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MEMORANDUM

To: Town of Dennis Building Commissioner and Town Planner
From: Peter L. Freeman, Esq. *PK*
Re: One Love Lane, Dennis
Housing Assistance Corporation Family Shelter Program
G.L. c. 40A, § 3 "Dover Amendment"
Date: July 12, 2023

I. Introduction

Housing Assistance Corporation ("HAC") is proposing to use the currently existing nursing home at One Love Lane as the new facility for its Family Shelter Program. HAC is a M.G.L. c. 180 non-profit charitable and educational organization with IRS Section 501(c)(3) status as a tax-exempt entity. See copy of HAC Articles of Organization attached hereto as Exhibit A. HAC is requesting that you confirm our position that the proposed use is exempt from zoning requirements based on M.G.L. c. 40A, s. 3 (the so-called "Dover Amendment") because the use is for primarily educational purposes.¹

¹ To be a "nonprofit educational corporation" within the meaning of the Dover Amendment, an organization must be a nonprofit organization, and must have education as at least one component of the corporate purpose. See *Gardner-Athol Area Mental Health Association, Inc. v. Zoning Board of Appeals of Gardner*, 401 Mass. 12 (1978).

II. Dover Amendment

Massachusetts General Law chapter 40 Section 3, second paragraph states in part:

“No zoning ordinance or by-law shall regulate or restrict the interior area of a single family residential building nor shall any such ordinance or by-law prohibit, regulate or restrict the use of land or structures for religious purposes or for educational purposes on land owned or leased by the commonwealth or any of its agencies, subdivisions or bodies politic or by a religious sect or denomination, or by a nonprofit educational corporation . . .”

A. Use of Structures for Educational Purposes under the Dover Amendment

1. Educationally Significant and Primarily Educational Purpose Requirement

A key case on this issue is *Regis College v. Town of Weston*, 492 Mass. 280, 285-286 (2012). It centered on whether a proposed development of residential facilities for older adults on the campus of Regis College qualified for protection under the Dover Amendment. The court reassessed its long-held position that to be exempt under the Dover Amendment there are two interrelated requirements:

"The first is that the Dover Amendment protects only those uses of land and those structures that have as their bona fide goal something that can reasonably be described as 'educationally significant' [citing *Whitinsville Retirement Society, Inc. v. Northbridge*, 394 Mass. 757 (1985) at p. 761 n.3)]. The second is that the educationally significant goal must be the 'primary or dominant' purpose for which the land or structures will be used [citing *Whitinsville* at p. 760 and citing *Cummington School of the Arts, Inc. v. Assessors of Cummington*, 373 Mass. 597, 603 (1977)]."

This case was reviewed and upheld in the 2019 Supreme Judicial Court case of *McLean Hospital Corporation v. Town of Lincoln*, 483 Mass. 215 (2019).

2. Non-traditional Educational Goals Qualify for the Dover Amendment Exemption

The Court went on in *Regis* to affirm its long-held rulings that to qualify as educationally significant, a proposed use need *not* be similar to traditional educational facilities such as schools. The Court stated:

"Nontraditional educational goals. A proposed use of land or structures may have an educational purpose notwithstanding that it serves nontraditional communities of learners in a manner tailored to their individual needs and capabilities. [citing *Fitchburg Housing Authority v. Board of Zoning Appeals of Fitchburg*, 380 Mass. 869, 875 (1980) at 874-875]. Accordingly, we have concluded that the Dover Amendment applied to certain facilities for the disabled or the infirm, notwithstanding that the education afforded by such institutions differed markedly from that offered by 'traditional' academic institutions. See *id.* at 869-870 (residential facility in which 'adults, with histories of mental difficulties, will live while being trained in skills for independent living, such as self-care, cooking, job seeking, budgeting, and making use of community resources'); *Gardner-Athol Area Mental Health Ass'n v. Zoning Bd. of Appeals of Gardner*, 401 Mass. 12, 13- 14 (1987) (residential facility where adults with mental disabilities 'would be taught daily living, as well as vocational skills')." *Emphasis added.*

The Court noted that the cited cases "comport with the longstanding view in Massachusetts that '[e]ducation is a broad and comprehensive term,' [citing *Mount Hermon Boys' School v. Gill*, 145 Mass. 139, 146 (1987), at p. 146]. The Court then cited the legislative history of the Dover Amendment in support of such a broad interpretation of "educational":

"As part of a general revision of the zoning statutes in 1975, the Department of Community Affairs proposed that Dover Amendment protection be limited to "school[s]" or analogous "place[s] or facilit[ies]." See 1972 House Doc. No. 5009 at 84. In rejecting this language, the Legislature chose not to adopt a statutory test that would limit Dover Amendment protection only to projects similar to "schools," a term fairly read as denoting traditional educational institutions. Such a rejection "provides an indication that the Legislature did not want" the protection of the Dover Amendment to be limited only to those facilities closely analogous to traditional schools and colleges. See *Regis* at pp. 287-288.

The Court cited the case of *Mount Hermon Boys' School v. Gill*, 145 Mass. 139, 146 (1987), where the Court determined that for Dover Amendment purposes: "Education is a broad and comprehensive term. It has been defined as 'the process of developing and training the powers and capabilities of human beings.' To educate, according to one of Webster's definitions, is 'to prepare and fit for any calling or business, or for activity and usefulness in life.' Education

may be particularly directed to either the mental, moral, or physical powers and faculties, but in its broadest and best sense it relates to them all."

Likewise, the teaching of skills for *independent living* has been determined to be an educational purpose. *Fitchburg Housing Authority v. Board of Zoning Appeals of Fitchburg*, 380 Mass. 869, 875 (1980) (*Fitchburg*). Here the Court found that a single-family home residential facility which was intended for chronically disturbed people who had been previously in mental institutions had a dominant purpose of education:

"The proposed facility would fulfill a significant educational goal in *preparing its residents to live by themselves outside the institutional setting. instruction in the activities of daily living is neither trivial nor unnecessary to these persons.* On the contrary, for the prospective residents of the proposed facility to learn or relearn such skills is an important step toward developing their powers and capabilities as human beings. *Inculcating a basic understanding of how to cope with everyday problems and to maintain oneself in society is incontestably an educational process.* That is the dominant purpose of the proposed facility." *Emphasis added.*

Further, the Superior Court case of *Brockton Coalition for the Homeless, et al v. Tonis, et al*, Lawyers Weekly 12-119-04, is equally supportive of HAC's position. The program being challenged by an abutter was virtually identical to the HAC Family Shelter Program. The Brockton Coalition for the Homeless, Inc., a non-profit charitable organization, bought a nursing home and received a building permit to convert it to a temporary shelter for 17 homeless families. The Court described the program as follows:

"As shown by the evidence, the term shelter is somewhat misleading. Temporary housing is only one part of the assistance that the Coalition will be providing to homeless families at the Stoughton facility. The Coalition already operates a similar shelter for thirteen homeless families in Middleborough called Conway House. The Coalition will operate the Stoughton facility in the same way as it has been operating Conway House since 1998. *The Coalition's purpose for Conway House and for the Stoughton shelter is to assist homeless families in obtaining permanent housing and in becoming economically and socially independent. The Coalition seeks to achieve this by providing temporary shelter with education.* The Coalition has learned that is fruitless to provide shelter without education. The Coalition has learned that temporary shelter alone would do little to help a homeless family become independent and to avoid chronic homelessness. The Coalition's educational programs that will be provided at the Stoughton facility are the same as the programs already being provided at Conway House in Middleborough. *Homeless families are commonly impeded by substantial deficits in education and life skills regarding housing, employment, nutrition, school, parenting, health care, hygiene and personal finance. The Coalition's educational programs seek to educate, train and guide homeless families in all of these areas.*

“The Coalition educational programs also teach homeless mothers and children better ways to cope with family and personal conflicts and domestic violence. An important part of the Coalition educational program is to help homeless families learn how to more effectively participate in family, social and community group activities and support programs. The Coalition educational program will include classes, group activities and individual guidance and assistance on all of these educational topics. See Gardner-Athol Area Mental Health Association, Inc. v. Zoning Board of Appeals of Gardner, 401 Mass. 12, 15 (1987) (‘Rehabilitation surely falls within the meaning of education’).” See copy of *Brockton Coalition* Decision attached hereto as Exhibit B.

The Court then found that this family temporary shelter program use was indeed exempt from zoning requirements under the Dover Amendment.

For the reasons discussed below, HAC believes that its proposed use clearly is for primarily and dominantly educational purposes in keeping with the above-cited cases.

III. The HAC Family Shelter Program

The proposed use at One Love Lane, Dennis is as follows: there will be no greater than eighty (80) families in approximately (80) bedrooms, plus 24/7 staffing. There will be kitchens, dining area, training rooms, and related common area rooms. All families are currently homeless and have been approved for state funded Emergency Assistance family shelter. The primary purpose of the facility is to provide shelter and education to teach families to live independently by assisting them in developing the skills and resources needed to acquire and sustain their own housing. Therefore, all residents must participate in HAC’s educational program at the premises, which provides training in the following areas, among other things: 1) Hygiene; 2) Housekeeping; 3) Financial Literacy; 4) Housing Search; and 5) Filling Out Forms (such as for housing and medical assistance). The program is further described in the "Ending Homelessness Course" document, a copy of which is attached as Exhibit C. Also see curriculum attachments “Wheel of Life” and “Money Matters” attached hereto as Exhibit D and E, respectively.

As shown by the above materials, educational services, workshops and case management services covering the wide variety of the above educational components are mandated by the Massachusetts Department of Housing and Livable Communities (formerly DHCD). They include, among other things: Financial Management, Family Planning, MassHealth Enrollment Housing Search, Housing Programs/Home BASE, Parenting, and individualized educational interventions. Together, these are the cornerstones of the Family Shelter Program as a pathway out of homelessness into housing security.

All residents must sign an agreement whereby they agree to participate in this educational program, to abide by the program and house rules, to perform chores, to attend meetings with staff at the premises, and to actively participate in achieving their short and long term educational goals, among other things; and they further agree that they are subject to discharge from the program and residence for violations of the agreement. A copy of this “Participation and License Agreement” is attached hereto as Exhibit F. The families do not pay rent, and they do not sign a

lease; rather, the agreement they sign is for occupancy only, with the mandatory requirement of participating in the educational program and abiding by the program rules. The premises are not used as permanent housing for the residents; rather, the whole purpose of the educational program is to teach them to live independently and to move out of the premises into apartments or other independent housing options. HAC uses a Re-housing Plan form to monitor the progress of the residents in the program; this is done electronically; see sample redacted copy attached hereto as Exhibit G .

The program provides a supportive housing environment with educational training and tools to help the homeless families become independent and productive members of society. HAC educates and supports the families by:

- Providing clean, safe, and affordable housing and teaching all residents to become self-supporting and independent.
- Creating a welcoming and inclusive community setting.
- Providing support and encouragement that there is hope of a better future.
- Teaching basic life skills as described above.
- Teaching residents to plan menus, shop for items, to determine the nutritional value of food and to cook as ability allows; sharing meals as a community is encouraged.
- Teaching skills that will make them more job-ready by providing computer training, teaching them to access the internet to search for jobs, housing and support. They learn to fill out on-line job applications and other forms as well as send and receive e-mail.
- Providing transportation to doctor appointments, support meetings, to and from work and wherever else necessary to help residents attain their goals and objectives.
- Encouraging residents to deal with medical problems and obtain psychological counseling if required; and
- Encouraging all participants to work in some capacity; if not a paying job, then they are shown ways to volunteer around the house or in the community. Working and accomplishing tasks is an important step in rebuilding self-worth.

In summary, the entire purpose for and proposed use of the premises at One Love Lane is to educate and train these homeless families to live independently as productive members of society. It is completely consistent with the requirements set forth in the above-cited court cases. In particular, the discussion in the Fitchburg case is worth repeating:

"The proposed facility would fulfill a significant educational goal in preparing its residents to live by themselves outside the institutional setting. Instruction in the activities of daily living is neither trivial nor unnecessary to these persons. On the contrary, for the prospective residents of the proposed facility to learn or relearn such skills is an important step toward developing their powers and capabilities as human beings. Inculcating a basic understanding of how to cope with everyday problems and to maintain oneself in society is incontestably an educational process. That is the dominant purpose of the proposed facility." Emphasis added.

IV. Conclusion The above citation as well as the facts in the *Brockton Coalition for the Homeless* case aptly describe the proposed HAC Family Shelter Program at One Love Lane. For all of the above reasons, HAC respectfully submits that the proposed Family Shelter Program is 100% consistent with the Dover Amendment and should therefore be allowed under the Dover Amendment.

The Commonwealth of Massachusetts

JOHN F.X. DAVOREN

Secretary of the Commonwealth

STATE HOUSE

BOSTON, MASS. 02133

ARTICLES OF ORGANIZATION

(Under G.L. Ch. 180)

Incorporators

NAME

RESIDENCE

Include given name in full in case of natural persons; in case of a corporation, give state of incorporation.

- 2. Clara Roderick, 56 Seabrook Road, ^{Barnstable} Hyannis, Massachusetts
- 3. Virginia Johnson, Blue Rock Road, ^{K.} (South) Yarmouth, Massachusetts
- 1. Robert E. Terry, 17 Pontes Avenue, (East) Falmouth, Massachusetts

The above-named incorporator(s) do hereby associate (themselves) with the intention of forming a corporation under the provisions of General Laws, Chapter 180 and hereby state(s):

- 1. The name by which the corporation shall be known is:

HOUSING ASSISTANCE CORPORATION ✓

- 2. The purposes for which the corporation is formed are as follows:

- a. to receive and administer funds exclusively for educational and charitable purposes without pecuniary profit, either direct or indirect, to its members;
- b. to assist in the planning and development of projects, undertakings, studies and other activities that improve the housing and living conditions of low-income families in cooperation and conjunction with local, state, and federal government and civic bodies in the Counties of Barnstable, Dukes, and Nantucket;
- c. to purchase, or otherwise acquire, lease as lessee, invest in, hold use, lease as lessor, lease as agent, encumber, sell, exchange, transfer, and dispose of property of any description or any interest therein, by authority and action of its Board of Directors;
- d. to borrow money, and issue, sell, and pledge its notes, bonds, and other evidences of indebtedness, and to secure any of its obligations by mortgage, pledge, or deed of trust of all or any of its property, by authority and action of its Board of Directors;

NOTE: If provisions for which the space provided under Articles 2, 3 and 4 is not sufficient, additions should be set out on continuation sheets to be numbered 2A, 2B, etc. Indicate under each Article where the provision is set out. Continuation sheets shall be on 8½" x 11" paper and must have a left-hand margin 1 inch wide for binding. Only one side should be used.

3. If the corporation has more than one class of members, the designation of such classes, the manner of election or appointment, the duration of membership and the qualification and rights, including voting rights, of the members of each class, are as follows:—

There shall be one class of members.

- 4. Other lawful provisions, if any, for the conduct and regulation of the business and affairs of the corporation, for its voluntary dissolution, or for limiting, defining, or regulating the powers of the corporation, or of its directors or members, or of any class of members, are as follows:—

In the event of the dissolution of the corporation or the winding up of its affairs or other liquidation of assets, the corporation's property shall not be conveyed to any organization created or operated for profit or to any individual for less than the fair market value of such property, and all assets remaining after the payment of the corporation's debts shall be conveyed or distributed only to an organization or organizations created and operated for non-profit purposes similar to those of the corporation.

- e. to acquire, construct, provide, and operate rental housing and related facilities suited to the special needs and living requirements of low income persons;
- f. to acquire, improve, and operate any real or personal property or interest or rights therein or appurtenant thereto;
- g. to do all things necessary and appropriate for carrying out and exercising the foregoing purposes and powers as permissible under the provisions of the Internal Revenue Code of 1954, or any other successor thereto, as amended from time to time without jeopardizing the state or federal tax exempt status of the corporation;
- h. all or substantially all of the activities of this corporation shall be carried on within the Commonwealth of Massachusetts;
- i. no substantial part of the activities of the corporation shall consist of carrying on propaganda or otherwise attempting to influence legislation, nor shall the corporation participate in or intervene in (including the publishing or the distributing of statements) any political campaign on behalf of any candidate for public office;
- j. the corporation shall have all powers conferred upon non-stock, non-profit corporations as prescribed by Chapter 180 of the General Laws of Massachusetts, as now enacted or hereafter amended, except that (1) the corporation shall neither have nor exercise any power which would prevent it from obtaining exemption from federal income taxation as a corporation described in Section 501 (c) (3) of the Internal Revenue Code, as now enacted or hereafter amended, or cause it to lose such exempt status; and (2) the corporation shall not be operated for the purpose of carrying on a trade or business for profit, no dividends shall be paid, and no part of the net earnings of the corporation shall inure to the benefit of any member, director, officer, trustee or private person; provided, that nothing herein shall be considered as preventing any member, director, officer or trustee from receiving reasonable compensation for his services to the corporation.

5. By-laws of the corporation have been duly adopted and the initial directors, president, treasurer and clerk or other presiding, financial or recording officers whose names are set out below, have been duly elected.
6. The effective date of organization of the corporation shall be the date of filing with the Secretary of the Commonwealth or if later date is desired, specify date, (not more than 30 days after date of filing.)
7. The following information shall not for any purpose be treated as a permanent part of the Articles of Organization of the corporation.

a. The post office address of the initial principal office of the corporation in Massachusetts is:

P. O. Box 652, (West) Yarmouth, Massachusetts 02673
~~118 Rear Main Street West Yarmouth~~ 618 - Rear Route 28/Raymond Rd.
 West Yarmouth, Ma. 02673

b. The name, residence, and post office address of each of the initial directors and following officers of the corporation are as follows:

NAME	RESIDENCE	POST OFFICE ADDRESS
President: ... Robert E. Terry,	17 Pontes Avenue,	East Falmouth, Mass. - same
Treasurer: ... Clara Roderick,	56 Seabrook Road,	Hyannis, Mass. - same
Clerk: ... Virginia Johnson,	Blue Rock Road,	South Yarmouth, Mass. - same

Directors: (or officers having the powers of directors)

Robert E. Terry
 Clara Roderick
 Virginia Johnson

c. The date initially adopted on which the corporation's fiscal year ends is:

December 31

d. The date initially fixed in the by-laws for the annual meeting of members of the corporation is:

3rd Thursday in October

e. The name and business address of the resident agent, if any, of the corporation is:

IN WITNESS WHEREOF and under the penalties of perjury the above-named INCORPORATOR(S) sign(s) these Articles of Organization this Eighteen day of December 1974

Robert E. Terry
 Robert E. Terry

Clara Roderick
 Clara Roderick

Virginia K. Johnson
 Virginia Johnson

The signature of each incorporator which is not a natural person must be by an individual who shall show the capacity in which he acts and by signing shall represent under the penalties of perjury that he is duly authorized on its behalf to sign these Articles of Organization.

