

Cherokee Nation Tribal Council

Community Services Committee Report

Group: **Human Services**
(361 Employees)

Report For: **April 2011 for June 2011 Meeting**

Group

Leader: **Norma Merriman**

Contact Info: **453-5787** or nmerriman@cherokee.org

Program Highlights for April 2011

- 1. Office of Veterans Affairs:** The Tribal Veteran's Representative received 38 calls for services in April. He also met with 70 veterans in person and had 1,872 outreach with other providers. This includes Pre-Deployment (Unit) meetings, Powwows and Job fairs. (Readjustment Counselor) activities include Indian Women's Federation Powwow, Muskogee Azalea Festival Powwow, N.S.U. Symposium Powwow, Creek Nation "Walk a Mile" event in Okmulgee, and the Restoring Harmony Powwow in Tulsa. The Color Guard was involved with the Coffeyville KS. Powwow, the Oklahoma State Legislature's salute to the Bataan Death March Survivors, the Tobacco Cessation Conference in Tulsa, The N.S.U. Symposium Powwow and the Sequoyah "recognition Dinner" at Sequoyah High School.
- 2. Healing to Wellness Court Program:** Four youth are participating in the voluntary Reclaiming Futures program. One participant has greatly improved his grades. RF participant graduated inpatient treatment from Jack Brown Center on 4/21. Two RF participants are highly engaged in the cultural component.
- 3. Bright Futures (Truancy Prevention):** The Bright Futures program is serving 7 youth in the month of April. All have demonstrated improvement in attendance. We have served 6 families through referral, information, etc. (may not have agreed to service). Several of these students have shown improvement in their attendance again this month.
- 4. Child Care & Development:** 431 providers are currently contracted with Cherokee Nation to provide child care services. Eleven new contracts were initiated in April. Stilwell CDC held a book drive during the Week of the Young Child (April 11-15) and collected 144 books for needy families. We also had guest readers including Oklahoma State Representative Will Fourkiller. Two hundred seventy seven child care applications were taken to provide financial assistance to 435 children. Staff participated in Week of the Young Child activities in Tulsa and Okmulgee, Approximately 400 children and 98 providers participated in the events. Child Care Resource and Referral sponsored 89 training Events in April; 304 providers attended.
- 5. ICW Child Protective Services (CPS):** There were 143 referrals. Of the 143, five were for compliance issues. Thirty nine were alleged substance abuse and 12 alleged domestic violence. There were no referrals alleging casino involvement. Fifty three referrals alleged physical abuse and 143 alleging neglect, thirty three alleged sexual abuse. There were 51 Families First referrals. There were five conjoint investigations conducted with Delaware County. There was one placed in a C.N. Foster home. None were returned to their parents. one case went to CPS Prevention rather than court. There were no Life books issued this month.
- 6. ICW Court Advocacy and Permanency (CAPS) Units:** There are 1,099 Cherokee children with assigned ICW workers. These children and cases are from the Tribal, State, and Out-Of-District Units.

Cherokee Nation Tribal Council

Community Services Committee Report

- 7. ICW for Guardianships and Private Adoptions:** There are 171 children on our caseload. Of these 171, 100 are from state, 14 tribal and 57 out of district. There are 15 birth parents. Eight home visits were made in the month of April. Five private adoptions finalized.
- 8. ICW Mayes County Prevention Program:** The MCPP provided services to 72 children and 59 adults in April. Thirty seven families received services.
- 9. John Ketcher Youth Shelter:** Seventeen youth spent time at the John Ketcher Youth Shelter in April, 12 were new admissions and 5 were a carry over from March. Out of 17 youth 16 were successfully placed back in the home. 1 remained at the shelter awaiting placements. 1 AWOL Status.
- 10. Juvenile First Time Offender program.** Four clients carried over from March. 13 sessions to a total of 5 participants. There were 2 successful completions, 12 hours of Community Services completed by 2 participants. There were 10 referrals. Thirteen are expected to complete in May.
- 11. Family Assistance (Food Distribution):** There were 8,486 individuals served this month.
- 12. Family Assistance (Elderly Nutrition):** There were 3,471 hot meals served at Elderly Nutrition Sites.
- 13. Family Assistance (LIHEAP):** There were 592 households served for heating assistance.
- 14. Child Support Services:** The distribution for April was 198,423.00. There are a total of 2,700 child support cases. There were over 668 contacts with citizens needing assistance on their child support cases. The Clothing Voucher program is currently recruiting help for all the distribution sites. We need approximately 20-25 individuals for each site and will continue recruiting and finalizing the list through this month. We currently have about 65 employees who have already emailed to help with this community program. This year there will be staff from Human Services, Education and Health to be available to answer questions citizens may have. The goal is to have program information available that could be helpful to families as they work towards supporting their children.
- 15. Success Stories:** Three full blood children finalized their adoption with their paternal grandparents. The children were in the system for three and a half years. The children were returned to their natural mother at one point in the case but the reunification was unsuccessful. Thankfully they had their grandparents.

