



GEORGIA

Love thy Neighbor

BCM GEORGIA PROGRAM FREQUENTLY ASKED QUESTIONS

Emergency Assistance

Rent, Mortgage, and Utility Assistance

BCM's financial assistance ministry is dedicated to forestalling evictions and utility shut-offs and providing one-time financial assistance to individuals or families experiencing a crisis such as illness, death in the family, divorce, or job setback. BCM pays a portion of the rent, mortgage, or utility bills to help our clients maintain stable housing. Financial assistance is available once in 12 months and no more than twice in 5 years.

For eligibility for financial assistance, one must:

- Have a lease or mortgage statement and utility bill in your name
- Have resided and paid rent or mortgage at their current address for three full months.
- Have a picture ID for all adult household members and a Birth Certificate or Social Security card for those under 18.
- Be employed within the past 12 months or be unable to work due to age or disability.
- Provide proof of income.

Have a documented emergency within the past 12 months, including but not limited to an illness or death in the family, loss of job, reduction in work hours or pay, unexpected expenses (major car repairs, house repairs), or a rent/mortgage/utility late notice or disconnection notice.

For additional information, please email EmergencyAssistance@bcmgeorgia.org.

FAQs

I need financial assistance. How can BCM Georgia help?

BCM Georgia offers financial assistance for rent, mortgage, and utilities to eligible applicants.

How do I apply for assistance?

Applicants must visit bcmgeorgia.org and click on Request Help. Then click Online Applications, Georgia Application, and follow the instructions.

May I call, email, or visit BCM Georgia for a financial appointment?

Financial assistance appointments are only available by applying online at bcmgeorgia.org. BCM Georgia's office is closed to the public.

Do I need to come to the BCM Georgia office for my appointment or to submit my documents?

All financial appointments are virtual and by phone. Documents are attached to the application and may be emailed to a drop file at the case manager's request. BCM Georgia's physical office is closed.

What zip codes and counties do you assist?

There are no zip code or county restrictions for financial assistance. However, one must live in the state of Georgia.

How much assistance can I receive, and how often?

At your appointment, assistance is based on BCM Georgia's funding source and budget.

Eligible clients can receive financial assistance for rent, mortgage, or utilities once in 365 days and twice within 5 years from the date of the first assistance.

Do I need to repay the money?

No, clients do not need to repay the money.

Does BCM Georgia pay the total amount due for rent, mortgage, or utilities?

Eligible clients are required to pay a small portion of their balance. The client's portion is due before BCM Georgia pays the vendor.

Will the funds be given to me?

Funds are sent directly to the vendor.

Will my landlord need to provide documentation?

The landlord or leasing office manager will complete a Landlord Letter which indicates how much you owe.

How long will it take for the vendor to receive payment?

The time it takes for the vendor to receive payment is based on how quickly the client submits the Landlord Letter, additional documents as requested and pays their portion of the balance. The amount of money that BCM commits towards the client's bill expires within seven days of their initial appointment. The case manager will verify and process the client's documents within two days of receiving the client's information. The mailed checks typically take up to 2 weeks to be

delivered by the United States Postal service to the vendor. Checks that are emailed to the vendor usually take one business day.

Should I wait until I receive an eviction or foreclosure notice because seeking help from BCM Georgia?

Please try to schedule an appointment at bcmgeorgia.org as soon as you realize you can't make a payment.

When can I sign up for a financial assistance appointment?

A limited number of appointments are available Monday through Friday. When these are full, please feel free to check back. You may also reach out to United Way 2-1-1 for help. Go to the United Way website at www.unitedwayatlanta.org; scroll down the page and click on 2-1-1 Online (under Other Resources) or call (404) 614-1000 or 211 to speak with a specialist who can assist you.

Supportive Housing

Through Foundation 3™, BCM helps working families experiencing homelessness or at risk of homelessness establish a solid financial foundation. The program targets three essential areas: safe housing, stable employment, and education. While enrolled in the program, participants receive financial assistance for rent and utilities for 12 months. Participants must attend weekly case management meetings that provide case-specific support.

To be eligible for participation in Foundation 3™, families must be homeless or at-risk of homelessness, parent or guardian of at least one minor child, and be employed at least 30 hours a week for three weeks.

Homeless or at risk of homelessness include:

- Lack of a fixed, regular, and adequate overnight residence, which can include living at a location not intended for human habitation
- Imminent risk of losing housing
- Currently fleeing or attempting to flee domestic or dating violence, sexual assault, stalking, or other dangerous, life-threatening situations
- Lack of reliable housing, such as staying with friends or family or living in a motel
- Moving frequently or having a history of eviction
- Periodic episodes of homelessness

For additional information, please email Foundation3@bcmgeorgia.org.

FAQs

I am homeless, and there are no openings in the Foundation 3™ Program. What should I do?