14908

THE COMMONWEALTH OF MASSACHUSETTS

ARTICLES OF ORGANIZATION
GENERAL LAWS, CHAPTER 180

I hereby certify that, upon an examination of the within-written articles of organization, duly submitted to me, it appears that the provisions of the General Laws relative to the organization of corporations have been complied with, and I hereby approve said articles; and the filing fee in the amount of \$30.00 having been paid, said articles are deemed to have been filed with me this

of *December 18th* day 19 *74*

Effective date

John F. X. Davoren
JOHN F. X. DAVOREN

Secretary of the Commonwealth

TO BE FILLED IN BY CORPORATION

CHARTER TO BE SENT TO

Fredrick B. Presbrey

HOUSING ASSISTANCE OFFICE

Box 652 W. YARMOUTH, MA

02673

FILING FEE \$30.00

CHARTER MAILED *12-26-1974* MAEC
DELIVERED *✓*

Barthelme Talmonth
Yarmouth
12-18-74

EXHIBIT B

MASSACHUSETTS Lawyers Weekly

12-119-04 – THE BROCKTON COALITION FOR THE HOMELESS, et al. v. TONIS, et al.

By: admin in Fulltext Opinion, Massachusetts Superior Court April 19, 2004



THE BROCKTON COALITION FOR THE HOMELESS, et al.

v.

TONIS, et al.

Commonwealth of Massachusetts

Superior Court

Norfolk, ss. CA 03-00226

THE BROCKTON COALITION FOR THE HOMELESS,

D/B/A THE MAIN SPRING HOUSE et al.

v.

DAVID P. TONIS, BUILDING COMMISSIONER

AND ZONING OFFICER FOR THE TOWN OF STOUGHTON et al.

MEMORANDUM OF DECISION

A. Introduction

The Brockton Coalition for the Homeless, Inc., is a charitable corporation. The Coalition obtained a building permit from the Stoughton Building Commissioner to renovate a former nursing home in order to operate the facility as a temporary shelter for seventeen homeless families. Stephen E. Goulston is a neighbor whose property abuts the Coalition property. Mr. Goulston appealed the issuance of the building permit to the Stoughton Zoning Board of Appeal. The Board issued a decision revoking the Coalition's building permit. The Coalition has applied to the court for judicial review under G.L. c. 40A, sec. 17.

One of the main purposes for the Coalition's proposed family shelter is educational. The proposed educational use is therefore exempt under the Dover Amendment, G.L. c. 40, sec. 3, par. 2, first sentence, from the ordinary zoning by-law requirements. The court must instead assess the particular facts concerning the proposed use and apply the special standards expressed G.L. c. 40, sec. 3, par. 2, first sentence, and in the case law under the Dover Amendment. Applying these standards, the Board's decision revoking the Coalition's building permit must be annulled.

The findings herein are based on the evidence and the reasonable inferences that the court has drawn from the evidence. The court finds the testimony of Dennis P. Carmen to be fair, accurate and highly reliable. His testimony is adopted as part of the court's findings.

B. The Brockton Coalition for the Homeless, Inc.

The Brockton Coalition for the Homeless, Inc. is a Massachusetts non-profit corporation. Its purposes and operations are exclusively charitable.

The Coalition's articles of organization accurately state its purposes and accurately describe its actual operations. The articles of organization state that the Coalition's purposes are:

. . . to provide shelter on a temporary basis for homeless families and individuals, providing educational training to this group, to help in the securing of employment, to provide access to health care when necessary, to aid in the obtaining of permanent housing thereby stabilizing the individual or family unit, and to do all acts necessary and incidental to the carrying out of these purposes

The Coalition is a "nonprofit educational corporation" as that term is used in G.L. c. 40A, sec. 3, par. 2. *Garner-Athol Area Mental Health Association, Inc. v. Zoning Board of Appeals of Garner*, 401 Mass. 12 (1987). Its specific educational activities and purposes regarding the proposed Stoughton shelter will be further described below.

C. The Coalition's Proposed Family Shelter and Its Educational Purpose

The Coalition purchased the land and building of a nursing home at 94 Prospect Street, Stoughton. The facility is no longer operated as a nursing home. The nursing home had a capacity of fifty-nine residents. The Coalition applied for a building permit from the Town of Stoughton to renovate the bathrooms, kitchens and stairways and to make other interior alterations in the building in order to operate it as a temporary educational and residential shelter for families. The shelter will be used exclusively for families that consist of single mothers with children. The proposed use would not increase the number of occupants in the building. The proposed use would not alter the bulk or height of the structure or the setbacks and open space. After considerable planning, discussions and accommodations, the Stoughton Building Commissioner issued a building permit for this rehabilitation and use of the facility. The building permit was issued on October 23, 2002.

Stephen E. Goulston's his property abuts the Coalition property. Mr. Goulston appealed the issuance of the building permit to the Stoughton Zoning Board of Appeal. The Board conducted a hearing on Mr. Goulston's appeal on December 12, 2002. The Board filed a decision on January 17, 2003, revoking the Coalition's building permit. The Board's decision precludes the building commissioner from issuing a certificate of occupancy. By the date of the Board's decision, the Coalition had completed virtually all of the rehabilitation work on the facility as authorized by the building permit. The Coalition applied to the Superior Court for judicial review under G.L. c. 40A, sec. 17.

At the time of the Board's hearing on Mr. Goulston's appeal, the Coalition's proposal was to use the facility for the temporary residence of not more than seventeen families. In its answers to interrogatories in the present case, the Coalition has voluntarily modified its proposal to reduce the number of occupants to not more than sixteen families.

The court finds from the evidence that a primary and dominant purpose of the proposed facility is educational. For this reason, the court must apply the limitations on the local board's authority contained in G.L. c. 40, sec. 3, par. 2, first sentence (the Dover Amendment), and in the Massachusetts appellate court decisions that interpret and apply this provision.

As shown by the evidence, the term shelter is somewhat misleading. Temporary housing is only one part of the assistance that the Coalition will be providing to homeless families at the Stoughton facility. The Coalition already operates a similar shelter for thirteen homeless families in Middleborough called Conway House. The Coalition will operate the Stoughton facility in the same way as it has been operating Conway House since 1998. The Coalition's purpose for Conway House and for the Stoughton shelter is to assist homeless families in obtaining permanent housing and in becoming economically and socially independent. The Coalition seeks to achieve this by providing temporary shelter *with* education. The Coalition has learned that is fruitless to provide shelter without education. The Coalition has learned that temporary shelter alone would do little to help a homeless family become independent and to avoid chronic homelessness.

The Coalition's educational programs that will be provided at the Stoughton facility are the same as the programs already being provided at Conway House in Middleborough. Homeless families are commonly impeded by substantial deficits in education and life skills regarding housing, employment, nutrition, school, parenting, health care, hygiene and personal finance. The Coalition's educational programs seek to educate, train and guide homeless families in all of these areas.

The Coalition educational programs also teach homeless mothers and children better ways to cope with family and personal conflicts and domestic violence. An important part of the Coalition educational program is to help homeless families learn how to more effectively participate in family, social and community group activities and support programs. The Coalition educational program will include classes, group activities and individual guidance and assistance on all of these educational topics. See *Gardner-Athol Area Mental Health Association, Inc. v. Zoning Board of Appeals of Gardner*, 401 Mass. 12, 15 (1987) ("Rehabilitation surely falls within the meaning of education").

The Coalition educational programs will take place at the Stoughton facility a minimum of five days a week. The Stoughton building will include a classroom and a computer training area. There will be classes and individual coaching and guidance on finding and keeping long-term housing. There will be job training including computer skills and skills for job applications and interviews.

As at Middleborough, life for the temporary residents of the Stoughton facility will be highly structured and regulated. The Coalition imposes a lot of rules. There are daily schedules. A primary purpose of the rules and schedules is ensure that the residents, both mothers and children, obtain the maximum participation in the Coalition educational programs. Temporary shelter is provided, but education in life skills and employment skills to obtain family independence is a primary and dominant purpose of the Coalition's family shelter program.

Mothers are taught that they must get their school age children up, fed and out to school every school day. Poor school attendance and learning are common problems for children whose lives are disrupted by homelessness. The Coalition educational program requires mothers to help their children with a daily routine for school homework.

The Coalition shelters require all residents to be in the shelter and in bed by certain times every day. Visits from friends and family are regulated in timing and duration. Parking problems involving visitors have not occurred at Conway House and they are not likely to occur at the Stoughton facility. The Coalition rules and schedules are not just for convenience and good order. The Coalition considers its rules and schedules to be essential parts of its educational programs. The rules and schedules are designed to teach families how to become independent and to avoid future homelessness.

Adult residents at Coalition family shelters are required to consistently attend and participate in the Coalition educational programs. Non-attendance is not an option. Residents who will not participate in the educational programs are discharged from the family shelters. All adult residents who have not graduated from high school or obtained an equivalency diploma are required to attend high school equivalency classes and to work steadily toward obtaining the diploma. Shelter staff provide scheduled child activities so that the mothers can attend classes and other educational programs.

As part of the training in personal financial management, residents are required to report any income and to establish regular savings programs. This serves the dual purpose of monitoring the residents' financial eligibility and training them to husband their resources with the goal of independent living.

With the exception of a part-time maintenance person, the staff persons at the Coalition's Stoughton shelter will be assisting in various ways with the educational, training and guidance programs for the residents, even if the job title may not have the word teacher in it. As in *Fitchburg Housing Authority v. Board of Zoning Appeals of Fitchburg*, 380 Mass. 869, 874-75 (1980), the Coalition's proposed facility in Stoughton

"would fulfil a significant educational goal in preparing its residents to live by themselves outside the institutional setting."

For all the reasons stated above, the court finds from the particular facts of this case that education of the temporary residents is a primary and dominant purpose for the Coalition's proposed use of the Stoughton facility. See *Fitchburg Housing Authority, supra*; *Watros v. Greater Lynn Mental Health and Retardation Association, Inc.* 421 Mass. 106, 115 (1995) (residence for retarded persons); *Gardner-Athol Area Mental Health Association, Inc. v. Zoning Board of Appeals of Gardner*, 401 Mass. 12 (1987) (residential care facility for adults with mental disabilities); *Campell v. City Council of Lynn*, 32 Mass. App. Ct. 152, 154 (1992) (group residence for elderly, mentally ill persons); compare *Whitinsville Retirement Society, Inc. v. Northbridge*, 394 Mass. 757 (1985) (nursing home and residence for elderly did not have sufficient educational purpose).

D. The Board's Decision and the Application of the Dover Amendment Standards

The Dover Amendment has been a statute in effect since 1950. The pertinent current language of the statute is in G.L. c. 40A, sec. 3, par. 2, first sentence:

No zoning ordinance or by-law shall . . . prohibit, regulate or restrict the use of land or structures . . . for educational purposes on land owned or leased by . . . a nonprofit educational corporation; provided, however that such land or structures may be subject to reasonable regulations concerning the bulk and height of structures and determining yard sizes, lot area, setbacks, open space, parking and building coverage requirements.

A municipality may not "through the guise of regulating bulk and dimensional requirements under the enabling statute, proceed to 'nullify' the use exemption permitted to an educational institution." *Trustees of Boston College v. Board of Aldermen of Newton*, 58 Mass. App. Ct. 794, 800 (2003). In addition to the rule against nullification, the local board and the court must also consider the reasonableness of the particular restriction. This will depend on the particular facts of each case and the particular educational use proposed by the nonprofit corporation. In reviewing a restriction, the court "should consider whether the requirement sought to be applied takes into account 'the special characteristics of [the exempt] use.'" A zoning requirement "that results 'in something less than nullification of a proposed [exempt] use may be unreasonable within the meaning of the Dover Amendment.'" *Martin v. Corporation of the Presiding Bishop of*

Church of Jesus Christ of latter Day Saints, 434 Mass. 141, 151 (2001); *Rogers v. Norfolk*, 432 Mass. 374, 378 (2000); *Trustees of Tufts College v. Medford*, 415 Mass. 753, 758-759 & n. 6 (1993).

The Coalition's proposed facility is in a Residential RU district. Generally a multi-family dwelling is not permitted in a Residential RU district except by special permit for a two-family dwelling or for conversion of a dwelling to a four-family dwelling if the structure existed before September 8, 1970. By-Law, sec. V (D).

The Board did not attempt to impose specific conditions tailored to the Coalition's proposed use of the facility for an educational and residential shelter. The Board simply voted to revoke the building permit and stated its reasons for doing so. The Board's first reason for revoking the building permit was that "the owners of the property are not in compliance with the local zoning regulations." Decision at 1. This seems to be a reference to the nature of the Coalition facility as a multi-family dwelling. Similarly, the Board's decision states that the Coalition's proposed use will be a substantial alteration of a non-conforming use and that therefore the proposed facility should be subject to all the ordinary restrictions in the by-law.

These points in the Board's decision misconstrue the effect of the Dover Amendment. The Dover Amendment exempts an educational residential facility from prohibitions on particular uses in particular districts. The Dover Amendment also exempts an educational residential facility from prohibitions that would otherwise apply to alterations to prior nonconforming uses. *Watros v. Greater Lynn Mental Health and Retardation Association, Inc.* 421 Mass. 106, 115 (1995).

As reasons for the revocation, the Board decision also states that there is "inadequate parking for the anticipated number of families" and that the "parking area is too small to allow both parking and access for emergency vehicles." Access for emergency vehicles is unquestionably a permissible issue for a local board to consider in fashioning a reasonable restriction. The Board in this case did not impose any reasonable conditions to address emergency vehicle access. This is not permissible under G.L. c. 40A, sec. 3, par. 2, first sentence, and the governing case law. It amounts to a nullification of the proposed educational residential facility. See *Martin v. Corporation of the Presiding Bishop of Church of Jesus Christ of latter Day Saints*, 434 Mass. 141, 151 (2001); *Trustees of Tufts College v. Medford*, 415 Mass. 753, 758-759 & n. 6 (1993); *Trustees of Boston College v. Board of Aldermen of Newton*, 58 Mass. App. Ct. 794, 800 (2003).

This does not mean that the Board cannot impose any parking restriction directed toward emergency vehicle access. It does mean that a parking restriction must avoid nullification and must satisfy the reasonableness test considering "the special characteristics of [the exempt] use." *Martin, supra*.

Conway House, the Coalition's family shelter in Middleborough, has been operating since 1998 with no significant parking complaints or difficulties. Conway house has thirteen families and nine parking spaces. The Coalition makes no allotment of parking spaces for residents at Conway House. The Coalition proposes nine parking spaces for the Stoughton facility. There will be a maximum of sixteen families in the Stoughton facility, and none of the parking spaces will be specially allocated for residents. The Coalition's actual experience is that the homeless single mothers who are eligible for temporary residence at the Coalition shelters are too poor to own cars. The financial eligibility requirements imposed by the Massachusetts Department of Transitional Assistance make it nearly impossible for a mother who owns an operating motor vehicle to be eligible for temporary residence in a family shelter operated by the Coalition. Since 1998, the Coalition has encountered only one resident in Conway House that briefly owned a motor vehicle. The opinion of the defendants' parking expert is not nearly as reliable as the actual experience of the Coalition in running a family shelter.

Deputy Fire Chief David Jardin expressed a specific and very limited concern about access for fire and emergency vehicles on the north side of the building toward the northeast corner where the two or three parking spaces closest to the rear are also closest to the building. There is also some concern about emergency vehicle access if cars are parked in the front semi-circular driveway, even though the Coalition has not designated this as a parking area. The court's order will permit the Building Commissioner and the Zoning Board of Appeal to address this emergency vehicle access issue, if they deem it appropriate, by imposing reasonable conditions on the locations, parking restriction signs and markings for the Coalition's proposed nine parking spaces.

To the extent that the Board's decision is based on neighborhood parking concerns that are not related to emergency vehicle access, the facts established at the trial do not warrant the imposition of any additional parking requirements that are not specifically tailored to emergency vehicle access to the facility.

Stephen E. Goulston, Harold Curtis and Robert Sinclair are neighbors who live next to or near the Coalition property. They described in their testimony the residential character of their neighborhood. These residents did not state that they are opposed to the Coalition's use of the property for a family shelter in the neighborhood. They did express their concerns that the parking would be inadequate for the number of people using the facility. Mr. Goulston, Mr. Curtis and Mr. Sinclair described the parking problems that they have observed in the neighborhood when the building was used as a nursing home.

The nursing home had an authorized maximum of fifty-nine residents. The Coalition's proposed family shelter will have sixteen families with forty-eight to fifty-five residents. Because of the medical needs of nursing home residents, the ratio of staff to residents was much higher for the nursing home than it will be for the shelter. This was true for workday, night and weekend periods. Both a nursing home and a family shelter have visitors who visit the residents. There is no reason in the evidence to expect that the number of visitors to the family shelter for sixteen families will be greater than for the nursing home with fifty-nine residents. Institutional deliveries can reasonably be expected to be fewer for the shelter than for the nursing home in part because a nursing home generally serves all meals to the residents. The shelter families will be expected to do their own food purchasing and meal preparation, although teaching and assistance in this area is part of the shelter's educational program.

The court finds that the proposed shelter for sixteen families with nine on-site parking spaces (one handicap, eight regular) will not have a harmful effect on parking and vehicle movement in the neighborhood in comparison with the fifty-nine resident nursing home that was previously operating on the same site.

The Board's decision also expressed concerns about the amount of space for child play areas on the lot and the lack of a public sidewalk on Prospect Street in front of the site. Based on the evidence at the trial, the amount and locations of outdoor play space for children is reasonable and safe for the sixteen families that are now proposed for the site.

The size, bulk, height and lot location of the building and the lot area, setbacks, open space and building coverage on the lot are all reasonable for the Coalition's

proposed use of the facility for a temporary shelter and educational residence for sixteen families.

The defendants' objection to Exhibit A for Identification is sustained.

E. Conclusion

The court will enter an order under G.L. c. 40A, sec. 17, annulling the Board's decision to revoke the Coalition's building permit. The order will direct the issuance of a certificate of occupancy and will permit the Building Commissioner and the Zoning Board of Appeal to impose reasonable restrictions on the location and marking of parking spaces for the purpose of emergency vehicle access.

