

Family Financial Tracking™ (FFT) Housing Assessment Guide and Frequently Asked Questions

Housing fulfills a basic human need for shelter and security, and contributes to the well-being of individuals, parents and their children. Adequate housing allows workers to focus on their jobs, children to perform better in school, and a sense of family and community to evolve. For these reasons, LISC strives to facilitate accessible, racially equitable pathways to housing through implementation of the Financial Opportunity Center® (FOC) model. The Housing Assessment in Family Financial Tracking™ (FFT) aims to understand and identify the needs of households in relation to their housing. The findings of the housing assessment will enable FOCs to implement a plan to support housing stability by referring clients to local partners or by providing in-house services.

Why is the Housing Assessment important?

The new Housing Assessment will help Financial Opportunity Center® (FOC) coaches understand a client's housing situation (including housing conditions, affordability, risks for eviction or foreclosure) and can serve as a starting point for coaches to incorporate housing goals and topics into their coaching sessions. The assessment will also help FOC coaches and leadership understand how their community members are progressing toward housing stability or improved housing conditions.

What is in the Housing Assessment form?

The assessment consists of 15 questions divided into three sections: Housing Status, Housing Conditions, and Housing Costs. It will take about 10-15 minutes to complete.

What is the role of a Financial Coach?

Financial coaches play a crucial role in the housing assessment, as answers to these questions will help identify potential challenges in client's current housing situation. Coaches will work with each client to complete the Housing Assessment within the first month of the individual's engagement with the FOC, as housing is an important aspect to improving overall financial health. This initial timeframe is similar to the timeline for completing the Financial Assessment components.

Through financial coaching sessions, coaches support clients and connect them to available resources. Depending on housing needs, coaches may set goals and action plans specifically focused on housing. Additionally, and if applicable, coaches will be able to select the appropriate housing program, in-house or through local partners, that fits the client's needs. Programs and resources may include:

- Homeownership opportunities for first time homebuyers
- Home Inspection Counseling
- Post-occupancy Homeownership Counseling
- Deed Related Problems
- Energy Assistance & Conservation
- Forbearance Plans
- Mortgage Relief
- Rent Assistance
- Landlord/tenant disputes

We recommend that coaches revisit and update the Housing Assessment with clients at a minimum of six-month intervals. However, coaches may also opt to complete a subsequent Housing Assessment sooner than six months if they become aware of a change in a client's housing status.

What type of maintenance issues may a homeowner have?

Reference to Question 7 - Some examples of maintenance issues include HVAC system filters, leaks around toilets and sinks, grout and caulking inspection, seals around doors and windows, malfunctioning water heater, caulking around windows and doors, kitchen and bathroom faucets.

What housing accommodations are compliant with the Americans with Disabilities Act (ADA)?

Reference to Question 8 - Federal nondiscrimination laws require housing providers to grant requests for reasonable accommodations and modifications in housing. Such accommodations may be necessary to afford persons with disabilities an equal opportunity to use and enjoy a dwelling and public and common use areas. Examples of reasonable modification under the Fair Housing Act include the installation of a ramp into a building or lowering the entry threshold of a unit. Other examples include:

- Permitting an applicant to submit a housing application via different means
- Permitting an assistance animal in a "no pets" building for a person who is deaf, blind, has seizures, or has a mental disability
- Assigning an accessible parking space for a person with mobility impairment
- Permitting a tenant to transfer to a ground-floor unit
- Adjusting a rent payment schedule to accommodate when an individual receives income assistance
- Adding a grab bar to a tenant's bathroom
- For additional information [click here](#)

What are considered monthly housing expenses?

Reference to Question 9 - Total monthly housing expense include (as applicable): monthly rent or mortgage payment (principal and interest), property tax, homeowners insurance, mortgage insurance, flood insurance, and owners' association dues.

What is considered a "payment plan?"

Reference to Question 13 - Payment plans can include an adjustment in due dates of the rent or mortgage, waiving of late fees, agreement to lower rent or mortgage payments, a mortgage forbearance, or establishing repayment plans for rent or mortgage arrears. This question refers to formal payment plans established between a landlord/leaseholder or between a homeowner/mortgage lender (such that unaddressed arrears on rent or mortgage would eventually lead to eviction or foreclosure). Do not answer "yes" to this question if the individual has an informal housing arrangement and has made an informal agreement to catch up on payments (e.g. if the individual helps contribute to the cost of a relative's rent or mortgage and made an informal agreement to catch up on missed or reduced contributions.)

