

# 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.

<b><i>RENTING VERSUS OWNING</i></b>	
<b>Renting</b>	<b>Owning</b>
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>



can be a problematic area to answer because the sheet will also ask for the name of your current landlord and if the company may contact him. ***While you can state no, that will also likely be the answer you hear from the management company when it comes to decision time.***

- You'll then be asked for things such as your driver's license number (if you have one) and social security number. Never fill out a rental application form if it's a situation you feel uneasy about.

### ***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 application 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:

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



If you are 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 27<sup>th</sup>, 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 Housing
- 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.

<b>Types of Shelters:</b>	<b>Types of offered services:</b>
<ul style="list-style-type: none"><li>• Men's Shelters</li><li>• Women's Shelters/Family Shelters</li><li>• Domestic Violence Shelters</li><li>• Substance Abuse Shelters</li></ul>	<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 coach 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



- 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 ) Apartment.com: Apartment.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.

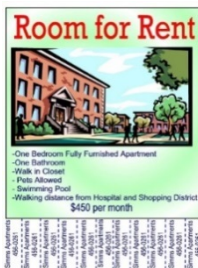
C) Lowincomeapartmentsus.com

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.

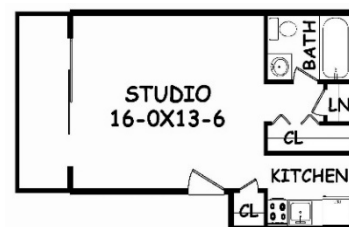
**Landlord:** the owner of a house, apartment, condominium, land or real estate which is rented or leased to an individual or business, who is called a tenant.

**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 small houses. Townhouses can be bought or rented.

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



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.

The image shows a 'Simple Budget' form with a teal border. At the top left is a logo for 'frugal Savvy' featuring a family icon. 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 URL 'www.frugalsavvy.com' is visible at the very bottom of the form.

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.

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
<b>INCOME</b>				
Wages/Income	Weekly	\$250.00	\$250.00	\$0.00
Interest Income (ex: from your savings account)	Monthly	\$1.75	\$1.75	\$0.00
<b>INCOME SUBTOTAL</b>	monthly	\$1,000.00	\$1,000.00	\$0.00
<b>EXPENSES</b>				
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		
<b>EXPENSES SUBTOTAL</b>		<b>\$942.00</b>	<b>\$942.00</b>	<b>\$0.00</b>
<b>NET INCOME</b> (Income – Expenses)		<b>\$58.00</b>	<b>\$58.00</b>	<b>\$0.00</b>

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

Category	How Often	Monthly Budget Amount	Monthly Actual Amount	Differences
<b>INCOME</b>				
Wages/Income	Weekly			
Interest Income (ex: from your savings account)	Monthly			
<b>INCOME SUBTOTAL</b>	monthly			
<b>EXPENSES</b>				
Groceries/Food				
Clothing				
Shopping				
Phone				
Rent				
Utility				
Cable				
Transportation				
Long-term Savings				
Emergency Savings				
Tax-deductible Expenses				
Miscellaneous/Other				
<b>EXPENSES SUBTOTAL</b>				
<b>NET INCOME</b> (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 area's 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](http://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 received 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](http://www.rent.com/blog/pros-and-cons-of-having-a-roommate/#sthash.3hyxY0zK.dpuf))

<b>Pros</b>	<b>Cons</b>
<p><b>Save Money on Rent and Utilities</b> 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.</p>	<p><b>They May Miss Payments</b> 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.</p>
<p><b>They Help You Clean</b> 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.</p>	<p><b>They Help Make a Mess</b> 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.</p>
<p><b>Built-in Friends</b> Having a roommate means there's always someone there to hang out with or talk to when you come home from a long day.</p>	<p><b>Built-in Enemies</b> 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</p>
<p><b>Shared Furnishings</b> 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.</p>	<p><b>Less Privacy</b> 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.</p>



# ADVANCED-Housing:

(Must know 3 out of 5)

## 1. Knows what costs to consider (utility deposits, connection fees, security deposit, 1<sup>st</sup> month rent, purchase of furniture, etc.) when moving in to a new apartment

### Understanding Your Security Deposit

Most landlords require new tenants to give a security deposit when the new tenant moves in. The **security deposit** is a payment that is held by the landlord and that is used to protect the landlord from damages to the apartment that may be caused by the tenant during the lease period.

