

St. Vincent de Paul Georgia Motel to Home Program Caseworker Guide



Families living in extended stay motels face many barriers to stable housing. SVdP has partnered with the United Way of Greater Atlanta and several municipalities to provide Motel to Home participants with a way to overcome these barriers through:

- A year of one-to-one *Case Management* with a SVdP caseworker to help them obtain stable housing.
- *Financial support* for deposits and first month's rent and the opportunity to obtain matching funds for savings accounts and job training to achieve a living wage.
- *Education* to give them skills to manage their personal finances, housing, career advancement, and personal development.

Step One: Admission Process



1A: REFERRAL RECEIVED

1A1: Referrals can come from a variety of places: local school counselors, other organizations working with the homeless, Extended Stay Hotels, public libraries, SVDP conferences and caseworkers.

1A2: Here are the requirements for families in order to be considered for the M2H program:

- Must be a 1 or 2 parent family with children under the age of 18 living with them. Legal guardians are permitted.
- Parent/legal guardian must be earning sufficient income, or have the potential to earn sufficient income to afford a reasonable rent. For many clients, this will be income at or exceeding \$18/hr. Most apartments want to see applicants pay no more than 1/3 of their income in rent. If they have the possibility, through education or training, to increase their income they will be considered for the program.
- Families must be currently living in an extended stay motel within the geographical areas of the program area for at least 30 days.

1A3: Permitted exceptions to these criteria are dependent upon the restrictions put in place by the donors. If you have a client that does not meet the above criteria but you feel is a good candidate, please contact the program manager.

1B: APPLICATION SUBMITTED

1B1: Applicants must submit a two page application to the intake director.

ACTION: Client fills out and submits application and supporting documentation, via referral source, to intake manager Dan Kullen at djkullen@hotmail.com

RESOURCE: M2HApplication

1C: APPLICATION REVIEWED

1C1: The Intake director receives the application and conducts a phone interview with the client. If the client is a good candidate for the program, the Intake Director will ask for any missing information and all the supporting documents. The completed application and all supporting documentation must

be obtained in order to be admitted to the M2H Program. The intake director will follow up with the applicant if documentation is not complete.

ACTION: Phone interview conducted, missing application information, and all supporting documentation obtained by Intake Director.

ACTION: Income is verified by Intake Director

1C2: Once all documentation is obtained and is satisfactory, the client's information will be used to obtain a credit report and criminal background check.

ACTION: Credit report and criminal background check conducted

1C3: The entire Application and documents will be reviewed by the review board and a decision will be made on acceptance into the program.

ACTION: Client will be notified of decision by intake director.

1D: CASEWORKER ASSIGNED

1D1: Once the client is accepted, the program manager will assign a SVdP caseworker

1D2: Program manager will create a hard file of the client, and a CMS file with intake documents attached.

ACTION: Client file created in hard copy and CMS

Step Two: Engage Client



2A: ESTABLISH A CONNECTION

2A1: Call client and exchange phone and email contacts. Arrange for a time to meet in person. Select a location where you can socially distance yet still maintain some privacy. Try to pick a location where there is something for the children to do like a playground, public library, etc.

2A2: Spend some time learning about your client and ask them to tell their "story". Take good notes so you can complete a written summary for their file. You want to learn how they came to live in the motel and what barriers they face getting out. Be patient and let them talk. Ask if it's ok to take their photo and print a photo for their file. They have already signed a release. We will use the photos internally to learn their names. It's helpful to tell a little bit about yourself but remember to keep the focus on them. Look for things in common to help you relate and connect to one another.

ACTION: Email client story and photo to program manager

2A3: Remember that your client has been traumatized by the loss of their home. They may seem a little manic and have difficulty focusing, others may seem distant and unengaged. You may have to assume more of a leadership role in the relationship until they have begun to heal enough to work as a partner.

2A4: Try to build some trust. Many of these clients have been disappointed by other people and agencies trying to help them. The easiest way to build trust is to do what you say you are going to do. If you say you will call them at 5pm, then call at 5pm, etc. Let them know you can be relied on by demonstrating it with small things.

2A5: Establish some ground rules about what you expect from each other regarding communication, participation, etc. Ask about preferred methods of communicating, optimal days and times, etc. Remind them that you are a volunteer who's only reward is to help them find stable housing. Make it clear that they should enter the program only if they are really ready for this kind of intrusion and inspection of their lives and are committed to learning and doing new things. If they do not comply with the program on a monthly basis they will be asked to leave. If they are successful in completing the M2H program they will be provided with:

- Financial assistance with deposits, fees, moving expenses
- Education about basic personal finances including budgeting, credit repair, savings; understanding leases, tenant rights and responsibilities, etc
- Connection to other community resources for career counseling, job training
- The opportunity to earn matching funds for client money put into a savings account
- Ongoing case management to guide them through one year of the program
- The opportunity to apply for small education/job training

The M2H program will not:

- Provide routine funds for rent, utilities, other expenses
- Co-sign any lease
- Choose the client's housing

2A6: Show them their stamped, pre-addressed emergency communication envelope and explain that they should send you a note with an alternative way to reach them if they were to lose their phone, internet, etc.

ACTION: Review emergency communication procedure

RESOURCE: Stamped, pre-addressed envelope provided by program manager.