Notes Section

Use the notes section to document any assumptions or estimates submitted; for example if the income vs. housing cost ratio was estimated. Avoid using the notes section to document next steps (including

goals), or overall session notes; instead use the appropriate FFT record (e.g. action plans, service entries, assessments, etc.).

How will aggregate data from the Housing Assessment appear on the FFT™ performance report?

The FFT™ Financial Counseling section of the performance report will include new report lines to track progress on housing status that LISC will begin rolling out in February 2022. (The guide will be updated as those new lines debut.)

What type of support and technical assistance will be provided to coaches?

Coaches have the following options to receive ongoing support if they need assistance:

- Connect with your LISC local Program Officer for support
- Utilize the resources of the FOC Network website, including the FFT-[Salesforce General Guidelines](#)
- Drop-in during the FFT-Salesforce Support Hour on the 1st and 3rd Monday of every month at 1:00 PM CST, excluding holidays, for inquiries from data entry to reporting
- Receive updates to the Housing Assessment user guide
- Access to the Track Data guide in Salesforce (discussed further below)
- Resources from the Consumer Financial Protection Bureau (CFPB) and services from the local Public Housing Agency (PHA)

Additional Housing Resources

- The [Consumer Financial Protection Bureau \(CFPB\)](#) - The Consumer Financial Protection Bureau is the government agency responsible for consumer protection in the financial sector. CFPB implements and enforces federal consumer financial law and ensures that markets for consumer financial products are fair, transparent, and competitive. Their resources include the following:
 - [Help for homeowners](#), including information about [forbearance](#), [legal assistance](#) or submitting a complaint
 - [Help for renters](#), including information about [local rental assistance programs](#) and [what to do if your client is facing eviction](#)
 - [Tenants and debt collection rights](#)
 - Support if the COVID-19 pandemic has caused your clients to lose their housing due to foreclosure or eviction. [Help is available in your area.](#)
- The Department of Housing and Urban Development administers housing and community development assistance programs. - If your client needs public housing assistance or would like specific information about public housing programs, such as housing choice vouchers, contact your local Public Housing Agency. [Find Your Local Public Housing Agency \(PHA\)](#)
- [Fannie Mae HomeView](#) - HomeView is a comprehensive first-time homebuyer course that will provide you with the information you need to take the next steps towards homeownership.

Housing Services Data Tracking in FFT

Tracking the Housing Assessment information is essential to identify the clients' housing situation over time and help FOCs make informed decisions about housing programming, whether it is to enhance housing services in-house or engage new partnerships to support housing for the community served. This guide will walk coaches on how to complete the Housing Assessment in FFT-Salesforce as well as

New/Enhanced Data Tracking

a. HOUSING ASSESSMENT

- i. First search for the client's **Case Record**. Once you are there, hover over **Assessments** and click on **Housing**.

The screenshot shows the 'e case management' interface. The user is logged in as Melinda Carmichael (mcarm@lisc.org). The navigation bar includes Home, Intake, Entities, Contacts, Case Records, Client Households, Groups & Classes, Reports, Dashboards, SMS, SMS Templates, Bulk SMS, and Leads. The 'Case Records' section is active, showing the 'Sunrise Sunset FOC 4/2019 Case Record'. Below this, there is a 'Show Feed' button and a 'Back to List: Case Records' link. A breadcrumb trail shows: Service Entries (5) | Direct Services (6) | Progress Notes (4) | Group / Class Assignments (1) | Action Plans (1) | **Assessment (9)** | Education (3) | Employment (2) | Outbound Referrals (0) | SMS (11) | Case Record History (4). The 'Assessment' section is expanded, showing a list of assessments with columns: Action, Assessment #, Assessment Date, Record Type, Sequence, Total Monthly Net Income, Total Net Worth, TransUnion FICO Score, and Financial well-being score. The 'Housing' tab is selected, and a table of assessments is displayed.