*By Law:*

- Your landlord may not use the security deposit for unpaid rent.
- Your landlord may not charge you more than 2x the monthly rent.
- Your landlord must pay you back your security deposit within 30 days of you moving out if there are no damages to the apartment. Interest must be included if you paid your rent on time.



### What happens to my security deposit?

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When your landlord gets your deposit, they are required to put the money in an account called an “escrow” account. An escrow account is an account which collects interest. The landlord cannot use the security deposit until the lease has been terminated.

### What are moving Expenses?

Moving cost are usually one-time costs which include not just boxes but all things you need to get settled into your new apartment. Moving is expensive when you factor in all the different one-time items you must pay for. Consider the following as you determine moving costs.

## **Physically moving your Stuff:**

Determining the best method to move your stuff can be complicated. There are many options including paying someone else (moving companies), doing it yourself, or asking friends and family to help.

*Take an inventory of what you own:*



- Have you accumulated a lot of big furniture like a couch, queen-sized box spring? Is the place you are moving into furnished?
- These items may not fit in any vehicle that you or your family/friend may own, so you'll have to decide to rent a UHAUL or hire a moving company. Small items can also take up a lot of space, too: If you have a collection of small, delicate breakables, each piece will need lots of protective padding. And all that padding means having to use bigger boxes, which take up more room in the vehicle, which means making more trips.

## **How are you going to pack your stuff?**

There are many different ways you can pack your stuff however you have to determine which method is the most cost effective and convenient for you. Here is a list of all the items you can use to pack your stuff:

- Boxes/tape
- Bubble wrap/news paper
- Plastic bins/ garbage bags



This Photo by Unknown

## **Once you get to your apartment:**

Additional cost may also add up once you move all your stuff into the apartment. Consider:

- Start up essential items for your home:
  - Food
  - Toiletries (cleaning supplies, sponge, shower curtain, toilet brush, etc.)
  - Furniture, if you were unable to move some or do not have enough
  - Lightbulbs

## **Ways to Get Furniture:**

- Some apartments will already be furnished when you move in. This is something to consider when looking for an apartment. Communicating with the landlord or previous tenant to see if they are leaving behind furniture can be helpful.
- Online shopping: there are many websites that you can find furniture for cheap. Craigslist is one website that you can search for the furniture you are

looking for. EBay is another website to use. Amazon has a furniture section on their website.

- Furniture stores can be more on the pricier side, but that is one way to get the furniture quick and new.
- Some Good Will or Clothing Banks can have furniture donated to them, so give it a look.

### **Apartment Startup Cost:**

Creating a list of things you will need in the apartment based on the list generated above is a helpful way to help you better understand how much it cost to move. If you're doing a bit of a bigger move across town and need to hire movers, expect to pay a significantly higher amount.

#### *Consider:*

- The costs of renting a moving truck/hiring a moving team.
- Who can help you pack/unpack your belongings.
- Childcare when you are packing or moving items back and forth.
- Utilities charge a startup fee. This can include the electricity, cable, and phone.
- Furnishing needed for the apartment (furniture, household items, cleaning supplies, etc.)

Another expense to consider is **renters insurance**. Renter's insurance is like car insurance or home insurance but it covers the renter's possessions (clothing, tv, kitchen items etc.) in case of a fire, vandalism, or a break in. This is usually discussed when you are signing a lease. The cost of renter's insurance depends on the insurance company selected. You can receive free quotes on insurance company web sites such as GEICO or Progressive.

## **Moving Out:**

When you are ready to move out of your apartment at the end of your lease, you want to make sure to get your security deposit. There are also many steps to take before you pack up and move on. Here are those steps:



**Step One: Determine a move out date and notify your landlord at least 30 days prior to moving out. Make sure to provide your new address so you can receive your security deposit back.**

As stated in your lease, you are required to give a written notice to your landlord. The exact number of days is stated in your lease so you should refer to it to ensure you are following the lease terms. Most leases are 30 days' notice however some property managers require 60 days.