Please get in touch with United Way at 2-1-1. Go to the United Way website at www.unitedwayatlanta.org; scroll down the page and click on 2-1-1 Online (under Other Resources). You can also call (404) 614-1000 or 211 to speak with a specialist who can assist you.

Is the Foundation 3™ program a shelter?

Foundation 3™ is not a shelter. Eligible and approved families select an apartment in a budget-friendly county.

How do I apply for Foundation 3™?

The application portal at buckheadchristianministry.org opens when families exit the program. Please check back often or email Foundation3@bcmgeorgia.org for more information.

Does Foundation 3™ offer immediate housing?

There is a screening process, and there must be an opening in the program.

When does the application portal open?

The application portal opens when families exit the program. Families leave the program at various times because they enter at different times of the year.

How many families are served within 12- months?

Fifteen families are enrolled in the program at one time.

Do I have to live in a shelter to be considered for the program?

No, families must be on the brink of experiencing homelessness.

I am a senior with no children in need of housing. Am I eligible for the Foundation 3™ program?

No. There must be at least one minor child in the home.

I am a single father of two children. Am I eligible for the Foundation 3™ program?

The program accepts single fathers, single mothers, and married couples with at least one minor child.

I am unemployed. Am I eligible?

No, candidates must be employed at least 30 hours a week and have worked for three weeks.

Will I be responsible for paying rent or any fees?

Eligible families accepted into the program are expected to pay a monthly program fee based on their household income.

How long can my family remain in the Foundation 3™ program?

Participants compliant with program policies may remain in the program for 12 months.

My children are enrolled in DeKalb County schools. Do I have to un-enroll my children and live in Buckhead?

You do not have to live in Buckhead or unenroll your children from school.

I am a single father of eight children. Does the Foundation 3™ program accommodate a large family?

The affordable apartments are usually 2-3 bedrooms and cannot accommodate large families. Please get in touch with United Way 2-1-1 for assistance. They may be reached at www.unitedwayatlanta.org; scroll down the page and click on 2-1-1 Online (under Other Resources). You may also call (404) 614-1000 or 211 to speak with a specialist who can assist you.

Is there a waiting list for the Foundation 3™ program?

There is no waiting list because we want families to continue searching for alternative housing.

Financial Education

Budget for Life™ is a 12-month virtual financial education program for working individuals and families. The program focuses on helping participants build the skills, knowledge, and habits to become financially stable and make better economic decisions in the future. Participants must attend virtual or in-person meetings for case management, financial coaching sessions, and financial education classes. **Virtual or in-person meetings are at the program committee's discretion, and program participants will be informed at the time of acceptance into the program.**

Budget for Life™ is designed as a partnership. Participants must agree to commit to program policies and are required to make significant changes to their spending and financial behavior. In return, BCM provides substantial support services to help program participants reach their goals.

Candidates interested in applying for the Budget for Life™ program must meet the following guidelines:

- Have debt such as credit cards or loans
- Have a lease or mortgage in their name
- Have at least one adult in the household working full time.
- All adults in the household must be willing to participate in the program entirely.

For additional information, please email BudgetforLife@bcmgeorgia.org.

FAQs

I am homeless. Can I apply for the Budget for Life™ program?

The Budget for Life™ program is designed to assist people housed and have a lease or mortgage in their name.

If you are homeless, please contact United Way at 2-1-1 for assistance. They may be reached at www.unitedwayatlanta.org; scroll down the page and click on 2-1-1 Online (under Other Resources). You may also call (404) 614-1000 or 211 to speak with a specialist who can assist you.

I am unemployed with debt. Am I eligible for the Budget for Life™ Program?

At least one adult household member must be employed at least 30 hours a week to be eligible.

I am single with no children, employed with debt. Am I eligible?

Single and married adults with or without children who are employed and have debt are eligible to apply.

Will I be required to attend classes?

Program participants must attend money management classes and meet with a financial coach and a case manager alternating weeks.

Will I have to attend classes and meetings in -person?

Upon acceptance, all program participants will be informed if classes/meetings (money management classes, career development classes, financial coaching sessions, and case management meetings) are virtual or in-person.

Is there an income limit?

Eligible households fall 200% below the poverty level.

Will I be required to develop a budget and keep track of my expenses?

Yes, program participants must develop a monthly budget and keep track of their expenses.

Do I need to know how to manage my money?

The Budget for Life program is designed to assist those with little to no money management skills or those who have the knowledge but don't know how to implement the skills.

Will I have to purchase any books or supplies?

The Budget for Life™ program supplies participants with the money management curriculum, worksheets, and other necessary materials.

Do I need access to the internet, a smartphone, or a laptop?

Program participants must access internet services, a smartphone, and preferably a desktop or laptop computer.

How do I apply to the Budget for Life™ program?

Recruitment begins in the fall. The application portal will open and accept applications until openings are filled. The number of spaces for the program is based on the program's budget.

Is there a waiting list?

There is no waiting list. Applicants must apply when the application portal opens.