

Housing



Learning Inventory Skills Training

Created by CRMHC OT staff and students

BASIC-

Housing:

(Must know 2 out of 2)

1. Understands the concept of renting

Renting is a using a space (room in a house), object (car, television, furniture), or building (Apartment or House) that is paid monthly to the person who owns it. You can rent many different things, however for this we will look at renting with relation to housing. The person does NOT own the property.



Renting an apartment and owning an apartment have very different responsibilities. Here is table outlining a just a few of them.

<i>RENTING VERSUS OWNING</i>	
Renting	Owning
You pay a monthly rent to the landlord for a period of a time previously determined by the owner.	You pay a monthly mortgage (or payment on a loan typically) in return for ownership of the property until you decided to move out.
Maintenance is generally provided and paid for by the complex or landlord	You are responsible for all maintenance within and outside of the property
If anything breaks by no fault of your own, your landlord is required to pay and fix problem	You are responsible to fix all broken items in the home or apartment.
Utilities may be included in your rent	You are responsible for all utilities you use in your home.
You may or may not be able to paint your walls and/or add carpet.	You have the freedom to paint, carpet, or hang pictures where ever you see fit.
If you do not pay your rent, or do not follow the rules outlined by the landlord (owner) then you can be evicted from your home.	If you do not pay your mortgage, the bank may come and take all of your possessions including your house.



- When you rent a place to live, you are usually required to sign a lease. A lease is a contract stating how much money you agree to pay for the place to live each month, how long you are renting it for, and what is included in the price to live there.
- At the end of your lease, you may be able to sign a lease again to continue living there or you may want to move out. Once your lease term is up, you are no longer responsible for what happens to the apartment. If you move out prior to your lease coming due, you can still be held responsible for the rent of the apartment.

Things you should know before renting a place:

1. Research the area:
 - a. Safety
 - b. What the surrounding is like.
 - c. Are there stores that you have access to.
 - d. Does public transportation come to this area
 - e. What the neighborhood is like.
2. Check the utilities provided by the place. If there is damage to the appliances, report that immediately. Conduct a thorough inventory (point out defects and take a note of the state of the items). Take pictures for proof.
3. Look to see if your contract contains a release clause: used if the tenant wants to terminate their lease after a certain period of time.
 - a. **A break clause** means a "fixed-term tenancy can be ended at 6 months",
 - b. **A release clause** runs along similar lines, but might involve the tenant "paying a fee to release themselves from the agreement at any time",.
4. Check if you will need a guarantor/co-signer
 - a. **Guarantor:** A person or corporation that makes or gives a promise, assurance, or pledge typically relating to quality, durability, or performance. Another person is usually needed to confirm that the tenant will pay their bills/rent.
5. Ask for everything in writing: It is important to keep a written copy of everything for you.
6. Read the tenancy agreement thoroughly!
7. Ask questions BEFORE signing.
8. Consider getting a roommate, the costs can be split in half.

For more information visit: <https://www.rocketlawyer.com/article/apartment-renting-101.rl>

Places of Employment

- After providing personal details, think of the places you've worked. You'll need to then fill out the employment portion of the application. Most applications to rent an apartment require you to account for your employment for the past 3 to 5 years. A landlord wants to know that you have a steady source of income that can be relied upon to pay the rent. The primary portion of the employment section is to fill out detailed information on your current employer. You will need to state the companies that you worked for, and list addresses, phone numbers and the names of your bosses.

Personal References

- You'll need to give the full names, phone numbers and physical mailing addresses of 2 to 4 people that you know in your personal life that can give a reference about you as a person and reliability.

Legal Necessities

- Fill out a release stating that it's alright for the company to check your credit score. Most companies will require it.
- You'll then need to sign the form to show that it was true and accurate to the best of your knowledge.

<http://ohmyapt.apartmentratings.com/how-to-fill-out-a-rental-application-form.html#sthash.GVDImHOV.dpuf>

What do they do with this information?

Apartment companies will use this information to determine if you will be a good renter and determine your security deposit amount if approved. This information includes:

- Determining your credit score: A credit score can tell the landlord if you pay your bills on time.
 - References: References will give the landlord information regarding the type of person you are.
 - Past Rental History: Past apartment companies you rented from will be contacted. The landlord will ask the company or previous landlord if you paid your bills on time, caused any problems within the unit, and obtained your security deposit back.
 - Employment History: Landlords will call your place of employment to ensure you have a job or are able to pay the rent. These include state benefits.