March 5, 2004 Charles J. Hely

Justice

LAWYERS WEEKLY NO. 12-119-04

Massachusetts Lawyers Weekly

Zoning – Dover Amendment – Homeless Shelter – Educational Purposes

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ENDING HOMELESSNESS COURSE

Abstract

For households residing in HAC Family Shelter, this course will provide instruction and coaching in the basic skills needed to obtain and maintain permanent, stable housing.

Contents

Course Syllabus

Chapter 1

Needed Documents

Chapter 2

Goals

Chapter 3

Income

Chapter 4

Money Matters

Chapter 5

Budgeting

Chapter 6

Landlord/Tenant

Chapter 7

Shopping/cooking

Chapter 8

Health & Wellness

Exit Plan

*Handouts attached at back

Ending Homelessness Course

General information

Description

This course is designed to provide instruction and coaching in the basic skills needed to obtain and maintain permanent, stable housing. It is self-paced.

Expectations and goals

You will use this book as your guide and reference to all things related to housing. You will bring it with you to your regular meetings with your case manager. You will complete agreed upon assignments independently, between meetings and bring to next meeting to review.

Course materials

Required materials

This [Ending Homelessness Course](#) binder

pen

handouts

Course schedule

Topic	Reading	Exercises
Needed Documents	Chapter 1	File necessary paperwork
Goals	Chapter 2	Handout 1
Income	Chapter 3	Handout 2
Money	Chapter 4	Handouts 3
Budgeting	Chapter 5	Handout 4 & 5
Landlord/Tenant	Chapter 6	Handout 6 & 7
Shopping/cooking	Chapter 7	Handouts 8 & 9
Health & Wellness	Chapter 8	Handout 10

Chapter 1

You must have a valid I.D., social security card and birth certificate when applying for most housing programs. Sometimes these can take time to order and receive. These should be ordered as soon as possible.

A state ID can be obtained from the Massachusetts Registry of Motor Vehicles. You can go to the website: <https://www.mass.gov/orgs/massachusetts-registry-of-motor-vehicles> to start the process and make an appointment.

A social security card can be obtained by going in person to the Social Security Office located at 100 Independence Dr, Unit 4, Hyannis, MA 02601 to apply for a copy. You may also request a copy online by creating and using your My Social Security Account.

Birth certificates are obtained from the town hall of the city where you were born. For example, if you were born at Cape Cod Hospital, then your birth certificate is at Barnstable Town Hall. If you were born in another state or far away, your case manager can assist you with ordering a birth certificate online.

	Document	Date Order	Date Received
<input type="checkbox"/>	I.D.		
<input type="checkbox"/>	Social Security Card		
<input type="checkbox"/>	Birth Certificate		

Chapter 2

Finding and obtaining housing is our main objective and the focus of the work we will do with you as your Case Managers from HAC. The following pages will be used to assist you in identifying goals and tasks that you will need to accomplish to achieve your main goal of housing. This course is designed to be self-paced and reflect your needs and wants. Your case manager can support and guide you through the process, but ultimately the work and decisions are yours to make. Goals can be short or long term. You can have a mix of both. Handouts are in the back.

Chapter 3

After identifying documentation, income will be the next important thing to work on to help you with your housing stability. Having a consistent income is crucial in retaining housing. Whether you need to apply for Social Security benefits, state benefits or are planning to go to work, establishing this goal early on should be on the top of your list.

The fastest way to start the Social Security benefits application process is to call the local office and make an appointment.

Hyannis office – 866-467-0440

Falmouth office- 855-881-0212

To apply for EAEDC from the state you would contact DTA in Hyannis or start the application online. They are located at:

181 North St.

Hyannis, MA 02601

(508) 862-6600

If your goal is to obtain employment, there is a job search log attached in the back. <http://www.jtecmeanscapecodjobs.com/> may be able to help and is located at:

88 North St.

Hyannis, MA 02601

(508) 790-0400

Chapter 4

Having a better understanding of your money habits and attitudes will help you to better understand where your money goes and how to better budget and save. This chapter focuses on figuring out your money attitude and ways to make it work for you. Complete the exercise and discuss it with your Case Manager. There is an additional bonus exercise attached in the back.

Chapter 5

Having a realistic budget that works for you is a big part of successful housing. In this chapter we will look at your numbers. Where you are now and where you want to be. The key here is to live within your budget. But also, to recognize when real life does not add up to what you have put on paper. Budgets are meant to change and evolve over time. It is good to go over your budget at least twice a month to see where you are at and if you are on track. The following information will help you decide what you want your budget to look like. Budget sheets are provided in the back.

Chapter 6

Being a good tenant and finding the right landlord can seem impossible, but this chapter will look at some important steps you can take to prepare you in your housing search and in your new role as a tenant.

Information on background checks, letters of explanation and protecting yourself from scams are gone over. There are two handouts in the back.

Chapter 7

Shopping and cooking on a budget can be a challenge these days. In this chapter we will look at ways to save money at the grocery store and make our food money last longer. Also included will be some tips and tricks to find simple, healthy, and affordable recipes. Handouts are in the back.

Chapter 8

As you prepare for your new housing, making a commitment to take better care of yourself is an important step. If you have been unable to attend to your health and follow up with doctors, dentist, therapists, etc., this is the time to reengage and get back on track. Your Case Manager is there to help in this process. Whether you need help getting an appointment with your current provider or need a new one, this is the time to start.

Attachments for this chapter include ideas for walking, simple exercises, and engaging with your community.

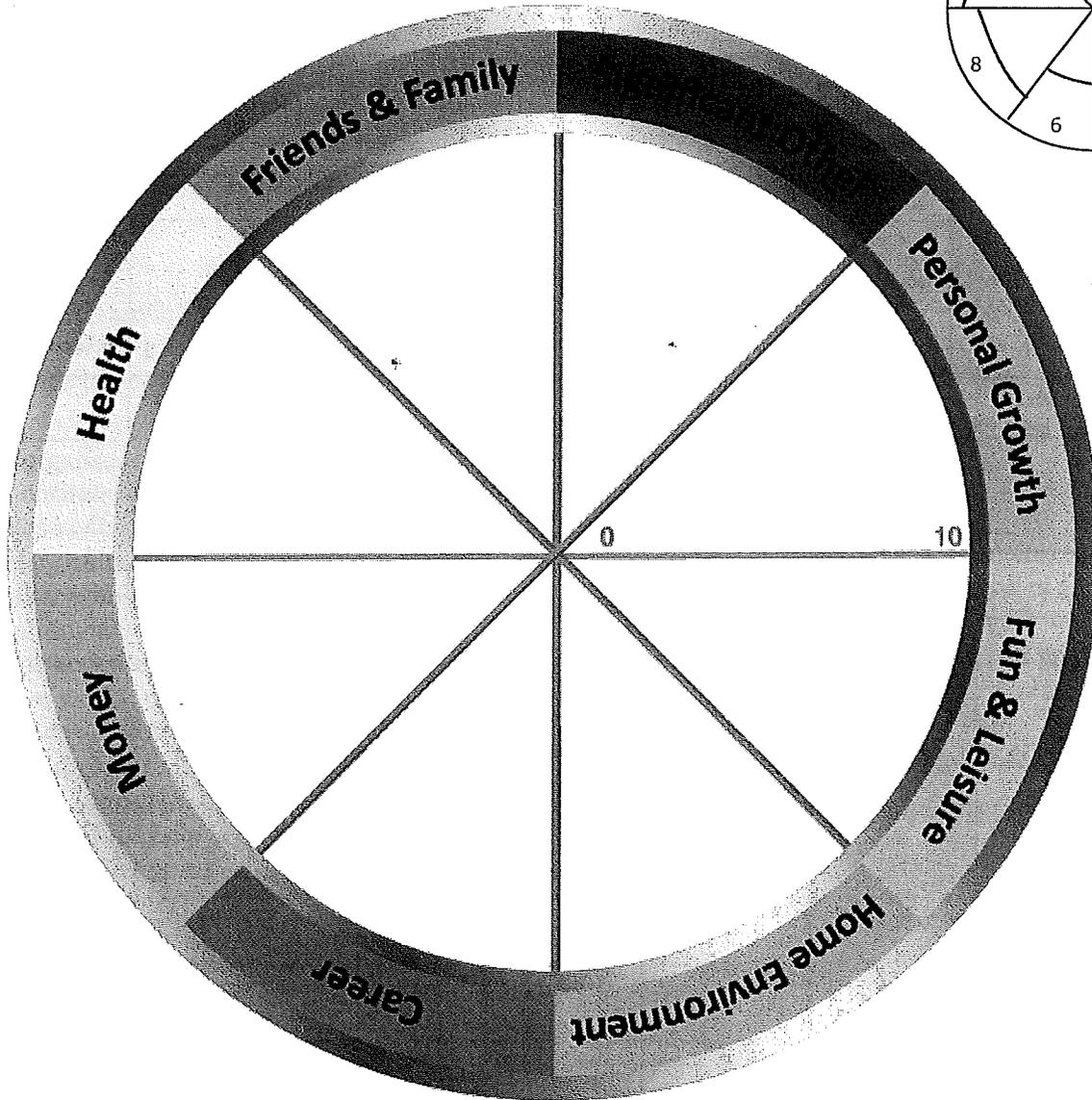
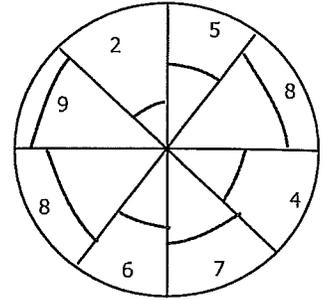


Your Wheel of Life!

YOUR NAME: _____

TODAY'S DATE: _____

EXAMPLE



COMPLETE THE WHEEL:

1. Review the 8 Wheel Categories - think briefly what a satisfying life might look like for you in each area.
2. Next, draw a line across each segment that represents your satisfaction score for each area.

- Imagine the centre of the wheel is 0 and the outer edge is 10
- Choose a value between 1 (very dissatisfied) and 10 (fully satisfied)
- Now draw a line and write the score alongside (see example above)

IMPORTANT: Use the FIRST number (score) that pops into your head, not the number you think it *should* be!

Money Habitudes Solitaire Worksheet

Directions:

Place the three category cards in front of you. Distribute the situational cards according to each category card, picture side up. Tally the total of each in the chart below.

	That's Me	Sometimes, it depends...	That's Not Me!
A- Planning			
B- Carefree			
C-Status			
D-Security			
E- Giving			
F- Spontaneity			

Review Questions:

1. Do you feel that the Habitudes accurately describe your relationship with money? Why?
2. What are your money strengths?
3. What areas would you like to focus on?

CATEGORY E	That's Me!	Sometimes It Depends.	That's not Me!	CATEGORY F	That's Me!	Sometimes It Depends.	That's not Me!
I give up things I want so I can help others.				If I get money by surprise, it's "extra." I can spend it anyway I want. It might be a , tax refund, bonus, winnings, a gift or an inheritance.			
I like giving to others more than receiving gifts or help.				I have "fun" money to spend any way I want. It may be to treat myself, take a risk or give it away.			
I help others even when they do not ask. I give them money or buy things for them.				I have lots of things I bought but never use. Examples: Clothes, hobby stuff, tools, household items and books.			
It would feel strange to have more money or nicer things than my friends or family.				I like to say "yes" to the unexpected chances that sound good to me. It might be: a bargain, a new job or a good time.			
When I get money, I like to give some of it to others.				Sometimes I regret the way I've spent my money or the risks I've taken.			
I spend on others but I don't spend money on myself.				I hate to wait for things. If I want something and don't have money, I will: get cash from the ATM, use a credit card, or get a quick loan.			
I think that when people have a lot of money, it corrupts them.				If I'm upset, I go shopping. Or If I want to avoid something, I go shopping. Or If I feel great I go shopping			
I owe money after the holidays because I spend a lot on gifts.				When I go shopping I have to buy something.			
I give money or buy things I don't need when someone asks me for support.				I have money secrets about: how much I spend, or how much I owe, or how much I lose, or how much I give away.			
TOTALS for Category E				TOTALS for Category F			

CATEGORY C	That's Me!	Sometimes It Depends.	That's not Me!	CATEGORY D	That's Me!	Sometimes It Depends.	That's not Me!
I think about what is best for the situation. That might be when I choose my clothes, Buy gift, or Plan an event				I like to buy things that are useful and practical.			
When someone does something nice for me, I feel I owe him or her.				I rarely buy things unless I can pay them off right away.			
I like to give gifts that come from a special store, have a brand name or look expensive.				I keep track of my money. I know: how much I have, how much is coming in and/or how much is going out.			
I feel I should pay the bill when I eat out with others.				I like to keep my money where I can get to it quickly.			
I will pay more for a brand name that others will recognize.				I will spend a lot of time and energy to get a better deal.			
I like being up-to-date. That might mean I have things like; stylish clothes, the latest phone, a new car or new gadgets.				I will buy things that cost less instead of getting what I really want.			
It seems most people I know are better off than I am.				I like to get separate bills when I eat out with others. I only want to pay for my fair share.			
I will hide the fact that I am having money problems. Even if I can't afford it, I will spend money to keep up with a good image.				Even if I can afford things that will make my life easier, I will not buy them.			
I think people will only like me if I am generous.				I save or invest a set amount of money each month.			
TOTALS for Category C				TOTALS for Category D			

MONEY HABITUDES WORKSHEET

READ THROUGH EACH STATEMENT AND CHECK THE BOX THAT BEST DESCRIBES YOUR REACTION TO THE STATEMENT.

Don't think too much- go with your first reaction.

CATEGORY A	That's Me!	Sometimes It Depends.	That's not Me!		CATEGORY B	That's Me!	Sometimes It Depends.	That's not Me!
I know the difference between what I need and what I want					When I need money I just asked my friends or family to help me.			
Things happen that I didn't plan on (like a car breaks down or I get sick). I have extra money for those types of things. Or I know how I can get money right away if I need it.					I like to keep my options open. I do not want to be tied to a plan.			
I stop and think about my choices before I spend my money.					I think things will work out, so I don't worry about money.			
I research high-priced things. That way I can compare quality and price. Examples: car, house, phone, jewelry, ect.					I have to pay late fees because I do not pay my bills on time.			
I know a lot about my (our) finances. This may be: insurance (health, car, home), savings or investments.					I wonder where my money went. It seems to just disappear!			
I only buy what I planned to buy. I will not get extra items or extra features.					I think most people can manage money better than I can.			
I buy things because they meet my needs. I do not care if they are the newest, the best or have brand names.					Ask for raise? Ask for a better deal? Not me! I don't like to negotiate or bargain.			
I have a plan for how I spend and save my money					I changed my plans to do what others want to do.			
Once I have a plan, I stick to it.					Win a fortune? Inherit a lot of money? Sounds good! But I would not want to be responsible for it.			
TOTALS for Category A					TOTALS for Category B			

Money Habitudes – Meanings & Descriptions

Planning:

Theme: Money helps you achieve your goal.

How you/others see you: Responsible – Accomplished – Driven – Conservative

Advantages:

- Make intentional financial decisions based on values and desired long-term outcomes.
- Have money reserved to pay for the unexpected.
- Set and accomplish goals.
- Buy items you really want that will retain value.
- Have a sense of well-being and control.

Challenges:

- Feel pressured by others to spend money on things that do not fit your budget/values.
- Expected to help others who did not plan.
- Have difficulty responding to new opportunities if it means changing/abandoning plan.
- Intolerant or impatient when others don't meet your standards or have different values.
- Hide or withhold information from significant others to stay in control of the money.

Suggestions:

- Learn effective communication skills to use when pressured by others to spend money in a way that conflict with your values or goals.
- Understand the money messages from your past.
- Challenge yourself to find out if your goals reflect your wants and needs or if they are a response to others' expectations of what you "should" do.
- Be supportive and giving to others.
- Take a break from being productive and goal-oriented. Relax, be spontaneous and enjoy life.
- Challenge yourself to experience new activities out of your comfort zone. Take risks.
- Be tolerant and patient with people who have lifestyles and values that are different. Try to see their perspective and understand what works for them.

Giving:

Theme: Money helps you feel good by giving to others.

How you/others see you: Thoughtful – Charitable – Enabling – Matyr

Advantages:

- Have strong values and convictions.
- Generously give to other people or causes.
- Live simply to reflect non-materialistic values.
- Act ethically and with integrity.
- Appreciated for being thoughtful. Are needed. Others depend on you.
- Admired for being able to anticipate others' needs.

Challenges:

- Disappointed if money or gifts are not appreciated.
- May have unrealistic expectation that others will repay your generosity.
- Use giving as a form of control to impose your personal values on others.

- Intolerant of people who have different lifestyles.
- Resent when giving is expected or assumed
- Promote dependence or irresponsible behavior by giving too much or too often.
- Sacrifice your needs or future security for others.

Suggestions:

- Plan activities for personal enjoyment that are unrelated to your favorite charities.
- Do you give away too much of your time? Know the value of your work. Negotiate to receive a fair salary.
- Know how much you can give and identify how you like to give – big amounts at once, small amounts to multiple people/charities. Stick to a plan.
- Have a plan for giving that includes giving to yourself and providing for your future.
- Understand that having money is not inherently bad or sinful and being poor is not inherently honorable.
- Before helping others, consider if you may be limiting their development of responsible behavior.
- If you attract needy people, explore the benefits you receive by being needed by others.
- Identify your own needs, wants and ideas. Become aware of your tendency to agree to someone else's plans to save, spend, invest or be charitable before you have thought about what you would like to do.

Security:

Theme: Money helps you feel safe, secure and in control.

How you/others see you: Thrifty – Prepared – Suspicious – Cheap

Advantages:

- Have a budget, financial goals and savings.
- Shop wisely for value items on sale.
- Protect money by being conservative.
- Saving now means more choices later.
- Take care of possessions so they last.
- Disciplined to make choices and delay gratification.
- Can easily get your money in case of emergencies.

Challenges:

- Save so much there is no money for today's wants and needs.
- Buy based on price when it isn't exactly wanted or won't hold up over time.
- By avoiding risks, money is safe but doesn't grow or your job is secure but you can't go any higher.
- Sacrifice participating in enjoyable activities or relationships because of the cost involved.
- Your strict budget means you are unable to take advantage of unexpected sales and opportunities.

Suggestions:

- Reassess your budget to include fun, gifts and being able to respond spontaneously to new opportunities.
- Reduce the time you spend to record, check and manage your finances.
- Plan to spend money on a special gift or activity for yourself every month.

