

CDBG Committee Presentation- July 12, 2012  
YWCA Madison Second Chance Tenant & Financial Education/SKILLS

The Second Chance Tenant & Financial Education/SKILLS programs improve access to financial education & counseling services, with the intended outcome of increasing the number of households who complete financial literacy & tenant education classes each year. The program also increases case management services for graduates of the program. Also, some landlords have indicated a willingness to give families, whose housing applications would otherwise be rejected, a "second chance".

The Second Chance Tenant Education workshop is a six-hour training program that is geared toward assisting homeless and near-homeless families in learning skills to find and maintain housing in Madison.

This program provides families that have not rented before or have had difficulty maintaining housing in the past with education and skills to help them successfully navigate the housing process. Topics covered during the class include: Building and repairing credit, understanding landlord/tenant and fair housing laws, and communicating with landlords.

Individual short-term and long-term case management is offered to graduates of the workshop. Case management focuses on finding and maintaining housing, credit/budgeting, employment, schooling, and other personal goals. Some rental assistance is available to participants who have completed the workshop and are participating in case management. In 2011, 99% of graduates who received case management maintained housing six months following graduation.

S.K.I.L.L.S. (Student Knowledge of Independent Living and Life Skills) provides these workshops in a 4-week curriculum at some of the alternative schools in the Madison Metropolitan School District. Students learn about apartment renting, tenant rights and responsibilities, checking and saving accounts and credit.

An example of how the Second Chance Program assists in placing families into housing comes from a client I'll call Amber. Amber is a single mother of three children. She was homeless and staying with her Grandmother. She had an eviction in the past which was making it difficult for her to find housing. She completed the workshop and started looking for housing. She found an apartment and talked to the landlord about the Second Chance workshop that she completed. I was able to work with the landlord, provide him with a reference and offer my assistance in helping Amber maintain her apartment. Amber secured the apartment and is currently up to date on her rent payments.