



MIR Counseling Components

Pre-Construction Counseling

Pre-construction counseling provides the foundation for an ongoing trust relationship between the counselor and the homeowner which is essential for success. The work conducted by the Counselor in this phase will inform the eligibility, needs assessment, and financial packaging processes and ensure consistency in outcomes.

- **Orientation**—(Session #1) Program Overview
- **Initial Intake Session**—(Session #2) Collecting Core Data and Needs Assessment
- **Triage**—Screening for Eligibility
- **Home Selection**—Comparing Wants/Needs, and Identifying Home Design/Plan
- **Financial Assessment**—Identifying “Best Fit” Financial Package
- **Next Steps Session**—(Session #3) Eligibility and Financial Review with Customer
- **Construction Process Overview**—(Session #4) Introduction to Key Players and Homeowner Roles/Responsibilities

During Construction Counseling

Counseling sessions conducted during the construction process are intended to prepare the family for the ongoing responsibilities/benefits of homeownership and to provide support as they make the transition into the new neighborhood. Counselors will do status checks as construction progresses and provide guidance to MIR families as they monitor ongoing development of their homes/neighborhood. Key elements during this phase of counseling will focus on proactive involvement in construction process/neighborhood planning, financial skills/management to ensure sustainable homeownership, and preventative maintenance as a vehicle for reducing insurance and energy costs.

A customized counseling plan will be developed for each MIR family based on a comprehensive assessment of needs. The number of sessions conducted during this phase can range from three to nine depending on the family’s goals/circumstances.

1. Construction Management

- Meeting the Key Players
- Monitoring the Construction Progress
- Preparing for Move-in Day
- Participating in Neighborhood Visioning/Planning

2. Financial

- Developing a Family Budget
- Creating a Debt Reduction Plan
- Building a Solid Credit History
- Dealing with Income/Employment Issues
- Developing a Family Emergency Fund
- Establishing Family Financial Goals
- Opening an Individual Development Account or Savings Account
- Maximizing the Benefits of Earned Income Tax Credits
- Preparing for the Closing Meeting
- Steering Clear of Predatory Lenders
- Sustaining the Gain; Avoiding Financial Pitfalls

3. Home Maintenance

- Conducting Preventative Maintenance
- Dealing with Home Repairs
- Learning the Basics of Living in a “Green” House
- Getting the Most out of Energy Saving Features
- Saving Money on Insurance Premiums

Post Construction Counseling

Post construction counseling is focused on providing support services to families as they transition from existing post-Katrina housing arrangement into their new home and neighborhood. There are two key elements to this phase: (1) the post-occupancy site visit, and (2) attendance at the “Sustainable Community” workshop. MIR families will learn how to operate all systems in the new home and will receive a customized user friendly schedule for conducting routine maintenance. The workshop will provide opportunities for MIR families to play a participatory role in the ownership and growth of their neighborhood/community. The activities identified during the workshop will include those requiring limited involvement to those that require a significant investment of time, so that residents can choose those that are consistent with their preferences and life style.

1. Post Occupancy Site Visit—“Getting to Know Your New House”

The “How To” Walk Through:

- Electrical System
- Heating/Air Systems
- Water and Plumbing
- Energy Features
- Windows and Doors
- Lighting Fixtures
- Appliances
- Exterior Elements
- Routine Maintenance Schedule
- Hurricane Preparation and Evacuation

2. Creating a Sustainable Community Workshop

- Investing in Your Community: Short Term Investments, Long Term Rewards
- Playing a Leadership Role in Your Neighborhood
- Homeowner as Catalyst for Helping Neighbors Back Home
- Simple Strategies for Keeping Your Neighborhood Safe
- Involvement in the Neighborhood Association
- Creating a Tool Lending Library
- Creating a Neighborhood where Children Thrive

The following group workshops will be offered to MIR program participants on a routine basis:

- **Financial Fitness 101 Workshop**
 - All MIR program participants will be invited and encouraged to attend a Financial Fitness workshop designed and delivered by NeighborWorks® America
 - The Financial Fitness course will focus on basic money management skills, avoiding the pitfalls of predatory lenders, how the home can be a wealth-building vehicle, accessing mainstream financial tools, and other subjects aimed at helping MIR families become informed consumers. (link to outline for Financial Fitness Course)

- **“Green House = Green in Your Wallet” Workshop**
 - Maximizing the benefits of the green features in your MIR home
 - Enhancing the health of your family and community by living “green”
 - Teaching children the benefits of protecting the environment and how they can lend a helping hand (link to outline for Green workshop)

- **Sustaining the Gain; What You Need to Know About Basic Home Maintenance**
 - Cost-saving benefits of preventative home maintenance
 - A “how to” guide for basic home maintenance
 - Using the seasonal maintenance calendar to stay on track
 - Tips for addressing home repairs
 - The connection between home maintenance and reduced insurance premiums (link to outline for home maintenance workshop)

- **Creating a Sustainable Community Workshop**
 - Investing in Your Community: Short Term Investments, Long Term Rewards
 - Playing a Leadership Role in Your Neighborhood
 - Homeowner as Catalyst for Helping Neighbors Back Home
 - Simple Strategies for Keeping Your Neighborhood Safe
 - Involvement in the Neighborhood Association
 - Creating a Tool Lending Library
 - Creating a Neighborhood where Children Thrive (link to outline for community workshop)