Group: Community Services

Month/Year of Report:

May 2011

Group Leader: Charlie Soap

Phone: 453-5707

E-mail: Charlie-soap@cherokee.org

ACCOMPLISHMENTS

Water & Sanitation

- Leach WL—Delaware County; Community is working on self-help portion of water service lines. Forty connections completed
- Cherokee RWD #8 Briggs—Cherokee County; project underway, approximately 4.9 miles of waterline replaced
- Kenwood Lagoons—Delaware County; rehab nearly complete. Lagoon #1 new liner installed

Youth Development

- Cherokee Heights activities; reviewed Cherokee language, made round reed baskets, leather pouches, finger weaving, God's eyes and key chains. Had 51 youth participate, three parents and three CYD staff
- Kenwood activities; made baskets. Had four youth participate, three parents and two CYD staff
- Rocky Ford; zero youth, two community members and three CYD staff. Discussed next month's schedule
- Brushy activity; made baskets. Had two youth participate, 10 community adults and parents and three CYD staff

Cherokee First/Community Youth

- Assisted approximately 1051 clients through walk in or phone calls
- Processed 33 youth applications, seven adult, one sports teams and two livestock applications

COTTA

- Worked with 37 Cherokee Communities & supported 4 cultural presentations for the At Large organizations
- Coordinated volunteers for the Leach Waterline Project; 19 community members volunteered

Volunteer Program

- May 10, 2011-Partnered with CNB-volunteers worked from 9 am to 4 pm at the Redbird Smith Housing Project painting, staining trim and caulking the exterior of a house
- May 16th -21st-Kansas State University ASB Organization-partner with Project "A" Prevention Program to help with cleanup, construction, and general maintenance of their facility on 4-mile road
- May 19, 2011-Partnered with CNB-15 volunteers worked from 9 am to 3 pm at the Redbird Smith Housing Project painting, staining trim, laying floor covering and did site cleanup

FUTURE PLANS/NEW INITIATIVES

Youth Development

- Continue working with Cherokee Heights, Kenwood, Brushy and Rocky Ford youth activities

STATUS ON REMAINING ROADS PROJECTS:

Adair County Projects:

- Dahlongegah South—Right of Way exhibits and easements are being worked on by Holloway Updike and Bellen

Deleware County Projects:

- Kansas Dry Creek Project—Right of Way exhibits and easements are being worked on by Holloway Updike and Bellen

Mayes County Projects:

- Cedar Crest Bridge—Minor plan corrections are being completed; final plan in hand was performed on April 18th and utility locations are being verified

Cherokee Transit System: Ridership on five current routes for April were: Sallisaw to Tahlequah—186 rides, Pryor to Catoosa—402 rides, Salina to Tahlequah—379 rides, Stilwell to Tahlequah—207 rides, Muskogee to Tahlequah—283 rides

CHEROKEE NATION COMMUNITY SERVICES SELF HELP HOUSING AND BUILDING PACKAGES

District 1—CHEROKEE

- Project 100-3 (start date 04/2010) Spreading top soil then final inspection. House is at 99% complete
- Project 100-4 (start date 05/2010) Punch list items nearly completed and water line is being scheduled. House is at 98% complete
- Project 100-5 (start date 07/2010) Carpet is installed working on punch list items. Septic and well have been ordered. House is at 92% complete
- Project 100-7 Title is complete and construction documents have been signed. Construction to begin in two to four weeks, weather permitting
- Project 100-8 Documents have been signed; construction to begin in two to four weeks, weather permitting
- Project 100-9 Documents have been signed and construction to begin in one to two weeks, weather permitting

