

Preparing Adolescents for Young Adulthood (PAYA)

Module IV

**HOUSING
TRANSPORTATION
COMMUNITY RESOURCES
UNDERSTANDING THE LAW
AND
RECREATION**

Handbook for Skill Development

Massachusetts Department of Social Services

Independent Living Skills Module IV

PAYA MODULE IV

Introduction

W

elcome! The topic areas you'll be working on in this booklet include such vital independent living skills as Housing, Transportation, Understanding the Law, and Recreation. Each topic area includes sections for easy use: 1) Assessment; 2) Skill Plan; and 3) Activity/Resource Workbook.

The Assessment will help you determine your skill level in each topic area and target those skills in need of further development.

The Skill Plan will help you organize your efforts as you work towards each goal.

The Activity/Resource Workbook contains information and exercises for each of the topic areas to help you develop or strengthen your independent living skills.

As you move from one skill topic to the next, you will be increasing your understanding of the fundamentals of independent living and enhancing your abilities to make a successful and smooth transition to self sufficient young adulthood.

Remember, it's your future!

Good luck and enjoy yourself!

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HOUSING

SKILL ASSESSMENT

The following questions will help you identify the housing skills 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 type of living arrangement (living with a roommate, with family, alone, etc.) I would like.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. Know the community that I would like to live in.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. Know what housing options are available: rooms, apartments, duplexes, houses, etc.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. Know what to think about when deciding what neighborhood to live in (available rental housing, cost, location to work/training/school, access to public transportation, safety, etc.)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5. Can determine how much money I can afford to pay for housing and keep within my budget.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6. Know how to find different types of rental housing, furnished rooms, roommates wanted, etc., using the classified ad section of the newspaper.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7. Understand the abbreviations and terminology -- studio, lease, heat included, furnished, etc.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
8. Know place other than the newspaper to look for help in finding a roommate, apartment, etc.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
9. Can write and place an ad for roommate(s) wanted.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
10. Know how to fill out a rental application which includes referrals/references.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

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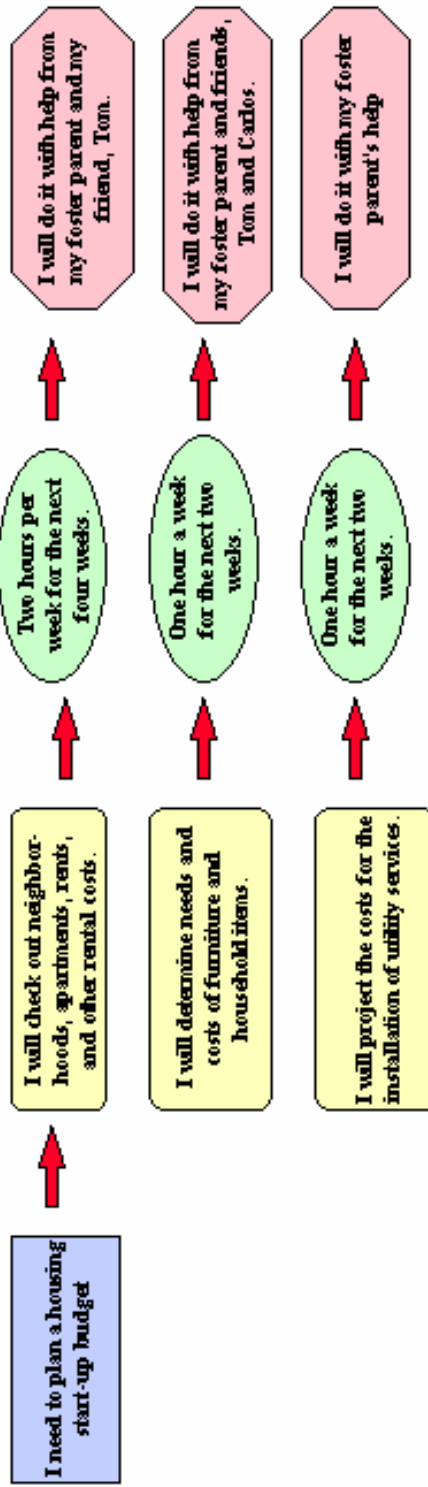
	<i>I do not know how to do this</i>	<i>I need to know more about this</i>	<i>I can do/ have done this</i>
11. Know what questions to ask and what to look for when checking out an apartment. (Security deposit, terms of lease, condition of apartment, size of rooms, etc.)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
12. Can plan a budget to cover the up-front costs of moving. (Security deposit, first month's rent, furniture, household items, etc.)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
13. Know the importance of reading the lease or rental application carefully and can answer all the questions.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
14. Know which traits/characteristics I would or would not want in a roommate.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
15. Can decide which of my own habits might bother a roommate and consider whether I can change my habits.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
16. Can arrange for utilities (telephone, gas, electricity) to be connected and know the approximate costs for start-up..	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
17. Understand which utilities I will need to pay for and can budget for these monthly costs.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
18. Know what to do to maintain an apartment/living situation.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