- Talk to people you love to understand how your behavior related to money affects your relationships.
- Face your fear. Put everything you would need to survive in a bag or suitcase. Keep it in a closet so you are prepared for the worst.
- Interview financial professionals. Find someone you trust to gain a broader perspective on saving and investing for more realistic, livable financial plan.

Carefree:

Theme: Money isn't a priority. You just let life happen.

How you/others see you: Easygoing – Flexible – Immature – Irresponsible

Advantages:

- Optimistic that everything will work out.
- Can respond quickly to new opportunities.
- Not distracted by money consideration or details.
- Easily share what you have with others.
- Do not feel pressured by others' expectations.
- Adapt easily to new situations.

Challenges:

- Lack the skills and information to feel confident.
- Unable to support yourself if the person(s) providing for you cannot continue or chooses to stop.
- Feel trapped or obligated by being supported.
- Miss opportunities by avoiding commitments or missing deadlines.

Suggestions:

- Know the realistic expenses needed to support yourself even if you do not pay for them (health and car insurance, rent, utilities, clothing, etc.)
- Become familiar with the basics. Use simple techniques like rounding expenses up and rounding income down to work with easy numbers to make basic budget and keep track of money.
- If you live with someone who pays the bills, go over a month's expenses to be familiar with the basic costs.
- If you avoid managing money because of a lack of skills, consider taking a class or being tutored.

Status:

Theme: Money helps you present a positive image.

How you/others see you: Generous – Impressive – Superficial – Insensitive

Advantages:

- Present a strong first impression.
- Make generous donations.
- Give expensive or unexpected gifts.
- Attentive to what is important to others.
- Never burden others about money problems.
- Appreciated for generosity and helping others.
- Enjoy others returning favors and being generous.

Challenges:

- Create a false impression of having wealth.
- Feel constant stress to keep up with others.
- Do not have reserves for the unexpected.
- Spend money unwisely to maintain appearances.
- Feel entitled to special treatment.
- Actions motivated by personal gain may be seen as suspicious and insincere; people may feel used.
- Keep money secret because fear of losing friends or status if others knew your real financial situation.

Suggestions:

- Shop for quality, not for name brands. Limit trendy items to 10% of your purchases.
- If you have debt, talk to a professional to learn how to pay it off as quickly as possible.
- Shop from a catalog to avoid impulse spending.
- Set up a budget. Use direct deposit to ensure bills are paid and savings available for future. Set up automatic online payments for bills if possible.

Spontaneous:

Theme: Money encourages you to enjoy the moment.

How you/others see you: Daring – Fun-loving – Open-minded – Impulsive – Unconcerned with consequences

Advantages:

- Enjoy adventures and the unexpected.
- Able to quickly respond to opportunities.
- Get a lot of attention and recognition.
- Have many friends and acquaintances who will join you when you want to go places or do things.
- Get things right away without waiting.
- Experience the thrill of taking risks.

Challenges:

- Spend money even when you do not have it.
- Go into debt to buy things you do not need.
- Do not have reserves for the unexpected.
- Often owe money to friends or family.
- Feel powerless to control your spending.
- Keep money secrets from significant people in your life because you feel guilty or ashamed of your spending, debt or how much you give to others.

Suggestions:

- Use direct deposit and pre-set automatic payments. Save a set amount weekly, even just \$1 adds up.
- Make a list of alternative activities to shopping. Plan to do them with other people.
- Do not use store credit cards. Pay with cash.
- Before each purchase ask yourself: *Is this a need or a want? How long will I have to work to pay for it? Is it worth an hour's pay? Is it worth a week's pay?*
- Talk to a financial professional to set up a plan to get your debts paid off.

Budgets

Why Budget?

Budgets help us track the amount of money our family spends each month. We are able to compare how much we spend and how much income we have.

Budgets are a tool used for us to set goals; they are a way for us to track where we are spending our income each month as well as how we can spend differently to meet savings goals.

Priority Expenses vs. Secondary Expenses

Priority Expenses are the essential living expenses; Rent/Mortgage, Energy, Utilities. They are the bills that you pay first: prioritize essential expenses before secondary expenses.

Secondary Expenses are additional bills and expenses other than essential: Cable/Internet, Clothing, Diapers.

Income

Gross Income vs. Net Income

Gross income is the total amount of income you earn from your employer before any taxes or deductions have been taken out.

Net income is your "take home pay". It is the amount of money after items are taken out, taxes, medical, retirement, child support, etc.

It is important to create your budget with your net income, to use the income you actually have to budget with. The income you have control over.

Katie's Budget

Katie is a mother of two children; Tammy is 2 years old and Kevin is 6 years old. Katie works part time at Grocery Store and gets paid \$10 an hour. She works 15 hours a week. She receives \$150 gross income every week, which is \$138.52 net income every week.

1. The whole household is enrolled in Apple Health Care.
2. Katie currently has housing through Bellingham Housing Authority and pays \$125 towards rent, her total rent is \$700 month she receives \$575 housing subsidy.
3. Katie has an Puget Sound Energy Bill that averages \$68 monthly
4. Katie receives \$511 in EBT benefits each month
5. Katie has a co-pay of \$30 for childcare for Tammy while she works.
6. Katie has paid \$30 boys and girls club fee for Kevin's after school care (She averages \$3 a month to save for next year's club fee.)
7. Katie goes to the Grocery Store every other week; she spends \$260 of EBT each time she is at the store. She pays the difference with cash when EBT runs out.
8. Katie owns a car and pays \$40 a month in insurance and \$70 a month in gas
9. Katie has a phone plan that she pays \$60 a month
10. Katie owes \$200 in court fines and pays \$25 each month towards her fines
11. Katie goes to the dollar tree for toiletries and cleaning supplies monthly she spends \$10
12. Katie spends \$40 a month on diapers for Tammy and spends \$25 on children clothing
13. Katie saves \$25 each month to go towards emergency expenses for car tabs, repairs..etc.

Katie's Actual Budget

Katie has tracked his spending for four weeks and is now able to create an actual budget. There were a few items that changed in her budget.

- Puget Sound Energy Bill was \$80 this month, however Katie received Energy Assistance of \$50 towards credit to her account. She paid \$30 towards PSE to complete her bill.
- She noticed she drove more than expected, she spend \$90 on gas for the month.
- Katie had left over toiletries and cleaning supplied, she only spent \$5 total at the dollar tree.

Katie re-evaluated her budget because she knew his actual spending after tracking for 4 weeks.

Navigating your budget

Wants or Needs

It is important that we get into the habit of knowing the difference in our wants and needs when spending.

1. WANTS are things that are not a priority expense.
 - a. Brand Name Clothing, Fast Food, New TV, etc.
2. NEEDS are things that are essential needs.
 - a. Housing, Utilities, Food, Medicine, Transportation, etc.

Sometimes items may fit into both categories:

3. I WANT a new car because it will make me look important.
4. I NEED a car to get to work at 4am before the buses run.

Planned or Unplanned

Often times the items we purchase that are unplanned are impulse purchases.

Suggestions:

- Before going to the store, create a list of items to buy.
- If you see something you want to purchase that is an unplanned item think to yourself: "Will I still want this item in three months"

Flexible or Fixed

Flexible are monthly payments that have a varying amount on a monthly base and fixed is the same amount each month.

- Flexible items might be energy bill, gas bill or credit card payments
- Fixed items are bills that remain the same month after month; rent, childcare co-pays or car insurance.

Savings

Why Save Money?

People save money to use in the future. People set aside money for emergencies/ unexpected expenses to create a safety net in order to avoid crisis situations and for goals like a car, house, deposit.

Savings Goals

Habit of saving is vitally important for those with poor credit or no credit.

When emergencies inevitably arise, loan options are very difficult
Savings help break cycles of crisis- it is hard to address other barriers if you are constantly worried about finances.

Establish Savings Strategies:

Bank On

Bank On is a group of key government agencies, community organizations, and financial institutions that work together to offer free or low-cost accounts to help you save money and get ahead. Any one of these accounts could keep you from losing your hard-earned money that you may otherwise spend on alternative financial products, such as, check cashing or payday lending that charge high fees and interest rates for using their services. With a bank account, it won't cost you any money to cash your checks.

How to open a Bank On account:

- Find a participating bank or credit union at www.whatcomabc.org/bankon
- You can visit the website for Bank On North Sound to use the locator tool, or see account matrix below in order to choose the account that will work best for you.
- Gather what you need to open your account:
 - A photo ID (US driver's license or Matricula Consular card)
 - Proof of address such as a utility or cell phone bill.
 - Social security or taxpayer ID number.
 - Cash or check for your first deposit.
- Visit a convenient branch of the bank or credit union you have selected in order to open your account.
- A specialist will walk you through the entire process and answer your questions. You don't need an appointment, but don't forget your materials!

Save the Difference

With some Banks you can use a tool called "save the difference", It is set up where when you make a charge with a debit card the bank then rounds the amount up to the nearest dollar and puts the change into a savings account. If you purchase an item that is \$5.34, then \$0.66 goes into a savings account. It's a little step to saving money.

Pay Yourself First

Before you pay your bills, before you buy groceries, before you do anything else, set aside a portion of your income to save. The first bill you pay each month should be to yourself to save.

LETTER OF EXPLANATION: Sample One

January 27, 2014

Mr. Jorge Almirez
XYZ Property Management Company
123 Main Street
Seattle, Washington 98005

Dear Mr. Almirez:

I am writing to give you information that will help you evaluate my application for a rental in your apartment building. Four months ago, I was terminated from an apartment. The termination was the result of consistently late rental payments. At the time, I was in the process of a divorce. My income was unstable and I was unable to meet my obligations.

Since that time, my divorce has been finalized. I am now receiving regular child support payments and have also accepted a job that will provide a steady income. I am fully committed to make my rent payments on time.

Please consider my current situation as you evaluate my rental application. Now that my situation has improved, I will be a reliable renter.

Sincerely,

Susan Jenner
Susan Jenner
P.O. Box 999
Seattle, Washington 98005
Phone: 206-999-9999

LETTER OF EXPLANATION: Sample Two

January 27, 2014

Ms. Rebecca Flynn
789 Center Street
Seattle, Washington 98005

Dear Ms. Flynn:

I am submitting my application to rent your apartment today and want to explain to you the circumstances of some negative information that you will find when you review my application. While renting an apartment last year, there were several incidents that resulted in the police being called because of noise and unruly conduct. My landlord asked me to leave so I moved from the unit, shortly after that I was arrested due to some issues with substance abuse.

Since the time of vacating my unit as well my arrest I have completed the requirements put forth by the court as well as some additional steps I decided to take on my own. I have been working with a substance abuse counselor. I am including a letter from my counselor attesting to the fact that I am continuing with my treatment. My problem is now under control and I will be a responsible renter for your home.

I think your apartment is very nice and would be proud to make it my home. I will be a good renter for your unit..

Sincerely,

J.L. Nyugen
J.L. Nyugen
P.O. Box 999
Seattle, Washington 98005
Phone: 206-999-999

INFORMATION FOR MY RENTAL APPLICATION

Applicant information	
Head of Household Full Name:	
Date of Birth:	
SSN:	
Phone:	
Drivers License ID number	
Co- Applicant Name:	
Date of Birth of Co-applicant	
SSN of Co-Applicant	
Phone of Co-Applicant	
Drivers License ID number:	
Children names and Date of Birth	
Children names and Date of Birth	
Rental Information	
Current Address:	
Property Manager Contact:	
Rent amount?	
Dates at Property?	
Previous Address:	
Property Manager Contact Info:	
Rent amount?	
Dates at Property?	
Previous Address:	
Property Manager Contact Info?	
Rent amount?	
Dates at Property?	
Income Information	
Employer:	
Employer Address:	
Position:	
Dates of employment:	
Hourly wage/ Salary?	
Co-Applicants employer:	
Employer Address:	
Position:	
Dates of employment:	
Hourly wage/ Salary?	
Additional Income:	
Monthly Amount:	
Bank Account: Checking/Saving	
Contact information:	
Amount in Account:	

PROTECT YOURSELF FROM RENTAL SCAMS

Being savvy when you're in search of a rental is well worth the effort. Scammers know

Red Flags for Renters When Searching for Housing:

- "Owner" is traveling or working outside of the U.S. and will send you the keys
- "Owner" will only interact with you online, not in person
- The advertising or email response to you contains multiple misspellings and grammatical errors
- The email addresses you as Dear Sir/Madam
- The "owner" uses the title Reverend, Dr., or claims to be a missionary

- The "owner" uses a free email service such as Gmail, Yahoo, or Hotmail
- Payment is first priority – Cashier's Check, FEDEX, Western Union, etc.
- Payment of deposit or first month's rent is requested BEFORE you see the property or sign a lease
- Price seems surprisingly low for the home offered and the area
- "Owner" can't show you the property or make arrangements for you to tour

Beware of anyone who asks you to pay cash or wire money:

If you pay cash by choice, make sure to get a receipt. Wiring money sounds more official than cash but it's not; there's no way to trace it.

Be suspicious of a price that seems too good to be true:

Try typing the street address into a search engine and see what comes up –legitimate landlords often list properties on multiple sites, so if you find several listings for a property that sounds identical but is several hundred dollars more, you've probably found a scam.

Be aware of the "owner's" priorities:

A legitimate landlord will want to know about your goals in finding a home, and about your and your family's rental needs. A scammer will want to get your money. If money seems like a higher priority than anything else, that might be a sign of fraud.

Ask a lot of questions:

Where will I send my rent? How can I reach someone if you are on vacation? What do I do if I need a plumber? An experienced landlord will have already thought through the answers.

Important: If you find yourself the target of a rental scam, report it to your local law enforcement agency.

Preparing for housing search with barriers

In table groups brainstorm ideas to prepare for housing search for someone who has the following barriers.

No rental history

Problem with former landlords or neighbors

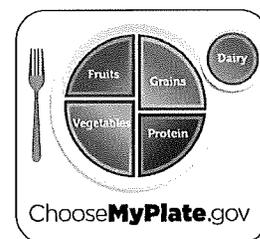
No steady income

No or poor credit history

Criminal record

**10
tips**
*Nutrition
Education Series*

eating better on a budget



10 tips to help you stretch your food dollars

Get the most for your food budget! There are many ways to save money on the foods that you eat. The three main steps are planning before you shop, purchasing the items at the best price, and preparing meals that stretch your food dollars.

1 plan, plan, plan!

Before you head to the grocery store, plan your meals for the week. Include meals like stews, casseroles, or stir-fries, which “stretch” expensive items into more portions. Check to see what foods you already have and make a list for what you need to buy.

2 get the best price

Check the local newspaper, online, and at the store for sales and coupons. Ask about a loyalty card for extra savings at stores where you shop. Look for specials or sales on meat and seafood—often the most expensive items on your list.



3 compare and contrast

Locate the “Unit Price” on the shelf directly below the product. Use it to compare different brands and different sizes of the same brand to determine which is more economical.

4 buy in bulk

It is almost always cheaper to buy foods in bulk. Smart choices are family packs of chicken, steak, or fish and larger bags of potatoes and frozen vegetables. Before you shop, remember to check if you have enough freezer space.

5 buy in season

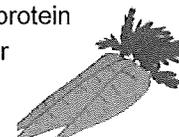
Buying fruits and vegetables in season can lower the cost and add to the freshness! If you are not going to use them all right away, buy some that still need time to ripen.

6 convenience costs... go back to the basics

Convenience foods like frozen dinners, pre-cut vegetables, and instant rice, oatmeal, or grits will cost you more than if you were to make them from scratch. Take the time to prepare your own—and save!

7 easy on your wallet

Certain foods are typically low-cost options all year round. Try beans for a less expensive protein food. For vegetables, buy carrots, greens, or potatoes. As for fruits, apples and bananas are good choices.



8 cook once...eat all week!

Prepare a large batch of favorite recipes on your day off (double or triple the recipe). Freeze in individual containers. Use them throughout the week and you won't have to spend money on take-out meals.

9 get your creative juices flowing

Spice up your leftovers—use them in new ways. For example, try leftover chicken in a stir-fry or over a garden salad, or to make chicken chili. Remember, throwing away food is throwing away your money!

10 eating out

Restaurants can be expensive. Save money by getting the early bird special, going out for lunch instead of dinner, or looking for “2 for 1” deals. Stick to water instead of ordering other beverages, which add to the bill.

Goal Development Worksheet

Today's Date: _____ Target Date: _____ Start Date: _____

Date Achieved: _____

Goal: _____

Verify that your goal is SMART

Specific: *What exactly will you accomplish?*

Measurable: *How will you know when you have reached this goal?*

Achievable: *Is achieving this goal realistic with effort and commitment? Have you got the resources to achieve this goal? If not, how will you get them?*

Relevant: *Why is this goal significant to your life?*

Timely: *When will you achieve this goal?*

52 Week Challenge

WK #	Deposit	Balance	✓	WK #	Deposit	Balance	✓
1	\$1.00	\$1.00	<input type="checkbox"/>	27	\$27.00	\$378.00	<input type="checkbox"/>
2	\$2.00	\$3.00	<input type="checkbox"/>	28	\$28.00	\$406.00	<input type="checkbox"/>
3	\$3.00	\$6.00	<input type="checkbox"/>	29	\$29.00	\$435.00	<input type="checkbox"/>
4	\$4.00	\$10.00	<input type="checkbox"/>	30	\$30.00	\$465.00	<input type="checkbox"/>
5	\$5.00	\$15.00	<input type="checkbox"/>	31	\$31.00	\$496.00	<input type="checkbox"/>
6	\$6.00	\$21.00	<input type="checkbox"/>	32	\$32.00	\$528.00	<input type="checkbox"/>
7	\$7.00	\$28.00	<input type="checkbox"/>	33	\$33.00	\$561.00	<input type="checkbox"/>
8	\$8.00	\$36.00	<input type="checkbox"/>	34	\$34.00	\$595.00	<input type="checkbox"/>
9	\$9.00	\$45.00	<input type="checkbox"/>	35	\$35.00	\$630.00	<input type="checkbox"/>
10	\$10.00	\$55.00	<input type="checkbox"/>	36	\$36.00	\$666.00	<input type="checkbox"/>
11	\$11.00	\$66.00	<input type="checkbox"/>	37	\$37.00	\$703.00	<input type="checkbox"/>
12	\$12.00	\$78.00	<input type="checkbox"/>	38	\$38.00	\$741.00	<input type="checkbox"/>
13	\$13.00	\$91.00	<input type="checkbox"/>	39	\$39.00	\$780.00	<input type="checkbox"/>
14	\$14.00	\$105.00	<input type="checkbox"/>	40	\$40.00	\$820.00	<input type="checkbox"/>
15	\$15.00	\$120.00	<input type="checkbox"/>	41	\$41.00	\$861.00	<input type="checkbox"/>
16	\$16.00	\$136.00	<input type="checkbox"/>	42	\$42.00	\$903.00	<input type="checkbox"/>
17	\$17.00	\$153.00	<input type="checkbox"/>	43	\$43.00	\$946.00	<input type="checkbox"/>
18	\$18.00	\$171.00	<input type="checkbox"/>	44	\$44.00	\$990.00	<input type="checkbox"/>
19	\$19.00	\$190.00	<input type="checkbox"/>	45	\$45.00	\$1,035.00	<input type="checkbox"/>
20	\$20.00	\$210.00	<input type="checkbox"/>	46	\$46.00	\$1,081.00	<input type="checkbox"/>
21	\$21.00	\$231.00	<input type="checkbox"/>	47	\$47.00	\$1,128.00	<input type="checkbox"/>
22	\$22.00	\$253.00	<input type="checkbox"/>	48	\$48.00	\$1,176.00	<input type="checkbox"/>
23	\$23.00	\$276.00	<input type="checkbox"/>	49	\$49.00	\$1,225.00	<input type="checkbox"/>
24	\$24.00	\$300.00	<input type="checkbox"/>	50	\$50.00	\$1,275.00	<input type="checkbox"/>
25	\$25.00	\$325.00	<input type="checkbox"/>	51	\$51.00	\$1,326.00	<input type="checkbox"/>
26	\$26.00	\$351.00	<input type="checkbox"/>	52	\$52.00	\$1,378.00	<input type="checkbox"/>

IDENTIFYING MY CHALLENGES

Read the statements below. Answer each question either yes or no to the following situations. If you are unsure whether a situation applies or not please ask. This information will help highlight some of the areas you may need to improve to rent a home in the future. Be honest with yourself-you can't solve a problem without identifying it first.

