder Advocacy Program:** In the month of March we were able to serve 27 of our Elders with this program. Our YTD Elders In Need served is 109.
4. **Child Care & Development (Child Care Centers):** The Child Care Development Center is rated three stars, the highest possible in Oklahoma. There are a total of 126 children attending our Child Care Development Centers and there are 11 vacancies.
- a. **CC&D (Subsidy):** 1517 Children received subsidy in March 2013 for the entire Cherokee Nation jurisdiction and over \$360,631.25 was distributed last month alone.
  - b. **CC&D (Resource & Referral):** There were 204 information calls received, 18 parent calls for referrals, 7 community events, 35 home visits for technical assistance, and 98 children receiving home visits. There were 7 trainings held in March.
  - c. **CC&D (Licensing & Monitoring):** Visits Made in March: 27 with a relative provider, 29 with child care centers, and 28 in child care homes.
5. **Special Programs –**
- a. **Office of Veterans Affairs:** The Tribal Veteran's Representative received 25 calls for information and made 94 in person visits with Veterans in March. To insure we have a representative to assist the Veterans, the Veteran Affairs Office has increased their visits to our office until we can fill the vacancy of our Tribal Veterans Advocate. Trina Fisher (VA) will be on site (9:00-4:00) assisting any Veterans and/or their families. She will be here in the office on April 1<sup>st</sup>, 15<sup>th</sup>, and 29<sup>th</sup>. On April 29<sup>th</sup> John Cloud, who is an accredited Service Officer with the VA, will also be here and can assist with filing claims. In May, Trina and John will be here every Tuesday (7<sup>th</sup>, 14<sup>th</sup>, 21<sup>st</sup>, and 28<sup>th</sup>) to assist with the Veterans Office. Matt Tiger is here various times throughout the week and is reachable by phone (822-2563), if needed.
  - b. **Healing to Wellness Court Program:** There were 13 youth participating in the voluntary Reclaiming Futures and Healing to Wellness Court Programs. There were 54 home visits with or about clients and 8 home visits concerning referrals in March. There were 23 drug tests administered, 1 call for resource information and 33 contacts regarding participant treatments this month.
  - c. **Bright Futures (Truancy Prevention):** The Bright Futures program had 21 new cases worked in the month of March. We had 1 referral to the program last month and there

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were 4 additional families agree to services. Last month there were 19 community participants.

## **6. Administration Initiatives:**

- a. ICW held a Cherokee Children's Day at the Will Rogers Memorial in Claremore in March. Cherokee foster families attended with the children where we had Cherokee crafts and activities set up. There were approximately 75 attendees.
- b. Child Support co-sponsored the Region VI Tribal Roundtable with Osage Nation in March at the Hard Rock Casino in Catoosa. This Roundtable was an opportunity for Directors and staff to dialogue about issues pertaining to Child Support Programs.

**Group:** Community Services

**Month/Year of Report:**

April 2013

**Dir.:** Ron Qualls

**Phone:** 453-5248

**E-mail:** ron-qualls@cherokee.org

## ACCOMPLISHMENTS:

### Water & Sanitation

- FY12 IHS Scattered Housing Funds Approx 72% expended
- FY 12 Individual Tribal Funds Approx 64% expended
- FY 12 Tribal Community Water and Sewer Funds Approx 53% expended.
- Still awaiting funding notification on 2013 IHS Regular Project funding.
- Repaired sewer and/or water facilities for 26 homes.
- Trained 96 food handlers.
- Installed sewer and/or water facilities for 21 homes.
- Signed MOA's with Cherokee CO. RWD # 3 for Hwy 82C Project and with Watts PWA for Lift Station Rehab.
- Attended Oaks Wastewater Project pre-construction meeting. Contractor scheduled to begin April 22<sup>nd</sup>.

