

It's My Life: Housing

A Guide for Transition Services from Casey Family Programs



Housing
Guide



casey family programs

fostering families. fostering change.

About Casey Family Programs

Casey Family Programs' mission is to provide and improve—and ultimately to prevent the need for—foster care.

Established by United Parcel Service founder Jim Casey, the Seattle-based national operating foundation has served children, youth, and families in the child welfare system since 1966.

The foundation operates in two ways. It provides direct services, and it promotes advances in child welfare practice and policy.

Casey collaborates with foster, kinship, and adoptive families to provide safe, loving homes for youth in its direct care. The foundation also collaborates with counties, states, and American Indian and Alaska Native tribes to improve services and outcomes for the more than 500,000 young people in out-of-home care across the United States.

Drawing on four decades of front-line work with families and alumni of foster care, Casey Family Programs develops tools, practices, and policies to nurture all youth in care and to help parents strengthen families at risk of needing foster care.

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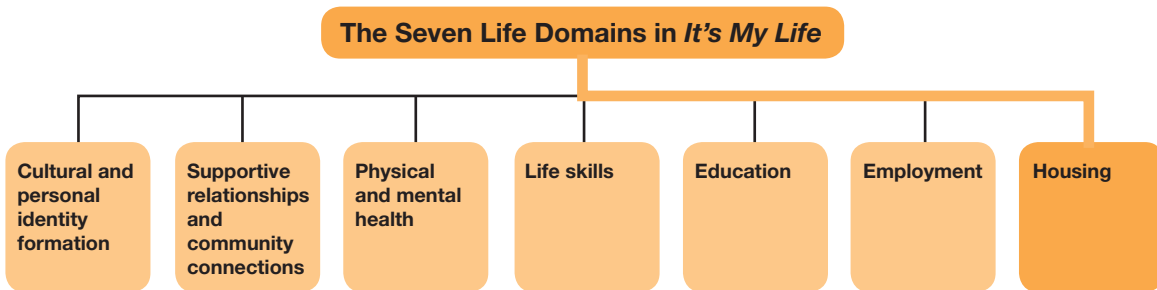
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It's My Life Guides

In 2001 Casey Family Programs—working with young people in foster care, alumni of care, families, and other stakeholders—published *It's My Life*, a framework to develop services for young people preparing to make the transition from foster care to successful adulthood. *It's My Life* promotes a holistic approach to transition services. It is based on the belief that the domains of our lives are interconnected.

It's My Life guides build on that framework, offering specific strategies, tactics, and resources for youth and the adults who guide and support them. *It's My Life: Housing* is the second guide in this series. It follows *It's My Life: Employment*, published in 2004.



About the resources we suggest

Many resources in this guide are found on the Internet. They are good examples of what you can find by typing your topic—for example, transitional housing, leases—into a search engine such as www.google.com. We encourage you and the young people you work with to continue to search the Internet for other resources. And when you get to any Web site (including the ones we've recommended), explore the site. Most offer a range of information and links to other Web sites. Many, however, are commercial sites that, in addition to free information and tools, promote commercial services and products. Others, such as roommate matching services, may also request personal information or link young people to strangers.

Please make sure that young people are Internet savvy before suggesting that they use such sites. They need to be aware that suggestions to visit sites for free information are not endorsements for products and services sold there. And, more importantly, they need to know how to use caution in divulging personal information and in using adequate safeguards when making personal contacts through the Internet. Several good resources for teaching young people about Internet safety and security are:

- Safe Teens: www.safeteens.com
- Get Net Wise: www.getnetwise.com
- Internet Safety 101: www.about.com. Click **Parenting & Family**; then click **Family Internet**. Under **Essentials**, click **Online Safety Tips**.

Helping Young People Prepare to Find, Get, and Keep Housing: Introduction



Helping Young People Prepare to Find, Get, and Keep Housing: Introduction

The discrepancy between how typical young adults are raised in our society and how youth in foster care are treated is illustrated with stunning clarity in the domain of housing.

In our society, 18 is the age when young people are legally able to assume responsibility for themselves, and at 18 many do begin to leave home for the first time—for college, the military, or their first jobs and apartments. Few young adults, however, including those from the most advantaged situations, are ready to provide for themselves completely by age 18. National studies show that young people in our society are taking longer to make the transition to adulthood, arguably longer than at any time in U.S. history.¹

Yet the majority of young people in foster care are still expected, at 18, to become self-sufficient. These young people have already missed out on many of the normal experiences and supports a family provides in childhood. Many do not have a family network to support them emotionally or financially. They also face barriers to education and jobs and face added challenges due to abuse, neglect, and separation.

Many young adults from foster care go on to complete their educations, find work, start their own households and families, and establish lifelong ties to their communities—testimony to their resilience, strength, and abilities. An ever increasing body of evidence shows us that placement stability for young people in care leads to better outcomes for them, including their ability to get and keep housing. And it's true that, in recent years, an increasing number of programs and resources has appeared to help them.

But statistics still document the particular vulnerability of emancipated young people to homelessness and how homelessness creates issues that make it increasingly difficult for individuals to become self-sufficient. Most studies show that 20 to 36 percent of homeless people have been in foster care compared with 2 percent of the overall population.² One national study reported that more than one in five youth who arrived at

1 Furstenberg, F., Jr., et al. (2004). Growing up is harder to do. *Contexts: Understanding people in their social worlds*, 3,33–41.

2 National Resource Center for Youth Development (2004). *Improving Outcomes for Older Youth: What Judges and Attorneys need to know*. Retrieved October 11, 2005, from www.nrcys.ou.edu/nrcyd/publications/pdfs/improveoutcomes.pdf. Prepared through a cooperative agreement with the U.S. Department of Health and Human Services, Administration for Children and Families, Children's Bureau, award number 90CZ0001.

shelters came directly from foster care placements, and that more than one in four had been in foster care in the previous year.³ In addition, “perhaps the most under-served population of youths are those who have run away from foster care placements.”⁴

There is also an intergenerational link between foster care and homelessness: Homes for the Homeless reports that the head of a typical homeless family today is an unmarried 20-year-old mother with one or two children under the age of 6. As the report states:

There is a one in five chance that she was in foster care as a child; if so, she is more than twice as likely as other homeless mothers to have an open case of child abuse or neglect with a child welfare agency.⁵

Success in getting and holding onto housing requires both the availability of appropriate living situations and the ability to manage a living situation over time. Paying for housing is a basic factor, but successfully applying a range of independent living skills is also critical. Young people must be prepared to handle common life situations such as loneliness, illness, job loss, or the ending of a relationship without threatening the stability of their housing. They must also know how and when to change or upgrade their living situation.

For many young people transitioning out of care, educational barriers lead to less than desirable employment. This in turn can make access to affordable housing an even more daunting proposition.

In an ideal world, all communities would provide a continuum of housing to support young people as they transition from foster care. Young people would have chances to practice independent living before they leave the supervision and support of the child welfare system. They would choose from an array of living arrangements and move to increasingly less supervised or supportive settings, gradually taking over leases and other responsibilities. Ideally, too, as young people left care, they would continue to have the support available to more advantaged young people—counseling, financial assistance, and help during those crises that threaten housing stability (illness, job loss, mistakes in judgment, and so on).

3 National Coalition for the Homeless (1999). Fact sheet #11. Retrieved September 16, 2005, from www.nationalhomeless.org/youth.html

4 Corporation for Supportive Housing (2003). *Supportive housing for youth: A background of the issues in the design and development of supportive housing for homeless youth*. Retrieved September 16, 2005, from www.csh.org

5 Homes for the Homeless (1992). A generation of homeless families. Retrieved September 16, 2005, from [www.homesforthehomeless.com/PDF/reports/NewPoverty\(1\).pdf?Submit1=Free+Download](http://www.homesforthehomeless.com/PDF/reports/NewPoverty(1).pdf?Submit1=Free+Download)

In reality, few communities have such a range of options. In rural areas and on Indian reservations, in particular, housing programs may be extremely limited or nonexistent. And even in areas that do have housing programs, the demand generally far exceeds the availability.

Early, coordinated, and ongoing preparation and support are needed to help young people emerging from foster care meet the profound challenges in finding safe, appropriate, affordable housing. A stable, secure living situation when they leave care provides a foundation for successful entry into the adult world of pursuing educational goals, getting a job, staying healthy, building positive relationships, and so on.

In light of the affordable housing crisis in our country, our efforts on behalf of individual young people must be coupled with a concerted community effort to increase the supply of available housing resources.

This guide recommends four specific steps child welfare practitioners can take to help young people get and keep safe, stable, and affordable housing when they leave care:

- 1. Start early to build a strong foundation of life skills education and practice**
- 2. Explore housing options and finances with young people**
- 3. Make and implement a housing plan that includes contingencies, and follow up to ensure that young people have a safe affordable place to live after they leave care**
- 4. Develop housing connections within the community to benefit young people transitioning from care**

Start Early to Build a Strong Foundation



Start Early to Build a Strong Foundation

In childhood, many young people dream of having a place of their own and the promise of complete autonomy. This is especially true for many young people from foster care who so often have had no choice or voice in their changing living situations and surroundings. Others long to reunite with their biological families, to return to the home they were taken from.

Yet, all too often, significant planning and preparation for housing after foster care is left until shortly before a youth's planned exit. This doesn't leave enough time to explore and cultivate relationships with family and others who might provide housing support. Young people who make tumultuous exits or who run from the system are often totally unprepared to find housing.

We believe that case workers need to begin systematic planning for post-care housing with young people early, by age 16 at the latest. This gives the young people plenty of time to learn and practice housing-related life skills, to build a support network, to explore housing options, and to apply for programs and resources that will help them get and keep housing.

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STRATEGY # 1

Life skills, life skills, life skills

We cannot emphasize enough the importance of *comprehensive* life skills development for all young people. Young people’s competence in all areas of their lives has a major impact on the housing choices available to them as well as their ability to keep and upgrade housing.

This guide focuses on the particular life skills and information young people need to get and keep housing after they leave care. This skill set means far more than simply getting and holding onto a place to live. It means equipping young people to change and upgrade their housing situations as their life circumstances change. It means seeing that young people are aware of the range of housing options that can be available to them as adults—from qualifying for public housing, to renting rooms and trailers, to owning houses or condos. Young people need an introduction to the advantages and disadvantages of different types of housing, and to the vocabulary associated with housing. They need to understand the long-term impacts of their choices—that a good residential history will open doors for housing upgrades; that actions convenient in the short term, like bouncing checks or being evicted from a living situation they hated anyway, may limit their opportunities later.

We hope that, in the course of their adult lives, young people from foster care will have encouragement and help from others to find the best living situations for themselves. However, for many, the housing education they receive while in care may be the only opportunity to learn about what housing may be available to them and how to get it, so a comprehensive overview is important.

In the following sections, we’ve highlighted the relevant life skills for each step of the process under the headings “Housing life skills to emphasize.” For those who want the big picture, we list all the life skills young people need to look for, get, and keep housing in Appendix A (page 115). Admittedly, it’s a daunting list, but manageable if learned over the course of a young person’s teen years. Start early and encourage others to help young people develop these skills. Facilitate use of the many online and community resources that provide housing life skills education. Many of them

deal with particular aspects of housing (for example, how to find rental housing or how to buy a house), so you may need to mix and match resources to help young people learn all of the needed life skills. Use the Ansell-Casey Life Skills Assessment (see “Resources for learning housing-related life skills” below) to measure life skills needs and monitor and document progress towards their development.



Resources for learning housing-related life skills

Listed below are comprehensive resources for teaching housing-related life skills. Additional resources that address specific life skills are included with the relevant strategies later in this guide.

Casey Life Skills

This is a suite of free online tools to help teach young people all the life skills they need for successful transition from care, including housing skills. It has four levels of life skills assessment for young people age 8 to adulthood, with immediate score reports. In addition, look for:

- *Ready, Set, Fly!* The section “Housing, Transportation and Community Resources” has 15 activities to help foster parents and other caregivers promote housing readiness.
- *Preparing Adolescents for Young Adulthood (PAYA)* workbook. Module 4 addresses housing and includes instruction, worksheet tools, and activities.

To find these tools, go to www.caseylifeskills.org.

www.fyi3.com

This Web project is a partnership between FosterClub.com and the Jim Casey Youth Opportunities Initiative. It is designed for youth preparing to transition out of foster care. LifeSkillsLand is a Casey Family Programs-sponsored online theme park at this site with “attractions” that correspond to life skills. As young people visit the attractions, they can watch videos, take quizzes, and participate in other activities that build life skills. For example, “Haunted Housing” includes: Setting Up Utilities, Making a Move, Rent Applications, Apartment Hunting, Renter’s Rights, and Roommates.

To visit the park, go to www.fyi3.com and click on **LifeSkillsLand**.



Resources for learning how to find, get, and keep rental housing

The US Department for Housing and Urban Development (HUD)

Look for information on renter's rights and responsibilities and how to calculate the affordability of rent, access special services and programs for renters, figure out what you need for an apartment, look for an apartment or a house, and get ready to move. These resources, in English and Spanish, are available at www.hud.gov/renting/index.cfm.

The Texas Apartment Association

This nonprofit trade association has information useful for new renters from any state. It takes up renter rights and responsibilities; and offers good basic information about how to figure rental and moving costs, complete applications, sign leases, and compare renting and owning; and addresses rental insurance and eviction, and so on.

To find out more, go to www.taa.org. Investigate **Resources for Renters** for the basic information about renting. Click **Renting 101** for a free Web-based renter education program.

www.rentnet.com

In the **Renting Resources** box at screen left, look for links to youth-friendly information about **Moving with Pets, Apt Hunting Tips, Rent and Budget, Roommate Center, Legal Corner**, and so on.

Apartment-hunting curricula

Vstreet sells agencies individual youth subscriptions to a multifaceted online life skills training program. Training is provided for registered agency staff who can monitor young people's progress. The "Apartment Hunt" curriculum takes young people through the process of finding their first apartment, from building a list of wants and needs to signing a lease. Individual subscriptions cost about \$24. Because each young person stores personal information on the site, subscriptions cannot be shared, but Vstreet offers discounts for groups of 100 or more.

To learn more, go to www.VStreet.com.

Apartment Hunt Kit uses an animated story of six teens searching for an apartment as the basis for learning about the rental process in a humorous way. The curriculum for two 90-minute classes costs about \$170.00 plus shipping and includes a 30-minute video, 35-page leader's guide, card deck, and reproducible masters. **Apartment Hunt CD** is an animated curriculum for the rental process, including interactive hands-on exercises. Cost is about \$30 plus shipping. To buy the Apartment Hunt Kit or CD, go to www.ilrinc.com or www.nrcys.ou.edu and click **Catalog** at screen left.

STRATEGY # 2

Encourage young people to participate in Chafee Independent Living Programs

The majority of young people who transition from state and tribal foster care are eligible for services and funds under the federally funded John H. Chafee Foster Care Independence Program. The program was started to help young people in foster care prepare for and make the transition to adulthood.

Independent Living Programs generally offer life skills training as well as housing planning and assistance. Many provide groups or classes where young people enjoy socializing and learning with peers in foster care. Most require young people to develop and implement independent living plans, ideally coordinated with their foster care case plans. While young people often become ineligible to receive support from their foster care case workers after emancipation, Independent Living providers can continue to provide support until age 21.

States receive federal funds for Chafee programs and then contract with community organizations and tribes to provide services, monitored by an Independent Living Coordinator. In many states, each child welfare region also has a lead person assigned to the regional program. Contact these state coordinators or regional leads to identify local service providers and learn about eligibility criteria and services in your state.



Chafee Independent Living information

The National Child Welfare Resource Center for Youth Development has a wealth of information about the Chafee Independent Living Program, along with contact information for the Independent Living Coordinator in each state. To find out more, go to www.nrcys.ou.edu/nrcyd.

- For general information about Chafee, click **Programs**.
- To learn about services specific to your state and to find out who to contact, click **State by State**.

STRATEGY # 3

Provide opportunities for young people to practice life skills

After reading even a very complete illustrated manual on how to ride a bicycle, could you do it? So it is with life skills. Young people will learn and remember information best when it's relevant to what they're doing. So encourage everyday opportunities to practice and apply life skills as much as possible. In fact, the more the better. (Note, however, that you can expect young people to need review of particular housing-related life skills when they're using them for the first time.)

Encourage foster parents and other caregivers to help young people take on increasing responsibility. This will help them when they have to do tasks on their own. Not only do young people need to practice shopping, cooking, cleaning, and doing laundry, they need to learn how to deal with water leaks, clogged drains, blown fuses, and the like. They also need to participate in household budget discussions and learn how the rent or mortgage is paid, what utility costs are, and so on. Talk about life skills practice in case planning meetings and set case goals to include mastery of needed skills.

Enroll young people in residential Supervised Independent Living Programs (SILPs). These are practice living arrangements for young people still in foster care. Specific age eligibility depends on the state and program, but it's generally for youth

Foster parents as landlords

The Vermont Division of Casey Family Services places some transitioning older teens temporarily with foster families who act as landlords so that teens can practice living in the community. They create a contract with the young person, enforcing the types of rules and procedures that a young person could expect in apartment living.

ages 16 to 18. Their purpose is to enable youth to experience independent living for a period of time and practice managing their lives while still receiving guidance, services, and financial support. SILPs may be identified by other names in some states—for example, in Washington they're called Responsible Living Skills Programs (RLSPs).

Ideally, every community would have programs that include a range of community-based supervised or residential independent living opportunities for young people in care, including living situations where they could remain on their own after leaving care. Unfortunately, while such programs are available in many states, the number of openings is very limited.



