

HOUSING

SKILL ASSESSMENT

The following questions will help you identify the skills in which you excel and target those which you need to develop. By yourself or with your team, try to answer each of the questions as honestly as possible. After completing this independent living skill assessment, review it with your team and identify those skills you would like to strengthen.

	<i>I do not know about this</i>	<i>I need to know more about this</i>	<i>I know about this</i>
1. Know the type of living arrangement I would like.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. Know what to think about when deciding what neighborhood to live in (available housing, cost, childcare, public transportation, safety, etc.)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. Know that I have to establish a savings plan for first and last months rent, furniture, household items, etc.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. Am aware of housing options, such as apartment rental, family housing on campus and subsidized housing.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5. Know how to apply for subsidized and Section 8 Housing.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6. Am aware that waiting lists for subsidized housing are long.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7. Am aware that I may or may not qualify for subsidized housing and/or Section 8 Housing.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
8. Know who can assist me in my housing search/	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
9. Can determine how much money I can afford to pay for housing and keep within my budget.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
10. Know how to find housing using the classified sections in the newspaper.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
11. Understand the abbreviations and terminology, lease, heat included, furnished, etc.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
12. Know how to fill out rental applications which include referrals, references.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
13. Know what questions to ask and what to look for when checking an apartment (condition of apartment, lead paint, child safety, security deposit, etc.)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
14. Know the importance of reading a lease or rental application carefully and am able to answer all the questions.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

15. Can arrange for utilities (telephone and electricity) to be connected and know the approximate start-up costs.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
16. Understand which utilities I need to pay for and can budget for these monthly costs.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
17. Know how to child proof an apartment, e.g. outlets, windows, etc.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
18. Know what to do to maintain an apartment.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

You have now completed the assessment section and identified those housing skills that you would like to strengthen in order to make better decisions on your own. The following guide can help you in planning how you can learn about and practice these skills. Choose a few skills that you want to develop and, with your team, write down your plan of action. Remember, once you accomplish these goals you can go back to your assessment tool and select new goals to build your new skills.

EXAMPLE

GOAL:

IMPROVE HOUSING SKILLS

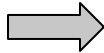
State Skill 1:

Plan:

When:

Who:

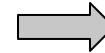
I need to plan a housing start-up budget.



I will determine needs and costs of furniture, baby and household items.

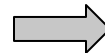


Two hours a week for the next 2 weeks

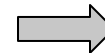


Myself and my TLP staff

I will evaluate whether or not I am eligible for subsidized housing.

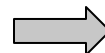


Four hours this week

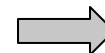


Myself and my social worker.

I will establish a savings plan to save for start up costs.



Two hours a week for the next 3 weeks



Myself and my TLP staff.

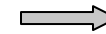
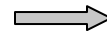
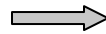
GOAL: WORK ON HOUSING SKILLS

State Skill 1:
To be developed
and/or improved.

Plan:
How do you plan to learn,
develop and improve this skill?

When:
When, where, and how often will you
work on this skill and by when will you
have mastered this?

Who:
Who will assist you?



State Skill 2:
To be developed
and/or improved.

Plan:
How do you plan to learn,
develop and improve this skill?

When:
When, where, and how often will you
work on this skill and by when will you
have mastered this?

Who:
Who will assist you?



HOUSING

Moving out on your own is a big step. You will have to plan for this event long before you will actually live independently, and you will need to prepare for this move with the help of your biological or foster family, teen living program staff, your social worker, and friends. By the time you move out, you must have saved some money for the start-up costs. You will have to know where you want to live. You will need a steady income, a support system, child care and you will have to be ready.

The Planning Stage

The better you have planned and prepared for moving out, the more successful you will be. There are many things to be considered and many decisions to be made. Before deciding what kind of living arrangement would best fit your needs, you have to think about the geographical area you would like to live in. Be sure to consider such factors as availability of support systems, transportation, and location of work or school while making your choice.

Which community would you like to live in?

Why? Explain your choice:

Another important part of preparation to move out is the financial aspect. You will need to save money for leaving care. The amount to be saved greatly depends on your future plans, anticipated living situation, and preferences.

START UP COSTS / SAVING FOR LEAVING CARE

You will also have to save some money before moving out on your own. The amount of money to be saved depends on your plans for life after care.

How much money do you think you will need to move out on your own?

Let's evaluate your estimate by taking a closer look at the start up costs associated with living independently.