### Youth Development

**Youth Activities: Total attendance at March youth activities was 100 youth, 19 parents/community members/B&G Club staff & 4 CYD staff.**

- Cherokee Heights had 4 youth activities in March the 5<sup>th</sup>, 12<sup>th</sup>, 19<sup>th</sup> & 26<sup>th</sup>, where they did clay work, made beaded sun catchers, had a drug free Spring Break Movie day and dyed eggs. There were from 8 - 14 youth at each meeting for a total of 42 youth, 2 parents, & 4 CYD staff in attendance.
- Kenwood has asked to put their youth activities on hold until they can find out if there is an interest in the community for them as it has been several months since any youth have showed up for activities.
- Greasy had a youth activity scheduled for Thursday, March 14<sup>th</sup>, we went to Greasy but no youth showed up, community organization felt this was because the Greasy School got a new superintendent and he had a free feed at the same time our youth activity was scheduled for. There were 2 community members and 4 CYD staff who showed up.
- Lost City had one youth activity on Thursday, March 21<sup>st</sup>, where they made beaded key chains and had 9 youth, 4 parents/community members and 4 CYD staff in attendance.
- Tailholt canceled the youth activity which was scheduled for Monday, March 25<sup>th</sup>, as there was a conflict with parent/teacher conferences at the school.
- Keys Boys & Girls club hosted a youth activity on Monday, March 4<sup>th</sup> where they made round reed baskets, there were 9 youth, 2 club staff and 4 CYD staff in attendance.
- Marryetta Boys & Girls club hosted a community youth event on Monday, March 11<sup>th</sup>, where the youth made beaded key chains. There were 17 youth, 2 B&G club staff members and 4 CYD staff members in attendance.
- Cave Springs Boys & Girls club did not host a community youth event in March due to Spring Break and school was out.
- Community Youth Development partnered with ICW for their spring break foster family day camp. We went to Will Rogers Museum and the youth made leather pouches. There were 23 youth, 7 parents & ICW staff and 4 CYD staff who worked with or made the leather pouch project.

Mailed & handed out 235 copies of flyers about April youth activities to residents, community organizations & participants in Cherokee Heights, Greasy, Lost City & Tailholt; also e-mailed flyers about April youth activities to the B&G clubs in Keys, Marryetta and Cave Springs for them to post.



## Cherokee First/Community Youth

- Assisted approximately 2485 clients through walk in and phone calls
- Processed 9 sports teams, 4 live stock
- Number of tours 0

### 1497 Community Youth Fund Applications Funded FY2013

### 171 Adult Applications Funded 2013

Adair County—457	Nowata County—22	Adair County—45	Nowata County—5
Cherokee County—556	Ottawa County -25	Cherokee County—86	Ottawa County-0
Craig County—25	Rogers County-16	Craig County—0	Rogers County-2
Delaware County—150	Sequoyah County-125	Delaware County—9	Sequoyah County-10
Mayes County—66	Tulsa County-10	Mayes County—6	Tulsa County-0
Muskogee County—32	Wagoner County-8	Muskogee County—1	Wagoner County-1
McIntosh County—2	Washington County-3	McIntosh County—0	Washington County-6

### 204 Youth Fund Applications Handed Out FY2013

### 16 Adult Fund Application Handed Out 2013

Adair County-33	Nowata County-0	Adair County-4	Nowata County-0
Cherokee County-89	Ottawa County-5	Cherokee County5	Ottawa County-0
Craig County-7	Rogers County-7	Craig County-0	Rogers-0
Delaware County-16	Sequoyah County-12	Delaware County-2	Sequoyah County-4
Mayes County-11	Tulsa County-5	Mayes County-0	Tulsa County-0
Muskogee County-18	Wagoner County-1	Muskogee County-0	Wagoner County-0
McIntosh County-0	Washington County-0	McIntosh County-0	Washington County-1

## Cotta:

### Community Leaders Training

- Training topics included, vision and mission statements, problem solving and recruitment of Board members
- 57 community leaders attended representing 17 organizations with 3 being organizations new to COTTA
- First time in 4 years this training offered north of Pryor
- 14 of the 17 organizations represented, reported having a Mission Statement for their organization
- 53.5% of attendees have volunteered with their organization for 3 years or less and 32% being with organizations that just started.

