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**I Think I Want to Move: Discovering My Options**

Session 1: Introduction to the Course

**AGENDA**

1. Welcome 5 Minutes
2. Introductions via Ice Breaker 10-15 Minutes
3. Establish & Review Group Norms 10 Minutes
4. What’s this class about? 10 Minutes

(Discuss Objectives)

1. Preview of Next Week 5 Minutes

**Supplies Needed**

* Flip Chart/chalkboard/whiteboard
* Markers
* LCD Player
* PPT (provided with curriculum)

**Welcome:** Introduce self by telling the class about a moment when you didn’t believe in yourself.

**Ice Breaker:** Announce, 'You've been exiled to a deserted island for a year. In addition to the essentials, you may take one piece of music, one book (which is not the Bible) and one luxury item you can carry with you i.e. not a boat to leave the island! What would you take and why?' Allow a few minutes for the people to draw up their list of three items, before sharing their choices with the rest of the group. As with most icebreakers and relationship building activities, it's good for the group leaders to join in too!

**Establish & Review Group Norms:** Your PROS might have rules that are already in place. This is an opportunity to review them with members that have attended PROS before as well as introduce them to the new members of the class and your PROS. Additionally, you will use this time to establish boundaries and norms that the entire class can agree upon for the *duration of the course.* Write these down on the flip chart. Keep a copy of the flip chart page so that you can post it every week. While the norms are important it is the process of creating them (you own what you create), where participants begin to learn and experience working together toward a common goal (no different than most work environments).

**What’s this class about?**

**H – Happiness**

**O – Opportunity**

**P – Place to call your own**

**E – Empowerment**

**Objectives for the class:**

* Explore the limitations to current living arrangements.
* Describe opportunities for future living arrangements.
* Obtain information about the many types of housing available in New York State.
* List the pros and cons to the different types of housing.
* Identify the type of housing that best suits you.
* Make an informed decision about the type of housing you want to live in.

Refer to session 1 of PPT slides (1-5) and the notes that go with it.

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**I Think I Want to Move: Discovering My Options**

Session 2: What I would change

**AGENDA**

1. Review 3-5 Minutes
2. Overview of today’s class 3-5 Minutes
3. Presentation 10 Minutes
4. Exercise & Discussion 25 Minutes
5. Preview of Next Week 5 Minutes

**Supplies Needed**

* Flip Chart/chalkboard/whiteboard
* Markers
* LCD Player
* PPT (provided with curriculum)

**Review:** Review the objectives from last week’s class:

* Explore the limitations to current living arrangements.
* Describe opportunities for future living arrangements and develop criteria for new places to live.
* Develop and practice skills necessary for participants to search, move, and keep new housing.
* Identify strengths that will help you can use to get what you want when it comes to living arrangements.
* Identify barriers to overcome that are in your way to “movin’ on up.”

**Overview:** Inform the class that we all want to change something in our lives. Even when things are going well, they could be going better. This lesson focuses on “what we would like to change” about where we live. What is it about their current living arrangement that could be better?

**Key Points:**

* Where we live affects our 8 domains of wellness.
* We have the power to change where we live

**Presentation: (PPT slide 7)** Where we live is pretty important. It dictates who our neighbors are? How far things are from us – like schools, jobs, parks, libraries and other social venues? It can also affect our travel – how far, how often, and what mode of transportation we use? Where you **decide** to live might be different than where you are living now. You have the power to change where you live.

In other classes, you might have been introduced to the 8 domains of wellness. Each domain represents a portion of your life. Let’s take a look at the 8 domains of wellness and see how it pertains to where you have decided to live.

* Financial
* Emotional
* Physical
* Spiritual
* Environmental
* Intellectual
* Social
* Occupational

All of these domains are important to your wellness and your happiness. The domains of your life are impacted by where you decide (or have someone else decide for you) to live. Let me give you an example:

Example: John lives in an adult home. While it provides a stable place for him to live, he constantly is annoyed by some of the people that live with him. Additionally, he is not a big fan of the food they serve. He states he would rather decide for himself what he is going to have for dinner.

**Ask class to pair up into groups of two. Then hand out the form at the end of this session entitled, “John Adult Home Example.” Ask the following question:**

What domains of John’s life are affected by his decision to live in adult home?