District 2—ADAIR

- Project 200-2 Waiting on land tenure issue to be resolved
- Project 200-4 Development and title work is underway; waiting on probate
- Project 200-5 Doors and trim are complete; cabinets and floor coverings are being installed, septic has been ordered. House is at 86% complete
- Project 200-6 Framing is near completion. House is at 32% complete
- Project 200-7 (start date 06/2010) Interior painting is done, cabinets are being installed. House is at 73% complete
- Project 200-8 site prep has been started

District 5—DELAWARE

- Project 500-2 (start date 06/2010) HRV installed; working on the electrical and plumbing trim outs. House is at 85% complete
- Project 500-3 (start date 06/2010) HRV installed; working on punch list items. House is at 97% complete
- Project 500-4 (start date 08/2010) HRV installed; working on punch list items. House is at 95% complete
- Project 500-5 In development

District 6—MAYES

- Project 600-2 (start date 11/09) HRV installed working on punch list items. Final inspection to be done week of May 16th. House is at 99% complete
- Project 600-3 (start date 12/09) HRV installed; working on punch list items. Final inspection to be done week of May 16th. House is at 99% complete

District 7—ROGERS

- Project 700-1 (start date 03/07) Applicant is being removed from the program for failure to meet program objectives. House is at 53% complete
- Project 700-2 (start date 03/07) Applicant is being removed from the program for failure to meet program objectives. House is at 55% complete
- Project 700-3 documents have been signed; construction to begin in three to five weeks, weather permitting

District 8—WASHINGTON

- Project 800-1 (start date 06/09) Awaiting water meter set so rural water can be installed. House is ready to start punch list items. House is at 98% complete

District 9—CRAIG

- Project 900-1 In development

Reviewing additional applicants for possible selection

Redbird Smith Project

- Site 13 – House is complete
- Site 14 – Exterior is complete, interior is painted, doors are set, floor coverings in kitchen and bath are being installed and cabinets have been delivered
- Site 15 – Exterior is complete, plumbing, electrical and HVAC rough ins are complete and sheet rock is being installed
- Site 16 – Exterior is complete, plumbing, electrical and HVAC rough ins are being done
- Site 17 – Exterior is complete, sheet rocking is finished, taping and mudding has begun
- Site 18 – Exterior is complete, interior is painted, doors and trim have been delivered
- Site 19 – House is complete, expect for septic system
- Site 20 – House is complete, except for septic system
- Site 21 – Exterior is complete, interior is painted, cabinets and doors are installed, floor coverings are being installed
- Site 22 – Exterior is complete, interior is painted, cabinets and doors are installed, floor coverings have been delivered
- Site 23 – Exterior is complete, interior is painted and textured, electrical and plumbing service lines installed to the house
- Site 24 – Exterior is complete, interior is painted and textured, electrical and plumbing service lines installed to the house
- Site 25 – Exterior is complete, interior is painted, cabinets and doors have been installed
- Site 26 – Exterior is complete, interior is painted, cabinets and doors have been installed
- Site 27 – Exterior is complete, interior is painted, doors have been installed
- Aerobic systems – 13 of 15 tanks are set with hook ups to houses being done
- Geothermal systems – drilling for all 15 homes completed and systems are being installed in houses
- Exterior of all 15 homes are complete, driveways to each home have been constructed and exterior clean up and final grade work has begun

**CHEROKEE NATION TRIBAL COUNCIL
COMMUNITY SERVICES COMMITTEE REPORT**

Group: Housing Services **Month/Year of Report:** June 20, 2011

Group Leader: David Southerland **Phone:** (918) 453-5248

I. Budget Highlights

Housing Services Employees:

9 Administrative
57 Housing Management
45 Low Rent
64 Rehab

Total

175

Housing Authority Board meeting for June has not been scheduled. I will make the council aware of the next meeting.