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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 HOUSING SKILLS

State Skill 1:



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GOAL: TO IMPROVE HOUSING SKILLS

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?

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?

HOUSING

Moving out on your own is a big step. You will have to plan for this event long before you will actually live independently and you will need to prepare for this move with the help of your biological or foster family, group care staff, your social worker, and friends. By the time you move out, you must have saved some money for the start-up costs. You will have to know where and possibly with whom you want to live. You will need a steady income, a support system, and you will have to be ready. The anticipation of moving out to live on your own can also create many different feelings. Excitement, loneliness, insecurity, happiness, homesickness are all common feelings during this stage of your life.



Consider the following:

Marc plans to move out six months from now. Although he has saved \$1400 already and is excited about the idea of living independently, he is also somewhat scared and feels a little overwhelmed.

Why do you think that he feels this way?

When you think about moving out on your own, how do you feel?

anxious

sad

happy

other:

can't wait

lonely

scared

proud

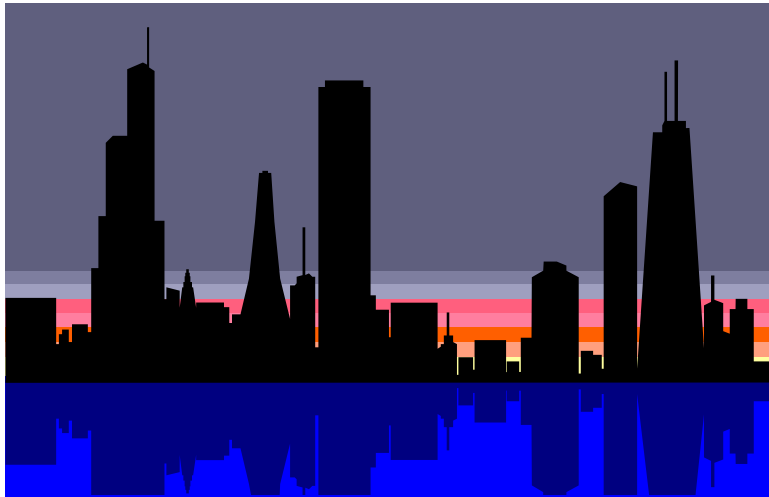
nervous

homesick

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Explain why you associate those feelings with moving out.

These feelings about moving on, the decisions to be made, as well as your memories, both happy and sad, make the process of preparing to move out a time when talking with someone you trust is especially important.



Can you think of people you would like to talk to, who might be able to help you to prepare for this step, adjust to changes, make decisions, and understand and deal with your feelings?

Person	How Can He/She Help?

