

Want Your Own Place to Live?

A Workbook to Help You Start Your Individual Housing Plan

Fairfax-Falls Church Community Services Board Intellectual Disability Services
12011 Government Center Parkway, Suite 300
Fairfax, VA 22035





Before you apply for different kinds of housing and housing assistance in the community, it is important to know some very basic things about:

- where in the community you want to live,
- who you want live with,
- what kind of housing will work best for your needs,
- what features you will need in your home to make it most usable,
- how much you can afford to pay for housing,
- what help you will need to live in your own housing, and
- who can help you live in your own housing.

These are not questions you can answer overnight: it takes time to think about them and talk to different people to get answers, including your family, your friends, your support coordinator, your service providers, your employer, and others in your circle of support. But once you start getting answers, you can begin to make decisions and get yourself closer to your housing goals. For example, you can get on waiting lists for the kinds of housing you want, in the places you want. And you can talk with friends to see if they would like to be housemates or possibly assist you with certain tasks when you move out on your own. You can start saving some money up for a deposit, and begin paying some bills on your own to improve your credit.


Every step you take gets you closer to moving into a place of your own. Congratulations on taking the first step of this journey toward independent housing!


Question	Show Me! Write or Draw
<p data-bbox="191 305 625 342">Where do I want to live?</p> <div data-bbox="401 380 835 776"></div> <p data-bbox="191 854 993 938">I would like to live near: <i>(write the name of the neighborhood on the line next to each box you check)</i></p> <ul data-bbox="239 951 1016 1357" style="list-style-type: none"><input type="checkbox"/> my family _____<input type="checkbox"/> my friend _____<input type="checkbox"/> my work _____<input type="checkbox"/> my doctor _____<input type="checkbox"/> my rec center _____<input type="checkbox"/> my shopping center _____<input type="checkbox"/> my bus route _____<input type="checkbox"/> other _____	<p data-bbox="1054 305 1843 391">The area where I would like to live looks like this...</p> <p data-bbox="1054 979 1738 1073">1st Choice Neighborhood: _____</p> <p data-bbox="1054 1133 1738 1227">2nd Choice Neighborhood: _____</p> <p data-bbox="1054 1287 1738 1382">3rd Choice Neighborhood: _____</p>


Question	Show Me! Write or Draw
<p>What kind of housing do I want?</p>  <ul style="list-style-type: none"> <input type="checkbox"/> I want to own my housing, which means ... <ul style="list-style-type: none"> - I will have a bank loan to pay each month - Over time, the value of my home may grow and may be worth more than what I bought it for - If I sell my house, I must pay the bank what is left of my loan - I will pay for real estate taxes, insurance and repairs to my home - I must do my own maintenance and yardwork - I might have my own yard - I can decide if I want a pet <input type="checkbox"/> I want to rent my housing, which means... <ul style="list-style-type: none"> - I will have a lease, or an agreement with a landlord, that says how long I can stay in this housing and how much I must pay in rent each month - My landlord will be responsible for making repairs to my home and any yardwork - I will share outside space with other residents - My landlord will decide if I can have a pet 	<p>The housing I want to live in looks like this...</p> <p>I prefer to live in:</p> <ul style="list-style-type: none"> <input type="checkbox"/> an apartment in a small building (1 - 4 floors) <input type="checkbox"/> an apartment in a mid size building 5 – 8 floors) <input type="checkbox"/> an apartment in a big building (9 + floors) <input type="checkbox"/> a duplex (two homes that share a main wall on one side) <input type="checkbox"/> a townhouse (a row of homes that share a main wall on one or two sides) <input type="checkbox"/> a single family detached home (a home that shares no walls with other homes) <input type="checkbox"/> other: _____

Question	Show Me! Write or Draw
<p data-bbox="191 305 676 342">Who do I want to live with?</p> <div data-bbox="382 412 808 756" data-label="Image"> </div> <p data-bbox="191 881 1016 1284"><i>Talk to the person or people you would like to live with to see if they want to live with you. Ask if they have the support services and the financial resources they need to share a place with you. If they do not, and you still want to live with someone, you'll need to find another housemate who is ready to move before you sign a lease. Ask your support coordinator for ideas.</i></p>	<p data-bbox="1054 305 1749 396">I want to live with this person (or these people)...</p> <p data-bbox="1054 873 1856 964">Do you prefer to live (<i>write names on the lines next to the boxes you check</i>):</p> <ul data-bbox="1110 979 1818 1385" style="list-style-type: none"> <input type="checkbox"/> by yourself <input type="checkbox"/> with a relative _____ <input type="checkbox"/> with a friend _____ <input type="checkbox"/> with a couple of friends _____ and _____ <input type="checkbox"/> with a person who can help you with certain activities around the house _____

