

Module IV

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

Handbook for Skill Development

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!

Independent Living Skills Module III

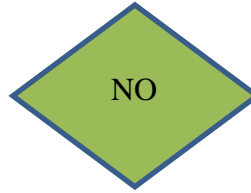
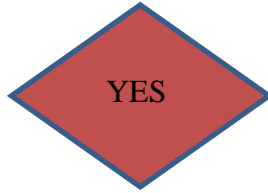
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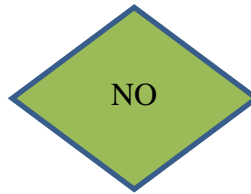
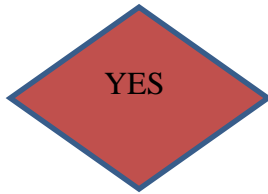
Independent Living Skills Module IV

Housing, Transportation, Community Resources, Understanding the Law, and Recreation: Please circle *Yes* or *No*, or *Not Yet* to the questions below

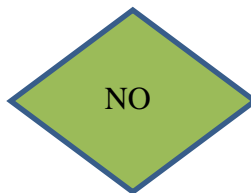
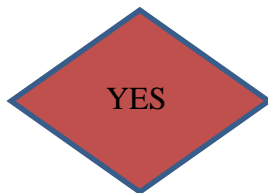
Do you know how to research housing options and understand the costs involved with renting?



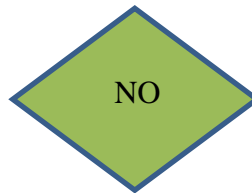
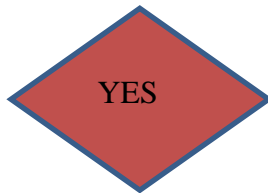
Have you considered the pros/cons of having a roommate?



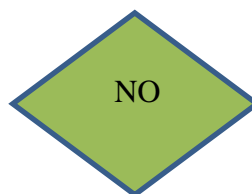
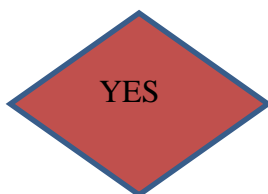
Have you established a budget for start-up costs of security deposit, first/last months' rent?



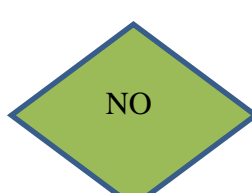
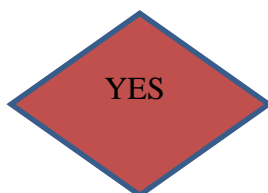
Do you understand tenant rights and how to read a lease?



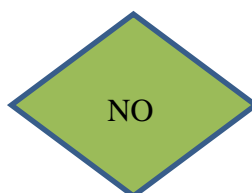
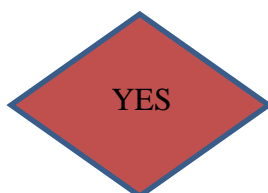
Can you navigate public transportation and read train and bus schedules?



Can you use a map to find a destination?



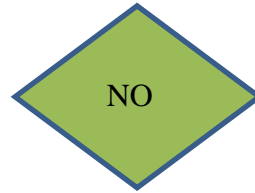
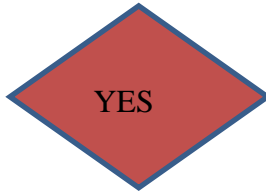
Do you know how to obtain a driver's permit and license? Can you estimate the cost of operating a vehicle (car insurance, gas)?



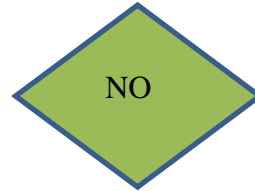
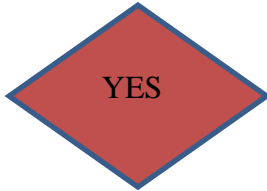
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Housing, Transportation, Community Resources, Understanding the Law, and Recreation: Please circle *Yes* or *No*, or *Not Yet* to the questions.

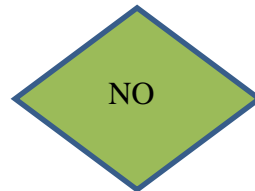
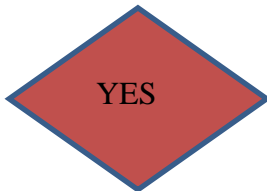
Can you save/budget for a car or other transportation costs?



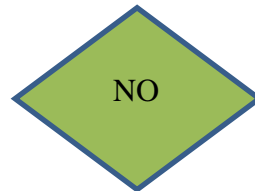
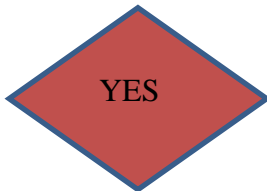
Do you understand the consequences of motor vehicle violations?



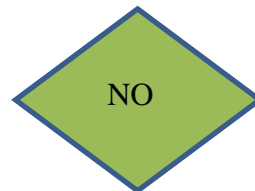
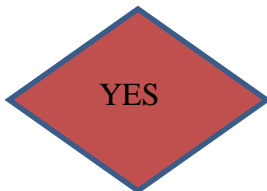
Do you have a social security card, a mass ID, or a license?



Do you know the resources in your community? Such as a library, hospital, churches, YMCAs?



Do you know where to get involved in your community through civic engagement or community service?



If you answered No or Not Yet to any of the prior questions, please do not worry. This book is designed to help you understand housing, transportation, community resources, understanding the law, and recreation. Your social worker, case worker, and or foster parent can also help you with these new skills.

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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 places other than online (Craigslist, Roommates.com) 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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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 with. 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 \$2400 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

can't wait

proud

sad

lonely

nervous

happy

scared

homesick

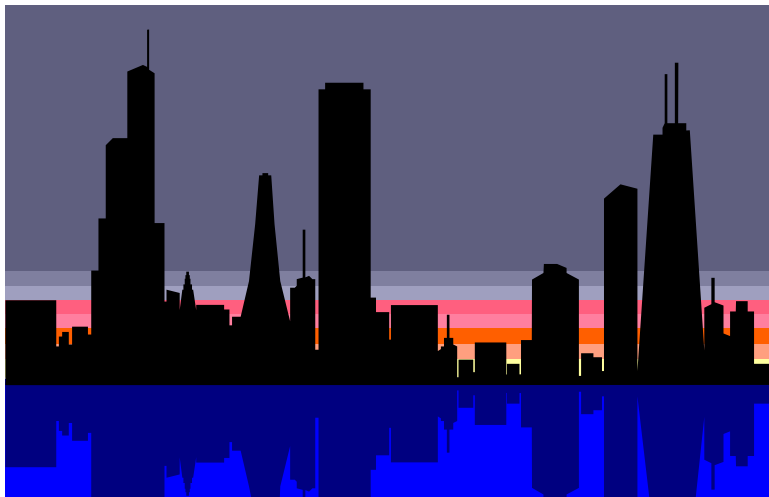
other:

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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?

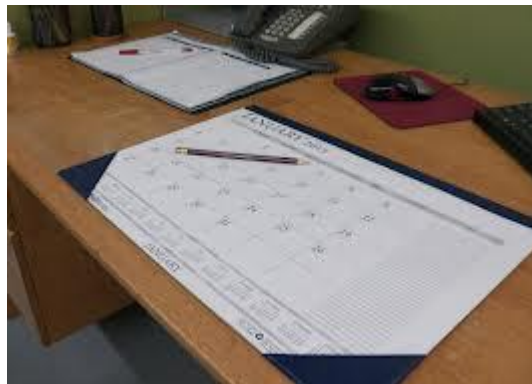
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The Planning Stage

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 startup 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 to help you figure out your personality and living style when considering a roommate or roommate(s). Complete the following statements by filling in the blanks or answering the questions.

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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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 phone 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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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 drink alcohol?

42. Do you have any medical problems?

43. Does it bother you if others borrow or use your belongings (clothes, TV, iPod, 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. Many people look for roommates online. There are several websites that can help you find a roommate, such as roomster.com, craigslist.org, or roommates.com.