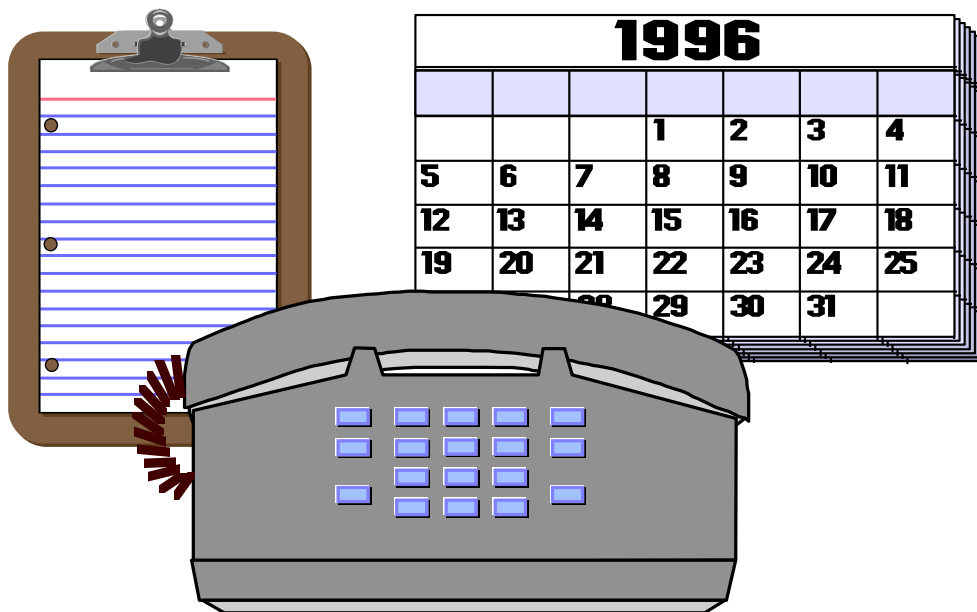
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The Planning Stage

The better you have planned and prepared for moving out, the more successful you will be. There are many things to be considered and many decisions to be made. Before deciding what kind of living arrangement would best fit your needs, you have to think about the geographical area you would like to live in. Be sure to consider such factors as availability of support systems, transportation, and location of work or school while making your choice.

Which community would you like to live in?

Why? Explain your choice:



Another important part of preparation to move out is the financial aspect. You will need to save money for leaving care. The amount to be saved greatly depends on your future plans, anticipated living situation, and preferences. If you are considering living with a roommate, renting a furnished room, or living on a college campus, your start up costs (as well as your ongoing expenses) will probably be lower than if you would move into an apartment by yourself. Let's evaluate these options more extensively.

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Roommates:

Housing can be very expensive and will most likely take up a large part of your income. However, you should not pay more than 40% - 45% of your earnings for rent (including utilities). Otherwise, you will most likely have difficulty meeting your other financial responsibilities. For many young people, living alone may be financially impossible. Therefore, cutting expenses in half by living with a roommate might be a good option.

What do you think are the advantages/disadvantages of living with a roommate?

+ Positive	- Negative

There are many things to be considered prior to making a decision about sharing an apartment and choosing a roommate.

Consider the following:

Fran and her roommate moved into a two bedroom apartment one month ago. They have been friends for two years and neither thought it was necessary to talk about expectations and rules prior to moving in together. Now they are discovering that their lifestyles and personalities are very different. Fran always likes the apartment to be clean, while her roommate leaves everything lying around. They are getting in constant arguments over chores. It is the end of the month and the first bills are coming in. Fran's roommate has spent most of her money and does not have enough left over to pay her share of the bills.

What do you think will happen to Fran and her roommate?

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How might these conflicts have been avoided?

In choosing someone to live with, you may find yourself looking for qualities that are different from those you expect in a friend. How might some of your expectations be different?

FRIEND	ROOMMATE

When looking for a roommate, would you consider someone of the opposite sex with whom you may or may not be romantically involved?

What would be the advantages and disadvantages of such a living situation?

Advantages	Disadvantages

Adapted from materials in P.U.S.H. for Youth G.O.A.L.S. Developed by Eastern Michigan University, 1988.

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To avoid unwelcome surprises and conflicts, it is important that potential roommates consider the following issues prior to moving into an apartment together.

Personality - Will you be able to get along with your roommate?

Lifestyles - Do you generally keep the same hours? Enjoy the same things?