**Give the** **groups 5-7 minutes to discuss. Then have the group’s report out and defend their reasons for what they decided (PPT Slide 8)**

**Exercise:**

Now let’s take a look at ourselves and the decisions we have made to live where we live. As we have said, everyone would like to make changes (even when things are going well). Take an honest look at what you are not satisfied about your current living arrangement and how it affects you in your 8 domains. **Use “My Own Personal Example” worksheet at the end of this session (PPT Slide 9).**

**Summary:** Slide 10 of PPT

**Key Points**

* Where we live affects our 8 domains of wellness.
* We have the power to change where we live

**John Adult Home Example**

John lives in an adult home. While it provides a stable place for him to live, he constantly is annoyed by some of the people that live with him. Additionally, he is not a big fan of the food they serve. He states he would rather decide for himself what he is going to have for dinner.

Financial:\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Emotional:\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Physical:\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Spiritual:\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Environmental:\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Intellectual:\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Social:\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Occupational:\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**My Own Personal Example**

Take an honest look at what you are not satisfied about your current living arrangement and how it affects you in your 8 domains.

Financial:\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Emotional:\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Physical:\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Spiritual:\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Environmental:\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Intellectual:\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Social:\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Occupational:\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

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**I Think I Want to Move: Discovering My Options**

Session 3: What’s out there for me? Part 1

**AGENDA**

1. Review 3-5 Minutes
2. Overview of today’s class 3-5 Minutes
3. Presentation 10 Minutes
4. Exercise & Discussion 25 Minutes
5. Preview of Next Week 5 Minutes

**Supplies Needed**

* Flip Chart/chalkboard/whiteboard
* Markers
* LCD Player
* PPT (provided with curriculum)

**Review:** Open up the class by asking them the following question: “What the kinds of housing have you lived in throughout life**?” (The review section of this lesson is designed to open participants up to talking about their experiences in different types of housing. Additionally, others in the class will benefit from hearing experiences that they might never have had).**

**Overview:** Choosing a new place to live requires you to know what’s out there.

**Presentation:**

Depending upon your needs and wants, there are many different types of housing to choose from. Over the next two weeks, we’re going to take a look at all the options you have for finding a place that suits your needs and wants.

Let’s start with the different types of apartments. Apartment living has many benefits. Some of the benefits are:

**Financial** - The number one benefit of living in an apartment is the financial aspect of renting.  Rent is generally cheaper than a mortgage (purchasing your own house).  In addition to an overall lower monthly payment, upkeep and utilities are generally lower because of the smaller space and the overall responsibility of a landlord/owner versus a tenant.

**Maintenance -** As discussed in the financial benefits, maintenance expenses are generally lower due to responsibility generally falling on the landlord/owner.  Additionally, you don’t have to worry about such things as upkeep on the yard, removing snow from your driveway, and fixing things around the house. You simply call the landlord. There is a peace of mind with not having to worry about all of these things.

**Community** - Other great benefits of apartment living are the social implications of the close proximity and connections one develops during the time you live there.  The close proximity of apartment life enhances the probability of creating life-long connections.

**Accessibility** - One of the best things about an apartment complex is the close proximity of anything you need.  Shopping center locations are typically chosen by the overall demographic of a community.  The greater the number of people living in the apartment building, the larger the need for a shopping center to be nearby.  This little tidbit of information is useful.  No matter what you need, there is a shopping center nearby to suit you.

**Safety** – Most apartment complexes invest in the overall safety of its residents.  This is good news to you! The close proximity of neighbors (in contrast to being the only one in a house at any given moment) and typical apartment complex safety measures prove that multi-unit dwellings are the safest locations for single people, children, families and the elderly.

**Exercise:**

Pair participants into groups of two. Give them the hand out sheet (see worksheet at the end of the chapter). Have them complete the worksheet with their partner (5-7 minutes). After completing the worksheet together, the facilitator will ask each group to report out.

**Summary:**

Choosing a new place to live requires you to know what’s out there. Today we looked out living in an apartment and examined our own personal pros and cons to having one of our own.