Finding supervised or residential ILPs in your area

For more information about supervised residential living programs, see Appendix C on page 120. To find such programs in your area:

- Visit www.fyi3.com. Under **Find a Resource**, choose your state and then click **Independent Living Programs**.
- Go to www.nrcys.ou.edu/nrcyd. Click **State by State** to learn about services specific to your state and to get contact information for your state's Independent Living Coordinator.

STRATEGY #4

Incorporate housing in permanency planning discussions

Studies tell us that most young people rely substantially on their families to help them achieve housing stability—from teaching the necessary life skills and assisting with money and other resources, to providing housing with the family. We need to replicate this “normal” process of getting stable housing for young people in care as much as possible.

As you consider permanency options with young people, and as they explore and develop enduring relationships, encourage those involved in this permanency planning process to think about how they can contribute to housing stability for young people after they leave care. It's particularly important to include birth families in these housing discussions if young people have expressed a desire to reunite with them after emancipation. Tribal involvement in the planning process can be significant for American Indian and Alaska Native young people.

- If your state gives young people the option of remaining in care after age 18, make certain that they and those in their support systems are fully aware of the advantages of remaining in care for their full foster care entitlement. Advocate for serious consideration of this opportunity for further personal growth and maturity development, transition planning, and extended resources.
- Use practice models that allow young people to create and enlist the help of a natural support system as they make housing choices. These include Person-Centered Planning, Family Group Decision Making, Family Team Decision Making, and Wrap-Around Services.



Resources for practice models that build support systems

Person-Centered Planning

- For background information on this planning practice, read *Transition to Independence Process (TIP) System Development and Operations Manual* by Hewitt B. Clark, Ph.D. To download this document, go to tip.fmhi.usf.edu/pubs.htm.
- To find a full description of Person-Centered Planning, including three variations, go to www.ihd.umkc.edu/UCE/PCP.htm. Click **Fast Facts on Person-Centered Planning**.

Family Group and Team Decision Making

- American Humane established the National Center on Family Group Decision Making to help communities understand and use this approach. For more information, go to www.americanhumane.org. Click **protecting children** at screen left, and then click **fgdm**.
- Find program descriptions and other resources to learn about Family Team Decision Making and Wrap Around Services at nccanch.acf.hhs.gov/profess/systems/build/soctoolkit.cfm. Click **Systems of Care Services and Supports**, and then click the topic that interests you.

STRATEGY # 5

Use the Individualized Education Plan (IEP) Transition Plan to help young people with disabilities prepare for housing

Coordinate planning efforts with the schools. The goals and objectives in a student's IEP Transition Plan can be specifically written to address life skills needed for getting and keeping housing. In some communities, education staff have developed strategies to help young people in exploring their housing options, and teachers have even gone with young people as they investigate housing options.

The Individuals with Disabilities Education Act and the IEP

Students are eligible for services under the federal Individuals with Disabilities Education Act (IDEA) if they have a disability in one or more of 12 specific disability categories and if, because of that disability, they need special education and related services.

IDEA establishes the right of these young people to receive special education tailored to their unique needs. It also describes how services are to be delivered in an Individualized Education Plan (IEP). By age 14, students must be invited to be actively involved in their IEP meetings and a description of transition services must be included in their IEPs. As the name implies, transition services support the shift from school to college, vocational training programs, and regular or supported employment. They also support the transition to living as an adult which includes helping young adults learn how to locate, get, and maintain appropriate housing and access adult services.

If you suspect a young person you're working with has a qualifying disability and does not have an IEP, ask the school district for an evaluation for him or her. By federal law, you as a practitioner have the right to participate on the planning team and be involved in the process of developing the IEP.

Make a Difference in a Child's Life

This manual provides information about how to advocate for the educational and transition needs of young people in out-of-home care, emphasizing using the IEP process. For your free copy, go to www.teamchild.org.

STRATEGY # 6

Help young people keep housing information files

As young people begin to explore living on their own, they'll gather housing-related information they'll need later when they're actually involved in getting a place to live. Help them start their own files where they can store this information. Not only does it put information about housing in one place, but it helps them develop the skill—and perhaps the habit—of keeping records. As you proceed through this guide, you'll notice that we note items that young people should put in their files, such as their housing wants and needs list, housing plan, and housing application materials. Once young people have housing, they can file their lease agreements and emergency information and be on their way to establishing residential history files.

Any office supply store or catalog contains a number of relatively inexpensive yet durable plastic portfolios or expandable files useful for this purpose.

Explore Housing Options and Finances



Explore Housing Options and Finances

For young people to be successful in holding onto housing they get after they leave foster care, they must want to make it work. To increase their stake in planning, young people must drive the process of finding housing so they understand what they want in a housing situation, know the available and affordable options, are able to prioritize them, apply for those they want, and make a housing choice.

Considering the realities of today's housing market, young people's first adult housing situations may not be ones that were high on their list of preferences. But if young people have directed the process, they should understand why their current housing is the best alternative and what they need to do to upgrade it when they can.

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STRATEGY # 1

Help young people assess housing wants and needs

Early in their teen years, encourage young people to begin thinking about their life skill competencies, educational and vocational plans, finances, personality, and culture. Discuss with them how these factors may affect their future housing choices. The earlier young people understand how housing choice is related to other aspects of their lives, the more time they have to address issues that may impact those choices. For example, some young people may seek work and start saving in order to afford more desirable housing later.



Housing life skills to emphasize

- **Can create a list of housing wants and needs**
- **Can compare housing options against personal needs**

You'll find a detailed list of housing life skills in Appendix A on page 115.

How to help young people articulate their housing wants and needs

Help young people develop a list of what they need in the way of housing and what they dream about having. This will serve as a solid basis for evaluating housing options.

Build the list through discussion with young people during case planning meetings, and encourage thought and discussion between young people and those in their support networks. Suggest that young people keep a copy in their housing files. And remember that, because the desires and needs of young people will probably evolve over time, you will need to review and update their lists with them as necessary.

Talk about how the following living situations might play out:

- **Relationships.** Who do they want to live with—alone; with a partner, family, kin, or children; with friends as roommates? Do they have any positive lifelong connections established, and if so, do they want to live with any of them? Will they feel isolated if they live on their own? Is being able to have a pet important to them?
- **Age and gender.** Would young people prefer to live in a community of young adults—for example, a young adult transitional living complex or a mixed-age environment? How would they do in a subsidized high-rise apartment building with residents who are primarily senior citizens? If they're going to live in a dorm, would they prefer it to be same-sex or coed?
- **Developmental level.** Are young people capable of living on their own? Do they have the skills to do so or would they need support to live with the level of independence they would like—for example, a protective payee to manage finances or someone to help with medications, meals, or housekeeping? Are those supports available?
- **Life skills knowledge and ability.** Do they know what it takes to get and keep housing? Do they have the skills?
- **Education and career goals.** Do young people have education or career plans that affect their choices, such as being eligible for college dorms or military housing, or needing daytime quiet due to work on a night shift?
- **Special status.** Would young people be eligible for and benefit from housing for those with special needs, such as programs for felons, substance abusers, those with mental health issues or other disabilities, or young parents?
- **Cultural and socioeconomic factors.** Do young people want to live among others with whom they identify based on ethnicity, culture, or sexual orientation? Would they like, for example, to return to a tribal reservation or to live in an ethnic or gay-friendly community? Are they likely to encounter discrimination with their choice of living situation? If so, do they understand the issues and have the skills necessary to live successfully in that community?
- **Resources available to pay for housing and associated costs.** What eligibility do young people have for various forms of assistance? Do they have a source of income? A “nest egg” or resources to turn to for emergencies?
- **Location.** Do young people intend to live in the same general area or are they planning to leave—say to the “big city”? What are their concerns about safety, proximity to school, work, child care, etc.?
- **Transportation.** Do young people have a way to get from housing to school, work, and so on? Can they afford the transportation they need? Do they need a parking space?

STRATEGY # 2

Help young people explore a range of housing possibilities

Help young people use their list of housing wants and needs to consider their housing options. Remember this is a process of discovery, so encourage young people to explore as many options as possible. Don't dictate those you feel are best; rather, help young people determine for themselves if a particular choice is within reach—or not.

Give them opportunities to learn more about options they may discount at first glance. Often, young people will dismiss certain options, especially those known to have rules and to monitor resident behavior. This bias may be based on preconceptions or may simply be a reaction to restrictions that remind them of foster care. Yet the affordability, structure, and support services of such programs may be key to young people's success at retaining housing. Use peer education; young people are usually more receptive to learning about options from other young people who have recently emancipated and can describe their experiences in finding housing.

There is one area of housing education that is often omitted for young people in care because it's almost never an option when they leave care—home ownership.

Owning a home has always been and continues to be the American dream. For people with disabilities and others who have been denied the opportunity to choose where and with whom they live, the dream of owning a home is either rarely considered or typically discouraged.⁶

We believe that young people should be encouraged to consider home ownership as they plan for their futures. We're not suggesting that young people will be able to buy houses when they leave care or that they should learn all the complicated details about buying a home. However, they should be aware of the advantages and disadvantages of home ownership, understand the very basics of buying a home, and learn that there are a vast number of programs that might make home ownership a viable opportunity for them in the future.

⁶ National Home of Your Own Alliance (n.d.). *A Home of Your Own Guide*. Retrieved September 28, 2005, from www.alliance.unh.edu/Guide.htm.



Housing life skills to emphasize

- **Can identify the kinds of housing available in the community, such as apartments, rooms for rent, houses, mobile homes, public or low-income housing**
- **Understands the basics of home ownership**

You'll find a detailed list of housing life skills in Appendix A on page 115.

How to help young people consider a broad range of housing options

Invite people who can speak knowledgeably about various types of housing.

Ask them to present information and engage in discussions about housing with groups of young people. Include speakers who can talk about the home buying process, such as mortgage bankers, realtors, and representatives from any local special home ownership programs.

Encourage visits to a variety of housing. Include dormitories and, if you are working with American Indian young people, tribal housing offices.

Provide opportunities for young people to talk with others from the foster care system who live in a variety of housing situations. Include young people who have experienced homelessness.

Integrate housing exploration with the educational and vocational components of case plans. Many schools require community service for graduation. Suggest that young people volunteer at homeless shelters, housing programs, public housing, Habitat for Humanity, and other housing-related organizations for a firsthand look at a variety of housing.



Resources for helping young people learn about housing

For a summary of all the housing options available and a description of each, see the Housing Resources section starting on page 77.

Habitat for Humanity®

This organization seeks to eliminate poverty housing and homelessness worldwide by building and rehabilitating houses with the support of volunteers and donations. To learn more, go to www.habitat.org.

The Urban League

The League empowers African Americans to achieve economic independence, join the social mainstream, and protect their civil rights. The organization helps people of all ages and financial levels improve their current situation and build for the future. This includes advising people on finding and getting a home. To learn more, go to www.nul.org. To look for an affiliate office in your location, go to www.nul.org/affiliatelistings.html.

STRATEGY # 3

Help young people explore housing finances

Most young people will start off with low incomes; affordability, then, is the key housing problem. To make realistic housing choices, young people need to figure out the total cost of getting, setting up, and maintaining a household. They also need to calculate the income they will have, budget how it will be spent, and explore how they can supplement their income.

Housing-related financial resources available to help young people generally fall into the following categories. (For detailed information about each of these resources, see Financial Resources for Housing, starting on page 103.)

- Rent or income subsidies, both short-term and ongoing—for example, Section 8 vouchers, SSI, Temporary Assistance for Needy Families (TANF), and tribal enrollment benefits such as per capita payments for eligible American Indian young people
- Move-in money to help with deposits and first and last month rent requirements, such as Chafee monies and funds from community organizations and agencies
- Emergency financial assistance, often available for eviction or homeless prevention
- Assistance with utility bills
- Free or discounted furniture, household supplies, and equipment
- Food stamps

How to help young people explore housing finances

Help young people assess their incomes.

This includes projecting how much money they will make so they'll know how much they can spend on housing.



Housing life skills to emphasize

- **Can identify and calculate the costs for setting up a household, including application fees, security and utility deposits, pet deposits, phone and cable installation fees, first and last month's rent, furnishings and household items, moving costs, and renter's insurance**
- **Can develop a realistic monthly budget**
- **Can compare housing options against personal finances**

You'll find a detailed list of housing life skills in Appendix A on page 115.

Help young people learn how to assess their total expenses. Include the cost of housing and the costs of moving in (the move itself, the things they need to move in, deposit, first and last month's rent if moving into market-rate housing), etc.

Help young people explore how they can supplement their incomes:

- Help young people determine their eligibility for funds using Financial Resources for Housing on page 103.
- Pay particular attention to a young person's eligibility for Social Security benefits. Many youth in foster care are eligible for these due to their own disability or the death or disability of a parent. When a youth in foster care receives SSI benefits, the state may take the check and apply it to the cost of care. In some cases, however, the young person may have an account with unused funds which the young person can draw upon for housing expenses when emancipating from care. Or the state may be willing to choose not to take all or part of the SSI check for a time period and let it build up in a youth's account. Check with your local SSI representative for more information.

Encourage young people to explore possibilities for financial assistance for housing. As part of the research, find out:

- What the options are
- What the application process is
- How far in advance they can or must apply for assistance
- How long they will be eligible for this assistance
- What they need to do to maintain their eligibility

Social Security benefits tips for older youth

Some basic tips about Social Security payments for young people:

- If you receive SSI, you should expect a Continuing Disability Review (CDR) at around age 17–17½; this review will use the “adult” standard of disability. It will be important to get all medical evaluations and reports that are available to the Disability Adjudicator.
- If you receive Social Security Survivors benefits, they will cease at age 18, or at age 19 if you are still in high school. If you have a serious disability, apply for Social Security Survivors benefits as an “adult disabled child”; if you are found disabled, Social Security benefits will continue.
- If you are eligible for SSI and/or Social Security benefits, at age 18 you should become payee for benefits. However, if there is evidence that you may not manage your funds effectively, then a representative payee may be appointed. You can contest this decision, and you may appeal it if you are dissatisfied with the result.
- When you reach age 18, any funds in a dedicated account or trust account that consists of SSI or Social Security benefits should be turned over to you, unless a new representative payee is appointed.
- If you receive SSI and you receive other income that is currently reducing your SSI benefits or you have assets from a dedicated account or savings that exceed the \$2,000 asset limit, you should ask the Social Security Claims Representative about ways to create a Plan to Achieve Self Support (PASS). Upon approval by the Claims Representative, a PASS allocates certain savings or other assets to a specific goal, which may be for vocational school or setting up a business. The assets listed in a PASS do not affect SSI eligibility or benefits.

This information is taken from *A Guide to SSI and Social Security Benefits for Children and Youth In Out-of-Home Care* (2001). To download this guide, go to www.casey.org. Click **Resources**, and then click **Publications**.



Resources for creating a housing budget

Reality Check Budget Calculator

Check out the “Reality Check Budget Calculator,” which is designed to help young people understand what it takes to survive on a real-life budget. It helps them see the connection between the income needed for a lifestyle, careers that could provide that income, and the education needed for those careers. While the data used at this Web site is specific to Texas, it’s still instructive for young people from other states. To learn more, go to www.cdr.state.tx.us/realitycheck.

PracticalMoneySkills.com

For the following resources, go to www.practicalmoneyskills.com.

- Download the free *Student Budget Workbook* (also called the *College Student Workbook*, but it’s appropriate for non-college bound teens in transition, too).
 - Look for a budgeting worksheet for initial budget plans on page 4.
 - Use the handy worksheet that helps young people plan to rent and set up an apartment on page 8.
- To get a tool that allows young people to track their income and expenses on their computers, point to the **Calculators** tab at the top of the home page and click **My Budget Planner**. After downloading the files, they will need WinZip® for PCs or StuffIt™ for Macs to access the tools.

Rentnet

Budgeting is an important first step to renting. Read “How Much Rent is Too Much Rent” and “Budgeting for Your First Apartment” among other very good articles about renting.

Go to www.rentnet.com. In **The Reading Room** box, click **Rent & Budget**.

www.about.com

For information on budgeting, click **Home and Garden**, then **Apartment Living/Rental**. Under **Essentials, A-Z List**, click **Budgeting**.

Make and Implement a Housing Plan



Make and Implement a Housing Plan

Most would consider getting ready to move into a new place to be one of life's more stressful experiences. The tasks seem endless: finding and looking at possible housing; completing applications; pulling together money for the "first, last, and deposit"; getting furniture and household supplies; organizing the logistics of the move itself; and so on. Life skills education prepares young people to take on these tasks, but coordinating them the first time out is a real challenge; a solid, thoughtful housing plan is key to a successful transition.

Much of the information in the next few strategies is particularly relevant to young people who are moving to an apartment. However, you'll also want to cover this information with young people who are leaving care for another living situation—living with family and paying rent; renting a room; living in a dorm or other housing associated with school, training or a job; or staying with family. The time will come when they'll need it.

find it ↓

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STRATEGY # 1

Help young people develop a housing plan

A year before young people leave care, help them start to build a specific housing plan into their case or independent living plans that finalizes their arrangements for housing on exit. Encourage young people to invite others from their support networks into this planning process, such as members of their IEP, permanency planning, or person-centered planning teams. Meet at least monthly with young people and their support teams to review progress on their plans until all the details of their housing situation are finalized. Make sure young people keep current copies of their plans in their housing files.

What to include in a housing plan

Like any good plan, the housing plan should include specific due dates for every action step and assign each action to someone. Make sure the plan includes the following:

- All housing options the young person is considering and the initial and ongoing costs of each. Ultimately, the plan will identify the young person's final housing choice.
- All housing-related financial resources that the young person can tap into. The plan should include the steps for researching any application process, and applying for funds. (Watching the due dates is particularly critical here.)
- A budget, including both initial move-in and ongoing living expenses (as described in the strategy "Help young people explore housing finances" on page 32).
- If young people expect to live in housing associated with training or college (such as a dorm), the plan must address where they will live before the program begins and during vacations.
- A list of everything needed for the new housing (from a bed to cleaning supplies), costs, and a plan for how the young person will get everything together and by when.
- How young people will move to the new housing and get their possessions there, and what their moving-related costs will be.

