

INTERMEDIATE-Housing:

(Must know 3 out of 5)

1. Knows how to look for housing using newspapers, internet, etc.

Searching for housing:

Based off your specific needs, there are many places you can go to help you search for an apartment. The following information listed to locate housing available:

1. **Websites:** Online websites such as craigslist.com and apartments.com



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A) **Hartford.craigslist.org:** Craigslist is a website used to post classified ads. A classified ad is a message posted to this website. They are usually grouped under similar listings such as housing, for sale, jobs, etc. This website replaced the paper classifieds in newspapers. You can search for housing based on location, type of bedroom, and price all by searching in the search bar.

Information Found on Site: You can find a lot of different apartments, houses, duplexes and condos for rent on craigslist. You can also find rooms for rent in homes if your budget is a bit limited and you are ok with sharing a space with others. Craigslist does search by county so when you search, you will be getting apartments from New Britain, East Hartford, and other surrounding towns.

Although craigslist is a great resource for finding multiple different things, Craigslist is also a place where people can get scammed. Make sure to take the proper safety precautions to not get scammed.

Craig's List Safety:

- Always bring a friend or family member with you to check out an apartment or room for rent.
- Do not give anyone your personal information when contacting them about a living space they are selling, or before signing a lease agreement. Do not share where you live, credit/debit card information, social security number, etc. They can use this information to steal your identity.
- Never send or hand someone money, a check, money order, or reveal any bank account information before signing a lease. Someone can attempt to steal your money.
- Be sure to inspect the living space before deciding on committing and signing a lease and paying a security deposit. If there is no legal documentation for the purchase, your money can be stolen and there is no proof of purchase.

B) **Apartments.com:** Apartments.com is another website you can use to find an apartment. This is a website different from craigslist in that property management companies post. You will need an email address to access the listing information. The steps for use are the same for craigslist and other online search tools. This is a little easier for you to use than craigslist because it can narrow down search results to a specific town. However, these are property management companies and the listed rent prices tend to be a little higher.



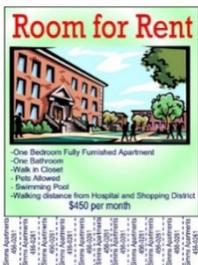
C) Lowincomeapartmentsus.com

Lowincomeapartmentsus.com is a website like apartments.com however you will only be directed to low income apartments in your area. You will need to provide an email address to view these apartment details.

D.) Affordablehousingonline.com



Similar to Lowincomeapartmentsus.com, Affordablehousingonline.com can help you find an affordable apartment near you. There are 246 low income housing apartment complexes which contain 20,346 affordable apartments for rent in Hartford County, Connecticut.



2.) **Browsing local neighborhoods/Community Resources:** Walking or driving around an area you would like possibly live is a good way to find unlisted apartments. Sometimes, apartments are not always listed on a website or in a newspaper but rather advertised on the side of the building. Finding these apartments is nice because you can walk into the leasing office when they are open and see if there are any available apartments for the time frame you are looking for.

Utilizing local resources such as libraries and businesses may sometimes advertise available housing. Private owners (not management companies) may post an ad in local libraries or coffee shops for apartments for rent. These will usually be on a bulletin board or on a table off to the side. You can usually take a small slip of paper and it will have the contact information for this person who is the owner. This is a good thing to do when walking around the neighborhood since these are usually local postings in the area.

3.) **Realtor:** A realtor is someone who acts as an agent for the sale and purchase of buildings and land. Many realtors work for small or large real estate firms and they help clients rent, buy, or sell property.

2. Understands basic terms (lease, utilities, studio/efficiency, security deposit, reference, etc.)

Basic terms:

Lease: a written contract by which one party rents land, property, services, etc., to another for a specified time, usually in return for a periodic payment.

Sub-let: to lease or rent all or part of a leased or rented property.

Utilities: a service (such as light, power, or water) provided by a public utility.

Security Deposit: an amount of money that a renter pays when beginning to rent property (such as an apartment). The landlord can use this money to pay for any damage that the renter causes to the property. If everything is in good condition when given back to the landlord at the end of the lease, the renter should get their security deposit back.