2B: CONDUCT THE ASSM AND HELP CLIENT SET GOALS

2B1: What is the ASSM? The ASSM (Arizona Self Sufficiency Matrix) The ASSM (Arizona Self Sufficiency Matrix) is an assessment and outcome measurement tool widely used by HUD and many nonprofits around the country. It is used as a:

- Case management tool to document client progress toward self-sufficiency
- Program management tool for SVdP to assess the effectiveness of services being offered and how to direct resources
- Communication tool for demonstrating the success of our M2H programs, as well as sharing information about community conditions with the general public, stakeholders and policymakers

2B2: How to Administer the ASSM: To administer the ASSM, give the client a printed copy and let them read through it for a few minutes. There are 18 domains on a 5 point scale. Ask the client to determine where they are in each of the domains. Ask probing questions to help them determine the correct score.

2B3: Although some categories may overlap or influence each other, consider that category only through the one lens you are assessing.

2B4: Scores should be based on the household not an individual. In cases where two adults have different situations, base the score on the one with the greatest need.

2B5: The ASSM should be done at intake, and then monthly until the client exits the program.

2B6: After scoring all categories help the client identify 2-3 realistic goals to work on in the coming year. Clients should consider achieving stable housing, paying off debt, improving credit scores, increasing savings, but may want to include some personal goals as well.

ACTION: Complete the ASSM and send initial scores to the Program Manager. Repeat monthly.

RESOURCE: ASSM

2C: ASSESS HOUSING BARRIERS

Now that you have an understanding of your client's history you are ready to assess what barriers have kept them from obtaining housing on their own. These barriers will be taken into account when designing a curriculum to help them reach their housing goal.

Barriers include:

- Lack of savings: for deposits, fees, first month's rent
- Prior eviction debt: property owners will not rent to someone who owes money to another property. This information can be found on their credit report.

RESOURCE: [How to Read a Credit Report](#)

- Low credit score: Property owners will overlook medical and school debt but will be concerned with a history of no payment/late payments.

RESOURCE: [What is a "good" FICO Score?](#)

- Insufficient income: Most property owners require a minimum gross income of 3x the monthly rent
- School Debt: While property owners do not usually consider education debt during the application process, a client who is in default on their federal student loans will have their EITC refund, and possibly their wages garnished. This could become a significant barrier and impact their ability to pay off past eviction debts due to the loss of the EITC refund.

RESOURCE: [What to do in your student loan is in default](#)

2D: CONSULT WITH PROGRAM MANAGER TO CREATE A CUSTOMIZED CLIENT CURRICULUM

Finally, it's time to create a plan for the client including a customized curriculum to help them meet their goals.

ACTION: Set up meeting with program manager.

RESOURCE: m2h@svdpgeorgia.org

Using the contract template, list out the recommended education modules, and other required activities. Be sure the client understands that failure to complete the program could result in their dismissal from the program and/or forfeiture of any matching funds.

ACTION: Complete contract. Have client, caseworker, and program manager sign.

RESOURCE: M2H Client Contract

Step Three: Monthly Check-in



This entire program is centered around the goal of helping clients create and maintain good financial habits to lead to stability and self-sufficiency. Therefore, it's important to establish the habit of a monthly review of their progress toward their goals to help motivate them, keep them on track, and make small corrections if necessary. Try to set it up for the same time each month.

Being evicted adds a layer of chaos into the lives of people who were already stressed to the maximum. Help your client restore some order and control by organizing their finances and important documents. Using the file organizer provided help them label, file, and organize their paperwork to make tracking and retrieval easier going forward.

Resource: File organizer, files

This section is a summary of what should be completed monthly. However, it may take you a month or two to first create a budget, review their credit report, establish a savings plan, etc. Details of how to accomplish these additional steps are included in the following sections. You can jump ahead as needed to move your client along their unique path.

3A: REVIEW GOALS

3A1: Once a month, contact your client to check in, review their goals, budget, challenges, and complete the ASSM. This should be done in person as often as possible. Remember, an important part of this is building a relationship with your client.

3A2: Discuss the previous month's goals and see how many were achieved. Go over any difficulties the client had achieving their goals. Discuss next month's goals and set a plan.

3A3: Complete the ASSM with the client, decide on a score together that reflects their current position. This, with a summary of client updates, needs to be sent to the program manager.

ACTION: Complete ASSM

RESOURCE: [ASSM](#)

ACTION: Email ASSM and client check-in summary to program manager.

RESOURCE: Program Manager, m2h@svdpgeorgia.org

3B: REVIEW BUDGET

3B1: Talk to the client about their budget. Ask to see the accounting of their monthly expenses and the comparison to their budget. Your job is not to tell them how to spend their money. Everyone deserves to be able to make their own choices based on what's important to them. You can, however, point out opportunities to reduce expenses, or perhaps adjusting their budget if it proves to be

unrealistic. They need to get in the habit of accounting for every dollar. Any money left over should be put into their savings account and not spent on something else. Remind them that success with budgeting will help them achieve their goals.

3B2: Go over the next month's projected budget, see if it needs adjusting for the client to reach their goals.

RESOURCE: [Step 4 Prepare a Budget](#)

RESOURCE: [Step 5 Building Savings](#)

3C: REVIEW CREDIT SCORE

3C1: Have the client obtain a free copy of their FICO score. Is it going up or down?

ACTION: Obtain free FICO score and credit report

RESOURCE: freecreditreport.com: No Credit Card Needed.