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. \$525 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 large 4 bedroom house close to the ocean. Yard, porch, washer & dryer, off-street parking. \$750 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. \$700 and ½ utilities, sec. deposit. Call 642-8465.	Roommate wanted by male prof. to share 2 bedroom, 2 bath apt. in large apartment complex. Pool, tennis, weight room, washer & dryer, parking. \$800, 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. \$800/month. Util. incl.	3 fun loving m/f seeking 4th roommate for duplex in suburbs. \$500, 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 different online roommate websites and select an ad that most interests you. You can add it below or write it down.

--



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 they would do this. 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 and when? A simple rotating cleaning schedule like the following will be helpful, particularly if it is posted in a visible spot.

Week of.....

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		
PERSONAL CARE ITEMS (SHAMPOO)		
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 CABLE 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. First, you need to figure out whether you are living in a rooming house, also sometimes called a lodging house, boarding house, or single-room occupancy dwelling (SRO). The most important features of a rooming house are: You rent a single room (as opposed to an entire apartment), and there are four or more renters living there who are not related to the person operating the rooming house. The person operating or "conducting" the rooming house could be the landlord (or owner), the rent is due weekly and you will not have to sign a lease/rental agreement. The amount of rent usually ranges from \$120 to \$150 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 select 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. Campus housing is an 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, or housing issues.

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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:

G R E A T E R B O S T O N R E A L E S T A T E B O A R D

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This form may not be copied or reproduced in whole or in part in any manner whatsoever.
without the prior express written consent of the Greater Boston Real Estate Board.
Form ID: RH101 PD: 05/04

DATE NUMBER

NAME OF APPLICANT HOME PHONE INITIAL IF OVER 18 YEARS OF AGE

PRESENT ADDRESS DATES OF CURRENT OCCUPANCY: FROM TO

CITY STATE ZIP CODE AUTOMOBILE: MAKE/YEAR/REG. STATE & NO. SOCIAL SECURITY#

PRESENT LANDLORD COMPLETE ADDRESS PHONE NUMBER

FORMER LANDLORD OCCUPANCY COMPLETE ADDRESS PHONE NUMBER

CURRENT EMPLOYER COMPLETE ADDRESS PHONE NUMBER

OCCUPATION/SOURCE OF INCOME TYPE OF BUSINESS SALARY LENGTH OF EMPLOYMENT

FORMER EMPLOYER LENGTH OF EMPLOYMENT COMPLETE ADDRESS PHONE NUMBER

PERSONAL REFERENCE (NAME) COMPLETE ADDRESS PHONE NUMBER

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IN CASE OF EMERGENCY NOTIFY (NAME) COMPLETE ADDRESS PHONE NUMBER

CREDIT REFERENCE COMPLETE ADDRESS PHONE NUMBER

BANK – CHECKING ACCOUNT BRANCH ADDRESS ACCOUNT NUMBER

BANK – SAVINGS ACCOUNT BRANCH ADDRESS ACCOUNT NUMBER

NAME OF ALL CO-TENANTS (EACH ADULT MUST FILE A SEPARATE APPLICATION)

APARTMENT NO./TYPE TOTAL NO. OF OCCUPANTS NO. OF ADULTS NO. OF PETS

ADDRESS NAMES & AGES OF MINOR CHILDREN

CITY OCCUPANCY DATE RENT BEGINS

TERM OF LEASE (MONTHS) FROM (DATE) TO (DATE)

ARE YOU A CONVICTED FELON? (Y/N) _____ if "Yes" Please submit detail of conviction(s).

Base rent and other monthly charges are due and payable on the first day of each month in advance.

Pursuant to Massachusetts law, the Management shall not make any inquiry concerning race, religious creed, color, national origin, sex, sexual orientation, age,

(except if a minor), ancestry or marital status of the Applicant or concerning the fact that the Applicant is a veteran or a member of the armed forces or is

handicapped. The Applicant authorizes the Management and/or Renting Agency to obtain or cause to be prepared a consumer credit report relating to the

Applicant.

Neither the Owner nor the Management is responsible for the loss of personal belongings caused by fire, theft, smoke, water or otherwise, unless caused by their negligence.

The undersigned warrants and represents that all statements herein are true and agrees to execute upon presentation a Rental Housing Association lease or

Tenancy at Will agreement in the usual form, a copy of which the Applicant has received or has had occasion to examine, which lease or agreement may be

terminated by the Lessor if any statement herein made is not true. Deposit is to be applied as shown above, or applied to actual damages sustained by the Owner,

except it is to be refunded if said application is not accepted by the Owner. This application and deposit are taken subject to previous applications.

THIS APPLICATION MUST BE ACTED UPON BY THE OWNER ON OR BEFORE

The Renting Agent is an independent contractor and has no authority to make any representation concerning the premises; the Renting Agent is only authorized

to show the apartment for rent and to assist in the screening of Rental Applicants.

Renting Agent.....

Applicant Signature.....

Independent Living Skills Module IV

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 |

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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:

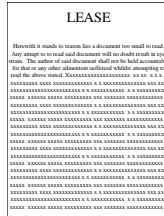
<i>Utilities Included in Rent</i>	
Advantages	Disadvantages
_____	_____
_____	_____
_____	_____

<i>Utilities Excluded from Rent</i>	
Advantages	Disadvantages
_____	_____
_____	_____
_____	_____

Which of the options would you prefer and why?

Independent Living Skills Module IV

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 (laundry), noise levels, parking, etc. Most leases also require that tenants do not sublease or sublet (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 double-line 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 double-line 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 had a dog. 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 pets." What do you think will happen with Katheryn and her dog?



Independent Living Skills Module IV



ACTIVITY

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

This 1st day of September, 2015, _____ herein called (“Lessors”) hereby lease to _____ herein called the (“Lessee”) the following premises: A first floor apartment located at _____. Rent per month: Nine Hundred Thirty Five Dollars (\$935.00), term: 12 months, commencement date: September 1st, 2016.

1. Rent

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

2. Security Deposit

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

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

3. Pets

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

4. Utilities

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

5. Insurance

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

6. Assigning/Subletting

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

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7. Nuisance

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

8. Mortgages

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

9. Fire and Casualty

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

10. Regulations

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

11. Condition of Apartment

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

12. Complete Agreement

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

13. Joint and Several Obligations

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

14. Severability

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

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15. Holdover

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

16. Right of Entry

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

17. Delivery of Lease

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

18. Renewal/Notice to Quit

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

Questions

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

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

What can you do to avoid unwelcome surprises?

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

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

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

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

What is your monthly income?

\$

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

I could spend \$ **for rent.**

Explain your estimate.

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

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Apartment Hunting

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



ACTIVITY

Familiarize yourself with the terms and abbreviations listed below.

Abbreviations

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

Terms

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

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

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

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

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

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

Utilities: Public services, such as gas and electricity.



ACTIVITY

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

TyrellP



About me:
Monthly payment:
Residence:
Available date:

Male, 19, Non-smoker
\$1025
Apartment in (West) Somerville, MA: [Map](#)
Available Now!

[More info](#)

GregandLauraM

Last activity: **Online now!**



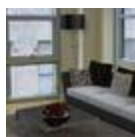
About us:
Monthly payment:
Residence:
Available date:

Coed, 20-?, Outside smokers
\$600 + deposit
House in (NE) Andover, MA: [Map](#)
Available Now!

[More info](#)

LisaA

Last activity: Within 30 minutes. **New!**



About me:
Monthly payment:
Residence:
Available date:

Female, 22, Outside smoker
\$1600 + deposit
Apartment in (Central) Boston, MA: [Map](#)
Available Now!

[More info](#)

MarkB

Last activity: Within 1 hour.



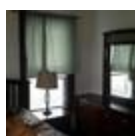
About me:
Monthly payment:
Residence:
Available date:

Male, 21, Non-smoker
\$1080
Apartment in (West) Brookline, MA: [Map](#)
Available Now!

