

News from the Asset Building World

NEW! CFPB Resource: "Behind On Bills"

- "Behind on Bills" is new set of tools created by the Consumer Financial Protection Bureau (CFPB).
- The tools help you or your clients track income and spending, handle money emergencies, reduce stress from mounting bills, and build finances.
- "Behind on Bills" can be downloaded for **free** at <https://orders.gpo.gov/download/cfpbfinemp/CFPB263.pdf>, or search online for "CFPB start with one step"

Coalition for Safe Loan Alternatives webinar

- Learn about the legal, funding and other issues needed to start an alternative to payday lending program.
- Monday, December 5, 11 AM-12 PM PST
- <https://attendee.gotowebinar.com/register/7957288074426051075> to register

Volunteer Opportunities

Help Families & Seniors in Pierce County as a Volunteer Tax Preparer!

- **No experience needed.** Free training is provided.
- Seasonal (Feb. to April 15th); day, evening, and weekend hours available. Many locations.
 - **VITA (Volunteer Income Tax Assistance)**
 - Focus on low/moderate income taxpayers
 - Apply at www.VolunteerTaxHelp.org
 - **AARP Tax-Aide (Tax Counseling for Elderly)**
 - Focus on elderly taxpayers
 - Apply at www.AARP.org/taxvolunteer

PCABC is a coalition of community members, nonprofits, government agencies, and financial institutions working together to build prosperity in Pierce County.

To learn more or share a news item, please email pcabc@associatedministries.org. News items for the following month must be submitted by the 20th of the current month.

Workshops, Trainings & Services

Tech Industries Job Fair (Pierce County Library)

- Wednesday, Dec. 7, 2016, 3-6 PM **free**
- Pierce County Library Administrative Center
- 3005 112th St. E, Tacoma 98446 (bus route 4)
- List of employers at <http://jbc.mypcls.org/get-hired/>

"Credit Up" (Sound Outreach)

- New initiative offers alternatives to check cashing services for consumers with lower incomes, bad credit, or no traditional bank accounts. **free**
- Community members can participate in a combination of one-on-one financial coaching and access to second chance checking accounts, pre-paid debit cards, and credit building loans.
- To learn more, contact Brian Humphreys: brian@soundoutreach.org or 253.486.6381

"Key to Change" Financial Education (Goodwill)

- 'Tis the season to get your finances in order! **free**
- Free course about banking, goal setting, saving, insurance, credit reports, and borrowing.
- Goodwill, 714 S. 27th Street, Tacoma
- Dec. 5th-8th – Offered mornings (10 AM-1 PM) or evenings (5-7:30 PM)
- Contact Norman Brickhouse, 253.573.6832 or normanb@goodwillwa.org to sign up

Free Tax Help Presentations (Associated Ministries)

- Presentations for your staff, clients, or group on:
 - Where to find **free** tax help in Pierce County **free**
 - Tax law changes that could affect you, including:
 - Refund delays for those qualifying for the Earned Income Tax Credit (EITC)
 - Expiration and renewal of ITIN numbers (tax ID numbers for non-citizens)
 - Affordable Care Act and your taxes
- To schedule a presentation, contact Wendy Morris, wendym@associatedministries.org
- Learn more about Associated Ministries on p. 2

PCABC Mission: Building Prosperity in Pierce County

PCABC Vision: Uniting community to empower Pierce County residents to build prosperity through advocacy, education and partnerships.

Associated Ministries: From Crisis to Stability to Self-Sufficiency



With roots dating back to 1883 and a mission of “Uniting People of Faith to Build Stronger Communities,” Associated Ministries (AM) strives to be a center for interfaith relationships, deeply engaged in transforming our community. AM’s programs endeavor to walk alongside people as they emerge out of crisis, find a path toward personal stability, and build skills, social connections, and assets.

Innovations to Help Everyone Have a Place to Call Home

Above all, people need a stable place to live in order to pursue other goals in their lives, such as employment or education. Secure housing makes other asset building possible, and lack of housing—or the financial burden of paying for it—often prevents other asset building from taking place. In 2015, AM received calls from more than 13,000 people; 4,000 of these households were sleeping in shelters or places not meant for human habitation, while only 800 housing vacancies were available. Pierce County also has the highest foreclosure rates in Washington State. AM is tackling these issues in several innovative ways.

Diversion and Rapid Rehousing: AM is one of 15 “housing first” partners in Pierce County that are helping homeless individuals and families immediately locate housing. This model recognizes that barriers that lead to homelessness—such as unemployment, addiction, or mental illness—often can’t be addressed until the person has a stable living situation. Diversion helps clients to explore resources they may already have, and Rapid Rehousing provides assistance such as financial subsidies or case management to enable people to get housed quickly. AM’s team and partners find creative ways to increase the affordable housing stock, such as identifying Community Pillars—landlords and property managers who are willing to give folks facing homelessness a second chance, often at reduced rental rates. AM staff also help clients secure vital documents needed to obtain housing, as well as furniture.

Foreclosure Prevention: AM’s Foreclosure Counseling program helps homeowners who are struggling to pay their mortgages to keep their homes. AM staff work with them to manage their budgets and identify resources, and work with their lenders to reduce the mortgage payments, usually by lowering interest rates. If maintaining the mortgage isn’t feasible, AM helps them relinquish the house in exchange for a payout to acquire new housing.

Supporting Asset Building Throughout Our Community

Since 2008, Associated Ministries has served as fiscal agent for Pierce County Asset Building Coalition (PCABC). AM employs the PCABC director, who brings coalition partners together to share information and participate in collaborative projects that help our community build prosperity.

Volunteer Income Tax Assistance (VITA): Along with Goodwill, Sound Outreach, and the help of other organizations, AM oversees Pierce County’s VITA program. VITA provides free income tax preparation services to low and moderate income taxpayers. Last year, nearly 2,700 Pierce County taxpayers together saved thousands with this free service and received millions in tax refunds. Free tax sites are open from early February through April 15th. **United Way 2-1-1** maintains a listing of information about Pierce County free tax sites starting in January.

Spreading the Word about Asset Building: PCABC is also working to make sure the public knows about the many asset building resources available in our community! This newsletter is part of that effort. A guide to local financial education and similar services will be completed in early 2017.

To Learn More about Associated Ministries: Visit www.associatedministries.org. Contact klarissam@associatedministries.org for information about Diversion/Rapid Rehousing, dian@associatedministries.org about Foreclosure Prevention, and amya@associatedministries.org about VITA and PCABC. Supporters of these programs include City of Tacoma, Key Bank, the IRS, Pierce County, Safeco Insurance, State Farm, WA State Department of Commerce, and WA State Housing Finance Commission.