

Independent Living Skills Module IV



ACTIVITY

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

This 1st day of September, 1995, _____ herein called (“Lessors”) hereby lease to _____ herein called the (“Lessee”) the following premises: A first floor apartment located at _____. Rent per month: Six Hundred Thirty Five Dollars (\$635.00), term: 12 months, commencement date: September 1st, 1996.

1. Rent

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

2. Security Deposit

The Lessor agrees to hold the security deposit of Six Hundred Thirty Five dollars in an interest bearing escrow account, as a security deposit for the full, faithful, and punctual performance by the Lessee of all lawful covenants and conditions of this Lease.

It is understood that this security deposit may be applied to damages caused by the Lessee. The Lessors will return the security deposit less the amount applied to damages with interest as required by law and make a full accounting to the Lessee for all damages applied within 30 days after the building is vacated. It is further understood that the security deposit is not to be considered prepaid rent, nor shall damages be limited to the amount of this security deposit.

3. Pets

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

4. Utilities

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

5. Insurance

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

6. Assigning/Subletting

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

Independent Living Skills Module IV

7. Nuisance

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

8. Mortgages

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

9. Fire and Casualty

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

10. Regulations

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

11. Condition of Apartment

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

12. Complete Agreement

It is agreed, except as herein otherwise provided, that no amendment or change or addition to this lease shall be binding upon the Lessors or Lessee unless reduced to writing and signed by the parties hereto. It is hereby agreed that this is the entire agreement of the parties.

13. Joint and Several Obligations

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

14. Severability

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

Independent Living Skills Module IV

15. Holdover

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

16. Right of Entry

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

17. Delivery of Lease

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

18. Renewal/Notice to Quit

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

Questions

1. How long is the lease for? _____
2. When does the rent have to be paid? _____
3. How much is the security deposit? _____
4. Are pets allowed? _____
5. Are utilities included in the rent? _____
6. Can the Lessee sublet? _____

Independent Living Skills Module IV

7. Is the Lessee responsible for damages he/she caused? _____
8. How long before the lease expires does the Lessee have to notify the Lessors of his/her intention to renew or not renew the lease? _____

What can you do to avoid unwelcome surprises?

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

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

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

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

What is your monthly income?

\$

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

I could spend \$ for rent.

Explain your estimate.

Note: For more information, refer to the “Budgeting” section in Module I.

Independent Living Skills Module IV

Apartment Hunting

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



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Familiarize yourself with the terms and abbreviations listed below.

Abbreviations

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

Terms

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

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

Security deposit: A specific amount of money that the landlord requires you to pay before you move in just in case you cause some damage to the apartment while you're living there. The landlord keeps your money until you move out. He/she will then inspect the apartment and return

Independent Living Skills Module IV

your deposit to you if there is no damage. If there is some damage, the landlord may use all or part of your deposit to repair the damage.

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

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

Utilities: Public services, such as gas and electricity.



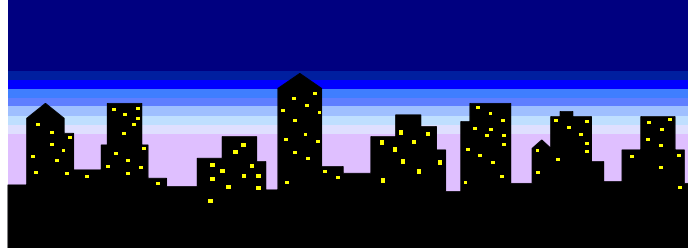
ACTIVITY

Evaluate the following advertisement section and circle the apartment that best meets your needs and budget.