Rent and Security Deposit

Landlords usually require the first and last month's rent before allowing a new tenant to move into an apartment. (For more information, refer to Module IV.) *Given the amount you budgeted for rent, how much do you think you would need for a security deposit?*

I would need \$ _____

Utility Deposits and Initial Service Fees

Some utility companies require security deposits or charge initial service fees. You will be charged, for example, \$37 by the phone company to initially connect your phone.

ACTIVITY

Call all appropriate utility companies and inquire about security deposits or initial service fees and list them below.

Security Deposits/Initial Service Fees

Phone	\$ _____
Electric	\$ _____
Gas	\$ _____
Oil	\$ _____
Cable	\$ _____
TOTAL	\$ _____

Food, Cleaning Supplies, and Personal Care Items

When you start to live independently, your initial costs for food, cleaning supplies, and personal care items will be somewhat higher for the first few weeks than you estimated in your ongoing personal budget. With that in mind, establish how much you would have to spend for food and household items for the first two weeks when living independently.

To be purchased:

I would need \$ _____

Furniture, Appliances, and Household Items

Before you move into your own apartment, you will need at least basic furniture, household items, and appliances. Some things you might be able to get from relatives, friends, or foster parents while it will be necessary to purchase others. You might choose to buy some items used, although some might only be found in department stores. (For more information, refer to Module IV.)

ACTIVITY

Use the following checklist to estimate the costs of listed items by pricing them in new and used furniture stores, flyers, newspaper ads, and department stores.

Furniture/Appliances/Household Items

Item	Have It	Need It	Cost
Bed	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____
Crib/rib bumpers	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____
Changing table	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____
High chair	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____
Shelf or box for toys	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____
Safety gates	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____
Stroller	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____
Couch	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____
Table	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____
Chairs	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____
Lamp	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____
Bed/crib sheets/blankets	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____
Towels	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____
Bottles	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____
Pots & pans	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____
Dishes	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____
Silverware	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____
Cooking utensils	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____
Toaster	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____
Microwave	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____
Can opener	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____
Toilet plunger	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____
Shelf	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____
Bureau	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____
Dresser	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____
Television	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____
Stereo system	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____

Desk	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____
First aid kit, including infants/children's Tylenol, syrup of ipecac, thermometer	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____
Curtains/blinds/shades	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____
Toys	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____
Baby monitor	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____
Baby bath tub	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____
_____	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____
_____	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____
_____	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____
_____	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____
		Total	\$ _____

After adding the prices of each individual item, how much would you budget for household items, furniture and appliances?

I would budget \$ _____

Miscellaneous and Emergency Costs

It would be a good idea to budget for some unexpected or miscellaneous costs when first moving out. For example, you should consider the cost of a moving van or rented truck if you are planning to use one.

Are there costs which are not yet covered in your start up expenses? Can you think of situations where some unexpected expense might come up? If so, describe.

How much would you budget for miscellaneous or unexpected expenses?

I would budget \$ _____

To estimate your start up costs, add up all individual items.

FIRST MONTH'S RENT AND LAST MONTH'S RENT/SECURITY DEPOSIT

UTILITY SECURITY DEPOSITS/INITIAL SERVICE FEES

FOOD, CLEANING SUPPLIES, PERSONAL CARE ITEMS

FURNITURE, APPLIANCES, HOUSEHOLD ITEMS

BABY SUPPLIES/FURNITURE

MISCELLANEOUS AND UNEXPECTED EXPENSES

TOTAL ESTIMATE OF START UP COSTS

Your total estimate of start up costs might seem like a lot of money to you. As you did with your personal budget, however, you can review each item and evaluate whether or not you can get by with less money. Once you have established your final total, you will need to develop a savings plan.

ACTIVITY

Estimate how much you will have to save each month to reach your goal prior to leaving care.

I would have to save \$_____ per month.

Will it be easy or difficult for you to save this money? Describe.

What could get in the way of reaching your savings goal?

If you have difficulty saving money in the bank, you can put items on layaway or purchase household items before moving out. Develop strategies with your foster parent, social worker, or teen living program staff to help you save for your start up costs.

My strategies are:

Finding an Apartment

Finding an apartment can be difficult for young parents starting out. Some landlords prefer not to rent to young tenants due to the lack of references, potential income restrictions, and general concerns about possible difficulties. In addition, landlords have to obey safety restrictions pertaining to children, such as providing a lead free environment. It might take some time, therefore, to find an apartment. However, if you present yourself as a responsible tenant and have proof of a steady income, you will be able to find an apartment which best suits your needs.