3C2: If the score has not improved from the previous month, discuss reasons. Set a plan to keep working on improving their credit score.

RESOURCE: [Step 6 Credit Scores and Credit Repair](#)

3D: REVIEW SAVINGS

3D1: Discuss monthly savings, have they been able to stick with the savings plan? If not, why not?

3D2: Does the monthly savings amount need to be adjusted, is it realistic for the client? The goal is to encourage savings, not to make it a burden they struggle to afford.

3D3: Help them identify opportunities to save on expenses.

RESOURCE: [Step 5 Building Savings](#)

3E: REVIEW HOUSING READINESS

3E1: Monitor the housing barriers identified in Step 2 Engage the Client. Is the client making progress on eliminating or reducing these barriers?

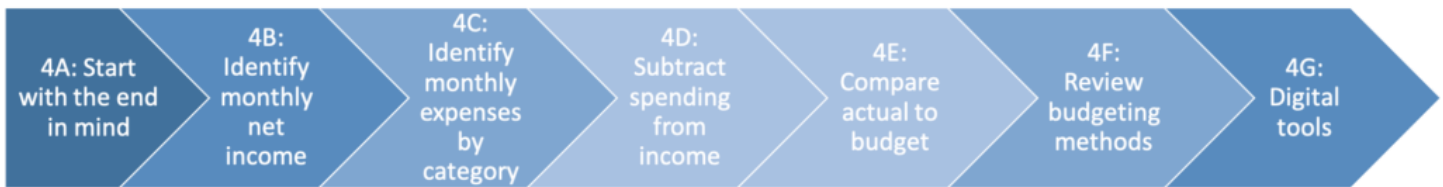
RESOURCE: If the answer is "yes" you can begin to work on [Step 8 Create a Housing Plan](#)

3E2: If the answer is "no", is the client making progress on eliminating or reducing these barriers? Do they need additional resources?

ACTION: Contact Program Manager

3E3: Talk with the client about things they can actively be doing to move forward. It's important to be optimistic, hopeful, and encouraging. It can be daunting, if there are still numerous things to work on. Be their cheerleader, encourage them to keep moving forward. Celebrate the small victories. Every step is a step closer to stable housing for them and their children.

Step Four: Prepare a Budget



The first step in helping clients achieve financial stability is to help them prepare a budget and track expenses so they know where their money is going. Most clients are surprised to see how much they are spending in different expense categories. This healthy financial habit implemented monthly will help them achieve their financial goals by being more intentional about where they spend their money. Creating a budget and tracking monthly expenses is a required activity of the M2H Program.

Many of the resources below and in subsequent steps will have overlapping content. When learning new material it is helpful to hear new concepts presented in different ways. A schedule of in-person workshops and live webinars will be added to the website as they become available.

4A: START WITH THE END IN MIND

Talk with your client about their goals. For most of them, it will be to achieve stable housing but they may have other goals as well. Have your client write down their financial goals and be as specific as possible knowing that these goals may need to be adjusted. Next, review the educational materials below explaining the budgeting process. Have your client identify the budget method that will work best for them and then help them stick with it on a monthly basis.

ACTION: Have client write down financial goal(s)

RESOURCE: [MMI Setting Goals and Priorities Handout \(PDF\)](#)

RESOURCE: [MMI Setting Goals Priorities Goal Map Worksheet \(PDF\)](#)

RESOURCE: [MMI Priorities Goals Income Expenses Participant Handout \(PDF\)](#)

RESOURCE: [How to Manage Money and Credit in Order to Save | Free Online Financial Education Webinars |MMI](#)

4B: IDENTIFY MONTHLY NET INCOME

This includes income from all sources including child support, alimony, SSI, SSDI, etc.

4C: IDENTIFY MONTHLY EXPENSES BY CATEGORY

Help client categorize spending items into 3 categories:

- “essential” expenses (includes savings)
- “wants”
- “periodic” expenses

It's important to track every dollar and so talk with your client about how they will collect their receipts/expenses. Some clients log each expense in on their phone, others put them in a bag or envelope they keep in their car.

RESOURCE: [MMI Managing Income and Expenses Workbook \(PDF\)](#)

RESOURCE: [MMI Budget Worksheet \(PDF\)](#)

RESOURCE: [Record of Daily Expenditures](#)

RESOURCE: [MMI Income-expense Worksheet \(PDF\)](#)

RESOURCE: [12-Month Budget Worksheet \(PDF\)](#)

4D: SUBTRACT SPENDING FROM INCOME

Any money left over should be added to savings!

4E: COMPARE ACTUAL TO THE BUDGET

Resource: [The Budget Mom: Budget vs. Your Actual Spending](#) (Video)

4F: REVIEW BUDGETING METHODS

MMI suggests several to choose from: 50/30/20; Zero Sum; Anti-budget; and Money Flow. Review the different methods with your client and have them choose the one that will fit their goals and personality.