In one sentence please describe what it would be like to live in your own apartment.

Next week we’ll take a closer look at the type of housing that exists for individuals that experience challenges with their mental health.

**Apartment Living**

*List your personal pros & cons of living in an apartment.*

**PROS:**

**1.**

**2.**

**3.**

**4.**

**5.**

**CONS:**

**1.**

**2.**

**3.**

**4.**

**5.**

*Answer the following questions:*

1. What about having your own apartment appeals to you?
2. Have you ever had your own apartment? If so, what was it like?
3. What would be different today if you decided to have your own apartment?

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**I Think I Want to Move: Discovering My Options**

Session 4: What’s out there for me? Part 2

**AGENDA**

1. Review 3-5 Minutes
2. Overview of today’s class 3-5 Minutes
3. Presentation 10 Minutes
4. Exercise & Discussion 25 Minutes
5. Preview of Next Week 5 Minutes

**Supplies Needed**

* Flip Chart/chalkboard/whiteboard
* Markers
* LCD Player
* PPT (provided with curriculum)
* Small Bean bag or soft ball

**Review:** Last week we learned about apartment living. Some of you found out you would like it and maybe some of you thought it wasn’t for you. Today, we’re going to explore different kinds of housing, from supportive housing to affordable housing.

**Question:** What has been your experience with supportive or affordable housing? (if participants don’t know what these are, please briefly explain…you can use the hand-out that we are using for this session).

**The point of the question is to get the group talking about their experiences…chances are there will be some participants that know what this type of housing is.**

**Overview:** Choosing a new place to live requires you to know what’s out there. There is a type of housing for everybody!

**Presentation:**

The NYS Office of Mental Health has a number of different housing options. We know that housing is a basic need and a key ingredient in recovery. Having safe, decent, and affordable housing can make your life much easier. With this in mind OMH offers the following types of housing:

Congregate Housing

* Congregate Treatment
* Licensed CR/SRO
* Unlicensed SP/SRO

Apartment Housing

* Apartment Treatment
* Supported Housing

**Congregate Treatment** is transitional, rehabilitative housing that teaches skills, offers support, and helps residents to achieve the highest level of independence possible. They offer the following:

* Single-site facilities with private or shared bedrooms for up to 48 individuals.
* Three meals a day are provided, as well as on-site rehabilitative services and 24-hour staff coverage.
* This level of housing is appropriate for individuals who need rehabilitative services in a non-hospital setting prior to placement in more permanent community-based housing.

**Licensed Supportive Housing**

Licensed Supportive Housing looks like a typical apartment building. Residents have studio apartments or private bedrooms in suites. There is 24/7 on-site staff and supportive services on site. The average stay is four years.

**Unlicensed Supportive Housing**

Unlicensed Supportive Housing looks like a typical apartment building. Residents generally have studio apartments. This type of housing differs from Licensed Supportive Housing in the following ways:

* There may be units within the building for other individuals who do not have a mental illness.
* It is considered permanent housing – residents have a lease.
* It has slightly less supportive services provided on site.

**Apartment Treatment housing**

Apartment Treatment provides high level of support and skills training to individuals in apartment settings - usually scattered-site rental units.

* This licensed housing is designed to be transitional and usually one to three residents will occupy an apartment.
* Bedrooms may be private or shared.
* Residents gain skills and independence, learn to use community programs, and develop a community support system of friends and family.
* Rehabilitative and supportive services are provided on-site designed to improve an individual’s ability to live as independently as possible and eventually access community-based housing.

**Supported Housing**

Supported Housing is the most independent level of housing that OMH offers. This type of housing is scattered across the community in which you live. Generally, residents pay 30% of their income toward rent and the lease is considered their own.

**Exercise:** This is exercise is called “Say one thing.” Take out the soft ball or bean bag and inform the class that you intend to toss the ball around the room and the person who catches the ball has to “say one thing” about the lesson. A person can throw the ball/bag to anyone in the room. Keep the PPT on so that individuals can refer to it if they need to. You can also tell the class that if they can’t think of anything to say you move the PPT to a different slide to remind them what was taught.