[More info](#)

IssacPandAmyK

Last activity: Within a few hours.



About us:
Monthly payment:
Residence:
Available date:

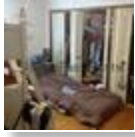
Males, 19, 20, Non-smokers
\$850 + deposit
Apartment in (South) Hyde Park, MA: [Map](#)
Available Now!

[More info](#)

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[HeidiFandMelissaO](#)

Last activity: Within a few hours. **New!**



About us:
Monthly payment:
Residence:
Available date:

Females, 21, Non-smokers
\$720 + deposit
House in (East) Belmont, MA: [Map](#)
Available Now!

[More info](#)

[LorettaW](#)

Last activity: Within a few hours.



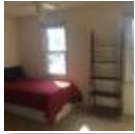
About me:
Monthly payment:
Residence:
Available date:

Female, Non-smoker
\$975 + deposit
Apartment in (West) Allston, MA: [Map](#)
Available Now!

[More info](#)

[DianeWandCandaceD](#)

Last activity: Within a few hours. **New!**



About us:
Monthly payment:
Residence:
Available date:

Outside smokers
\$900
Townhouse/Condo in (NE) Newton, MA: [Map](#)
Available Now!

[More info](#)

[Mike / Louis / Kevin](#)

Last activity: Within 1 day.



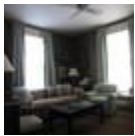
About us:
Monthly payment:
Residence:
Available date:

Males, 22-25, Outside smokers
\$800
House in (South) Boston, MA: [Map](#)
Available Now!

[More info](#)

[Jeremy](#)

Last activity: Within 1 day. **Updated!**



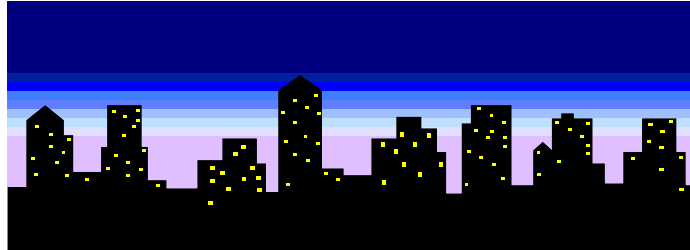
About me:
Monthly payment:
Residence:
Available date:

Male, Non-smoker
\$900 + deposit
Apartment in (North) Jamaica Plain, MA: [Map](#)
Available Now!

[More info](#)

Independent Living Skills Module IV

Explain your choice



ACTIVITY

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

Explain your choices.

Independent Living Skills Module IV

Another way you can locate apartments is through real estate agents or apartment location services. Many of them charge a fee for their services, however. In addition, larger apartment complexes usually have business offices in which you can inquire and apply for available units directly. Furthermore, as previously mentioned, word of mouth is often helpful. Ask your family, friends, or co-workers. If they know of any available and appropriate apartments. The following information was compiled with the help of the website www.mass.gov/hed/housing/

HUD

HUD is the U.S. Department of Housing and Urban Development and was established in 1965 to develop national policies and programs to address housing needs in the U.S. One of HUD's primary missions is to create a suitable living environment for all Americans by developing and improving the country's communities and enforcing fair housing laws

Subsidized Housing

Most cities and towns in Massachusetts have housing authorities that own and manage apartments for low-income families, the disabled, and the elderly. To be considered for this type of subsidy, applicants have to fit in one of the above categories as well as meet income guidelines and possibly other criteria. If eligible, the Housing Authority might pay a percentage of the rental costs for public housing. However, even if an applicant qualifies, the waiting lists to receive such assistance take several years. In addition, management companies will give preference to their own tenants first. HUD helps apartment owners offer reduced rent to low-income tenants. To apply, contact or visit the management office of each apartment building that interests you.



ACTIVITY

Research local apartment buildings that have management companies and give them a call to see if you qualify for subsidy and if they have any openings. List names of management companies that offer subsidy.

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State Aided Public Housing

There are 90,000 units of state and federally assisted public housing in Massachusetts. Public housing developments are apartments that are built and subsidized by either the state or federal government and are managed by local housing authorities. There are 253 local housing authorities in Massachusetts. There is a very small amount of public housing available to single persons. To find out what is available in each town, please call your local housing authority.

Eligibility: To be eligible to live in state public housing a household must typically earn no more than 80 percent of the area median income. Ask the housing authority you are applying to what the income guidelines are in its region or visit the U.S. Department of Housing and Urban Development. www.hud.gov.

Rent: The rent a public housing tenant pays is based on household income and whether the costs of utilities (electricity, heat, cooking fuel) are included.

Tenants residing in family public housing pay:

32 percent of net income where the tenant does not pay for utilities

30 percent of net income where the tenant pays for some (but not all) utilities

27 percent of net income where the tenant pays for all utilities

In order to apply, you must put your name on a waiting list that is kept by the local housing authority. Applicants may put their name on more than one waiting list if they qualify for more than one program. The lists for public housing tend to be long. When your name comes to the top of the list, the housing authority will contact you. Be sure to notify a housing authority if you change your address while you are waiting for public housing.

Public Housing Preferences: Persons who are homeless due to a natural disaster or action. Persons with medical or safety needs and veterans.

For information about eligibility, please call your local housing authority, or visit the HUD website at www.hud.gov.



Optional Activity

If you live in public housing and you have ALL utilities paid for under your monthly rent. You currently pay \$200 per month. How much do you make per year? Hint 27% of your net income pays your rent.



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Rental Assistance

Rental assistance programs provide financial aid to help low-income persons rent apartments other than apartments in public housing developments. There are several types of rental assistance in Massachusetts. The three largest programs are: The Section 8 Housing Choice Voucher Program (HCVP), the Massachusetts Rental Voucher Program (MRVP), and the Alternative Housing Voucher Program (AHVP). The federal government funds the Section 8 assistance through the U.S. Department of Housing and Urban Development (HUD) and the Commonwealth funds the MRVP and AHVP programs.

Section 8 Housing Choice Voucher Program

The federal government provides the funds for Section 8. Recipients receive their benefits through local housing authorities (LHAs). Eligibility is based on gross income. 75 percent of all households selected to receive Section 8 must have incomes within 30 percent of the area median income (\$24,800 for a family of four in Boston). 25 percent of Section 8 households can have incomes up to 50 percent of the median (\$41,350 for a family of four). In some instances these limits can go as high as 80 percent of the median (\$66,150 for a family of four in Boston). Rents: Section 8 recipients generally pay between 30 percent and 40 percent of their income for rent. The Section 8 voucher pays the difference between the rent charged by the landlord and the tenant's contribution to the rent. In Massachusetts landlords may not refuse tenants that are or become eligible for Section 8.

How to apply for Section 8: You may apply to any one of the regional non-profit agencies. If you apply to one of the regional housing agencies, your name will be placed on a statewide Section 8 waiting list maintained by the Department of Housing and Community Development. These waiting lists are quite long. The regional housing agency lists are always open. You may also obtain applications online at www.mass.gov/dhcd. You may also call any of the local housing authorities to find out how to submit an application. There is now a centralized waiting list in which 86 local housing authorities participate. You only need to apply to one of these authorities to be considered by all 86 authorities. To obtain an application or to apply online for the centralized waiting list visit www.section8listmass.org. You may also apply to each housing authority that does not participate in the centralized list.



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The Massachusetts Rental Voucher Program

The Commonwealth of Massachusetts provides rental assistance through the Massachusetts Rental Voucher Program (MRVP). State funded "mobile" vouchers can be used anywhere in Massachusetts. However, "project-based" vouchers are only available in specific apartments. Eligibility: Persons seeking state rental vouchers can earn no more than 200 percent of the federal poverty level. If you want more information on the federal poverty line, please use the following website, <https://www.healthcare.gov/glossary/federal-poverty-level-FPL/>.

Other Rental Assistance Resources

For individuals and families: The Department of Housing and Community Development manages a number of rental housing programs, information about which can be obtained by calling (617) 573-1150.