Action	Assessment #	Assessment Date	Record Type	Sequence	Total Monthly Net Income	Total Net Worth	TransUnion FICO Score	Financial well-being score
<input type="checkbox"/> Edit Del	Assessment -1289940	10/10/2016	Credit Report	Latest	\$0.00	\$0.00	575	
<input type="checkbox"/> Edit Del	Assessment -1289951	10/10/2016	Budget	Latest	(\$210.00)	\$0.00		
<input type="checkbox"/> Edit Del	Assessment -1289958	10/10/2016	Balance Sheet	Latest	\$0.00	(\$4,450.00)		
<input type="checkbox"/> Edit Del	Assessment -1289936	7/10/2016	Financial Health	Latest	\$0.00	\$0.00		66
<input type="checkbox"/> Edit Del	Assessment -1289904	4/10/2016	CASAS Test	Baseline	\$0.00	\$0.00		
<input type="checkbox"/> Edit Del	Assessment -1289912	4/10/2016	Financial Health	Baseline	\$0.00	\$0.00		55
<input type="checkbox"/> Edit Del	Assessment -1289916	4/10/2016	Credit Report	Baseline	\$0.00	\$0.00	550	
<input type="checkbox"/> Edit Del	Assessment -1289920	4/10/2016	Budget	Baseline	(\$451.00)	\$0.00		
<input type="checkbox"/> Edit Del	Assessment -1289924	4/10/2016	Balance Sheet	Baseline	\$0.00	(\$5,250.00)		

- ii. Fill out the Housing Assessment hover over  if you are unsure of what the question is asking.
- iii. Click **Save & Close**.

b. FINANCIAL COUNSELING SERVICE ENTRIES

- i. For clients who are working towards homeownership (**pre-purchase**) complete the following steps:
 1. Home Loan (purchase/refinancing)

- a. First search for the client's Case Record. Once you are there, hover over **Service Entries** and click on **New Service Entry**.

Case Record
Sunrise Sunset FOC 4/2019 Case Record

« Back to List: Case Records

Service Entries | Direct Services (6) | Progress Notes (4) | Group / Class Assignments (1) | Action Plans (1) | Assessment (9) | Education (3) | Employment (2) | Outbound Referrals (0) | SMS (11) | Case Record History (4)

Service Entries New Service Entry

Action	Service Entry #	Service Entry Form	Date / Time	Staff Person	Duration (Minutes)	Reach person you attempted to contact?	Services Rendered	Number of Services Rendered	Created Date	Print
Edit Del	ServiceEntry-200538	Financial Counseling	10/10/2016 9:00 AM	Melinda Carmichael	60	Yes	SavingAc	1	4/10/2019	PRINT PDE
Edit Del	ServiceEntry-200586	Work/Education Supports	6/15/2016 9:00 AM	Melinda Carmichael	15	Yes	WorkEduc	1	4/10/2019	PRINT PDE
Edit Del	ServiceEntry-200554	Employment Counseling	6/10/2016 9:00 AM	Melinda Carmichael	10	Yes	Exam	1	4/10/2019	PRINT PDE
Edit Del	ServiceEntry-200516	Financial Counseling	4/10/2016 9:00 AM	Melinda Carmichael	60	Yes	SavingAc	1	4/10/2019	PRINT PDE
Edit Del	ServiceEntry-200545	Employment Counseling	4/10/2016 9:00 AM	Melinda Carmichael	60	Yes	EmpSrch	1	4/10/2019	PRINT PDE

Emergency Cash Assistance Survey ID 184525
If other TA

- b. From the drop-down menu, choose **Financial Counseling** as the Service Entry Type.

Select an ECM Service Entry Form

Service Entry Type: Financial Counseling

Next Cancel

- c. Enter required fields under the Service Date and Service Details sections.

Page 1 Page 2 Page 3

Next Cancel

Service Date

Date: 1/14/2022 [1/18/2022] Start Time: 9:00 AM

Service Details

Staff Person: [] Reach person you attempted to contact?: Yes

Contact/Location Method: In person Contact with: Client

Duration (Minutes): 30 Digital Skills Training/Navigation: No

- d. Scroll down and click on either **Page 2** or **Next** to navigate to the next page of direct service options.

▶ Child Support (for Petitioner)
 ▶ Credit Builder Loan (with match)
 ▶ Credit Builder Loan (without match)
 ▶ Credit Card (includes store cards)
 ▶ Credit Report Error

Page 1 **Page 2** Page 3

Next Cancel

- e. Click on the carrot next to **Home Loan (purchase/refinancing)** and fill out the following fields.