- Plans for contingencies and follow-up. What they'll do, for example, if they don't get space in the dorm, are found to be ineligible for Chafee support for move-in costs, or if they become homeless for some reason after they've moved in. Include contact information for adults and information about programs that could help in an emergency, as well as fallback housing options and financial resources.

STRATEGY # 2

Help young people look for, apply for, and get housing

Looking for a place to live can be a long, disheartening experience. Appealing, safe, and affordable housing is scarce and in high demand. Landlords, in general, are leery of young people as tenants. And despite legislation to support their access to housing, many young people of color; those who are gay, lesbian, bisexual, or transgender;

and those who have disabilities may face discrimination.



Housing life skills to emphasize

- **Can identify resources available to help with the housing search**
- **Understands the pros and cons of shared living and roommates**
- **Knows how to look for housing**
- **Knows how to apply for housing**
- **Knows how to choose an appropriate place to live**
- **Knows how to use a lease or rental or other written housing agreement**
- **Can explain local eviction laws**

You'll find a detailed list of housing life skills in Appendix A on page 115.

How to help young people look for housing

Keep files, bulletin boards, and other listings of housing resources. For ideas about how to research housing in your area, see “Learn about housing in your community and beyond” on page 62. In rural areas or on reservations, there may be no apartments or housing programs. In such cases, look for shared housing with extended family or use the young person's support network or community outreach to look for room rentals.

Accompany young people on housing searches.

Or encourage another adult from their support system to go along, if possible. There are many plusses:

- If you have a car, you'll be able to cover more ground.
- You can help coach young people on how they present themselves.

- Your company may help with what can often be a disheartening experience.
- An adult along with a young prospective tenant often adds credibility for applications.
- Maybe you'll start a relationship with the landlord that will benefit other young people.



Resources to help young people look for housing

- For a step-by-step guide to finding a place to rent, from learning about rights and responsibilities to figuring out what kind of housing is needed, go to www.hud.gov/renting/index.cfm.
- To check out the useful informational planning guides for choosing housing, considering roommates, and moving in, go to www.rentnet.com. Click the **Apartments & Rentals** tab, and then choose from options in the **Renting Resources** box at screen left.
- Click **Getting the best deal on your next rental home** at www.aprentersresource.com.
- Find a list of abbreviations used in housing ads at mtstcil.org/skills/housing-AdsGlossary.html.

How to help young people apply for housing

Help young people inspect or compare housing. Use their lists of wants and needs from their housing files.

Help young people gather the information they'll need to apply for housing.

Have them complete generic applications for their housing files. Actual application forms vary widely, but most require references, residential history, employment information including income, Social Security number, credit report, criminal record (if any), and desired move-in date.

Role play talking to landlords. This will help young people prepare to ask and answer common questions and present themselves as good prospective tenants. This is a good group activity, with young people taking turns playing the roles of themselves and landlords.

Help young people who will be using Section 8 or other housing vouchers.

They need to be able to explain and “sell” use of these vouchers to landlords. Most Public Housing Authorities post information about the Section 8 program for landlords on their Web sites. Print this information out, including the Web address and contact information, and suggest that young people keep copies in their files to give to landlords who have questions.

Serve as a reference. Some rental applications ask for references. Even if references aren’t required, a letter from you explaining why the young adult would be a good tenant in spite of lack of residential history may help (assuming, of course, that he or she is likely to be a good tenant).

Help young people prepare for application fees and credit checks. They may be able to save on the costs of these fees with advance preparation:

- They can order credit reports ahead of time; a landlord will often accept a copy.
- You can write a letter of request to landlords on behalf of a young person, explaining his or her circumstances, and prepare him or her to ask landlords to waive any processing fees for applications or credit reports.

Otherwise, young people will need to have funds to cover these costs in their checking accounts or be prepared with cash (or money orders) or vouchers (if your agency or others in your community provide them). Remind young people to always get a receipt for any payments made.

Help young people with criminal records get copies of their records so they can be ready to respond to questions and background searches, and you can help them determine the impact of their record on their eligibility for housing. Many young people incorrectly believe that juvenile records are automatically sealed or expunged (erased); in most states, however, young people must initiate the process to have this done. Each state has its own definitions for what it means to seal or expunge a record, and each has its own requirements and process. The juvenile courts are a good place to start to get information about the process in your state.



Resources to help young people apply for housing

- Get a sample rental application from the Texas Apartment Association at www.taa.org/renters/home.php.
- Find a helpful checklist for comparing apartments at www.rentnet.com. Under **Renting Resources**, click **Getting Started**, and then click **Apartment Checklist**.
- For information on dealing with credit problems, go to www.nolo.com. Click the **property & money** tab, and then click **credit repair & debt**.
- A good resource for understanding credit reports is money.howstuffworks.com/credit-report.htm.

How to get a copy of a credit report

People are entitled to one free credit file disclosure, commonly called a credit report, once every 12 months from each of the national consumer credit reporting companies: Equifax, Experian, and TransUnion.

Otherwise, people can order their credit report by mail, phone, or directly from the Web sites of the three major national credit bureaus: Equifax (www.equifax.com), Experian (www.experian.com), or TransUnion (www.transunion.com). There is a fee of between \$2 and \$13 per copy. However, the credit bureaus will waive the fee when people:

- Have been denied credit because of information in their credit file. They must request their copy within 60 days of being denied credit, however.
- Are unemployed and planning to apply for a job within 60 days following their request for their credit report.
- Receive public assistance.
- Believe their credit file contains errors due to fraud (someone opening accounts in their name, for example, or using their Social Security number).

For information about how to request reports by phone or mail as well as get answers to frequently asked questions about credit scores and credit repair, go to www.annualcreditreport.com. Anyone who finds incorrect information should take steps to correct the errors.

How to get a copy of a criminal record

Contact the local criminal record repository in the young person's state. Criminal records are housed in different agencies in different states, although usually in a state identification bureau or criminal justice agency. If young people have been convicted of crimes in more than one jurisdiction, they may need to contact more than one office to get their full criminal records. The Federal Bureau of Investigation also allows individuals to request a copy of their criminal record for personal review. For more information, visit www.fbi.gov/hq/cjisd/fprequest.htm.

How to help young people get housing

Prepare young people to respond to a landlord request for a cosigner. Young people may know someone who will be able and willing to sign, although this is usually not the case. Also, sometimes landlords are willing to waive this request if they understand the young person's circumstances and the young person can document their income for the landlord. A personal contact or a letter from you may help.

Make sure young people read and understand their lease or other housing agreement. Make sure they're willing to agree to the terms before they sign it.

Make sure young people moving in with family or friends have a clear agreement. Help young people draft it, if necessary. Putting any conditions of residence in writing may be seen as unnecessary or unfriendly. However, unless there is a strong family or cultural relationship underlying the arrangement, be prepared to press the issue of a written agreement that clarifies the conditions and anticipated duration of the stay. The agreement doesn't need to be written in "legalese" and can simply be handwritten, but it can help sort out genuine from casual offers for housing—for example, an offer to stay with a girlfriend's family made by the girlfriend without her mother's knowledge. It can also avert misunderstandings later—for example, it could clarify "you can stay with us for awhile."



Resources for learning about renting

For resources to find roommates and rental housing, see Housing Resources, page 77.

Resources for living with roommates

- For a youth-friendly discussion of what a young person might need to know about choosing and living with roommates, go to www.rentnet.com. Click **Roommate Center**.
- For information on choosing roommates in a format geared towards young adults, go to www.soyouwanna.com. Click on **Apartments**, then click on **find a good roommate**.
- The *Preparing Adolescents for Young Adulthood (PAYA) Handbook*, Module 4 (pages 8–20) includes a number of activities and worksheets for selecting and setting up agreements for living with roommates. To download this module, go to www.caseylifeskills.org. Click **Resources**, and then click **Resources for ACLSA Guidebook, Core Resources**, then scroll down for **PAYA, Module 4**.

Resources for tenant rights and responsibilities

- For information about the rules, rights, and obligations of renters, go to www.rentnet.com. Under **Apartments & Rentals** click **Legal Corner**.
- For information about the rights and responsibilities of people living in federally subsidized (HUD-funded) housing, go to www.hud.gov/groups/tenants.cfm.

Nolo is a good source of do-it-yourself legal information on a number of issues for renters such as a landlord's responsibilities in maintaining a rental unit, agreements and disagreements among roommates, and housing discrimination and how to combat it.

- For more information, go to www.nolo.com. Point to the **rights & disputes** tab, and click **renters' rights**.
- Review landlord-tenant laws for all 50 states at www.nolo.com/lawcenter/statute/state.cfm.

The Anti-Gay Housing Discrimination Guide for Renters and Homebuyers lists states and localities that prohibit anti-gay housing discrimination, and gives information about what young people who face illegal housing discrimination can do. To learn more, go to www.lambdalegal.org. Click **The Issues** tab, and then click **Housing and Public Accommodations**.

Tenant responsibilities

It is generally the responsibility of the tenant to:

- Understand and follow the terms and conditions of the lease.
- Pay the rent on time.
- Keep the apartment and the surrounding area clean and in good condition.
- Keep noise to a level that won't disturb the neighbors.
- Be accountable for the actions of their visitors and use good judgment about who to invite home.
- Notify the landlord at once if the apartment needs repair or has major damage. Pay for repair for damage to the apartment through the fault of the tenant, family members, or guests.
- Give the landlord permission to enter the apartment at reasonable times and with advance notice in order to inspect it or to make any necessary repairs.
- Notify the landlord of any anticipated prolonged absence from the apartment.
- When moving out, give the landlord advance notice as required in the lease or rental agreement and give the landlord access to show the apartment to prospective tenants. Make sure that the apartment is in the same condition as when the tenant moved in and return the key(s) to the landlord promptly.

It's important that young people living in tribal housing ask their housing provider about tribal housing laws. In most cases tribal law—that is, law of a sovereign nation—supersedes state laws.

Tenant rights

Landlords may choose tenants based on valid business reasons, such as requiring a minimum income sufficient to pay rent or positive references from previous landlords, as long as these standards are applied equally to all tenants.

The federal Fair Housing Act and Fair Housing Amendments Act, however, prohibits landlords from choosing tenants on the basis of a group characteristic such as race, religion, ethnic background or national origin, sex, tenants with children (except in certain designated senior housing), or a mental or physical disability. Physical disabilities include HIV or AIDS, developmental disabilities, chronic mental illness; visual, hearing, or mobility impairments that substantially limit one or more life activities; and recovery from substance abuse. In addition, some state and local laws prohibit discrimination based on a person's marital status, age, sexual orientation, use of Section 8 vouchers, and other characteristics.

The Fair Housing Act also requires that a landlord make reasonable accommodations in rules, policies, practices, or services in order for someone with a disability to comfortably and safely use a dwelling. An example of reasonable accommodation is allowing a deaf or blind person to have a service animal despite a no-pet policy. The landlord must also allow a disabled tenant to make reasonable modifications to the dwelling or common use areas, at the tenant's expense, if necessary for the tenant to live there.

For information about the Fair Housing Act, including what young people can do if they feel they've been discriminated against, go to www.hud.gov/offices/fheo/FHLaws/yourrights.cfm. HUD will only investigate charges of discrimination if the discrimination is covered by the Fair Housing Act. If the discrimination complaint is based on additional protections adopted by a tribe, state, county, or city, the complaint must be filed with that jurisdiction.

STRATEGY # 3

Help young people move in and set up a household

Planning is key to a successful move. The young person’s housing plan will go a long way toward the basic planning needed for moving, but there’s almost always the need for last-minute detail planning.

And even the best plans can go awry—the friend with a truck gets a flat, the landlord didn’t fix the lock so the key does not work, the phone wasn’t connected, the dorm mixed up room assignments and says a single is no longer available, and so on. So make sure that the young person has help available from you and his or her support network to help problem solve.

Equally important is emotional support. Being alone or adapting to living with others in a new situation can be lonely and unsettling. And young people need to be recognized and celebrated for making the move to adult living!

How to help young people move into new housing

Encourage the young person to supplement their housing plan with detailed “to do” lists.

The checklists can be added to their housing files, which should be kept readily at hand for frequent review and updates.

Help young people find low-cost resources for furniture and other household supplies and equipment.

- Encourage young people to ask friends, community agencies, or churches if these people or organizations can contribute needed items.
- Encourage young people to look through the want ads, to go to yard or tag sales, and to shop at dollar stores and second hand or thrift stores.



Housing life skills to emphasize

- **Knows how to develop a plan to move into one’s own home**
- **Knows how to complete a move-in inspection**
- **Knows about and understands renter’s or homeowner’s insurance**

You’ll find a detailed list of housing life skills in Appendix A on page 115.

- Ask businesses if they can help. Thrift stores run by charitable organizations will often give discounts or even provide free items for young people transitioning from care. Retail stores are sometimes willing to donate floor models or discontinued or returned items. If you have or can recruit a volunteer with storage space, you can stockpile items for young people to “shop” when they find housing.
- In major cities look online for free or low-cost items at such Web sites as Craigslist (www.craigslist.org) or Freecycle (www.freecycle.org).
- Caution young people about using furniture and electronics rental companies and credit cards to fund purchases. Help them do the math to compute interest charges, especially over time.

Recruit staff or volunteers with vans and trucks to help with the move. Maintain a list of those who can be called on to help with moving.

Remind young people about record-keeping. In addition to filing their lease, they now also need to keep records of contracts or agreements (such as a cable agreement); guarantees and warranties for appliances and other household equipment; instruction manuals; and bills for telephone, utilities, and so on—and any payments made.



Resources for helping young people move in

- Download a free walk-through inspection worksheet at www.managingmymoney.com. Click **Your Housing Options**, and then click **Worksheets/Tips**.
- To change a mailing address, go to www.usps.com/all/optionsforreceivingmail/.
- For information about setting up telephone, television, and computer services, visit www.rent.com/moving-center/.
- Read the article “How to Set Up Utilities in Your New Home.” To search for it, go to www.ehow.com. In the **Google Search box**, type *set up utilities*, and then click the article in the list below.
- For a free utility connection service, visit www.moveutilities.com.

STRATEGY #4

Help young people keep housing

While the logistics of finding and getting affordable housing are difficult for most young people, keeping housing often proves to be an even greater challenge. Doing so demands a level of maturity beyond that expected for individuals their age. So many life skills are called into play. Common life situations such as illness, job loss, or the ending of a relationship can threaten housing stability because so many young people do not have financial reserves or strong support networks to turn to in times of need.

Not only that, the home life that many young people experienced in foster care is characterized by unpredictability, frequent moves, forced dependency, and lack of privacy or—especially for young people who have lived in group care—the opportunity to be alone for any period of time. So they often find it extraordinarily difficult to make the abrupt adjustment to a different lifestyle. The studio apartment of their own may have been their dream living situation, but the reality may be lonely, even terrifying. Based on their foster care experiences, the strategies that many young people may draw upon to deal with these problems may not be very effective.

Many have learned that the way to change their living situation is to react against it—to get kicked out. However, young people need to understand the seriousness of using that “strategy.” Eviction can make getting another place to live very difficult. It can affect their credit record and even their ability to get a job.

Another challenge is that, when young people legally become adults, the services and supports they have received and relied on from child welfare or other child-serving systems often end—such as case management, counseling, substance abuse treatment, medical and dental insurance, tutoring, recreational opportunities, and so on. In most cases, the systems that serve children and those that serve adults do not communicate, so young people don’t get help establishing their eligibility for comparable adult services. (For example, young people usually must submit paperwork in order to continue medical coverage past age 18.) Often, these services and supports are critical to young people’s ability to function well and maintain housing. Therefore, we want to emphasize here how important it is for young people to have comprehensive aftercare plans in place to supplement and support their housing plans before they are emancipated from foster care.

How to help young people keep housing

Help young people gather information about resources that may help them hold onto housing. Encourage them to keep that information in their housing files.

Schedule regular contact with young people, at least until young people have settled into the new situation, even if they're going to receive case management from another program or are leaving care and seem exceptionally capable, independent, and well prepared. Make certain that all is going according to plan.



Housing life skills to emphasize

- **Knows how to follow the terms of a lease agreement**
- **Understands how to manage income**
- **Knows how to live with other people**
- **Knows how to keep up a home**
- **Knows how to make simple home repairs**
- **Knows basic home safety**
- **Knows how to respond to emergencies**
- **Can create a list of support services in the community such as medical, dental, and emotional support**
- **Knows how to change to another living situation, including ending service and transferring utilities, telephone, mail to a new address, etc.**

You'll find a detailed list of housing life skills in Appendix A on page 115.

Help young people get the support they need

- Review their housing contingency plans with young people and make sure their housing files have current information for resources and contacts.
- If a young person's new home is in a new town or area of town, they may need to find new offices to continue receiving services. You may need to help them make those connections.
- Make sure young people know how to access community resources, including public transportation, and encourage them to learn in advance more about resources they might need in a crisis—for example, the college counseling center, a walk-in community clinic, or their employer's employee assistance program.
- If they haven't already, encourage young people to participate in Chafee Independent Living Programs, because these programs can help young people remain eligible for services until age 21, or age 23 if they are continuously enrolled in the Educational and Training Voucher (ETV) program.

(For more information about Chafee, see "Encourage young people to participate in Chafee Independent Living Programs" on page 19.)