RENTAL HISTORY

- | | | |
|--|---|---|
| 1.) Have you ever rented a place in your own name? | Y | N |
| 2.) Have you ever had problems with previous landlords? | Y | N |
| 3.) Have you ever had problems with former neighbors or roommates? | Y | N |
| 4.) Have you ever been evicted from rental housing? | Y | N |

MONEY MANAGEMENT

- | | | |
|--|---|---|
| 5.) Do you have a checking account? | Y | N |
| 6.) Have you ever bounced one or more checks? | Y | N |
| 7.) Have you ever received one or more past due notices for utility bills
doctors or credit payments? | Y | N |

INCOME

- | | | |
|--|---|---|
| 8.) Are you unemployed? | Y | N |
| 9.) Do you change jobs often? | Y | N |
| 10.) Are part of your wages deducted to pay a wage assignment or
garnishment? | Y | N |
| 11.) Can you count on a steady income? | Y | N |
| 12.) Do you live on a low income? | Y | N |
| 13.) Are your children entitled to child support? | Y | N |

WRITE A LETTER OF EXPLANATION

if you have had problems in the past, a prospective landlord will need to be assured that similar problems will not occur in the future. Rather than ignoring the problem and hoping the landlord doesn't find out, it's best to admit that problem up front and show why the problem will not occur again. A letter is one way that you can do that. Look at the examples provided, then use this page to figure out what should be in your own letter. As a final step, write the letter. Type or neatly print the letter.

Section	What to include:	My information:
Part 1: Headings	Date Name and address letter is addressed to Greeting	
Part 2: Describe the problem	Simply state the facts. Do not place blame or make excuses.	
Part 3: Current situation	Describe your current situation. Include you have taken to prevent the problem from happening again.	
Part 4: Ask for consideration	Politely ask for what you need. If this is to a landlord, ask to be considered for a rental unit. If to a credit company ask for a payment schedule that you can meet.	
Part 5: Closing	Include a polite closing, your signature, and your name and address	

Grocery Checklist

<https://www.vertex42.com/ExcelTemplates/grocery-list.html>

CRITICAL

-
-
-
-
-

PRODUCE

- Apples
- Avocados
- Bananas
- Berries
- Broccoli
- Carrots
- Celery
- Cucumbers
- Garlic
- Grapefruit
- Grapes
- Lemons/Limes
- Lettuce
- Melons
- Mushrooms
- Onions
- Oranges
- Peppers
- Potatoes
- Squash/Zucchini
- Tomatoes
-
-

BREAD / BAKERY

- Bagels
- Bread
- Cake
- Cookies
- Dinner Rolls
- Donuts
- French Bread
- Hamburger Buns
- Hot Dog Buns
- Muffins
- Pastries
- Pie
- Pita Bread
- Tortillas
-
-

BREAKFAST

- Cold Cereal
- Oatmeal
- Creamed Wheat
- Pancake Mix
-
-

MEAT

- Bacon
- Beef / Steak
- Chicken
- Deli Meat
- Fish
- Ground Beef
- Ham
- Hot Dogs
- Pork
- Sausage
- Turkey
-
-

DAIRY / FRIDGE

- Biscuits
- Butter
- Cheese
- Cookie Dough
- Cream Cheese
- Dips
- Eggs
- Half & Half
- Milk
- Sour Cream
- Whip Cream
- Yogurt
-
-

FROZEN

- Chicken
- Desserts
- Dinners
- Fish
- Fruits
- Ice
- Ice Cream
- Ice Pops
- Juice
- Lasagna
- Pie
- Pizza
- Vegetables
- Waffles
-

DRINKS

- Water
- Juice
- Soda
- Sports Drinks
- Coffee
- Tea
-
-

CANNED

- Applesauce
- Beans
- Chili
- Fruits
- Mushrooms
- Olives
- Soup
- Tomato Sauce
- Tuna
- Vegetables
-
-
-

DRY / BAKING

- Baking Powder
- Baking Soda
- Bread Crumbs
- Brownie Mix
- Cake Mix
- Canned Milk
- Chocolate Chips
- Cocoa
- Cornmeal
- Cornstarch
- Flour
- Food Coloring
- Frosting
- Muffin Mix
- Oatmeal
- Pie Crust
- Shortening
- Sugar (brown)
- Sugar (powder)
- Sugar (white)
- Vanilla
- Yeast
-
-

PASTA / RICE

- Couscous
- Hamburger Helper
- Lasagna
- Mac & Cheese
- Macaroni
- Noodle Mixes
- Ramen
- Rice (brown)
- Rice (white)
- Rice Mixes
- Spaghetti
-
-

SAUCES / OILS

- Vegetable Oil
- Soy Sauce
- Olive Oil
- Vinegar
- BBQ Sauce
- Hot Sauce
- Spaghetti Sauce
- Syrup
-

CONDIMENTS

- Croutons
- Honey
- Jam / Jelly
- Ketchup
- Mayonnaise
- Mustard
- Peanut Butter
- Pickles
- Salad Dressing
- Salsa
-
-

SPICES

- Salt
- Pepper
- Cinnamon
-
-

SNACKS

- Candy
- Cookies
- Crackers
- Dip / Salsa
- Dried Fruits
- Fruit Snacks
- Graham Crackers
- Granola Bars
- Nuts / Seeds
- Popcorn
- Potato Chips
- Pretzels
- Pudding
- Raisins
- Tortilla Chips
-

BABY

- Baby Food
- Diapers
- Formula
- Rash Cream
- Wipes
-

PERSONAL

- Conditioner
- Cotton Products
- Deodorant
- Feminine
- Floss
- Hair Spray
- Lip Balm
- Lotion
- Makeup
- Mouthwash
- Pain Relievers
- Razor Blades
- Shampoo
- Shaving Cream
- Soap
- Sunscreen
- Toothbrush
- Toothpaste
-

PAPER / PLASTIC

- Aluminum Foil
- Bags
- Coffee Filters
- Cups
- Garbage Bags
- Napkins
- Paper Towels
- Plastic Wrap
- Plates
- Tissues
- Toilet Paper
- Utensils
- Wax Paper
-

HOUSEHOLD

- Batteries
- Bleach
- Cards
- Charcoal
- Detergent
- Dish Soap
- Dishwasher Soap
- Fabric Softener
- Glass Cleaner
- Light Bulbs
- Rags
- Sponges
- Vacuum Bags
-

PET

- Pet Food
- Cat Litter
- Treats



Welcome to Money Matters





Special Thanks to our Sponsor

CAPE
COD5



Money Matters Workshop

Day 1



Ground Rules

- Confidentiality
- Create Safe Space for dreams & goals
- Share Ideas
- Open & Honest (about yourself)
- Non-judgmental

Workshop Agenda

Session one:

- Goals vs Dreams
- Emotions & how much money is really worth to you
- Why a Spending Plan Matters
- Delayed Gratification
- Wants vs Needs

Session Two:

- Financial Education Pathway
- Establishing an Emergency Fund
- Create a Spending Plan
- Understanding Credit



What brought you in today?



goals vs dreams ?



“S.M.A.R.T.” GOALS

- **SPECIFIC**
- **MEASURABLE**
- **ATTAINABLE**
- **RELEVANT**
- **TIME BASED**



SPECIFIC

- What will I achieve?
- Who will this benefit?
- What specific thing will I accomplish?

- For example: I want to travel versus I want to go to Paris in the Fall.

MEASURABLE

- How many?
- How will I know that it is done?
- How much?

- For Example: I want to save money versus I want to save \$15 a week for 6 months.



ACHIEVABLE

- Is this goal something I can actually do?
- Do I possess the tools or skills necessary to accomplish this?
- For Example: I want to pay off all my credit cards this year versus I will pay down 20% of my outstanding credit card debt this year.



RELEVANT

- Is this something I really want?
 - Is this the right time to do this?
 - Why is this goal important now?
-
- Set goals that matter to you and reflect your values.

TIME BASED or TIME BOUND

- When will I reach this goal?
- Is the time frame reasonable?

- Goals that have a defined time frame and deadline allow you to track your progress.



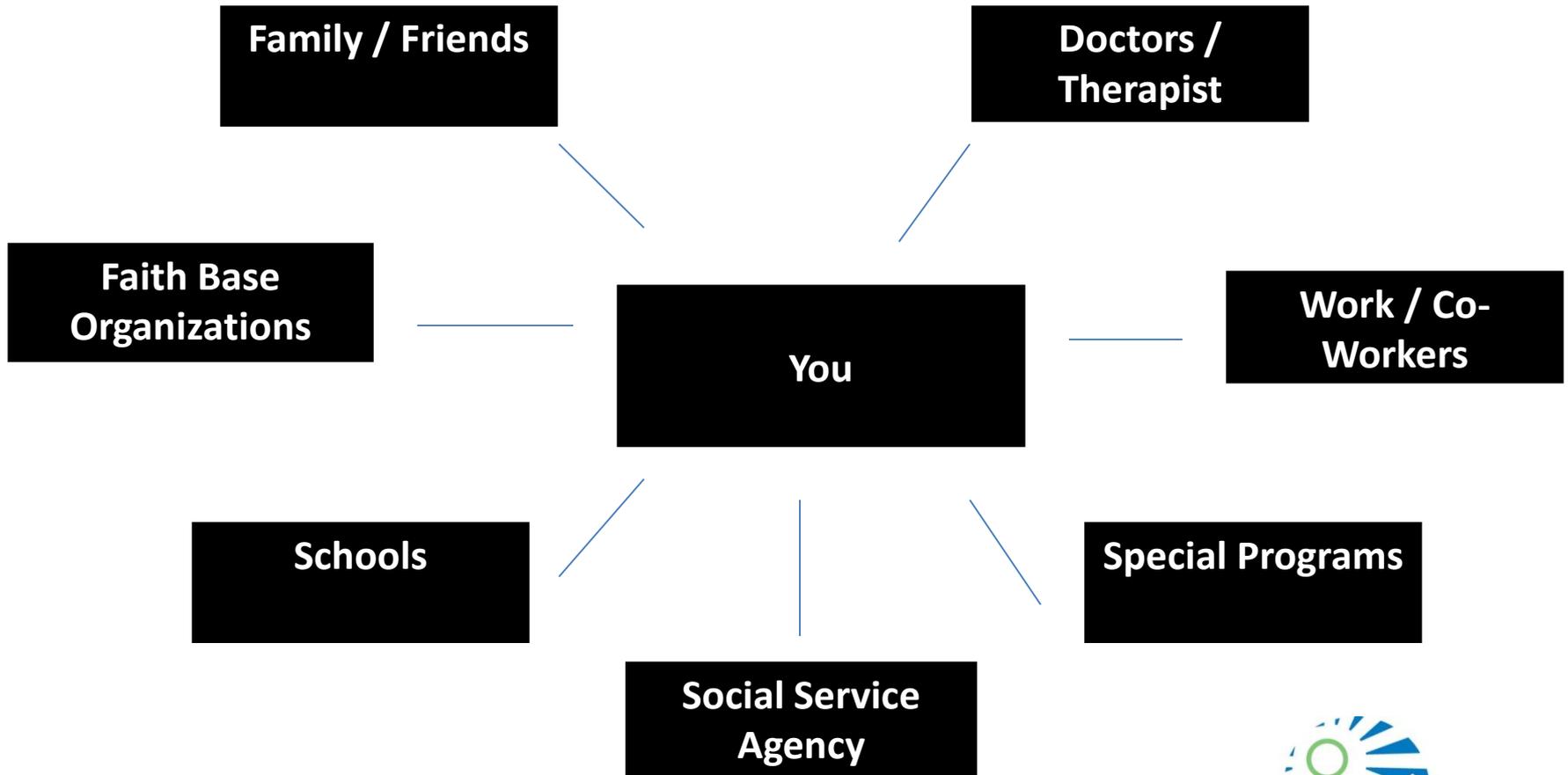
dreams, hope, & motivation

Visioning

Activity



support web



What is a 'Habitudo'?

Habits + Attitudes



Let's talk about money...

A composite image featuring a man's face in a thoughtful pose, with his hand resting on his chin. The background is a collage of various US dollar bills, including a prominent \$100 bill showing Benjamin Franklin. The text 'Money Habitude\$' is overlaid in white on the man's face.

Money Habitude\$

That's Me

That's Not Me

Blue



Purple



Green



Gray



Yellow



Red



money habitude\$

I save or invest a set amount of money each month.

money habitude\$

I will hide the fact that I am having money problems.

Even if I can't afford it, I will spend money to keep up a good image.

money habitude\$

I have money secrets about:

- how much I spend, or
- how much I owe, or
- how much I lose, or
- how much I give away

money habitude\$

I think most people can manage money better than I can.

money habitude\$

When things happen that I didn't plan on
(like my car breaks down
or I get sick)!

I have extra money for these types of things.

money habitude\$

I like to give gifts that come
from a special store,
have a brand name or look expensive

money habitude\$

I spend on others but I don't spend money on myself.

money habitude\$

I like being up-to-date.
That might mean I have things like:

- stylish clothes
- the latest phone
- a new car
- the newest gadgets

money habitude\$

Sometimes I regret the way I've spent my money or the risk I've taken.

money habitude\$

I feel I should pay the bill when I eat out with others.

money habitude\$

If I get money by surprise, it's "extra." I can spend it any way I want.

It might be a:

- tax refund
- bonus
- winnings
- a gift
- an inheritance

money habitude\$

I think things will work out, so I don't worry about money.

money habitude\$

I know the difference between what I need
and what I want.

money habitude\$

I hate to wait for things. If I want something and I don't have money, I will:

- get cash from the ATM, or
- use a credit card, or
- get a quick loan

money habitude\$

When I need money, I just ask my friends or family to help me.

money habitude\$

I help others even when they do
not ask.

I give them money or buy things
for them.

money habitude\$

I often wonder where my money went. It seems to just disappear!

money habitude\$

I will buy things that cost less instead of getting what I really want.

money habitude\$

I have to pay late fees because I do not pay my bills on time.

money habitude\$

I owe money after the holidays
because I spend a lot on gifts.

money habitude\$

I rarely buy things unless I can pay them off right away.

money habitude\$

I have a plan for how I spend and
save my money

money habitude\$

I have “fun” money to spend any way I want.

It may be to treat myself or take a risk.

money habitude\$

I stop and think about my choices before I spend my money.

money habitude\$

I think that when people have a lot of money, it corrupts them.

money habitude\$

Once I have a plan, I stick to it.

money habitude\$

I keep track of my money. I know:

- how much I have
- how much is coming in
- how much is going out

money habitude\$

When someone does something nice for me I feel I owe them.

money habitude\$

It would feel strange to have more money or nicer things than my friends or family.

money habitude\$

I like to get separate bills when I eat out with others. I only want to pay my fair share.

Add them up....

-  Blue
-  Purple
-  Green
-  Grey
-  Yellow
-  Red

discover who you are....

-  Blue Planning
-  Purple Status
-  Green Giving
-  Grey Security
-  Yellow Carefree
-  Red Spontaneous

*That's
ME!*

what do these cards mean?

Types

- Planning
- Status
- Giving
- Security
- Carefree
- Spontaneous

What Habitudes Reflect

- Money helps you achieve your goals
- Money helps you present a positive image
- Money helps you feel good by giving to others
- Money helps you feel safe and secure
- Money is not a priority at this point in your life
- Money encourages you to enjoy the moment

discover your advantages & challenges....



Responsible, Accomplished / Maybe expected to help others



Present a strong first impression / May create a false image of having wealth



Have strong values, live simply / May resent when giving is expected...