▶ Home Equity Loan (line of credit)

Home Loan (purchase/refinancing)

Client	UOS	Name of Entity	Status
Sunrise Sunset	0.00		--None--

Units of Service: Time (Minutes)

▶ Homeowner/Renter Insurance

- ii. For clients who are receiving housing counseling: **Post-Purchase**

1. Financial Management for Homeowners

- a. First search for the client's Case Record. Once you are there, hover over **Service Entries** and click on **New Service Entry**.

e case management

Logged in as Melinda Carmichael (mcarm@lisc.org)

Search... Search

Melinda Carmichael

Home Intake Entities Contacts **Case Records** Client Households Groups & Classes Reports Dashboards SMS SMS Templates Bulk SMS Leads

Case Record
Sunrise Sunset FOC 4/2019 Case Record

Show Feed

Back to List Case Records

Service Entries (5) Direct Services (6) Progress Notes (4) Group / Class Assignments (1) Action Plans (1) Assessment (6) Education (3) Employment (2) Outbound Referrals (6) SMS (11) Case Record History (4)

New Service Entry

Action	Service Entry #	Service Entry Form	Date / Time	Staff Person	Duration (Minutes)	Reach person you attempted to contact?	Services Rendered	Number of Services Rendered	Created Date	Print
Edit Del	ServiceEntry-200538	Financial Counseling	10/10/2016 9:00 AM	Melinda Carmichael	60	Yes	SavingAc	1	4/10/2019	PRINT PDF
Edit Del	ServiceEntry-200586	Work/Education Supports	6/15/2016 9:00 AM	Melinda Carmichael	15	Yes	WorkEduc	1	4/10/2019	PRINT PDF
Edit Del	ServiceEntry-200554	Employment Counseling	6/10/2016 9:00 AM	Melinda Carmichael	10	Yes	Exam	1	4/10/2019	PRINT PDF
Edit Del	ServiceEntry-200516	Financial Counseling	4/10/2016 9:00 AM	Melinda Carmichael	60	Yes	SavingAc	1	4/10/2019	PRINT PDF
Edit Del	ServiceEntry-200545	Employment Counseling	4/10/2016 9:00 AM	Melinda Carmichael	60	Yes	EmpSrch	1	4/10/2019	PRINT PDF

Emergency Cash Assistance Survey ID 184525

If other TA

- b. From the drop-down menu, choose **Financial Counseling** as the Service Entry Type.

e Select an ECM Service Entry Form

Service Entry Type: Financial Counseling

Next Cancel

- c. Enter required fields under the Service Date and Service Details sections.

Financial Counseling - Page 1

Page 1 Page 2 Page 3

Service Date

Date: 1/14/2022 [1/18/2022] Start Time: 9:00 AM

Service Details

Staff Person: [] Reach person you attempted to contact?: Yes

Contact/Location Method: In person Contact with: Client

Duration (Minutes): 30 Digital Skills Training/Navigation: No

Next Cancel

- d. Scroll down and click on either **Page 2** or **Next** to navigate to the next page of direct service options.

Child Support (for Petitioner)

Credit Builder Loan (with match)

Credit Builder Loan (without match)

Credit Card (includes store cards)

Credit Report Error

Page 1 Page 2 Page 3

Next Cancel

- e. Click on the carrot next to Financial Management for Homeowners and fill out the following fields.

Financial Management for Homeowners

Client	UOS	Name of Entity	Status	Post-Purchase Status
Sunrise Sunset	0.00		--None--	--None--

Units of Service: Time (Minutes)

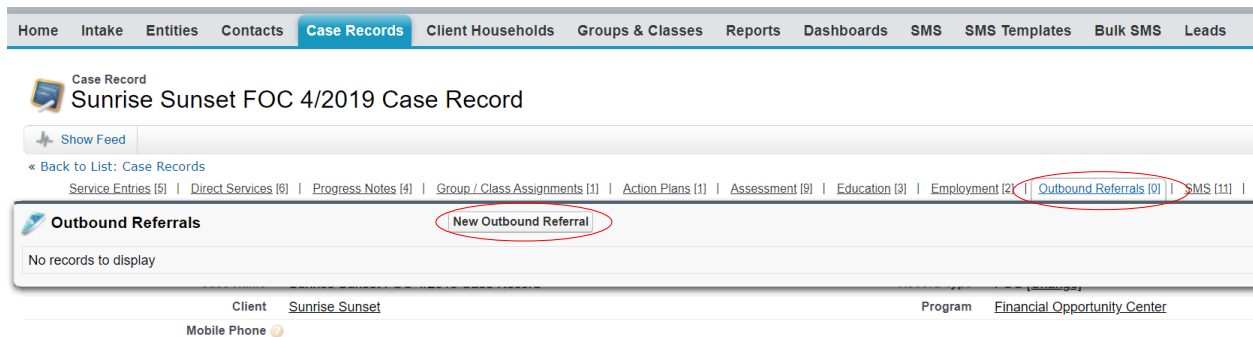
Home Equity Loan (line of credit)