### Technical Assistance

- 22 Community groups requested technical assistance in March
- 3 new organizations (indicated by \*) received assistance from COTTA staff in March
- Cherokee citizens received 550 hours of technical assistance in March. The majority of these hours were provided at the March 2<sup>nd</sup> Community Leaders Training; Back to Basics

### Community Organizations Assisted in March

Cherokee Elders Council

NoWeTa

Cherokee National Treasurers

Rogers County Cherokee

Cooweescoowee

Spavinaw Community Building

Fairfield Community Org

Stilwell Public Library Friends Soc,

nds of the Hulbert Library

Stilwell Sr Citizens

Grand Nation Community Coalition\*

Tailholt

Indian Womens Pocohontas Club	Three Rivers Area Community Enrichment
Long Community Food Pantry	Tri Community WEB Assn
Native American Assn of Adair*	Vian Peace Center
Native American Fellowship, Inc	Washington County Cherokee
Native American Assn. of Ketchum*	Watts

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### Volunteer Program

- 5 groups with a total of 71 volunteers from four different states provided services to Cherokee communities
- The groups completed 11 projects in Cherokee, Adair and Delaware Counties.
- 2,790 hour supplied by volunteers
- \$60,794.10 value of that labor as determined by the Corporation for National and Community Service
- \$3,821.77 cost of supplies to the Volunteer Program for these projects

### Community Work/Building Program

- Vian Peace Center and Food Pantry used a portion of their grant money to purchase and install a walk-in freezer, increasing their capacity to provide food to their community.
- Orchard Road Community Outreach began work using their grant money to rebuild the parking lot to their Emergency Housing and Shelter, improving access to handicapped community members.
- Partnered with Risk Management in getting insurance to our 35 community organizations with buildings. COTTA provided: current insurance if any, types of events hosted in buildings, organizational contact information, building sizes, land ownership details, construction and maintenance costs
- Partnered with Water and Sanitation to provide information on Native American Fellowship's lack of adequate water supply to the building in South Coffeerville to develop a timeline for remodeling

### Roads:

#### Future Plans/New Initiatives – Stimulus Projects are in progress:

1. Cedar Crest Bridge – Mayes – Designer: Holloway Updike & Bellen. Final payment has been sent to the contractor for signatures.

### Status on Other Projects:

#### ADAIR COUNTY PROJECTS:

1. Chewey Road – Designer: Red Plains Engineering. 60% check is complete. Red Plains are currently making revisions.
2. Dahlongegah South – Designer: Holloway Updike & Bellen 60% plans were checked and sent back to HUB Engineering on 7/12/12 for revisions. R/W is currently checking exhibits and easements.
3. Bell North – Designer: Red Plains Engineering. 30% Review and Plan in Hand was complete on 9/19/11. Contract modifications were done to include low water crossings, and changes to the BOP and EOP. Preliminary Community Meeting was held on July 23, 2012 at 6 p.m. at the Bell Community Building. Red Plains submitted 60% plans for check on 10/5/2012.
4. CNI Industrial Access – Designer: D. Moore Designer resubmitted 60% plans for check on 1/29/2013. Public notice was published in the Stilwell Democrat on January 23, 2013.

