

Questions and An Explanation of Criteria for a Benovence Ministry

1. Do you really want to start a benevolence program? Will it be temporary or on-going? How/when will you stop a temporary program? How will you fund a permanent program? How often will you assist?
2. Someone needs to be “in charge” or responsible for the program. Clients will want to speak/complain to this person sometimes and church members/donors may ask for information from that person.
3. Consider setting “office hours” for the program and staff it with committed volunteers. The person “in charge” needs to be on site for questions from volunteers/visitors and church members. (They should be there to “witness” interactions.)
4. Be prepared to “fire” volunteers that don’t represent your cause well.
5. Consider having a “three step” process. (Stage 1 and 2 may be done by the same person)
 - 1st Stage – review and copy the documents supplied by your visitor.
 - 2nd Stage – Have a volunteer complete/fill out the application with the documents provided in the presence and with the help of your visitor/applicant.
 - 3rd Stage – Have **someone else** review the application for completeness and to insure all required documents are present. **Consider doing this after your visitor/applicant has left.** This will allow the volunteers to “compare” feelings they get from the applicant. This is also a chance for the “heart” and the “head” to work together. Approvals should not just be based on feelings, but application facts along with feelings. (Assume you will assist everyone.) Consider having a “approval/denial” sheet where both the interviewer and the reviewer can document why the application needs to be approved. The sheet should then be given to the person “in charge” to reconcile differing recommendations and contact the applicant with your decision.
6. Do you have a “target” applicant? Just church members? Community at large? How large? Consider establishing a “service area” for non-church applicants. X mile radius of the church? (You will have an unlimited supply of applicants unless there are restrictions. Out of county? 2 or 3 counties away? Why? Only unlimited resources will allow you to serve everybody. What are your resources? Your assistance will be viewed as “free money” or “entitlement” by some who will apply, but not have a pressing need.)
7. If you tell an applicant you will help, honor that commitment no matter what you may learn afterward. Applicants need to know they can trust you.
8. If you make a commitment to a landlord, mortgage company or utility provider **ALWAYS** honor that commitment. Companies need to know they can trust you.
9. Always make payment by check payable to landlords, mortgage companies or utility providers and tell them what you are doing and when.
10. Establish a database of applicants. Before you commit funds, check your database by name and address. Every household member should be in the database. Check all names that might “show up” on insurance documents, leases, utility bills etc. before you commit funds.
11. Before you agree to pay a landlord or mortgage holder, check the **county tax records** to see what name shows on **tax rolls**. Properties owned by corporations /apartments are fairly straight forward. Properties owned by individual sometimes pose questions. Example - Is it the name on the Lease the same as the property owner? Do the tax records show “homestead

exemption” filed as yes? Then the property owner lives at the address with the applicant? Is the mortgage in one (1) name but two (2) names are on the tax rolls. Who is the joint owner? Do they live in the home? (Do the answers make sense?)

Example - It is not unusual to have a person (Person A) come in and state they rent from Person B and they bring in a rent receipt or lease. You might then have Person B come in as applicant and say they rent from Person A. Sometimes documents are “created” to get you to write that check to a boyfriend/girlfriend/family member and the home is rented from someone on the tax rolls that has no idea their Renter has applied for assistance.

The documents are self-explanatory to a degree, but I’ll share some of the thought process that went into our use of the documents.

Application Requirements and Application

Some may feel the list of items required is too extensive, but the alternative would be just let folks line up and write out checks. Remember, your donor wants to know you are helping the “needy” as opposed to the “greedy”. **Anyone** can produce a bill and say they can’t pay. (Even your biggest donor)

If you try a “middle of the road” approach, applicants may pick and choose what to show you. They may not bring a copy of the lease because another name may be on it, car payment, insurance or utility bills etc.

The Application Requirements should be the same for everyone. Ask for a picture ID from the applicant and social security cards (not just the numbers) for all household members, proof of all income, all debt and all assistance received such as food stamps, child support, Section 8 housing assistance or TANF. (Your “Application” may just list the last “5” numbers of the social security number.) By requiring/accepting these/any documents, you are also accepting responsibility to keep the information secure. Limit access to the documents to a “need to know” basis. A church member may be embarrassed that they applied for assistance. You should not allow anyone to see who you assist just for information sake. *Example* – Church member donor to review list of names. Why would they?

Put the applicant “in charge” of this process of supplying the documents by letting them know that the application cannot be processed until all of the documents are received. Train and then trust your volunteers who handle the applications to make exceptions to the document requirements but you may limit the dollar amount. *Example* – They might “waive” the requirement for a \$35 phone bill, but not a \$250 car payment. I would “waive” the applicant having to bring in all their medical bills but ask them for any medical bill where they have committed to a monthly payment.

Situations/applications should make sense!!