Expenses - How will you divide the costs of living?

Family and Friends - Should you make some agreement about visitors?

Household Chores - Who will do what? When?



The following profile may help you to determine if you and your potential roommate will be a good match.

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ACTIVITY

This exercise is designed for two people, you and your potential roommate. First, decide who will be Roommate A and who will be Roommate B. Then complete the following statements by filling in the blanks or answering the questions. You can adapt the activity for more than two people by adding spaces for Roommate C, D, etc.

ROOMMATE A

ROOMMATE B

Personality	
1. I would describe myself as this type of person:	
2. This makes me angry:	
3. When I get angry, I:	
4. I don't like it when someone:	
5. When I am alone I feel:	
6. If I have a problem, I:	
7. I get nervous when:	
8. For an appointment, I am always:	
9. I feel happy when:	
10. If I could change one thing about myself, it would be:	

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ROOMMATE A

ROOMMATE B

Lifestyle

11. When I have free time, I like to:

12. I usually watch television for (number of hours per week):

13. My favorite TV programs are:

14. I usually go to bed and get up at (time of night/day):

15. I generally talk on the telephone for about (minutes/hours per week):

16. Spending time alone is:

17. The kind of music I usually listen to is:

18. Cooking is:

19. I usually eat (when and where):

Expenses

20. Do you have enough money to live on your own?

21. Have you planned a weekly/monthly budget?

22. Have you been able to save some money on a regular basis?

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ROOMMATE A

ROOMMATE B

23. Do you have a steady income?

24. Are you usually able to pay your bills on time?

25. Do you often need to borrow money from others?

26. What do you think about putting some money aside, having a “cash kitty,” for the common household expenses?

27. Should you and your roommate each buy your groceries separately or should you share the food bills?

Family and Friends

28. Do you have a lot of family and friends who will visit often?

29. Would frequent visitors bother you?

30. What are your feelings about your roommate having overnight guests?

31. Boyfriends?

32. Girlfriends?

33. Should you and your roommate set some rules about overnight guests?

34. What are your feelings about parties at your apartment? What kind of parties? Number of guests?

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35. Can you say “no” to your friends if you need time to yourself?

Household Chores

36. Is a neat and clean apartment important to you?

37. Are there certain chores you really dislike and some you don't mind?

38. How do you think you and your roommate should share the chores?

Other

39. Do you smoke? If so, how often.

40. Do you use drugs?

41. Do you have any medical problems?

42. Does it bother you if others borrow or use your belongings (clothes, TV, radio, food)?

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Where To Find a Roommate

If you have made the decision to share an apartment and are looking for a potential roommate, there are several options which can assist you in your search. Ask your friends, family, and coworkers if they know of anyone who might be interested in sharing an apartment. Often, "Roommate Wanted" advertisements are posted in designated spaces at colleges, supermarkets, laundromats, etc. In selected large cities, services are available which offer assistance (usually for a fee) in finding a roommate who is right for you. Additionally, most newspapers carry a roommate section.



ACTIVITY



Evaluate the following advertisements. Keep in mind what you are looking for in a roommate.

Apartment to share available immediately. 1 mile from center of town, 3rd floor of 3 family home, includes washer and dryer in apartment and driveway parking. Seeking a non-smoking male or female who likes cats and dogs. Rent includes all utilities except telephone. \$325 per month. Security deposit required. Call after 5:00 P.M. 222-3344.	2 prof. females looking for 2 quiet M/F roommates to share lrg. 4 bedroom house close to the ocean. Yard, porch, washer & dryer, off-street parking. \$450 per person, utilities incl. Available first of the month. Call 354-6548.
College student looking for M/F roommate for small 2 bedroom apt. close to public transportation. Available immediately. \$220 and ½ utilities, sec. dpst. Call 642-8465.	Roommate wanted by male prof. to share 2 bedrm, 2 bath apt. in large apartment complex. Pool, tennis, weight room, washer & dryer, parking. \$380, utilities incl. Call 942-8435.
Roommate for 2 bedroom cottage in the country. Must enjoy healthy lifestyle, share vegetable garden. Pets OK. Call 195-9838. \$320/month. Util. incl.	3 fun loving m/f seeking 4th roommate for duplex in suburbs. \$280, util. incl. No pets, no smoking. Call 843-1473.