MassHousing also maintains a list of rental housing developments that it has financed. For a free list of their rental properties, call (617) 854-1185 and request the Housing List or you may search for a unit online at their website.

The City of Boston operates a Metrolist, listing service of both rental and homes for sale. Contact the Metrolist at (617) 635-3321 for more information.

The Citizen's Housing and Planning Association's [MassAccess](#) registry provides listings of affordable rentals and sales for people with disabilities.

Please visit or call the Independent Living Information Center: 1-800-462-5015
Massachusetts Office on Disability: 1-800-322-2020

For the homeless: Contact the Department of Transitional Assistance (DTA) office or call the hotline: 1-800-445-6604. DTA will determine if you are eligible for the Housing Assistance Program (HAP) services. If you need temporary shelter, see the list of shelter referral/placement services and the list of temporary shelters: Bridge Over Troubled Waters has an emergency shelter on 47 West Street in Boston. Or you can call (617) 423-9575. Short Stop on 118 North Street in Somerville also offers emergency shelter for teens and transition age youth. For more information please call (617) 776-3377. Also if you are homeless and are looking for housing the nonprofit organization Home Start can help advocate for you in your housing search. The number is (617) 542-0338 or you can find more information on their website at homestart.org.

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Homelessness Prevention Resources

Energy Assistance Programs

[DHCD Energy Programs information](#)

Call the Heat Line at 1-800-632-8175
ABCD Fuel Assistance LIHEAP 617-357-6012

[Locate a Service Provider Listing](#)

Lead Paint Removal

Department of Public Health:
1-800-532-9571

Tenants' Rights/Responsibilities (for Private Renters)

Office of Attorney General
(617) 727-8400

Massachusetts Commission Against Discrimination

(617) 727-3990

Housing Related Legal Assistance

Greater Boston Legal Services:
(617) 371-1234
Office of Consumer Affairs and Business Regulation
1-888-283-3757

Housing Resources for Victims of Domestic Violence

If you need housing in order to leave a violent domestic partner you may be eligible for assistance through the following agencies Department of Housing and Community Development, the Department of Transitional Assistance (DTA), or the Department of Children and Families (DCF). DTA has specialists that can help you with the process of obtaining benefits and services. If you need immediate help you can call the toll free domestic violence hotline (1-877-785-2020). The Massachusetts Department of Housing and Community Development have three programs to aid victims of domestic violence. These programs include the Family Unification Program FUP. For more information on FUP you can talk with your DCF social worker. The next program is called the Transition to Home Program. This program offers housing advocacy and search for families made homeless due to domestic violence. The third is the Scattered Site Transitional Apartment Program. SSTAP is transitional housing once again for families made homeless dues to domestic violence. Please contact both DCF and DTA in order to hear more about these programs.

Independent Living Skills Module IV

Evaluating an Apartment

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



ACTIVITY

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



Independent Living Skills Module IV

Worksheet

Apartment Location

City: _____ Neighborhood: _____

Floor: _____

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

Financial Requirements

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

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

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

Apartment Characteristics

Lease? _____ Pets? Yes No

Number of Bedrooms: _____ Size of Bedrooms: _____

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

Condition

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

Roaches/Bugs: _____

Other: _____

Other: _____

Kitchen

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

Bathroom

Sink:	<input type="checkbox"/> Excellent	<input type="checkbox"/> Acceptable	<input type="checkbox"/> Unacceptable	<input type="checkbox"/> None
Shower:	<input type="checkbox"/> Excellent	<input type="checkbox"/> Acceptable	<input type="checkbox"/> Unacceptable	<input type="checkbox"/> None

Independent Living Skills Module IV

Bathtub: Excellent Acceptable Unacceptable None
 Toilet: Excellent Acceptable Unacceptable None
 Other: Excellent Acceptable Unacceptable None

Extras

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

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



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

Independent Living Skills Module IV

Explain your choice.

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

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



ACTIVITY

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



Independent Living Skills Module IV

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

Independent Living Skills Module IV

How To Maintain An Apartment/Living Situation

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

Consider the following:

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

What do you think? _____

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

Generally, you must:

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

Your landlord must also abide by the terms of the lease. Be sure you know your responsibilities and your rights as a tenant. If you believe that your rights are being violated, you can contact the tenant's group in your community for assistance. The Boston Tenant Organization at 14 Beacon Street, Boston, MA (617)423-8609, can put you in contact with your local group. If you need to speak to someone regarding legal issues and you live in public housing, you can call the Public Housing Legal Tactics at 1-800-966-6253.

Independent Living Skills Module IV

The following agencies also provide assistance with various housing problems:

Massachusetts Consumer Self Help Office (617) 727-8400
One Ashburton Place
Boston, MA 02108
Offers information on housing laws codes, landlord/tenant issues and utilities.

Massachusetts Department of Public Health (617) 624-6000
250 Washington Street
Boston, MA 02108
Guides in de-leading buildings and use of non-lead-based paints

Massachusetts Office on Disability Policy and Programs (617) 727-1600
One Ashburton Place
Boston, MA 02108
Assists disabled persons with obtaining independent living services

Massachusetts Inspectional Services (617) 635-4500
One City Hall Square
Boston, MA 02201

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

Massachusetts Commission Against Discrimination (617) 994-6000
One Ashburton Place
Boston, MA 02108

Western Region (508) 453-9630
484 Main Street
Worcester, MA 01608

Greater Boston Legal Services (617) 371-1234
197 Friend Street
Boston, Ma 02114

Independent Living Skills Module IV

Utilities

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

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

Gas:

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

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

Paying Your Gas Bill

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

Assistance with heating costs

Massachusetts has an organization that can help offset heating costs if you are eligible. ABCD's Energy Department administrates the federal Low Income Home Energy Assistance Program (LIHEAP). LIHEAP offers financial assistance to qualifying low-income households who require support in paying their home heating bills. Applicants must have a gross income at or below 60% of the state median income.

ABCD's Fuel Assistance Program helps more than 20,000 low-income households in Boston, Brookline and Newton pay fuel bills during the heating season.

Boston residents can call (617) 357-6012

Brookline, Newton residents (617) 796-1282

Other qualifying MA towns and cities 1-800-632-8175

Independent Living Skills Module IV



SERVICE FOR
JAMES SMITH
 25 BROADWAY APT 16
 SCHENECTADY NY 12305

BILLING PERIOD
Mar 31, 2014 to May 5, 2014

PAGE **2 of 4**

ACCOUNT NUMBER **12741-66018** PLEASE PAY BY **Upon Receipt** AMOUNT DUE **\$80.10**

Enrollment Information

To enroll with a supplier or change to another supplier, you will need the following information about your account:

Loadzone Capital
 Acct No: 18461-67012 Cycle: 3, POCH

Electric Usage		Gas Usage	
Month	kWh	Month	Therms
Dec 13	133	Dec 13	10
Jan 14	280	Jan 14	38
Feb 14	269	Feb 14	29
Mar 14	211	Mar 14	21
Apr 14	208	Apr 14	18
May 14	235	May 14	04

DETAIL OF CURRENT CHARGES

Delivery Services

Electricity Delivery

Service Period	No. of days	Current Reading	-	Previous Reading	=	Total Usage
Mar 31 - May 5	35	1385	Prorated	1150	Actual	235 kWh

METER NUMBER 05534327

RATE Electric SC1 Non Heat

Basic Service (not including usage)						17.00
Delivery	0.04629	x	235 kWh			10.87
Incr State Assessment	0.00307	x	235 kWh			0.72
SBC/RPS	0.007911	x	235 kWh			1.85
Legacy Transition Chrg	-0.005647	x	235 kWh			-1.33
RDM	-0.00021257	x	235 kWh			-0.05
Transmission Rev Adj	-0.0003	x	235 kWh			-0.07
Tariff Surcharge	3.09278	%				0.90
Sales Tax	7.0	%				2.09
Total Electricity Delivery						\$ 31.98

Gas Delivery

Service Period	No. of days	Current Reading	-	Previous Reading	=	Measured CCF	x	Therm Factor	=	Therms Used
Mar 31 - May 5	35	120	Prorated	116	Actual	4		1.03003		4

METER NUMBER 0R751102

RATE Gas SC1 Res Heat



ACTIVITY

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

How much does James Smith have to pay this month?

