

# MISSOURI'S Community Action Poverty Simulation

## STAFF INSTRUCTIONS

### MORTGAGE/RENT COLLECTOR

#### INCLUDED IN THIS PACKET

- 1 Mortgage/Rent Collector Instruction Sheet
- 1 Record of Mortgage/Rent payments Form
- 1 name tag
- 1 transparency marker
- 1 pen/pencil
- 1 pad of paper
- 1 receipt book
- \$300 cash (\$5, \$10, \$20, \$50)
- 12 "Mortgage in Arrears" notices
- "Home Sweet Home" signs and kitchen appliances for families Garafalo, Harper, Smith and Tiskit (these families start the simulation in the homeless shelter)
- tape
- "CLOSED" sign
- Make sure there 6 extra chairs at the table
- 12 eviction signs

#### TIME FRAME

This simulation is divided into four 15-minute "weeks" representing one "month" in the life of a low-income family.

#### GENERAL INFORMATION

1. You have two tasks
  - Get mortgage payments, taxes, and maintenance fees from homeowners
  - Get rent from those who are renting
2. At the beginning of the Simulation participants are told to keep their families housed. So, paying the rent or mortgage/taxes is one of the most important things they need to do.
3. Collect one transportation pass from each person who comes to your office. If a person has no pass, send him/her to Quik Cash.
4. The amount of money each family should pay is listed on the Record of Mortgage & Rent Payments Form in your packet. Keep track of what each family spends for housing on that sheet and if you gave them a receipt.
5. You do not accept EBT cards.
6. You accept housing vouchers if they use them during the first 2 weeks. If they are used in the 3<sup>rd</sup> and 4<sup>th</sup> week, tell them they will apply to next month's rent.

7. You will be walking around with "cash" on you at all times. Be careful, you may be robbed.

8. You will be asked to report on your experience with the families at the end of the simulation.

#### RESPONSIBILITIES

##### 1. Week 1

- a. Stay in your office and receive rent and mortgage payments.
- b. Record the amount paid on the Record of Mortgage & Rent Payments Form.
- c. Write out a receipt and give it to the family only if they ask for one; check the "Receipt Given" box.
- d. Take housing vouchers. Must have payment for the amount of rent due with the voucher.
- e. Put chairs out for any homeless family that has paid, put the "Home Sweet Home" sign on chair and give them their packet of possessions.

##### 2. Week 2

- f. During the second "week", check your Record of Mortgage & Rent Payments Form.
- g. Check to see what families have paid.
- h. Display your "CLOSED" sign and go to the different families to try and collect what they owe.
- i. As you collect the money mark what they paid on the Record of Mortgage & Rent Payments Form. Do not accept EBT cards.
- j. Some families may not be able to pay in full. You may take part of their payment if you wish.
- k. Hand out notices to the families that do not pay anything or you cannot locate.
- l. Take housing vouchers. Must have payment for the amount of rent due with the voucher.
- m. Put chairs out for any homeless family that has paid, put the "Home Sweet Home" sign on chair and give them their packet of possessions.

##### 3. Week 3 and 4

- n. Return as often as you want to collect from those families making only part of a payment.
- o. If a family refuses to pay any part of their rent or mortgage, you may evict them illegally by turning over their chairs and placing the "Evicted" sign on the chairs. They must leave and go out on the street or to the faith based homeless shelter. The family can get back onto their property only if they tell the police officer or the facilitator about being evicted.
- p. Take housing vouchers, but tell tenant, it will apply only to next month. They must have the full rent this month.

