



Charlotte **Family** Housing

*Working to solve family homelessness*

# WELCOME HOME



focus on  
**housing**

SUMMER 2014

# A stable home is the first step to our clients achieving the goals they have set for themselves.



The Housing Team has the honor and responsibility of assisting our families as they transition back into permanent housing. We perform three key functions: housing education for our participants, housing search assistance, and landlord partnership. We educate incoming participants about housing affordability, lease obligations and the importance of their business relationship with their landlord, as well as housekeeping and bed bug prevention.

We then begin a one-on-one housing search with participants, assisting them to locate housing that fits their needs, and advocating on their behalf. The CFH Team also act as “account managers” with our landlord partners – making sure that their business objectives are met, and that having a CFH family as a renter is a good experience for them.

Housing (rent & utilities combined) is considered affordable when it consumes no more than 30 percent of a family’s monthly income. CFH families earn \$21,000 on average when they enter, meaning that they can afford about \$250 per month in rent. 76 percent of low income families spend 50 percent or more of their income on housing, leaving no room in the budget to save for the future or to absorb unforeseen expenses like a high utility bill or a major car repair. CFH works with families to increase their income and assets so that they can afford the full rent when they exit.

We would like to take this opportunity to thank our valued landlord partners, without whom none of this would be possible. CFH participants are able to move into quality apartments that they are proud to call home because our partners take a chance leasing to renters who would often not meet the application criteria on their own. Our valued landlord partners treat our participants with dignity and respect, and are as committed to the CFH mission as we are. We are eternally grateful to the over 50 owners and managers who work with us.

A handwritten signature in black ink that reads "Elizabeth".

**Elizabeth Kurtz**

*Lead Housing Resource Coordinator*

# A FAMILY'S FRESH START

Coretta, a hard-working mom with two boys, had been living with her sister until her sister's boyfriend moved in. It was then that she realized she needed to find a place of her own. With a past eviction, finding a place of her own for her family was much harder than she imagined.



Coretta was referred to CFH and moved into Hawthorne Place on October 22. Moving into shelter is not easy - losing privacy and personal space. Though, if you ask Coretta about her time at Hawthorne Place, she would tell you that she loved it and learned so much that she wouldn't trade it for anything, "I can do this. It's not like a shelter. This will work."

After entering Hawthorne Place, she began saving the required funds to begin the housing search. Once she saved enough, she was connected with one of our housing coordinators and the journey of finding a home began. Her current budget was not going to permit her to move into permanent housing. Wanting to provide a safe and stable home life for her sons, Coretta contacted their father and asked for child support. With this extra financial support, she was able to save enough to begin her housing search.

She found a place that was being offered by a first-time landlord, which fell through. She found another property, but they denied her rental application. By this point, she was nearing six months at Hawthorne Place; Coretta was getting frustrated.

Soon, the housing coordinator called with another option. Coretta was hesitant at first and was even talking herself out of the property on the way there because of the distance from work. Fast forward a few months, and she can't imagine leaving the area now.

When Coretta arrived, the landlord greeted her and extended his hand with a big smile. He invited her in and encouraged her to walk around and get a feel for the house. As she walked around, she thought, "Oh God, I love this place! This is awesome – this is it!"

Once Coretta's family moved into their new home, "It felt like home immediately. Going to our own space made a big difference to us." The first night they didn't go to sleep until 3 a.m., "We didn't have beds yet; we borrowed air mattresses. We slept together on the living room floor."

During the first few weeks in their new home, chore lists and house rules were created. No friends were invited over as they were enjoying their time together in their new home. Coretta believes that they appreciate this house so much because of where they came from. At Hawthorne Place, her sons argued with each other a lot. Now, even though they are sharing a room, they no longer fight.

Coretta knows in her heart that this was the best choice for her family. She offers this advice for all those struggling to make ends meet, "You've got to stay focused and do what you need to do. You can't wait for someone to do it for you. You'll end up exactly where you started."

# A LANDLORD'S PERSPECTIVE

Donald Jacobs is one of the many landlords that partner with CFH and our families. Since 2012, Donald and his family owned company, Jay Realty Company, have rented homes to six CFH families. If you ask Donald why he chose to partner with CFH, he'll quickly tell you that CFH has an end game that distinguishes us from many other organizations in the community.

Donald learned about CFH from our lead housing resource coordinator, Elizabeth Kurtz. It was in that meeting that Donald began to understand CFH's empowerment model and see the professionalism of our staff. "They make me want to do more – help more families." When working with our families, he follows the same due diligence process as he would if he were renting to anyone. He understands that our families have fallen on hard times and need a chance to get back on their feet. Donald also knows that CFH demands no less from our families than he does from his tenants – pay rent on time, maintain the residence and communicate. He also thinks that the CFH inspections are more demanding than any other organization he's worked with. This makes him want to do as much as possible to help. "It feels right to partner with CFH."

One of his favorite things about working with CFH is lease signing day, when he gets to see the new tenants get so excited to have their own space and to no longer have to share with strangers. "It's almost like graduation for them – they are moving up!"

Some landlords may be hesitant to partner with CFH or other organizations like ours in the community, but Donald says, "Partnering with an organization like CFH makes lives better and that's what matters. By giving families a roof over their heads, we're giving them a better quality of life."

Charlotte Family Housing is always in need of landlords throughout the city to partner with our families. If you are interested in learning how you can support families on their journey from homelessness to housing, please contact Elizabeth Kurtz at [EKurtz@CharlotteFamilyHousing.org](mailto:EKurtz@CharlotteFamilyHousing.org).





## A BUDDING RELATIONSHIP

### Shared with us by Tom Lott, a volunteer with Community Matters: Insurance Partners of Charlotte

Dan, myself and some friends of mine had the opportunity to move Kristin into her new home. Not a surprise, but we got more out of this than she did.

I had some time with Kristin where she shared her experience, and perhaps more importantly, her changed outlook on life, where she went from a time of helplessness and embarrassment to a time of empowerment. She talked about the importance of self-sufficiency and I swear I was listening to Stephen Smith talking passionately about the mission of Charlotte Family Housing (CFH). It hit me at that time, that the CFH vision is becoming a reality. I believe vision is a hard thing to achieve, but turning vision into reality is the hardest thing to do...and you all are achieving it at CFH.

Dan and I were very impressed with Kristin – she will be successful and now I see how your approach is working. Thanks for all you have done to impact all the Kristins of the world and their kids. We are lucky that Community Matters is now associated with Charlotte Family Housing.

### Shared with us by Kristin, a Charlotte Family Housing participant

I wanted to extend my deepest gratitude for all that you've done for my family this weekend! Without your help my home would still be in disarray!

My two youngest boys loved how their new room was set-up! We now have a living room space where we can all come together and watch movies and enjoy each other thanks to you putting together our TV stand! We can look at our home and take pride in it, something that I feared I wouldn't be able to do.

We all thank you from the bottom of our hearts! You are a blessing from God. Your selfless acts for my family are greatly appreciated! Your time and effort to arrange the items in our house has now turned it into our home!



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Charlotte Family Housing empowers homeless families to achieve long-term self-sufficiency through shelter, housing, support services and advocacy.  
[www.CharlotteFamilyHousing.org](http://www.CharlotteFamilyHousing.org)