Reference: a statement of the qualifications of a person, given by someone familiar with the person.

Renters Insurance: a type of insurance that protects the renter, as well as the things that they own inside of their home.

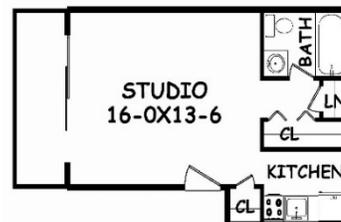
Landlord: the owner of a house, apartment, condominium, land or real estate which is rented or leased to an individual or business, who is called a tenant.

Tenant: a person who occupies land or property rented from a landlord.

Different types of housing terms:

Apartment (suite, flat) - Includes 1 bedroom or more, a kitchen, a bathroom and a living room.

Studio (Efficiency Apartment)- is 1 room with a kitchen area and a bathroom.



This Photo by Unknown Author

Apartments may be in a building or a house. Apartment buildings are high rise (6-30 story with an elevator) or low rise (fewer than 6 story with no elevator). Apartments are owned by a landlord and are rented to tenants.

Condominium (condo) - A type of home ownership where you buy a unit in an apartment building or townhouse complex, but do not own the land. Each owner pays their own mortgage, taxes, utilities and a monthly fee towards property maintenance. Sometimes, you can rent condos from the owner.

Duplex - A house that is divided into 2 separate apartments, one on top of another. The owner of a duplex may live in one apartment and rent the other, or rent both apartments to tenants. A "**triplex**" is a house that is divided into 3 separate apartments.

Detached house - A single house that is owned by 1 or more persons. Owners may rent 1 or more rooms or the whole house.

Semi-detached house - A single house that is joined to another house with a common wall. The houses are beside each other and attached.

Townhouse - A small house that is joined to a row of other houses. Townhouses can be bought or rented.

Room - A room in an apartment or house that is rented out. If shares the kitchen, bathroom and living room with other this type of housing is called "shared accommodation." "Room means that meals are included.



small

the tenant
tenants,
and board"

This Photo by Unknown Author is

<http://english.inmylanguage.org/article.aspx?docid=2272147&cat=RENTBASICINFO>

3. Knows how to determine their housing budget

Monthly income: the paycheck employees receive from their employers. Employers deduct taxes and Social Security contributions before creating checks for their employees.

Utilities: a service such as light, power, or water provided by a public utility.

Rent: a tenant's regular payment to a landlord for the use of property or land.

How to Start a Budget

Step 1: Collect all bills, state assistance paperwork, paystubs from employers, and other expenses such as childcare, cell phone, and transportation (bus pass), and complete a budgeting form. Consider expenses that you have not record of, such as purchases from local convenient stores, recreational substance use (cigarettes/alcohol/etc), or cell phone fees.

Established your personal needs you can start to compile a budget.

By collecting bills, receipts, id expenses, and paystubs, you will be able to get a more accurate number on how much you can afford and still maintain a healthy financial situation.

****Note:** If you do not have a weekly income (weekly paycheck) which is consistent, take the average of the last 2 months of paychecks. This will give you a more accurate number to create your budget with. If you would like to be on the extremely safe side, you can use the lowest paycheck you have received and multiply that by 4 to get a totally monthly income.**

Creating a budget may not sound like the most exciting thing in the world to do, but it is necessary to keep you out of debt. When you begin to create your budget it is important to realize that in order to be successful you have to provide as much detailed information as possible. Ultimately, the end result will be able to show your income and bills, and determine a plan to balance ones finances with their living expenses.

Step 2: Fill out a budget form as accurately as possible. Income, bills, and expenses can fluctuate on a regular basis. Consider rounding up expenses as a precaution when your paychecks are lower than normal, or when bills and expenses are higher. There can be consequences for not budgeting money appropriately.

Oftentimes it is easy to spend money and deviate from a budget, and after major bills are paid there is little money for expenses such as groceries or withstanding credit card bills. Unpaid bills can lead to serious issues such as credit card debt, utilities suddenly shut off in your home, or repossession of vehicles with outstanding payments owed.