5. Dhalonegah West- Designer: Holloway Updike & Bellen. R/W is complete with research of ownership. Met on site to discuss design concerns with the Engineer on July 26, 2012. Awaiting 30% set of plans.
6. Lyon Switch – Designer: J. Shehi. Project was turned in for a 30% review on 8/20/12. Currently in check.
7. Malloy Hollow– Designer: D. Moore. 30% check complete. Designer is making revisions. Getting clearance from ODWC for design on their land.
8. North Salem (Bethel Road) – Designer: Red Plains. It was decided to stay with the original alignment. Red Plains submitted 60% plans for check on 10/05/2012.
9. Smith Hollow – Designer: Red Plains Engineering. Red Plains submitted revised 60% on August 22, 2012. Submitted RW documents on 8/17/12. R/W is currently checking the R/W exhibits and easements. The Categorical Exclusion was approved 11/27/12.
10. Bell School South – (Designer: A. Harris) - Survey is complete. Preliminary Design began 04/2013.
11. Rocky Mountain School Loop-(Designer: A. Harris) -Survey is complete. Preliminary Design began 04/2013.
12. The following projects are still pending design –
  - Bunch Road
  - Chance Road
  - Greasy Rehab – repair to damaged areas due to the heavy trucks hauling building material to the Greasy School during its construction
  - Oak Ridge Road – survey is complete. R/W finished research 7/29/11
  - Oak Ridge East Extension
  - Sally Bull Hollow – Pending design. Right of Way research is complete

#### **CHEROKEE COUNTY PROJECTS:**

1. Barber Road- Designer: Andy Harris. Project is awarded to Glover & Associates. A final inspection was held on Monday, March 4<sup>th</sup> at 10am. Project is complete with the exception of a few items. Final payment –was prepared and sent to Glover on 4/9/2013
2. Cedar Hollow I & II – Designer: Native American Consulting Engineers (NACE). R/W is waiting 30% set of plans be checked to schedule a Preliminary Design meeting with the community. Petition to stop the road was submitted by landowners on November 14, 2011. Meeting with NACE on January 12, 2012 to discuss design options and landowner's petition against the project. 30% Preliminary plans have been resubmitted for review on December 26, 2012.
3. Dreadfulwater Road – Designer: Andy Harris. 30% Plans were submitted for review on 02/14/2013.
4. Hulbert-Lost City – Designer: Andy Harris. Hydrology Report was completed and the project has been imported into new software to allow the design to progress. Coordination with utility companies are underway. Project submitted for 60% check on 9/19/2012. HUB Engineering check was received on 3/18/2013. Designer is making revisions.
5. Lost City Road – Designer: Holloway Updike & Bellen. Right of way research is complete. Preliminary survey complete. 30% set of plans received 12/27/2011 for review. 30% plan review was completed and submitted to HUB on October 16, 2012.
6. Tenkiller School –Designer: Red Plains. Plans are complete. Acquisition has started and R/W has 36 property owners signed out of 40 property owners at this time. R/W is acquiring R/W on the North and West side of the road project to help expedite the new waterline for that area. Received Archeological Report. Received clearance of Utility



Easement for Electric to remain on South side of Road. No underground utilities will be allowed in the area of the gravesites. Archeologies to be on site during excavation.

7. Ross Street- Designer: Don Moore - Survey is complete. Preliminary design is started.
8. The following projects are still pending design:
  - Job Corps Access Road

#### **DELAWARE COUNTY PROJECTS:**

1. D0525 Road – the engineering and design of this project has been awarded to Scott & Associates, TERO certified.
2. Jay-Kenwood Bridges – The new water system is complete and operational with the exception of the future water treatment expansion. Final design plans are complete. Received NEPA clearance on January 16, 2013. Michael Lynn, John and Regina Compelube had a meeting with County Commissioner Danny Duncan, Councilman Curtis Snell, and the Engineer, Tim McCrary to discuss utility relocations on February 7, 2013.
3. Kansas-Bull Hollow – Designer: Scott & Associates. 60% review was completed on 8/17/2012.
4. Kansas Dry Creek Project- Designer: Holloway Updike & Bellen. Right of Way exhibits and easements are being worked on by Holloway Updike & Bellen. 60% check was completed on 10/12/2012. Waiting for revisions.
5. Leach/Kenwood Road – Designer: D. Moore. Proposed realignment for structure replacement was approved. 60% review was completed August 1, 2012. Waiting for revisions. Public notice was published in the Delaware County Journal on January 20, 2013. Submitted plans to HUB Engineering for check and sign off by Engineer 04/2013.
6. Twin Oaks/Bull Hollow Road- Designer: D. Moore. Construction started August 1, 2012. Construction is 50% complete