ACTION: Have client choose a budgeting method

RESOURCE: [Ultimate Guide to Creating a Budget | MMI](#)

4G: DIGITAL TOOLS

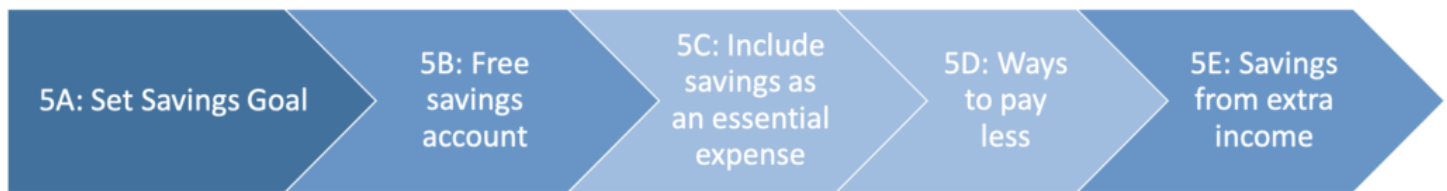
A complete description of each of these online tools can be found in the above resource: [Ultimate Guide to Creating a Budget](#)

- [Mint](#)
- [Clarity Money](#)
- [Tiller Money](#)
- [You Need a Budget](#)
- [DigitQapital](#)

4H: ADDITIONAL RESOURCES

Why You Should Never Use a Debit Card to Pay for Anything – Clark Howard
Free Budget Worksheet: The CLARK Method to Create a Monthly Budget

STEP FIVE: BUILDING SAVINGS



Most of our clients have little or no savings. For many of them, it was an unexpected emergency that left them without money to pay their rent and led to their eviction. They are not alone as the Federal Reserve has found that almost 40% of American adults would not be able to cover a \$400 emergency bill.

We all need emergency savings. Establishing a savings habit is a goal of the M2H program and we are putting our money where our mouth is! Clients are expected to save \$50 per month which will be matched after successful completion of the program so that they will have \$1000 in emergency savings when they leave the program and begin to enjoy financial security.

5A: SET SAVINGS GOAL

We expect a minimum of \$25 per month for 12 months for an emergency savings fund. This will be matched 1:1, up to \$600 (if more is saved) when they exit the program. If your client does not complete the program, they will of course get their savings back but they will not receive the matching funds. Because we want to establish a savings habit, the money must be deposited monthly-not all in one lump at the end. It is ok if your client may have additional savings goals greater than \$25/month but be sure they are also addressing their debt. Please make it clear that only the first \$600 saved will be matched.

ACTION: Have client set a savings goal

RESOURCE: [Building Savings | Free Online Financial Education Webinars |MMI](#)

RESOURCE: [MMI Building Savings Workbook \(PDF\)](#)

RESOURCE: [The #1 secret to money success | Follow this rule to always stay ahead of your finances!](#)

RESOURCE: [Emergency savings | Because life is unpredictable, and you need to be prepared for it](#)

RESOURCE: [How to manage money and credit in order to save](#) (Video | Money Management International)

5B: FREE SAVINGS ACCOUNT

Each client will be given a **free savings account** through xxx Credit Union. Clients can make xxx (electronic or physical?) deposits directly into their account. Deposits will be verified monthly by the caseworker.

5C: INCLUDE SAVINGS AS AN “ESSENTIAL” EXPENSE

Include the clients savings goal as an “essential” budget expense that is automatically paid each month.

5D: WAYS TO PAY LESS

But I don't have enough money to save! This is a frequent response from clients who do indeed struggle just to pay the bills. To find more money for savings help them **find ways to pay less for some of the things** they already purchase through reduced pricing of:

RESOURCE: [MMI | The Ultimate Guide to Saving Money on Groceries](#)

RESOURCE: [MMI | The Ultimate Guide to Saving on Car Insurance](#)

RESOURCE: [MMI | The Ultimate Guide to Finding Affordable Medications – MMI Budget Guide](#)

RESOURCE: SVdP Pharmacy: If your client uses maintenance drugs for a chronic condition, consider referring them to the SVdP Community Pharmacy for drugs mailed to them at no charge. Further information can be found on the SVdP Georgia Community Website: www.svdpgorgia.org/pharmacy.

RESOURCE: [MMI | The Ultimate Guide to Cutting Cable \(and Staying Entertained\)](#)

RESOURCE: [MMI | The Ultimate Guide to Reducing Your Cellphone Bill](#)

RESOURCE: [54 Ways to Save Money | America Saves](#)

5E: SAVINGS FROM EXTRA INCOME

Another source for savings can be from extra income obtained through a “side-gig”.

RESOURCE: [Ultimate Guide to Earning Extra Income in the Gig Economy | MMI](#)

RESOURCE: [How to Make Extra Money: 23 Easy Ways](#)

STEP SIX: ELIMINATE HOUSING BARRIERS

Eviction Debt, Defaulted Student Loans, Poor Credit, Low Income



6A: ERASE EVICTION DEBT

6A.1: Help your client obtain his/her free credit report. Eviction debt is usually found in a separate rental history report that can be obtained through a credit screening company. Evictions do not normally show up on credit reports, but any eviction debts sold to a collection agency may remain on the credit report for up to 7 years. Positive rental payment history may also be included in the credit report. Your client must investigate to find out if their eviction debt has been sold to a collections agency or is still in the hands of the landlord.

Help your client obtain his/her free credit report, learn how to read a credit report, and review it for discrepancies. A realistic target score is 640 because that is the minimum score to be eligible for down-payment assistance if the client chooses to purchase their own home. The higher the score, the better the chances of credit approval. Improving this score will be an ongoing goal.