Sm. 1 bdr. apt, WW, nr publ. transp. Sec. dep. \$350 & util. Call 489-3758	Effic. apt, furn, ideal for sgl prof. Pkg. Refs, sec. dep. \$380 incl. gas & HW. Call 678-9841	Close to downtown. Renov. studio apt. New bath. \$400 incl util. Refs. Call 468-0985	2 Bdrm in quiet neighborhood. Lrg kit, hrdwd floors. Painted, clean. 1st & last no pets. \$510 & util. 459-3546
Immaculate 1 BR in well-maintained bldg. Compl. appl, kit, W/W, A/C, Indry & prkg. \$480 & util. !st, last, & \$250 sec.345-4878	Lovely 3 bdrm apt. in triple-decker seeks neat & friendly tenant. \$760 & util. Call 897-4562	Mod. 1BR. WW, D&D, nr bus stop. No pets. Sec dep. \$510 util incld. Call 348-9841	Spacious 3BR in well maint. building. Elev., laundry, & bike room on premises. \$760 incl. ht, HW. Call 489-4327
Unique 1BR apt. A/C, loft, 2 levels, flr-ceil windows, private W/D, deck. Pool, jacuzzi, sauna, weight room. 24 hr concierge. Available now, sec. dep. \$800 & util. Call 745-1689	Sunny 2 BR, mod kit & bath, porch. \$600 & util, sec. deposit. References required. Call 952-6578	Quality furn'd apts for short and long stays. Wkly rate from \$150. No lease. Near public transp. Call 687-0418	Deleaded 2BR near busline. Cat ok. Sec. deposit, \$650 & util. Call 687-1560
Nice studio in brownstown building. 1st & last, \$340 util. incl. Call 241-4680	Near public transp. Mod 1 bdrm apt & den. A/C, prking, w/d, \$410 util. incld. Now available , lease. 451-6478	New luxurious 1 & 2BR apts. Elevator, hw/ht, psrking, Indry. Handicap accessible. \$450 - \$680. Call 467-4601	Deluxe 1BR condo. Sunny, beautiful view. \$780 util incl. Call 678-0484
1 bdrm suite, incl. base cost of util, Indry. Nr bus & city center. Lease. No pets. \$440. Call 781-1632.	2BR duplex, 1.5bath, gd prkng, hwd flr. Pets ok. Refs, sec. dep. \$700 & util. Call 481-3389	Studio, high ceilngs. Sep. kit,fp, st. space. 1st& last, \$500 util. incl. Call 451-0489.	1 bdrm priv. entrance. Fresh paint. 1st & last. \$350, util incl. Call 487-0157.
4 rm apt., 3rd floor. Great for couple or roommates. Sec. Dpst, \$575 & util. Call 781-3578	3BR, mod. kit & bath. Excellent location \$750 & util. 487-1308	Mod apts. Rent includes pool, A/C, ht/hw, prkg. 1BR: \$500-\$580. 2BR \$695. Call 442-6687	Lg. 2 BR basement apt. on busy main st. \$300 dep. & \$340/mth & util. Call 480-25607

Independent Living Skills Module IV

Explain your choice



ACTIVITY

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

Explain your choices.

Independent Living Skills Module IV

Another way you can locate apartments is through real estate agents or apartment location services. Many of them charge a fee for their services, however. In addition, larger apartment complexes usually have business offices in which you can inquire and apply for available units directly. Furthermore, as previously mentioned, word of mouth is often helpful. Ask your family, friends, co-workers, etc., if they know of any available and appropriate apartments.

Subsidized Housing

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

Evaluating an Apartment

Before committing to an apartment, you will have to make sure that it is in good condition and meets your needs. Make certain that you are aware of all costs, requirements, and stipulations relating to the apartment and rental agreement. The following worksheet will assist you (now or later) in evaluating whether or not an apartment is right for you.



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Look at a minimum of two available apartments, utilizing the worksheet to determine if they are appropriate for you.



Independent Living Skills Module IV

Worksheet

Apartment Location

City: _____ Neighborhood: _____

Floor: _____

Near: *public transportation*
school
work
family & friends
shops and stores

Financial Requirements

Amount of Rent: \$ _____ Amount of Security Deposit \$ _____

Utilities Included? Yes No If no, Average Cost of Util.: \$ _____

Parking fee? No Yes \$ _____ Other Costs: \$ _____

Apartment Characteristics

Lease? _____ Pets? Yes No

Number of Bedrooms: _____ Size of Bedrooms: _____

Living Room	<input type="checkbox"/>	Laundry Facilities	<input type="checkbox"/>
Dining Room	<input type="checkbox"/>	Fire exits	<input type="checkbox"/>
Yard	<input type="checkbox"/>	Storage Space	<input type="checkbox"/>
Porch	<input type="checkbox"/>	Other: _____	<input type="checkbox"/>
Parking	<input type="checkbox"/>	Other: _____	<input type="checkbox"/>

Condition

Carpet/Floors	<input type="checkbox"/> Excellent	<input type="checkbox"/> Acceptable	<input type="checkbox"/> Unacceptable
Walls	<input type="checkbox"/> Excellent	<input type="checkbox"/> Acceptable	<input type="checkbox"/> Unacceptable
Doors/Locks	<input type="checkbox"/> Excellent	<input type="checkbox"/> Acceptable	<input type="checkbox"/> Unacceptable
Windows	<input type="checkbox"/> Excellent	<input type="checkbox"/> Acceptable	<input type="checkbox"/> Unacceptable
Water Pressure	<input type="checkbox"/> Excellent	<input type="checkbox"/> Acceptable	<input type="checkbox"/> Unacceptable

Roaches/Bugs: _____

Other: _____

Other: _____

Kitchen

Refrigerator:	<input type="checkbox"/> Excellent	<input type="checkbox"/> Acceptable	<input type="checkbox"/> Unacceptable	<input type="checkbox"/> None
Range:	<input type="checkbox"/> Excellent	<input type="checkbox"/> Acceptable	<input type="checkbox"/> Unacceptable	<input type="checkbox"/> None
Oven:	<input type="checkbox"/> Excellent	<input type="checkbox"/> Acceptable	<input type="checkbox"/> Unacceptable	<input type="checkbox"/> None
Sink:	<input type="checkbox"/> Excellent	<input type="checkbox"/> Acceptable	<input type="checkbox"/> Unacceptable	<input type="checkbox"/> None
Cabinets:	<input type="checkbox"/> Excellent	<input type="checkbox"/> Acceptable	<input type="checkbox"/> Unacceptable	<input type="checkbox"/> None
Other:	<input type="checkbox"/> Excellent	<input type="checkbox"/> Acceptable	<input type="checkbox"/> Unacceptable	<input type="checkbox"/> None