II. Program Highlights

a.) Foreclosure Report

| | | FORECLOSURE NOTICE RECEIVED | DATE ASSISTANCE RECEIVED | TYPE OF ASSISTANCE | AMOUNT DUE CHEROKEE NATION |
|----------------|----------|-----------------------------------|--------------------------------|-----------------------|-------------------------------|
| | Adair | 09/27/10 | 08/13/08 | MAP | \$ 11,888.00 |
| Dismiss | Adair | 01/03/11 | 10/01/01 | MAP | \$ - |
| | Adair | 03/22/11 | 04/09/03 | MAP | \$ 1,152.00 |
| New | Adair | 05/25/11 | 03/27/08 | Map | \$ 10,263.00 |
| | Cherokee | 08/12/10 | 04/23/08 | MAP | \$ 11,513.00 |
| | Cherokee | 10/12/10 | 03/13/08 | MAP | \$ 11,125.00 |
| | Cherokee | 07/13/10 | 10/21/08 | MAP | \$ 12,362.00 |
| | Cherokee | 11/10/10 | 01/01/08 | MAP | \$ 10,500.00 |
| | Cherokee | 03/15/11 | 10/02/06 | MAP | \$ 8,250.00 |
| | Cherokee | 03/18/11 | 08/14/07 | MAP | \$ 8,888.00 |
| | Cherokee | 03/18/11 | 10/01/08 | MAP | \$ 9,263.00 |
| Dismiss | Cherokee | 03/11/11 | 09/29/09 | MAP | \$ 12,750.00 |
| New | Cherokee | 03/11/11 | 11/30/07 | MAP | \$ - |
| | Cherokee | 04/25/11 | 10/29/08 | Map | \$ 11,138.00 |
| | Delaware | 11/02/10 | 12/11/07 | MAP | \$ 10,638.00 |
| | Delaware | 01/28/11 | 05/01/05 | MAP | \$ 4,263.00 |
| | Delaware | 02/18/11 | 11/01/01 | MAP | \$ 8,388.00 |
| | Delaware | 04/18/11 | 10/02/07 | MAP | \$ 9,763.00 |
| | Mayes | 10/01/10 | 07/05/07 | MAP/Septic | \$ 10,138.00 |
| | Mayes | 12/09/10 | 04/10/06 | MAP | \$ 5,346.00 |
| | Mayes | 12/21/10 | 08/01/06 | MAP | \$ 5,583.00 |
| | Mayes | 03/02/11 | 11/16/06 | MAP | \$ 8,513.50 |
| New | Mayes | 05/24/11 | 12/31/08 | Map | \$ 11,513.00 |

**CHEROKEE NATION TRIBAL COUNCIL
COMMUNITY SERVICES COMMITTEE REPORT**

| | | | | | |
|----------|------------|------------|-----|----|-----------|
| McIntosh | 01/25/11 | 11/01/01 | MAP | \$ | 1,259.00 |
| Nowata | 12/20/10 | 05/01/06 | MAP | \$ | 5,295.00 |
| Ottawa | 11/24/10 | 04/01/09 | MAP | \$ | 12,513.00 |
| Rogers | 11/15/10 | 12/13/06 | MAP | \$ | 9,013.00 |
| Rogers | 01/19/11 | 09/13/07 | MAP | \$ | 9,263.00 |
| Sequoyah | 10/27/2010 | 12/1/2007 | MAP | \$ | 10,638.00 |
| Sequoyah | 1/20/2011 | 7/5/0001 | MAP | \$ | 1,335.00 |
| Sequoyah | 2/4/2011 | 11/1/2006 | MAP | \$ | 8,513.00 |
| Sequoyah | 2/10/2011 | 7/7/2006 | MAP | \$ | 5,249.00 |
| Sequoyah | 4/4/2011 | 12/12/2006 | m | \$ | 83,888.00 |
| Tulsa | 10/27/2010 | 12/1/2006 | MAP | \$ | 9,138.00 |
| Tulsa | 8/4/2010 | 1/1/2009 | MAP | \$ | 12,513.00 |

b.) Accomplishments/Current Events

| <i>Program</i> | <i>Families Participating at October 1, 2010</i> | <i>New Participants in FY 2011</i> | <i>New Participants this Month</i> | <i>Total Families Served in FY 2011</i> |
|--------------------|--|------------------------------------|------------------------------------|---|
| Community Shield | 2,289 | 230 | 36 | 2,555 |
| Mutual Help | 1,415 | 25 | 5 | 1,445 |
| Low Rent | 908 | 92 | 25 | 1,025 |
| Title VI | 275 | | - | 275 |
| Assumable Mortgage | 23 | | - | 23 |
| Total | 4,910 | 347 | 66 | 5,323 |

Rehab/Emergency/Handicap Assessability/LBP

| <i>County</i> | <i>Projected FY 2011</i> | <i>Completed Since October 1, 2010</i> | <i>Completed this Month</i> | <i>Total Completed FY 2011</i> |
|---------------|--------------------------|--|-----------------------------|--------------------------------|
| Adair | 34 | 38 | 2 | 40 |
| Cherokee | 56 | 40 | 4 | 44 |
| Craig | 13 | 6 | 1 | 7 |
| Delaware | 34 | 23 | 0 | 23 |
| Mayes | 27 | 30 | 1 | 31 |
| McIntosh | 3 | 0 | 0 | 0 |
| Muskogee | 17 | 10 | 4 | 14 |
| Nowata | 8 | 11 | 1 | 12 |
| Ottawa | 3 | 5 | 1 | 6 |
| Rogers | 36 | 8 | 1 | 9 |
| Sequoyah | 36 | 45 | 5 | 50 |