**Summary:** Choosing a new place to live requires you to know what’s out there. There is a type of housing for everybody! OMH has lots of options when it comes to housing. Please select the type of housing that you like the best (this doesn’t mean you are committing to it). Have them write it down and turn it in to you with their names on it.

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**I Think I Want to Move: Discovering My Options**

Session 5: What’s out there for me? Part 3

**AGENDA**

1. Review 3-5 Minutes
2. Overview of today’s class 3-5 Minutes
3. Presentation 10 Minutes
4. Exercise & Discussion 25 Minutes
5. Preview of Next Week 5 Minutes

**Supplies Needed**

* Flip Chart/chalkboard/whiteboard
* Markers
* LCD Player
* PPT (provided with curriculum)

**Review:** Last week we learned about some of the options for housing through the Office of Mental Health. Some of you found out you would like it and maybe some of you thought it wasn’t for you. Today, we’re going to continue to explore different kinds of housing in the community.

**Question:** What has been your experience with living in the community?

**The point of the question is to get the group talking about their experiences.**

**Overview:** Choosing a new place to live requires you to know what’s out there. There is a type of housing for everybody!

**Presentation:**

Today we’re going to talk about two types of housing assistance that allow people to live in the community and receive assistance in paying their rent. In a previous lesson, we spoke about the benefits of living out in the community, and this is the “icing on the cake” – living in the community and receiving help to pay for it!

**Section 8**

Section 8 is a Federal rental assistance program under the authority of the U.S. Housing and Urban Development (HUD) division. Section 8 has two programs.

1. The Housing Voucher Program – This program provides "tenant-based" rental assistance, so a tenant can move from one unit of at least minimum housing quality to another. **The rental assistance is tied to the person.**
2. The Project-based Rental Assistance Program – This program allows owners to some or all of the units in a building for low-income tenants, in return for a federal government guarantee to make up the difference between the tenant's contribution and the rent in the owner's contract with the government. A tenant who leaves a subsidized project will lose access to the project-based subsidy. **The rental assistance is tied to the unit (apartment).**

Section 8 often has a long waiting list and sometimes it takes years to get on the program. Additionally, apartment owner do not have to accept Section 8. There are essentially, there are two basic reasons that owners won’t accept Section 8:

1. Some owners don’t wanting the government involved in their business, such as having a full inspection of their premises by government workers for HUD's Housing Quality Standards (HQS) and the possibility of having to make repairs to meet these standards.
2. Some owners desire to charge a rent for their unit above the Fair Market Rent.

**How to qualify for Section 8 (see hand-out)**

There are 5 requirements for qualifying for Section 8:

**Income:** Individuals have to meet certain income requirements to be eligible for Section 8. Income limits vary from place to place. Income limits matter only at the time a person applies for assistance. Once a person qualifies for Section 8, they will be responsible for paying 30% of their income toward rent. This means that if a person is living on SSD and receives $900 a month, they will only pay $300 for rent (which is 30% of their income). If a family's household income rises during the time they are still on Section 8, they are still eligible to receive rental assistance.

**Family Size:** A single person can qualify for Section 8 but family size matters when it comes to income guidelines. The income level for a single person will be different than the income level for a family of four. This means that once you receive Section 8 you can add a person and their income and still qualify for Section 8.

**Citizen Requirements:** A person has to be a legal U.S. citizen or an immigrant to enjoy the benefits of Section 8. In order to receive a voucher, applicants must provide evidence of citizenship or legal immigration status. Additionally, each family member has to sign a form swearing that they meet all citizenship requirements.

**Priority Status:**

Section 8 is not always a first-come, first-served program. In most communities, Public Housing Authority’s give preference to the homeless, those living in substandard housing or those who are paying more than 50 percent of their income in rent. Section 8 also gives preference to victims of domestic violence and child abuse.

**Family Unification Program:**

Families torn apart by homelessness and or children who have been in foster homes are eligible to receive Section 8 through the Family Unification Program. Section 8's Family Unification Program provides a bridge to help those families reunite. Before participating in the program, the parents of eligible families must adhere to all social service requirements. In addition to helping children reunite with their parents, the Family Unification Program helps battered women and their children find safe housing. Many times, battered women and their children have to move out of their homes to avoid imminent danger. Under the Family Unification Program, they can relocate to Section 8 housing anywhere in the country. They can also decide to stay in their current rental unit as long as it meets the federal requirements for health and safety.