**Step Two: Call utility companies and schedule a shut off date.**

By doing this, you are ensuring that you will not be charged extra for utilities when you move out.

**Step Three: Clean the apartment**

You want to make sure you clean the apartment and return it to the condition it was in when you moved in. If you leave the apartment messy, dirty or broken, you may not receive your security deposit back.



**Step Four: Take pictures of the apartment to keep as a record when you do your walk through.**

This is especially necessary when you are trying to ensure you are going to get your security deposit back. If the landlord decided that something was damaged after you move out, you have proof of the condition.

**Step Five: Inspect the apartment with the landlord using the checklist when you moved in.**

This is when the landlord and you can go through the apartment and determine if there are any additional damages that need to be fixed. If there are, you must sign off on the damages and agree to pay using your security deposit.

*Damages:* The following are considered damages for which the landlord may keep some or all of the security deposit.

- Property damage other than normal wear and tear
- Major or more than ordinary cleaning costs
- The apartment was left in unsanitary conditions
- Unpaid or late rent payment

**Step Six: Return your keys to the landlord.**

Make sure to hand in your keys to the landlord or property manager in person. This will ensure you will not be liable if they get lost or stolen.

## **2. Knows to inspect the apartment to make sure appliances work and that the landlord has supplied accurate information about the apartment and neighborhood:**

### **Inspecting the Apartment**

It is very important for the tenant to check any apartment that he or she may rent for unsafe and unhealthy living conditions, so that these conditions can be fixed **BEFORE** signing the lease. Some conditions to check for include the following:

- Kitchen appliances: do they work, are they in good condition, are they clean
- Plumbing: any leaking faucets, broken toilets, and bathtubs; is the hot water is working; is water draining properly
- Check the doors to make sure there are locks and that they work
- Check the ceiling to ensure there are no cracks, peeling paint, falling plaster, or water damage
- Check the windows to make sure they lock and are not broken
- If there are steps, check to make sure they are sturdy and safe
- Check for any signs of ants, rodents, or pests by opening the kitchen cabinets and refrigerator by looking for sightings, droppings, etc.
- Check the floors to make sure they are not cracking or lifting.
- If there is carpet, make sure there is no spots or stains.

**\*\*It is very important that the landlord and the tenant inspect the apartment together. Conditions must be agreed upon before signing the lease. If the tenant signs the lease without addressing these concerns, the tenant may be liable for damages or broken items even if it was not their fault.\*\***

### ***Consider:***

- Taking pictures of the apartment prior to moving in to document any pre-existing conditions.
- Ask the landlord questions regarding:
  - Who to contact for repairs.
  - How long is a reasonable time for apartment repairs to be completed once they are reported.



### **3. Knows and understands the concept of a lease**

A **lease** is a legal document that records the contract between the landlord (person who owns the property), and the tenant (person who rents the property). There are two types of leases in Connecticut, written and oral.

#### **Written Leases:**

Most leases are written leases containing the following items:

- A description of the property the tenant is renting
- The length of time the tenant will be allowed to live in the unit (also called a lease term)
- The name of the landlord and the tenant
- The amount of rent, date rent is due, and any late charges for late payments
- Landlord rules and regulations
- The tenants' rights and responsibilities
- Who will pay for utilities (electric, cable, heat, hot water, trash)
- The amount of the security deposit

Written leases may contain additional information including:

- Sublease arrangements (terms under which the tenant may rent the apartment to someone else)
- Laundry and recreational facilities (if they are included, and where they are)
- Appliances (stove, refrigerator, and others) if the landlord provides them.

#### **Oral Leases:**

An oral lease is made between the landlord and tenant after they discuss rental items. It is usually a **month-to-month agreement**, and is then the rent is paid on a monthly basis and the lease continues without a final date until the landlord or the tenant ends it. Both parties must follow an oral lease, like a written lease, however and oral lease is hard to enforce since it is one person against another person. If possible, always choose a written lease in case of a conflict in lease terms with your landlord.