Imagine for a moment that you are a landlord. What kind of qualities would you look for in a tenant?

Landlords usually ask potential tenants to fill out a rental application to evaluate whether or not the applicant will be responsible and financially stable tenant. So be prepared to provide the following information:

Name: _____

Current Address: _____

Telephone number: _____

(Daytime): _____

(Evening): _____

Current Employer: _____

Address: _____

Salary: _____ Supervisor: _____

Supervisor's phone number: _____

List your previous addresses below, beginning with the most recent.

Address: _____

Monthly Rent: _____ Landlord: _____

Landlord's phone number: _____

Address: _____

Monthly Rent: _____ Landlord: _____

Landlord's phone number: _____

Personal Finances

Checking Account Number: _____
Current Balance: _____
Savings Account Number: _____
Current Balance: _____
Credit Card Company: _____
Credit Card Number: _____
Expiration Date: _____
Driver's License Number: _____
Expiration Date: _____

References

Name: _____
Address: _____

Telephone number: _____
Relation to you: _____

Name: _____
Address: _____

Telephone number: _____
Relation to you: _____

It is important to answer all these questions correctly. Failure to do so can have legal consequences!

Remember to ask permission before listing anyone's name as a reference.

Before you can begin your search, you will have to establish what you are looking for in an apartment.

ACTIVITY

Use the following exercise to determine your needs and what is important to you by circling the item which best reflects your preference.

Would you prefer to:

- Live in a small 2 bedroom apartment
- Have off-street parking
- Live in an apartment complex
- Pay more rent with utilities included
- Have carpeting
- Have a modern kitchen
- Live on the first floor
- Have plenty of closet space
- Have air conditioning
- Have a dark apartment
- Rent a furnished apartment
- Live in a safe neighborhood
- Have a dishwasher
- Live in a bigger, older apartment
- Live close to a playground
- Live in a neighborhood with lots of children
- Live on a main street

- Live in a large 1 bedroom apartment
- Be close to public transportation
- Live in a duplex
- Pay less rent with utilities extra
- Have hardwood floors
- Have a modern bathroom
- Live on the third floor
- Have a lot of cabinet space
- Have secure doors and windows
- Have a light apartment
- Rent an unfurnished apartment
- Live closer to downtown
- Have access to a washer & dryer
- Live in a newer, smaller apartment
- Live close to a park
- Live in a good school district
- Live on a side street

Can you think of additional qualities that are important to you in an apartment? If so, list them below.

Other considerations before deciding on an apartment are utilities. Some apartments have utilities, such as gas and water included in the rent, which is, therefore, somewhat higher. Other landlords require tenants to pay their own electric and gas bills, charging lower rent. (**Note:** For more information, refer to the “Utilities” section in this module or the “Budgeting” section in Module I.)

What do you think would be the advantages and disadvantages of:

Utilities included in rent

Advantages

Disadvantages

Utilities excluded from rent

Advantages

Disadvantages

Which of the options would you prefer and why?

Prior to looking for an apartment, you will also have to decide whether or not you are willing to sign a detailed rental agreement, called a **lease**. Most landlords require tenants to sign a lease, which defines responsibilities and expectations for both parties. Leases offer protection to the tenant and the landlord. They are legal documents and, therefore, binding. By signing a lease, tenants usually commit to keeping the apartment for 12 months and are held financially responsible for the rent during this period. Leases also specify rules and restrictions for tenants, i.e. pets, use of the apartment facilities (pool, laundry), noise levels, parking, etc. Most leases also require that tenants do not sublease (rent the apartment to someone else) without permission.

In general, a lease is considered a legal contract whose conditions are agreed upon when both the tenant and the landlord sign their names. So be sure to read the entire agreement carefully and thoroughly before you sign a lease.

ACTIVITY

Read the sample lease below and answer the questions which follow.

This 1st day of September, 19__, _____
herein called (“Lessors”) hereby lease to _____
herein called the (“Lessee”) the following premises: A first floor apartment located at _____.

Rent per month: Six Hundred Thirty Five Dollars (\$635.00), term: 12 months,
commencement date: September 1st, 19__.

1. Rent

The monthly rental to be paid by the Lessee for the apartment shall be as indicated above to be paid on the 1st day of each and every month, in advance, so long as this Lease is in force and effect.