Independent Living Skills Module IV

Bathroom

- | | | | | |
|----------|------------------------------------|-------------------------------------|---------------------------------------|-------------------------------|
| Sink: | <input type="checkbox"/> Excellent | <input type="checkbox"/> Acceptable | <input type="checkbox"/> Unacceptable | <input type="checkbox"/> None |
| Shower: | <input type="checkbox"/> Excellent | <input type="checkbox"/> Acceptable | <input type="checkbox"/> Unacceptable | <input type="checkbox"/> None |
| Bathtub: | <input type="checkbox"/> Excellent | <input type="checkbox"/> Acceptable | <input type="checkbox"/> Unacceptable | <input type="checkbox"/> None |
| Toilet: | <input type="checkbox"/> Excellent | <input type="checkbox"/> Acceptable | <input type="checkbox"/> Unacceptable | <input type="checkbox"/> None |
| Other: | <input type="checkbox"/> Excellent | <input type="checkbox"/> Acceptable | <input type="checkbox"/> Unacceptable | <input type="checkbox"/> None |

Extras

- | | | | |
|----------------------|--------------------------|--------------|--------------------------|
| Pool | <input type="checkbox"/> | Yard | <input type="checkbox"/> |
| Laundry Room | <input type="checkbox"/> | Fireplace | <input type="checkbox"/> |
| Exercise/Weight Room | <input type="checkbox"/> | Other: _____ | <input type="checkbox"/> |
| Porch/Balcony | <input type="checkbox"/> | Other: _____ | <input type="checkbox"/> |
| Parking Space | <input type="checkbox"/> | | |

<p style="text-align: center;">THE APARTMENT IS APPROPRIATE FOR ME BECAUSE...</p>	<p style="text-align: center;">THE APARTMENT DOES NOT MEET MY NEEDS BECAUSE...</p>
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Independent Living Skills Module IV

After evaluating the previous information, have you decided which type of living arrangement will meet your needs and budget?

Explain your choice.

Once you have made a decision regarding where you would like to live, you can begin to prepare and plan for your move. As stated previously, you will need to save money for start-up costs (the security deposit, the first month's rent, furniture, household items, etc.) prior to leaving care. *For detailed information, please refer to Module I.*

In addition to the money necessary for start-up costs, there are many additional factors to be considered before obtaining your own living situation.



ACTIVITY

Utilize the following worksheet to assist you in planning and preparing for your move.

Independent Living Skills Module IV

Income	My Choice of Living Arrangements	
Employment:	City:	
Is my job secure? Yes No	Neighborhood:	
Average Earnings:	I Can Afford \$_____ / Month in Rent	
Other Income:	Utilities Included	Utilities Excluded
Other:	Roommate	Own Apartment
	Furnished Room	Lease
	Other:	
Savings	Household Items	
Estimated Start Up Cost:	Have It	Need it
\$ _____		
My Total Savings Are:		
\$ _____		
Other:		
Furniture		
Have It	Need it	
Transportation	Support System	
Public	Family:	
Own Car	Friends:	
	Professionals:	
	Community:	
	Other:	
Am I Ready?	Yes	No

Independent Living Skills Module IV

How To Maintain An Apartment/Living Situation

Once you have obtained a living situation/apartment, you need to make sure that you know how to maintain it. As a tenant, you have responsibilities toward your landlord, the other tenants in your building, your neighbors, and the community, in general.

Consider the following:

Jason moved into his own apartment two weeks ago. He likes to listen to loud music and turns up his stereo. Even though the other tenants have frequently asked him to turn it down, he refuses to do so. Today, the landlord came by to give Jason a warning. He told Jason that if he continues to listen to loud music, he'll lose his apartment. Jason was surprised and told the landlord that he thought that as long as he is paying the rent on time he could do whatever he wanted in his apartment.

What do you think? _____

What do you think you will have to do in order to maintain your apartment/living situation?

Generally, you must:

- Pay your rent on time.
- Abide by the conditions of the lease.
- Dispose your garbage properly.
- Keep your apartment sanitary.
- Refrain from making excessive noise, especially at night.

Your landlord must also abide by the terms of the lease. Be sure you know your responsibilities and your rights as a tenant. If you believe that your rights are being violated, you can contact the tenant's group in your community for assistance. The Massachusetts Tenant Organization at 14 Beacon Street, Boston, MA (617)367-6260, can put you in contact with your local group.

Independent Living Skills Module IV

The following agencies also provide assistance with various housing problems:

Massachusetts Consumer Self Help Office (617) 727-7780

One Ashburton Place

Boston, MA

Offers information on housing laws codes, landlord/tenant issues and utilities.