Would you answer any of the ads above? Why or why not?

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Research the “Roommates Wanted” section in your local newspaper and select the ad which is of most interest to you. Paste it below and explain your choice.

--



ACTIVITY

If none of the ads you find meet your expectations, you might consider advertising for a roommate yourself. Try writing your own ad in the space below.

NOTE: If you have found a roommate and are looking to find an apartment together, refer to the “apartment” section in this module.

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Once you have found a roommate (or several roommates) and you have decided that you are a good match, it is important to define chores, expectations, rules, and expenses clearly.

Consider the following:

Chris and James have decided to move into an apartment together after evaluating each other's personality and lifestyle. They both like to do similar things and each has a steady income. Chris and James decided that they would share chores and expenses. However, they did not make a definite plan as to how. Now they have been living together for two weeks and are already having several disagreements. James is upset because he feels that he is doing most of the chores, while Chris thinks that he is doing his share and does not understand why James is angry. Meanwhile, Chris is upset because James is constantly borrowing his things and eating more than his share of food even though they split the cost of food in half.

What advice would you give to Chris and James?

How could these conflicts have been avoided?



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Prior to living together, you and your roommate should come to definite and detailed agreements in the following areas:

A.

Who is doing which chores when? A simple rotating cleaning schedule like the following will be helpful, particularly if it is posted in a visible spot.

Week of 6/19/95 - 6/25/95

What	Who	How Often	When
Bathroom		Once a week	Saturday
Living Room		Once a week	Saturday
Kitchen		Everyday	Every morning and evening after meals.
Other: _____			

B.

Will you share certain expenses? If so, which ones? How much will each party pay?

Item	Roommate A	Roommate B
RENT		
UTILITIES		
FOOD		
OTHER: _____		

C.

Would you be willing to share certain belongings?

Item	Roommate A	Roommate B
FURNITURE		
APPLIANCES		
CLOTHES		
CDS/TAPES		
OTHER: _____		
OTHER: _____		

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D.

Do you agree about visitors?

	Roommate A	Roommate B
VISITING HOURS		
OVERNIGHT GUESTS		
NOISE		
OTHER:	_____	_____
OTHER:	_____	_____

E.

Who will...

	Roommate A	Roommate B
SIGN THE LEASE?		
CONTRACT WITH ...		
THE PHONE COMPANY?		
THE GAS COMPANY?		
THE ELECTRIC COMPANY?		
BE RESPONSIBLE FOR THE		
SECURITY DEPOSIT?		
OTHER:	_____	_____
OTHER:	_____	_____

F.

What will you do when you disagree?

	Roommate A	Roommate B
HOW WILL YOU RESOLVE POTENTIAL		
CONFLICTS?		
IF DISAGREEMENTS CAN'T BE RESOLVED,		
WHO WILL MOVE OUT?		
OTHER:	_____	_____
OTHER:	_____	_____

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Can you think of other agreements you would like to make with a potential roommate prior to moving in together?

G. _____
_____?

	Roommate A	Roommate B

If potential roommates evaluate each other's lifestyle as well as personality and establish a detailed agreement listing expectations, sharing an apartment can not only have financial advantages over living alone but can also be a rewarding experience.

Would you consider living with a roommate? Explain your choice.

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Renting a Furnished Room

Furnished rooms are often advertised in the newspaper and usually consist of a bedroom with a shared kitchen and bathroom. This type of arrangement can be offered through private homes or rooming houses. The rent is due weekly and you will not have to sign a lease/rental agreement. The amount of rent usually ranges from \$75 to \$100 a week, utilities included. Although this arrangement is inexpensive, requires very little start-up money, and is often used as transitional housing, it can have some disadvantages. Lack of privacy, visitor restrictions, house rules, other tenants, etc., might be some of the drawbacks of living in a furnished room.