Review financial plans with the young person

Make sure your conversations with young people address the following:

- **Timing of bills and paychecks.** Most young people will initially be living check-to-check and may need help learning how to time their bill payments (rent, utilities, personal items, etc.) with pay periods or financial aid checks.
- **Planning for changes in rent payments.** If young people receive subsidies for their initial housing payments such as Chafee funds, they need to be prepared to make full payments themselves when the subsidy ends. They also need to be prepared for rent increases.
- **Reviewing the budget.** As young people move into more independent living situations, they will have the impulse to buy furniture, stereos, appliances, and other household items. Budgeting is critical. And again, do the math to show the real costs of furniture and electronics rentals, using credit cards, payday loans, pawning items, etc.
- **Helping young people develop a list of alternatives if they're unable to meet financial obligations.** Remind them how seriously their rental and utility payment history can affect their ability to get future housing.
 - If young people can't pay bills on time, one alternative is to explain the situation and try to negotiate a mutually agreeable payment plan with the landlord, utility company, or other company. Other ways to help meet obligations are to take day labor or other temporary jobs that can bring in extra income quickly, or turn to community emergency assistance programs.
 - Make sure they understand what eviction is, their rights and responsibilities, the eviction process, and what they can do about eviction if proceedings begin.

Help young people prepare to move on. They should know how to give notice and end a lease or other agreement; complete end of tenancy inspections with landlords and get back deposits; and end services and transfer utilities, telephone, and shift mail to a new address.



Resources for keeping housing

The Web site www.ehow.com gives “Clear Instructions on How To Do (just about) Everything.”

Young people can also check the following Web sites for help with the topics below.

- **House cleaning:** www.howtocleananything.com.
- **Various home repairs and maintenance:** www.doityourself.com or www.homedepot.com.
- **Information about security issues and reacting to dangers** is available at www.homesafetycouncil.org or www.consumer.gov/yourhome.htm. For additional information on home security, go to aprentersresource.com/Security.htm and insurance.yahoo.com/hr/homesec.in.html.
- **Assess general insurance needs:** moneycentral.msn.com/insure/welcome.asp.

Eviction

For information about tenant rights and responsibilities, see page 47.

- For important information regarding the rights and responsibilities of tenants in an eviction, visit www.nolo.com. Click on **rights & disputes**.
- To find out how to get free legal services in your area, visit www.ptla.org/ptlasite/links/links.htm.

Resources for moving

- **Move Utilities** offers a free utility transfer and turn-on service. To learn more, visit www.moveutilities.com.
- **For information on getting a security deposit back:** go to www.nolo.com. Point to **rights & disputes**, and then click **renter’s rights**.
- **To change a mailing address**, go to www.usps.com/all/optionsforreceivingmail/.

Financial assistance to help young people keep housing

- The **Beehive** gives information about how to manage cash and credit, pay bills, save on utility bills, buy insurance, and so on. Beehive also has local information for a number of communities. To find out if your community is part of the hive, go to www.thebeehive.org.
- **Utilities assistance.** Most jurisdictions offer emergency assistance to help pay utility bills through the federal Low-Income Home Energy Assistance Program (LIHEAP) and other funding sources. Local utility companies will often offer discounted utility rates for low-income households, although sometimes this discount is only available to low-income seniors and low-income people with disabilities. Contact your local utility company for information.
- **Food Stamps and Electronic Benefits Transfer (EBT) cards.** While not directly related to housing, food stamps can help low-income young people use their limited income on rent. The Food Stamp Program gives low-income households coupons or electronic benefit cards they can use like cash at most grocery stores. To learn more about the program, eligibility, and how to get and use coupons or EBT cards, visit www.fns.usda.gov/fsp.
- **Earned Income Tax Credit (EITC)**, also called the Earned Income Credit (EIC), is a refundable federal income tax credit for low-income working individuals and families. When the credit exceeds the amount of taxes owed, it results in a tax refund to those who claim and qualify for the credit. Many states also have a comparable program. For more information, visit www.nccp.org. Under **POLICY PROFILES** at screen left, click **EITC, Federal** or **EITC, State**.

STRATEGY # 5

Help young people recover from housing loss and homelessness

The dictionary definition of “homeless” is simple: “having no home or refuge,” with “refuge” defined as “a place providing protection.”⁷ The definitions and connotations of homelessness, however, are far more complex in the realm of programs and services for “the homeless.”

Sticking to the dictionary definition, young people who lose housing but find a safe place to stay—a refuge—on a friend’s couch or in an emergency homeless shelter are not homeless. If they go on to find permanent housing, they can be seen as having just been between housing situations. If they can’t find a safe place to stay and can’t find a long-term living situation, however, then they are truly homeless. Semantics, perhaps, but the distinction is important when talking about recovering from losing housing. By helping young people develop contingency plans (see “Help young people develop a housing plan” on page 40), including using homeless housing and services when they need them, they can recover from housing loss without becoming homeless.

Unfortunately, housing loss for young people all too frequently leads to real homelessness. Homelessness can present physical and mental health risks to young people as they do what they feel they need to in order to survive. They may be victimized. They may turn to gangs for protection. They may sell drugs, steal, and become involved in trading sex for food, shelter, and protection—thereby risking contracting AIDS or HIV-related illnesses. Homelessness also interrupts normal socialization and education, which can affect their ability to live independently.

The purpose of this guide is to prevent homelessness, but you and the young people you work with need to know about the resources available to homeless young adults.

- **Emergency assistance and homeless prevention.** Young people who lose housing may need to access homeless programs or services quickly to avert harm and prevent future homeless episodes.
- **Access to housing opportunities.** Sometimes young people who leave care with no identified place to live will be considered eligible for transitional or supportive housing programs for the homeless. Depending on the type of housing, resident demographics, and services offered, some may be a good choice to meet their housing needs. In fact, some young people have intentionally

⁷ Webster’s II New Riverside Dictionary-Revised Edition (1996). Boston: Houghton Mifflin.

spent a night or two in a homeless shelter in order to meet the criteria for entry to a quality homeless housing program. (This is entirely different from simply exiting young people from care into homeless shelters or programs—a process we never condone.)

- **Appropriate services for young people living on the streets.** Young people you serve may already be homeless. Some young people seem to choose to be homeless—at least initially. Many are survivors of difficult situations, have run away from “the system” either before or upon emancipation, and are skeptical and distrustful of adults. Mental health or substance abuse issues may influence their decisions. After the restrictions of foster care, couch surfing or street life can seem attractive, especially if peers make it seem so. In particular, many young people living on the streets are used to taking care of themselves and may initially be unwilling to commit to a housing planning process in which they feel they could lose control over their everyday lives. In such cases, and if services are available, you may first want to help young people who are homeless meet their immediate needs with referrals to homeless shelters, drop-in centers, medical clinics, and other programs that may be better equipped to deal with their particular circumstances, experiences, and needs.

About homelessness

In 2003, the homeless population was estimated to be 49% African American, 35% White, 13% Hispanic, 2% Native American, and 1% Asian.⁸ Get more information about homelessness and the demographics of those who experience it from the National Coalition for the Homeless. Learn more at www.nationalhomeless.org. Click **Facts about homelessness** at screen left, and then click **Who Is Homeless?**

Statistics on GLBTQ young people from foster care and homelessness

Recent studies suggest that GLBTQ (gay, lesbian, bisexual, transgender, and questioning) youth make up between 5 and 10 percent of the total foster youth population (although the actual percentage may be higher). GLBTQ youth are overrepresented in the foster care pool because of the discrimination and abuse many face in their families of origin and in their schools. In a terrible irony, many of these youth—as many as 78 percent as indicated in a recent study—endure further harassment or abuse after being placed in foster care.

As a result, some run away from their placements, preferring to live on the street rather than in homophobic or transphobic settings where they are in danger.⁹ Studies in various parts of the county also show that 20–42% of homeless youth are GLBT.¹⁰

8 U.S. Conference of Mayors (2004). *A Status Report on Hunger and Homelessness in America's Cities*. Retrieved September 16, 2005, from www.usmayors.org/uscm/hungersurvey/2004/online/online/HungerAndHomelessnessReport2004.pdf

9 National Center for Lesbian Rights (n.d.). *Fact sheet on LGBTQ youth in foster care*. Retrieved September 16, 2005, from www.nclrights.org/publications/lgbtqfostercare.htm

10 Safe Schools Coalition (n.d.). *Statistics on GLBT homelessness*. Retrieved September 16, 2005, from www.safeschoolscoalition.org/RG-homeless.html



Housing life skills to emphasize

Because the circumstances that lead to homelessness are so varied, assess each young person's life skills individually, including housing life skills, and address them accordingly.

You'll find a detailed list of housing life skills in Appendix A on page 115.

How to help young people recover from housing loss and homelessness

Educate yourself about the emergency and transition resources available for homeless young people. While there are programs to address homeless people with special needs in many communities, each program has its own definitions of who is homeless. These definitions determine who is eligible for housing and other services. (This is so even within programs funded by the federal government.)

When young people want to find housing, help them:

- Assess the reasons they became homeless.
- Develop a plan to get the services and supports they need to address those issues and move back into stable housing.
- Look for housing programs to help provide the extra support that most of these young people need, such as education, vocational training, health care, mental health care, substance abuse services, and legal assistance. Many homeless young people are also eligible for special needs programs.



Resources for homeless youth and young adults

See "Housing for young people who are homeless" on page 96.

To assess how a young person is dealing with homelessness, use the free Ansell-Casey Life Skills Homeless Assessment tool. Go to www.caseylifeskills.org. Click **Assessments**.

Develop Housing Connections in Your Community



Develop Housing Connections in Your Community

To help young people get the housing and services they want and need as they transition from foster care, it's essential to work with your community and to know its housing opportunities—and shortcomings. You may also need to make connections to housing resources in areas beyond your locality that are attractive to the young people you serve.

In many communities, unadvertised housing can be found beyond the rooms and apartments for rent listed in the newspaper. In others (most often rural communities and Indian reservations), there may be no rentals at all due to housing shortages, and no special housing resources either. This means that living arrangements with family and community members are the only local option for young people, so strong community relationships are essential to getting housing. Although you may not be trained to be a housing expert, you must develop some level of knowledge about housing, even if only to make connections with the experts.

Cultivating community is a two-way street. Not only must you know about the community and its resources, but the community must know about the young people you work with. Once housing providers and others in your community better understand and empathize with young people leaving care and the housing issues they face, they'll know better what they can do to help. This can only increase housing opportunities for young people, even possibly leading to the development of new housing for them (as it has in many places in the country).

find it ↓ in this section

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STRATEGY # 1

Learn about housing in your community and beyond

Learn what resources are available in your community and create a housing resource center, bulletin board, or file system. Enlist the young people you work with and others in your organization to help with the comprehensive research and help keep it as up-to-date as possible. (This research makes a good project for young people—it both teaches them how to do research and look for housing.) As you find out about potential housing, take the time to educate these sources about the housing needs of the young people you work with.

- **Get the details.** When you uncover a potential housing provider, get the particulars—location, cost, special features, number of residents or units, availability, eligibility requirements (if any), wait-list process, etc. Ask for any brochures or application forms.
- **Search the Internet by location** (city, county, state) using such housing-related keywords as **housing, shelter, transitional housing, low income housing**, and so on.
- **Contact government agencies.** Look in the government section of your phone book and call state, county, city and tribal housing offices, housing authorities, and human services offices in your community to ask for lists of housing and housing providers. Find out how often they update the lists, and ask to be put on their mailing lists.
- **Check out local rentals.** Check with apartment associations, managers and landlords of apartment buildings, and property management firms. Keep an eye out for “For Rent” signs and call when you see them; it’s a way to make contact. If new buildings open, call even if they appear to be too pricey; sometimes a few units will be reserved for low-income tenants or the manager will know about other more affordable properties.
- **Contact nonprofit organizations.** Ask if they provide housing or financial assistance for housing or can identify housing providers they work with.

- **Look beyond your community.** Collect information about housing in areas beyond your community that are attractive to the young people you serve. Young people in suburbs and rural areas often migrate to the “big city” after emancipation.



Resources for building a housing resource file

- For information on all the types of housing available for young people, see Housing Resources on page 77.
- For convenient one-stop access to the Web sites of thousands of state agencies and city and county governments, use the *State and Local Government Internet Directory* at www.statelocalgov.net.
- For links to local apartment associations nationwide, visit www.naahq.org.

STRATEGY # 2

Educate your community about the housing needs of young people

Take every opportunity to educate your community about the needs of youth in care and the tangible ways members of the community can help them.

Make presentations in the community to tell the story of young people in foster care

Collect and use statistics. Use them to remind people of the consequences of inadequate housing and services for young adults in transition—homelessness, increased substance abuse, criminal activity, AIDS, other health issues, etc. Don’t forget some positive statistics to show that negative outcomes can be changed.

Enlist the help of young people who are or have been in the foster care system. Nothing gets people’s attention better than hearing directly from young people about their experiences, accomplishments, and dreams. Be sure the young people are comfortable with the information they’re sharing, are prepared to respond to questions they may be asked, and know how to gracefully dodge questions they feel uncomfortable answering. If young people are still in care, make certain that you take any necessary confidentiality protections, such as releases of information, in advance.

Know your audience and tailor your presentation to them:

- Before you meet with a group, do some background research. Find out their purpose, their membership, their services, etc. to get a better idea of questions to ask and ways you can enlist their support.
- With many groups, you'll need to provide background information before addressing housing. It's amazing how little awareness people have about youth in foster care and their transition from care. This is true even of those who work in organizations dedicated to providing social and health services, employment and training, or education to young people.

Prepare packets of information that you can leave behind with your audience.

Include information about foster care, examples of housing success in your community and elsewhere, contact information, and specific requests for help.

Ask for help

Be prepared with your requests. Be ready to respond quickly to offers of help so volunteers don't lose momentum. You may ask community members to:

- Notify you of vacancies in affordable housing
- Rent out spare rooms
- Invite young people into their homes for holidays and vacation breaks
- Donate household supplies and furniture
- Provide storage space for young people to keep items before they move into housing or when they're between housing
- Support the location of transitional homes in their neighborhood (if this movement is afoot)
- Participate in a coalition to develop housing (if you're ready to develop it)

Call on the media to tell the story

The media—newspapers and magazines, radio and television—are always on the lookout for a good story. If you can provide one, you'll greatly increase the chances that it will be published or aired.

It can be challenging to get the attention of major dailies and television and radio stations (though they're not impervious to a great human interest story). But small media companies—neighborhood, ethnic, weekly, and other newspapers, as well as monthly news magazines, local radio stations, and community TV channels—are often hungry for ideas, even for stories you or young people have written. Again, remember to

address confidentiality protections for young people before you make contact with the media.

- Ask about interest in and timelines for running human interest stories. Neighborhood papers are most interested in stories about local programs and housing in the community.
- Ask young people from the foster care system to talk to reporters about their housing needs and success stories.
- Create a newsletter highlighting issues of young people leaving care.
- Invite the media to openings of any new housing that welcomes young adults or to special events at housing programs.
- Respond to media stories about housing and foster care, including guest editorials and letters to the editor. Encourage young people to speak out about how a major story relates to their experience.



Getting media attention

For information, visit www.aboutpublicrelations.net/basics.htm.

STRATEGY # 3

Build relationships to increase housing access and opportunities

Follow up with community members who are involved with housing or have the potential to help. Establish formal and informal relationships that will facilitate housing and services for young people.

Make certain that young people have access to existing programs and resources.

Just because resources are there doesn't mean they're accessible. Troubleshoot and problem-solve barriers to getting housing. For example, young people are often low on the list of desirable tenants for many apartment managers. You can encourage landlords to consider the young people you work with by:

- Describing their network of support.
- Explaining who landlords can contact if there are any problems.
- Educating them about voucher subsidy programs and offering to help them through the process of accepting applicants with a voucher.

Advocate for special considerations for young people from foster care.

- Ask landlords to consider waiving requirements for a residential history, application fees, credit checks, cosigners, and/or first and last month deposits for the young people you serve.
- Speak to housing providers and consortiums about letting young people access, at a reduced rate, apartments that might otherwise be unoccupied. Make the case that some rent money is better than none.

Make sure the needs of young people in care are considered in community planning for housing. Work with housing and advisory groups:

- Support housing strategies that address the needs of young people you work with and help implement those strategies, especially by promoting young adult representation in the development and ongoing management of housing models.
- Every city that applies for HUD dollars must develop a five year plan to prevent/eliminate homelessness. Make sure that your city includes young people in and from foster care in their statistics and plan. (Many do not.)

Expand housing opportunities. Encourage housing providers in your community to consider young people in foster care as a target group for their housing.

Engage Potential Stakeholders. Build relationships with and among the following groups, all of whom are potential stakeholders in housing:

- **Foster youth and alumni advisory groups.** These young people are the consumers for housing—the experts in what is wanted and needed. If they don't like it, they won't use it. They are the most effective advocates for their wants and needs.
- **Tribal and state child welfare agencies and Independent Living Programs.** Stress the importance of early life skills development and housing planning for teens in foster care. Encourage and help state Chafee programs to develop Supervised Independent Living Programs (SILPs) and to work with community resources and organizations to develop a network of housing resources for youth who have recently left care. Advocate for tribal and state child welfare agencies to work with other state and federal housing resources to better serve their youth.
- **Representatives from city (mayor and city council), county, and state government,** especially from departments for housing and human services. Legislators have the power to shape housing policies in their communities. Educate them about any policies or funding guidelines that are barriers for the young adults you work with. Provide information on successful program models. Work with them to create similar programs in their community.

