

## Independent Living Skills Module IV

# HOUSING

## SKILL ASSESSMENT

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

	<i>I do not know how to do this</i>	<i>I need to know more about this</i>	<i>I can do/ have done this</i>
1. Know the type of living arrangement (living with a roommate, with family, alone, etc.) I would like.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. Know the community that I would like to live in.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. Know what housing options are available: rooms, apartments, duplexes, houses, etc.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. Know what to think about when deciding what neighborhood to live in (available rental housing, cost, location to work/training/school, access to public transportation, safety, etc.)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5. Can determine how much money I can afford to pay for housing and keep within my budget.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6. Know how to find different types of rental housing, furnished rooms, roommates wanted, etc., using the classified ad section of the newspaper.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7. Understand the abbreviations and terminology -- studio, lease, heat included, furnished, etc.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
8. Know place other than the newspaper to look for help in finding a roommate, apartment, etc.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
9. Can write and place an ad for roommate(s) wanted.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
10. Know how to fill out a rental application which includes referrals/references.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

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	<i>I do not know how to do this</i>	<i>I need to know more about this</i>	<i>I can do/ have done this</i>
<b>11.</b> Know what questions to ask and what to look for when checking out an apartment. (Security deposit, terms of lease, condition of apartment, size of rooms, etc.)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>12.</b> Can plan a budget to cover the up-front costs of moving. (Security deposit, first month's rent, furniture, household items, etc.)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>13.</b> Know the importance of reading the lease or rental application carefully and can answer all the questions.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>14.</b> Know which traits/characteristics I would or would not want in a roommate.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>15.</b> Can decide which of my own habits might bother a roommate and consider whether I can change my habits.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>16.</b> Can arrange for utilities (telephone, gas, electricity) to be connected and know the approximate costs for start-up..	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>17.</b> Understand which utilities I will need to pay for and can budget for these monthly costs.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>18.</b> Know what to do to maintain an apartment/living situation.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

## Independent Living Skills Module IV

# HOUSING

Moving out on your own is a big step. You will have to plan for this event long before you will actually live independently and you will need to prepare for this move with the help of your biological or foster family, group care staff, your social worker, and friends. By the time you move out, you must have saved some money for the start-up costs. You will have to know where and possibly with whom you want to live. You will need a steady income, a support system, and you will have to be ready. The anticipation of moving out to live on your own can also create many different feelings. Excitement, loneliness, insecurity, happiness, homesickness are all common feelings during this stage of your life.



Consider the following:

Marc plans to move out six months from now. Although he has saved \$1400 already and is excited about the idea of living independently, he is also somewhat scared and feels a little overwhelmed.

Why do you think that he feels this way?

When you think about moving out on your own, how do you feel?

**anxious**

**sad**

**happy**

**other:**

---

**can't wait**

**lonely**

**scared**

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**proud**

**nervous**

**homesick**

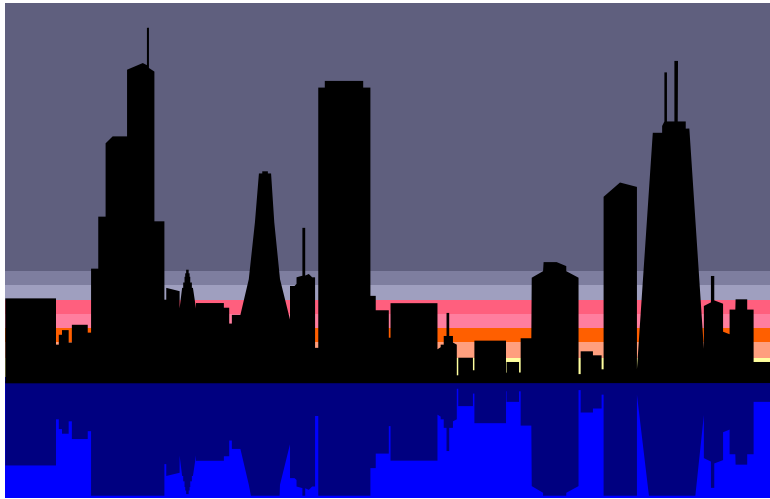
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Explain why you associate those feelings with moving out.

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These feelings about moving on, the decisions to be made, as well as your memories, both happy and sad, make the process of preparing to move out a time when talking with someone you trust is especially important.



Can you think of people you would like to talk to, who might be able to help you to prepare for this step, adjust to changes, make decisions, and understand and deal with your feelings?

Person	How Can He/She Help?