**Exercise:**

Have the class form groups of two. Each group will be given the handout “How to Qualify for Section 8.” The groups will answer the following questions:

1. Do I qualify for Section 8
2. What are the pros and cons to receiving Section 8

After 4-6 minutes, each group will report out to the large group.

**Summary:** Choosing a new place to live requires you to know what’s out there. There is a type of housing for everybody! Section 8 can be a great way to have your own apartment that is safe and affordable. If you would like to receive Section 8, please list one thing you will do next week to move forward.

**How to qualify for Section 8 – The Five Requirements**

**Income:** Individuals have to meet certain income requirements to be eligible for Section 8. Income limits vary from place to place. Income limits matter only at the time a person applies for assistance. If a family's household income rises during the time they are still on Section 8, they are still eligible to receive rental assistance.

**Family Size:** A single person can qualify for Section 8 but family size matters when it comes to income guidelines. The income level for a single person will be different than the income level for a family of four. This means that once you receive Section 8 you can add a person and their income and still qualify for Section 8.

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Families torn apart by homelessness and or children who have been in foster homes are eligible to receive Section 8 through the Family Unification Program. Section 8's Family Unification Program provides a bridge to help those families reunite. Before participating in the program, the parents of eligible families must adhere to all social service requirements. In addition to helping children reunite with their parents, the Family Unification Program helps battered women and their children find safe housing. Many times, battered women and their children have to move out of their homes to avoid imminent danger. Under the Family Unification Program, they can relocate to Section 8 housing anywhere in the country. They can also decide to stay in their current rental unit as long as it meets the federal requirements for health and safety.

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**I Think I Want to Move: Discovering My Options**

Session 6: What’s out there for me? Part 4

**AGENDA**

1. Review 3-5 Minutes
2. Overview of today’s class 3-5 Minutes
3. Presentation 10 Minutes
4. Exercise & Discussion 25 Minutes
5. Preview of Next Week 5 Minutes

**Supplies Needed**

* Flip Chart/chalkboard/whiteboard
* Markers
* LCD Player
* PPT (provided with curriculum)

**Review:** Last week we learned about Section 8 and what are the requirements to receiving it. We also discussed the pros and cons of being on Section 8. This week we are going to be talking about affordable housing and a little known type of housing called Section 236.

**Question:** When you think about living in the community, what are some of the words or images that come to mind?

**The point of the question is to get the group talking about their experiences, and perhaps, some of the fears they might have about living in the community.**

**Overview:** Choosing a new place to live requires you to know what’s out there. There is a type of housing for everybody!

**Presentation:**

There are many ways to live in the community and a number of different housing options to choose from. Most people fall into two categories. People generally live in market-rate properties or affordable properties.

Market-rate properties are types of housing where individuals pay the full rate (rent) of what an owner can reasonable charge in the market where the property is located. For example, if I live in Buffalo and I own an apartment (and want to rent it out) I can charge as much as what I think someone will pay for the apartment. The renter, if they desire, would pay the full amount of what I charge.

Affordable housing is subsidized housing. In an affordable housing unit, the renter generally pays 30% of their income toward rent and the rest is subsidized by the federal government. It’s important to note that most of the affordable housing in the country is owned by private owners and not by the government – it is only subsidized by the government.

There many apartment complexes in your community that are called Section 236 apartments. These apartment complexes are affordable housing complexes. That is in order to qualify for these housing complexes one needs to be low-income. The income levels to qualify vary according to what county you live in. In Section 236 apartments, the renter will pay 30% of their income toward rent OR the apartment complexes lowest rate depending upon the number of bedrooms the apartment has.

For example, let’s say I want to rent a one bedroom apartment at ABC apartments. ABC apartments charges $380 a month for this apartment (which is much lower than a market-rent property). When I move into the apartment, I am hour. This makes my monthly wage $1,440 (30 hrs a week x $12 an hour x 4 weeks in a month). Now 30% of $1,440 is $360. Even though 30% of my income is $360, I would be required to pay the $380 a month for the apartment.