**CHEROKEE NATION TRIBAL COUNCIL
COMMUNITY SERVICES COMMITTEE REPORT**

| | | | | |
|------------|---------|---------|--------|---------|
| Tulsa | 39 | 3 | 0 | 3 |
| Wagoner | 7 | 3 | 1 | 4 |
| Washington | 23 | 6 | 1 | 7 |
| Total | 336 | 228 | 22 | 250 |

III. PUBLIC DISCLOSURE

As required by 24 CFR part 1000.30, services provided to Cherokee Nation Housing Services Employees and Employee relatives from funds received pursuant to the Native American Housing Assistance and Self-Determination Act of 1996, shall be publicly disclosed.

HOME REHABILITATION:

The following employee and/or relatives were chosen to receive services for Home Rehabilitation pursuant to guidelines set forth in the Housing Services Policy as approved by the Principal Chief of the Cherokee Nation.

EMERGENCY ASSISTANCE/HANDICAP ACCESSIBILITY:

The following employee and/or relatives were chosen to receive services for Emergency Assistance pursuant to guidelines set forth in the Housing Services Policy as approved by the Principal Chief of the Cherokee Nation.

Alvin & Betty Johnson Step Grandparents of Lori Dorr, Housing Services Employee
William & Patsy
Thompson Sister to Housing Services employee Sharon Lay

MORTGAGE ASSISTANCE

The following employee and/or relatives were chosen to receive services for Mortgage Assistance pursuant to guidelines set forth in the Housing Services Policy as approved by the Principal Chief of the Cherokee Nation.

LOW RENT APARTMENT

The following employee and/or relatives were chosen to receive services for Low Rent Apartment pursuant to guidelines set forth in the Housing Services Policy as approved by the Principal Chief of the Cherokee Nation and/or the Housing Authority of the Cherokee Nation.

**CHEROKEE NATION TRIBAL COUNCIL
COMMUNITY SERVICES COMMITTEE REPORT**

HOMEOWNERSHIP

The following employee and/or relatives were chosen to receive services for Homeownership pursuant to guidelines set forth in the Housing Services Policy as approved by the Principal Chief of the Cherokee Nation and/or the Housing Authority of the Cherokee Nation.

Michelle Clutter Cousin to Housing Services employee Stephanie Carroll

RENTAL ASSISTANCE

The following employee and/or relatives were chosen to receive services for Homeownership pursuant to guidelines set forth in the Rental Assistance Policy as approved by the Principal Chief of the Cherokee Nation.
Cherokee Nation.

Group: Commerce

Month/Year of Report: June 2011

Group Leader: Anna Knight

Phone: 453-5532

Email: aknight@cherokee.org

Budget Highlights

None

Program Highlights

a. **Balanced Scorecard Measures**

| Objective | Metric | 2011 Goal | Year to Date Achievement Notes/Comments |
|---|--|----------------------|---|
| Families Housed | # of Families Obtaining Homeownership | 300 Housed | 91 families have been housed |
| Homeownership Training | a. # of Families Attending Homeownership Training | a. 800 | a. 240 |
| | b. % satisfaction | b. 95% | b. 100% |
| Families Increasing Financial Management Skills | a. # of Families Increasing Skills | a. 450 | a. 406 |
| | b. % satisfaction | b. 95% | b. 99.95% |
| Self Sufficiency Counseling -- Household Budgeting, Debt Reduction, & Credit Coaching | # of Families Actively Pursuing Goals or Achieved Goals | 750 Families | 440 Families |
| | | a. Actively Pursuing | a. 409 families actively pursuing goals <ul style="list-style-type: none"> • 12% mortgage ready • 11% short-term • 67% long-term • 4% AMP • 6% credit counseling |
| | | b. Achieved Goals | b. 31 families have completed self sufficiency counseling and obtained a non-predatory mortgage |
| Attrition Rate | % of Families Abandoning Counseling | < 20% Attrition Rate | 21.19% Attrition Rate |
| Market Rate Qualifiers | % of Families Qualifying for Market Rate Loans | 75% Market Rate | 92.00% Market Rate Qualifiers – does not include mobile home purchases CN jurisdiction foreclosure rate 3.3% (Q3 2010) |
| Families Housed | MAP Foreclosure Rate in Relation to CN Jurisdiction Foreclosure Rate | Within 3% | MAP foreclosure rate 1.6% Foreclosure rate is based on the % of active foreclosure filings/proceedings for MAP distributions made after 05/01/08. |
| Match Savings Program | # active participants | 200 | 110 |