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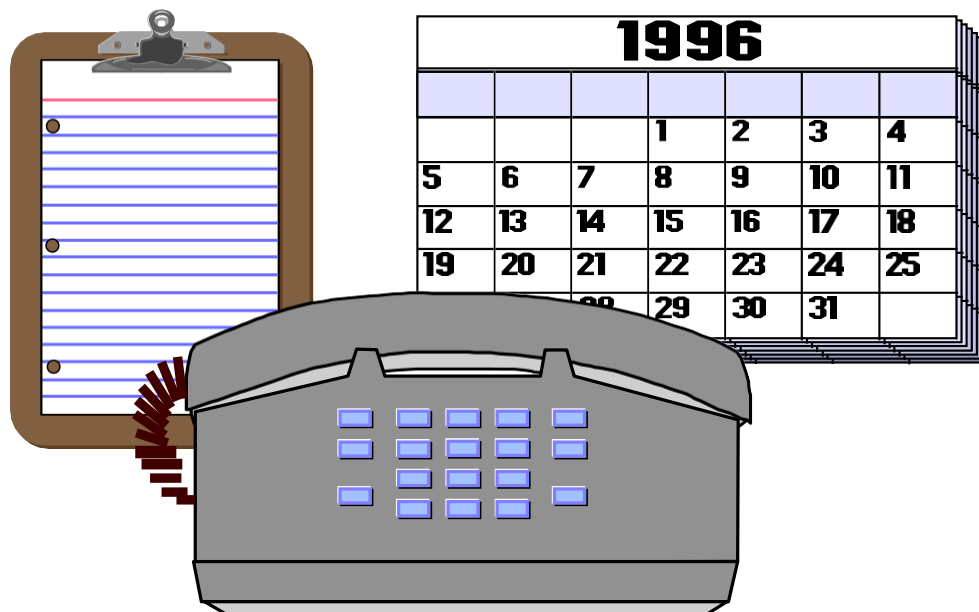
### The Planning Stage

The better you have planned and prepared for moving out, the more successful you will be. There are many things to be considered and many decisions to be made. Before deciding what kind of living arrangement would best fit your needs, you have to think about the geographical area you would like to live in. Be sure to consider such factors as availability of support systems, transportation, and location of work or school while making your choice.

Which community would you like to live in?

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Why? Explain your choice:



Another important part of preparation to move out is the financial aspect. You will need to save money for leaving care. The amount to be saved greatly depends on your future plans, anticipated living situation, and preferences. If you are considering living with a roommate, renting a furnished room, or living on a college campus, your start up costs (as well as your ongoing expenses) will probably be lower than if you would move into an apartment by yourself. Let's evaluate these options more extensively.

## Independent Living Skills Module IV

### Roommates:

Housing can be very expensive and will most likely take up a large part of your income. However, you should not pay more than 40% - 45% of your earnings for rent (including utilities). Otherwise, you will most likely have difficulty meeting your other financial responsibilities. For many young people, living alone may be financially impossible. Therefore, cutting expenses in half by living with a roommate might be a good option.

What do you think are the advantages/disadvantages of living with a roommate?

<b>+</b> <b>Positive</b>	<b>-</b> <b>Negative</b>

There are many things to be considered prior to making a decision about sharing an apartment and choosing a roommate.

**C**onsider the following:

Fran and her roommate moved into a two bedroom apartment one month ago. They have been friends for two years and neither thought it was necessary to talk about expectations and rules prior to moving in together. Now they are discovering that their lifestyles and personalities are very different. Fran always likes the apartment to be clean, while her roommate leaves everything lying around. They are getting in constant arguments over chores. It is the end of the month and the first bills are coming in. Fran's roommate has spent most of her money and does not have enough left over to pay her share of the bills.

What do you think will happen to Fran and her roommate?

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## Independent Living Skills Module IV

How might these conflicts have been avoided?

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In choosing someone to live with, you may find yourself looking for qualities that are different from those you expect in a friend. How might some of your expectations be different?

FRIEND	ROOMMATE

When looking for a roommate, would you consider someone of the opposite sex with whom you may or may not be romantically involved?

--

What would be the advantages and disadvantages of such a living situation?

Advantages	Disadvantages

Adapted from materials in P.U.S.H. for Youth G.O.A.L.S. Developed by Eastern Michigan University, 1988.

## Independent Living Skills Module IV

To avoid unwelcome surprises and conflicts, it is important that potential roommates consider the following issues prior to moving into an apartment together.

**Personality** - Will you be able to get along with your roommate?

**Lifestyles** - Do you generally keep the same hours? Enjoy the same things?

**Expenses** - How will you divide the costs of living?

**Family and Friends** - Should you make some agreement about visitors?

**Household Chores** - Who will do what? When?



The following profile may help you to determine if you and your potential roommate will be a good match.