2. Security Deposit

The Lessor agrees to hold the security deposit of Six Hundred Thirty Five dollars in an interest bearing escrow account, as a security deposit for the full, faithful, and punctual performance by the Lessee of all lawful covenants and conditions of this Lease. It is understood that this security deposit may be applied to damages caused by the Lessee. The Lessors will return the security deposit, less the amount applied to damages, with interest as required by law and make a full accounting to the Lessee for all damages applied within 30 days after the building is vacated. It is further understood that the security deposit is not to be considered prepaid rent, nor shall damages be limited to the amount of this security deposit.

3. Pets

The Lessee shall notify the Lessors of any pets the Lessee intends to keep on the premises. All pets are subject to the discretion of the Lessors.

4. Utilities

All electricity and gas charges to the apartment, including electricity and gas charges for lighting, appliances, heating, ventilating, or air conditioning shall be paid for by the Lessee.

5. Insurance

The Lessee understands and agrees that it shall be the Lessee's own obligation to insure her/his personal property located in the building, and the Lessee further understands that the Lessors will not reimburse the Lessee for damage to the Lessee's personal property.

6. Assigning/Subletting

The Lessee will not assign this lease, nor sublet the building or any part thereof, nor make any alteration in the building without the Lessor's prior consent in writing.

7. Nuisance

The Lessee shall not cause any nuisance or act in an unreasonable manner either to the Lessors or to the other Lessees.

8. Mortgages

The Lessors shall have the right to mortgage and the Lessee's rights thereunder shall be subordinate to all mortgages now or hereafter of record affecting the real estate of which the building forms a part.

9. Fire and Casualty

The Lessee will, in case of fire or other casualty, give immediate notice thereof to the Lessors, who shall thereupon cause the damage to be repaired as soon as it is reasonable and convenient for the Lessors, but if the building be so damaged that the Lessors shall decide neither to rebuild nor to repair, the terms of the lease shall cease.

10. Regulations

The Lessee hereby consents to and agrees to observe any reasonable regulations that may be and as are in effect now or as may be promulgated from time to time. Notice of all current rules and regulations will be given to the Lessee by the Lessors and shall be made a part of this lease. The Lessors shall not, however, be responsible to the Lessee for any non-observance of rules, regulations, or conditions on the part of the other Lessees.

11. Condition of Apartment

It is agreed between the parties that the apartment has been rented in good order and repair. The Lessee acknowledges that the Lessee has inspected the building and the apartment is in good order except as otherwise noted in writing to the Lessors. The Lessee further agrees that upon vacating the apartment, it will be returned to a similar condition as when it was rented, reasonable wear and tear excepted.

12. Complete Agreement

It is agreed, except as herein otherwise provided, that no amendment or change or addition to this lease shall be binding upon the Lessors or Lessee unless reduced to writing and

signed by the parties hereto. It is hereby agreed that this is the entire agreement of the parties.

13. Joint and Several Obligations

If this Lease is executed by more than one person or entity as Lessee, then and in that event all the obligations incurred by the Lessee under this Lease shall be joint and several.

14. Severability

Unenforceability for any reason of any provision(s) of this Lease shall not limit or impair the operation or validity of any other provision(s) of this Lease.

15. Holdover

If the Lessee remains in possession without the written consent of the Lessors at the expiration of the term hereof or its termination, then the Lessors may recover, in addition to possession, the monthly rental stipulated above for each month, or portion thereof, during the Lessee's holdover plus either one and one-half (1-1/2) times the monthly rental or the actual damages sustained by the Lessors, whichever is greater, plus the Lessor's costs of recovering said amounts and possessions, or if the apartment appears to have been abandoned.

16. Right of Entry

The Lessors may enter the apartment at any time where such entry is made necessary by an extreme hazard involving the potential loss of life or severe property damage, and between 8:00 a.m. and 8:00 p.m. in order to inspect the apartment, to make repairs thereto, to show the same to a prospective or actual purchaser or tenant, pursuant to court order, or if the apartment appears to have been abandoned.

17. Delivery of Lease

The Lessors shall deliver a copy of this Lease duly executed by the Lessors or their authorized agent, to the Lessee within thirty (30) days after the Lessee delivers and executed copy of this Lease to the Lessors.

18. Renewal/Notice to Quit

It is understood that the Lessee shall notify the Lessors of her/his intention to renew the Lease at the expiration of the term, or, alternatively, shall notify the Lessors of his/her intention not to renew within thirty (30) days of the end of the lease term.