Massachusetts Department of Public Health (617) 522-3700

Childhood Lead Poisoning Prevention Program

305 South Street

Jamaica Plain, MA

Guides in de-leading buildings and use of non-lead-based paints

Massachusetts Office of Handicapped Affairs (617) 727-7440

One Ashburton Place

Boston, MA

Assists disabled persons with obtaining independent living services

If you need legal advice, the following agencies can help:

Massachusetts Commission Against (617) 727-3990

Discrimination

One Ashburton Place

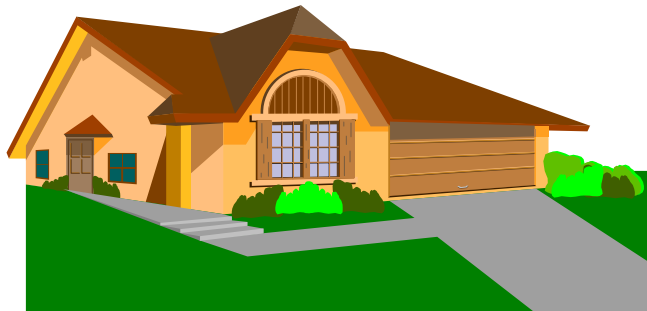
Boston, MA

Western Region

(413) 739-3330

145 State Street

Springfield, MA



Independent Living Skills Module IV

Utilities

Whether you will live in an apartment by yourself or with a roommate you will need utilities. Utilities are public services such as gas and electricity. Some utilities, like water and gas, might be included in your rent while others, such as telephone service, will always have to be paid for separately.

Note: For estimates on your average monthly utility costs, please refer to Module I.

Gas:

Gas is needed for heat, hot water, and gas stoves. If gas is not included in your rent, you will need to contact your local gas company prior to moving into an apartment in order to obtain services. Usually, there is no charge to have your gas turned on and no security deposit is required. Gas bills will be issued monthly. Every other month, a representative from the gas company will come to your building and read from a gas meter how much gas you have used. The cost of gas in the months between visits is based on an estimate, using your previous month's bills to predict how much gas you have used.

If you heat your apartment by gas, you have the option to pay higher fees during the summer months (when you don't use a large amount of gas) in order keep the down the costs in the colder, more expensive winter months.

Paying Your Gas Bill

It is important that you pay all your utility bills on time!

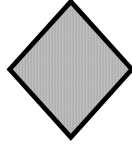


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Familiarize yourself with the following sample bill and answer the questions that follow.

Independent Living Skills Module IV

Tri County Gas Co.



**489 Fossil Fuel Blvd
Petroleum, MA 01918**

PLEASE RETURN TOP PORTION OF BILL WHEN PAYING BY MAIL

Service Address John Doe 47 Dynamo Road Petroleum, MA 01918	Account Number 99-00-9900-1		Service To Sept. 09, 1995	Date of Next Reading Oct. 11, 1995
	Rate R/3	Billing Days 30	Billing Date Sept. 13, 1995	Payment Due Oct. 11, 1995

Aug 10	PREVIOUS BALANCE	21.82
Sept 12	PAYMENT RECEIVED -- THANK YOU	21.82 -
	LEAVING A BALANCE OF	0.00
Sept 09	METER # 45085 BILLING FROM -- 5558 TO -- 5593	
	CCF USED -- 35 ACTUAL READING	25.06
	YOUR ACCOUNT BALANCE TO DATE IS	25.06

R/3 RATE SCHEDULE
 CUSTOMER CHARGE \$7.51

 FIRST 30 CCF @ .52991/CCF
 OVER 30 CCF @ .32991/CCF

*** RESIDENTIAL RATE CLASSES ***
 R/1 NON HEATING
 R/3 HEATING
 R/2 WELFARE/FUEL PROGRAM - NON HEATING
 R/4 WELFARE/FUEL PROGRAM - HEATING

GAS ADJUSTMENT FACTOR	BUDGET PERIOD	GAS USED	BUDGET BILL	AMOUNT DUE
.047270 CR.	TO DATE ----	25.06	0.00	25.06

How much does John Doe have to pay this month?

How much gas has John used during this billing period?

By what date will John have to pay the bill?

Does John take advantage of the option to pay a higher amount during the summer months to keep his costs down during the winter months?

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Using gas thoughtfully will assist you in saving money. Keep the following conservation tips in mind when using gas.

- Insulate all windows and doors, particularly during the winter months.
- Insulate pipes, if appropriate.
- Keep your thermostat at a reasonable temperature when you are in your apartment.
- Turn your thermostat down when you leave.
- Showers are less costly than bathing.
- Don't leave the water running.
- Wash only full loads of laundry.



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Contact your local gas company and inquire about payment options and additional conservation tips.

Water

Unless you own a home or rent a duplex or an entire house, your water is usually included in your rent. However, in order to help the environment and to prevent rent increases due to high water usage, you should always try to save water. Some water conservation tips:

- Never leave the water running unnecessarily. Be sure all taps are tightly closed.
- Repair leaky faucets as soon as possible.
- Only turn the washing machine or dishwasher on when they are full.
- Showers use less water than baths.



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For additional conservation tips, contact your local water company.