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### ACTIVITY

This exercise is designed for two people, you and your potential roommate. First, decide who will be Roommate A and who will be Roommate B. Then complete the following statements by filling in the blanks or answering the questions. You can adapt the activity for more than two people by adding spaces for Roommate C, D, etc.

**ROOMMATE A**

**ROOMMATE B**

### Personality

1. I would describe myself as this type of person:

---

2. This makes me angry:

---

3. When I get angry, I:

---

4. I don't like it when someone:

---

5. When I am alone I feel:

---

6. If I have a problem, I:

---

7. I get nervous when:

---

8. For an appointment, I am always:

---

9. I feel happy when:

---

10. If I could change one thing about myself, it would be:

---

## Independent Living Skills Module IV

ROOMMATE A

ROOMMATE B

### Lifestyle

11. When I have free time, I like to:

---

12. I usually watch television for (number of hours per week):

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13. My favorite TV programs are:

---

14. I usually go to bed and get up at (time of night/day):

---

15. I generally talk on the telephone for about (minutes/hours per week):

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16. Spending time alone is:

---

17. The kind of music I usually listen to is:

---

18. Cooking is:

---

19. I usually eat (when and where):

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### Expenses

20. Do you have enough money to live on your own?

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21. Have you planned a weekly/monthly budget?

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22. Have you been able to save some money on a regular basis?

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## Independent Living Skills Module IV

### ROOMMATE A

### ROOMMATE B

23. Do you have a steady income?

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24. Are you usually able to pay your bills on time?

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25. Do you often need to borrow money from others?

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26. What do you think about putting some money aside, having a “cash kitty,” for the common household expenses?

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27. Should you and your roommate each buy your groceries separately or should you share the food bills?

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### Family and Friends

28. Do you have a lot of family and friends who will visit often?

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29. Would frequent visitors bother you?

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30. What are your feelings about your roommate having overnight guests?

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31. Boyfriends?

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32. Girlfriends?

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33. Should you and your roommate set some rules about overnight guests?

---

34. What are your feelings about parties at your apartment? What kind of parties? Number of guests?

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## Independent Living Skills Module IV

35. Can you say “no” to your friends if you need time to yourself?

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### Household Chores

36. Is a neat and clean apartment important to you?

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37. Are there certain chores you really dislike and some you don’t mind?

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38. How do you think you and your roommate should share the chores?

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### Other

39. Do you smoke? If so, how often.

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40. Do you use drugs?

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41. Do you have any medical problems?

---

42. Does it bother you if others borrow or use your belongings (clothes, TV, radio, food)?

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## Independent Living Skills Module IV

### *Where To Find a Roommate*

If you have made the decision to share an apartment and are looking for a potential roommate, there are several options which can assist you in your search. Ask your friends, family, and coworkers if they know of anyone who might be interested in sharing an apartment. Often, “Roommate Wanted” advertisements are posted in designated spaces at colleges, supermarkets, laundromats, etc. In selected large cities, services are available which offer assistance (usually for a fee) in finding a roommate who is right for you. Additionally, most newspapers carry a roommate section.



ACTIVITY



Evaluate the following advertisements. Keep in mind what you are looking for in a roommate.

Apartment to share available immediately. 1 mile from center of town, 3rd floor of 3 family home, includes washer and dryer in apartment and driveway parking. Seeking a non-smoking male or female who likes cats and dogs. Rent includes all utilities except telephone. \$325 per month. Security deposit required. Call after 5:00 P.M. 222- 3344.	2 prof. females looking for 2 quiet M/F roommates to share lrg. 4 bedroom house close to the ocean. Yard, porch, washer & dryer, off-street parking. \$450 per person, utilities incl. Available first of the month. Call 354-6548.
College student looking for M/F roommate for small 2 bedroom apt. close to public transportation. Available immediately. \$220 and ½ utilities, sec. dpst. Call 642-8465.	Roommate wanted by male prof. to share 2 bedrm, 2 bath apt. in large apartment complex. Pool, tennis, weight room, washer & dryer, parking. \$380, utilities incl. Call 942-8435.
Roommate for 2 bedroom cottage in the country. Must enjoy healthy lifestyle, share vegetable garden. Pets OK. Call 195-9838. \$320/month. Util. incl.	3 fun loving m/f seeking 4th roommate for duplex in suburbs. \$280, util. incl. No pets, no smoking. Call 843-1473.

Would you answer any of the ads above? Why or why not?