The landlord or management company will take into consideration all of the above and determine if you are "approved" (willing to rent to you) or "denied" (not willing to rent to you).

EXAMPLE OF RENTAL APPLICATION

Rental Application			
Applicant Information			
Name:			
Date of Birth:	SSN:	Phone:	
Current address:			
City:	State:	ZIP Code:	
Own Rent (Please circle)	Monthly Payment or rent:	How long?	
Previous Address:			
City:	State:	ZIP Code:	
Owned Rented (Please circle)	Monthly payment or rent:	How long?	
Employment Information			
Current Employer:			
Employer Address:		How long?	
Phone	E-mail:	Fax:	
City:	State:	ZIP Code:	
Position:	Hourly Salary (Please circle)	Annual Income:	
Emergency Contact			
Name of a person not residing with you:			
Address:			
City:	State:	ZIP Code:	Phone:
Relationship:			
Co-applicant Information, if Married			
Name:			
Date of Birth:	SSN:	Phone:	
Current address:			
City:	State:	ZIP Code:	
Own Rent (Please circle)	Monthly Payment or rent:	How long?	
Previous Address:			
City:	State:	ZIP Code:	
Owned Rented (Please circle)	Monthly payment or rent:	How long?	
Co-applicant Employment Information			
Current Employer:			
Employer Address:		How long?	
Phone	E-mail:	Fax:	
City:	State:	ZIP Code:	
Position:	Hourly Salary (Please circle)	Annual Income:	
References			
Name:	Address:	Phone:	
I authorize the verification of the information provided on this form as to my credit and employment. E have received a copy of this application.			
Signature of applicant:		Date:	
Signature of co-applicant:		Date:	

3. Knows how to access emergency housing if necessary (shelter, family, friend, etc.)



If you care experiencing homelessness or anticipate homelessness, you can call 211.

The new regulations do not allow individuals to just show up to a homeless shelter. By calling 2-1-1, they can walk you through the process to find housing based on your situation and immediate need.

What is 2-1-1?



2-1-1 is a free health helpline. Calls are answered 24 hours a day, 7 days a week. This helpline will allow you to speak to a call specialist who will be able to direct you to resources in your area.

How to call for an emergency shelter?

- To call, first pick up phone and **dial 2-1-1**.
- To get to housing, **Dial 3** after the automated message.
- **Press 1** for Shelter information.
- All other services please hold to be directed to a director.

Once you have reached the shelter information area, you will be asked to register.

1. **Registration:** Registration is answering basic questions to input you into the system for a shelter bed. A call specialist will be asking you these basic questions.
 - What is your name, first and last?
 - What is your date of birth?
 - What is your gender?
 - What is your race?
 - Do you have children?
 - Do you have any current medical needs?
 - Current income? Do you have any state benefits at this time?
 - What is the last known address? - If you do not have or do not remember it is ok. They will just ask you to remember the last town you lived in.

Q&A

Once you are registered, the call specialist will call the **triage center**.

The **Triage Center** is an important place. This is what keeps the count of beds open and occupied for all the shelters in Connecticut. The call specialist will call the triage center to see what is available in your area and also to schedule an appointment for an assessment. The steps are as follows:

Call center specialist will schedule an appointment for a CAN assessment. This assessment is necessary to collect more information for further housing needs such as transitional housing, substance abuse housing, or permanent housing depending on availability.

***** You do not need to do the CAN assessment before utilizing a shelter bed, however you are still responsible for keeping the CAN appointment.*****

- Triage Center will schedule an appointment based on your information you provided during registration. Since the shelter system includes women only, men only, and women and children, it is important to provide the most accurate information possible. This way you can be placed on the list that is appropriate for you.
- If nothing is available you will be asked to call back around 3pm-4pm to check availability if you are in need of emergency shelter only.



When a bed does become available, 2-1-1 does not provide transportation. You will be responsible to get transport to that shelter.

Once at the shelter, you will be provided with case management services, and an application for universal housing.