ACTION: Request free credit report

RESOURCE: freecreditreport.com: No Credit Card Needed. or [Annual Credit Report.com](http://AnnualCreditReport.com) – Home Page

ACTION: Find out credit score

ACTION: Review eviction debt

RESOURCE: [How to read a credit report](#)

RESOURCE: [Clark Howard | How to dispute an error on your credit report and win](#)

RESOURCE: [How long does an eviction stay on your record?](#)

RESOURCE: [What is a good credit score?](#)

RESOURCE: [MMI | Ultimate Guide to Rebuilding Your Credit](#)

6A.2: With your client go over the newly developed budget to see where spending can be curbed and income increased to free up money to pay off the eviction debt.

ACTION: Target the EITC (Earned Income Tax Credit) if feasible to pay down debt.

RESOURCE: EITC, Earned Income Tax Credit

ACTION: Use VITA (Volunteer Income Tax Assistance) if feasible.

RESOURCE: VITA: What is it

ACTION: Make an appointment with MMI at the Hispanic Center for Financial Excellence to learn how to get a landlord or creditor to accept a lower lump sum to pay off the debt. “I don’t have any money. Can we work something out?” Talk with the landlord/creditor. Be sure to get the payment plan in writing.

RESOURCE: 1-877-705-3167 or Schedule Appointment with Clearpoint

RESOURCE: Removing eviction debt from credit report

RESOURCE: How to remove an eviction record

ACTION: Have your client consider getting an additional part time job to pay off the eviction debt.

RESOURCE: How to Increase Your Income With A Side-Gig

RESOURCE: Ultimate Guide to Earning Extra Income in the Gig Economy | MMI

ACTION: Identify expenses that can be reduced to pay off debt

RESOURCE: See Step 5: Building Savings

6B: REHABILITATE DEFAULTED STUDENT LOANS

If your client is in default on student loans, rehabilitate the loan asap. Otherwise, try to reduce the amount of payment to a level low enough that the client can make consistent on-time payments. Most property owners do not consider student debt or medical debt during the application process. It does become an issue, however, if the client is in default. If they are in default on their loan the client’s income or EITC can be garnished. After 270 days of non-payment, a student loan is in default and can be transferred to a collection agency. It takes 10 months of on time payments to move the loan from default to active so this needs to be a high priority. Consult with a VITA counselor to see if it is advisable to ask for an income tax extension to give the client 10 months of on time payment history.

6B.1: Student loans affect the client’s credit report and credit score. Missed payments is the most common reason for a low credit score. If they are having trouble making their payments because of low income, the client can renegotiate a lower monthly payment-sometimes as low as \$5 a month and still be considered current on their loan.

6B.2: Try to avoid default. Try to avoid loans in default because the consequences can be devastating from wage garnishment, to plummeting credit score to being sued.

ACTION: Review loan documents, seek counseling from MMI

ACTION: Review loan documents, seek counseling from MMI

RESOURCE: 1-877-705-3167 or Schedule Appointment with MMI/Clearpoint

6B.3: Clients should never pay an outside company for help in this area as all the necessary information is available for FREE.

6B4: If your client's student loan is in default, they have 3 options:

6B4a: Loan rehabilitation

RESOURCE: [M2H Student Loan Info Loan Rehabilitation](#)

6B4b: Loan consolidation

RESOURCE: [M2H Loan Consolidation](#)

Contains information about:

- income based
- pay-as-you-earn
- public service loan forgiveness
- civilian employees
- health care workers
- volunteers

6B4c: Repayment in full

6B4d: Additional resources

RESOURCE: MMI resources on [student loan debt](#)

RESOURCE: [Manage Loans](#)

RESOURCE: [Clark Howard's student loan guide](#)

RESOURCE: [Credit report monitoring and repair](#)

RESOURCE: [5 sneaky ways to improve your credit score](#)

RESOURCE: [9 reasons your credit score dropped](#)

6C: IMPROVE CREDIT SCORE

6C1: Property owners will review your client's credit score to assess the likelihood that they will pay their rent in full and on time. Therefore, it's important that they do everything they can to raise their credit score. If they have recently paid off some accounts and those accounts have not been removed from their credit report have them show that information and the supporting documentation to the leasing agent at the time of their application.

6C2: For more information, please see [Step 7: Understanding and Improving Your Credit Score](#)

6D: OBTAIN A HOUSING WAGE

6D1: The Housing Wage is a calculation produced by the National Low Income Housing Coalition. In Georgia, the housing wage for a 2 bedroom apartment is \$19.11/hour or \$39,758 per year. If your client is earning less than this amount they are "cost-burdened" and are unlikely to be successful at maintaining stable housing.

RESOURCE: [Out of Reach 2020: Georgia](#)

RESOURCE: See [Step 8: Increase Income](#)

STEP SEVEN: UNDERSTANDING AND IMPROVING YOUR CREDIT SCORE



Your credit score is a number determined by the three main credit agencies based on information supplied to them by those who loaned you money. This is your credit scorecard-the higher the better, and it tells others how likely you are to pay them back. Good credit is one factor that can lead to: more housing options, more job opportunities, and approval and lower rates on bank loans, auto loans, credit cards, and insurance. Good credit tells a potential landlord that you will pay your rent in full and on time.

7A: UNDERSTAND CREDIT SCORE

7A1:

ACTION: Obtain a free copy of your credit score

RESOURCE: freecreditreport.com: No Credit Card Needed. or [Annual Credit Report.com](http://AnnualCreditReport.com)

7A2:

ACTION: Read your report

RESOURCE: [How to Read a Credit Report Tools](#)

RESOURCE: [MMI Credit Reports and Credit Scores Getting the Most Mileage Workbook](#)

7A3:

ACTION: Know your credit score.

