

Finding and Maintaining Safe and Stable Housing

Franklin County DSS

Patti Von Preysing

April 2008

Activity (5 minutes)

- What do you think you will be able to do when you are living on your own as opposed to what you are allowed to do now?

All to Myself

- When I first moved into my own apartment, I sat in the middle of my floor and cried and thought, “This is it?” Then I thought, “This is mine. So long as I pay the rent, no one can take it away from me.” And that’s the first time I felt like something was really mine. I was happy and absolutely terrified. I’m still terrified I’m not going to make it. ~~Christine



Options...

- You have a variety of options when moving out on your own. There are apartment complexes, apartments in houses, free standing apartment buildings, condos, townhouses, studio apartments, houses, basement apartments, trailers, a room in someone's home, college dorm, or you could work something out to stay at your foster home—pay them rent in order to work out different rules than you did before. This is something you would need to talk out with them first.

Activity (5 minutes)

- What are the advantages/disadvantages of the different living choices?
 - Renting a room
 - Studio Apartment/Efficiency
 - Rental Apartments
 - Mobile Home/Trailer
 - House
 - Dorm

Renting a room

- (A) lower cost, rooms usually already have furniture, utilities are included, meals may be included.
- (D) you have less room, not as much privacy as other living arrangements, pets not usually included.

Studio Apartment/Efficiency

- (A) less expensive than a regular apartment, usually furnished, has a kitchen and private bath.
- (D) Small, rules and regulations, lease, utilities not usually included, pets could be allowed.

Rental Apartments

- (A) ideal to split with a roommate, more spacious, some allow pet, complexes have community grounds (pool, tennis, etc).
- (D) more expensive, utilities not included, rules and regulations, lease, must ask permission to paint, only allowed to put so many holes in the wall of a certain size and smaller, roommates create less privacy.

Mobile Home/Trailer

- (A) ideal to split with a roommate, yard, kitchen, feels like a house.
- (D) roommates create less privacy, utilities are not included, rules and regulations, check if the lot fee is included in your rent, yard work is your responsibility, not on a permanent foundation, very flammable, renter's insurance can be difficult to obtain.

House

- (A) ideal to split with a roommate, privacy, yard, own garage or driveway, storage space, plenty of room.
- (D) roommates create less privacy, utilities are not included, maintenance is your responsibility, yard work it yours, heat and electric bills are higher.

Dorm

- (A) you pay one flat rate for room and board for the semester, it's right there where you go to school, there are RA's for support, you're surrounded by your peers, the school takes care of the maintenance.
- (D) roommates, rules, can be loud, closes for breaks, usually just one room.

DVD While We Eat

Apartment Living



DVD—needs and wants

- Can you explain what a “need” is without using the word “need”?
- Try explaining what a “want” is without using the word “want”.
- How about explaining what “I don’t care” means to you in different words?
- What are your 3 most important needs in finding the right place to live?
- Other than a swimming pool and valet parking, what would you like to have in your living situation, but could live without?
- Are there things about where you live that don’t matter to you?
- If you were looking for a place with someone, would each of you fill out your own “needs & wants” list, or would you do that together?

DVD—Budgeting

- Why did Kim and Raina make a budget?
- How does a budget tell you if you have enough money every month?
- What's a safe proportion of your earnings to put aside every month to cover your rent?
- How would you figure out how much money you earn every month?
- Aside from rent, what other types of expenses should you include in your monthly budget?
- If you earned more money than you had to spend on the necessities, what would you do with the money?
- If you didn't have enough money to cover the rent in your budget, what could you do?
- What other one-time expenses could occur in the first month's budget?

DVD—hunting

- Kim and Raina looked for an unfurnished apartment because it was cheaper than a furnished apartment. What ideas can you give them about where they can find furniture they can afford?
- What are the two problems with renting from a property management company?
- What would you look for when inspecting the inside of an apartment?
- What would you look for when inspecting the outside of the apartment?
- What are some other questions to ask a landlord about a place before deciding to rent it?
- Do you think Kim and Raina made the right decision about which place to rent? Why?