Next Cancel

c. OUTBOUND REFERRAL

For clients who are in need of specialized housing counseling services (not offered in-house), or need emergency housing assistance administered by another entity complete the following steps to document an outbound referral:

- a. First search for the client's Case Record. Once you are there, hover over **Outbound Referrals** and click on **New Outbound Referral**.



- b. Enter information in all applicable fields and click **Save & Close**.

FFT Housing Assessment

(Required elements are underlined)

Client Name: _____

Assessment Date: _____

HOUSING STATUS

1. What is the client's current housing status?
 - ☐ House/apt. is owned *(by the client)*
 - ☐ House/apt./room is rented *(by the client)*
If house/apt./room is rented specify the rental type: ☐ Subsidized ☐ Unsubsidized
 - ☐ Client stays in the house/apt./room for free or makes occasional/informal financial contributions to the homeowner or renter *(no lease)*
 - ☐ Client is homeless (without a roof) or in a shelter

HOUSING CONDITIONS

2. How many bedrooms does the home or apartment have? _____
3. Number of people living in household? _____
4. Does the client have a housing concern?
 - ☐ Yes ☐ No ☐ Unknown
 - a. If yes, what is the reason for the housing concern *(check all that apply)?*
 - ☐ Cost/affordability ☐ Crowding/lack of adequate space
 - ☐ Neighborhood safety concerns ☐ Distance from work/school
 - ☐ Instability of living arrangement ☐ Housing conditions
 - ☐ Other: _____
5. If the client is concerned about their housing conditions, please specify the concern:
 - ☐ Presence of mold/water damage/flooding ☐ Lead ☐ Asbestos
 - ☐ Vermin infestation ☐ Lacks insulation ☐ Lacks running water ☐ Lacks electricity
 - ☐ Unsafe entries/exits ☐ Other: _____
6. If client is renting: Is the landlord willing to address housing maintenance issues in a timely manner?
 - ☐ Yes ☐ No ☐ Not Applicable
 - a. If yes, is the landlord willing to document the improvements in writing *(e.g., information by email from landlord with a response date, what needs to be done, when it will be done, type of improvements; leak in the apartment, damage, etc.)?*
 - ☐ Yes ☐ No ☐ Unknown
7. If client is a homeowner: Does the residence currently have maintenance issues or pending repairs?
 - ☐ Yes ☐ No
 - a. Indicate the reason(s) why the client is unable to address their own maintenance issues *(if applicable)*:



- ☐ Unable to afford the repairs ☐ Unable to qualify for a home improvement loan
☐ Not a spending priority ☐ Unable to find a reputable/affordable contractor
☐ Other: _____ ☐ Not Applicable

8. Is the client's housing compliant with Americans with Disabilities Act (ADA)?

- ☐ Yes ☐ No ☐ Not Applicable or Unknown

HOUSING COST INFORMATION

9. Indicate the client's income vs. housing cost ratio (*monthly net housing expense divided by the monthly gross income*): _____

10. If client is renting: How many months in the last year has the client been late beyond their grace period on rent (*if applicable*)? _____

11. If client is a homeowner: How many months in the last year has the client been late by more than 30 days on the mortgage payment (*if applicable*)? _____

12. Indicate the reason(s) the client is behind on rent or mortgage payment:

- ☐ Loss of income or employment ☐ Health issues ☐ Family crisis
☐ Reduced work hours ☐ Other: _____

13. Has the client attempted to create or work out a payment plan with the landlord or mortgage company if they are behind on rent or mortgage payments?

- ☐ Yes ☐ No ☐ Unknown

14. Provide the rent or mortgage arrears to date (*if applicable*): _____

15. Does the client have an eviction notice, notice to vacate, or ongoing eviction court case?

- ☐ Yes ☐ No ☐ Unknown

- a. If no, is the client at risk of eviction? ☐ Yes ☐ No
b. If yes, is the client receiving eviction assistance? ☐ Yes ☐ No
c. If yes, is the eviction related to non-payment? ☐ Yes ☐ No
 i. If no, what is the reason? _____

Notes:

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