#### **Understanding a lease:**

Take the time to read your lease thoroughly and carefully because, once you sign, ***the terms are legally binding***. Here are some tips to better understand your lease:

- If you don't understand a clause, ask for clarification.
- If you want to make or request changes to the lease, both you and the landlord should initial and date them.
- Protects both the renter and the landlord:
  - Landlord- expects their property to be in good condition when given back
  - Renter- expects the landlord to fulfill their legal duties

## Example of a Lease

### **RENTAL LEASE AGREEMENT**

THIS LEASE AGREEMENT made this \_\_\_\_\_ Day of \_\_\_\_\_, \_\_\_\_\_, by and between \_\_\_\_\_, herein called "Landlord," and \_\_\_\_\_ and \_\_\_\_\_, herein called "Tenant." Landlord hereby agrees to rent to Tenant the dwelling located at \_\_\_\_\_ under the following terms and conditions.

**1. FIXED-TERM AGREEMENT (LEASE):**

Tenants agree to lease this dwelling for a fixed term of \_\_\_\_\_, beginning \_\_\_\_\_ and ending \_\_\_\_\_. Upon expiration, this Agreement shall become a month-to-month agreement AUTOMATICALLY, UNLESS either Tenants or Owners notify the other party in writing at least 30 days prior to expiration that they do not wish this Agreement to continue on any basis.

**2. RENT:**

Tenant agrees to pay Landlord as base rent the sum of \$\_\_\_\_\_ per month, due and payable monthly in advance on the 1<sup>st</sup> day of each month during the term of this agreement. The first month's rent is required to be submitted on or before move-in.

**3. FORM OF PAYMENT:**

Tenants agree to pay their rent in the form of a personal check, a cashier's check, or a money order made out to the Landlord.

**4. RENT PAYMENT PROCEDURE:**

Tenants agree to pay their rent by mail addressed to the Landlord (replace this with landlord's mailing address) \_\_\_\_\_, or in person at the same address, or in such other way as the Landlord will advise the Tenant in writing.

## **4. Knows and understands landlord and tenant rights and responsibilities:**

### **Rights and Responsibilities of a Tenant and Landlord:**

Tenants/Residents and property managers/owners both have rights and responsibilities during a tenancy agreement or lease term.



This Photo by Unknown

#### *Responsibilities of a Tenant:*

- Pay rent on time
- Keep the apartment and the surrounding areas clean and in good condition
- Keep the noise level that will not disturb your neighbors
- Repair any damage to the apartment that was the fault of you, your family members, or guests.
- Let the landlord know immediately if the apartment needs repairs that are NOT your fault.
- Give the landlord permission to enter the apartment at reasonable agreed on times to inspect the place or to make any necessary repairs.
- Notify the landlord if you will not be in the apartment for long periods of time so the landlord can keep an eye on your apartment.
- When you are moving out, you are to give the landlord proper notice and return the apartment to the same condition it was in when you moved in.
- Return all keys to the landlord once moving out.
- Long term guest- know the rules, notify the landlord if necessary
- Be aware if you are allowed to have pets or not, clean up after your pet!

#### *Responsibilities of a Landlord:*

- Provide a clean apartment when the tenant moves in
- Clean common areas including hallways, stairs, yards, and entryways.
- Keep hallways and entryways lighted well
- Keep plumbing and heating systems working (Both hot and cold water)
- Repair stairways, porches, floors, ceilings and walls safely and appropriately.
- Provide working locks on the doors to apartments
- Provide safe fire exits from the building
- Two electrical plugs in each room
- Viewing devices (peephole, camera, etc) on the doors that open onto the hallways
- Extermination service if the apartment is infested with pests or rodents
- Provide a working smoke detector





Before signing a lease, ask you landlord questions about routine maintenance that they will do for you including keeping gutters clean, mowing the lawn, snow removal etc.

If a landlord does not provide repairs or follow through with their responsibilities to the lease agreement, a person can go to the city housing department in their town and seek assistance. Their rent money can be held in escrow (paid to the court) until issue is resolved without penalties. If you make the decision to not pay rent, due to not having the services provided, you risk losing housing due to your non-compliance with rent payment.