If I work more, I will still only pay $380 a month. Section 236 apartment complexes are mostly beneficial for individuals that are working.

**Exercise:**

Give each participant “The Top 5” handout. After each participant completes the handout, participant will read their top 5 to the class**. (The handout is located at the end of the lesson)**

**Summary:** Choosing a new place to live requires you to know what’s out there. There is a type of housing for everybody! Affordable housing can be a great way to have your own apartment that is safe and affordable.

**My Top 5**

List your top 5 reasons why you would consider living in an affordable housing complex.

1.\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

2.\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

3.\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

4.\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

5.\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

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**I Think I Want to Move: Discovering My Options**

Session 7: What’s out there for me? Part 5

**AGENDA**

1. Review 3-5 Minutes
2. Overview of today’s class 3-5 Minutes
3. Presentation 10 Minutes
4. Exercise & Discussion 25 Minutes
5. Preview of Next Week 5 Minutes

**Supplies Needed**

* Flip Chart/chalkboard/whiteboard
* Markers
* LCD Player
* PPT (provided with curriculum)

**Review:** Last week we learned about the benefits of living in affordable housing. This week, we are going to be talking about making apartment living more affordable by living with a roommate.

**Question:** Have you ever lived with a roommate? Tell us about your experience?

**Overview:** Choosing a new place to live requires you to know what’s out there. There is a type of housing for everybody! Ironically, sometimes living on our own requires us to find a roommate.

**Presentation:**

Living with someone isn't easy. Having to share your space and possessions, make compromises and deal with constant company takes some getting used to. Still, if you look on the positive side of things, it's easy to see that having a roommate comes with just as many benefits as downfalls, if not more.

Here are some of the benefits:

**Financial:** Having a roommate does not guarantee financial freedom, but splitting your living costs with someone else will reduce the money coming out of your pocket. It's not just rent, either: Heat, water, gas, garbage, cable, Internet and other common housing costs should all be shared among roommates. Splitting the costs of items such as cleaning supplies, food and furniture can save you money as well. You might want to split the cost of food but it is recommended you discuss this in detail.

**Convenience:** It's convenient to have a roommate when you are going to be gone for extended periods of time. Your roommate will probably agree to water your plants, get the mail and take care of your pets. If you can carpool with your roommate to school or work, you will save on gas money and parking fees. If schedules permit, you might even be able to share one bus or subway pass.

**Less Chores:** Let's face it: Having a roommate means less work for you. Ideally, instead of cleaning the entire kitchen by yourself every night, you get to trade off with your roommate. The same goes for caring for a garden and attending to other general household maintenance chores.

**Safety:** Having a roommate can give you a sense of security, especially if you are young and don't feel safe coming home to a dark, empty apartment. There's safety in numbers, and two or more people living in one home means that the home is less likely to be empty, and therefore less likely to be robbed.

**Becoming More Social:** Having a roommate forces you to become more social. You may make a lifelong friend, or you may make friends with your roommate's friends. This also represents a great opportunity for you to network. Having a roommate means you have access to all of his or her connections.

**Exercise:**

Divide the class into two groups. One group will come up with more benefits to having a roommate. The other group will come up with a list of cons to having a roommate. After putting the lists together, each group will take turns telling the other group, either the pros or cons to having a roommate. Each group will have an opportunity to respond.

**Summary:** Choosing a new place to live requires you to know what’s out there. Sometimes where we choose to live requires us to consider having a roommate. Having a roommate has a lot of benefits. Write down one benefit to having a roommate.

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**I Think I Want to Move: Discovering My Options**

Session 8: What’s out there for me? Part 6

**AGENDA**

1. Review 3-5 Minutes
2. Overview of today’s class 3-5 Minutes
3. Presentation 10 Minutes
4. Exercise & Discussion 25 Minutes
5. Preview of Next Week 5 Minutes

**Supplies Needed**

* Flip Chart/chalkboard/whiteboard
* Markers
* LCD Player
* PPT (provided with curriculum)

**Review:** Last week we learned about the benefits of having a roommate. This week, we are going to learn about owning your own home.