Questions

1. How long is the lease for?
2. When does the rent have to be paid?
3. How much is the security deposit?
4. Are pets allowed?
5. Are utilities included in the rent?
6. Can the Lessee sublet?
7. Is the Lessee responsible for damages he/she caused?
8. How long before the lease expires does the Lessee have to notify the Lessors of his/her intention to renew or not renew the lease?

What can you do to avoid unwelcome surprises?

Before signing a lease, make sure that you have answers to the following questions.

- How long is the lease for? (One year is the most common lease period.)
- Under what conditions will I get my security deposit back?
- If I am late in paying my rent, what are the penalties? Can a landlord charge a late fee?
- Can the landlord raise my rent during the period of the lease?
- Who is responsible for the repair and maintenance of the apartment?
- When the lease period has ended, what happens?
- Will I be able to move out of the apartment before the lease expires? If so, are there any exceptions or penalties?
- Can I sublet the apartment to someone else? Are there conditions to be met before I can sublet?
- Can I be evicted?

Be sure you know your responsibilities and rights as a tenant.

Now that you have an idea what you are looking for in an apartment, you need to evaluate how much you can afford for rent.

What is your monthly income? _____

How much do you think you can spend on rent? (Remember you should not spend more than 40 to 45% of your income on rent and utilities.)

I could spend _____ for rent.

Explain your estimate.

Establishing and following a budget will help you develop good spending habits and will assist you in making the best use of your income. Your budget should be simple and still include all items that you will need to spend your money on.

My Personal Budget

Rent \$ _____

Utilities \$ _____

Gas: _____

Heat: _____

Phone: _____

Water: _____

Electricity: _____

Food \$ _____

Child Care	\$
Home Care	\$
Personal Care	\$
Medical	\$
Insurance	\$
Transportation	\$
Clothing	\$
Recreation	\$
Taxes	\$
Savings	\$
Total	\$

Apartment Hunting

Now that you are aware of what qualities you are looking for in an apartment and have some idea what rent you can afford, you are ready to begin your search. Newspaper want ads are probably the most common way to find an apartment. The weekend editions, in particular, carry large advertisement sections for apartments. In order to be able to read and understand the ads as well as talk to landlords and building managers, you will have to be familiar with certain terms and abbreviations.

ACTIVITY

Familiarize yourself with the terms and abbreviations listed below.

Abbreviations

<i>a/C</i>	Air conditioning
<i>Apt</i>	Apartment
<i>Ba, bth</i>	Bathroom
<i>Balc</i>	Balcony
<i>B, bdrm, br</i>	Bedroom
<i>Cond</i>	Condition
<i>Conv</i>	Convenient
<i>Compl furn</i>	Completely furnished
<i>D/D</i>	Dishwasher & disposal
<i>Ex, exc</i>	Excellent
<i>Fl</i>	Floor
<i>Frpl</i>	Fireplace
<i>Furn</i>	Furnished
<i>Ht</i>	Heat
<i>HW</i>	Hot water
<i>Hwd fl</i>	Hardwood floors
<i>Incls</i>	Includes
<i>K, kit</i>	Kitchen
<i>Ldry</i>	Laundry
<i>Lge, lrge</i>	Large
<i>Livrm</i>	Living room
<i>Mo</i>	Month
<i>Mod</i>	Modern
<i>Nr</i>	Near
<i>Park, pkg</i>	Parking
<i>Prch</i>	Porch
<i>Refs</i>	References required
<i>Renov</i>	Renovated
<i>Rm</i>	Room
<i>Sec dep</i>	Security deposit
<i>Sgl</i>	Single
<i>Utils</i>	Utilities
<i>W/D</i>	Washer/dryer
<i>WW</i>	Wall to wall carpeting
<i>Yd</i>	yard

Terms

Efficiency apartment: A small apartment, usually furnished, with a private bathroom and kitchenette (small kitchen).

Lease: A contract/legal agreement that allows you to rent an apartment/house for a certain amount of money for a specific time period.

Security deposit: A specific amount of money that the landlord requires you to pay before you move in just in case you cause some damage to the apartment while you're living there. The landlord keeps your money until you move out. He/she will then inspect the apartment and return your deposit to you if there is no damage. If there is some damage, the landlord may use all or part of your deposit to repair the damage.

Studio apartment: A small apartment consisting of one main living space, a small kitchen, and a bathroom.

Sublet: To rent an apartment you have signed a lease for to another person.