#### **MAYES COUNTY PROJECTS:**

1. Cedar Crest Road – Designer: Holloway Updike & Bellen. Rossco Construction has been selected as the contractor for this project. Contract for this project is \$2,244,835.46. Contractor early start began clearing on 7/9/2012 Construction is 65% complete -working on finishing agg.base and began placing asphalt.
2. Wickliffe Bridge (Salina/Kenwood)- Designer: Guy Engineering (Contracted through the county). Final Plans are complete. NEPA was approved 7/26/12. It was decided that the County Commissioner Mr. Ryan Ball will be acquiring the R/W. CN R/W has found in their research that Nancy Soldier's property is individual Restricted land. Guy Engineering has completed easements and exhibits using the research provided and returned documents to CN R/W for approval. CN R/W has completed the Restricted package and sent it to Real Estate Services to process to the BIA for their approval.
3. The following project is still pending design –
  - Chimney Rock Hollow I&II

#### **MUSKOGEE COUNTY PROJECTS:**

1. Northeast Fort Gibson- Designer: Holloway Updike & Bellen. ABB's were found on the project. The project is on hold until informed otherwise. There is no mitigation for this issue at this time
2. Ross Road Rehab – Designer: Don Moore . Preliminary survey complete. Began preliminary design. . Borings for pavement design were completed on Friday, February 8, 2013.

#### **SEQUOYAH COUNTY PROJECTS:**



1. Moonshine Road – Designer: Joyce Shehi. Preliminary survey complete. Began preliminary design
2. Nicut South Rehab- Adair – Designer: Don Moore. Final Review was completed January 10, 2013. Awaiting necessary changes. Sent project to Red Plains for check and sign off by Engineer. Final changes were sent to CN on 03/28/2013. Designer is making changes.

c) **CHEROKEE TRANSIT SYSTEM:**

Cherokee Nation Transit has been Awarded \$350,000 for continuing transit services for FY 2013. This is \$100,000 short of last years transit award. Pelivan’s Demand Response Service Agreement has been increased by \$50,000 using Tribal Transportation Program (TTP) funds.

Ridership on all five current routes for the month of March are:

1. Sallisaw to Tahlequah – 169 rides
2. Pryor to Catoosa – 881 rides
3. Salina to Tahlequah - 385 rides
4. Stilwell to Tahlequah – 182 rides
5. Muskogee to Tahlequah – 182 rides
6. Tahlequah to Claremore – 270 rides
7. Jay to Tahlequah – 170 rides
8. Individual Demand Response Trips:
  - i. Ki Bois Area Transit System: 215
  - ii. No report from Grand Gateway,
  - iii. Muskogee County Transit - 0
  - iv. Cimarron Transit – no qualified rides

Note: Ridership reports run 1 month behind.

## **FUTURE PLANS/NEW INITIATIVES**

### **Youth Development:**

We will have activities on Tuesday afternoons in Cherokee Heights on April 1<sup>st</sup>, 8<sup>th</sup>, 15<sup>th</sup>, 22<sup>nd</sup>, & 29<sup>th</sup>, 4 p.m. – 6 p.m.; Greasy will have a youth activity on Thursday, April 11<sup>th</sup>, from 6 p.m. – 8 p.m.; Lost City will have a youth activity on Thursday, April 18<sup>th</sup> from 6 p.m. – 8 p.m. at the community building; Tailholt will have a youth activity on Monday, April 22<sup>nd</sup>; Keys Boys and Girls Club will host a community youth activity on Monday, April 1<sup>st</sup>, from 4 p.m. – 6 p.m.; Marryetta Boys and Girls Club will host a community youth activity on Monday, April 8<sup>th</sup>; from 4 p.m. – 6 p.m.; and Cave Springs Boys and Girls Club will host a community youth activity on Monday, April 15<sup>th</sup>. We will also be working with CN Environmental Programs at the Environmental Festival on Friday, April 12<sup>th</sup>, 9 a.m. – 3 p.m. and will be making beaded key chains and playing Cherokee marbles, they are expecting about 300 youth.