Question	Show Me! Write or Draw
<p>What features does your housing need?</p> <p>Think about:</p> <div data-bbox="835 310 1010 574" data-label="Image"> </div> <p><input type="checkbox"/> Accessibility for people with disabilities (describe the most critical features, such as ground floor, accessible parking, grab bars, wide doors, roll-in shower, lower countertops, etc.): _____</p> <p><input type="checkbox"/> Walking distance to accessible transportation</p> <p><input type="checkbox"/> Sidewalks to nearest bus line</p> <p><input type="checkbox"/> Electric stove (not gas)</p> <p><input type="checkbox"/> Private bathroom</p> <p><input type="checkbox"/> Space/storage for medical/adaptive equipment</p> <p><input type="checkbox"/> A bedroom for a live-in aide</p> <p><input type="checkbox"/> Washer/dryer in the unit</p> <p><input type="checkbox"/> Washer/dryer in the building</p> <p><input type="checkbox"/> Housing where pets are allowed</p> <p><input type="checkbox"/> Housing where smoking is allowed</p> <p><input type="checkbox"/> Well-lit sidewalks</p> <p><input type="checkbox"/> Property manager/leasing staff on site</p> <p><input type="checkbox"/> Other: _____</p> <p>_____</p>	<p>The features my house needs are...</p>


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<p>How much money will I pay for housing?</p>  <p>To estimate rent for an apartment, use the HUD Fair Market rent for the apartment size you need. Fair Market Rents include rent plus utilities (such as electric, gas and water). In 2016, these rents are:</p> <table data-bbox="283 662 903 849"> <tr> <td>Efficiency (apartment with no bedroom)</td> <td>\$1,307/month</td> </tr> <tr> <td>1 Bedroom apartment</td> <td>\$1,402/month</td> </tr> <tr> <td>2 Bedroom apartment</td> <td>\$1,623/month</td> </tr> <tr> <td>3 Bedroom apartment</td> <td>\$2,144/month</td> </tr> </table> <p>If you plan to live in an apartment with roommates, divide the monthly rent by the number of people living together for your share of rent.</p> <p>If you get rental assistance, you may pay a portion of your income toward rent (30 – 35%). Ask your support coordinator to help estimate what this amount will be.</p> <p>Estimating a mortgage is more complicated. You need to know how much money you will borrow to buy your house, how many years you have to pay it back, and the interest rate.</p>	Efficiency (apartment with no bedroom)	\$1,307/month	1 Bedroom apartment	\$1,402/month	2 Bedroom apartment	\$1,623/month	3 Bedroom apartment	\$2,144/month	<p>My rent or mortgage will be \$_____ each month.</p> <p>My unit size: _____ Bedrooms</p> <p>Fair Market Rent (FMR): _____</p> <p><i>If roommates:</i> Total persons living together: _____ My share of rent (FMR/total persons): _____</p> <p><i>If rental assistance:</i> Total monthly income above x .30 or .35 (dependent on the program): _____</p> <p><i>If a mortgage:</i> Use Virginia Housing Development Authority's mortgage calculator to determine your monthly mortgage payment.</p>
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<p>How much will I pay for other living expenses?</p>  <p>In addition to a rent or mortgage, people in independent housing pay for:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Utilities (the cost of electricity, water, sewer, gas, trash, cable, phone to keep lights on, wash yourself/your dishes/your clothes, stay warm or cool at home, watch tv and talk to friends, etc.). <input type="checkbox"/> Household supplies (cleaning supplies, laundry supplies, toilet paper, dish soap, trash bags, etc.) <input type="checkbox"/> Insurance (to protect your belongings or property from theft or damage). <p>Homeowners will also pay for:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Real estate taxes <input type="checkbox"/> Repairs (e.g., fixing appliances, heating & A/C systems, plumbing leaks or clogs, etc.) <p>After paying for expenses like food, transportation, clothes, entertainment, and medical co-pays, people on fixed incomes like SSI or SSDI may have little or no money at the end of the month. If you live in a group home or with your family, you may not have experience paying for these things on your own. Make a budget to see if you can afford to live by yourself.</p>	<p>Each month, I will pay about....</p> <p>\$ _____ for rent (estimate 30% of monthly income)</p> <p>\$ _____ for utilities (electric, water, gas, trash/recycling)</p> <p>\$ _____ for real estate taxes (homeowners only)</p> <p>\$ _____ for maintenance & repairs (homeowners only)</p> <p>\$ _____ for telephone</p> <p>\$ _____ for cable</p> <p>\$ _____ for Internet</p> <p>\$ _____ for cleaning supplies</p> <p>\$ _____ for laundry supplies</p> <p>\$ _____ for insurance</p> <p>\$ _____ for groceries</p> <p>\$ _____ for personal care items</p> <p>\$ _____ for transportation</p> <p>\$ _____ for clothing</p> <p>\$ _____ for entertainment</p> <p>\$ _____ for medical co-pays</p> <p>\$ _____ for other (_____)</p> <p>\$ _____ TOTAL EXPENSES</p> <p>\$ _____ INCOME – EXPENSES</p> <p>If the number in the gray box is ZERO or LESS THAN ZERO, then you cannot afford to live on your own. Consider ways to increase your income reduce your expenses.</p>

