Need to Know Series:

Housing

Youth In Progress

New York State Foster Care Youth Leadership Advisory Team

"The mission of Youth In Progress is to enhance and advance the lives of today's and tomorrow's youth by supporting their sense of self and responsibility. To do this, we pledge to educate everyone involved in the various systems Youth In Progress members represent to the realities of this experience."

www.youthinprogress.org

Getting your own safe and affordable housing is one of the most important things you will do to help you transition out of foster care. This pamphlet will help you plan and prepare for a safe place to live when you leave care.

Budgeting for Housing

When renting a house or apartment, you may need to cover for the first month's rent and a security deposit—usually of the same amount as one month's rent. A security deposit is a type of insurance for the landlord, in case the tenant (the person who is renting) causes any damage to the apartment. Other housing costs could include:

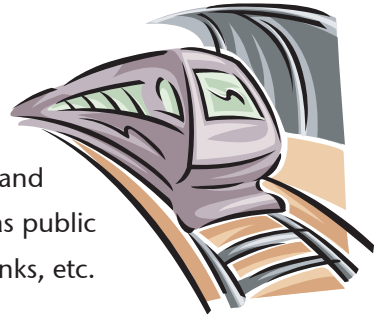
- Telephone landline installation
- Cable TV
- Internet service
- Utilities, such as electricity and gas, and furniture if the apartment is rented "unfurnished"
- Household items such as pots, pans, dishes, eating utensils, towels, sheets, blankets, and small appliances (like a microwave oven)
- Renter's insurance, which covers the cost of the apartment and its contents against loss, such as a fire, flood, and theft. When obtaining renter's insurance, make sure you understand the coverage you are getting.

"I decided to move out and it was extremely difficult because I had no job and I didn't know one thing about having my own place. I just knew I could do what I wanted."

Roommates: Pros and Cons

Sharing an apartment with one or more roommates is a great way to save money. Make a list of the "pros" and the "cons" of having a roommate, including who you would be compatible *living with* and who you wouldn't. Your best friend may or may not be the most compatible or responsible person to live with. That's why it's important to discuss things like how to split up paying expenses like a utility bill, and how to divide up the chores. You will also need to discuss other rules, such as when it is okay to have guests over, what will happen if someone moves out before the lease is up, and who will have his/her name on the apartment lease and the utility accounts.

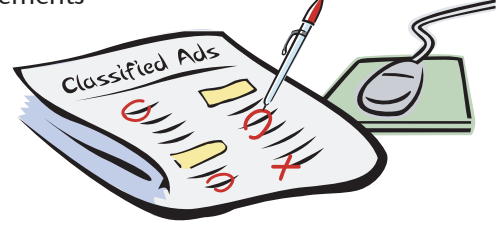
Finding Housing



When looking for housing, consider the safety of the neighborhood including if the area around your apartment has adequate lighting, and is convenient to the services you'll need, such as public transportation, or your work, school, stores, banks, etc.

There are many ways to find affordable housing, such as:

- Word-of-mouth
- Newspaper advertisements
- Internet searches, such as Craigslist



Housing advertisements use many abbreviations that may be unfamiliar to you. Some abbreviations used in housing advertisements are:

Apt — apartment

bldg — building

br or bd — bedroom

sec.dep. — security deposit

HWD — hard wood floors

crpt — carpet

furn — furnished

spac — spacious

lg — large

LR — livingroom

DR — dining room

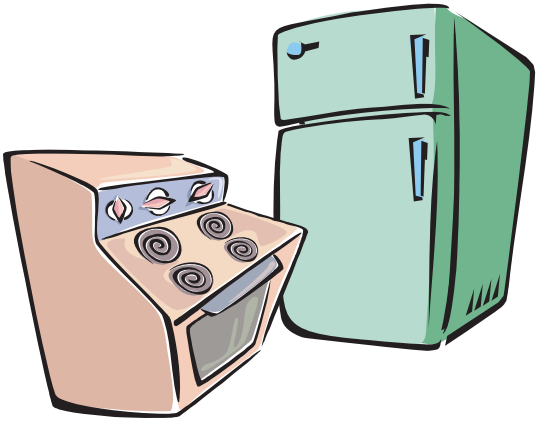
kit — kitchen

Lndry rm — laundry room

utils — utilities

wk — week

prkg — parking



An ad reading: $450+ heat + utilities means that the rent is $450 per month plus a separate payment for heat and electric and/or gas.