How much gas has James used during this billing period?

By what date will James have to pay the bill?

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

Independent Living Skills Module IV

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

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



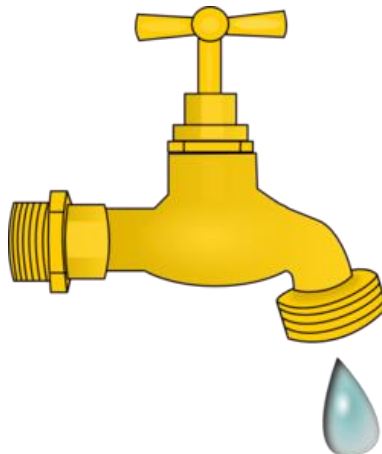
ACTIVITY

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

Water

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

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



Independent Living Skills Module IV



ACTIVITY

For additional conservation tips, contact your local water company.

Electricity

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



ACTIVITY

Account Number	Billing Date	Next Read Date
1234-567-8910	Jun 18, 2007	Jul 17, 2007

Service Provided to
 Joe Electric
 1234 Main Street
 W BARNSTBL MA 02668

Account Summary	
Previous Bill	115.30
Payment - Thank You	-115.30
Total Delivery Charges	50.30
Delivery Svcs Balance	\$50.30

Electricity Used

Rate 32-Residential Nonheat - Annual
 Meter 2300459
 Jun 15, 2007 Actual Read 4846
 May 16, 2007 Actual Read - 4187
 30 Day Billed Use 659

2300459	KWH
06/15	659
05/16	412
04/17	509
03/16	538
02/14	539
01/15	783
12/14	714
11/14	479
10/17	435
09/18	552
08/17	1030
07/18	930
06/17	673

Cost of Electricity

Delivery Services			
Customer Charge			3.73
Distribution	.04825 X	659 KWH	31.80
Transition *	.01458 X	659 KWH	9.61
Transmission	.00482 X	659 KWH	3.18
Renewable Energy	.00050 X	659 KWH	0.33
Energy Conservation	.00250 X	659 KWH	1.65

Delivery Services Total 50.30

** PART OF WHAT WE COLLECT IN THE TRANSITION CHARGE IS OWNED BY CEC FUNDING LLC*

Independent Living Skills Module IV

When does Joe Electric have to pay the bill?

How much does Joe have to pay this month?

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

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

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



Independent Living Skills Module IV



ACTIVITY

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

Tenants can benefit from a no-cost energy assessment (contact Mass Energy at 800-287-3950 x6).

Tenants: Even if the landlord pays the utilities, tenants can be motivated to conserve knowing they can make a difference reducing dependence on foreign sources of energy and reducing pollution. Set back thermostats can be very convenient—warming up your house in time for the alarm to go off in the morning, for example.

If the tenant pays utilities, but can't invest in big building improvements like insulation, they can still find many low- or no-cost or portable ways to save. Compact fluorescent bulbs, set back thermostats, and low-flow showerheads will usually pay for themselves in a year or two. Behavior changes are the cheapest—like turning off lights and electronics, using cold water for laundry, and hanging laundry to dry.

Low-Income Tenants: Weatherization Assistance is free to single-family, and two or three-family homes, if more than half the units have low-income qualifying tenants. Typically, this program covers air sealing, insulation, appliance management, and heating system repairs. Call our office if you are unsure about which local agency is the one that can best serve you and we will point you to the right office.

Independent Living Skills Module IV

TRANSPORTATION SKILL ASSESSMENT

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

*I do not
know how
to do this* *I need to
know more
about this* *I can do/
have done
this*

1. Know the kind of public transportation available in my city/town and know what the fares are.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. Can use public transportation (if public transportation is available) to get from my house to school, work, stores, etc.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. Know how to read a bus or train schedule.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. Am able to ride a bicycle; know and follow the safety rules.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5. Know how to use a taxi service, giving the dispatcher the necessary information (address and time) and know approximately how much the trip will cost.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6. Know what the procedures are to get a driver's license.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7. Know how to make connections between different locations using schedules, making reservations, changing from one type of transportation to another (bus to train, etc.).	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
8. Can give and follow directions to specific locations.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
9. Know how to get the discounts generally offered by public transportation systems	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
10. Realize what the risks of hitchhiking are.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Independent Living Skills Module IV

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



Independent Living Skills Module IV

Transportation

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



ACTIVITY

Research the following and record your findings.

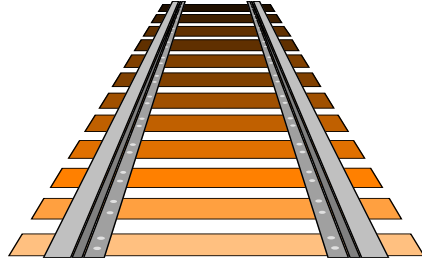
1. What kind of public transportation is available in your community?

2. Is the public transportation available 24 hours a day 7 days a week or is there a schedule of service?

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

4. How much are single fares?

Independent Living Skills Module IV



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

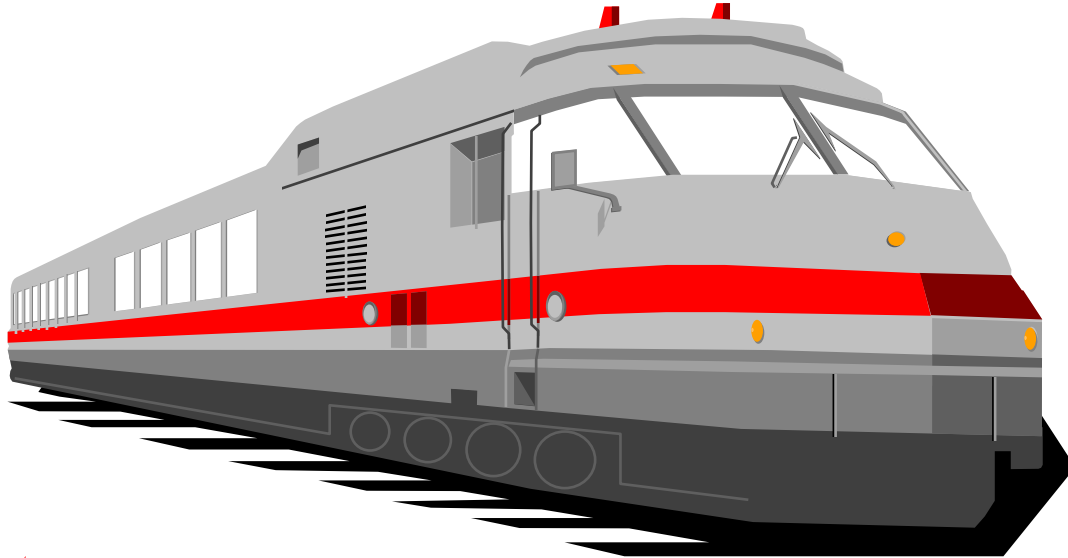
6. Does the transportation system in your community offer monthly passes for riders who use the system regularly? If so, at what price?

Consider the following:

It is the first of the month and Bob has just started a new job in the city. He will be taking the commuter train to work every day, paying a one-way fare of \$2.10 for each trip. A friend of his suggested that he buy a monthly pass, which will cost only \$75. Bob is not sure if he wants to spend that money right now. *What would you suggest?*

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

Independent Living Skills Module IV



ACTIVITY

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

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

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

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

Independent Living Skills Module IV

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

DIRECTIONS

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

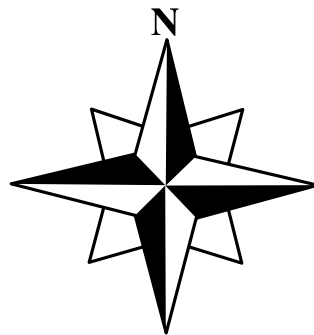


Independent Living Skills Module IV



ACTIVITY

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



Independent Living Skills Module IV



ACTIVITY

A friend of yours who is unfamiliar with the Boston subway system must travel from Quincy to Commonwealth Avenue in Brookline for an interview at a work training program. Can you give your friend directions using the following map?



