

CHARLOTTE FAMILY HOUSING PROGRAM PARTICIPANT EXPECTATIONS AND WHAT
TO EXPECT FROM CHARLOTTE FAMILY

Dear Resident,

This letter offers a clear reference to our program services and what we expect from you. Charlotte Family Housing offers an array of supportive services. We pay monthly subsidies directly to your property each month. You will be responsible for paying 30% of your gross income towards your rent and our monthly subsidies will gap the remaining portion of rent. Our clinically-licensed social workers are there to provide you with support and guidance towards your goals that may include counseling and case management services. Our counseling services involve providing you with healthy ways to deal with stress, anxiety, and depression, etc. We ask that you be open and honest with your social worker and bring forth any questions or concerns you may have. Case management services include budgeting and/or connecting your family to community resources. After your program approval, we ask that you meet with your social worker once per week for the first 30 days and then bi-weekly thereafter for the duration of time you are in the program. Meetings generally last no more than 1 hour and typically take place in your home, at your place of employment, or the main office. However, due to the Coronavirus, we are only meeting virtually with our program participants.

We will also assign you a Housing Resource Coordinator (HRC). The HRC is there to provide your family with advocacy with the property if needed, understanding your lease agreement, ensure correct monthly subsidies are paid on time to the property monthly, and other housing needs assistance. As a program participant you will have access to our numerous helpful workshops including financial literacy, health and wellness, parenting, and homeownership just to name a few. We also offer financial incentives including gift cards, a \$1000.00 bonus and/or matching 1:1 savings program.

Below is an outline of the expectations we ask of you and your family as a participant in our program.

- ❖ If entering program with employment, be willing to maintain full-time employment (at least 30 hours/week) and/or demonstrate a workable budget. We are making an exception as a result of the Coronavirus pandemic to include families who lost hours and/or jobs and are not currently meeting the working full-time requirement.
- ❖ If entering the program without employment and/or a budget that does not work, be willing to follow an employment plan with your social worker. If at any time while in the program you lose employment or your budget does not work, your social worker will create an employment plan with you.
- ❖ Meet with social worker and other program staff as stated below:
 - First 30 days in program: Meet with social worker weekly
 - After the first 30 days: Meet with social worker bi-weekly
- ❖ Be motivated and willing to work on your goals as outlined in your service plan
- ❖ Notify social worker of any changes with your job within 24 hours.
- ❖ We require program participants to save at least 50% of income tax refund and place in a CFH account.
- ❖ Pay required rent amount and Housing Savings Payment (10% of gross income) on a monthly basis
- ❖ Provide all documentation of income received (i.e. pay stubs, tax returns, child support, bank statements) on at least a monthly basis.
- ❖ Be willing to discuss personal finances and work on monthly budget and savings goals.
- ❖ Participant in a program interview and undergo a criminal and credit background check at program entry

- ❖ Treat program staff, volunteers and other participants with dignity and respect.
- ❖ Attend required group workshops.
- ❖ Follow the Substance Abuse and Domestic Violence Policies.
- ❖ Pay required rent amount and Housing Savings Payment (H.S.P.) in housing.
- ❖ Maintain renter’s insurance in housing.
- ❖ Allow Charlotte Family Housing staff to inspect apartment.
- ❖ Follow the rules of the rental property; including not allowing anyone else not listed on the lease from living in your residence, including pets. A person is considered a resident of the home if they are an overnight guest for 10 consecutive days, or for any 14 days during any 60-day period.)
- ❖ As a participant in the program, we will be investing resources in your and your family including but not limited to housing subsidies, supportive services, and financial incentives. As part of your participation in the program, we expect that you will participate in our outcome measurement. The more people we are able to keep up with after they exit, the more families we will be able to help. We ask you contact information for at least three people closest to you in case your number and email change once you are no longer in the program. This will be further explained during your housing interview.

By signing this agreement, I have read and fully understand the expectations of me in Charlotte Family Housing. I am aware that it is a requirement to partner with program staff and can opt out of the program at any time.

I understand that if I do not meet these requirements, I may not be eligible for further assistance in the program or I could lose Motivational Achievement Points (M.A.P.). Charlotte Family Housing reserves the right to exit or not renew a participant in the program for serious violations and/or not meeting the program agreement.

I understand that I have a right to refuse the release of my information to partner agencies, but I know in doing so, I will limit Charlotte Family Housing’s ability to help me.

Signature of Participant(s)

Date

Signature of Program Staff

Date

To access the Charlotte Family Housing Program Application, please visit:

www.charlottefamilyhousing.org and click on the “Need Help / Contact Us” tabs.

OR

Email intake@charlottefamilyhousing.org

The mission of Charlotte Family Housing is to empower families to achieve life-long self-sufficiency through shelter, housing, supportive services and advocacy.

We are pleased to be able to partner with you to prevent evictions for your valued Residents who find themselves in new financial circumstances due to the pandemic, and may now qualify for the supportive services of CFH. **We are looking to support those Residents who are interested in putting in the effort to make long term changes to their financial behaviors in order to achieve long term financial stability.**

Steps to determine if your Resident MAY be eligible for the CFH Program:

1. Once a Resident has reached out to you with concerns about their delinquent balance and their ability to afford the rent moving forward, use a combination of the information you have in your Resident file and a conversation with the Resident to see if they meet the Eligibility Requirements of the Charlotte Family Program:
 - a. Are a family unit (at least one adult age 18 or older with at least one minor child).
 - b. Current delinquency is due to a decrease in income related to the pandemic (6/20 note – may expand beyond just Covid income impacts), and household no longer meets the minimum required (3x monthly rent) income to qualify for the unit they are leasing.
 - c. Total household income must be less than 80% of AMI (please note that in order to receive a rent subsidy, income will be capped at 50-60% of AMI, which is lower than the amounts listed for Program eligibility).
 - 2 person (1 adult / 1 child) no more than \$53,450
 - 3 person (2 adult / 1 child or 1 adult / 2 children) no more than \$60,150
 - 4 person <\$66,800
 - 5 person <\$72,150

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- 6 person < \$77,750
- d. Are free from active substance abuse for at least three months outside of any residential treatment programs. You DO NOT need to ask this of your Resident, but please be aware that this is a criteria of the Program
 - e. Have no sex offense convictions, felonies within the last three years and/or with pending charges. Applicants will be given a criminal background check at time of assessment.
 - f. **Demonstrate motivation to make changes in their lives and is open to partnering closely with a social worker to do so.**
 - g. **Be willing to provide proof of income earned and money saved while in the program.**
2. Determine whether there have been any Lease violations or Housekeeping issues that would deter you from signing a renewal lease with the Resident. If there have been, then the family may not qualify for this program.
 3. Give the information on Charlotte Family Housing to the Resident (packet attached) if you feel that the Resident meets the eligibility requirements.
 4. Send an email to Elizabeth Kurtz (ekurtz@charlottefamilyhousing.org) with the first and last name of the Resident who may be reaching out to us.
 - a. It is up to the RESIDENT to determine whether they are interested in applying for the Program.
 - b. CFH will allow 2 weeks from the time the staff offers the program application to the Resident. If the Resident does not reach out to CFH within that time frame, we will interpret that lack of communication from the Resident as an indication that they either do not meet the eligibility criteria or are not interested in CFH services.

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