Scores range from the 300's-800's. In 2019, the average American FICO score was 706. Scores are based on the following:

- 35% payment history – payments paid on time
- 30% amounts currently owed to creditors
- 15% length of credit history
- 10% amount of new credit (# of inquiries)
- 10% types of credit in use (diversify, not just credit cards)

RESOURCE: [What Is a Good Credit Score – Clark Howard](#)

RESOURCE: [9 reasons your credit score might have dropped](#)

7B: CREDIT COUNSELING WITH MONEY MANAGEMENT INTERNATIONAL

MMI/Clearpoint will review the client's credit score and credit report and discuss strategies to improve their score. Clients can use this free service as often as is needed. M2H expects every client to utilize this service.

ACTION: Book an appointment with MMI in person or remotely

RESOURCE: MMI's Hispanic Center for Financial Excellence (in person at the Norcross center and phone consultations available. Client does not have to be Hispanic) 1-877-705-3167 or [Schedule Appointment with Clearpoint](#)

7C: REVIEW AND REPORT ERRORS

7C1: Identify errors: The credit reporting agencies build their report from information obtained from a variety of sources and errors do occur which can cost you loan approvals, lower rates, and even employment. Review all of the information in your report and look for errors in:

- Identification information
- Account status information
- Active account dates
- Out of date information

7C2: File a dispute form via mail or online with ALL credit reporting agencies that contain the disputed charge. Be sure to include copies of all supporting documentation and retain the original copy of everything you send them.

RESOURCE:
Experian: experian.com/disputes

TransUnion: transunion.com/credit-disputes/dispute-your-credit

Equifax: equifax.com/personal/disputes

RESOURCE: [How to reach a human at credit bureaus](#) | Clark Howard

7C3: Each agency must investigate the dispute by contacting the creditor who then has 30 days to respond to the agency. A creditor must certify in writing that the information is correct. If the creditor cannot verify or fails to get back within 30 days, they must remove the disputed information from the credit report of each agency to which it reported the charge. **YOU MUST CONFIRM THIS YOURSELF BY LOOKING AT YOUR CREDIT REPORT AFTER THE 30-DAY PROCESS.** To be successful, you must be organized, keep good records of all calls and contact, and follow up.

7D: REBUILD CREDIT

7D1: Keep your balances low. Ideally, creditors want to see that you have spent less than 30% of the credit available to you. This is called your credit utilization ratio. It is calculated by dividing the amount of money you owe on a card by the credit limit of that card. For example, if you owe \$400 on a card with a limit of \$4000, your credit utilization ratio is 10%. Another way to reduce your credit utilization is to increase your credit limit.

7D2: Reduce your total debt. It is crucial that you make monthly payments on your debt and incorporate these payments into your budget. You can focus on the account with the smallest balance first (snowball method) or the one with the highest interest rate (avalanche method). Choose the method you prefer but start paying down your debt-today.

Resource: [Put Your Debt on a Diet](#) (Video | Money Management International)

7E: EVICTION DEBT

7E1: The most common housing barrier experienced by M2H clients is prior eviction debt, meaning you owe money to a property owner for either rent, damages, or both. This will stay on your credit report for 7 years. Property owners in this community will almost always reject applications from people with outstanding eviction debt. It is critical that you prioritize the repayment of all housing related debt so that you can move on to a new home. Be sure to discuss this with your MMI counselor and they can give you tips on how to negotiate a settlement for less money. Additional information can be found in [Step 6 Remove Housing Barriers](#).

ACTION: [Schedule an appointment with MMI](#)

RESOURCE: HCFE 1-877-705-3167

RESOURCE: [Schedule Appointment with Clearpoint](#)

RESOURCE: [Settle the Debt Guidelines](#)

7E2: The EITC refund is a great source of funds to pay down eviction debt quickly. Your EITC refund can be garnished by the Department of Education if you are in default on your student loans.

RESOURCE: EITC (Earned Income Tax Credit)

RESOURCE: To learn more about student loan repayment plans go to [Step 6: Eliminate Housing Barriers](#)

7F: USING CREDIT WISELY

When you use credit, you are borrowing from your future earnings and so will have fewer choices for spending and savings in the future. It is appropriate to use credit for education, home improvements, a home mortgage, or a financial crisis if you do not have emergency savings set aside. It should not be used for buying luxuries that you cannot afford or buying products that will not outlast the credit payments. See the resource below for more information about:

- Identity theft
- Secured and unsecured credit
- Predatory lending
- Individual and joint accounts
- Authorized users
- Co-signers and co-borrowers
- Credit terms and the true cost of purchase
- Guidelines for using credit cards
- Alternatives to credit cards
- Establishing credit
- 6 steps to building excellent credit
- Couples and credit
- Know your rights

RESOURCE: [MMI | Use Credit Wisely Handbook](#)

STEP EIGHT: INCREASE YOUR INCOME



In the greater Atlanta area, the Housing Wage, the amount an individual needs to earn in order to afford stable housing, is \$19.11/hour or \$39,758/year. Talk to your client about where they are in relation to this minimal threshold and discuss various short term and long term opportunities to increase their income. Take the time to understand the type of work they enjoy, the lifestyle they want to lead, and help them create a plan to get there.