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Research the “Roommates Wanted” section in your local newspaper and select the ad which is of most interest to you. Paste it below and explain your choice.

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### ACTIVITY

If none of the ads you find meet your expectations, you might consider advertising for a roommate yourself. Try writing your own ad in the space below.


**NOTE:** If you have found a roommate and are looking to find an apartment together, refer to the “apartment” section in this module.

## Independent Living Skills Module IV

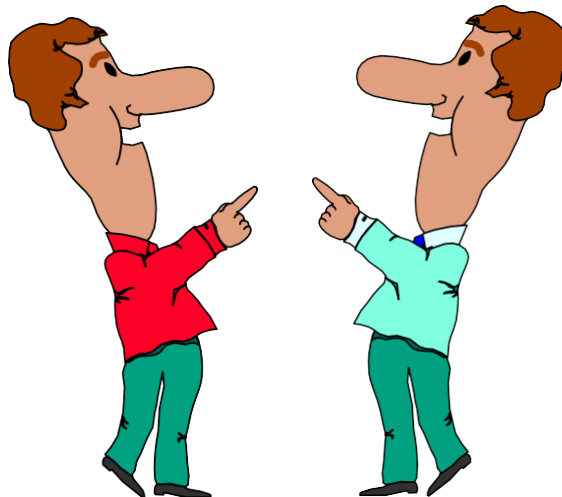
Once you have found a roommate (or several roommates) and you have decided that you are a good match, it is important to define chores, expectations, rules, and expenses clearly.

Consider the following:

Chris and James have decided to move into an apartment together after evaluating each other's personality and lifestyle. They both like to do similar things and each has a steady income. Chris and James decided that they would share chores and expenses. However, they did not make a definite plan as to how. Now they have been living together for two weeks and are already having several disagreements. James is upset because he feels that he is doing most of the chores, while Chris thinks that he is doing his share and does not understand why James is angry. Meanwhile, Chris is upset because James is constantly borrowing his things and eating more than his share of food even though they split the cost of food in half.

What advice would you give to Chris and James?

How could these conflicts have been avoided?



## Independent Living Skills Module IV

Prior to living together, you and your roommate should come to definite and detailed agreements in the following areas:

A.

*Who is doing which chores when?* A simple rotating cleaning schedule like the following will be helpful, particularly if it is posted in a visible spot.

*Week of 6/19/95 - 6/25/95*

What	Who	How Often	When
Bathroom		Once a week	Saturday
Living Room		Once a week	Saturday
Kitchen		Everyday	Every morning and evening after meals.
Other: _____			

B.

*Will you share certain expenses?* If so, which ones? How much will each party pay?

Item	Roommate A	Roommate B
RENT		
UTILITIES		
FOOD		
OTHER: _____		

C.

*Would you be willing to share certain belongings?*

Item	Roommate A	Roommate B
FURNITURE		
APPLIANCES		
CLOTHES		
CDS/TAPES		
OTHER: _____		
OTHER: _____		



## Independent Living Skills Module IV

D.

*Do you agree about visitors?*

	Roommate A	Roommate B
VISITING HOURS		
OVERNIGHT GUESTS		
NOISE		
OTHER: _____		
OTHER: _____		

E.

*Who will...*

	Roommate A	Roommate B
SIGN THE LEASE?		
CONTRACT WITH ...		
THE PHONE COMPANY?		
THE GAS COMPANY?		
THE ELECTRIC COMPANY?		
BE RESPONSIBLE FOR THE		
SECURITY DEPOSIT?		
OTHER: _____		
OTHER: _____		

F.

*What will you do when you disagree?*

	Roommate A	Roommate B
HOW WILL YOU RESOLVE POTENTIAL		
CONFLICTS?		
IF DISAGREEMENTS CAN'T BE RESOLVED,		
WHO WILL MOVE OUT?		
OTHER: _____		
OTHER: _____		

## Independent Living Skills Module IV

Can you think of other agreements you would like to make with a potential roommate prior to moving in together?

G. \_\_\_\_\_?

Roommate A	Roommate B
_____	_____
_____	_____

If potential roommates evaluate each other's lifestyle as well as personality and establish a detailed agreement listing expectations, sharing an apartment can not only have financial advantages over living alone but can also be a rewarding experience.

Would you consider living with a roommate? Explain your choice.