You may see someone who says they have no income and then have a great deal of debt. (It may be because of a recent job loss.) Ask for them to document their previous income with a check stub or bank statement. Sometimes they might want to “paint” a gloomy picture of their situation to seek approval, but if you have an idea of where they were and where they are now, you can make an informed decision. It’s OK to ask, “How could you rent a place for \$1200 a month 2 months ago when you have been out of work for 6 months or only show income of \$ 700 per month? Ask questions like: I wrote down you have been at this address for 2 years, but your license was renewed last month and it shows a different address. Why?

Look for opportunities to understand, not to catch applicants in a lie. Ask questions. It is not unusual to have an applicant omit a working boyfriend or girlfriend who is in the home because they may think you will be judgmental. Don’t be!!

The most important question on the application is, “What emergency situation led to your need? Listen to the answer. **Without that explanation/situation, could they have paid “that debt with that income? In other words: “How do they pay this “debt service” every month with this income?”**

Those seeking assistance appreciate knowing what to expect. I suggest the church determine the total amount of dollars they expect to dedicate to this effort and then set a dollar amount per household.

Total amount available for the program /dollar amount = # of households you might help.

Someone needs to watch the # of applications and stop taking applications when you reach that total dollar amount budgeted. Assume you will help everyone.

Ask applicants from the beginning, “if we help with \$____ (your amt. per household) will you be able to pay the difference with your money or help from family and friends?’ If they say no, don’t take the application or they might assume you will pay it all. Let them know your limit and you may be surprised how many will change their minds and say they can pay the remaining balance. Know from the beginning that you may not be able to assist everyone. Sometimes applicants wait until the situation is too “big” for you to solve the problem. Many of your applicants will be glad to leave this problem for you to solve. **Never assume responsibility for a situation you did not create.** Just do what you can for who you can. *Example* – You and the applicant may not be able to stop an eviction, but you may be able to pay to keep the power/water on while the court process plays out and they can use that time to pack up to move.

To insure you are helping the applicant as opposed to just helping the utility provider/landlord, use/send a “Pre-Guarantee” form to the provider **or** if the applicant can pay their part today or soon, ask the applicant to bring in a money order (not personal check) for their amount made

payable to the provider/landlord, (not the receipt portion of the money order) copy it and hand it back to them along with your check.

Your contact with the utility provider/landlord should be direct as opposed to relying on the applicant. Sometimes they may think money in hand may give them “bargaining” power to sway the provider/landlord. (Most times it will just put you and the provider/landlord in conflict with each other.)

Don’t “negotiate” with landlords or utility providers. If a landlord tells you 3 months’ rent totaling X dollars needs to be paid, use that figure when talking with your applicant. (The amount should be on the “Landlord Statement”.)

Ask utility providers “What amount is needed to prevent disconnection/reconnection?” Use that figure when talking with the applicant.

When dealing with a mortgage, use the amount of a monthly payment. Banks and mortgage companies won’t talk with you because of privacy issues.

Again, never negotiate! It may put you at odds with the person and backfire on your applicant.

Review the application like it is someone applying with you for a job. Are there gaps in work history or rental history? Ask for explanations.

Landlord Statements - self-explanatory, but pay attention to:

1. Monthly rent amount
2. Total amount due
3. How long at this address
4. Number of people in the home/adults/children/total
5. Do they receive section 8 assistance?
6. Eviction date.

The person signing this form should be the person “in Charge” of the program!!

You should fax or email the Landlord Statement directly to the Landlord rather than give it to the applicant to have it completed. The Landlord should then email or fax it back to you. (Look up the fax number/email address rather than ask the applicant. Or call the number the applicant gives you for the Landlord and ask for the email/fax number.)

Rent Pre-Guarantee Form

Use the information you receive back on the Landlord Statement to fill out this form and then fax/email it back to the Landlord to show:

The amount you have committed to pay

The amount the Applicant needs to pay

Equals the amount the Landlord requires as Total Amount Due on Landlord

Statement

Payable by the date the Landlord told you on the Landlord Statement as the eviction date.

The person signing this form should be the person “in Charge” of the program!! **This is your CHURCH commitment!! Always honor it.**

Utility Pre-Guarantee Form

Use the same as above with information you received from the utility provider.

The amount of your commitment

The amount the Applicant needs to pay

Equals the amount needed to prevent disconnection/insure reconnection

Payable by the date the utility gives you.

The person signing this form should be the person “in Charge” of the program!! **This is your CHURCH commitment!! Always honor it.**

Guarantee of Payment

Use this form once you receive proof that the applicant has paid their part **or** when the amount of the commitment does not exceed the amount you will pay with no payment necessary from the applicant.

The person signing this form should be the person “in Charge” of the program!! **This is your CHURCH commitment!! Always honor it.**
