# **Families Increasing Generational Wealth**

through Home Ownership, featuring Rocket ONE +, powered by Goodwill®



# Your ideal partner: one with aligned vision, mission, values, positive reputation, and one who delivers results.

At Goodwill of North Georgia our mission is to put people to work, and we do that in a very fundamental way with our ABCs, but with a twist: A first job, Better job, and Career. In fiscal year 2023 our Goodwill® helped over 22,000 people go to work, with 82% of job placements in living wage jobs. The majority are African American women. Having the skills and training to get and keep a job is just one part of helping our neighbors in Atlanta and North Georgia with economic mobility, self-sufficiency and the ability to thrive.

For the past 98 years, people have turned to Goodwill for opportunities to improve their lives. We strive to enhance people's dignity and quality of life by strengthening their communities, eliminating their barriers to opportunity, and helping them reach their full potential through learning and the power of work. We partner with Local Initiatives Support Corporation (LISC) to operate as a Financial Opportunity Center® (FOC) with employment and career counseling, one-on-one financial coaching and education and low-cost financial products that help build credit, savings and assets safely. We also connect clients with income supports such as food stamps, utilities assistance and affordable health insurance to bridge gaps as they work towards new career goals. The cornerstone of the FOC model is providing these services in an integrated way —rather than as stand-alone services—and with a long-term commitment to helping clients achieve financial success. Adding home-buyer coaching sessions, and connections to Rocket Mortgage ONE+ aligns nicely.



Home Buyer Coaching Sessions



Participants
have tools
& confidence
needed for
wealth building



Increase in Credit Scores



New Mortgage Applications



New Home Ownership Leads to Generational Wealth



### **Target Population**

- Goodwill® program participants who have successfully become employed (over 22,000 per year)
- Under 80% of Area Median Income
- FICO Score 620 or better
- Have 1% in cash assets for down payment on a single-unit primary residence purchase
- Participating in Financial Opportunity Center® coaching sessions (over 100 per year)

#### **Goodwill Deliverables**

- Promote program through various channels including website, client portal, career center flyers, partners, social media, contact center, email and high-volume text campaigns to job-seekers (50,000+)
- Recruit and train program participants
- Provide instructor / financial coaches at Goodwill and our contracted partners to deliver curriculum
- Assist participants with collecting required documents for mortgage applications
- Prepare reports on # of people served, demographics, #/% employed, #/% enrolled in FOC services,

#/% increase in credit score

#/% mortgage applications, #/% home purchases (Last two data points self-reported by program participant) Data-sharing agreements and MOU must be in place; aggregate report



- Provide curriculum and train-the-trainer sessions to Goodwill and contracted partner instructor / financial coaches
- Provide funding to cover the costs of delivering the program
- Promote the program through cross promotional strategies, social media
- Pilot focused on in-person services in North Georgia, scalable statewide and nationally through Goodwill network, our contractors, and through hybrid in-person/live virtual video instruction

## **Your Goodwill Team**

SOODWILL!



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# **Workshop Dates:**

Date & Time Friday, May 17th, 2024 - 10:00am - 2:00pm

Saturday, May 18th, 2024 - 9:00am - 1:00pm

**Location Old National Career Center** 

6175 Old National Highway

Atlanta, GA 30349

**Register** on <u>CareerConnector.org</u>