## **5. Knows what it means to be a “good neighbor”**

**Good Neighbor:** marked by principles of friendship, cooperation, and noninterference in the internal affairs of another country

### **Consequences of not respecting the Rights of other Residents (being a bad neighbor)**

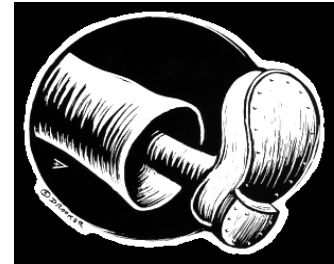
Often there are clauses in leases designating quiet hours, parking spaces, and smoking policies. It is up to the landlord to enforce the terms of the rental agreement with other tenants in the building or complex. If you or your neighbors are not following the rules designated in the lease, there can be consequences for this.

You can be evicted or asked to leave your home if you do not follow the rules or pay your rent. If you can no longer bear living in your home because of your neighbors or landlord you may consider moving out, or seek legal assistance.

### **Eviction**

#### **What is an eviction?**

The only legal way a landlord can remove a tenant from the property before the lease is up is through a court eviction. An **eviction** is the landlord’s way of kicking the tenant out of the apartment.



[This Photo](#) by Unknown  
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#### **What are the reasons I can be evicted?**

An eviction can be started for the following reasons:

- The lease has expired and the tenant has not moved out
- The tenant has not paid rent within the grace period stated on the lease
- Breaking the terms of the lease in regards of the duties and responsibilities
- Being a serial nuisance and the tenants actions interfere with the safety and comfort of others.

#### **What are the types of evictions?**

There are three types of evictions.

1. **Pay Rent or Quit Notices:** are typically used when the tenant has not paid the rent. They give the tenant a few days (three to five in most states) to pay the rent or move out ("quit").

2. **Unconditional Quit Notices** They order the tenant to vacate the premises with no chance to pay the rent or correct a lease or rental agreement violation.

Unconditional quit notices are allowed only when the tenant has:

- repeatedly violated a significant lease or rental agreement clause
  - been late with the rent on more than one occasion
  - seriously damaged the premises, or
  - engaged in serious illegal activity, such as drug dealing on the premises.
3. **Cure or Quit Notices** are typically given after a tenant violates a term or condition of the lease or rental agreement, such as a no-pets policy, failing to move out on time, or from making too much noise.
    - Usually, the tenant has a set amount of time in which to correct, or "cure," the violation. A tenant who fails to do so must move or face the possibility of an eviction lawsuit.

### **How does the landlord go about evicting me?**

There are many steps to evict a tenant from their apartment. Since this is a legal process, the court has detailed a series of steps necessary to legally evict someone. Here are those steps:

1. Landlord legally hands tenant a **Notice to Quit** by way of a state marshal.
2. If the tenant has not moved out of the property voluntarily by the date given on the **Notice to Quit**, the landlord then sends the state marshal to serve a Summons and Complaint.
3. The summons is a court document stating an eviction is being brought against the tenant. The tenant then has the right to file paper work against the landlord in court or move out.
4. The landlord and the tenant go to court, and judgment is in favor of the landlord, the tenant must move out within 5 days.
5. The tenant may ask the court for a **Stay of Execution** allowing the tenant to stay in the apartment for up to 3 months.
6. As soon as the **stay of execution** expires, the landlord may get an execution to remove the tenant and his or her belongings from the apartment if they are not already removed.

### **What to do if you are having difficulties with other residents:**

Here are the steps to take when dealing with a neighbor who is not respecting the rights of other residents:

- **Step One:** Document noise incidences or safety concerns in writing. Make sure to include times, dates, what the complaint was, and what action was taken.

- **Step Two:** Try ringing your neighbor's doorbell and ask to have a conversation about the noise. If done politely and respectfully, the noise problem may go away without any further incidents. By talking, you may bring your neighbor's attention to a problem he did not even know existed.
- **Step Three:** If noise or situation continues, bring documentation of events to your landlord. Make sure to write down specific times, and details about the situation. Ask your landlord to enforce all rules.
- **Step Four:** Give your landlord some time to talk to you neighbor regarding the noise. If sometime has passed and the situation is still happening, you may call the police. Make sure to have all the proper documentation and to call when the noise/or situation is actually happening. Nothing can be done if you call when there is no situation occurring at that time.

<http://realestate.findlaw.com/neighbors/what-to-do-about-a-neighbor-s-noise-faqs.html>