



July 18, 2022

Tree Clemonds | Grants Program Director &  
Director of Tempo Emergency Shelter  
Providence Housing  
1150 Buffalo Rd.  
Rochester, NY 14624

Re: ARPA Proposal Support letter

Dear Ms. Clemonds,

On behalf of Consumer Credit Counseling Service of Rochester (CCCSR), I am pleased to offer our support of Providence Housing's application for APRA support to expand housing services to DV clients. As a local non-profit organization focused on the financial wellness of individuals and families, we understand the need for targeted interventions that build financial wellness at the right moment. Additionally, these teachable moments offer crucial points at which clients should be empowered to take steps toward financial inclusion and wealth building.

For this reason, we are happy to partner with this new initiative through our financial counseling programs, such as credit, budget, and financial empowerment counseling. Aside from helping individuals and families build the fundamentals of financial wellbeing, our financial counseling programs also impart capabilities needed to reduce debt, build better credit, and save for the future. In 2021 alone, we helped more than 2,000 low-to-moderate (LMI) clients to reduce their interest by an average of 17%, increase their credit score by an average of 70 points, and reduce their debt by an average of \$7,100.

Rochester, NY has a long history of strong programming for those seeking stable housing, employment, and wrap-around supports. Now, through this expanded effort, we can leverage our shared knowledge, resources, and relationships to develop operative strategies that will maximize the financial outcomes for some of the most vulnerable in our community.

Sincerely,

Chad Rieflin  
Director of Programs and Grants  
Consumer Credit Counseling Service of Rochester