Independent Living Skills Module IV

Electricity

Similarly to gas, you will need to contact your local electric company to get your electricity turned on. This initial service is free of charge and no security deposit is required. Billing procedures are also similar to those of the gas company. A representative will read the meter bi-monthly. During the alternate months, the amount of the bill is based upon an estimate according to the electrical usage in the previous month.



ACTIVITY

		<h2>City Electric Co.</h2>																					
489 Tesla Coil Blvd Brightlights, MA 01212		Budget payment plans are available for the payment of utility bills. Call or write for details.																					
<table border="1"> <thead> <tr> <th>Service Address</th> <th>Account Number</th> <th>Service To</th> <th>Amount Due</th> </tr> </thead> <tbody> <tr> <td rowspan="4">Jane Smith 19 Phillips Street Brightlights, MA 01212</td> <td>537-035975</td> <td>9/22/95</td> <td>\$71.26</td> </tr> <tr> <th>Apts.</th> <th>Billing Days</th> <th>Bill Date</th> </tr> <tr> <td>1</td> <td>32</td> <td>10/1/95</td> </tr> <tr> <th>Due Date</th> <td>10/17/95</td> </tr> </tbody> </table>		Service Address	Account Number	Service To	Amount Due	Jane Smith 19 Phillips Street Brightlights, MA 01212	537-035975	9/22/95	\$71.26	Apts.	Billing Days	Bill Date	1	32	10/1/95	Due Date	10/17/95						
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<table border="1"> <thead> <tr> <th>Reading</th> <th>Previous</th> <th>KWH USED</th> <th>CODE</th> <th>AMOUNT</th> </tr> </thead> <tbody> <tr> <td>65049</td> <td>64341</td> <td>708</td> <td>BD B1</td> <td>.80 63.68</td> </tr> <tr> <td colspan="4">FUEL ADJ.USTMENT CHARGE (.00930 PER KWH)</td> <td>6.58</td> </tr> <tr> <td colspan="4">RESIDENTIAL CONSERVATION SERVICE</td> <td>.20</td> </tr> </tbody> </table>		Reading	Previous	KWH USED	CODE	AMOUNT	65049	64341	708	BD B1	.80 63.68	FUEL ADJ.USTMENT CHARGE (.00930 PER KWH)				6.58	RESIDENTIAL CONSERVATION SERVICE				.20	CHARGE CODE B1 RESIDENTIAL RATE B2 RESIDENTIAL OFF-PEAK B3 RESIDENTIAL OFF-PEAK C TOTAL ELECTRIC RATE BD PAST DUE OR CREDIT BALANCE E ESTIMATED BILL FB FINAL BILL KWH KILOWATT HOUR(S)	
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65049	64341	708	BD B1	.80 63.68																			
FUEL ADJ.USTMENT CHARGE (.00930 PER KWH)				6.58																			
RESIDENTIAL CONSERVATION SERVICE				.20																			

When does Jane have to pay the bill?

How much does Jane have to pay this month?

How many kilowatt hours has Jane used during this billing period?

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Keep the following tips in mind. They will help you to save money on your electricity bill.

- Turn off all lights, the television, stereo, etc., when you aren't using them or when you leave the house.
- Close the refrigerator doors as soon as you can. Refrigerators need a lot of energy and are responsible for as much as 25% of your total electric bill.
- Use other appliances (such as hairdryers and humidifiers) thoughtfully. They use a lot of energy as well.
- You might want to buy energy-efficient light bulbs, which are initially more expensive than regular light bulbs but will save you money in the long run.



ACTIVITY

Contact your local electric company for additional billing and conservation information.

Telephone

To obtain telephone services, contact your local phone company. You must be 18 years of age or older. If you do have a phone jack in your apartment, NYNEX charges an initial service fee of \$37.07 to connect your telephone and activate service. If you do not have a phone jack, NYNEX will charge an additional:

\$39.95	Basic fee to install a phone jack, including dispatching a service repairman to your apartment or home.
\$55.00/hr	Hourly fee for service repair.
\$2.40	Cost of the phone jack
\$2.40/ft	Cost of each foot of wiring necessary

Unless you have had previous financial problems with the phone company, no security deposit is required.

Note: For information on calling plans, service fees, costs of local and long distance phone calls, and an explanation of long distance carriers, please refer to Module I.

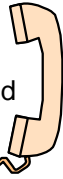


ACTIVITY

Read the sample phone bill and answer the questions below.

Independent Living Skills Module IV

PHONE CO.
 1043 Telegraph Road
 Bell, MA 01235



Account Number 508 555-0000 000 000 0
 Billing Period Sep 11 - Oct 10, 1995
 PHONE Co. Page 1

Customer	Account Number	Amount Due
Tim Davis 143 Second Street Boston, MA 01232	508-555-0000-000-000-0	\$ 48.13

Summary of account

Previous charges and credits

Amount of last bill \$74.27
 Payment received - Thank you 74.27CR

Current charges

PHONE Co. 29.16
 Long Distance Co. 18.97

Total current charges 48.13

Total amount due \$ 48.13

Payment is due upon receipt.