- **Housing authorities.** In many parts of the country, housing authorities are working with child welfare to increase access to housing for young people leaving care. Two examples are: Section 8 certificates targeted for young people leaving care and use of Family Unification vouchers. Encourage your local housing authority to work with nonprofit agencies to develop and enhance programs that serve youth. Encourage them to include young adult representation on each of their development's resident boards.
- **HUD representatives.** HUD's main goal is to improve housing for everyone. They have a vested interest in and a lot of knowledge about improving housing for young people.
- **Bureau of Indian Affairs and tribal authorities.** They can speak to the special housing needs of Indian young people.
- **Funders such as banks, Fannie Mae, and developers.** They determine what types of housing they are going to build and where, at what income levels, and for what target populations. They also set lending practices and criteria for home buyers (or developers looking to build housing). These funders are often eligible for certifications or special concessions if they build housing and include services for disadvantaged populations.
- **Faith-based and other community-based organizations.** Some provide housing, while others contribute financially or through services to housing programs. Members of congregations may be landlords or may be willing to rent rooms or apartments.
- **High school guidance counselors, secondary alternative schools providers and GED programs, community colleges, vocational programs, and others at schools.** While these educators will generally not provide housing, they often help provide life skills and housing readiness training for youth and know how housing instability affects the educational progress of young people. Often their programs keep listings of housing for students.
- **Local colleges and universities.** Colleges and universities are usually housing providers with an interest in having a diverse student body. Ask them to provide housing scholarships and meal tickets for foster youth.

Housing scholarships and meal tickets from Texas universities

Texas A&M University Kingsville provides three housing scholarships and three full meal tickets specifically for foster youth each year. The University of Texas-Pan American gives six housing scholarships for foster youth every fall. These housing scholarships cover the full cost of housing for an academic school year, including during breaks. Efforts are underway in Texas to expand this program to more campuses across the state.

- **United Way.** Local programs focus on building partnerships and leveraging resources to address locally determined priorities such as helping children and youth succeed, promoting self-sufficiency, building vital and safe neighborhoods, and supporting vulnerable populations.
- **The Urban League.** The Urban League is the nation's oldest and largest community-based movement devoted to empowering African Americans to enter the economic and social mainstream. This includes working to ensure access to housing.
- **Community councils.** These groups can be helpful in locating housing and housing-related resources; some have community newsletters that can be used to request housing and other help for young people in transition. They also influence the kinds of housing allowed in their community.

STRATEGY #4

Create housing within your community

Certainly, housing development is beyond the scope of work of most child welfare professionals. Yet, due to the shortage of appropriate, affordable housing for their young clients, many child welfare professionals are mobilizing community initiatives to develop new housing. If you or others in your community are thinking about such housing development, refer to the program models, books, articles, reports, and other housing resources on the following pages.



Program models

Below are a few examples of housing programs for young people in transition from foster care selected, in part, because information about them can be found on the Internet.

Lighthouse Youth Services' Independent Living Program

Lighthouse, a comprehensive youth and family services organization in Cincinnati, Ohio provides a wide range of programs from emergency shelter and foster care to transitional living services for older young people. The Independent Living Program gives youth age 16 to 18 an apartment if they are aging out of the system and protective custody. The program also helps them develop independent living skills. (Also look for books written by the director, Mark Kroner, mentioned on page 70.) To learn more, go to www.lys.org. Click **Program Information**, and then click **Self Sufficiency Division**.

Green Chimneys

This agency operates a range of residential, social service, and educational programs in New York for gay, lesbian, bisexual, transgender, or questioning (GLBTQ) young people. For more information, go to www.greenchimneys.org. Click **our programs**, then **New York City**.

- **Unger House, Gramercy Residence** provides a structured and supervised home-like environment for 25 GLBTQ males in foster care, age 16 to 21, including a range of services to address transition and independent living needs.
- The **Supervised Independent Living Program** provides 9 apartments for 14 GLBTQ young people age 17 to 21. In this “learning laboratory” teens make the transition from foster care to independent living using Green Chimneys’ own course curriculum, *Life Skills for Living in the Real World*.

The First Place Fund for Youth

This Oakland, California-based organization targets its services to 17- to 21-year-olds who are about to age out or who have recently aged out of foster care. For more information, go to www.firstplacefund.org. Click **Programs**.

- The **Emancipation Training Center** provides training and assistance to prepare youth for emancipation and supports them after exit from foster care.
- The **Supported Housing Program** provides emancipated foster youth with safe, affordable housing, where they have the opportunity to develop and practice life skills.

Rising Tide Communities

This Orangewood County, California, program offers young adults from foster care 18 to 24 months of subsidized living accommodations, job placement, and education opportunities.

Orangewood Children’s Foundation has partnered with a group of concerned business leaders to set aside a number of apartments for young adults in two apartment complexes. An on-site residential counselor provides guidance, advice, and counseling, and is there to intervene in any crises. Young people pay rent according to their financial ability. To learn more, go to www.orangewoodfoundation.org/program5.asp.

The Transition Resource Action Center (TRAC)

TRAC is a one-stop center that offers access to affordable housing, living-wage jobs, and a safety net for young adults transitioning out of substitute care. TRAC staff works with the Dallas Housing Authority and HUD to increase the number of transitional housing programs available to youth aging out of care. For more information, go to www.traconline.org. Click **Transition Services**, and then click the **Housing** tab.

The Chelsea Foyer

The Chelsea Foyer is an innovative housing-based job training program for 40 young adults in their late teens and early twenties who are aging out of foster care. Participants live together and participate in an 18- to 24-month personalized program that links them to job training and placement, and life skills training. To learn more, go to www.goodshepherds.org. Click **Programs and Services**, then **Residential Services**.



Books, articles, and reports

The Web sites of organizations and federal sources listed in the next sections also provide access to innumerable resources.

Mark Kroner, Director of the Lighthouse

Kroner has written or edited several books on developing and managing housing for foster youth in transition.

- ***Moving In: Ten Successful Independent/Transitional Living Programs.*** Each chapter explores one of ten different transitional living programs that serve rural and inner-city youth. The contributors describe the problems they encountered, how they solved them, and more. To order, visit www.nrcys.ou.edu. Click **Catalog**. (About \$20.)
- ***Housing Options for Independent Living Programs (1999).*** The book describes and provides examples of the housing arrangements different Independent Living Programs use to help youth successfully transition from care. To order, go to www.cwla.org. Click **Publications/Gifts**, and then search by author or title. (About \$15.)

The Corporation for Supportive Housing (CSH)

This organization has published several reports that are particularly helpful in understanding supportive housing for young adults. To get copies, visit www.csh.org. Click **Resources**, click **Resource Library By Topic**, and then, under **Population Specific**, click **Youth**.

- ***Housing Youth: Key Issues in Supportive Housing***, by Kate Durham with CSH (September 2003). This concise report emphasizes the nuts and bolts of designing and operating supportive housing for young people and includes profiles of six successful programs.
- ***Supportive Housing for Youth***, by CSH (March 2003). This report is a series of documents that covers a range of issues related to supportive housing for youth including several project profiles.

- Explore the CSH Web site for a wealth of other helpful documents such as the *Financing Supportive Housing Guide*, and *Using TANF to Finance Essential Services in a Supportive Housing Program for Homeless Families and Young Adults*.

Other housing reports

The ***Advocate's Guide to Housing and Community Development Policy*** is published each year by the National Low Income Housing Coalition to help keep advocates current on a wide range of issues, programs, and housing policies, and to serve as a primer for those new to low-income housing. To view the guide, go to www.nlihc.org/advocates/index.htm.

Addressing Community Opposition to Affordable Housing Development: A Fair Housing Toolkit from the Housing Alliance of Pennsylvania gives hands-on tools to deal with building community support, working with officials, using the media, and taking legal action. It includes an extensive list of Web sites, articles and books on issues relating to the development of affordable housing. To get a copy of the toolkit, go to www.knowledgeplex.org. Under **Topics**, click **Land Use & Housing Planning** and look under **Most Relevant Documents**.

Out of Reach is the annual report of the National Low Income Housing Coalition on housing affordability in every jurisdiction in the United States. For a copy, go to www.nlihc.org/oor2004/.

Charting the Safe and Successful Return of Prisoners to the Community is a comprehensive report by the Re-Entry Policy Council on strategies needed to ensure successful reintegration for people leaving prisons. It offers detailed recommendations related to housing, public safety, health, substance abuse, employment, children and families, and victims as well as examples of successful programs. The report can be downloaded at the Re-entry Policy Council Web site at www.reentrypolicy.org.

Taking Stock, Caterina Gouvis Roman and Jeremy Travis, March 2004. This research report examines how those who have spent time in prison or jail fare in securing safe and affordable housing following their release. The report discusses barriers to housing and highlights a number of promising housing programs. For a copy of the report, go to www.urban.org/url.cfm?ID=411096.

Maternity Group Homes: Classification and Review, Laura Hulsey, March 2004. This report provides a useful general overview of maternity group homes in the U.S. Get a copy at aspe.hhs.gov/hsp/grouphomes04/litreview04/.

Second Chance Homes: Providing Services for Teenage Parents and Their Children (October 2000). This report includes the rationale for such homes, describes promising models, details major federal funding sources available, and outlines the challenges to evaluating these programs. Get a copy at aspe.hhs.gov/hsp/2ndchancehomes00/.



Information about housing development

AIDS Housing of Washington

AHW provides an excellent online Resource Library with useful materials on general housing development, program operations, homelessness, and nonprofits, including resources for specific states. Go to www.aidshousing.org, and click **Resources**.

The Center for Community Change

This social justice organization aims to help low-income people, especially people of color, build organizations that will help them change their communities and public policies for the better. The Center's quarterly *Housing Organizing Newsletter* highlights successful local organizing campaigns around affordable housing issues across the nation. For housing resources and publications, including subscribing to the newsletter, go to www.communitychange.org. Point to **Issues**, and then click **Housing and Communities**.

The Child Welfare League of America (CWLA)

Go to www.cwla.org:

- For data and references about housing, click **Programs** and select **Housing and Homelessness**.
- For information about programs for teen mothers, click **Programs** and select **Florence Crittenton Agencies**.

The CWLA Standards for Independent Living Services focuses on planning and how voluntary and public child welfare agencies provide independent living services. The standards include a chapter on "Ensuring Safe and Supportive Transitional and Independent Living Arrangements for Youth." To review the table of contents, introduction, index, and order the guide (cost is about \$16.50), go to www.cwla.org/programs/standards/cwsstandardsindependentliving.htm.

The CWLA Standards for Residential Services stresses the importance of providing community support for children and their families. The standards describe various types of residential providers and how they can support vulnerable youth and families. To review the table of contents, introduction, index, and order the guide (cost is about \$16.50), go to www.cwla.org/programs/standards/cwsstandardsgroupcare.htm.

Corporation for Supportive Housing

This organization helps communities create permanent housing with supportive services to prevent and end homelessness. It can provide advice and development expertise, as well as make loans and grants. Refer to the extensive resource library on the subject of supportive housing at www.csh.org.

The Foyer Federation

The Foyer is a housing model for young people that is common in Europe. Read about it at www.foyer.net. (Refer to the description of the Chelsea Foyer, the first U.S. program, on page 70.)

Housing Assistance Council (HAC)

The Housing Assistance Council helps local organizations build affordable homes in rural America, emphasizing local solutions and self-help strategies such as “sweat equity” construction. The HAC offers assistance to public, nonprofit, and private organizations in rural areas. To learn more about its services, go to www.ruralhome.org, and click the **HAC Services** tab.

KnowledgePlex®

KnowledgePlex® is designed to support the efforts of practitioners, grantors, policy-makers, scholars, investors, and others involved or interested in developing affordable housing. Visit www.knowledgeplex.org.

National Alliance to End Homelessness

This alliance is a nonprofit organization whose mission is to mobilize the nonprofit, public and private sectors of society in an alliance to end homelessness. The Web site includes numerous resources including a section on “Ending Youth Homelessness.” Visit www.endhomelessness.org.

National American Indian Housing Council

The Council helps tribes and tribal housing entities to provide culturally relevant, decent, safe, sanitary, and quality affordable housing for Native people in Indian communities and Alaska Native villages. It provides free on-site technical assistance at the request of any tribe or tribal housing entity. To learn more, go to www.naihc.net.

National Low Income Housing Coalition (NLIHC)

This coalition is dedicated to ending America’s affordable housing crisis, focusing advocacy on the lowest income households. NLIHC has formed partnerships with statewide housing and homeless organizations in 35 states and is working to expand to all 50 states, as well as the District of Columbia and Puerto Rico. To look for local contacts, go to www.nlihc.org. Click **Our State Partners** at screen left.

National Shared Housing Resource Center (NSHRC)

The NSHRC serves as a clearinghouse for consumer inquiries about shared housing programs nationwide. It provides technical assistance for starting up shared housing programs and maintains a national directory of these programs. It also helps solve shared housing problems, offers marketing strategies, produces a shared housing newsletter, and so on. Visit www.nationalsharedhousing.org.

Technical Assistance Collaborative

This national coalition provides state-of-the-art information, capacity building, and technical expertise to organizations and policymakers in the areas of mental health, substance abuse, human services, and affordable housing. For particularly clear descriptions of federal programs and policies that impact housing development, go to www.tacinc.org, and click **Housing and Homelessness**.



Federal resources for housing development

Many of the resources listed above also provide information about how to combine and use government resources effectively.

U.S. Department of Housing and Urban Development (HUD)

Go to the HUD Web site for information about HUD offices, programs, initiatives, and staff. This includes a number of programs that can include young people leaving foster care, including HOME, the largest federal block grant to state and local governments to create affordable housing for low-income households. Visit www.hud.gov.

Chafee Foster Care Independence Program

This program was established to help states help youth transition from care. It provides various programs for teaching life skills as well as direct funding for room and board for young adults who have aged out of foster care at age 18.

- For details on the Chafee program, go to www.nrcys.ou.edu/nrcyd/programs/chafee.htm.
- For information on how to use Chafee funds to support housing, go to www.casey.org/Resources/Publications/ChafeeFAQ.htm.

USDA Rural Development

These agencies of the U.S. Department of Agriculture provide technical assistance, grants and loans for housing, public facilities, business development, and other services in rural areas.

- USDA Rural Development: www.rurdev.usda.gov
- Rural Housing Service: www.rurdev.usda.gov/rhs

The Rural Housing and Economic Development Gateway

The Gateway is a clearinghouse that connects rural organizations to technical assistance, training, and investment capital to help them develop, rebuild, and preserve affordable housing. It also engages the private sector to establish economic development initiatives in rural areas. For more information, go to www.hud.gov/offices/cpd/economicdevelopment/programs/rhed/gateway/index.htm.

Housing Resources



Housing Resources

In general, children legally become adults at age 18 in this country. A young person must be age 18, or be legally emancipated, to sign a lease or other agreement to get housing themselves. Housing providers must usually have special licenses or meet other special requirements if they provide housing for young people not legally of age. In some states, young people in foster care have the option of remaining in care past age 18 under certain conditions.

This section primarily addresses housing for young people who are aging out of foster care, although it also includes information on some programs that allow young people to enter before age 18, if the program lets them stay after they turn 18.

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With “family”

Statistics show that many young people leaving care do live with “family,” including biological parents, foster parents, kin, or fictive kin. For many, living with family is their clear housing preference; for others, it is the practical choice they make, due to the lack of affordable housing in their communities. Living with family may take several different forms:

- **Voluntary placement in care.** State regulations vary in how this may occur; some allow extended placement while the young person works on secondary education completion; others allow it until a certain age if the young person is working toward independence.
- **Continuation in the foster home as an emancipated adult family member.** The young person may or may not be required to pay for his or her living expenses. If the family provides foster care for other children, young people usually cannot simply stay; instead they become another adult member who must pass a background check, etc. to remain in the home.
- **With biological parents, kin or fictive kin.** Young people live either as a family member for the long-term or on an emergency basis; or they may live as a boarder with an agreement to pay for room or room and board.

Living with family

“We asked the 321 young adults [from Iowa, Wisconsin, and Illinois] who were no longer in care about their current living arrangements. Twenty-nine percent reported that they were living in their “own place” and 35 percent reported that they were living with their biological parents (17%) or with other relatives (18%). Another 10 percent reported that they were living with foster parents to whom they were not related. That a significant number of these young adults had returned to live with their family of origin is consistent with what many of the young adults told us about the closeness of their relationships with members of their family....”¹¹

11 Courtney, M. & Dworsky, A. (2005). *Midwest Evaluation of the Adult Functioning of Former Foster Youth: Outcomes at Age 19*. Retrieved September 16, 2005, from www.chapinhall.org

Housing with family can have many advantages. It is generally immediately available, a “normal” living situation in our society, usually affordable and may provide financial support, and may foster healthy family relationships and support. By all means help the young person carefully consider and plan the decision to live with family, just as he or she would with any other living situation. Unstable or risk-intensive family environments may put vulnerable individuals in jeopardy; reunification may put additional financial, emotional, or other stresses on the young person or family members; and the lack of a formal housing agreement may make the housing situation tenuous.

Housing specifically for young people leaving foster care

An increasing number of communities provide independent living opportunities specifically for young people leaving foster care, ranging from host home situations to those with an array or continuum of housing types similar to those offered by Supervised Independent Living Programs (SILPS). Some housing programs offer only transitional housing while others allow young people to gradually assume full lease and payment responsibility for their housing. See Appendix C on page 120 for more detail about the kinds of housing offered by SILPS. See “Program models” on page 68 for some examples of housing provided specifically for young people leaving foster care.

In addition, in some communities, there may be other housing resources that have set-asides or preferences for young people leaving care. Some examples are HUD Section 8 voucher preferences and FUP vouchers targeted for young people leaving care (see “Public housing, including housing choice vouchers,” page 84).