Step 3: Once you have all the items filled out in the sheet, you want to add the bills you owe and subtract that amount from your monthly available income. This can help you determine if it is a budget you can afford.

The image shows a 'Simple Budget' form with a teal border. At the top left is a logo for 'frugal friends' featuring a woman and a child. The title 'Simple Budget' is in a green, sans-serif font. Below the title, there are several sections with horizontal lines for input: 'Income: _____', 'Expenses:' followed by a list of categories: 'Mortgage/Rent _____', 'Utilities _____', 'Credit Cards _____', 'Insurance _____', 'Car Payments _____', 'Cell Phone _____', 'Groceries _____', 'Gasoline _____', 'Child Care _____', 'Entertainment _____', and 'Misc. _____'. At the bottom, there are two more sections: 'Total: _____' and 'Difference: _____'. A small website URL 'www.frugalfriends.com' is visible at the very bottom right of the form.

Check out the examples below to determine if your monthly budget is unaffordable, borderline affordable with little room for unaccounted bills/expenses, or affordable:

| | Affordable | Borderline | Unaffordable |
|------------------------------------|------------|------------|--------------|
| INCOME | \$725 | \$725 | \$725 |
| BILLS (Subtract bills from income) | \$600 | \$700 | \$800 |
| TOTAL (leftover \$) | \$125 | \$25 | \$-75 |

**** Since moving can be expensive, it may be appropriate to create a moving budget as well. Although they are all one-time fee items, you do not want to get to your new apartment and not have the money to spend on essential items such as furniture, food, and setting up utilities such as cable, internet, and electricity. ***

Practice Worksheet

This **sample** budget worksheet has numbers filled in. For a blank form that you can fill in

Important:

1. In this example—as in real life—some expenses occur weekly while others occur once a year.
2. Notice that the main source of income is earned weekly, but our chart asks us to keep track of totals by month (“Monthly Budget Amount” and “Monthly Actual Amount”). Remember to multiply the weekly income by four to get your monthly income.

| Category | How Often | Monthly Budget Amount | Monthly Actual Amount | Differences |
|---|-----------|-----------------------|-----------------------|---------------|
| INCOME | | | | |
| Wages/Income | Weekly | \$250.00 | \$250.00 | \$0.00 |
| Interest Income (ex: from your savings account) | Monthly | \$1.75 | \$1.75 | \$0.00 |
| INCOME SUBTOTAL | monthly | \$1,000.00 | \$1,000.00 | \$0.00 |
| EXPENSES | | | | |
| Groceries/Food | monthly | \$120.00 | \$120.00 | \$0.00 |
| Clothing | | \$50.00 | \$40.00 | \$10.00 |
| Shopping | | | | |
| Phone | monthly | \$70.00 | \$70.00 | \$0.00 |
| Rent | monthly | \$500.00 | \$500.00 | \$0.00 |
| Utility | monthly | \$80.00 | \$75.00 | \$5.00 |
| Cable | monthly | \$50.00 | \$50.0 | \$0.00 |
| Transportation | monthly | \$30.00 | \$35.00 | -\$5.00 |
| Long-term Savings | | \$0.00 | | |
| Emergency Savings | | \$0.00 | | |
| Tax-deductible Expenses | | \$0.00 | | |
| Miscellaneous/Other | | \$0.00 | | |
| EXPENSES SUBTOTAL | | \$942.00 | \$942.00 | \$0.00 |
| NET INCOME (Income – Expenses) | | \$58.00 | \$58.00 | \$0.00 |

Example Budget Sheet: Have client fill this sheet out based on their monthly budget.