How to Find Your Own Place

- What Benefits Can You Get?—apply 6 months ahead for housing assistance, find out how old you have to be for benefits, talk to your social worker.
- Know Your Options—where you do want to live? What kind of apartment do you want? Do you want a roommate? Are there relatives you could live with? Make a list of your priorities
- Save Money—open a bank account, start saving money, save enough money for first month's rent, security deposit, last month's rent, and utility set up fees and deposits.
- Get References—ask someone if you can use them as a reference. List several people who you could use as references with their contact information.



How to Find Your Own Place

- Start Searching—Start looking 6-7 months before you leave, look in papers and online, ask your agency, ask everyone you know.
- Dress for Success—Wear professional clothes, use your best speaking voice, be on time, have a positive attitude, have ID and other information handy.
- Ask Questions—does the rent include utilities/heat/water? Is there anything in the apartment that needs repairs? Does the neighborhood feel safe? Do you want to bring someone with you to look at the apartment?
- Read the Lease—find an adult you trust to read the lease and explain it to you. Pay special attention to things that concern you such as bans and pets.
- Keep It Down—don't blast your music!

Definitions

- Efficiency: a one-room apartment with its own bathroom, but not necessarily a complete kitchen. You might share a kitchen with others.
- Studio: a one-room apartment with its own kitchen and bathroom. Basically you live and sleep in one room.
- Broker's Fee: the amount of money you pay an apartment broker or realtor for finding you an apartment. Remember: if you don't use a broker, you don't pay a broker fee.



Definitions

- **Credit Check Fee:** the landlord may check your credit rating and charge you a credit check fee of about \$25.
- **First Month's Rent:** Just that—the first month's rent you pay the landlord when you move in.
- **Security Deposit:** This is usually equal to one month's rent, but some landlords require more. The deposit money is returned to you after you move out, unless the landlord keeps the deposit to pay for unpaid rent or damage to the apartment.
- **Lease:** A written contract that you and the landlord sign, requiring you to live in the apartment for a specific period of time for a set amount of rent and other rules and regulations.

Group Activity—translate the ads

- #1 Roanoke: 1BR 1 ba. A/C Heat, new cpt, furn., near sch. Shopping kids/pets ok Imed. Ocup., 1st/sec \$250 555-1234
- #2 Rocky Mount: Effic. Furn. A/C Heat Pvt. Yrd. Util incl. No smoking/pets/kids. St. park, 1st/last req. \$300 555-0987
- #3 Fabulous Apartment, NE Roanoke: 2 Br., Lg. Rooms, 2Ba. Cable, W/D pool, Heat. Pet ok. 1st/last/Sec. In advance. \$105/wk. 555-0381
- #4 Smith Mountain Lake: Lrg. 4/2 Hse W/D, d/w, hrd. Wd fl., fpl, exc. Apls. Lake view/dock/2 car gar, cent air/heat, Yr. Lse. \$1000/mo. Sec dep. Local ref req.

Group Activity Answers

- #1—Roanoke: 1 bedroom, 1 bathroom, air conditioning, heat, new carpet, furnished, near the school and shopping, kids and pets are allowed, immediate occupancy, 1st months rent and security deposit required. Rent is \$250/month. Call 555-1234.
- #2—Rocky Mount: Efficiency apartment, furnished, air conditioning, heat, private yard, utilities included, no smoking, no pets, no kids. Street parking. 1st and last month's rent required. Rent is \$300/month. Call 555-0987.
- #3—North East Roanoke: 2 bedroom, large rooms, 2 bathrooms, has cable, washer and dryer, pool, heat. Pets are allowed. 1st and last month's rent required as well as security deposit in advance. \$105 a week rent. Call 555-0381
- #4—Smith Mountain Lake: large 4 bedroom, 2 bathroom house. Has washer and dryer, dish washer, hard wood floors, fireplace, excellent appliances, lake view, dock, 2 car garage, central air and heat. 1-year lease is required. \$1000 a month in rent. Security deposit due at lease signing. Local references required.