Directions: _____

Independent Living Skills Module IV



ACTIVITY

You and a group of friends are traveling from Boston to Worcester for a concert next week. Using the map below, write the directions for everyone to follow just in case someone gets lost. If you have access to a smart phone there are many websites that can help with directions too, including MapQuest mapquest.com and Google Maps google.com/maps. Please remember to make sure you have directions printed out before your trip in the event that you lose cell phone service.



Directions:

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Driver's License

The idea of obtaining a driver's license may be exciting for many of you. However, before making arrangements to get your permit, you need to take a close look at yourself. As a driver, you have to be mature and make good decisions at all times. When you drive you are not only responsible for yourself but also for other people in the community.

Consider the following:

It is a cold November night and Mike is driving on the highway. Ten miles from the next exit he discovers that his brakes are not working correctly.

What would you do in Mike's situation? Why?

Bill met two of his friends at the mall's parking lot on Saturday. When he arrived, a couple of guys came over and challenged Bill and his friends to a drag race on a nearby country road.

What would you do in that situation?

What should a good driver do/not do?

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NEVER DRIVE UNDER THE INFLUENCE OF ANY SUBSTANCES!!!

Only if you are sure that you will be responsible and follow the rules and regulations should you plan to get your license.

Learner's Permit

- **Ages 16 - 18**

If you're at least 16 years old and under 18 years old, here are the documents you'll need in order to get your learner's permit:

- A [Class D, M, or D/M License and ID Card Application](#) (Form T21042) with parental consent.
- Proof of **birth date** (e.g. original birth certificate, adoption records, certified high school/grade school transcript).
- Proof of **Social Security number** (e.g. Social Security card, Social Security award letter, MA ID card record).

Age 18 or Older

If you're 18 years old or older, here are the documents you'll need:

- A [Class D, M, or D/M License and ID Card Application](#) (Form T21042).
- Proof of:
 - **Birth date** (e.g. original birth certificate, adoption records, certified high school/grade school transcript).
 - **Social Security number** (e.g. Social Security card, Social Security award letter, MA ID card record).
 - **Signature** (e.g. passport, Selective Service card, lease or loan contract with name and signature).
 - **Massachusetts residency** (e.g. bank statement, utility bill, cancelled personal check).

Taking the Massachusetts Permit Test

When you have in hand all the required documents mentioned above, it's time to prepare for your knowledge/permit test at your [local RMV office](#). This test is computer-based and will be administered on automated testing stations featuring easy-to-use video screen kiosks. If you have a disability and are unable to use the kiosk, please bring medical documentation of your disability and ask to speak to a branch manager.

Independent Living Skills Module IV

The test will consist of 25 questions based on information about Massachusetts traffic laws, road signs, and safe driving techniques found in the [MA Driver's Manual](#).

- You will have 25 minutes to complete the permit test.
- You'll need to answer 18 questions correctly to pass.
- You need to pay the \$30 fee.

Note: *Most Registries offer the test in several other languages in addition to English.*

Learner's Permit Driving Restrictions

A Massachusetts learner's permit is valid for 2 years. With your permit, you're allowed to drive on public roads, but there are a few restrictions:

- You may only operate a **passenger car**.
- You must **carry your learner's permit at all times** until you get your junior operator's license or a full driver's license.
- You must always be **accompanied by a licensed driver** who sits in the passenger seat next to you. This person must be at least 21 years old, have a valid license, and have at least 1 year of driving experience.
- If you are under 18 years old, you are **not allowed to drive** between the hours of 12:00 a.m. and 5:00 a.m. **unless accompanied by** a licensed parent or legal guardian in the front seat next to you.
- If you leave Massachusetts, **the state you enter must allow teens with out-of-state learner's permits to operate a vehicle**.

Your Next Step: Get Your Junior Operator's License (JOL)

Once you have your Massachusetts learner's permit, it's time to experience what life is like on the open road. Your next step in the GDL is to complete an [approved Driver's Ed course](#) so you can get your junior operator's license (JOL).



Independent Living Skills Module IV

About Your MA Driver's Ed Course

Massachusetts driver's education courses consist of **classroom** and **behind-the-wheel training** sessions.

Both **public schools** and **professional Driver's Ed schools** offer courses throughout the state.

For a [complete list of driving schools near you](#), visit the Massachusetts DMV website.

Program costs, locations, and hours will vary. Please contact your driver's education provider for specific information.

Course Curriculum

No matter which driver's education provider you choose, your instructor will cover topics including:

- The MA driver's license and driving privilege.
- **Vehicle safety.**
- Traffic **laws.**
- **Defensive driving.**
- Safe driving techniques.
- Good driving attitudes and behaviors.

The classroom sessions combined with the in-car instruction will help you develop the skills necessary to obtain your first Massachusetts driver's license.

For more information about MA driver's education, please refer to the [RMV Driver Education Program guide](#).

Classroom & Behind-the-Wheel Hours

Your Massachusetts Driver's Ed course will be broken down into:

- 30 hours of **classroom lessons.**
- 18 hours of **in-car instruction**, which includes:
 - 12 hours of **behind-the-wheel practice.**
 - 6 hours of **classmate observation.**

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Driver's License / Road Test

Applicants must meet the following requirements for a Class D road test:

- Have a valid learner's permit.
- Have the required documents and be on time for the road test.
- Have a completed road test application.

If you are under 18 years of age, the application must be signed by a parent and or guardian. If the person signing the application **IS NOT** a parent, proper documentation must be shown at the time of the road test to prove that the person is qualified to sign. In addition, they need to have a valid U.S. license, issued by his/her home state, for at least one year. The license must be presented to the examiner.

- Take the road test. You may only be accompanied by your sponsor who must be over the age of 21, unless you will need a foreign-language interpreter and the examiner has authorized the interpreter's presence in the vehicle.
- Pay the road test fee and the license fee, usually under \$100.



ACTIVITY

Research the address and telephone number of the Registry of Motor Vehicles and write it in the box below.

Note: For information on how to budget for and purchase a car, please refer to Module I.

For information on automobile registration and insurance, also refer to Module I.



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COMMUNITY RESOURCES

SKILL ASSESSMENT

The following questions will help you identify those skills related to community resources 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 do not
know how
to do this* *I need to
know more
about this* *I can do/
have done
this*

1. Know where to go shopping for food, clothing, household items, etc.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. Know/Have important hotline numbers for health and safety.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. Know where the nearest hospital or health clinic is located.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. Know what agencies can help people who are homeless or have no food or money.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5. Know how to use the yellow pages and the operator to get information.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6. Know what services the library offers.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7. Know where I can obtain medical services that are free of charge or charged on a sliding scale..	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
8. Know whom to call when I'm sick, feeling lonely, low on cash, having job problems, etc.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
9. Know where to get a copy of my birth certificate and social security card.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
10. Understand which community agencies offer mental health counseling; drug and alcohol treatment; medical services and counseling for birth control and pregnancy; career counseling and training, etc.	<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 where I can get free or low-cost legal help.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
12. Know what services are offered by the state employment office and the Department of Transitional Assistance, and know where they're located.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
13. Know where and how to register to vote.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
14. Am aware of the recreational services offered free of charge or at minimal cost by my town or city and know where they are located.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
15. Know what agency to call if the landlord refuses to correct a problem with bed bugs, roaches, mice, or rats where I live because of the unsanitary condition of the building and yard.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>



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Community Resources

Everyone at one time or another will need to turn to a community agency or organization for information or assistance. When the need arises for you, knowing where to turn for help can make the process of finding the answer to your question or solution to your problem so much easier.

How familiar are you with the community resources available in your area? To find out, try answering the following questions.