**Question:** Have you ever owned your own home? Tell us about your experience? **(if no one has this experience, speak to your own experience or someone you know).**

**Overview:** Choosing a new place to live requires you to know what’s out there. There is a type of housing for everybody! Owning a home might be more affordable than you think.

**Presentation:**

There are many reasons to purchase a home. You might think: How can I afford to purchase a home? Let’ first look at the advantages to owning your own home:

**Say Goodbye to Landlords**

Renters can face an unexpected eviction notice if their landlord suddenly decides to sell the home, rent to someone else, or otherwise end the lease.Did you ever need repairs done to your apartment and the landlord was unwilling to make them? Landlords can take ages to fix a broken dishwasher, let the air vents fill with dust and particles, or leave pesky messages about repairs. If you're the homeowner, then you're in charge—which means you have to be home when the plumber calls, but the plumber reports to you.

**Never Worry about a Rent Increase**

Fixed mortgage rates don't go up, even if the cost of everything else does. Once you lock in your mortgage rate, you’ll be paying the same amount for 30 years!

**Home Ownership Builds Wealth**

Unlike renters, homeowners build equity (value) over time. On most mortgages, a portion of each monthly payment goes toward the loan’s interest. The remainder pays down its principal. Simply put, your money is not being thrown away on someone else’s investment, it’s going toward yours! Once the home is paid off, it’s completely yours. Most homes accrue in value, meaning its worth more than the original amount you paid for it.

**You Can Have Pets**

If you’re an animal lover, your desire to have a furry companion may be thwarted by strict renting rules. Landlords may be flexible when it comes to birds and fish, but dogs and cats are often deal-breakers for more demanding landlords. When you own home you pets can feel right at home!

**Stability**

Buying a home is a big step in settling down and putting down roots in a community. Researchers find that not only do homeowners gain a sense of stability when they settle into their home, but they also contribute to neighborhood stability. If you’re constantly moving from rental to rental, you probably don’t get to know your neighbors very well, aside from the usual small talk you make in passing. Because most homeowners stay in their homes for longer periods of time, they’re more likely to form relationships with their neighbors and are more invested in their community.

**How Can I afford a House?**

Now that you know the benefits of owning a home, let’s look at a way that many people are using to help pay for it.

Individual Development Accounts (IDA) are specially matched savings accounts designed to assist individuals with low to moderate income on the path toward home ownership through matched savings and financial education. Many IDA’s are matched savings programs. For example, for every dollar you deposit into your account, the IDA program will match it with 1, 2, 3 or 4 dollars. For example, if your program has a 3:1 matching system and you deposit $25, the program will deposit an additional $75.

**How to qualify for an IDA**

Eligibility varies per program. The basic requirements are:

* Have earned income (your deposits have to come from some form of earned income, not from public benefits or gifts).
* Meet the income limit established by the IDA program.
* Complete financial literacy training.

Here is a listing of some IDA organizations across the state **(hand out list located at the end of the lesson)**. If you don’t see one listed in your area, call the closest one and they will be able to help you locate an organization or work with you.

**Exercise:**

In keeping with the idea of owning your own home, ask the class to pair up with a fellow classmate. Once paired, one classmate will be responsible for making the argument for owning a home and the other will be responsible for giving reasons why it isn’t a good idea. After each person has had a chance to make their case, have the participants switch roles so they can understand both the pros and the cons.

**Summary:** Choosing a new place to live requires you to know what’s out there. Owning your own home is an option. There are advantages to owning your own home. When it comes to finding a place to live, this class has presented you with many options. The next stop is deciding what you want and then go get it!

**(Put in a plug for the next course: Household Search & Stability).**

**Individual Development Account Organizations**

Alternatives Federal Credit Union

<http://www.alternatives.org/>

Belmont Shelter Corp.

<http://www.belmontshelter.org/>

Community Capital Resources

<http://www.ccrhv.org/>

NYANA

<http://www.nyana.org>

Syracuse Cooperative Federal Credit Union

<http://www.cooperativefederal.org/>

The Local Development Corporation of East New York’s (LDCENY)

<http://www.ldceny.org/index.asp>

Chautauqua Opportunities

<http://www.ldceny.org/index.asp>

Chinatown BOC (Business Outreach Center)

http://cmpny.org