| Category | How Often | Monthly Budget Amount | Monthly Actual Amount | Differences |
|---|-----------|-----------------------|-----------------------|-------------|
| INCOME | | | | |
| Wages/Income | Weekly | | | |
| Interest Income (ex: from your savings account) | Monthly | | | |
| INCOME SUBTOTAL | monthly | | | |
| EXPENSES | | | | |
| Groceries/Food | | | | |
| Clothing | | | | |
| Shopping | | | | |
| Phone | | | | |
| Rent | | | | |
| Utility | | | | |
| Cable | | | | |
| Transportation | | | | |
| Long-term Savings | | | | |
| Emergency Savings | | | | |
| Tax-deductible Expenses | | | | |
| Miscellaneous/Other | | | | |
| EXPENSES SUBTOTAL | | | | |
| NET INCOME (Income – Expenses) | | | | |

4. Knows how to identify their current housing needs:

Determining your needs:

If you are ready to search for an apartment, consider some of your needs:

- What can you afford?
- Where will you search for a place to live, and why?
- How many people will be living with you (#of rooms needed, pets accommodations, safety concerns for children or elderly family members)?
- Are there accommodations for parking cars? (garage on or off street, or other parking availability)
- Are utilities included (heat/electricity, cable, snow removal, Wi-Fi, etc).
- Terms of a lease (what maintenance do you want to be/not be responsible for, how long are you committing to live there, who can live with you?)
- Any barriers to climbing stairs?
- Type and size of storage space?
- Physical needs (shower over a tub, grab bars, proper lighting, railings at staircases)
- Laundry in the apartment building or nearby

Other Types of Housing Supports

Supported Housing:

Supportive housing is just that: *Housing plus support*. Residents have affordable apartments and easy access to whatever help they need to stay housed and healthy. They pay one-third of their income toward rent and get both a roof over their heads and on-site access to a support network of professionals to help them overcome the challenges that left them homeless. These services can be permanent if there is a lifelong disability.

**** Different from transitional programs where the individual is in their OWN APARTMENT. Not in a 24 hour staffed apartment building or house.****

Services:

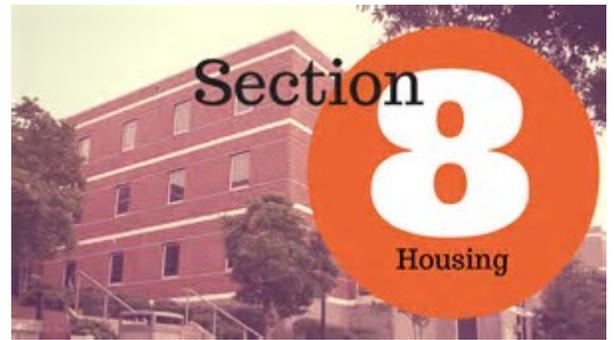
- case management,
- assisting resident with reintegrate into the community
- teaching him/her the basic skills living in an apartment.

How to Apply?

Due to the Greater Hartford Coordinated Access Network, 2-1-1 will be able to help you with finding supportive housing.

Income Based Rental Programs:

The Department of Housing and Urban development (HUD) is a government program developed to help with housing issues across the United States. HUD offers federal money to states to provide public housing. If you are searching for low-income housing, you will probably need to get into a federal government program.



The two main types of government-subsidized housing are public housing and the Section 8 program. The Department of Housing and Urban Development (HUD) oversees and helps implement both. Local housing authorities manage public housing units, which offer rents affordable to low-income households. The Section 8 program provides vouchers to low-income families to make up the difference between the maximum rent for an area, as calculated by HUD, and what the families can afford.

Public housing is a program to provide rental housing for low income families and individuals, older adults, and people with disabilities. In Connecticut, Public housing is called low income housing. There are two main programs, Section 8 (or Housing Choice Vouchers), rental assistance programs (RAP).
Section 8 or Housing Choice Vouchers

Who is eligible for low income housing?

The Connecticut public housing authority (PHA) determines who can access these services. Low-income housing targets households with "low," "very low" and "extremely low" incomes compared to the areas annual median income. To apply, you must be able to prove the following:

1. Amount of money made every year
2. If you are a person with a disability.
3. You are a United States citizen

In order to qualify based on income, CT has a tier system.

HUD makes low-income units available to households with annual incomes at 80 percent, 50 percent and 30 percent of their area's median figure. HUD categorizes households at these levels as "low income," "very low income" and "extremely low income,".