Thrifty, Have a Budget / May sacrifice enjoyable activities because of the cost



Optimistic that things will work out / Lose track of money or possessions



Daring, Able to quickly respond to opportunity / May often owe money

planning

Responsible, Accomplished, Driven, Conservative

Advantages

- Make intentional financial decisions based on values and desire long-term outcomes
- Have money reserved to pay for the unexpected
- Set and accomplish goals
- Buy items you really want that will retain value
- Have a sense of well-being and control

Challenges

- Feel pressured by others to spend money that you did not budget for
- Expected to help others you did not budget for
- Have difficulty responding to new opportunities
- Be impatient when others do not meet your standards or have different values
- Hide or withhold information from significant others to stay in control of the money



security

Thrifty, Prepared, Suspicious, Cheap

Advantages

- Have a budget, financial goals and savings
- Shop wisely for value and sales
- Protect money by being conservative
- Savings now means more choices later
- Take care of possessions so they last
- Disciplined to make choices and delay gratification
- Easily get to your money incase of emergency

Challenges

- Save so much there is no money for today's wants and needs
- Buy based on price when it isn't what you actually wanted and wont hold up over time
- Avoiding risk, so your money is safe but doesn't grow. Or your job is secure but you cant go any higher
- Sacrifice participating in enjoyable activities or relationships because of the cost involved
- Your strict budget means you are unable to take advantage of unexpected sale opportunities



status

Generous, Impressive, Superficial, Insensitive

Advantages

- Present a strong first impression Give expensive or unexpected gifts
- Make generous donations
- Attentive to what is important to others
- Never burden others about money problems
- Appreciated for generosity and helping others
- Enjoy others returning favors and being generous

Challenges

- Create a false impression of having wealth
- Feel constant stress to keep up with others
- Does not save for the unexpected
- Spend money unwisely to maintain appearances
- Feel entitled to special treatment
- Actions motivate by personal gain may be seen as suspicious and insincere; people may feel used
- Keep money secrets because of the fear of losing friends or status



spontaneous

Daring, Fun loving, Open-minded, Impulsive, Unconcerned with consequences

Advantages

- Enjoy adventures and the unexpected
- Able to quickly respond to opportunities
- Get a lot of attention and recognition
- Have many friends and acquaintances who will enjoy you when want to go places and or do things
- Get things right away without waiting
- Experience the thrill of taking risks

Disadvantages

- Spend money even when you don't have it
- Go into debt to buy things you don't need
- Do not have reserves for the unexpected
- Often owes money to friends and family
- Feel powerless to control your spending
- Keep money secrets from significant people in your life because you feel guilty or ashamed of your spending

giving

Thoughtful, Charitable, Enabling, Martyr

Advantages

- Have strong values and convictions
- Generously give to other people or causes
- Live simply to reflect non-materialistic values
- Act ethically and with integrity
- Are needed. Others depend on you
- Appreciated for being thoughtful
- Admired for being able to anticipate others needs

Challenges

- Disappointed if money or gifts are not appreciated
- May have unrealistic expectations that others will repay your generosity
- Use giving as a form of control to impose your personal values on others
- Intolerant of people who have different lifestyles
- Resent when giving is expected and assumed
- Sacrifice your needs or future security for others



carefree

Easygoing, Flexible, Immature, Irresponsible

Advantages

- Optimistic that everything will work out
- Can respond quickly to new opportunities
- Not distracted by money considerations or details
- Easily share what you have with others
- Do not feel pressured by others expectations
- Adapt easily to new situations

Challenges

- Lack the skills & info to feel confident
- Unable to support yourself if the person providing for you is unable to continue or chooses to stop
- Feel trapped or obligated by being supported
- Miss opportunities by avoiding commitments or missing deadlines
- Lose track of money or possessions
- Frustrated by how often things don't work out as expected



combination of habitudes?

- Having a combination makes you more adaptable.
- Having 2 or more dominant > Can create challenges; you may 'flip-flop' b/w habitudes.
- Look for patterns to discover...

What the people or situations that trigger a different Habitude.

money habitudes thinking points

What are your thoughts about your most dominant habitude?

Think how did you get money as a child and how did you deal with it as a child?

What messages did your parent(s) teach you about money?

Money Habitudes thinking points

Who made the financial decisions in your household?

Have there ever been money fights? How was this taken care of?

- **ASK YOURSELF – HOW IS MY COMBINATION WORKING FOR ME?????**

Create & Maintain a Healthy Financial Lifestyle



Why Create a Spending Plan?

A spending plan will help you:

- Avoid temptations of spending
- Take control of your money,
- Plan for your future with motivation, and control.
- Build assets!



Your Money, Your Goals

What is all that about, really?

Determining your **income**.

- What money is coming **in**.

Determining your monthly **expenses**

- What money is going **out**.



Income vs Expenses

Types of Income	Types of Expenses
Employment	Fixed
Pensions/Social Security	Discretionary
Disability	Needs vs. Wants
Child Support	

Use this **income tracker** to plan the best times to save and to spend.

- 1 Write in the names of any income and benefits that apply to you.
- 2 Fill out the table with the amounts you receive each week.
- 3 Total up each week's income.
- 4 Circle the payments that come at a predictable time and amount. This will show you the income you can count on each month.

Month of _____

	Week 1	Week 2	Week 3	Week 4	Week 5
 Primary job:					
 Government program:					
 Disability benefits:					
 Financial support:					
 Additional:					
 Additional:					
 Additional:					

Weekly totals:

--	--	--	--	--

Total income for this month:

--

Use this **spending tracker** to consider what is important to you.

- 1 Get an envelope to collect your receipts.
- 2 Use the table to sort your spending into the categories below. Don't forget about bills you share with others.
- 3 At month's end, total up each category.

This month's spending:



1											
2											
3											
4											
5											

Category totals:

--	--	--	--	--	--	--	--	--	--	--

Total spending for this month:

--

Wants vs. Needs

Wants: Things
you
desire but can
live without



Needs:
Items that you
must have for
basic survival

gratification concepts

- Delayed Gratification:
 - The ability to go without short-term purchases in order to save money.



- Immediate Gratification:
 - Fulfills short-term wants instead of long-term goals.

immediate vs. delayed gratification

Eat at a fast food restaurant on the way home from work.	Shop weekly at a big food store for cheaper food and prepare healthy meals at home
Cashing paycheck, and buying WANTS right away	Depositing your paycheck in an interest bearing savings account at a bank, paying your NEEDS, bills first and saving money for your future or an emergency.
Charge some new clothes or shoes you want.	Save money until you can pay cash for clothing, and then look for sales or go to a second hand clothing store.
Lease a new car now from the first dealer you go to.	Save some money first for a big down payment, shop around for a low interest loan and car price, and save thousands of dollars.

needs vs. wants....

- *Need*: Something you can't live without
 - Food, water, housing, basic clothing, etc...
- *Wants*: Something you would like to have but isn't absolutely necessary to have immediately.
 - Eating out, expensive clothing or shoes, gambling, cable, cell phones, hair or nails, etc...

How to Get Your Credit Report

National Credit Bureaus:

- www.annualcreditreport.com
 - Experian
 - Trans Union
 - Equifax

Or call **877-322-8228**



Annual Credit Report.com

The only source for your free credit reports. Authorized by Federal law.

- Home
- All about credit reports
- Request yours now!
- What to look for
- Protect your identity
- Frequently asked questions
- Contact us

Spot identity theft early. Review your credit reports.

Suspicious activity or accounts you don't recognize can be signs of identity theft. Review your credit reports to catch problems early.

[Learn more about Identity Theft](#)



Your credit reports matter.

- Credit reports may affect your mortgage rates, credit card approvals, apartment requests, or even your job application.
- Reviewing credit reports helps you catch signs of identity theft early.

[Request your free credit reports](#)

FREE Credit Reports. Federal law allows you to:

- Get a free copy of your credit report every 12 months from each credit reporting company.
- Ensure that the information on all of your credit reports is correct and up to date.

BROUGHT TO YOU BY



SEE YOU on THURSDAY
participation code: CAP

Shannon Pyne

Community Educator

spyne@haconcapecod.org

508-771-5400 x267



WELCOME BACK!

**NIGHT TWO
MONEY MATTERS**





Special Thanks to our Sponsor

CAPE
COD5



Session One Review

- Goals vs Dreams
- Our “Habitudes”
- Income & Expenses – Your Money, Your Goals Booklet
- Wants vs Needs
- How to Get Your Free Credit Report

Session Two Agenda

Day Two:

- Financial Education Pathway
- “S.M.A.R.T” goals
- Establishing an Emergency Fund
- Create a Spending Plan for Life
- Understanding Credit
- Evaluations

Financial Education Pathway



What is MY Goal?

How much MONEY
will I SAVE?

\$ _____ .00

“S.M.A.R.T.” GOALS

- **SPECIFIC**
- **MEASURABLE**
- **ATTAINABLE**
- **RELEVANT**
- **TIME BASED**



When will I meet **MY SMART** goal?

When will I really start making these changes?

Date: ___ / ___ / 202__



How to Save - Calculation!

You want to buy a computer to use for school next year or maybe for job hunting via indeed.com and want to create a resume.

You'd like to do this in 9 months.

You discover that you can buy a computer for \$400 at a discount electronics store in town.



Financial Goals: Calculating How to Save

Ask yourself:

- How much do you need every month?

Answer: \$1,111 / mo

- How long?

Answer: 45.11 / wk

- How many days?

Answer: 35 days = \$1.59 / day

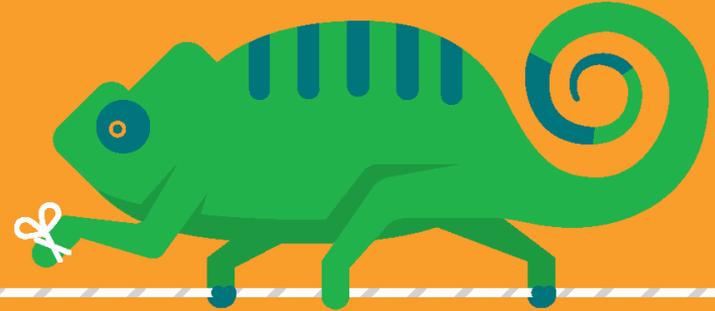
Absolutely! 😊

Goal setting

- **Identify** the things that really matter to you
- **Work** toward a future that includes those things
- **Track** your progress
- **Take pride** in making life better for you and your family

GOAL SETTING

What is one thing I want to change?



This tool will help you:

- **Identify** the things that really matter to you
- **Work** toward a future that includes those things
- **Track** your progress
- **Take pride** in making life better for you and your family

What to do:

1. **Pick a statement** that interests you
2. **Write down** your goal
3. **Share** your goal with someone who will hold you to it

Start with one question:

How have you helped someone else reach a goal?

How do you handle unexpected expenses???

Emergency fund

How much should you save?

- o 3-6 months of living expenses...

Your plan is to cover common emergencies:

- 1) car repairs;
- 2) an emergency room visit;
- 3) plane ticket to care for a sick family member.

First try \$400, then \$1000.



Hopes, Wants, Dreams vs SMART Goals

Hopes, Wants, Dreams

- I want to save \$500 for an emergency fund.
- I want to get out of credit card debt.
- I'd like a safe stable place to raise my children.

SMART Goals

- I will put \$100 in a separate savings account for the next 5 months.
- I will pay down \$1000 of my debt over the next 18 months and not charge anymore 😊 (let's do the math)
- **Short-term goal:** I will save \$1,400 for the first month's rent in the next 6 months so I can move by August.
- **Long-term goal:** I will save \$3,000 for a down payment & purchase a home in four years.



INCOME

Pop Quiz:

Difference between Gross & Net income?

Answer:

Gross Monthly Income:

Total earnings before taxes & deductions

Net Monthly Income:

Take-home pay (after taxes)

* Gross Income used for Mortgage Approval. Net Income used for Budgeting *



Homework



Income and Expense Review

- **Fixed versus Discretionary**
- **Wants versus Needs**



Spending Plan

Let's Get Started!



Spending Plan Steps

1. Determine your monthly income and expenses
2. Re-examine your Needs vs Wants
3. Let's take a new perspective on money

SPENDING PLAN



Essential SPENDING- Must Have

A good target

50%

or less of take
home pay

SPENDING PLAN



Essential SAVINGS

Retirement
Savings

15%

pre-tax income

Emergency
Savings

5%

Take-home pay

SPENDING PLAN



Your Wants
30%

Vacations
Entertainment
Dining Out
Clothing
Hobbies



The Spending Plan for Life!

Time to
play the
50/20/30
game

Income

Expenses

20%

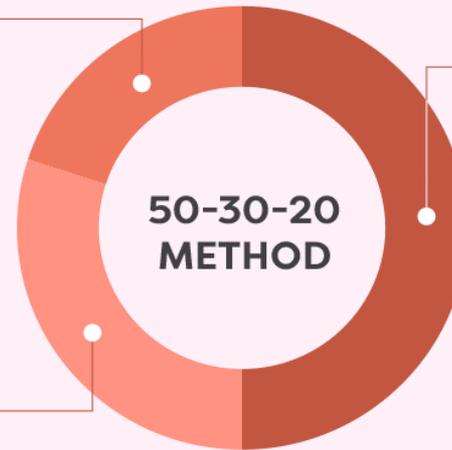
**GOES TOWARD
YOUR FINANCIAL
FUTURE**

-  Paying down debt
-  Building up your savings

30%

**GOES TOWARD
YOUR WANTS**

-  Takeout dinners
-  Concert tickets
-  Cocktails with friends
-  New throw pillows
-  Fun tech gadgets



**GOES TO
YOUR NEEDS**

-  Housing
-  Transportation
-  Insurance
-  Groceries
-  Healthcare
-  Utilities

50%

EXAMPLE



Scott

Income:
\$30,000 a year*

Pretax income:
\$2,500 a month

*Tax rate: 15%

Hypothetical examples are for illustrative purposes only.

Take-home pay **\$1,955**

Essential spending **– \$1,105**

Essential savings **– \$278**

Discretionary income
“Wants” **\$772**

<http://amandaparkins.com/wp-content/uploads/2017/11/50-20-30-Worksheet.xlsx>

Or

<https://www.forbes.com/sites/trulia/2016/07/11/new-to-budgeting-why-you-should-try-the-50-20-30-rule/#204f7f9e32e9>

An Example of 50/20/30

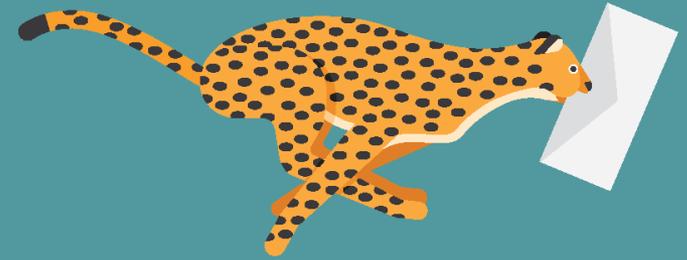
- \$3500 Net Income or Take Home Pay
- \$1750 for Essential Spending (50%)
- \$700 for Essential Savings (20%)
- \$1,050 for Wants (30%)

Bill calendar

- **Get a total picture** of your monthly bills
- **Identify the weeks** when you have the most money due
- **Plan how to pay your bills** on time and avoid late fees
- **Remember** when your bills are coming up

BILL CALENDAR

What are all my bills
and when are they due?



This tool will help you:

- **Get a total picture** of your monthly bills
- **Identify the weeks** when you have the most money due
- **Plan how to pay your bills** on time and avoid late fees
- **Remember** when your bills are coming up

What you'll need:

- All your bill statements from a single month
- Statements of any bills that are online

Some examples of bills:
utilities, rent or mortgage,
phone, memberships,
cable, credit cards, car
payments, student loans,
child support, insurance

Start with one question:

When you pay your bills on time, how do you feel?

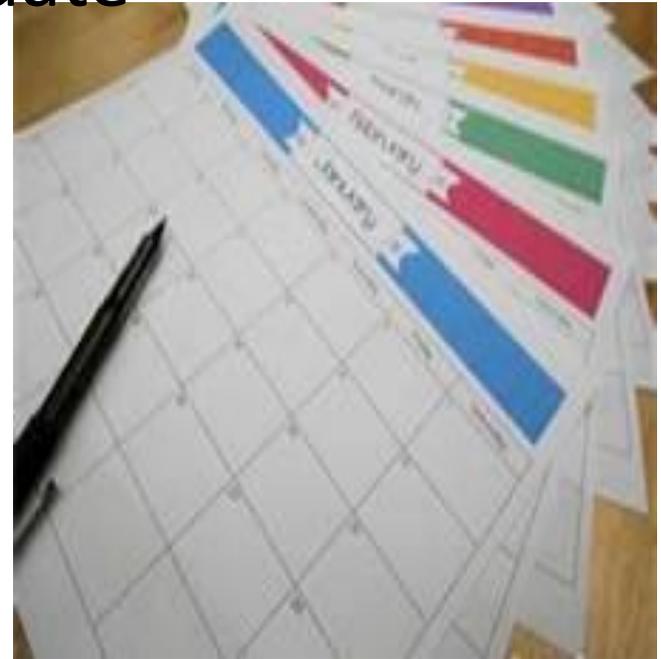
Planning Basics

FAMILY FINANCIAL CALENDAR

Sun	Mon	Tue	Wed	Thu	Fri	Sat
				1 Rent \$160.80 due!	2	3 Buy groceries
4	5 Phone bill! \$64.00	6	7	8	9	10
11	12	13 Pay day! \$268.00	14	15 Electric \$74.35 bill!	16	17
18	19 Gas bill! \$66.00	20	21	22	23	24
25	26	27	28 Pay day \$268.00	29	30	

Spending Plan Organization

- You've got your net income > take home pay
- You've got your bills & due date
- Gather the following:
 - Bills Due Date (ALL)
 - **Bill Pay Betty sheet**
 - **50/20/30 or vertex 42 spreadsheet**
 - **Calendar**
 - Computer - Calculator
 - Pencil or Pen
 - Folder (to separate bills)
 - Aroma therapy!



Love & Money

Any couples?

How much are each of you responsible for?

o is it 50 / 50 ...

Self test -

- 1) Let's get open & honest;
- 2) Have a conversation in a neutral zone;
- 3) Sometimes money is the real problem and sometimes it isn't ...

Money Management Basics

I have a Spending Plan,
now how do I execute it?