We are still waiting to hear from Kenwood to see if they want to continue to try to have youth activities. They have canceled the last few months due to play-offs and holidays and waiting to have a community organization meeting and we did not have any youth show up for activities for several months before that. Still waiting for Rodney Sapp to let me know what they would like to do.

### **ITA:**

- **COTTA Community Leaders Conference is April 12 -13; over 350 Cherokee citizens from across the continent planning to attend.**
- **Volunteer Program preparing for volunteer group’s summer projects**

**WATER & SANITATION:**

- Working on IHS/EPA Funding Request for FY14.
- Working on 5 year spending/project plan for IHS/Tribal funds for water/wastewater projects

**CHEROKEE NATION COMMUNITY SERVICES SELF HELP HOUSING AND BUILDING PACKAGES**

**BUILDING PACKAGES**

CHEROKEE COUNTY:

ALL HOMES COMPLETED

ADAIR COUNTY:

ALL HOMES COMPLETED BUT ONE

200-4 – applicant has not provided proper documentation to proceed.

SEQUOYAH COUNTY:

ALL HOMES COMPLETED

MUSKOGEE COUNTY:

ALL HOMES COMPLETED

DELAWARE COUNTY:

ALL HOMES COMPLETED

MAYES COUNTY:

ALL HOMES COMPLETED

ROGERS COUNTY:

ALL HOMES COMPLETED

WASHINGTON COUNTY:

800-1(WASHINGTON)– (start date 06/09) NO CHANGE, this month still waiting on homeowner to get water meter. House is ready to start punch list items. House is at 98 % complete. Home is on hold.

**HOUSING**

Project 1 - Bid awarded, utilities on site. Footing is dug and poured. 95% complete  
Project 3 - Home 100% complete. Waiting on water & sewer  
Project 4 – Survey requested, abstract received. Waiting on title opinion.

**Rehab/Emergency/Handicap Accessibility/LBP**

Month/Year of Report: October 2012 thru April 18, 2013

<b>County</b>	<b>Projected FY 2013</b>	<b>Completed since October 1, 2012</b>	<b>Completed this Month</b>	<b>Total Completed FY 2013</b>
Adair	32	38	11	49
Cherokee	54	66	8	74
Craig	1	6	2	8
Delaware	5	25	4	29
Mayes	25	17	3	20
McIntosh	2	0	0	0
Muskogee	16	20	1	21
Nowata	6	5	0	5
Ottawa	2	3	0	3
Rogers	34	7	0	7
Sequoyah	34	52	7	59
Tulsa	37	3	0	3
Wagoner	5	6	1	7
Washington	21	12	0	12
<b>Total</b>	<b>274</b>	<b>260</b>	<b>37</b>	<b>297</b>