8.A COURT ORDERED CHILD SUPPORT

Learn how to get it

RESOURCE: [Child Support Services \(PDF\)](#)

8B: COMPETITIVE WAGE

Find out what similar jobs are paying in their community.

RESOURCE: Georgia – May 2019 OES State Occupational Employment and Wage Estimates

8C: JOB- READY SKILLS

Help them get some fundamental job-ready skills from Hire Hope, a program by Randstad for women exiting homelessness.

RESOURCE: [Hire Hope Brochure](#)

RESOURCE: [Hire Hope FAQs](#)

RESOURCE: [Hire Hope Application](#)

8D: SIDE-GIG INCOME

RESOURCE: [How to Increase Your Income With A Side-Gig](#)

8E: WORK FROM HOME

RESOURCE: www.flexjobs.com

8F: UPGRADE SKILLS TO INCREASE INCOME

RESOURCE: [Lynda: Online Courses, Classes, Training, Tutorials](#) Free online courses are available from Microsoft in the areas of software development, web development, business, design, photography, marketing

RESOURCE: [Technical College System of Georgia: TCSG](#) Free or low cost training available in over 600 programs with a 99% successful job placement rate. They also offer a program called Quickstart that trains people for specific high demand jobs. Training is paid for by the employer.

RESOURCE: [Worksource Georgia Portal](#) Free training, education, career exploration about high demand jobs for low income people.

RESOURCE: [Job Connection, Training Programs & Career Services | Find a Career Goodwill](#) offers job searches, job training, and education about how to start your own business.

RESOURCE: [Per Scholas Free Tech Job Training & Employer Connections](#) Per scholas offers free job training for entry level jobs in IT support, cybersecurity, and software engineering. They have an 80% successful job placement rate and the average starting job is \$42,000/year.

RESOURCE: [Worksource Georgia | One Stop Career Resource Center Presentation Slides & Video Recording](#)

RESOURCE: [Bls.gov](#)- Tools to help narrow down a particular career you may be suited to. Under subjects, go to the employment section, lots of topics to help narrow down a career field. Also, the Pay and Benefits section can tell you hourly rates for a particular job you may be interested in.

RESOURCE: [Careeronestop.org](#)- career exploration, training, and jobs

RESOURCE: [atlworks.org](#)- WIOA program

8G: FIND A BETTER JOB

RESOURCE: [Georgia Department of Labor](#)

8H: SMALL BUSINESS START UP

RESOURCE: Training to Start a Business | GoodBIZ Entrepreneurship Program Goodwill's program GoodBIZ, is a 15 week training program that helps both established and prospective business owners develop, implement and refine their business plan.

The training curriculum is structured to cover a myriad of business topics including:

- Business Feasibility
- Concept and Business Plan Development
- Marketing (including social media)
- Financial Literacy and Management
- Business Law
- Human Resources
- Intellectual Property

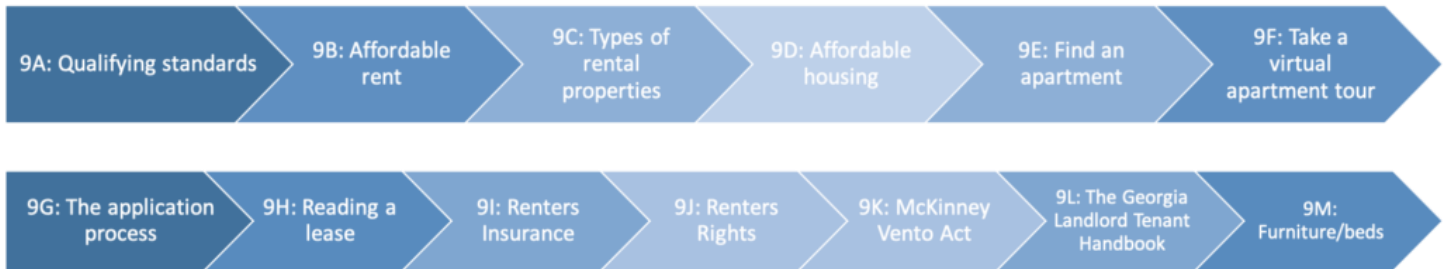
Upon completion of the program, participants are paired with a business coach to support them as their business grows and changes. The business coach has the experience and resources to help business owners implement and refine their business strategies.

RESOURCE: ACE WBC 10 Steps to Start a Business in GA Ace is a nonprofit located in Norcross that provides, training, education, and small business loans to women who want to start their own business.

Their online education program leads you in the development of a complete business plan.

RESOURCE: Start Your Online Training With DreamBuilder

STEP NINE: CREATE A HOUSING PLAN



The goal of the M2H program is to help clients obtain *and keep* stable housing. We want to help get their personal finances back on track and educate them about the rental process so they know what is expected of them and what their rights are as a tenant.

9A: QUALIFYING STANDARDS

In this community, property owners have a list of “qualifying standards” used in the application process to decide who is accepted and who is not. The first qualifying standard is “no eviction debt”. This means that property owners will not rent to someone who owes rent to someone else. This is why we have been so focused on eliminating eviction debt. The second qualifying standard is “3x rent” meaning the applicant must earn 3 times the monthly rent to be accepted. Some property owners will consider non-cash benefits such as food stamps in this number. The third standard is “acceptable credit score”. Property owners want to know that your client will pay their rent on time and in full each month. Talk to your client about these standards early on so they can begin to address them.