Utilities: Public services, such as gas and electricity.

ACTIVITY

Research your local newspaper, clip three apartment ads which meet your needs, preferences, and budget, and place them in the box below.

Explain your choices.

SUBSIDIZED HOUSING

Most cities and towns in Massachusetts have housing authorities that own and manage apartments for low-income families, the disabled and the elderly. To be considered for this type of subsidy, applicants have to fit one of the above categories as well as meet income guidelines and possibly other criteria. If eligible, the housing authority may pay a percentage of the rental costs for public housing. However, even if an applicant qualifies, the waiting lists to receive such assistance average several years. Actually, they even may have to wait prior to obtaining emergency housing.

In addition, low-income families can apply for Section 8, which is a federally funded program that pays a percentage or the whole amount of rent. Section 8 certificates are valid for the entire country and enable eligible families to rent apartments that are privately owned. Section 8 eligibility is based on income.

Section 8 program Income Limits

Number in Household	Very low income (50% median income)
1 Person	19,800
2 Persons	22,800
3 Persons	25,400
4 Persons	28,250
5 Persons	30,500

Source: Boston Housing Authority

If a family meets the income guidelines and is issued a Section 8 certificate, they have 120 days to find an apartment that meets the approval of the Section 8 program representative. The rent of an apartment must be within certain limits. For example, the amount of rent the Boston Housing Authority approves for a two-bedroom apartment is usually not higher than \$808*. The share of rent for the families usually does not exceed 30% of their gross income*. The difference between the 30% a family pays and the total

amount of rent may be paid by the Section 8 program. Section 8 also offers a utility allowance depending on the terms of the rental agreement, size of the apartment, etc. The apartment also must meet safety and sanitary standards. Section 8 certificates are valid for the entire country. However, families must keep in mind that only a certain number of certificates are given out within a specific time period, so that even if families are eligible they may not necessarily get a certificate. Families also must remember that a certificate itself will not guarantee an apartment, as it may be difficult to find a place within the rent limits that meet the approval of the program.

Subsequently, teen parents cannot assume that they automatically will be able to get subsidized housing. Therefore, while eligible parents should apply for subsidized housing as soon as possible, they **cannot count** on availability and must plan and budget for non-subsidized housing.

Consider the following:

Loretta, 18, lives in a Teen Living Program (TLP) with her one-year-old daughter, Sherri. Loretta plans to live in a large urban area after she leaves the TLP program in about one year. The TLP staff tries to encourage all their residents to save for an apartment. However, Loretta states that she will not have to save any significant amounts of money because she will get into Section 8 housing, just like her friend Mary and her mother. Her staff is trying to tell her that she may not be able to get into housing just when she wants to because, particularly in large cities, the waiting lists are quite long. Nevertheless, Loretta insists that they do not have to worry about her because she will obtain subsidized housing.

What do you think? Do you think that Loretta does not have anything to worry about and does not need to save?

What do you think the TLP staff could do or say to help Loretta prepare for obtaining her own living situation?

Adam wants to move in with his girlfriend, Rene, and their two-year-old son, Frederick. Rene lives in a one room subsidized housing apartment she obtained through the housing authority based on her low income. Adam works full time at a car wash. Rene tells Adam that she thinks he should not move in because they would make too much money

and she did not know if the Housing Authority would even allow him to move in. But Adam replies that it is her apartment and she can do whatever she wants to.

Who do you think is right? Why?

MAINTAINING SUBSIDIZED HOUSING

Tenants who rent a subsidized apartment must follow the conditions specified in the lease and/or rental agreement just as tenants do for non-subsidized housing. For example, tenants are responsible to pay their share of the rent on time, keep the apartment reasonably clean, not disturb the neighbors, etc. Most of these agreements also specify that tenants are responsible for their visitor's behavior and conduct. Therefore, if a relative or a friend of a tenant misbehaves or gets into a fight while visiting, the tenant may be evicted. If tenants get evicted from a public housing or Section 8 subsidized apartment, they do not automatically qualify for a new subsidized living situation. Actually, in most cases it will take a while for evicted tenants to obtain a new and appropriate living situation. Consequently, it is very important to maintain such a living situation by obeying the rules.

Establish a list of strategies that would be helpful in maintaining a subsidized apartment.

RESOURCES

To obtain information on subsidized housing, call your local housing authority and talk to your social worker and Office of Transitional Assistance worker. Also, depending on the area you live in, there are agencies that can help you with your housing search.