Housing resources specifically for young people from care

Finding housing resources specifically for young people leaving foster care

To find out about community-based housing for young people from foster care in your area:

- Contact the Independent Living Coordinator in your state. Go to www.nrcys.ou.edu/nrcyd. Click **State by State** to get contact information for your state’s coordinator.
- Visit www.fyi3.com. Under **Find a Resource**, choose your state and then click **Misc. resources in your state**.

Housing associated with school, training, or work

Postsecondary student housing

When young people are investigating postsecondary school, it's important for them to research housing options carefully—the costs, and the process and timelines for application. Housing costs or availability may impact their ability to attend a school; their housing situation can certainly affect their school performance.

- Schools that offer housing generally have choices such as residence halls (same sex or coed environments, dorm room vs. small group apartment-like living), fraternities and sororities, and family housing. Some schools require that students live on campus for at least a designated period of time. At others, school-sponsored housing is limited so timely application is critical.
- Schools that do not have associated housing generally have centralized listings of housing available to students. There are also some Web sites that cater to the student market (see resources below).

If a student is going to live in school-associated housing, it's important to plan ahead for school breaks because many schools close their dorms then. Encourage young people to talk to the housing offices at their schools if they are affected. Often the school will have a limited number of spaces available, will make special arrangements to accommodate a young person from foster care during the break, or will help find a host home.

Employment and training with housing attached

Job Corps, the National Civilian Community Corps AmeriCorps program, and the military are three examples of employment programs that provide housing as part of the package.



Housing resources associated with school

DORMtours

College-bound freshmen can find virtual tours of freshmen residence halls, transition tips from experts, campus and area maps, part-time job boards, even custom change-of-address postcards, among other college-specific residence life information. For a listing of schools, go to www.dormtours.com. In the **search schools** box, type the name of the school.



Housing resources associated with training or work

Job Corps

This is the nation's largest and most comprehensive residential, education, and job training program for at-risk young people, age 16 to 24, including young parents. Through a nationwide network of campuses, Job Corps prepares young people for permanent high-paying jobs. It integrates learning academic, vocational, and employability skills with social competencies through a combination of classroom activities and practical, work-based experiences. To learn more about Job Corps and find the program nearest your community, go to jobcorps.doleta.gov.

AmeriCorps: National Civilian Community Corps

This residential, team-based program, modeled after the Civilian Conservation Corps of the 1930s and the U.S. military requires an intense, 10-month, full-time commitment by young people age 18 to 24.

Teams of 10 to 12 members work on projects throughout a region. Members receive lodging, meals, uniforms, health benefits, student-loan forbearance, and a living allowance of about \$4,000 per year. Upon successful completion of their service, members receive an education award of \$4,725 to help pay for college or graduate school, or pay back qualified student loans.

AmeriCorps serves communities in every state, but teams train at five regional campuses: Charleston, South Carolina; Denver, Colorado; Sacramento, California; Perry Point, Maryland; and Washington, D.C. To learn more about AmeriCorps, visit www.americorps.org/nccc/about.html.

Military

For more information about all branches and programs of the military, visit www.todaysmilitary.com.

Public housing, including housing choice vouchers

Public housing

The U.S. Department of Housing and Urban Development (HUD) administers federal aid to local Public Housing Authorities (PHAs) that provide affordable public housing for eligible low-income families, the elderly, and persons with disabilities. Public housing comes in all sizes and types, from scattered single family houses to high-rise apartments.

PHAs determine eligibility based on:

1. annual gross income;
2. qualification as elderly, a person with a disability, or as a family; and
3. U.S. citizenship or eligible immigration status.

PHAs use income limits developed by HUD. Income limits vary from area to area so a young person may be eligible at one PHA but not at another. PHAs check references to make sure applicants and their families will be good tenants and will deny admission to applicants (such as those convicted of certain offenses) who may have a detrimental effect on others.

Public housing communities often provide on-site support services and social, recreational, and community involvement opportunities. There is usually no limit on the length of time tenants may stay as long as they meet eligibility requirements.

HUD housing choice vouchers

The housing choice (or Section 8) voucher program is the federal government's major program to help very low-income families, the elderly, and the disabled afford decent and safe housing in the private market. Local PHAs receive federal funds from the HUD to administer the program.

With a voucher, an individual or family can look for housing they choose where the owner agrees to rent under the program. Choices may include single-family homes, townhouses, and apartments. The PHA pays a housing subsidy directly to the landlord on behalf of the participant; the participant then pays the difference between the actual rent charged by the landlord and the subsidized amount. Under certain conditions, participants may move anywhere in the United States without losing this housing assistance.

Eligibility for a housing voucher is determined by the PHA based on the total annual gross income and family size and is limited to US citizens and certain categories of non-citizens who have eligible immigration status. As part of the application process, the PHA collects and verifies family income, assets, and family composition to determine eligibility and the amount of the housing assistance payment. Wait lists for vouchers are usually long and may even be closed in some areas. Each PHA can set its own priorities for selecting wait-listed applicants; some PHAs have established a preference for young people transitioning from care.

The Family Unification Program (FUP)

This program provides vouchers for families with children who have been placed, or are at risk of placement, in foster care primarily because the family lacks adequate housing. Single young adults emancipating from foster care can be counted as a family of one with eligibility to use FUP vouchers for an 18-month period. Not all PHAs offer FUP vouchers, however, and those that do may not award them to young people exiting care.

Housing choice vouchers can help young people afford housing in locations they choose for as long as they need the support, provided they comply with program requirements. Support services are not usually associated with the vouchers (with the exception of FUP vouchers). Wait lists for vouchers are long and may be closed in some areas, so, unless your PHA has a preference for young people exiting care or FUP vouchers earmarked for them, don't count on these vouchers as a first housing solution. Young people interested in applying for a voucher should contact their local PHA.



Information about public housing

HUD also administers other subsidized housing programs. You can get a list of programs in your area from your local HUD office.

- To apply for public housing, young people should contact their local housing authority. To find housing authorities, go to www.hud.gov/offices/pih/pha/contacts/index.cfm. If they have trouble contacting the housing authority, they may contact the local HUD Field Office. To find it, go to www.hud.gov/localoffices.cfm.
- To learn more about public housing, go to www.hud.gov/offices/pih/programs/ph/index.cfm.
- To get HUD income limits, go to www.huduser.org/datasets/il.html.



Information about housing choice vouchers

- Learn more about housing choice vouchers at www.hud.gov/offices/pih/programs/hcv/index.cfm.
- Learn more about FUP vouchers at www.hud.gov. Under **Working With HUD**, click **Programs**, then **Public Housing**. Then, under **Section 8 Assistance**, click **Family Unification/Foster Care Child**.

Tribal housing

HUD administers programs that are available to Alaska Natives and American Indians who live on or near a reservation or within an Indian area. A number of tribes also have their own housing programs designed to meet the needs of their tribal members. Many tribes have Tribally Designated Housing Entities that manage their local housing programs; some have Indian Housing Authorities. Young adults should contact these entities or the tribe where they are enrolled to learn more about programs.



Information about tribal housing

- To learn more about HUD's Native American housing programs, go to www.hud.gov. Under **Information for...**, click **Native Americans**, and then click **Indian Housing Programs**.
- For a national directory of American Indian housing entities, go to www.hud.gov/groups/nativeamericans.cfm. Click **Indian Housing Programs**, and then click **Housing Authorities Map**.

Nonprofit or privately managed affordable housing

Nonprofit or privately managed affordable housing is usually financed through use of government subsidies and private resources and run by community development corporations or neighborhood housing development organizations. This housing is not bound by the statutory restrictions that govern public housing.

Affordable housing programs are very diverse, although they share the purpose of housing low-income or disadvantaged people. Programs may offer emergency, transitional, or permanent housing, or a mix. The housing itself can vary, including single rooms, dedicated apartment buildings, and designated apartments in private market or open market buildings. Services offered run the gamut as well—from comprehensive on-site services with required tenant participation to no support services at all.



Information about private affordable housing

- HUD gives funds directly to apartment owners who lower the rents for low-income tenants. You can find these low-rent apartments for senior citizens and people with disabilities, as well as for families and individuals. To look for HUD-subsidized low-rent apartments, go to www.hud.gov/renting/index.cfm. Look under **Low Rent Housing**.
- To find affordable rental housing in Arizona, Colorado, Indiana, Kansas, Missouri, New Jersey, and North Carolina, go to www.socialserve.com.
- Rural Rental Assistance Programs are for individual residents of multifamily dwellings in rural areas. For more information, go to www.rurdev.usda.gov/rhs. Click **Individual and Family Opportunities**, and then click **Rental Assistance Program**. To determine eligibility or to apply to these programs, a young person must contact their Rural Development State Office. To find offices by state, go to www.rurdev.usda.gov. Click **Where to Apply**.

Housing and programs for those with special needs

In this section we describe housing that is designed to meet the needs of those with disabilities (on page 88), mental illness (on page 88), HIV/AIDS (on page 88), or substance abuse issues (on page 91), as well as those with criminal records (on page 92), young parents (on page 93), or victims of domestic violence (on page 95).

Housing types encompass short-term or emergency shelters, transitional housing, and permanent housing. These programs may be funded by the government, through public or private initiatives, or a combination.

Services and support

These vary from program to program, even for the same target population. In many cases, tenants are required to use these services to live in the housing. Services and supports may include:

- Case management, including counseling and support to help reach self-identified goals
- Help with budgeting, paying the rent, and meeting lease obligations
- Help getting benefits the resident may be entitled to such as Social Security
- Tenant involvement in community-building activities and in housing program development and governance

- Medical and health services, which can include medication monitoring and management
- Substance abuse counseling
- Education and employment opportunities
- Daily living skills training or assistance, including social and recreational opportunities
- Help finding housing if the current one is inappropriate or time-limited

How to help young people get into appropriate programs

Special needs housing is generally in high demand and short supply so it's important that young people apply early, are thorough and timely in completing applications and meeting documentation prerequisites, and strictly follow any wait-list or other follow-up requirements. You can help young people with the application process, serve as a reference, and advocate for their admission. In addition, offer any support your program can provide to enhance their success in getting the housing, such as continued case management and counseling, educational or vocational services, financial assistance, access to Chafee funds, etc.

Housing for young people with mental and physical disabilities (including HIV and AIDS)

This housing is in high demand and in particularly short supply. Before young people even leave care, they must often participate in a rigorous application process that requires them to make a written request and provide documents to determine eligibility just to qualify for a wait-list.

Young adults with disabilities who would otherwise have to be in an institution or group home may also be eligible for attendant care, chore assistance, Medicaid Personal Care, or other in-home services to support self-sufficiency. Contact your local health and human services office or office on disabilities to find out what services are available and how to apply for them.



Housing resources for people with disabilities

See also “Public housing, including housing choice vouchers” (Section 8), beginning on page 84.

Section 8 Made Simple: 2nd Edition (June 2003) contains practical information to help people with disabilities navigate through the Section 8 program more successfully. This guide is available from the Technical Assistance Collaborative at www.tacinc.org. Click **Publications and Links**, then **Housing Publications**.

Housing Options for People with Mental Illness explains how to find local housing for people with disabilities. Go to www.mentalhealth.org/publications/allpubs/ken98-0048/default.asp.

For a wealth of information about housing for people with disabilities, including voucher programs and links to resources, go to www.DisabilityInfo.gov, and click the **Housing** tab.

Section 811 housing

Section 811 is a HUD-funded program that provides housing and services to support independent living for very low income adults 18 years of age or older who have a disability, such as a physical or developmental disability or chronic mental illness. Participants in the 811 program can live in community-based supportive housing developed through Section 811 or they can receive rental assistance that helps them rent in the private market. Participants in Section 811 are not required to use the services and supports provided.

- For a state-specific list of properties that qualify as Section 811 housing, go to www.hud.gov/offices/hsg/mfh/hto/inventorysurvey.cfm.
- For eligibility and waiting list information, unit availability, tenant selection preferences, or types of accessible features for these properties, contact the property manager or management agent.

National Accessible Apartment Clearinghouse (NAAC)

NAAC maintains the only free national database of accessible apartments for the disabled with listings in 43 states and 155 metropolitan areas. Listings include features of each apartment and community. To learn more, go to www.forrent.com/naac/naac.html. Click **Find An Apt.**

Call: 1-800-421-1221

E-mail: clearinghouse@naahq.org.

Housing options for people with mental illness

This online publication by the National Mental Health Information Center includes how to find local housing. Find it at www.mentalhealth.org/publications/allpubs/ken98-0048/default.asp.

HUD

HUD maintains two online resources of subsidized apartments for those with mental and physical disabilities:

- Get **state-by-state listings of HUD-subsidized apartments** at www.hud.gov/offices/hsg/mfh/hto/inventorysurvey.cfm.
- Use the **Subsidized Apartment Search** to search for housing by state, city, county, or zip code; apartment type; and number of bedrooms at www.hud.gov/apps/section8/index.cfm.

Housing for people with developmental disabilities

Administration for Developmental Disabilities (ADD). Young adults with severe, chronic disabilities which manifest before age 22 are eligible for services through ADD. ADD offers community housing such as adult group homes or apartments with supervision for adults who are not yet ready to live on their own. There is a great demand for ADD services as they are provided only as funding is available. To find resources in your state, go to www.acf.dhhs.gov/programs/add/state.html.

www.QualityMall.org is intended to offer one-stop shopping to people with developmental disabilities.

- To get help with housing selection and access, including cooperative housing: Under **Stores**, point to **Housing Office**, and click **Consumer-Controlled Housing** and scroll down.
- For information on purchasing a house: Under **Stores**, point to **Housing Office**, and click **Home Ownership**.

Housing opportunities for people with HIV/AIDS

This federal housing program makes grants to local communities, states, and nonprofit organizations. Visit the Web site to find local housing and services. Go to www.hud.gov/offices/cpd/aidshousing/local/index.cfm.



Services and resources for people with disabilities

Use a government-sponsored screening instrument to find government benefits young people may be eligible to receive. It is free and confidential. Find it at www.govbenefits.gov/govbenefits/index.jhtml.

Medicaid Personal Care services are an optional benefit for those with disabilities and chronic conditions who are not inpatients or residents of a hospital or other institution. For more information, visit www.cms.hhs.gov/medicaid/services/pcserv.asp.

The National Information Center offers a comprehensive list of resources for helping young people with disabilities, including accessibility, accommodations, and assistive technology that facilitates independent living. To learn more, go to www.nichcy.org/transitn.asp.

The Community Living Exchange is a hub of information-sharing, training, and technical assistance for recipients of Systems Change Grants for Community Living in all 50 states and the District of Columbia. Programs funded by these grants allow more people of all ages with a disability or long-term illness to live and participate in their communities. It includes a state-by-state search feature by topic, such as mental health, employment, and housing. To learn more, go to www.hcbs.org.

Housing for young people with substance abuse issues

Housing for people in recovery from drug and alcohol use may be called many different names: halfway houses, rehabilitation or recovery centers, clean and sober housing, and the like. All aim to provide affordable, safe, drug- and alcohol-free housing. Recovery housing can be dorm-style, a shared house or apartment, or individual apartments. In some cases the housing is owned and operated by treatment centers or commissioned by state governments, but many are privately owned. Entry to some recovery housing is only by order of a drug court or correctional facility.

Most recovery housing requires residents to follow certain rules as a condition of living there. Some require attendance at recovery meetings such as Alcoholics Anonymous (AA) and Narcotics Anonymous (NA), while others simply require abstinence from alcohol and drugs. Some require residents to work and abide by curfew and visitor limits. Recovery housing provides peer support for a clean and sober lifestyle, and some provide additional on-site services such as counseling.



Housing resources for people with substance abuse issues

Oxford Houses

Oxford Houses provide clean and sober housing for those recovering from substance abuse in many cities across the nation. To see if there is an Oxford House in your community, go to www.oxfordhouse.org.

The SoberRecovery Directory

Look for sober living houses and recovery-related Web sites around the world in this directory. You can also find help, referrals, and information about treatment programs including detox, teen boot camps, wilderness programs, and outpatient programs for adults and adolescents, as well as information about heroin, cocaine, alcohol, and marijuana addictions. To learn more, go to www.soberrecovery.com.

The National Institute on Chemical Dependency

Get national and state-by-state listings for halfway houses, recovery homes, sober living, transitional living, Oxford Houses, and other housing for those with alcohol and drug addiction problems. To learn more, go to www.ni-cor.com.

Shelter Plus Care (S+C)

This HUD program provides a variety of long-term housing and supportive services to homeless people with disabilities and serious mental illness, chronic problems with alcohol or drugs, and AIDS or related diseases. It also includes their families. This program defines *homelessness* as living in emergency shelters or places not intended for human habitation (for example, the streets). To learn more, go to www.hud.gov/offices/cpd/homeless/programs/splusc/index.cfm.

Housing for young people with criminal records

A criminal record compounds a young person's challenge of finding a place to live. Some convictions, such as for drugs and other felonies, may make them ineligible for some housing programs and support services. As states become more sophisticated in registering sex offenders and notifying communities about their residences, finding a place for them to live is becoming increasingly difficult.



Housing resources for young people with criminal records

- **Re-entry Policy Council** offers strategies and resources to help people with criminal records find housing. To learn more, go to www.reentrypolicy.org.
- **Sex offender registration.** To find out how to register in each state, go to www.fbi.gov/hq/cid/cac/states.htm.

Housing for pregnant young women and young parents

Young parents from foster care need housing and supports that will help them learn to deal with the demands of living as adults while providing nurturing environments for their children. But housing for pregnant and parenting teens and young adults is extremely limited. Finding foster care placements for teen mothers that will accept their children is also challenging.