Group: Commerce

Month/Year of Report: April 2013

Group Leader: Anna Knight

Phone: 453-5532

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**Budget Highlights**

None

**Program Highlights**

a. Balanced Scorecard Measures

Objective	Metric	2013 Goal	Year to Date Achievement Notes/Comments
Families Housed	# of Families Obtaining Homeownership with MAP	255 families	46
Homeownership Training	a. # of Families Attending Homeownership Training	a. 800	a. 227
	b. % satisfaction	b. 100%	b. 100%
Families Increasing Financial Management Skills	a. # of Families Increasing Skills	a. 2,500	a. 707
	b. % satisfaction	b. 100%	b. 100%
Self Sufficiency Counseling – Household Budgeting, Debt Reduction, & Credit Coaching	# of Families Actively Pursuing Goals or Achieved Goals	750 Families	416 Families
		a. Actively Pursuing	a. 395 families actively pursuing goals <ul style="list-style-type: none"> <li>• 6% mortgage ready</li> <li>• 15% short-term</li> <li>• 63% long-term</li> <li>• 3% AMP</li> <li>• 12% credit counseling</li> </ul>
		b. Achieved Goals	b. 21 families have completed self sufficiency counseling and obtained a non-predatory mortgage
Debt to Income Ratio Reduction	% of Families Reducing non-housing debt to income ratio	> 10%	13.21%
Attrition Rate	% of Families Abandoning Counseling	< 20% Attrition Rate	20.64% Attrition Rate
Families Housed	MAP Foreclosure Rate in Relation to CN Jurisdiction Foreclosure Rate	Within 3% of the low range based on Federal Reserve data	CN jurisdiction foreclosure rate range 4% – 8% (Q3 2012) MAP foreclosure rate 3.2% Foreclosure rate is based on the % of active foreclosure filings/proceedings for MAP distributions made after 05/01/08.
Match Savings Program	# active participants	240	145

b. Notable events

1. The Oklahoma Attorney General’s Office has begun disbursing financial settlements from the **Oklahoma Mortgage Relief Settlement** reached with the five big banks. The AG’s Office received approximately **700 applications from Oklahomans** who believed they were harmed by their lender; as of April 19th, **335 of those applications had been approved and financial settlements were being made. Financial settlements range from \$5,000 to \$20,000 with an average settlement of \$11,173.** The remaining applications are still under review and updates will be provided as additional information is released.
2. The **Free Tax Preparation Program** began **January 28th** and ended April 15.



**1,577 taxpayers used the Cherokee Nation VITA sites and received over \$2 million in refunds.**

Tax Year	2008	2009	2010	2011	2012	2013
Returns Filed	2,311	1,785	2,118	2,681	1,553	1,577
Total Refunds	\$1,541,835	\$1,946,918	\$2,650,028	\$3,574,658	\$2,251,918	\$2,046,317

Additional information:

- 90 tax filers utilized the link on the Cherokee Nation homepage to file their taxes at no cost
  - 288 filers were assisted with referrals to other VITA sites
  - 376 of the 1,577 tax filers assisted did not use a VITA site last year; those filers paid \$33,825 last year to file their taxes
  - Average adjusted gross income of families who utilized the VITA site was \$24,549
  - Average refund received was \$1,665
3. Program to date, **418 families unable to obtain a non-predatory mortgage on their own** have completed self-sufficiency counseling and obtained a non-predatory mortgage.
  4. YTD, Self Sufficiency staff members have worked with 25 families facing foreclosure. **Staff helped 4 families save their home from foreclosure.** 11 families are still in the process of trying to save their homes; 0 families have been referred to outside sources for assistance; 10 families have dropped out of the program.

c. Future plans/new initiatives

Workshops and Classes			
Date	Location	Time	Workshop
April 29 – 30	Sallisaw Housing Offices	10 am to 5 pm	Homeownership Training
Fridays in May	Cherokee Nation conference rooms	9 am to 4 pm	Resource Fair
May 1 – 2	Jay Housing Offices	9 am to 4 pm	Homeownership Training
May 3	Cherokee Nation Complex	9 am to 4 pm	Resource Fair
May 6 - 7- 8	Claremore Housing Offices	10 am to 5 pm	Homeownership Training
May 9	Hard Rock Casino	9 am to 3 pm	Credit Counseling
May 10	Cherokee Nation Complex	All Day	Resource Fair
May 13 – 14	Tahlequah Housing Offices	9 am to 4 pm	Homeownership Training
May 17	Cherokee Nation Complex	9 am to 4 pm	Resource Fair
May 20 – 21 – 22	Sallisaw Housing Offices	4 pm to 8 pm	Homeownership Training
May 24	Cherokee Nation Complex	9 am to 4 pm	Resource Fair
May 31	Cherokee Nation Complex	9 am to 4 pm	Resource Fair