Question	Show Me! Write or Draw
<p data-bbox="186 305 709 394">How can I increase income or reduce expenses?</p>  <p data-bbox="186 477 1020 651">The best way to increase your income is to work, whether in a competitive job or informal work like walking dogs or mowing lawns. Talk with your support coordinator about supported employment.</p> <p data-bbox="186 704 947 829">Here are some tips to reduce expenses. Ask your support coordinator to help you learn more about these:</p> <ol data-bbox="186 841 1024 1403" style="list-style-type: none"> 1. Rooming with one or two friends and splitting the cost of rent and other household expenses (utilities, cable, Internet, supplies, etc.) 2. Low cost phone service from the Lifeline Program http://www.lifelinesupport.org 3. Food assistance through SNAP 4. Metrobus/Metrorail reduced fares http://www.wmata.com/accessibility/reduced_fare.cfm 5. Clothing closets that have low or no cost clothes 6. Dollar stores that have low cost cleaning, laundry and personal care supplies 7. Internet availability at libraries, recreation centers, and other public buildings 	<p data-bbox="1056 305 1829 394">I agree to increase my income or reduce my expenses by...</p> <p data-bbox="1056 477 1377 513"><u>INCOME STRATEGIES</u></p> <p data-bbox="1056 521 1787 602"><i>What will you do? How much will your monthly income increase?</i></p> <ol data-bbox="1056 613 1087 829" style="list-style-type: none"> 1. 2. 3. <p data-bbox="1056 883 1383 919"><u>EXPENSE STRATEGIES</u></p> <p data-bbox="1056 927 1776 1008"><i>What will you do? How much will your monthly expense decrease?</i></p> <ol data-bbox="1056 1019 1087 1235" style="list-style-type: none"> 1. 2. 3.

Question	Show Me! Write or Draw
<p>What help will I need to live in my own place?</p> <p>How do family, friends, or support staff help you where you live now? What else will you need help to do in your own place? (examples: budget, shop, cook, get rides, read mail, etc.)? Make a list here.</p> <ol style="list-style-type: none"> 1. 2. 3. 4. 5. 6. 7. 8. 	<p>Who can help me?</p> <p>Make a list of the people who can help you with each activity you listed on the left. Examples of people who can help are family, friends, volunteers, paid support staff, etc.</p> <ol style="list-style-type: none"> 1. 2. 3. 4. 5. 6. 7. 8.



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<p>What worries me about living in my own place?</p>  <p>Moving to a new place can be exciting but a little scary. There are lots of new people to meet, places to find and things to learn. Make a list of things you have been worrying about. Examples might be: What if I can't afford it? What if I get lonely? What if I get sick?</p> <p><i>Worries</i></p> <ol style="list-style-type: none"> 1. 2. 3. 4. 5. 	<p>Who will help me with these concerns?</p> <p>Now make a list of the people who can help you with each concern you listed on the left. Examples of people who you can talk to are family, friends, volunteers, paid support staff, etc. Put their phone number down so you know how to reach them.</p> <table border="0" style="width: 100%;"> <thead> <tr> <th data-bbox="1050 787 1575 820" style="text-align: left;"><i>Name</i></th> <th data-bbox="1575 787 1906 820" style="text-align: left;"><i>Phone</i></th> </tr> </thead> <tbody> <tr> <td>1.</td> <td></td> </tr> <tr> <td>2.</td> <td></td> </tr> <tr> <td>3.</td> <td></td> </tr> <tr> <td>4.</td> <td></td> </tr> <tr> <td>5.</td> <td></td> </tr> </tbody> </table>	<i>Name</i>	<i>Phone</i>	1.		2.		3.		4.		5.	
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