b. **Notable accomplishments**

1. Program to date, **310 families unable to obtain a non-predatory mortgage on their own** have completed self-sufficiency counseling and obtained a non-predatory mortgage.
2. YTD, Self Sufficiency staff members have worked with 15 families facing foreclosure. **Staff have helped 3 families save their home from foreclosure** (2 through alternatives offered by Cherokee Nation and 1 homeowner received a modification). 5 families are still in the process of trying to save their homes, 4 were referred to other resources, and 3 stopped participating in the program.
3. Self Sufficiency staff met with **85 lenders and realtors in Tahlequah, Sallisaw, Jay, Bartlesville and Claremore** to provide an opportunity for them to learn and ask questions about MAP.
4. Self Sufficiency personnel coordinated the **Volunteer Income Tax Assistance (VITA) Program**. Volunteers provided **free tax preparation and electronic filing for more than 2,681 taxpayers**

in multiple locations throughout Cherokee Nation’s jurisdiction. Filers have received over **\$3.5 million in refunds** with over \$1.1 million for Earned Income Tax Credit.

| Tax Year | 2008 | 2009 | 2010 | 2011 |
|---------------|-------------|-------------|-------------|--------------|
| Returns Filed | 2,311 | 1,785 | 2,118 | 2,681 |
| Total Refunds | \$1,541,835 | \$1,946,918 | \$2,650,028 | \$3,574,658* |

*The IRS is having technical problems with the reporting system so the 2011 refund amount is not guaranteed to be accurate.

c. Future plans/new initiatives

| Workshops and Classes | | | |
|---------------------------|--------------------|-----------------|---------------------------------------|
| Date | Location | Time | Workshop |
| June 2 | Tahlequah | 5 pm to 9 pm | Homebuyers Training |
| June 4 | Tahlequah | 10 am to 5 pm | Homebuyers Training |
| June 6 | Tahlequah Low Rent | 10 am to 11 am | Transitioning from Subsidized Housing |
| June 9 | TBD | 8 am to 10 pm | CNB Financial Literacy |
| June 16 | TBD | 8 am to 10 pm | CNB Financial Literacy |
| June 20 – 24 | Maryetta Schools | 8 am to 1:30 pm | Entrepreneurship Camp |
| June 23 | TBD | 8 am to 10 pm | CNB Financial Literacy |
| June 27 - 29 | Sallisaw | 5 pm to 9 pm | Homebuyers Training |
| June 27 - 29 | Claremore | 5 pm to 9 pm | Homebuyers Training |
| June 30 | TBD | 8 am to 10 pm | CNB Financial Literacy |
| Tuesdays June - August 30 | Tahlequah | 6 pm to 7:30 pm | Financial Peace University |
| July 11 and 12 | Sallisaw | 10 am to 5 pm | Homebuyers Training |
| July 11 and 12 | Tahlequah | 10 am to 5 pm | Homebuyers Training |
| July 18, 19 and 20 | Claremore | 5 pm to 9 pm | Homebuyers Training |
| July 18, 19 and 20 | Jay | 5 pm to 9 pm | Homebuyers Training |
| July 19 | Jay Low Rent | 11 am to 12 pm | Transitioning from Subsidized Housing |

1. Self Sufficiency staff will begin **teaching youth financial literacy** throughout the month of June at the Cherokee Summer Day Camps held in Tahlequah, Claremore, Dwight Mission, Maryetta and Jay.
2. The **Sequoyah High School Individual Accounts Program** has kicked off and students will begin opening savings accounts in the next 45 days.
3. Mortgage Assistance Program informational sessions for realtors and lenders in Delaware and Adair counties will be scheduled in the coming months.

d. Foreclosure information: Cumulative MAP foreclosure rate is 3.0%; this figure is based on the active foreclosure filings for MAP all MAP distributions (FY05 – FY11).