1. Jim, a friend of yours who dropped out of school two years ago, has recently lost his job as a gas station attendant. The owners sold the station to another oil company that plans to convert it into a self-service station. Jim has been job hunting but hasn't found a position he's qualified for or interested in. He knows that he wants a better job than the one he had at the gas station but isn't sure what type of jobs are available. He might even be interested in a training program that would help him get his GED and possibly learn some new job skills. He has asked you for some advice. *What agencies would you suggest he contact for some help?*

2. Diane is afraid that she might be pregnant and doesn't know what to do. She doesn't want anyone to know, not her friends or parents, not even her boyfriend, no one except you. You're the only one she has confided in and now she's asking for your advice. *Where should she go to find out if she is pregnant? Is there a clinic that offers free or low cost pregnancy testing? Who can she talk to confidentially about some of the decisions she has to make if she is pregnant? Do you know?*

3. You and your friends are a little worried about **Luis**. He just doesn't seem like the same guy these days. He has been missing a lot of school lately and rarely plays basketball after school with you and his other friends like before. Luis even looks different; his clothes look rumpled, and he has gained quite a bit of weight. His usual sense of humor is gone, too. He seems pretty down. Yesterday Luis surprised you by asking if you knew of a place where he could talk confidentially to somebody about how he's feeling. *Do you know what agency(s) to recommend?*

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4. Juan and Chris thought they had found the apartment they had been looking for when they read the ad in the newspaper. The rent was reasonable; it had two large bedrooms and a great location on the bus line, as well as a washer and dryer in the basement. They called the landlord, and scheduled an appointment to see the apartment that afternoon. When they met the landlord, he asked them how old they were and then told them that the apartment was already rented. A few days later Juan and Chris were in the same neighborhood looking at another apartment. They walked past that first apartment and saw a “For Rent” sign in the window. They’re wondering now if they were the victims of housing discrimination. *Do you know of any agencies that might be able to help them?*

5. Your friend, Tyrone, is gay. Last night he was attacked by a neighborhood group who called him names, beat him with clubs, and left him bleeding in a nearby alleyway. He has called you this morning, and although he may be able to recognize his attackers, he’s afraid to call the police. *Do you know of any agencies or organizations to help him?*

6. You and several friends at school talked the other day about religion, God, and spirituality. Each of you had varying ideas about these topics. You’ve been thinking that you’d like to begin attending a religious organization but are unsure of which organizations you’d be interested in. *Do you know how to find out about groups, churches, etc.?*



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ACTIVITY

Research the following resources within your community and write the addresses and telephone numbers in the chart below.

Resource	Address	Telephone Number
Unemployment Office		
Social Security Office		
City/Town Hall		
Library		
Post Office		
Nearest Hospital/Clinic		
Free/Sliding Fee Medical Services		
Counseling/Mental Health Services		
Food Bank / Free Clothing		
Free/Sliding Fee Legal Help		
YMCA		
Community Action		

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In addition to the resources in your community, state-wide and national hotlines offer assistance and can refer you to local organizations for help. The following listing is a sample of hotlines which might be helpful to you now or in the future.

Adult Literacy Hotline	800-447-8844
AIDS Hotline (English)	800-235-2331
Alateen/Alanon	508-366-0561/781-849-0740
Alcoholics Anonymous.....	617-426-9444
Alcohol Helpline.....	888-510-4557
ASA (American Student Association) college planning.....	617-536-0200
Ask-A-Nurse	866-433-6041
Boston Tenant Coalition	617-423-5200
GLBT hotline	888-843-4564
Greater Boston Food bank	617-427-5200
Love is Respect Youth Dating Violence Hotline.....	866-331-9474
Massachusetts Department of Education	781-388-3300
Narcotics Anonymous.....	888-827-7180
National DV Hotline.....	800-799-7233
National Human Trafficking Resource Center.....	888-373-7888
National Hunger Hotline.....	800-548-6479
Planned Parenthood	800-258-4448
Rape Crisis Hotline (English)	800-656-HOPE
Rape Crisis Hotline (Spanish).....	800-223-5001
Samaritans (suicide prevention).....	877-870-4673
SAMHSA (substance abuse and mental health services)	800-662-HELP
SEEN Coalition.....	617-779-2146
Youth Crisis Center (bullying and depression).....	800-273-8255
Youth Only AIDS Line (“YO Line”).....	800-788-1234
Youthworks.....	617-727-8158

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UNDERSTANDING THE LAW SKILL ASSESSMENT

The following questions will help you identify the 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 what to do and whom to call if I am a victim of a crime.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. Know what the term “under age” means.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. Know what behaviors are criminal and can be punished under the law.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. Know which traffic violations can result in a traffic ticket or arrest for a minor.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5. Know how to get a lawyer if I should ever need one whether I have money for legal services or not.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6. Understand what my legal rights are and what to do if I am ever questioned by the police or arrested.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7. Know at what age it is legal to get married and what tests and forms have to be completed first.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
8. Am aware of how and at what age males must register for selective services.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
9. Know that shoplifting or stealing is considered larceny regardless of how small the theft.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
10. Understand how the court system works.	<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. Understand the alcohol and drug laws and am aware of the punishments for convictions.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
12. Know the importance of thoroughly reading and understanding any legal document I sign, i.e. apartment lease.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
13. Know how and at what age I can register to vote as well as when and where I should vote.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>



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THE LAW

How much do you know about the law? Take this quiz to find out. Please circle *True* or *False*.

- True or False* 1. A person stealing rims from a car can be charged with larceny.
- True or False* 2. A 17-year-old who commits a crime will be charged as an adult.
- True or False* 3. Juveniles under the age of 17 can be tried as adults for certain crimes.
- True or False* 4. A friend is arrested for unauthorized use of a motor vehicle. He took the neighbor's car without his permission. Although you were only a passenger in the car, you can be arrested too.
- True or False* 5. Possession of marijuana is a misdemeanor for the first offense and a felony for the second offense.
- True or False* 6. It's against the law to carry on your person or use as a weapon, a knife with a blade that's longer than three inches.
- True or False* 7. Rape is a felony.
- True or False* 8. You can get medical help for a drug problem without legal penalties, according to federal law.
- True or False* 9. A person who is arrested for trespassing will be charged with a misdemeanor.
- True or False* 10. The police can search you if they believe that you have broken or are about to break the law.
- True or False* 11. Legal immigrants (resident aliens) will be deported if they commit a felony.

(All the answers are True.)

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Many people are confused about the meaning of the terms misdemeanor, felony, and violation. If you're one of them, here's some help.

Violation

Failing to stop (car) at a stop sign, person who is not handicapped parking in a handicapped space, littering where "no littering" signs are posted

Punishable by a fine or imprisonment in the county jail.

Misdemeanor

Trespassing, shoplifting (Under \$250), vandalism

Punishable by a fine or imprisonment in a house of correction for up to one year.

Petty Larceny

Shoplifting theft under \$250

Punishable by imprisonment in state prison for one year or more.

Grand Larceny

Theft of more than \$250

An example would be stealing a cell phone. Also can include theft, pick-pocketing, purse snatching, carjacking, identity theft, forgery, and or cashing a check that didn't belong to you

In cases where the value is \$250 or more, the penalty is imprisonment in state prison for not more than 5 years, or by a fine of not more than \$25,000 and imprisonment in the House of Corrections for not more than 2 years

Felony

In criminal law, a felony is a category of crimes that are often classified as the most serious types of offenses, and they can be either violent or non-violent.

Examples are rape, murder, assault with a deadly weapon, intent to sell large quantities of illegal drugs.

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ACTIVITY

With the help of your social worker, foster parent, or program staff answer the following questions:

A) What happens if someone gets arrested?

B) What tasks do district attorneys have?

C) If someone has been arrested but does not have money to pay for a lawyer, does she/he still have the right to legal counsel?

D) What is “bail”?

E) What is “probation”?

F) What is a jury?

G) Who can be called for jury duty?