Maternity group homes (also called Second Chance Homes or Teen Parent Homes) are adult-supervised, supportive group homes or apartment clusters for teen mothers and their children. Some serve pregnant young women as well. They're available to women who cannot live at home because of abuse, neglect, or other extenuating circumstances. (There are a rare few programs that will allow single fathers or two-parent families.) One potential limitation of these programs is age criteria. Many will only serve young women to age 18, but there are those with eligibility up to age 21 or 25, and a few have no upper age limits at all.

Single mothers from foster care and homelessness

According to Homes for the Homeless, "While the characteristics of homeless families are those of severe poverty, it is the families whose heads-of-household grew up in foster care that are at the greatest risk of dissolution. Such families are headed by single mothers who became parents, homeless, and dependent on public assistance at a younger age than the typical homeless head-of-household. Half of these parents have been through the shelter system at least twice and have less work experience than the average homeless head-of-household. Furthermore, when compared to the overall homeless population, these parents are *30 percent* more likely to have a history of substance abuse, *50 percent* more likely to have a history of domestic violence, and *more than twice as likely* to have a history of mental illness.

"Parents with childhood foster care histories also have more children and nearly twice as many of these parents already have at least one of their children in foster care when compared to the overall homeless population."¹²

¹² Homes for the Homeless. (April 1997) *Homelessness: The Foster Care Connection*. Retrieved September 16, 2005, from www.homesforthehomeless.com/index.asp?CID=3&PID=24. Go to www.homesforthehomeless.com. Under **Foster Care**, click **Reports and Statistics**.

Requirements vary, but they usually obligate young women to finish high school or get a GED.

They also usually offer the following:

- Individual case management and mentoring
- Pregnancy prevention services or referrals
- Access to such support services such as child care, health care, transportation, and counseling
- Parenting and life skills classes
- Education, job training, and employment services
- Community involvement
- Culturally sensitive services
- Services to help smooth the transition to independent living

If you're working with young parents over age 18, also look into public housing and Section 8 housing vouchers. (See page 84 for information.)



Housing and other resources for young mothers

Second Chance Homes. Georgia, Massachusetts, Nevada, New Mexico, Rhode Island, and Texas have made a statewide commitment to creating these programs for young mothers. To learn more, go to aspe.hhs.gov/hsp/2ndchancehomes00.

To find **maternity group homes** across the United States, go to www.harborhouse.org/links/maternityhomes.htm.

The Special Supplemental Nutrition Program for Women, Infants, and Children (WIC) serves to safeguard the health of low-income women, infants, and children up to age 5 who are at nutritional risk. It provides nutritious foods to supplement diets, information on healthy eating, and referrals to health care and other resources. To learn more, go to www.fns.usda.gov/wic.

Information about other programs for young parents

- Transitional Living Program. For information, see “Resources specifically for homeless youth and young adults” on page 96.
- The Child Welfare League of America. Click **Programs**, then **Florence Crittenton Division** (www.cwla.org).
- The Center for Law and Social Policy (www.clasp.org). Click **Childbearing and Pregnancy Prevention**.
- The Center for Assessment and Policy Development (www.capd.org). Click **what we do**, then point to **Special Reports <Teen Parents>**.

Housing for victims of domestic violence

Young people from foster care are particularly vulnerable to becoming victims of domestic violence or intimate partner violence. Recent research identifies several causes including a history of physical abuse, economic stress, childhood abuse, and being under age 24.¹³

Many communities have confidential shelters or safe houses that provide emergency shelter and services to victims.



The National Domestic Violence Hotline

The Hotline gives information and advice to victims of domestic violence about leaving abusive relationships. It maintains a database of more than 4,000 shelters and service providers in the United States, Puerto Rico, and the U.S. Virgin Islands. With just one phone call a victim, who remains completely anonymous, trying to flee an abusive relationship in one state, can find a shelter in another far away if desired. Hotline advocates can even set up conference calls between battered women and the shelter they will go to for help.

- For information, go to www.ndvh.org.
- Call toll-free, 24-hours a day, 365 days a year to 1-800-799-7233.
- Bilingual staff and a language line are available for every non-English-speaking caller.
- Deaf abused women can call the TTY line at 1-800-787-3224.

13 National Center for Injury Prevention and Control. Intimate partner violence: Fact sheet. Retrieved September 16, 2005, from www.cdc.gov/ncipc/factsheets/ipvfacts.htm#Grp%20Vulnerable%20to%20Victimization

Housing for young people who are homeless

For information about how to address the needs of young people who have lost housing or are homeless, and how to help them recover from homelessness, turn to page 55.



Resources specifically for homeless youth and young adults

Transitional Living Program (TLP)

This program provides residential services and housing to youth ages 16–21 for up to 18 months if they cannot live with relatives and have no other safe place to live. The TLPs are designed to help these youth make transition successfully to self-sufficient living. To find program listings by area, go to www.nrcys.ou.edu/nrcyd/programs/tlp.shtml.

Supportive Housing Program (SHP)

Young people who have received eviction notices may be eligible for SHP funds which they can use for emergency shelters, supportive housing programs, and financial assistance. To be eligible for a SHP, the homeless youth must meet ONE of the following requirements:

- Have run away or left their parents
- Live in a place not fit for habitation
- Live in an emergency shelter
- Live in transitional housing after coming off the streets from a shelter
- Be fleeing domestic violence
- Will be evicted within 30 days without a place to move to
- Will be discharged without a place to live from a hospital or institution where they have lived for more than 30 days

For more detail, visit www.hud.gov/offices/cpd/homeless/programs/shp/index.cfm.

Street Outreach Program

Federally funded private, nonprofit agencies provide a range of services to help young people leave the streets. Their focus, however, is on protecting and treating young people who have been sexually abused or exploited (or are at risk).

Services include:

- Street-based education and outreach
- Access to emergency shelter
- Survival aid
- Individual assessments
- Treatment and counseling
- Prevention and education activities
- Information and referrals
- Crisis intervention
- Follow-up support

For more information, go to www.acf.dhhs.gov/programs/fysb/streetout.html.

Basic Center Program

Each federally funded Center is slightly different, but all offer the following assistance to young people under age 18 and their families:

- Food, clothing, medical care, and other services offered either directly or by referral
- Individual, group, and family counseling
- Recreation programs
- Services for youth after they leave the shelter

To learn more, visit www.acf.dhhs.gov/programs/fysb/basic.html.

Covenant House

Covenant House provides shelter and services to homeless and runaway youth in various communities in and outside the United States.

- To see if there is one in your community, go to www.covenanthouse.org.
- Covenant House sponsors a national hotline, the Nineline, which provides crisis intervention for youth and caretakers 24/7 on a range of issues including, homelessness and problems with parents, school, substance abuse, and suicide.

Call: 1-800-999-9999



Resources for all homeless adults

HUD

- For links to services for homeless people, and tools and resources for providers who want to help them, go to www.hud.gov/homeless/index.cfm.
- “First Step” is an online tool for case managers and outreach workers to help their homeless clients take advantage of federal benefit programs. It includes links to local homeless assistance agencies as well as HUD homeless assistance and housing programs. To learn more, go to www.cms.hhs.gov/medicaid/homeless/firststep/index.html.

Interagency Council on Homelessness

The Web site includes resources for homeless people, links to State Interagency Councils on Homelessness, and community Ten-Year Plans to End Homelessness. To learn more, go to www.ich.gov/slocal.

The National Coalition for the Homeless

- To search a directory of organizations that can help those faced with homelessness, go to www.nationalhomeless.org. Click **Directories**.
- For tips about how to survive if one is about to become homeless, go to www.nationalhomeless.org. Click **Are you homeless...Need Help?**



Resources for homeless GLBTQ youth

The Gay & Lesbian National Hotline keeps over 18,000 resources for cities and towns across the United States.

- For information, go to www.glnh.org.
- Young people can also call the GLBT National Help Center Talkline or e-mail trained volunteers. All contact is confidential and completely free:
Call (toll-free): 1-800-246-7743 (1-800-246-PRIDE)
E-mail: youth@GLBTNationalHelpCenter.org.

The Safe Schools Coalition lists brief descriptions and contact information for shelters and services for GLBT youth. To learn more, go to www.safeschoolscoalition.org/safe.html. Click **National/International**, then **Homeless Shelters**.

Transitioning Our Shelters: A Guide to Making Homeless Shelters Safe for Transgender People, L. Mottlet, L. and J. Ohle. (2003) Download this guide from www.nationalhomeless.org/civilrights/transgender.html.



Resources for homeless people with disabilities, chronic substance abuse, and AIDS

Shelter Plus Care (S+C)

This HUD program provides a variety of long-term housing and supportive services to homeless people with disabilities and serious mental illness, chronic problems with alcohol or drugs, and AIDS or related diseases. It also includes their families. This program defines *homelessness* as living in emergency shelters or places not intended for human habitation (for example, the streets). To learn more, go to www.hud.gov/offices/cpd/homeless/programs/splusc/index.cfm.

Private or open market housing

This housing spans the gamut from renting rooms in homes or boarding houses to buying a house or condominium. The private market offers the most choice and the fewest restrictions, but provides no built-in supports. Also, safe, appropriate private market housing is not affordable in many areas. To make such housing more affordable, costs often can be shared with roommates, or housing may be wholly or partly paid for by public assistance subsidies (see Financial Resources for Housing, page 103).



Resources to help young people find housing

The National Shared Housing Resource Center

This clearinghouse for consumer inquiries about shared housing programs nationwide puts these programs in two categories.

- **Match-up programs** help home providers find a compatible home seeker to pay rent or provide services in exchange for a reduction in rent.
- **Shared living residences** provide a cooperative living situation for a number of people living as an unrelated family in a large dwelling.

To learn more and to see a national directory of these programs, go to www.nationalsharedhousing.org.



Resources to help young people find housing

Note: *Most of the resources listed below do not screen or otherwise validate any of their housing offerings or roommate matches so exercise caution as you would in any dealings with strangers.*

www.sublet.com

This free international rental marketplace lets people look for apartments, roommates, sublets, and houses for rent in every price range, directly from the owners. You can search for varying rental lease periods (or places with no lease at all), furnished or unfurnished, places with pets or without pets. Even those who have bad credit can find apartments here.

www.rent.com

For millions of rental listings, information provided includes the address, a detailed description, professional photos, floor plans, 360° virtual tours, and a contact phone number. Searching the site is free, and includes an online roommate search capability. You can contact property managers directly from each property listing through e-mail or a toll-free phone number. Rent.com pays \$100 to anyone who signs a new lease at a property found there.

Craigslist

This network of free community bulletin boards is organized by city, with more than 80 U.S. cities listed (and growing fast). Millions of people connect each month for everyday stuff—jobs, housing (roommates, rooms, sublets, apartments, houses, etc.), goods and services, romance, events, friendships, and advice. Start at www.craigslist.org.

Other Web sites

All of the free sites below allow online browsing of listings for roommates, and the only contact information given out is an e-mail address (no phone number, no street address). If the user sees a listing they like, it's up to them to e-mail the contact and arrange a follow-up.

- www.roommates.com
- www.roommatelocator.com
- www.easyroommate.com
- www.roommateclick.com

The following two free sites allow people to read renters' reviews and ratings of apartments:

- www.apartmentratings.com
- www.apartmentreviews.net



Resources for Home Ownership

For definitions of house-buying terms, see Appendix B—Glossary Resources on page 119.

HUD has information on the home buying process, buying vs. renting, predatory lending, federal Fair Housing Act homebuyer protections, mortgages and special home buying programs, and more at www.hud.gov/buying/index.cfm.

Habitat for Humanity[®] builds and rehabilitates simple, decent houses with the help of the partner (soon-to-be homeowner) families. Habitat houses are sold to partner families at no profit, financed with affordable, no-interest loans. The homeowners' monthly mortgage payments are used to build still more Habitat houses. To learn more, go to www.habitat.org.

A Home of Your Own Guide walks prospective homeowners through the complex process of buying a house, from making the initial decision to buy through life as a homeowner. The guide was designed for people with disabilities and uses a person-centered approach (see the resources for “Person-Centered Planning” on page 22). This book is so clear and thorough that you'd be hard pressed to find a better tool for young people thinking about home ownership. Get your copy at www.alliance.unh.edu/Guide.htm.

A Home of Your Own Guide: A Resource for Housing Educators and Counselors to Assist People with Disabilities. To order a copy of the new guide, call the Fannie Mae Distribution Center: 1-800-471-5554.

Financial Resources for Housing



Financial Resources for Housing

There are many different kinds of housing-related financial assistance. Eligibility criteria, benefits, and limitations differ greatly. The following table describes the various types of housing-related financial assistance that may be available to young people in your community.

Financial Resources for Housing

Type of financing	Who is eligible	Description
<p>John H. Chafee Foster Care Independence Program (CFCIP) financial support for young people who have been in foster care</p>	<p>Eligibility is state-determined based on the following federal criteria:</p> <ul style="list-style-type: none"> • Young people likely to remain in foster care until age 18 and those who have aged out of foster care under age 21. • Room and board assistance for young people who have left foster care because they are age 18 and are not yet 21. • Young adults must have aged out of care to be eligible for housing subsidy. 	<p>Can provide a direct housing subsidy (including room and board assistance) as well as services to help young people look for, get, and keep housing.</p>
<p>Chafee Education and Training Vouchers (ETV)</p>	<ul style="list-style-type: none"> • Young people eligible for the CFCIP. • Those who were adopted after age 16 who are attending institutions of higher education as defined by the Higher Education Act of 1965. • Must be enrolled in a postsecondary education program. 	<p>Can be used to pay for housing and can provide for up to \$5,000 per year of support for all eligible postsecondary education costs.</p>
<p>Section 8 housing vouchers</p>	<ul style="list-style-type: none"> • “Very low-income” families (can include families of 1 adult) and the disabled. • Public Housing Authorities (PHAs) may establish local preferences for selecting applicants from waiting list. 	<ul style="list-style-type: none"> • Through local PHAs funded by the U.S. Dept. of Housing and Urban Development (HUD). • Vouchers subsidize rent, based on the premise that an eligible person should pay no more than one-third of their income for rent.
<p>Family Unification Program (FUP) vouchers</p>	<ul style="list-style-type: none"> • Families with children who have been placed, or are at risk of placement, in foster care primarily because the family lacks adequate housing. • Single young adults emancipating from foster care can be counted as a family of one with eligibility to use FUP vouchers for an 18-month period. 	<ul style="list-style-type: none"> • Through local PHAs funded by HUD. • Provides HUD-funded Section 8 housing subsidies and supportive services to eligible families.

Benefits	Potential limitations	For more information
<ul style="list-style-type: none"> • Available in every state. • Can be spent on any type of housing. • Often comes with case management/support services. 	<ul style="list-style-type: none"> • Funding is limited. • Specifics of programs vary by region. • Assistance is usually time-limited. • Young adult must have aged out of care to be eligible for housing subsidy. 	<ul style="list-style-type: none"> • For more information about CFCIP, including state contacts for more information, go to www.nrcys.ou.edu/nrcyd. Click Programs, and then click John H. Chafee Foster Care Independence Program. • For details on how Chafee dollars can be used for housing, go to www.casey.org/Resources/Publications/ChafeeFAQ.htm. Look for Frequently Asked Questions III.
<ul style="list-style-type: none"> • Available in every state. • Can be spent on any type of housing. • Often comes with case management/support services. 	<ul style="list-style-type: none"> • Must be enrolled in eligible postsecondary program. • Usually must reapply each year for funds. • Education costs may use up most or all of the funds, leaving little or no funds for housing. 	<ul style="list-style-type: none"> • For more information about ETVs, including state contacts for more information, go to www.nrcys.ou.edu/nrcyd. Click Programs, and then click Education and Training Voucher Program. • For details on how ETV dollars can be used for housing, go to www.casey.org/Resources/Publications/ChafeeFAQ.htm. Look for Frequently Asked Questions III.
<p>May be used anywhere the family chooses to live and can find housing within the limits of Fair Market Rent.</p>	<ul style="list-style-type: none"> • Can't be counted on as a first housing solution because waiting lists are long or may even be closed. • No support services. • Landlords may refuse to accept vouchers. 	<p>Find out what vouchers are available in your area at www.hud.gov/offices/pih/programs/hcv/index.cfm.</p>
<ul style="list-style-type: none"> • Very flexible. • Has supportive services. 	<ul style="list-style-type: none"> • Can't be counted on as a first housing solution because waiting lists are long or may even be closed. • Not available in all states. • Can be used for a maximum of 18 months only. 	<ul style="list-style-type: none"> • To find out more about FUP vouchers, visit www.cwla.org/programs/housing/overview.htm. • For specifics about vouchers for foster youth, go to www.cwla.org/programs/housing/hudresources.htm. • To find out what's available in your area, visit www.hud.gov/offices/pih/programs/hcv/family.cfm.

Type of financing	Who is eligible	Description
Rent assistance and subsidy programs	Based on income and determined by the program.	Many communities have programs funded by the government (in addition to Section 8) or charitable organizations that help with housing costs.
Supplemental Security Income (SSI)/Supplemental Security Disability Income (SSDI)	People with a physical or mental disability that prevents them from working and which is expected to last at least a year or be terminal.	Provides cash benefits that can be used for rent payments. The amount of money and services received varies in each state.
Temporary Assistance for Needy Families (TANF)	Needy families with children when the parents or other responsible relatives cannot provide for the family's basic needs. "Needy" means financially deprived according to criteria established by each state and contained in its TANF plan.	<ul style="list-style-type: none"> • Provides assistance and work opportunities to help recipients get a job. • States are responsible to help minors who are parents but cannot live at home find adult-supervised living. • Funded through the state welfare offices funded by the U.S. Department of Housing and Human Services, Administration for Children & Families. <p>The purposes of TANF are to:</p> <ul style="list-style-type: none"> • Help needy families so that children can be cared for in their own homes. • Reduce welfare dependency by promoting job preparation, work, and marriage. • Prevent out-of-wedlock pregnancies. • Encourage the formation and maintenance of two-parent families.