The PHA will direct you to one of two federal programs for Connecticut if you qualify, **Housing Choice Vouchers (section *8) or Rental Assistance Program (RAP).**

What is the Housing Choice Voucher Program?

The housing choice voucher program, formally called Section 8, is a rental assistance program. The families are free to choose any housing (apartment, studio, etc) that meet their requirements or needs (no supportive housing programs). This is not limited to certain apartment complexes located in subsidized housing projects. Yearly income must not exceed 30 % of the annual median family income. If you choose to move from the apartment you first used the voucher on, you will NOT lose your voucher. The section 8 program is a lottery program. Once the program reaches its max number of participants based on government funds the program closes and a wait list begins.

(homeguides.sfgate.com/need-qualify-low-income-housing-1902.html)

What is the Rental Assistance Program (RAP)?

The Rental Assistance Program (RAP) is the major state-supported program for assisting very-low-income families to afford decent, safe, and sanitary housing in the private market. Participants find their own housing, including apartments, townhouses, and single-family homes. The participant is free to choose any private rental housing that meets the requirements of the program.



Rental units must meet minimum standards of quality and safety as defined by the State of Connecticut, which has adopted the federal Housing Quality Standards (HQS) as established by the U. S. Department of Housing and Urban Development (HUD).

Who is eligible?

Eligibility for a RAP certificate is determined based on the household's annual gross income and the state's definition of a family. Participation is limited to U. S. citizens and specified categories of non-citizens who have eligible immigration status.

In general, **the family's income may not exceed 50 percent of the annual median income (AMI)** for Hartford County in which the family chooses to live. Applications can be filed out at the Housing Authority and families that qualify can put their name on a wait list. They will be contacted and provided a certificate once there is an opening.

Affordable Housing:

Affordable housing is not a program rather than funding offered through the government to help provide affordable housing. You do not need to meet certain requirements in order to receive affordable housing. While some cities advertise "affordable housing," it is usually for higher earners and is distinct from low-income housing.

5. Knows the pros/cons of having/choosing a roommate:

Pros and Cons of Roommates

After you have established a budget, you may want to look into getting a roommate. There are pros and cons of having a roommate, which it is important to understand your living style and find someone who you can get along with and has the same living style as you. Trouble and conflicts can arise quickly if you do not take the time to understand your living style and what you are looking for out a roommate. Here are some quick pros (positive) and cons (negative) sides to consider when looking or considering if you would like a roommate. (www.rent.com/blog/pros-and-cons-of-having-a-roommate/#sthash.3hyxY0zK.dpuf)

| Pros | Cons |
|--|--|
| Save Money on Rent and Utilities A big advantage of having a roommate is the ability to split the cost of rent and utilities. This means that you'll be able to afford a nicer, larger apartment than you could if you were living by yourself. You can also split the cost of other shared items, like groceries. | They May Miss Payments The problem with splitting the cost of rent and utilities is that they have to be paid whether or not your roommate can afford it that month. If your roommate is not reliable when it comes to making payments, it could end up costing you. |
| They Help You Clean It's a lot easier to clean your apartment when you can split the chores with another person. If you're really lucky, you'll be able to avoid doing the chores you like the least. | They Help Make a Mess Two people living in one apartment also means it's twice as likely to get messy. Dishes can pile up and trash bins may overflow, and it can be easy for roommates to pass the blame and responsibility off on to each other. |
| Built-in Friends Having a roommate means there's always someone there to hang out with or talk to when you come home from a long day. | Built-in Enemies On the other hand, if you and your roommate don't get along, it can make for a very uncomfortable living situation. Be careful about whom you choose as a roommate to avoid this issue altogether |
| Shared Furnishings If you're renting your first apartment, purchasing all the necessary furniture and kitchen supplies can be expensive. Pooling your resources with a roommate will make the process of furnishing your apartment much easier. | Less Privacy When you have a roommate, you have very little privacy. Your bedroom may be the only place you can go to be alone, and if your roommate has boundary issues, that may not even be true. If you prefer privacy, living with a roommate is not for you. |