## Independent Living Skills Module IV

### *Renting a Furnished Room*

Furnished rooms are often advertised in the newspaper and usually consist of a bedroom with a shared kitchen and bathroom. This type of arrangement can be offered through private homes or rooming houses. The rent is due weekly and you will not have to sign a lease/rental agreement. The amount of rent usually ranges from \$75 to \$100 a week, utilities included. Although this arrangement is inexpensive, requires very little start-up money, and is often used as transitional housing, it can have some disadvantages. Lack of privacy, visitor restrictions, house rules, other tenants, etc., might be some of the drawbacks of living in a furnished room.

After evaluating the information above, would you consider renting a furnished room? Why or why not?

### *Living On Campus*

For those of you who plan to attend college, campus housing might be an option. Many four year and selected two year schools offer dormitory housing and optional meal plans. Dormitory rooms are usually furnished and shared with a roommate. Costs for this type of living arrangement vary greatly, depending on each individual school. Although campus housing is a convenient, safe, and cheap option for those of you who are planning to go to college, there are some factors to keep in mind before choosing an on-campus room. Dormitory housing gives you the opportunity to meet many new people but doesn't offer much privacy. Students may also be asked to leave campus during the semester breaks. Students who reside in family housing dormitories, however, are an exception.

If you are planning to go to college, would you consider living on campus? Why or why not?



#### Optional Activity

If you plan to live in a dorm, visit the college of your choice and talk to a representative about campus housing regarding costs, rules, availability, etc.

## Finding An Apartment

Finding an apartment can be difficult for young people starting out. Some landlords prefer not to rent to young tenants due to the lack of references, potential income restrictions, and general concerns about possible difficulties. It might take some time, therefore, to find an apartment. However, if you present yourself as a responsible tenant and have proof of a steady income, you will be able to find an apartment which best suits your needs.

Imagine for a moment that you are a landlord. What kind of qualities would you look for in a tenant?

Landlords usually ask potential tenants to fill out a rental application to evaluate whether or not the applicant will be responsible and financially stable tenant. So be prepared to provide the following information:

Name: \_\_\_\_\_

Current Address: \_\_\_\_\_  
\_\_\_\_\_

Telephone number (daytime): \_\_\_\_\_

(evening):

---

Current Employer: \_\_\_\_\_

Address: \_\_\_\_\_  
\_\_\_\_\_

Salary: \_\_\_\_\_ Supervisor: \_\_\_\_\_

Telephone number: \_\_\_\_\_

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*List your previous addresses below, beginning with the most recent.*

Address: \_\_\_\_\_  
\_\_\_\_\_

Monthly Rent: \_\_\_\_\_ Landlord: \_\_\_\_\_

Telephone number: \_\_\_\_\_

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Address: \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_

Monthly Rent: \_\_\_\_\_ Landlord: \_\_\_\_\_

Telephone number: \_\_\_\_\_

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### *Personal Finances*

Checking Account Number: \_\_\_\_\_

Current Balance: \_\_\_\_\_

Savings Account Number: \_\_\_\_\_

Current Balance: \_\_\_\_\_

Credit Card Company: \_\_\_\_\_

Credit Card Number: \_\_\_\_\_

Expiration Date: \_\_\_\_\_

Driver's License Number: \_\_\_\_\_

Expiration Date: \_\_\_\_\_

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### *References*

Name: \_\_\_\_\_

Address: \_\_\_\_\_

\_\_\_\_\_

Telephone number: \_\_\_\_\_

Relation to you: \_\_\_\_\_

Name: \_\_\_\_\_

Address: \_\_\_\_\_

\_\_\_\_\_

Telephone number: \_\_\_\_\_

Relation to you: \_\_\_\_\_

It is important to answer all these questions correctly. Failure to do so can have legal consequences!

*Remember to ask permission before listing anyone's name as a reference.*

## Independent Living Skills Module IV

Before you can begin your search you will have to establish what you are looking for in an apartment.



### ACTIVITY

Utilize the following exercise to determine your needs and what is important to you by circling the item which best reflects your preference.