How to Manage Your Money

How To Easily Pay your Expenses:

1. Household Checking Account (for shared expenses)
2. Personal Checking Account (for personal expenses)
3. Personal (&/or Joint) Savings Account
or
an envelope system



Tech Corner

Google:

“Vertex 42

Household Budget

Worksheet”

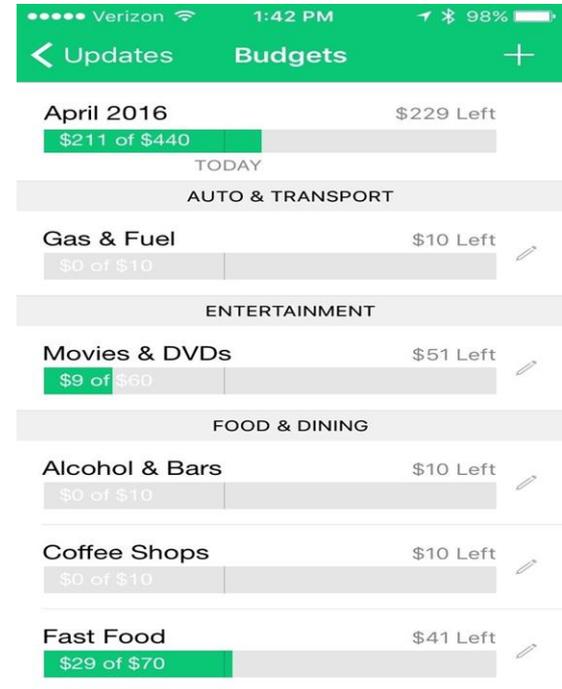
	A	B	C	D	E	F	G	H	I			
1	Monthly Household Budget											
2	http://www.vertex42.com/ExcelTemplates/monthly-household-budget.html											
3	© 2008 Vertex42 LLC											
4	INCOME				Projected	Actual	Difference	MONTHLY BUDGET SUMMARY				
5	Wages & Tips	2,000.00	2,000.00	-					Projected	Actual	Difference	
6	Interest Income			-					Total Income	2,000.00	2,000.00	0.00
7	Dividends			-					Total Expenses	1,345.00	1,486.00	(141.00)
8	Gifts Received			-					NET	655.00	514.00	(141.00)
9	Refunds/Reimbursements			-								
10	Transfer from Savings			-								
11	Other			-								
12	Other			-								
13	Total INCOME	2,000.00	2,000.00	-								
14												
15	HOME EXPENSES				Projected	Actual	Difference	SAVINGS				
16	Mortgage/Rent	1,100.00	1,100.00	-					Emergency Fund			-
17	Electricity	50.00	67.00	(17.00)					Transfer to Savings			-
18	Gas/Oil	43.00	52.00	(9.00)					Retirement (401k, IRA)			-
19	Water/Sewer/Trash	7.00	7.00	-					Investments			-
20	Phone	25.00	25.00	-					College			-
21	Cable/Satellite	35.00	35.00	-					Other			-
22	Internet	15.00	15.00	-					Total SAVINGS	-	-	-
23	Furnishings/Appliances	0.00	150.00	(150.00)								
24	Lawn/Garden	0.00	0.00	-								
25	Home Supplies	20.00	15.00	5.00					OBLIGATIONS			
26	Maintenance	50.00	20.00	30.00					Student Loan			-
27	Improvements	0.00	0.00	-					Other Loan			-
28	Other	0.00	0.00	-					Credit Card #1			-
29	Total HOME EXPENSES	1,345.00	1,486.00	(141.00)					Credit Card #2			-
30												
31	DAILY LIVING				Projected	Actual	Difference	Credit Card #3				
32	Groceries			-					Alimony/Child Care			-
33	Personal Supplies			-					Federal Taxes			-
34	Clothing			-					State/Local Taxes			-
35	Cleaning Services			-					Legal Fees			-
36	Dining/Eating Out			-					Other			-
37	Dry Cleaning			-					Total OBLIGATIONS	-	-	-
38	Salon/Barber			-								
39	Discretionary [Name 1]			-					BUSINESS EXPENSE			
40	Discretionary [Name 2]			-					Projected	Actual	Difference	
									Deductible Expenses			-
									Non-Deductible Expenses			-
									Other			-



Tech Corner



Create Budget Categories



Savings & Spending Plan Tips

Savings Tips:

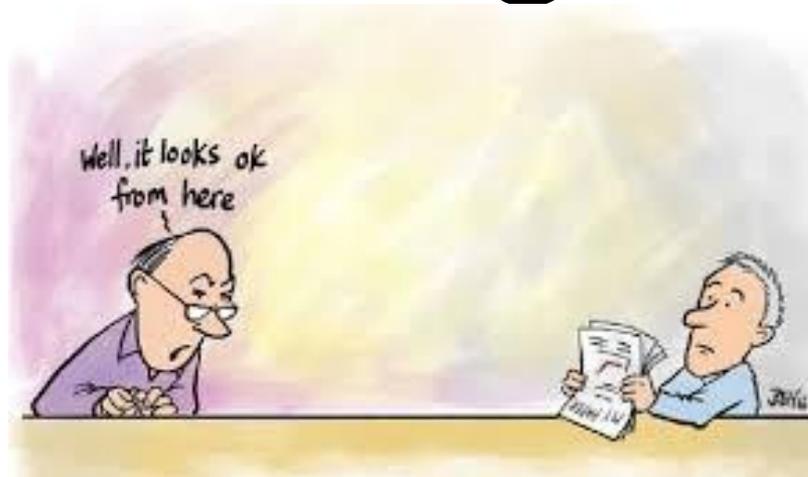
- **Pay yourself first**
- Use payroll deductions
- Save windfall income – bonuses, income tax return
- Break a habit – save lunch money
- Direct deposit
- Exercise willpower
- Communicate with family members
- Be prepared to compromise
- Be creative and use incentives

Spending Plan Tips:

- Make a list of all expenses
- Review your essential spending
- Live by the 50-20-30 rule
- Track spending, use computer
- Write down goals
- Online banking
- Develop *your own* user-friendly **system** of documenting expenses



Group check in before moving on.



Understanding Credit !

What does credit mean to you?



How to Get Your Credit Report

National Credit Bureaus:

- www.annualcreditreport.com
 - Experian
 - Trans Union
 - Equifax

Or call **877-322-8228**



When is Good Credit Important?

- Buy A House!
- Rent an Apartment
- Establish Utilities
- Get a Job (i.e. with your written consent & provide copy to you)
- Obtain Home Insurance
- Lower Interest Rate

Types of Credit

Types of Credit

Credit	Explanation	Example
Installment	One time credit approval that does not extend beyond a specific dollar amount	Car, home or student loan
Non-installment	Repayment required within a short period of time	30, 60, 90 days same as cash
Revolving Credit	Once charges are paid, the amount is available for additional purchases	Credit card



Credit Myths

- You need a perfect credit score to get credit.
- I have to carry a balance on my credit card to improve my score
- All credit scores are the same
- Closing multiple accounts will help my credit score
- Paying off a negative item on my report makes it disappear

Credit Myths (continued)

- When an account is charged off, I no longer owe the debt
- Co-signing has no real risks
- My income impacts my credit score
- I'm penalized for checking my credit score

“What does MY Credit Score say about ME?”

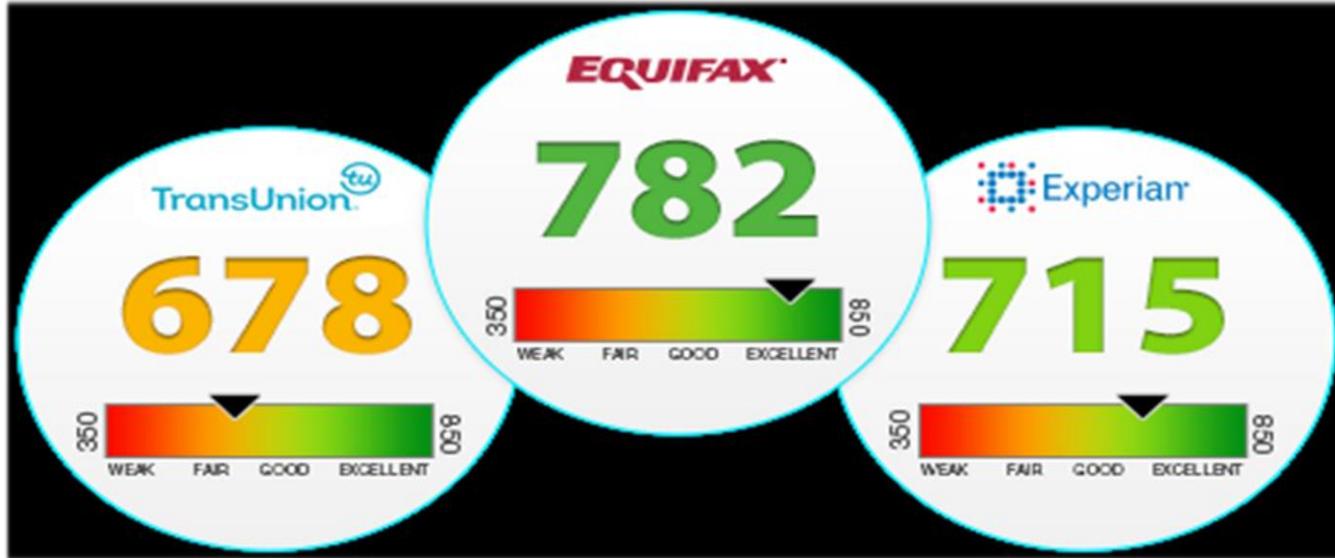


Tells people **how likely you are to repay Money.**



How many Credit Scores do we all have?

Three Credit Bureaus & 3 Scores



Tri-merge Credit Report

Mid-Score all that matters (for Mortgage Approval)

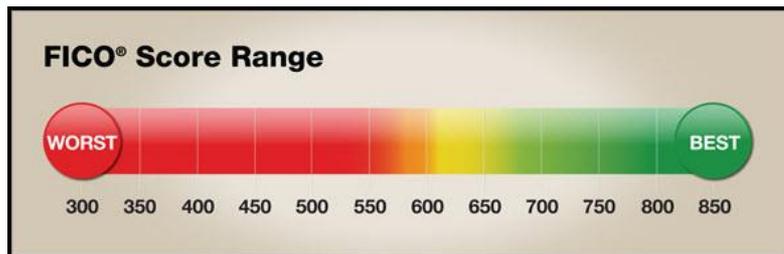
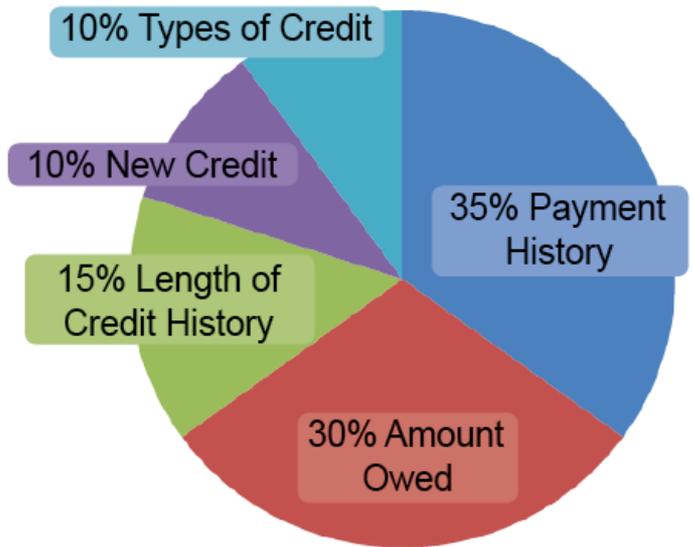
Want credit to work for you?

- New Your Money, Your Goals booklet for people who are working to improve or establish their credit
- Credit is the ability to borrow money and repay it later!
- This book helps:
 - Figure out where you stand
 - Identify where to start
 - Take steps to build and strengthen your credit history



Your Credit Score

- Credit Score (FICO) is influenced by:
 - Payment history (35%)
 - Outstanding debt (30%)
 - Credit history (15%)
 - Pursuit of new credit (10%)
 - Types of credit (10%)



CREDIT UTILIZATION

“Amounts Owed”

- The amount of credit you’re using compared to the limit on your credit accounts is your “credit utilization rate.”
- You should keep your use of credit to no more than 30 percent of your total credit limit on all of your credit cards combined.

CREDIT UTILIZATION

- For example: If you have total available credit of \$10,000, you should have a balance of less than \$3000.
- Remember: “Amounts owed” is 30 percent of your FICO credit score.

CREDIT UTILIZATION

- Another example:
- If you have one credit card with \$5000 credit limit with a \$3500 balance, your credit utilization rate is: $\$3500$ divided by $\$5000$ which equals 70% credit utilization rate.

CREDIT UTILIZATION

- In order to calculate what your maximum amount owed should be, multiple your credit limit by 30 percent
- $\$5000 \times .30$ (or 30%) = \$1500
- Set a goal to lower your credit utilization to 25% or less.

Other credit score factors:

- 15% Length of Credit history
- 10% Pursuit of New Credit
- 10% Types of Credit



Disputing errors

- Figure out who to contact about errors on your credit report
- Gather the information you need to dispute the error
- Get errors corrected so they don't hurt you in the future

DISPUTING ERRORS

How do I get errors in my credit report fixed?



This tool will help you:

- **Figure out** who you should contact to correct errors on your credit report
- **Gather information** to dispute the error
- **Get errors corrected** so they don't hurt you in the future

Know your rights:

Errors on your credit reports, or fraud caused by identity theft, can make borrowing **more expensive** or **prevent you from getting credit** in the future.

You don't have to pay a company to dispute errors for you. You have a **legal right** to dispute errors yourself for free.

Start with one question:

Did you find any errors in your credit report?

Step by Step

How to positively impact your credit profile

- Step 1 - Order a Credit Report
- Step 2 - Is the Personal Information Accurate?
- Step 3 - Are the Trade Lines Accurate?

*

Disclaimer: this is not intended to be legal advice and may not be used as legal

advice. While efforts have been made to ensure the accuracy and validity of the information as of today, each consumer situation is different as are the laws in each state. All this material is not intended to be legal advice and should not be used to replace the advice of an attorney.



Your credit profile

- Step 4 – Evaluate
- Step 5 - Focus on Derogatory Trade Lines

Your credit profile

- Step 6 – Debt Validation process for Accounts in Collection or Charge-offs
- Step 7 – Debt Negotiation and Settlement

Are your credit invisible?

- Some people are considered “unscorable” because of an insufficient credit history

Or

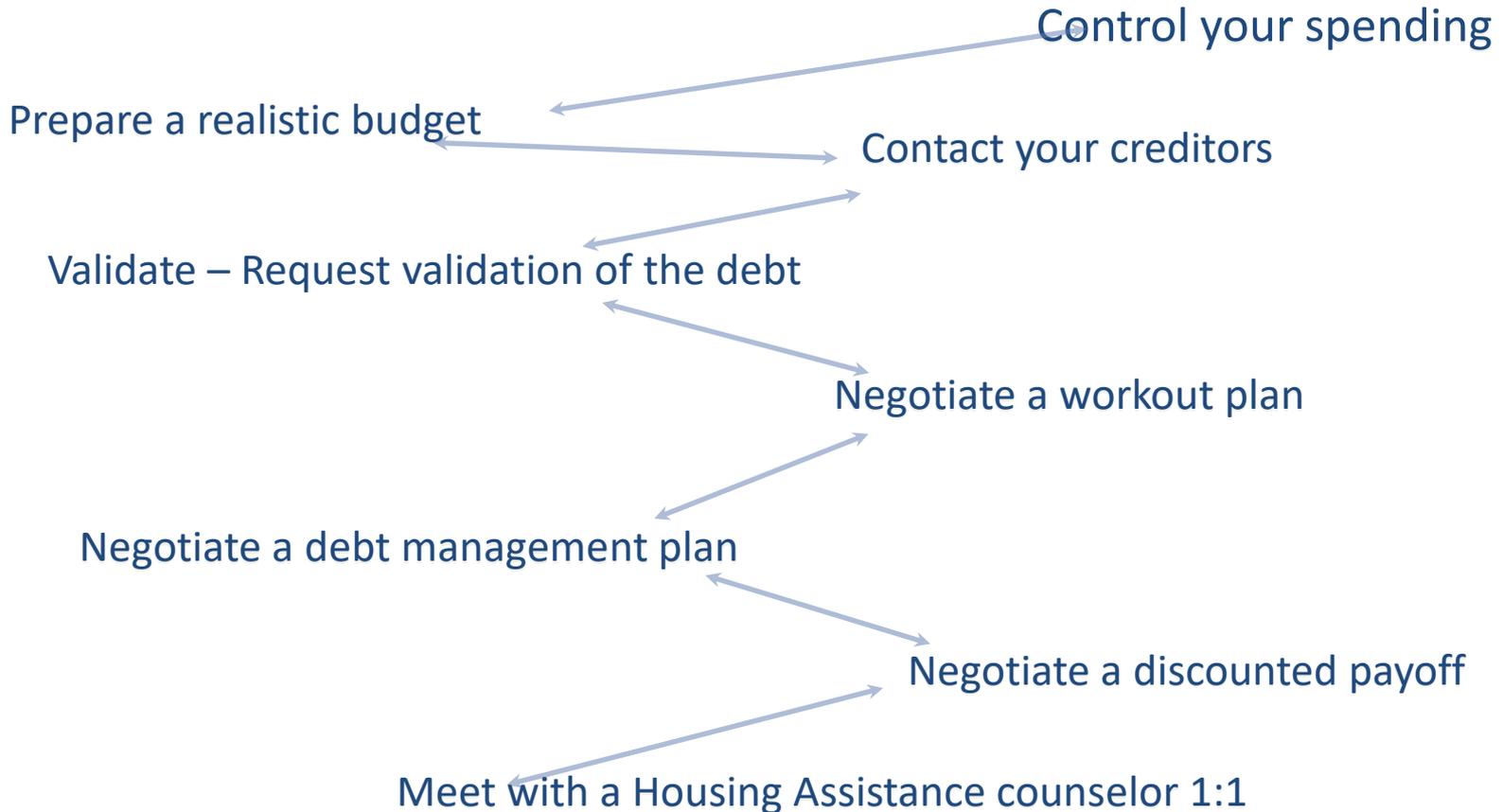
- Because of a stale credit file – no recent credit history



Ways to Build Your Credit History

- Open a checking or savings account
- Apply for a gas/grocery company credit card
- Apply for credit card – secured credit card
- Become a credit union member
- Apply for a loan with a co-signer
- Establish non-traditional credit

Solutions to Credit Issues



Financial CPR

- What are some actions you can take to protect yourself when things get tough?
 - Stay in control >>>Don't panic
 - Continue to apply what you have learned
 - Move fast, react quickly
 - Be patient
 - Educate yourself
 - Ask for help
 - Persistence



Exit Ticket!

- Let's go over this together



Exit Ticket!

- How long does the consumer owe the money?



- How long does information remain on a credit profile?
- How long can the creditor pursue the consumer in the court system to force payment?

Money Matters

Evaluations

Thank You & Congratulations!

Participation Code: HAC

Contact info:

Shannon Pyne

spyne@HAConcapecod.org

508-771-5400 Ext. 267





How long will negative items remain on your credit ?

• Credit Inquires

2 years or less

7 years or less Late payments

Collections
Judgments
Settlements
Foreclosures
Repossessions
Released tax liens
Charge offs

Chapter 7 Bankruptcy
Chapter 10 Bankruptcy
California State Tax Lien

10 Years or less

Indefinitely

Federal Student Loans in collections
Federal Tax Liens

How to get back to **GOOD** Credit....

- It takes time and patience to establish good credit.
- Each person's situation is different and lenders have a wide range of requirements.

Begin with.....

Paying your EXSISTING bills on time

Can you apply for a SMALL Loan from your current Bank or Credit Union ?