When considering an apartment, visit the apartment and do a “walk-through” to see what kind of condition it’s in; whether it’s clean and in good repair (e.g., free of insects, outside or hallway garbage, broken windows, peeling paint); what appliances and accessories are provided (e.g., stove, refrigerator, washer and dryer, curtains, shades); whether housing necessities are in working order (e.g., sinks, shower, toilet, electrical outlets—in sufficient number for your appliances and electronics and a description of circuit breakers or fuses in older buildings). Also, you should check for and ask about things that help keep you safe—and are often legal requirements in rental properties—like smoke detectors, carbon monoxide detectors, working locks, and secure stairway and porch railings.

Leases and Other Legal Issues

If you rent from a landlord, you will most likely need to sign a lease. A lease is a legal contract between the tenant and the landlord that states the terms of the agreement and defines the responsibilities of both parties. The terms should be clearly stated, including what the consequences will be if either the tenant or landlord does not follow through on their responsibilities.

Your worker can help you with learning about leases, how to follow the terms of a lease, eviction laws, and tenants’ rights. The *Tenants’ Rights Guide* is a clearly written, helpful resource from the New York State Office of the Attorney General that provides information on such topics as Types of Housing, Leases, Tenants’ Personal Protections, Finding an Apartment, and Resources, which includes several pages listing New York State agencies that may be helpful for dealing with housing issues. The guide is available online at: **www.oag.state.ny.us/bureaus/real_estate_finance/pdfs/tenants_ rights_guide.pdf**

Rights and Responsibilities

Both landlords and tenants have rights and responsibilities. You have the right to safe and sanitary premises and the right that no changes in the terms and conditions are made for the length of your lease. As a tenant, you are responsible for paying the rent on time, using the property only for the purpose stated in the lease, and for taking reasonable care of the property. You must notify the landlord if any major repairs are needed and let the landlord know when you will be leaving at the end of the lease. If you leave before the lease is up, you may be responsible for paying rent for the balance of the lease. You are also responsible for any damage made to the walls, floors, and furniture while you lived there. Be sure to check with your lease agreement for time frames for notices and if any notices must be in writing.

Landlords can only enter the place you are renting at agreed-upon times to make repairs (unless there is an emergency) or to show the apartment to potential renters if you are moving out.

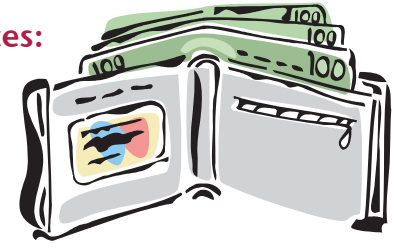
Other Housing Services and Eligibility

While moving out on your own involves taking on some serious adult responsibilities, it is also an exciting step toward self sufficiency! Working closely with your caseworker on your Transition Plan will help you move successfully into safe and satisfying housing.

You also need to create an emergency plan in the event that you lose your housing. As part of your Transition Plan, you will need to discuss with your caseworker what you would do, where you would go, and who you would ask for help in the event that you lost your housing for any number of possible reasons.

Youth being discharged to Another Planned Living Arrangement with a permanency resource (APLA) may be eligible for the following housing services:

Preventive Housing Subsidy Services:



Youth who are being discharged to independent living may be eligible for a preventive housing subsidy of up to $300 a month for three years, if they are prepared for discharge and need assistance with housing rent payments. To qualify, they need to have been in foster care for at least 90 days.

Chafee Room and Board Services:

Youth 18-20 years of age may be eligible for Chafee Room and Board Services. Under this program, youth may be eligible to receive funds for rent, utilities, furnishings, and/or money for security or utility deposits. There are rules related to supervision and sometimes there are school attendance and employment requirements. Chafee Room and Board Services may be available at the time of discharge from foster care or at a later time, as long as the youth is still under 21 years of age. Not all county departments of social services (DSS) offer this program, so you would need to check with your caseworker to find out whether it's available through your local social services district.

Section 8 Housing:

Youth who are 18-21 years old and preparing for independent living may also qualify for a Section 8 Rental Assistance Voucher. Check with your caseworker to see if you are eligible. Not every county has Section 8 Housing.

For more information review the Tenants' Rights Guide at: **www.oag.state.ny.us/bureaus/real_estate_finance/pdfs/tenants_rights_guide.pdf**

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