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H) What is the difference between civil and criminal law?

I) At what age is it legal to drink alcohol?

J) What is a plaintiff?



ACTIVITY

Research the possible legal consequences for the following offenses and record the answers in the chart below.

Offense	Penalty
<i>Shoplifting</i>	
<i>Driving Without a License</i>	
<i>Robbery</i>	
<i>Possession of Stolen Property</i>	
<i>Assault</i>	
<i>Possession of Drugs</i>	
<i>Possession of a Dangerous Weapon</i>	

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Consider the following:

A friend of yours is supposed to attend a court date for trespassing tomorrow. He tells you that he is not planning to go because he did not do anything wrong. *What advice would you give him?*

Missing a court date can have serious consequences! If someone misses a scheduled court date, the judge can order a warrant to be issued, and he/she will be arrested. Once arrested, he/she might remain in jail until the next court date, or the judge might order bail to be posted.

Consider the following:

Another friend of yours has some legal questions in regard to the lease she is about to sign, but she does not have the money to consult with an attorney. *What advice would you give her?*

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Signing any contract is serious business. Once you have signed, you are legally bound to the stipulations of the contract. If you have questions about any contract, it is always a good idea to consult with someone. If you do not have enough money to pay for legal services, you can contact any of the agencies listed below for free legal help.

Harvard Legal Aid
23 Everett Street #1
Cambridge, MA 02138
617-495-4408

Community Legal Aid
405 Main Street
Worcester, MA 01608
800-649-3718

Massachusetts Bar Association
Lawyer Referral Service
20 West Street
Boston, MA 02111
617-338-0500

Volunteer Lawyer's Project
99 Chauncy Street, Suite 400
Boston, MA 02111
617-423-0648
617-338-6790 TTY

Massachusetts Commission Against
Discrimination
1 Ashburton Place
Boston, MA 02108
617-994-6000

Western Massachusetts Pro Bono Referral
System
145 State Street
Springfield, MA 01103
413-781-7815

Metro West Legal Services
63 Fountain Street
Framingham, MA 01702
508-620-1830

Public Counsel Service
44 Broomfield Street
Boston, MA 02108
617-482-6212

THE RIGHT TO VOTE

The government of the United States of America is a democracy which, as you know, means that its citizens (age 18 and older) have the right to vote.

Officials at all levels of government -- from the President of the United States to the mayor of a city -- are elected by the citizens.

Before you can vote in an election, however, you must:

- Be 18 years of age or older; and
- Register to vote.



ACTIVITY

1. *Find out where and when you can register to vote in your town/city.*
2. *Find out where you would go to vote if you were eligible to vote in the next election.*

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RECREATION

SKILL ASSESSMENT

The following questions will help you identify the 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. Have a sport or activity that I participate in during my free time.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. Usually have no problem planning what I'll do during my free time.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. Know which leisure activities cost money and which do not.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. Am able to participate in my leisure activities while staying within my weekly budget.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5. Include regular physical exercise as a part of my free time.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6. Know of and use the community recreational resources such as parks, pools, tennis courts, gyms, etc., that are free or have a small user's fee.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7. Know what some of the benefits of volunteering are.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
8. Understand the difference between competitive/non-competitive leisure activities.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
9. Know which agencies/organizations/schools accept youth volunteers.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

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RECREATION

Recreational activities are an important part of our lives. They enable us to relax, socialize, and have fun!

What do you like to do during your free time?

As you know, some types of entertainment, like going to the movies, may not be a frequent option -- particularly when you're on a limited budget. There are numerous recreational opportunities that are free or fairly inexpensive right in your own community.



ACTIVITY

Research low cost/free recreational opportunities within your community and list them in the chart below.

Free Activities	Activities With A Small Fee

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ACTIVITY

Public libraries often offer free tickets for museums, exhibits, the aquarium, and other activities. Find out what tickets are available through your local library.



Consider the following:

Darrell: Free time! There's never enough of it. Between work, school, and all other things I have to do, there doesn't seem to be time enough to do the fun things I really enjoy.

Sue: How boring! Another Sunday afternoon with nothing to do. The day just drags by. I'm really tired of this.

Sue and Darrell have different feelings about their free time. Does one of their statements sound like something you might say? It may seem strange, but both Sue and Darrell have a similar problem. They don't take their free time seriously enough to plan it. Therefore, it seems to be passing them by.

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Complete the following charts to get a better idea of just how much free time you have and what you're doing now during that time. You can also start planning for those activities you might really have time for! The first schedule has Friday's activities filled in as an example.

Activity Schedule for the Week of _____

	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	Sunday
7:00 A.M.					Get Ready/Eat		
8:00 A.M.					School		
9:00 A.M.					School		
10:00 A.M.					School		
11:00 A.M.					School		
NOON					Lunch		
1:00 P.M.					School		
2:00 P.M.					School		
3:00 P.M.					Watch TV		
4:00 P.M.					Watch TV		
5:00 P.M.					Watch TV		
6:00 P.M.					Eat Supper		
7:00 P.M.					Work		
8:00 P.M.					Work		
9:00 P.M.					Work		
10:00 P.M.					Hang out with friends		
11:00 P.M.					Go Home		
MIDNIGHT					Sleep		

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Activity Schedule for the Week of _____

	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	Sunday
7:00 A.M.							
8:00 A.M.							
9:00 A.M.							
10:00 A.M.							
11:00 A.M.							
NOON							
1:00 P.M.							
2:00 P.M.							
3:00 P.M.							
4:00 P.M.							
5:00 P.M.							
6:00 P.M.							
7:00 P.M.							
8:00 P.M.							
9:00 P.M.							
10:00 P.M.							
11:00 P.M.							
MIDNIGHT							

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After you have charted your activities for one week, review each day and circle your free time hours.

1. How many hours of free time did you have during the week? _____
2. List below all of the leisure activities you participated in during the week and the time you spent with each.

_____	_____
_____	_____
_____	_____
_____	_____

3. Are there other activities that you would like to participate in that are not on your list above? What are they?

4. From your answer to Question 3, choose one or two activities and try planning when, where, and with whom you might begin including them in your weekly schedule.

Activity	When (on what day, what time?)	Where	With Whom
<i>Example:</i> Aerobics	Mon. & Wed. at 3:30 P.M. and Sat. at 10:00 A.M.	YWCA	Jan

Try completing the Weekly Activity Chart for the next few weeks to see how successful you can be at including the new activities in your life.

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VOLUNTEERING

Many people of all ages like to spend part of their free time doing some kind of volunteer work at a hospital, day care center, or homeless shelter. The satisfaction of helping others along with the opportunities to learn new skills and gain work experience are just some of the benefits of volunteering. Young adults just like you are making valuable contributions to their communities. If you're interested, here are some volunteer opportunities to consider.

If you would like to work with:

Children

The handicapped

The elderly

People who are sick

People who are hungry/homeless

You might volunteer some time at:

Day care centers, Big Brother/Sister Organizations, Boy/Girl Scouts, YMCA

Mass. Commission for the Blind, AAPD American Association of People with Disabilities, state schools.

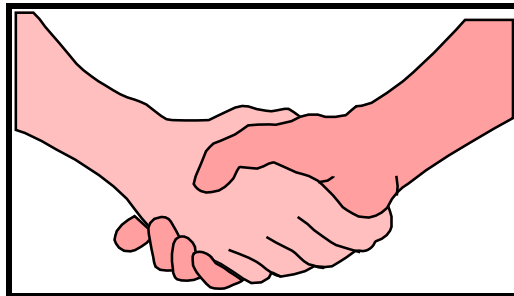
Executive Office of Elder Affairs, nursing homes, community elder service agencies.

Your local hospital, nursing homes, the American Cancer Society.

Local food pantries, homeless shelters.

Other ways to help your community might include the following:

- recycling
- educating through youth peer groups.
- attending public hearings, school board meetings, etc.
- organizing community efforts
- serving through churches and other charitable organizations



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ACTIVITY

Check your daily newspaper to find additional volunteer opportunities in your community.