Apply for a **SECURE CREDIT** card !!!!!!



Secure Credit Cards



- Are backed by money **you** deposit and keep in an account.
- If you don't pay off your credit card bill, the money in your account will be used to cover the debit.
- Even people with poor credit may be able to get a secured Visa or Master Card.

Secure Credit Cards

Suggested Secured Cards



1. Discover it® Secured Credit Card
\$200 dep. / Rewards / No Ann. Fee / Score
2. Capital One Master Card
No Ann. Fee / Low deposit: \$49, \$99 or \$200 / Credit Tracker
3. TD Bank
\$500 dep.
4. Citi Secured MasterCard
\$200 dep. / \$25 Yr. Fee
5. Bank of America
\$300 dep. / \$39 Ann. Fee / \$38 late Fee / quicker Secured Card
6. Farmington Bank
\$500 dep.

Secure Credit Cards

Suggested Secured Cards



7. U.S Bank

\$300 dep./\$29 Ann. Fee / quicker Secured Card

8. First Progress Platinum Prestige MasterCard

\$300dep / \$44 Yr. Fee

9. Wells Fargo

\$300 dep. / \$25 Yr. fee

10. Open Sky Secured Visa

NO CREDIT CHECK / \$200 dep. / Yr. Fee \$35

11. USAA Secured Card Platinum Visa & AMEX

(Military Personnel & Family/\$250 dep.)

12. Webster Bank (\$300 dep. / \$35 Annual fee)

13. Berkshire Bank (\$300 deposit)

Secured Card **Tips**



- **Make sure card reports to 3 Credit Bureaus**
- **Look for a card with low fees**
 - Annual fee \$0 to \$40 or so. Avoid cards that have an application fee, monthly account maintenance fee, mandatory insurance policy or other add-on to get approved.
- **Time to earn more credit than your initial deposit**
 - Typically 6 months - to - 1 year (with 100% on-time payments)

Secured Card **Tips**



- **Make sure you have a grace period**
 - Grace period = time between the end of each billing cycle and the date your payment is due. During that period, you can pay for what you've charged without paying any interest. Almost all cards have a grace period, but it's always worth double-checking. If you do have a grace period, it's legally required to be at least three weeks long.
- **Ignore Rewards – Focus on improving credit, **not** rewards.**

Why should I do this?

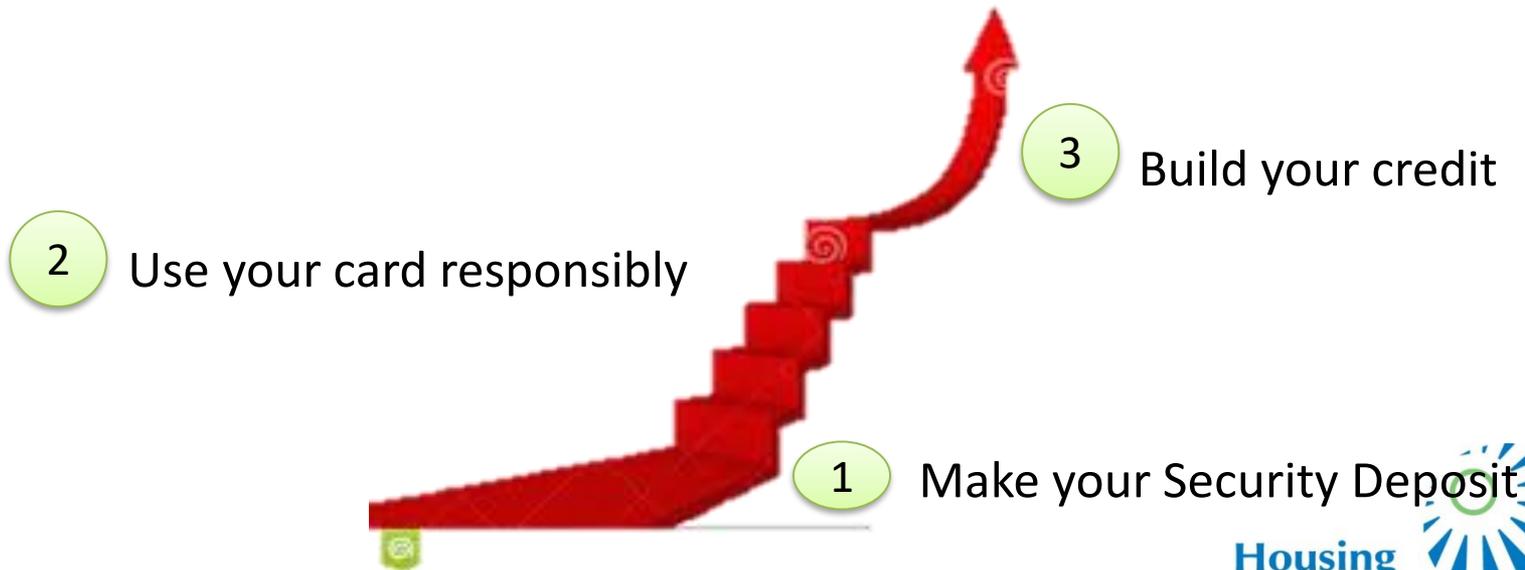
- Show that you can pay handle credit responsibly.
- Make ALL payments before the due date and pay the balance in FULL
- After one year, apply for a regular UNSECURED card.

Where are you going??



Secure Credit Card FACTS

- The maximum amount you can charge is usually equal to the amount of your deposit. However; you should treat it with the 30% rule.....
- Secure cards **ALWAYS** have annual fees.



How to Get Your Credit Report

National Credit Bureaus:

- www.annualcreditreport.com
 - Experian
 - Trans Union
 - Equifax

The Consumer Financial Protection Bureau (CFPB), a U.S. government agency which makes sure banks, lenders, and other financial companies treat you fairly suggests this source for credit reporting.



Your Credit Report Includes:

- Your personal information
- History of payment of the last 7 years
- Child support, medical disputes, lawsuits, delinquencies, etc.
- Inquiries



Your credit report doesn't include a score.

Your Credit Report Includes:

Types of Debt:

- Installment and Revolving
- Car Loans
- Personal Loans
- Credit Cards
- Student Loans
- Public records information
- (bankruptcies, foreclosures, tax liens, etc.).



Your Credit Report Includes:

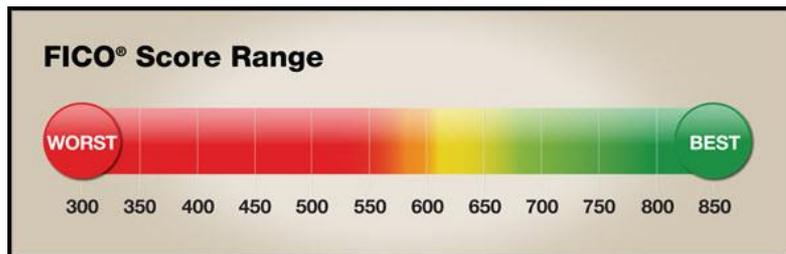
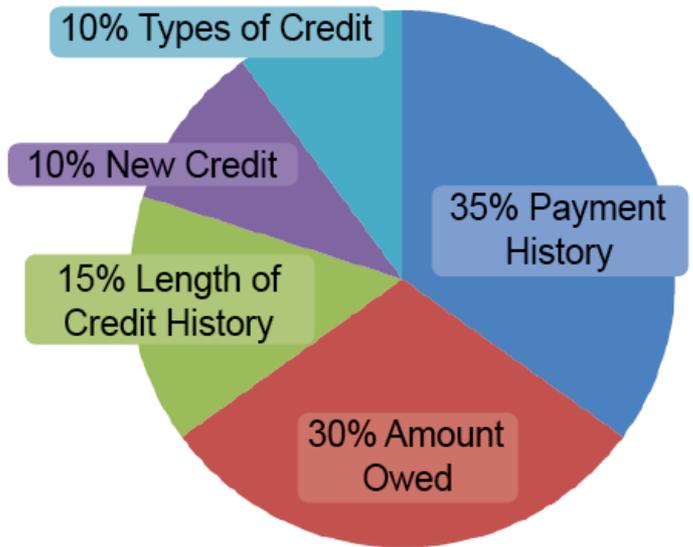
Common Credit Reporting Errors:

- Debt that is not yours
- A charge-off listed incorrectly
- Current account listed as past-due
- Balance already paid
- Math errors



Your Credit Score

- Credit Score (FICO) is influenced by:
 - Payment history (35%)
 - Outstanding debt (30%)
 - Credit history (15%)
 - Pursuit of new credit (10%)
 - Types of credit (10%)



Non-traditional Credit

- Paid utility bills
- Landlord's cancelled rent checks
- Letters of recommendation from companies detailing timely monthly payments

Credit Repair

Yourself (Negotiate with your Creditors)

vs.

Credit Repair Companies

vs.

Credit Correction Companies

vs.

Non-Profit Credit Counseling Agencies



Solutions to Credit Problems



What is The “Lender” Looking For?

THE FOUR C’s

- Credit
- Capacity
- Capital
- Collateral

I. Credit = Payment History

What kind of debt do you have?

- Car loan
- Personal loan
- Credit card
- Student loan
- Alimony, child support

Budget & Savings Tips

Savings Tips:

- **Pay yourself first**
- Use payroll deductions
- Save windfall income – bonuses, income tax return
- Break a habit – save lunch money
- Direct deposit
- Exercise willpower
- Communicate with family members
- Be prepared to compromise
- Be creative and use incentives

Budget Tips:

- Make a list of all expenses
- Write down goals
- Track spending, use computer
- Review your spending
- Online banking
- Have CC to limit your balance
- Keep receipts
- Develop a user-friendly system of documenting expenses

How to Get Your Credit Report

National Credit Bureaus:

- www.annualcreditreport.com
 - Experian
 - Trans Union
 - Equifax

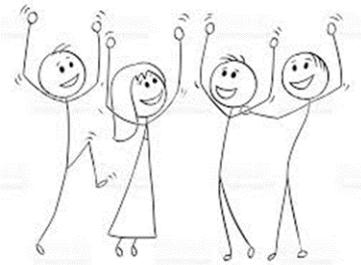
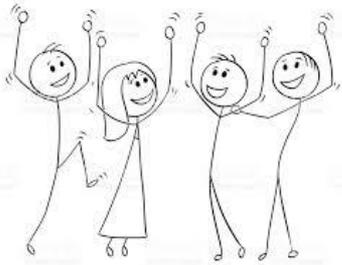
Or call **877-322-8228**



Evaluations

Tech Corner

digit 



Last Week Recap...



PARTICIPATION AND LICENSE AGREEMENT

This Agreement is made on the _____ day of _____, ____
Between Housing Assistance Corp (HAC) _____ or
The "Licensor", and _____, the "Participant".

1. _____ has been determined eligible for the HAC Family Shelter Program by the Executive Office of Housing and Livable Communities.
2. HAC _____ agrees to allow the Participant to use, in conjunction with the HAC Family Shelter Program, the premises of known as:

3. The following named individuals are occupying the unit only. No other person shall stay overnight under any circumstance:

4. HAC will not charge the Participant for the use of the premises. HAC operates under a contract with the Executive Office of Housing and Livable Communities that requires the Participant to actively participate in the shelter program.
5. Participant agrees to abide by the rules and regulations of the shelter. Participant further agrees to abide by the rules and regulations of the premises, if any, which are attached as Exhibit A. The rules and regulations of the premises shall be considered to be part of rules and regulations. Failure to abide by these rules and regulations shall be cause for revocation of this Participation and License Agreement. This will be done in accordance with #8 below, and the Shelter Grievance and Appeal Procedure.
6. Participant agrees to abide by the Service Plan specifically adapted for Participant. Each failure to abide by the provision of the Service Plan shall be considered a violation of the rules and regulations.
7. HAC agrees to allow Participant to use the furniture and appliances located in the premises. Participant agrees to leave all furniture and appliances when Participant vacates the unit. Participant shall leave all furniture and appliances in the same condition as they are found at the beginning of this agreement, reasonable wear and tear expected.
8. This Participation and License agreement may be revoked for any of the reasons stated in this Agreement, or if any of the following occur:
 - a. HAC contract with the EOHLC has been terminated.
 - b. HAC has received or given written notice that its lease with the property owner will be terminated.
 - c. Participant's temporary shelter benefits are terminated by EOHLC.
 - d. A Participant, family member or their guest poses a danger to either himself or herself, other participant family members, other families within

the residential complex, or staff, or seriously damages property, and this is documented in the case file.

9. Immediately prior to vacating the premises, Participant shall:
 - a. Clean all appliances and furniture.
 - b. Clean all floors.
 - c. Remove all personal possessions owned by Participant.
 - d. Remove all trash from premises and common areas.
 - e. Clean kitchen and bathroom.
10. If terminated, **HAC** will require that the Participant immediately vacate the premises together with all family members and remove all personal belongings. It is the responsibility of the Participant to find alternative shelter. **HAC** will provide as much assistance as possible to the Participant in this effort.
11. This License agreement is not a lease or other tenancy agreement, and no interest or estate in the occupied premises shall be created on the part of the Participant. The Participant shall have no exclusive right to possession or control of any specific portion of the premises in which the specific premises are located.
12. Severability. In the event that any clause, provision or term of this agreement is held to be illegal, null or void, the remainder of the agreement shall continue in full force and effect.

I have read the Program Participation and License Agreement and its attached exhibits. I fully understand and agree to abide by this agreement. I understand that violating these rules may result in termination from the Program.

Date

Participant Signature

Date

Licensor Staff Signature

TouchPoint: EA Family Shelter Re-housing Plan 2017

Subject: [REDACTED]

Response Date: 7/8/2021

Completed By: [REDACTED]

Re-housing Plan

Re-housing Plan (Section 1) (for each family member 18 and older)

Today's Date: 7/8/2021

Date Placed: 12/5/2019

Your Re-housing Plan outlines specific activities intended to bring you closer to economic stability and sustainable housing. Your goals, strengths and resources will be the basis for developing a strategy to overcome homelessness as you, shelter staff and DHCD staff develops the re-housing plan.

While you are in shelter, you will be expected to:

1. Take part in activities leading to increased economic stability for 30 hours/week; such as job search or job training, and addressing barriers to obtaining employment;
2. Attend shelter meetings and workshops as a requirement of your re-housing plan;
3. Meet with and cooperate with re-housing placement staff;
4. Save 30% of your net income; and
5. Accept an offer of housing unless you have good cause.

Re-housing Plan (Section 2)

The following activities are part of your plan to secure housing and move towards economic and housing stability. The assessment tool may be used to identify appropriate areas of concentration. You and your case manager will review your participation and completion of these activities on a monthly basis.

IMPORTANT: If a member of your EA family has a disabling condition that may prevent you from doing an activity, we may be able to modify the activities in your plan to help you fully participate. Please request an ADA Accommodation.

Are there any health issues? No

Do you have an approved ADA? N/A

Secure Housing:

Last month, did you explore all your housing options? Yes

Which of the tasks related to exploring housing options and securing appropriate documentation that were assigned last month, were you unable to complete? Completed

This month, you must complete the following tasks related to exploring housing options and 1. Attend meetings with CM as scheduled. 2. Follow up with all correspondence and appointments with Village Green and Terrapin Ridge. Advise CM of outcome or if any assistance is needed. 3. Contact landlords

securing appropriate documentation.

if you see any available apartments in the areas you want to live. Document all contacts on housing search logs.

Last month, did you collect all necessary documentation for re-housing? Yes

What are your barriers to getting re-housed (check all that apply)? Credit Issues Utility Arrearages

What level of education have you completed? High school (grades 9 - 12, no degree)

If yes, please provide documentation that you are attending a education, work training, or professional certification program (example: proof enrollment, attendance verification)

Last month, did you devise or implement a strategy to increase income (i.e. benefits, education, job search, employment)? Yes

Which of the tasks related to increasing income and participating in an educational program were assigned last month, were you unable to complete? N/A

This month, you must complete the following tasks related to increasing income and participating in an educational program? N/A

Are you ADA exempt from any of the activities related to securing housing? No

If you were unable to complete any of the tasks related to the secure housing sections and were not ADA exempts, was there good cause? N/A

Economic Stability:

What are your current sources of income? Employment Income

Did you create or review your budget? Yes

Upload Monthly Worksheet Summary:

What is your total monthly income? \$ 1500.00

What is the amount of agreed upon expenses? \$ 540.00

What is your available monthly income? \$ 960.00

The amount you need to save (30% of your income) this month is: \$ 288.00

Did you save 30% of your income last month (ex: bank statement, money order)? Yes

Which of the tasks related to achieving economic stability were assigned last month, were you unable to complete? Completed

This month, you must complete the following tasks related to achieving economic stability? 1. Save \$288, 30% of your monthly net income, provide CM of verification of saving this amount by 7/30/21. 2. Save \$981.30, 30% of 2020 federal income tax refund of \$3271, verification to CM when received. .

Are you currently employed? Yes

Which of the tasks related to obtaining employment were assigned last month, were you unable to complete?

This month, you must complete the following tasks related to obtaining employment? N/A

Last month, did you attempt to enroll your child(ren) in child care? N/A

Last month, did you attend any financial education workshops? N/A

Which of the tasks related to managing your own finances were assigned last month, were you unable to complete? Completed

This month, you must complete the following tasks related to managing your own finances? 1. Provide CM with payment receipts from, car insurance, storage, babysitting. 2. Notify CM of UI appeal hearing date 3. Provide CM with employment paystubs at weekly meetings.

If you were unable to complete any of the tasks related to the economic stability section, was there good cause? N/A

Health and Safety:

Did you access any services ✓ N/A

Shelter Staff to update Re-housing Plan:

Time of next appointment with Shelter Staff to update Re-housing Plan: 10:00

Does the weekly hours in the above activities add up to 30 hours, unless good cause is determined? Yes

Re-housing Plan Agreement:

I understand that the re-housing plan is a work in progress and that I am responsible for completing the agreed upon activities and cooperating in the development of new activities. I understand that consistently participating in and completing the re-housing plan activities is a requirement for continuing eligibility for temporary emergency shelter.

Adult Household Member Signature  Signature: _____


Date of Adult Household Member Signature: 7/8/2021

Shelter Manager Signature  Signature: _____
 (Site: Housing Assistance Corporation)

Date of Shelter Manager Signature: 7/8/2021

Re-housing Shelter Manager Signature  Signature: _____
Re-housing Shelter Manager

Date of Re-housing Shelter Manager:

Completed Rehousing Agreement: [Tracey_S RHP.pdf](#)