• Total current charges are due upon receipt. Current charges will be considered delinquent after November 25.

• If you have questions about your bill, please call the individual company involved. Phone numbers for each company are listed on the account summary pages for each company.

• You have the right to dispute your bill. See the back of your phone bill for details.

CHARGE CODES

DE DAYTIME RATE
 EE EVENING RATE
 NE NIGHTTIME/WEEKEND RATE

PHONE Co. Current Charges

Monthly charges

Unlimited Residential Service \$15.85
 OPTIONAL Discount Calling Plan \$ 9.50
 OPTIONAL Touch-Tone Service \$ 0.99

Total of Monthly Charges \$26.34

Calling Services

NO.	DATE	TIME	PLACE	AREA-NUMBER	*	MIN:SEC	AMT
1.	AUG 11	807AM	BOSTON	617 555-0000	DE	1	.270
2.	AUG 13	1212PM	MEDFORD	617 555-0000	NE	10	.402
3.	AUG 20	535PM	BOSTON	617 555-0000	EE	1	.158
4.	AUG 27	717PM	MEDFORD	617-555-0000	EE	17	.829
OPERATOR ASSITED DIRECTORY ASSISTANCE CALLS					0		
DIRECTLY DIALED DIRECTORY ASSISTANCE CALLS					0		
SUBTOTAL							1.659

DISCOUNT CALLING PLAN SUMMARY

TIME USED **122 MINUTES**
 ALLOWANCE **120 MINUTES**
 ADDITIONAL PEROD MINUTES @ .58 PER MINUTE **2** **1.16**

Total of Calling Services 2.82

Independent Living Skills Module IV



Long Distance Co.

Account Number 508 555-0000 000 000 0
Billing Period Sep 11 - Oct 10, 1995
PHONE Co. Page 2

This portion of your bill is provided as a service to your long distance carrier. There is no connection between PHONE Co. and Long Distance Co. You may choose another company for your long distance calls while still receiving your local telephone service from PHONE Co.

Summary of Long Distance Co. charges

Monthly service	10.50
Itemized calls	7.84
Federal Tax	0.24
State and Local taxes	0.39
Total	\$18.97

Monthly Service Charges

Long Distance Co. 24 Hour Monthly Service 10.50

Itemized Calls

No.	Date	Place Called	Number called	Time	Rate	Min.	Amount
1.	AUG 3	FARAWAY CA	909-555-0000	09:49PM	EVE	11	\$1.87
2.	AUG 11	FARAWAY CA	909-555-0000	07:31PM	NIGHT	12	\$1.65
3.	AUG 25	STAUTON GA	404-555-0000	04:21PM	DAY	16	\$4.32
SUBTOTAL							\$7.84
Federal Tax @3%							\$0.24
State and Local Taxes							\$0.39
Total Calling Service							\$8.47

Total Long Distance Co. Invoice Charge

\$18.97

How much are Tim's service charges?

How much does Tim have to pay for long distance calls?

How much does Tim have to pay for calls made through the long distance carrier?

When does Tim have to pay the bills?

Does Tim use any special calling plans? (discount options)

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ACTIVITY

Contact your local telephone company and obtain additional information on calling plans and discount options.

It is important that you pay all your utility bills on time.

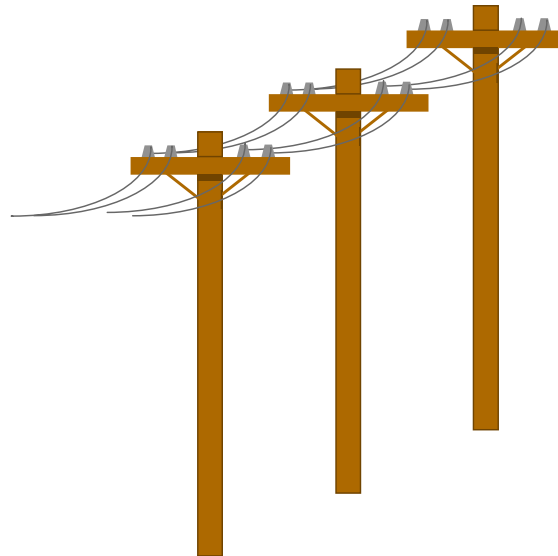
Consider the following:

Joan has not paid her phone bill for two months in a row. She did not pay attention to the due dates on the bills and forgot to send a check to the phone company. Today, Joan returned home and discovered that her phone is not working.

What do you think happened?

What advice would you give Joan?

If you have bad credit or outstanding bills with any of the utility companies, it will be difficult to continue services or to get new connections even when you move!

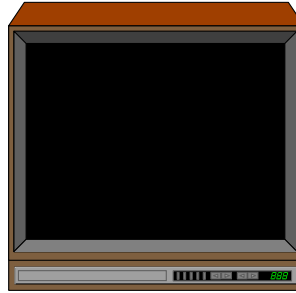


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Cable Television

Cable television is not so much a utility as a luxury service. You will need electricity and heat, but you will not *need* cable. However, if you should decide to get cable television, you need to contact your local cable company.