RESOURCE: [RENTING | HUD](#)

9B: AFFORDABLE RENT

There are several ways to determine how much rent you can afford.

9.B.1: Rent Calculators: These quick online tools can give you a general answer of how much you can afford. They are based on a rule of thumb that says you should not pay more than 30% of your net income on rent. While this is a sound guideline, in reality many low income renters pay a much larger portion of their income on rent. Here are links to 2 calculators:

RESOURCE: [How Much Rent Can I Afford? – Rent Affordability Calculator | Zillow](#)

RESOURCE: [Rent Affordability Calculator – How Much Rent Can I Afford? | Rent Café](#)

9.B.2: The 50/30/20 Rule: Another rule of thumb is that you should pay no more than 50% on meeting your basic needs: rent, utilities, insurance, car payment, etc.; 30% on things you want such as clothes, eating out and 20% on savings and debt repayment.

9.B.3 Prepare a budget: The most comprehensive way to know how much rent you can afford is by creating a budget.

RESOURCE: See [Step 4 Prepare a Budget](#)

9C: TYPES OF RENTAL PROPERTIES

RESOURCE: [Types of Apartments for Rent](#)

9D: AFFORDABLE HOUSING

RESOURCE: [What is Affordable Housing](#)

9E: FIND AN APARTMENT

RESOURCE: [How to Find an Apartment](#)

9F: TAKE A VIRTUAL APARTMENT TOUR

RESOURCE: [How to Take a Virtual Apartment Tour](#)

9G: THE APPLICATION PROCESS

RESOURCE: [A Step by Step Guide Through the Rental Application Process](#)

9G.1 The background check

RESOURCE: [Everything You Need to Know About Apartment Background Checks](#)

9G.2 If your application is denied

RESOURCE: [What to Do If Your Rental Application Is Denied](#)

9H: READING A LEASE

RESOURCE: [Understand Your Lease Before Signing It | ApartmentGuide.com](#)

RESOURCE: [How To Read An Apartment Rental Lease](#)

9I: RENTERS INSURANCE

Most property owners will require proof of insurance before allowing your client to sign a lease. Regardless, they should purchase rental insurance. Some plans are as low as \$5/month.

RESOURCE: [10 Best Renters Insurance of 2021](#)

9J: RENTERS RIGHTS

RESOURCE: [Renters Rights](#)

9K: MCKINNEY VENTO ACT

This federal law requires that school systems provide transportation to homeless students (including those in motels) to prevent them from having to change schools when housing is obtained. Advise your client to meet with their school counselor, state that they are in a Rapid Rehousing Program, and request help obtaining transportation for their student to attend school.

[McKinney-Vento Act](#)

9L: THE GEORGIA LANDLORD TENANT HANDBOOK

This is the most important document in this section and is one that you should provide a printed copy for your client. We have found that most of the problems/issues experienced by our clients that led to their eviction could have been avoided by reading this handbook and learning the correct way to deal with a situation. Please review the handbook in detail with your client and give them a printed copy.

ACTION: Contact program manager for a printed version of the handbook, m2h@svdpgeorgia.org

RESOURCE: [GA Landlord Tenant Handbook](#)

9M: FURNITURE/BEDS

M2H partners with Fully Furnished Ministries, Malouf bedding, and the SVdP thrift stores to provide furniture and household items for our M2H clients.

ACTION: Contact Program Manager with list of requested items.

STEP TEN: EXIT THE RELATIONSHIP



10A: PREPARE TO EXIT THE RELATIONSHIP

10A1: You did it! You walked with your client for an entire year and did your best to help them improve their life. Your client and your client's children will be forever changed because you cared enough to invest in them. Now it's time to exit the relationship so you can help another family. We want to be sure that the client does not feel like they have been cut loose without any support so it's important to begin talking about the process ahead of time and planning adequately.

Meet with your client to discuss their housing plan for year 2. Read over their lease with them so they understand how much notice they must give and any charges for damages or cleaning that may occur. Help them create a timeline with deadlines for applying to other apartments so they still have time to renew their lease in case they are not accepted.

ACTION: Client meeting to review move-out requirements

10A2: Be sure they factor in moving costs if they are considering moving by obtaining a few estimates. Many of them have not had an apartment full of furniture before and will underestimate their moving costs.

ACTION: If relocating, have client get written moving estimates

RESOURCE: What to Know About Moving Quotes

10B: IF CLIENT IS HOUSED, TIE UP LOOSE ENDS

ACTION: Complete a final interview, ASSM and update your client's story including ending credit score and total amount of savings account.

ACTION: Take a photo of them in front of their door holding their key.

ACTION: Send all documents to Program Manager

ACTION: Give your client a copy of the resource list for their community so they know where to go for assistance if needed in the future.

RESOURCE: Community Resource List (tbd)

10C: IF CLIENT IS NOT HOUSED, REFER APPROPRIATELY

10C1: If your client is not housed, meet with the Program Manager to develop a plan to transition your client to a local conference or to continue in a second year of the M2H program.

ACTION: Meet with program manager

10D: CELEBRATE!

A great way to “close” out the relationship is by having a small celebration with your client to recognize their successful journey. Grab a cup of coffee with them and give them a Certificate of Completion.

ACTION: Small celebration

RESOURCE: Certificate of Completion (tbd)