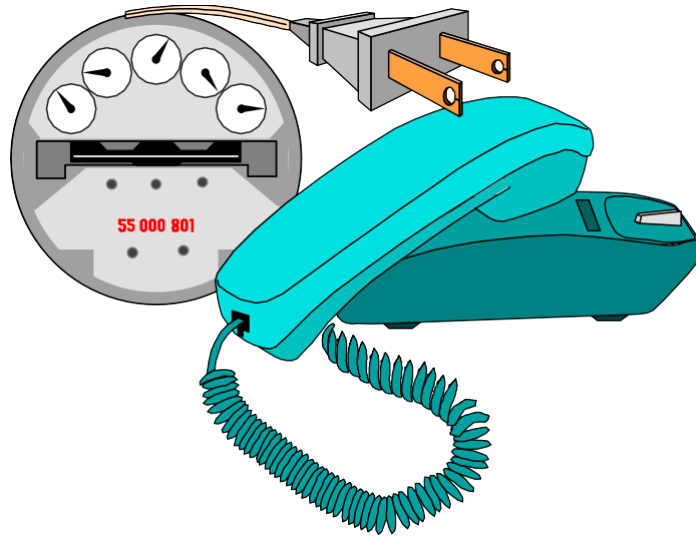
#### *Would You Prefer To:*

Live Alone	-	Live with a Roommate
Live in a Small 2 Bedroom Apartment	-	Live in a Large 1 Bedroom Apartment
Have Off-Street Parking	-	Be Close to Public Transportation
Live in an Apartment Complex	-	Live in a Duplex
Pay More Rent with Utilities Included	-	Pay Less Rent with Utilities Extra
Have Carpeting	-	Have Hardwood Floors
Have a Modern Kitchen	-	Have a Modern Bathroom
Live on the First Floor	-	Live on the Third Floor
Have Plenty of Closet Space	-	Have a Lot of Cabinet Space
Have Air Conditioning	-	Have Secure Doors and Windows
Have a Dark Apartment	-	Have a Light Apartment
Rent a Furnished Apartment	-	Rent an Unfurnished Apartment
Live in a Safe Neighborhood	-	Live Closer to Downtown
Have a Dishwasher	-	Have Access to a Washer & Dryer
Live in a Bigger, Older Apartment	-	Live in a Newer, Smaller Apartment

Can you think of additional qualities that are important to you in an apartment? If so, list them below.

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Another consideration before deciding on an apartment are utilities. Some apartments have utilities such as gas and water included in the rent, which is, therefore, somewhat higher. Other landlords require tenants to pay their own electric and gas bills, charging lower rent. (**Note: For more information, refer to the “Utilities” section in this module or the “Budgeting” section in Module I.**)



What do you think would be the advantages and disadvantages of:

### *Utilities Included in Rent*

#### **Advantages**

#### **Disadvantages**

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### *Utilities Excluded from Rent*

#### **Advantages**

#### **Disadvantages**

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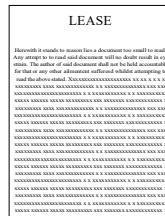
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Which of the options would you prefer and why?

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Prior to looking for an apartment, you will also have to decide whether or not you are willing to sign a detailed rental agreement, called a **lease**. Most landlords require tenants to sign a lease, which defines responsibilities and expectations for both parties. Leases offer protection to the tenant and the landlord. They are legal documents and, therefore, binding. By signing a lease, tenants usually commit to keeping the apartment for 12 months and are held financially responsible for the rent during this period. Leases also specify rules and restrictions for tenants, i.e. pets, use of apartment facilities (pool, laundry), noise levels, parking, etc. Most leases also require that tenants do not sublease (rent the apartment to someone else) without permission.



In general, a lease is considered a legal contract whose conditions are agreed upon when both the tenant and the landlord sign their names. So be sure to read the entire agreement carefully and thoroughly before you sign a lease.

**C**onsider the following

**Clay** had been looking for an apartment for a long time and had been unable to find one that he both liked and could afford. Finally, he rented an apartment which is kind of small and expensive. He signed a lease in which he agreed to stay in the apartment for one year. Today, two months after signing the lease, his friend Alex called to tell Clay that his friend has a perfect apartment for him; it is cheaper, larger, and in the neighborhood where Clay would like to live. Clay decides to call the landlord to let him know that he plans to move out on the first of next month.

What do you think will happen?

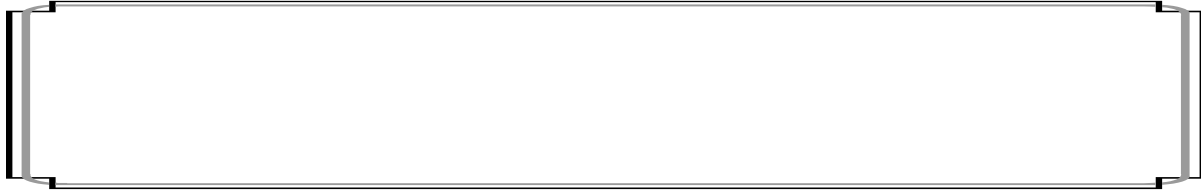
What kind of legal consequences could moving out have for Clay?