***Note:** For different options, services, and monthly costs, please refer to Module I.*



The average costs associated with obtaining cable television are as follows:

\$24.52	Connection fee for cable when an outlet/wiring is already in the apartment.
\$39.74	Connection fee for cable if there is no outlet/wiring in the apartment.

Consider the following:

Brian has \$40 in his recreation budget. He is debating whether or not to order the family service cable package which would cost \$26.18 per month. He is not sure, however, if he would have enough money left over for other activities.

What would you do? Why?

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TRANSPORTATION

SKILL ASSESSMENT

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

	<i>I do not know how to do this</i>	<i>I need to know more about this</i>	<i>I can do/ have done this</i>
1. Know the kind of public transportation available in my city/town and know what the fares are.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. Can use public transportation (if public transportation is available) to get from my house to school, work, stores, etc.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. Know how to read a bus or train schedule.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. Am able to ride a bicycle; know and follow the safety rules.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5. Know how to use a taxi service, giving the dispatcher the necessary information (address and time) and know approximately how much the trip will cost.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6. Know what the procedures are to get a driver's license.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7. Know how to make connections between different locations using schedules, making reservations, changing from one type of transportation to another (bus to train, etc.).	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
8. Can give and follow directions to specific locations.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
9. Know how to get the discounts generally offered by public transportation systems	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
10. Realize what the risks of hitchhiking are.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

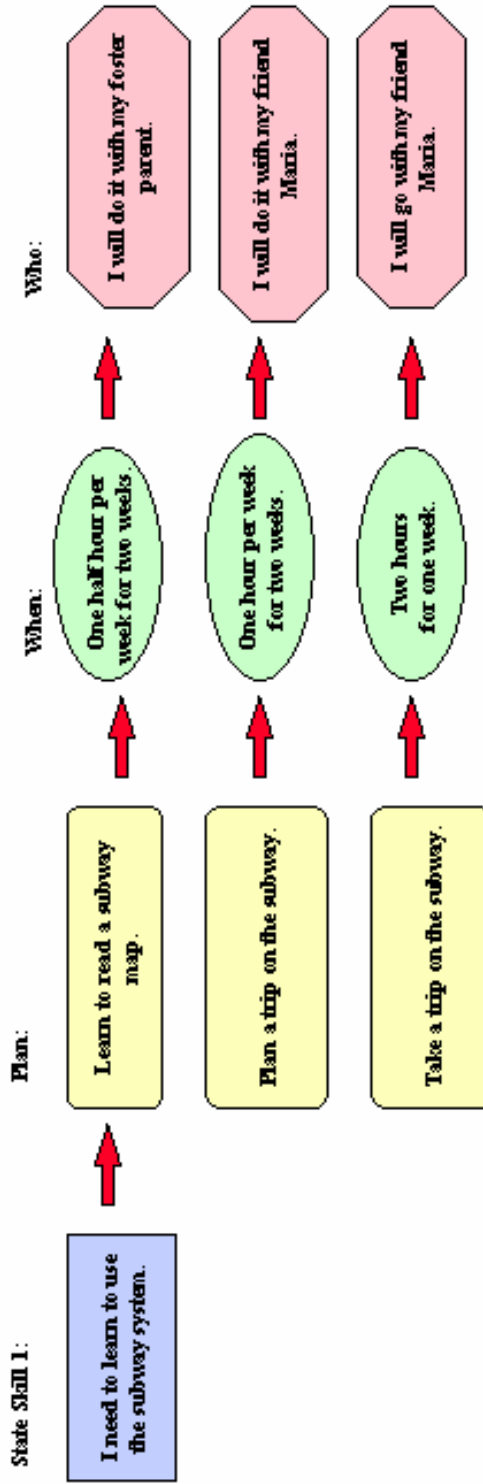
Independent Living Skills Module IV

	<i>I do not know how to do this</i>	<i>I need to know more about this</i>	<i>I can do/ have done this</i>
11. Know how to read a road map to plan a trip from one city to another.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
12. Have a driver's license and am aware of the dangers of and the laws prohibiting drinking and driving.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
13. Know how to register and insure a car.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
14. Am aware of the necessary state safety inspection schedule for cars and can keep my car in good, safe shape by checking tire pressure and tread, oil levels, wipers, lights, etc., on a regular basis.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Independent Living Skills Module IV

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

EXAMPLE
GOAL: TO IMPROVE TRANSPORTATION SKILLS



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GOAL: TO IMPROVE TRANSPORTATION SKILLS

State Skill 1:
to be developed
and/or improved



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



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



Who:
will assist you?

State Skill 2:
to be developed
and/or improved



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



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



Who:
will assist you?

Transportation

Public transportation is generally a convenient and cost effective way to get around as well as a good alternative to using a car. Most cities and towns have some type of public transportation -- buses, trains, or a subway system. Larger cities often have more than one.



ACTIVITY

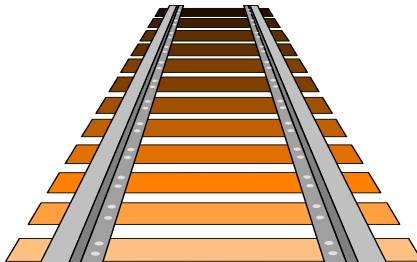
Research the following and record your findings.