Benefits**Potential limitations****For more information**

<ul style="list-style-type: none"> • Wide range of housing. • Often have support services. 	<ul style="list-style-type: none"> • Sometimes hard to find (demand usually exceeds available funding so providers often don't advertise). • Not widely available. 	
<p>Includes work incentives so individuals can work without immediate loss of benefits.</p>	<p>More of a backup plan for people who have been disabled.</p>	<ul style="list-style-type: none"> • To find your local Social Security office and learn how to apply for SSI benefits, go to www.socialsecurity.gov/locator. • For a <i>Guide to SSI and Social Security Benefits for Children and Youth in Out-of-Home Care</i>, go to www.casey.org. Click Resources, and then click Publications.
<ul style="list-style-type: none"> • Has support services. • Offers flexible direct assistance. • Focus on gaining employment. 	<ul style="list-style-type: none"> • Paperwork, rules and regulations can be intimidating. • 60-month lifetime limit on benefits. • Recipients are required to comply with work requirements. • Parents who are minors must participate in school or an equivalent work program and live with a parent or in an approved setting. 	<ul style="list-style-type: none"> • Learn more about TANF at www.acf.dhhs.gov/programs/ofa. • For more information about how TANF can be used in the context of supportive housing, see "Using TANF Funds to Finance Essential Services" at www.csh.org. Click Resources, then Resource Library by Topic. Point to Services Planning and click TANF.

Type of financing	Who is eligible	Description
<p>Food assistance</p>	<p>For food stamps:</p> <ul style="list-style-type: none"> • Valid Social Security Card. • Low income. • Most able-bodied adult applicants must meet certain work requirements. <p>For the Special Supplemental Nutrition Program for Women, Infants, and Children (WIC):</p> <ul style="list-style-type: none"> • Low-income, nutritionally at risk pregnant, breast-feeding, and post-partum women and their children up to age 5. <p>Community-based programs establish their own criteria.</p>	<ul style="list-style-type: none"> • Includes the U.S. Dept. of Agriculture-funded food stamp program & WIC. There are many other community-based programs. • Food stamp program provides low-income households with coupons or electronic benefits that they can use like cash at most grocery stores. • The WIC Program provides nutritious foods to supplement diets, information on healthy eating, and referrals to health care. • Many local charities have food banks.
<p>Earned Income Tax Credit (EITC)</p>	<p>A refundable tax credit for eligible individuals and families who work and have earned income (for the tax year 2005) under:</p> <ul style="list-style-type: none"> • \$11,490 (\$12,490 if married filing jointly) if there is no qualifying child. • \$30,338 (\$31,338 if married filing jointly) if there is one qualifying child. • \$34,458 (\$35,458 if married filing jointly) if there is more than one qualifying child. <p>Individual states may also have EITC.</p>	<ul style="list-style-type: none"> • The Federal Earned Income Tax Credit (EITC), (also known as the Earned Income Credit, or EIC), is a refundable income tax credit for low-income working individuals and families. • Many states have EITCs.
<p>Utility assistance</p>	<ul style="list-style-type: none"> • Income eligibility for Low Income Home Energy Assistance Program (LIHEAP) and other programs is determined at the community level. • Contact local utilities to find out if particular circumstances would qualify for eligibility. 	<ul style="list-style-type: none"> • Most jurisdictions offer emergency assistance with utilities through the federal state-administered LIHEAP and other funding sources. • Provides help or relief with utility payments.
<p>Tribal enrollment benefits</p>	<p>Available to enrolled tribal members. Tribes establish membership criteria based on shared customs, traditions, language, and tribal blood.</p>	<ul style="list-style-type: none"> • May offer housing or other assistance associated with housing. • May offer direct housing subsidy.

Benefits**Potential limitations****For more information**

<ul style="list-style-type: none"> Helps pay for groceries. 	<ul style="list-style-type: none"> Paperwork and regulations may be intimidating. 	<ul style="list-style-type: none"> Get information about food stamps and Electronic Benefit Transfer (EBT) cards at www.fns.usda.gov/fsp. Look for WIC information at www.fns.usda.gov/wic/aboutwic.
<ul style="list-style-type: none"> Reduced federal and state tax liability. 	<ul style="list-style-type: none"> Those who are married and file separately are not eligible. 	<ul style="list-style-type: none"> Get more information about the federal EITC at www.irs.gov/individuals/article/0,,id=96456,00.html. Get more information about the state EITC by going to www.nccp.org and selecting EITC, State from the POLICY PROFILES dropdown list at screen left.
<ul style="list-style-type: none"> Utility payments can be subsidized or suspended. Can prevent ruining young people's credit. 	<ul style="list-style-type: none"> Must have housing to get this assistance. Most assistance is on an emergency basis. 	<ul style="list-style-type: none"> Get information about LIHEAP in your area at www.ncat.org/liheap/links.htm.
<p>Provides culturally relevant services to tribe members.</p>	<ul style="list-style-type: none"> Benefits vary by tribe. Often young people will need to officially enroll in their tribe to be eligible for benefits. 	<ul style="list-style-type: none"> Find information about tribal enrollment at www.doi.gov/enrollment.html. Check with a young person's tribe about how to enroll and what assistance and services are available.

Appendices



Appendix A—Life Skills Young People Need to Find, Get, and Keep Housing

Help young people assess housing wants and needs

- ✓ Can create a list of housing wants and needs
- ✓ Can compare housing options against personal needs

Help young people explore a range of housing possibilities

- ✓ Can identify the kinds of housing available in the community, such as apartments, rooms for rent, houses, mobile homes, public or low-income housing

Understands the basics of home ownership

- ✓ Understands the advantages and disadvantages of buying housing
- ✓ Understands the basic process of buying a home
- ✓ Is familiar with various home ownership programs

Help young people explore housing finances

- ✓ Can identify and calculate the costs for setting up a household, including application fees, security and utility deposits, pet deposits, phone and cable installation fees, first and last month's rent, furnishings and household items, moving costs, and renter's insurance
- ✓ Can develop a realistic monthly budget
 - Can identify financial and other resources (e.g., donated items) available to help with housing
 - Can estimate regular monthly expenses such as rent, utilities, phone, Internet and cable, food, clothing, transportation, medical care, laundry, haircuts, etc.
- ✓ Can compare housing options against personal finances

Help young people look for, apply for, and get housing

- ✓ Can identify resources available to help with the housing search
- ✓ Understands the pros and cons of shared living and roommates
 - Can identify why people share living arrangements and knows the advantages and disadvantages
 - Knows how to choose a roommate

- ✓ Knows how to look for housing
 - Understands common terms used in looking for and getting housing
 - Knows many ways to look for housing, such as word of mouth, advertisements, bulletin board ads, driving around a neighborhood, the Internet, and realtors
 - Can interpret housing ads
 - Knows how to recognize predatory landlords and slumlords (and stay away from them)
- ✓ Knows how to apply for housing
 - Can explain questions and terms commonly found on application forms
 - Knows how to complete housing application forms accurately and completely
 - Understands what credit reports, deposits, co-signers, and protective payees are and knows how to prepare for them
- ✓ Knows how to choose an appropriate place to live
 - Can compare two or more housing choices based on his or her criteria
 - Can develop a checklist for inspection and knows how to use it to inspect an apartment or other housing option
- ✓ Knows how to use a lease or other written housing agreement
 - Can interpret a lease or other written housing agreement and its requirements
 - Can identify and explain the rights and responsibilities of tenants and landlords
- ✓ Can explain local eviction laws

Help young people move in and set up a household

- ✓ Knows how to develop a plan to move into one's own home
 - Can create a list of items needed such as furniture, kitchen equipment, towels, and linens
 - Can identify financial resources available to help with moving
 - Can identify people or community agencies to help with moving
 - Knows how to arrange for telephone, utilities, mail service, etc.
- ✓ Knows how to complete a move-in inspection
 - Can develop a checklist for inspection
 - Knows how to evaluate the working condition of housing fixtures and appliances
 - Knows how to determine if structural repairs are necessary, and identify who will pay for them
- ✓ Knows about and understands renter's or homeowner's insurance
 - Can identify the benefits of having renter's or homeowner's insurance

- Can explain the different terms in an insurance policy such as rider, deductible, replacement value, waiting period, liability
- Knows how to get a policy and how to budget for it

Help young people keep housing

- ✓ Knows how to follow the terms of a lease agreement
 - Knows how to extend a lease legally
 - Can explain the consequences of breaking a lease
 - Knows how to give notice and end a lease or other tenancy agreement legally
 - Knows how to resolve issues with landlords
 - Knows how to deal with threatened eviction
- ✓ Understands how to manage income
 - Knows how to plan and budget to meet financial obligations in a timely manner
 - Understands that rent may increase and how rent subsidies may change
 - Knows how and why (can detail hidden costs) to avoid such financial pitfalls as credit card debt, payday loans, check cashing places, pawning items, furniture and appliance rental
 - Knows how to handle the inability to meet financial obligations
 - Knows economical ways to get or shop for household supplies, furniture, appliances, and home electronics
- ✓ Knows how to live with other people
 - Knows how to make agreements to share responsibilities for the lease, paying the rent and utilities, sharing chores and items around the home, etc.
 - Knows how to solve problems with roommates
 - Knows how to deal with domestic violence and abuse (especially from roommates)
 - Knows how to shop for and prepare food
- ✓ Knows how to keep up a home
 - Knows how to develop a household cleaning routine—for example, doing dishes, changing linens, dusting, sweeping, vacuuming, cleaning kitchen and bath
 - Can use cleaning equipment and knows cleaning techniques
 - Knows how to keep up a yard or garden
- ✓ Knows how to make simple home repairs
 - Understands the types of repairs for which tenants are (and are not) responsible, and knows who to contact if not

- Knows how to reset circuit breakers and fuses, unclog toilets and drains, etc.
- Understands the different types of home heating and cooling systems—for example, baseboard heat, radiators, forced air gas or electrical heat, room air conditioners—and the basics of how to use and troubleshoot problems with them
- Knows how to use home tools safely
- ✓ Knows basic home safety
 - Can describe how to use and maintain smoke and carbon monoxide detectors and fire extinguishers
 - Can explain ways to prevent fires—for example, not leaving lighted candles unattended and repairing frayed electrical cords
 - Can explain how to plan for and respond in case of fire
 - Knows ways to deter someone from breaking and entering into one’s home by using dead-bolt locks, dowels in the tracks of sliding door and windows, having someone pick up papers and mail if the tenant is on vacation, etc.
 - Knows how to properly store hazardous household materials such as cleaning materials, medicines, and knives
 - Can identify strategies for child-proofing a house by installing outlet plugs, cabinet locks, gates on stairways, etc.
 - Can identify essential items in a first aid or household emergency kit—band aids, disinfectant, flashlight, batteries, water, etc.—and knows how to get or make one
 - Knows how to keep safe on the telephone and on the Internet—don’t give out Social Security number, avoid giving personal information on the phone or on the Internet, change passwords frequently, etc.
- ✓ Knows how to respond to emergencies
 - Can describe signs of possible household emergencies such as gas leaks, broken water main, flooding, fire, domestic dispute, food poisoning
 - Can specify what to do and who to contact. Understands the situations in which to call 911
 - Can identify and match community resources to a variety of emergency situations and knows how to contact them
 - Can explain how to prepare for such natural disasters as hurricanes, floods, tornados, earthquakes, national alerts, snow emergencies
- ✓ Can create a list of support services in the community such as medical, dental, and emotional support
- ✓ Knows how to change to another living situation, including ending service and transferring utilities, telephone, mail to a new address, etc.

Appendix B—Glossary Resources



Resources for understanding terms used in looking for and getting housing

Everybody's Legal Glossary from Nolo

Search alphabetically for concise, clear definitions of terms used in renting and buying housing, including cross references to more information about the subject. For example, the definition of “month-to-month” includes links to information on **Landlords & Property Management** as well as to **Renters' Rights**. Go to www.nolo.com/glossary.cfm.

RealEstateabc.com

A comprehensive alphabetical listing of home purchase, renting, sale, and financing terms. Go to www.realestateabc.com. Under **Articles and Tips**, click **Glossary**.

HUD's Reading Room

Contains multiple glossaries, including a HUD-FHA glossary and a mortgage term glossary, and other reference links. Go to www.hud.gov/offices/hsg/. Point to **Housing** and click **Reading Room**.

Rentnet Apartment-Hunter's Glossary

A listing of terms used to describe apartments in rental ads. Go to www.rentnet.com. Under **Renting Resources** select **Apt Hunting Tips**, then select **The Apartment-Hunter's Glossary**.

Appendix C—Supervised Independent Living Programs (SILPs) Specifically for Young People in and Transitioning out of Foster Care¹⁴

Note: Housing types and programs described below may be identified by different names in your community.

SILP Type	Description
<p>Semi-supervised (scattered-site) apartments Duration: Transitional or Permanent</p>	<p>Young person lives alone or with a roommate in an individual apartment, usually rented from a private landlord, to practice living independently.</p>
<p>Supervised apartments (cluster apartments) Duration: Transitional</p>	<p>Young people live in their own apartments (or with a roommate) with live-in or overnight staff in the same building.</p>
<p>Boarding homes Duration: Transitional</p>	<ul style="list-style-type: none"> • Young people have individual rooms in a facility, often with shared bath and kitchen facilities, generally with minimal supervision. • Can be run by an organization, such as the YMCA, or be a house opened to one or more boarders.
<p>Shared homes Duration: Transitional</p>	<ul style="list-style-type: none"> • Young people share a minimally supervised house owned or rented by a child welfare agency and take full responsibility for the house and personal affairs. May or may not have live-in adults. • Agency provides structured group activities for learning how to live independently.

¹⁴ Adapted from: Kroner, M. (1999). *Housing Options for Independent Living Programs*. Washington, DC, CWLA Press.

Benefits

Potential Limitations

<ul style="list-style-type: none"> • Experiential learning of daily living skills. • Can be found anywhere there is available housing. • Often, young people can take over the lease on program completion so there's no need to relocate. 	<ul style="list-style-type: none"> • Lack of on-site supervision can present problems for high risk youth or those with problematic friends or relatives. • Potential roommate issues. • If young people can't take over the lease, they will need to find permanent housing.
<ul style="list-style-type: none"> • Experiential learning of daily living skills with on-site support and training opportunities. • Help young people adapt to living alone. 	<ul style="list-style-type: none"> • Location is limited to program sites. • Risk of compatibility issues with other tenants. • Most often, young people will need to find permanent housing upon program completion.
<ul style="list-style-type: none"> • Usually furnished. • May not require a lease. • Quickly accessible. • 24-hour staffing. • Affordable. • Often take difficult youth. • Many offer ongoing support and services. 	<ul style="list-style-type: none"> • Other boarders may be a problem. • May be in an unsafe location. • Minimal supervision.
<ul style="list-style-type: none"> • Can be staffed according to supervision needs. • Experiential learning of daily living skills with potential for on-site support and training opportunities. • Young people use resources in their community. 	<ul style="list-style-type: none"> • Success depends on the mix of youth and adult personalities. • Has the potential to become custodial living arrangement. • Although such homes are likely to be exempt from group-home licensing requirements due to size, neighbors may be concerned and need to be informed. • Young people will need to find permanent housing upon program completion.

SILP Type**Description**

Host homes Duration: Transitional	Young people rent a room in a family or single adult's home, sharing basic facilities and agreeing to rules while being largely responsible for themselves.
Adult roommates Duration: Transitional	Young people share a house or an apartment with an adult mentor or roommate who provides support and assistance to the young person.
Specialized foster homes Duration: Transitional	Young people are placed with families that are specially trained to help young people develop independent living skills.
Residential treatment centers (RTC) Duration: Transitional	Young people live in a facility (may be in a group of facilities) that serve between 15 and 40 youth, and use both on-site and community-based services.

Benefits

Potential Limitations

<ul style="list-style-type: none"> • Can be found anywhere homes are available. • No lease. • Daily contact with adults. • Can be with a family the young person knows. • May be a good solution in areas where other housing isn't available or is too expensive. 	<ul style="list-style-type: none"> • Compatibility issues. • Need careful screening, training, and supervision of hosts. • Adults may have unrealistic expectations of youth behavior.
<ul style="list-style-type: none"> • Support and mentoring services. • Can be found anywhere there is available housing. • Young person may be able to continue the living arrangement after program completion. 	<ul style="list-style-type: none"> • Compatibility issues. • Need careful screening, training, and supervision for adult mentors or roommates.
<ul style="list-style-type: none"> • Can be found anywhere there are available families. • Family can teach and young people can practice life skills every day. • Provides “normal” family preparation for transition. • Some families allow young people to continue to live with them after the program ends. 	<ul style="list-style-type: none"> • Dependency issues. • May seem restrictive to young people—that is, not different from “regular” foster care.
<ul style="list-style-type: none"> • Many on-site services are available. • Many professionals have contact with youth. • Youth may be able to transition to affiliated transitional group homes specifically for youth leaving RTCs. 	<ul style="list-style-type: none"> • May not be found where the young person would normally live. • Doesn't provide “real world” experience.

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We want to hear from you.

We welcome your comments and suggestions about the content, scope, and format of the Housing Guide.

Is it useful? Is there too much information? Not enough? Is it easy to use? Did you find any mistakes? What should we add—for example, do you know some resources that we should include in the next edition?

Please e-mail your comments or questions to:

HousingGuide@casey.org.

Thank you.

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