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After **Katheryn** had looked at what seemed like hundreds of apartments, she finally found the perfect one. The rent is reasonable, it's a five minute walk to the bus stop, the rooms are large, and it has a working dishwasher! Katheryn decided to rent the apartment and signed a year-long lease with the landlord. She was so excited that she somehow forgot to read the fine print. Two weeks later, Katheryn got an unwelcome surprise. The landlord stopped by to welcome her and noticed that Katheryn has a waterbed. He apologized and told her that she would not be able to keep it in her apartment. On a copy of the lease, he pointed out the portion that clearly states: "No waterbeds." The landlord explains how the weight of the bed and the potential of a water spill are the reasons behind such a clause.

What do you think will happen with Katheryn and her waterbed?



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### ACTIVITY

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

This 1st day of September, 1995, \_\_\_\_\_ herein called (“Lessors”) hereby lease to \_\_\_\_\_ herein called the (“Lessee”) the following premises: A first floor apartment located at \_\_\_\_\_. Rent per month: Six Hundred Thirty Five Dollars (\$635.00), term: 12 months, commencement date: September 1st, 1996.

#### 1. Rent

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

#### 2. Security Deposit

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

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

#### 3. Pets

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

#### 4. Utilities

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

#### 5. Insurance

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

#### 6. Assigning/Subletting

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

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### 7. Nuisance

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

### 8. Mortgages

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

### 9. Fire and Casualty

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

### 10. Regulations

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

### 11. Condition of Apartment

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

### 12. Complete Agreement

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

### 13. Joint and Several Obligations

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

### 14. Severability

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

## Independent Living Skills Module IV

### 15. Holdover

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

### 16. Right of Entry

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

### 17. Delivery of Lease

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

### 18. Renewal/Notice to Quit

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

\_\_\_\_\_  
\_\_\_\_\_

### Questions

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

## Independent Living Skills Module IV

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

### ***What can you do to avoid unwelcome surprises?***

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

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

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

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

What is your monthly income?

\$

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

I could spend

\$

for rent.

Explain your estimate.

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

## Independent Living Skills Module IV

### Apartment Hunting

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



#### ACTIVITY

Familiarize yourself with the terms and abbreviations listed below.

#### Abbreviations

---

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

#### Terms

---

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

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

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

## Independent Living Skills Module IV

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

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

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

**Utilities:** Public services, such as gas and electricity.



### ACTIVITY

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

Sm. 1 bdr. apt, WW, nr publ. transp. Sec. dep. \$350 & util. Call 489-3758	Effic. apt, furn, ideal for single prof. Pkg. Refs, sec. dep. \$380 incl. gas & HW. Call 678-9841	Close to downtown. Renov. studio apt. New bath. \$400 incl util. Refs. Call 468-0985	2 Bdrm in quiet neighborhood. Lrg kit, hrdwd floors. Painted, clean. 1st & last no pets. \$510 & util. 459-3546
Immaculate 1 BR in well-maintained bldg. Compl. appl, kit, W/W, A/C, Indry & prkg. \$480 & util. 1st, last, & \$250 sec. 345-4878	Lovely 3 bdrm apt. in triple-decker seeks neat & friendly tenant. \$760 & util. Call 897-4562	Mod. 1BR. WW, D&D, nr bus stop. No pets. Sec dep. \$510 util incl. Call 348-9841	Spacious 3BR in well maint. building. Elev., laundry, & bike room on premises. \$760 incl. ht, HW. Call 489-4327
Unique 1BR apt. A/C, loft, 2 levels, flr-ceil windows, private W/D, deck. Pool, jacuzzi, sauna, weight room. 24 hr concierge. Available now, sec. dep. \$800 & util. Call 745-1689	Sunny 2 BR, mod kit & bath, porch. \$600 & util, sec. deposit. References required. Call 952-6578	Quality furn'd apts for short and long stays. Wkly rate from \$150. No lease. Near public transp. Call 687-0418	Deleaded 2BR near busline. Cat ok. Sec. deposit, \$650 & util. Call 687-1560
Nice studio in brownstone building. 1st & last, \$340 util. incl. Call 241-4680	Near public transp. Mod 1 bdrm apt & den. A/C, prking, w/d, \$410 util. incl. Now available, lease. 451-6478	New luxurious 1 & 2BR apts. Elevator, hw/ht, prking, Indry. Handicap accessible. \$450 - \$680. Call 467-4601	Deluxe 1BR condo. Sunny, beautiful view. \$780 util incl. Call 678-0484
1 bdrm suite, incl. base cost of util, Indry. Nr bus & city center. Lease. No pets. \$440. Call 781-1632.	2BR duplex, 1.5 bath, gd prking, hwd flr. Pets ok. Refs, sec. dep. \$700 & util. Call 481-3389	Studio, high ceilings. Sep. kit, fp, st. space. 1st & last, \$500 util. incl. Call 451-0489.	1 bdrm priv. entrance. Fresh paint. 1st & last. \$350, util incl. Call 487-0157.
4 rm apt., 3rd floor. Great for couple or roommates. Sec. Dpst, \$575 & util. Call 781-3578	3BR, mod. kit & bath. Excellent location \$750 & util. 487-1308	Mod apts. Rent includes pool, A/C, ht/hw, prkg. 1BR: \$500-\$580. 2BR \$695. Call 442-6687	Lg. 2 BR basement apt. on busy main st. \$300 dep. & \$340/mth & util. Call 480-25607

