



Detroit Short-Term Financial Counseling/Coaching Pilot RFP– Questions and Answers

- *Who are the pilot clients, and what information will grantees have about them? Where will this data come from?*

The clients for this pilot are Detroit owner-occupants who defaulted on their Interest Reduction Stipulated Payment Agreement (IRSPA) and are now at risk of foreclosure in the September 2018 auction. The Wayne County Treasurers' Office (WCTO) will provide data to grantees about owner occupant's tax payment history. The WCTO can provide the dollar amounts of what taxes are owed for each year and the penalties, fines, and interest associated with each year. After the counseling pilot, if the taxpayer is able to get back into a payment plan, the WCTO will reduce all fees and interest accordingly. The WCTO does not have access to utility companies or associated bills, nor federal tax and income levels relevant to Earned Income Tax Credit (EITC) eligibility.

- *How will the outreach to clients work?*

The final outreach process will be decided in partnership with selected grantees and could include a number of different approaches, e.g. mailing, in-person orientation, etc. Broadly, the Wayne County Treasurer's Office will oversee an initial outreach effort, with follow-up outreach conducted by the selected partners.

- *Is there a potential of other assistance to these clients, beyond the financial counseling? Could the Treasurer make decisions about whether or not to send their homes to foreclosure?*

The Wayne County Treasurer is fully supportive of this program and the effort to keep these 'last chance' homeowners in their homes. Treasurer Sabree will work with each homeowner as presented by their counseling partner on a case by case basis. A General Policy decision may come out of this Pilot Program based on the responsiveness of the group of participants.

- *Can selected grantees also enroll these clients in their other services?*

Yes. Grantees can connect these clients to any other services, as appropriate; CFE Fund grant funds can only be used to cover financial counseling or coaching efforts. Grantees should provide their current financial counseling/coaching service model to clients; they will not be asked to start something new for the pilot.

- *Can my organization apply if one of our affiliates or partners has direct financial counseling/coaching experience?*

Applicants should explain in their applications how they will bring relevant experience in financial counseling/coaching to bear in this pilot; the CFE Fund will accept joint proposals from multiple organizations, or organizations and their affiliates.