1. What kind of public transportation is available in your community?

2. Is the public transportation available 24 hours per day every day or is there a schedule of service?

3. On what days and/or at what times are the services limited or not available?

4. How much are single fares?



Independent Living Skills Module IV

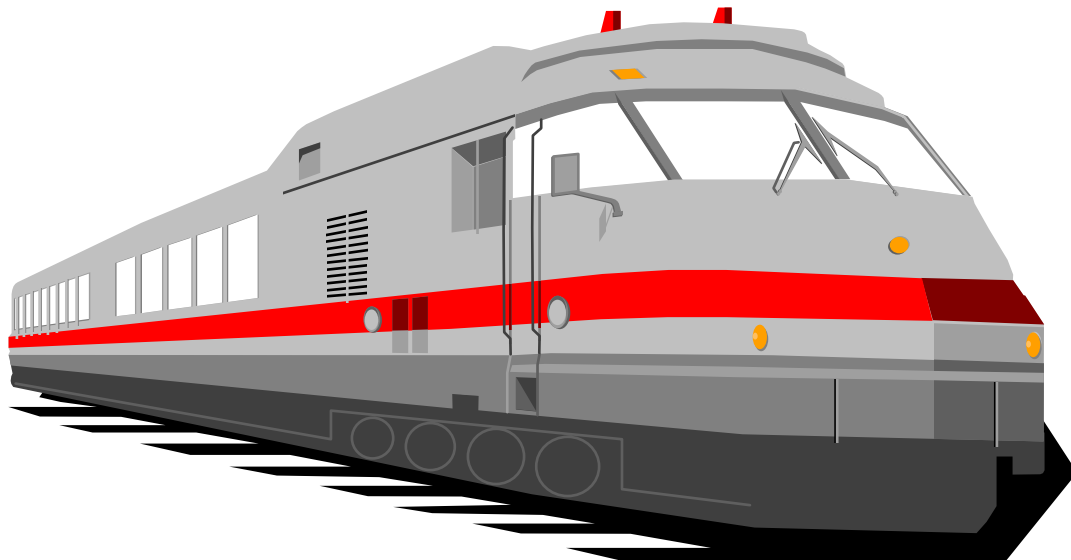
5. Are the fares different for people of different ages?

6. Does the transportation system in your community offer monthly passes for riders who use the system regularly? If so, at what price?

Consider the following:

It is the first of the month and **Bob** has just started a new job in the city. He will be taking the commuter train to work everyday, paying a one-way fare of \$1.25 for each trip. A friend of his suggested that he buy a monthly pass, which will cost only \$40. Bob is not sure he wants to spend that money right now. *What would you suggest?*

Note: For additional information on the costs of transportation and budgeting skills, please refer to Module I.



Independent Living Skills Module IV



ACTIVITY

Bob works in the city from nine to five. He will be taking the train from Bay City to Metropolis each work day. It will take Bob approximately ten minutes to walk from the train station to his worksite. He picked up a copy of the train schedule from the transportation office in order to figure out which train he'll take. Look at the train schedule below and answer the following questions.

Train Number	100	101	102	104	107	108	116	121
Dep: Riverdale	6 01	6 22	6 47	7 22	7 55		8 22	8 35
Glen Forest	6 11	6 32	6 57	7 32	8 05		8 32	8 45
Mayfield	6 17		7 03	7 38	8 11	8 17	8 38	8 51
Bay City	6 21		7 07	7 42		8 21	8 42	8 55
Pineview	6 25	6 44	7 11	7 46		8 25	8 46	8 59
Springfield	6 31	6 50	7 17	7 52	8 23	8 31	8 52	9 05
Arr: Metropolis St.	6 37	6 56	7 23	7 58	8 29	8 37	8 58	9 11

Train Number	113	141	156	127	148	166	134
Dep: Metropolis St.	4 30	4 55	5 14	5 30	5 50	6 15	6 40
Springfield	4 36		5 20		5 56	6 21	6 46
Pineview	4 42		5 26		6 02	6 27	6 52
Mayfield	4 46	5 09	5 30	5 44	6 06	6 31	6 56
Bay City	4 50	5 13	5 34	5 48	6 10	6 35	7 00
Glen Forest	4 56	5 19	5 40	5 54	6 16	6 41	7 06
Arr: Riverdale	5 06	5 29	5 50	6 04	6 26	6 51	7 16

1. Does Bob have a choice? Which train would you suggest he take to work?

2. Which train do you think would be the most convenient for Bob to take home?

DIRECTIONS

Being able to give directions, follow directions, and read a road map are important skills that you'll need throughout adulthood. How good are your skills? Try the following exercises to find out.

Independent Living Skills Module IV



ACTIVITY

Imagine that you're standing in front of the building/house where you are now and a person stops his car to ask you how to get to the city or town hall. Can you give him directions? If so, write them down.