1. **Commerce Services is partnering with Career Services and Human Services to host the Information is Power Resource Fair each Friday in May from 9 am to 4 pm in the Tribal Complex.** The resource fair will offer workshops throughout the day each Friday covering a range of topics that relate to an individual's financial health. Workshops include a Dave Ramsey Financial Peace University orientation, Negotiating with Creditors, Child Support Enforcement, Accessing Your Credit Report (hands on and ends with participants leaving with their credit report in hand), Payday Lending Dangers, How Money Works, Human Services Financial Assistance, Work Place Readiness, Dress for Success, Energy Conservation and Understanding Your Credit Score, Harvesting Traditional Foods and Eating Better While Spending Less.
  2. Mortgage Assistance Program staff will be **meeting with realtors and mortgage lenders throughout Cherokee Nation** in the coming months to provide them with information about the Mortgage Assistance Program.
- d. Foreclosure information
1. Cumulative MAP foreclosure rate is 3.2%; this figure is based on the active foreclosure filings for MAP all MAP distributions (FY05 – FY13).
  2. The Federal Reserve periodically updates mortgage delinquency data by state and county; below is the most recent Serious Delinquency data, all mortgage types, available from the Federal Reserve.

Serious Delinquency (120 + days) rate by county Q3 2012			
County	Percentage Range	County	Percentage Range
Adair	>8%	Nowata	6% - 8%
Cherokee	6% - 8%	Ottawa	>8%
Craig	6% - 8%	Rogers	6% - 8%
Delaware	6% - 8%	Sequoyah	6% - 8%
Mayes	6% - 8%	Tulsa	4% - 6%
McIntosh	4% - 6%	Wagoner	4% - 6%
Muskogee	6% - 8%	Washington	6% - 8%

**Oklahoma's Mortgage Settlement Update** *(this information is repeated from last month)*

- Oklahoma's state government received \$18.6 million in settlement funds. Oklahoma's Attorney General has stated all settlement funds will go directly to victims of abusive foreclosure practices.
- Direct financial payments are being made to troubled borrowers and as of February 22<sup>nd</sup>, *Oklahoma has paid 289 claims averaging \$11,090 each.* It's important to note that these are cash payments to borrowers; consumer relief information reported by the five big banks in the national settlement include a combination of cash payments, debt forgiveness, mortgage modifications and mortgage principal reductions.
- *\$1.275 million has been committed from the settlement funds to Legal Aid of Oklahoma to provide legal representation to lower income persons with foreclosure related legal issues and*

\$15,000 to the Oklahoma Bar Association's Heroes program (<http://www.okbar.org/heroes/>) which provides legal assistance to Oklahoma veterans.

- \$50,000.00 has been committed to the Oklahoma Bankers Association to investigate and prosecute persons engaged in the unauthorized practice of law by falsely representing they can save Oklahomans from foreclosure.
- \$37,000.00 will be used to provide training to attorneys that will participate in a Voucher Program, which is intended to provide up to \$5,000 of legal assistance to families with foreclosure-related legal problems but who do not otherwise qualify for need-based assistance programs like Legal Aid. Voucher applications will be accepted through the summer of 2013, so it is unknown at this time exactly how much money will be used for that purpose.
- The Oklahoma Attorney General's Office is collecting data regarding refinances, lien forgiveness, modifications, principal reductions and forgiveness of arrearages provided to Oklahomans by the five big banks. The consumer relief provided to Oklahomans as a part of the banks' national settlement through December 2012 is below.

<b>Bank</b>	<b># of Consumers</b>	<b>Avg. Relief per Consumer</b>
Wells Fargo	95	\$43,260
Citi Bank	156	\$28,280
Chase Bank	185	\$29,471
Bank of America	815	\$30,059
Ally/GMAC	30	\$30,117