Lease Activity

- What rules were outlined in the lease that you just read over?
- Are cars that are not on the road allowed to be on the property (in Roanoke all cars must be registered or you may be fined!)?
- Can there be RV's, motorcycles, and boats?
- Can you have overnight guests for extended periods of time without them being on the lease?
- Where can guests park?
- If you change the locks or add a lock does the landlord need a key?
- What if you need to sublet or add a roommate?

Lease Suggestions

- Read over your lease before you sign it.
- Make sure the rent and length of the lease is correct.
- What does it say about your security deposit?
- What rules are there?
- What does it say the landlord is responsible for?
- What are you responsible for?
- Have someone read the lease over as well before you sign it.

To Have a Roomie or Not...

- What are some advantages to having a roommate?
- What are some disadvantages?

To Have a Roomie or Not

- (A) shared responsibility, companionship, security, shared expenses.
- (D) less privacy, different habits and lifestyles, different friends, sharing a bathroom, depending on someone for 1/2 of the bills, agreeing in decorating, coming up with rules you can both live with, covering their 1/2 of bills if they can't make it, what belongs to who (while you live there and when you move out).

Roommate Questionnaire

- Complete the roommate questionnaire.



Remember...?'s to Ask Landlord

- What is the rent?
- Are the utilities included?
- What deposit is required?
- How much of the deposit is refundable at the end of the lease if everything is fine?
- Is the apartment furnished?
- Is there public transportation near by?
- Are pets allowed?
- What is your sublease policy?
- If I have a roommate will there be one lease or two?
- Under what circumstances would you enter the apartment?



Remember...What Do I Look For?

- Check out your neighborhood before you sign a lease. If you don't have a washer and dryer then is there a Laundromat near by? Is the neighborhood safe? Is it well lit? Clean? What can you walk to? What are the neighbors like? Is there a train behind the house? Is there graffiti on the walls? How many vacant places are there in the neighborhood? Have someone ride through the neighborhood with you at night. What does it seem like then?

Remember...What Do I Look For?

- Before you sign your lease you better walk through the apartment with your landlord and someone that you bring with you. Write down every thing that is wrong with the apartment. Nothing is too small to write down. These things could end up being taken out of your security deposit if you can't show that it was like that before you moved in. Have the landlord sign it with you before you sign the lease.

Remember...Inspecting an Apartment

- Walls: are there holes in the wall; is the sheetrock cracking; is the paint discolored; are there marks on the wall; are there dart marks
- Windows: do they open and close properly; do they lock; are they broken; are the screens torn; are the windowpanes intact.
- Ceilings: water stains (could mean the roof leaks or has leaked. Have them painted and if the stains come back there is a leak)
- Doors: open and close properly; is the lock good; is the paint peeling; are there stains; are there marks; are there holes
- Carpet: unusual wear; holes; stains; odors
- Kitchen: are the burners on the stove clean or covered in junk; is the oven clean or covered in junk; what do the appliances sound like; is the sink leaking; are the floors coming up; are the cabinets damaged;
- Bathroom: are the tub and sink cracked or stained; how are the floors and cabinets; are the towel racks and toilet paper racks up firmly attached to the wall?
- Is everything working: heat, A/C, stove, dishwasher, refrigerator, sinks, faucets, toilet, shower, electrical outlets, light switches, hot water heater
- Is anything leaking: sink, door, window, ceiling, toilet, and tub
- Is there a smoke alarm that works?
- Are there mice or insects? Are there droppings anywhere?
- Where is your mailbox? Does it have a key? Do you share it with anyone?

Remember...Start-up Costs

- may require first and last month's rent
- security deposit (may cost same as 1 month's rent—see if you will get all of it back at the end of your lease or not—do they keep some of it to have carpets professionally cleaned?)
- deposits: water, electric, telephone, cable, gas
- connection fees: water, electric, telephone, cable, gas

Remember...Budgeting

- It is not recommended that you spend more than 25% of your take home pay on housing, most people spend 33%.
- How much do you make on an average month.
- Multiply your salary by .25 for 25% and .33 for 33%.
- If you make \$400/month 25% would be \$100/month, 33% would be \$133.32.