After evaluating the information above, would you consider renting a furnished room? Why or why not?

Living On Campus

For those of you who plan to attend college, campus housing might be an option. Many four year and selected two year schools offer dormitory housing and optional meal plans. Dormitory rooms are usually furnished and shared with a roommate. Costs for this type of living arrangement vary greatly, depending on each individual school. Although campus housing is a convenient, safe, and cheap option for those of you who are planning to go to college, there are some factors to keep in mind before choosing an on-campus room. Dormitory housing gives you the opportunity to meet many new people but doesn't offer much privacy. Students may also be asked to leave campus during the semester breaks. Students who reside in family housing dormitories, however, are an exception.

If you are planning to go to college, would you consider living on campus? Why or why not?



Optional Activity

If you plan to live in a dorm, visit the college of your choice and talk to a representative about campus housing regarding costs, rules, availability, etc.

Finding An Apartment

Finding an apartment can be difficult for young people starting out. Some landlords prefer not to rent to young tenants due to the lack of references, potential income restrictions, and general concerns about possible difficulties. It might take some time, therefore, to find an apartment. However, if you present yourself as a responsible tenant and have proof of a steady income, you will be able to find an apartment which best suits your needs.

Imagine for a moment that you are a landlord. What kind of qualities would you look for in a tenant?

Landlords usually ask potential tenants to fill out a rental application to evaluate whether or not the applicant will be responsible and financially stable tenant. So be prepared to provide the following information:

Name: _____

Current Address: _____

Telephone number (daytime): _____

(evening):

Current Employer: _____

Address: _____

Salary: _____ Supervisor: _____

Telephone number: _____

List your previous addresses below, beginning with the most recent.

Address: _____

Monthly Rent: _____ Landlord: _____

Telephone number: _____

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Address: _____

Monthly Rent: _____ Landlord: _____

Telephone number: _____

Personal Finances

Checking Account Number: _____

Current Balance: _____

Savings Account Number: _____

Current Balance: _____

Credit Card Company: _____

Credit Card Number: _____

Expiration Date: _____

Driver's License Number: _____

Expiration Date: _____

References

Name: _____

Address: _____

Telephone number: _____

Relation to you: _____

Name: _____

Address: _____

Telephone number: _____

Relation to you: _____

It is important to answer all these questions correctly. Failure to do so can have legal consequences!

Remember to ask permission before listing anyone's name as a reference.

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Before you can begin your search you will have to establish what you are looking for in an apartment.



ACTIVITY

Utilize the following exercise to determine your needs and what is important to you by circling the item which best reflects your preference.

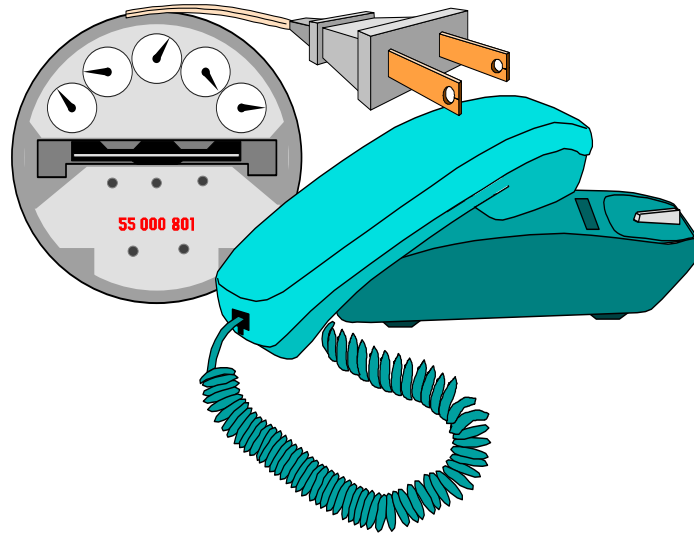
Would You Prefer To:

- | | | |
|---------------------------------------|---|-------------------------------------|
| Live Alone | - | Live with a Roommate |
| Live in a Small 2 Bedroom Apartment | - | Live in a Large 1 Bedroom Apartment |
| Have Off-Street Parking | - | Be Close to Public Transportation |
| Live in an Apartment Complex | - | Live in a Duplex |
| Pay More Rent with Utilities Included | - | Pay Less Rent with Utilities Extra |
| Have Carpeting | - | Have Hardwood Floors |
| Have a Modern Kitchen | - | Have a Modern Bathroom |
| Live on the First Floor | - | Live on the Third Floor |
| Have Plenty of Closet Space | - | Have a Lot of Cabinet Space |
| Have Air Conditioning | - | Have Secure Doors and Windows |
| Have a Dark Apartment | - | Have a Light Apartment |
| Rent a Furnished Apartment | - | Rent an Unfurnished Apartment |
| Live in a Safe Neighborhood | - | Live Closer to Downtown |
| Have a Dishwasher | - | Have Access to a Washer & Dryer |
| Live in a Bigger, Older Apartment | - | Live in a Newer, Smaller Apartment |

Can you think of additional qualities that are important to you in an apartment? If so, list them below.

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Another consideration before deciding on an apartment are utilities. Some apartments have utilities such as gas and water included in the rent, which is, therefore, somewhat higher. Other landlords require tenants to pay their own electric and gas bills, charging lower rent. (**Note:** *For more information, refer to the “Utilities” section in this module or the “Budgeting” section in Module I.*)



What do you think would be the advantages and disadvantages of:

Utilities Included in Rent

Advantages

Disadvantages

Utilities Excluded from Rent

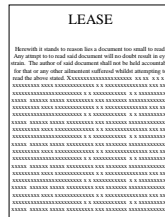
Advantages

Disadvantages

Which of the options would you prefer and why?

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Prior to looking for an apartment, you will also have to decide whether or not you are willing to sign a detailed rental agreement, called a **lease**. Most landlords require tenants to sign a lease, which defines responsibilities and expectations for both parties. Leases offer protection to the tenant and the landlord. They are legal documents and, therefore, binding. By signing a lease, tenants usually commit to keeping the apartment for 12 months and are held financially responsible for the rent during this period. Leases also specify rules and restrictions for tenants, i.e. pets, use of apartment facilities (pool, laundry), noise levels, parking, etc. Most leases also require that tenants do not sublease (rent the apartment to someone else) without permission.



In general, a lease is considered a legal contract whose conditions are agreed upon when both the tenant and the landlord sign their names. So be sure to read the entire agreement carefully and thoroughly before you sign a lease.

Consider the following

Clay had been looking for an apartment for a long time and had been unable to find one that he both liked and could afford. Finally, he rented an apartment which is kind of small and expensive. He signed a lease in which he agreed to stay in the apartment for one year. Today, two months after signing the lease, his friend Alex called to tell Clay that his friend has a perfect apartment for him; it is cheaper, larger, and in the neighborhood where Clay would like to live. Clay decides to call the landlord to let him know that he plans to move out on the first of next month.

What do you think will happen?

A large, empty rectangular box with a black border, intended for the student to write their answer to the question above.

What kind of legal consequences could moving out have for Clay?

A large, empty rectangular box with a black border, intended for the student to write their answer to the question above.

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After **Katheryn** had looked at what seemed like hundreds of apartments, she finally found the perfect one. The rent is reasonable, it's a five minute walk to the bus stop, the rooms are large, and it has a working dishwasher! Katheryn decided to rent the apartment and signed a year-long lease with the landlord. She was so excited that she somehow forgot to read the fine print. Two weeks later, Katheryn got an unwelcome surprise. The landlord stopped by to welcome her and noticed that Katheryn has a waterbed. He apologized and told her that she would not be able to keep it in her apartment. On a copy of the lease, he pointed out the portion that clearly states: "No waterbeds." The landlord explains how the weight of the bed and the potential of a water spill are the reasons behind such a clause.

What do you think will happen with Katheryn and her waterbed?

