Offering Clients a Work Space

As counseling organizations face funding cuts and try to serve the same number of clients with limited resources, many are starting to consider self-help opportunities. This notion makes sense, especially if clients are dealing with time-consuming issues such as foreclosure.

Are Self-Help Resources Enough?

To offer a truly useful self-help option, however, agencies must consider ways to make sure the tools are available to everyone who needs them. Although many families have computers or phones that allow Internet access, others do not, and families cannot help themselves if they don't have the proper equipment. In addition, even households with Internet access may not have the capacity to print, copy or scan the documents required for foreclosure work. Further, some families are fully equipped, but still confused by the process or have questions along the way.

As a solution, counseling organizations can create computer workstations for clients. By providing the technology tools needed to access self-help options, counselors can truly help clients help themselves. Such onsite workstations can be used to access loan modification programs such as HOPE LoanPort or online education opportunities such as eHome America.

Making It Happen

Step One: Provide Equipment

An onsite workstation needs a functional and up-to-date computer or laptop (with a computer lock option), a printer, scanner, fax machine, telephone, and copier (or access to the office copier). The workstation also needs a desk, chair and lamp, and should have office materials handy such as pens, pencils, notepaper, paperclips, a stapler, Post-It notes, and so on. Resource materials such as a telephone book or foreclosure handbooks from Fannie Mae, Freddie Mac or Making Home Affordable are also useful, and headphones can be helpful if the client is using the workstation for online training or educational purposes.

Step Two: Ensure Privacy

The workstation should be set up to maximize a client's privacy. Create a cubicle using partitions or movable walls, purchase a desk with tall sides, or position the work-station in a space where the screen is not visible to others in the office. In addition, install a program or use internal settings that remind the user to log out before leaving the work station. Staff can also check the computer station after each use to make sure that all websites and programs are logged out and closed, and other personal information is not left behind.

Step Three: Create a Management Plan

You will need to develop a process for scheduling clients' time at the workstation so the space can be available to as many people as possible. A simple sign-up sheet can be kept at the front desk that allows clients to sign up for 30, 60 or 90 minute intervals, depending on their needs. Staff should make sure that clients wrap up on time, especially if another individual is waiting. Providing a clock or a timer at the work station can help with this. Staff will need to clearly communi-cate these limitations to all users so they

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only start a project or educational piece if they have enough time.

Step Four: Provide Support

Counseling organizations must consider that offering self-help options is sometimes not enough; support from counselors or office staff may be necessary at times. Some clients will not know how to use a computer or have only basic computer skills. Others may be computer savvy, but will need guidance in using a particular program. For sure, some clients will have foreclosure-specific questions. It may be helpful to offer a short group training (a lunchtime session, for example) on how to use HOPE Loan Port, eHome America, or other online options.

Cost and Funding

The cost of setting up and maintaining an onsite workstation will vary depending on where the equipment comes from and the type of equipment used. If everything is purchased new, it could cost $2,000–$3,600 to set up one station.

Think creatively about obtaining equipment. Request donations of (or discounts on) office furniture, equipment, computers, and/or IT support from local businesses, lenders or universities. Also, look into technology funding. Recent advances in technology have sparked funding opportunities for such improvements. Investigate grants or matching funds available through local banks, businesses and foundations. You can also invite a local business to sponsor the workstation, which is a great opportunity for them to demonstrate support.

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