2-1-1 Assessment for Coordinated Access Network (CAN):

The CAN assessment is used to help assess the immediate need of your housing situation, which is done at one of the shelters around greater Hartford. The first stage is done with the triage center to assess your immediate needs. This is called a **referral**.

Referral: A referral may be necessary to prove you are in need of housing. These include eviction prevention, Rapid Re-housing or security deposit assistance.

*****Please note, this may not result in shelter admission or a need to require a shelter.****

Once a referral is appropriate, you will be scheduled for an appointment. Appointments are done at shelters around the Hartford County.

When scheduling an appointment, please consider the following:

- Hartford County appointments are booked out a few months. Example: If the date you called was June 27th, CAN appointments may be booking for August.
- Manchester or Vernon locations are less booked and can often get you in for an assessment sooner.
- YOU are responsible for getting to your appointment and to keep it. Please consider the transportation method you will need and how far you are from the location.

When you arrive for your appointment, you will be participating in three different assessments to determine the services you need. The whole process is called an **intake**.

Intake:

An intake will require a release of information to receive services from 2-1-1. If you do not provide these releases, you will not be able to continue with 2-1-1 services and be referred to the Outreach team located throughout Hartford.

Assessments administered include:

1. CT Diversion Tool:

- This interview is meant to guide a conversation and assist with a case management conversation. In some cases, you may have already spent the night in shelter. It is important to complete a diversion interview in the beginning of an assessment appointment to determine any other housing options that may be available.

2. VI-SPDAT Tool:

- This is 50 question yes or no form completed with the employee. You will receive a score. The score will not be told to you.

3. HMIS Tool:

- A computerized tool used by the employee. More information will be collected through this process along with your CI-SPDAT score to generate whether you qualify for referral to shelters or referral to rapid re-housing.

Following the collection of this information, you will be referred to one of two options. These options are:

Referral to Shelter- If you are in need of a shelter bed for later that night, the employee will determine where there may be available beds. Then, the employee will contact the appropriate shelter to try and locate a bed. If they are unable to locate a bed by calling directly, the employee will contact the appropriate triage center for assistance in locating a bed.

OR

Referral to Rapid Re-Housing program- If you score in the appropriate range of the VI-SPDAT, are literally homeless, and meet the other eligibility criteria outlined on the Rapid Re-Housing Program Eligibility Comparison Chart, you will be referred directly to the appropriate program.

After you have been given your options, you will be asked to select one of two statuses (Diverted or Enrolled). An employee will record what you have decided and the information will be imputed into the system. Once you have completed the process, or if you become homeless again, you may have to repeat the processes depending on your situation.

1. **Diverted** (You are not looking for shelter tonight)
2. **Enrolled** (You are looking for shelter for tonight, or client was referred to Rapid Re-Housing.

What are homeless shelters?

Homeless shelters are a temporary residence for people who can no longer afford to pay rent themselves. This could apply to an individual or a family.

What to expect when at a homeless shelter?

Individuals come and stay for a short period of time while the homeless shelter helps them with aspects of their life to help them get back on track and back living independently.

Services may include:

- Case management
- Accessing Affordable
- Benefits assistance
- Vocational training
- Education on skills
- Counseling



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How long can I stay in a Homeless Shelter?

People using a homeless shelter can usually stay between 3-60 days depending on the location. An extension maybe granted depending on your situation if or you are making progress towards not being homeless (I.e. Obtaining a job, utilizing services etc).

Types of Shelters:

There are many different kinds of shelters depending on your need. Below is a list of different types of shelters in the Hartford Area and whom they service.

Types of Shelters:	Types of offered services:
<ul style="list-style-type: none">• Men's Shelters• Women's Shelters/Family Shelters• Domestic Violence Shelters• Substance Abuse Shelters	<p><i>Referrals for supports with:</i></p> <p>Housing, vocational counseling, drug/alcohol supports, mental illness supports, HIV/AIDS services, entitlement and benefits counseling, case management services, childcare, legal assistance, etc.</p>

Other Options:

- When a shelter does not have available beds, a person could stay with family or friends by couch surfing.
 - Coach surfing: stay temporarily in a series of other people's homes
- Stay at a cheap hotel!
 - Some cheap hotels in Hartford:
 - Americas Best Value Inn - \$58/night
 - Motel 6 Hartford Downtown - \$56/night
 - Super 8 Hartford - \$64/night