## Independent Living Skills Module IV

Explain your choice



### ACTIVITY

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

Explain your choices.



## Independent Living Skills Module IV

Another way you can locate apartments is through real estate agents or apartment location services. Many of them charge a fee for their services, however. In addition, larger apartment complexes usually have business offices in which you can inquire and apply for available units directly. Furthermore, as previously mentioned, word of mouth is often helpful. Ask your family, friends, co-workers, etc., if they know of any available and appropriate apartments.

### *Subsidized Housing*

Most cities and towns in Massachusetts have Housing Authorities that own and manage apartments for low-income families, the disabled, and the elderly. To be considered for this type of subsidy, applicants have to fit in one of the above categories as well as meet income guidelines and possibly other criteria. If eligible, the Housing Authority might pay a percentage of the rental costs for public housing. However, even if an applicant qualifies, the waiting lists to receive such assistance average several years.

### *Evaluating an Apartment*

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



#### ACTIVITY

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



# Independent Living Skills Module IV

## Worksheet

### Apartment Location

City: \_\_\_\_\_ Neighborhood: \_\_\_\_\_

Floor: \_\_\_\_\_

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

### Financial Requirements

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

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

Parking fee? No ☐ Yes ☐ \$ \_\_\_\_\_ Other Costs: \$ \_\_\_\_\_

### Apartment Characteristics

Lease? \_\_\_\_\_ Pets? Yes ☐ No ☐

Number of Bedrooms: \_\_\_\_\_ Size of Bedrooms: \_\_\_\_\_

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

### Condition

Carpet/Floors	<input type="checkbox"/> Excellent	<input type="checkbox"/> Acceptable	<input type="checkbox"/> Unacceptable	Walls	<input type="checkbox"/> Excellent	<input type="checkbox"/> Acceptable	<input type="checkbox"/> Unacceptable
Doors/Locks	<input type="checkbox"/> Excellent	<input type="checkbox"/> Acceptable	<input type="checkbox"/> Unacceptable	Water	<input type="checkbox"/> Excellent	<input type="checkbox"/> Acceptable	<input type="checkbox"/> Unacceptable
Windows	<input type="checkbox"/> Excellent	<input type="checkbox"/> Acceptable	<input type="checkbox"/> Unacceptable	Pressure	<input type="checkbox"/> Excellent	<input type="checkbox"/> Acceptable	<input type="checkbox"/> Unacceptable
Roaches/Bugs:	_____						
Other:	_____						
Other:	_____						

### Kitchen

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

## Independent Living Skills Module IV

### Bathroom

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

### Extras

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

**THE APARTMENT IS APPROPRIATE FOR ME  
BECAUSE...**

**THE APARTMENT DOES NOT MEET MY NEEDS  
BECAUSE...**



**Independent Living Skills Module IV**

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

Explain your choice.

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

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

**ACTIVITY**

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

## Independent Living Skills Module IV

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

## Independent Living Skills Module IV

### How To Maintain An Apartment/Living Situation

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

**C**onsider the following:

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

***What do you think?*** \_\_\_\_\_

---

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

Generally, you must:

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

Your landlord must also abide by the terms of the lease. Be sure you know your responsibilities and your rights as a tenant. If you believe that your rights are being violated, you can contact the tenant's group in your community for assistance. The Massachusetts Tenant Organization at 14 Beacon Street, Boston, MA (617)367-6260, can put you in contact with your local group.

## Independent Living Skills Module IV

*The following agencies also provide assistance with various housing problems:*

**Massachusetts Consumer Self Help Office** (617) 727-7780

One Ashburton Place

Boston, MA

Offers information on housing laws codes, landlord/tenant issues and utilities.

**Massachusetts Department of Public Health** (617) 522-3700

Childhood Lead Poisoning Prevention Program

305 South Street

Jamaica Plain, MA

Guides in de-leading buildings and use of non-lead-based paints

**Massachusetts Office of Handicapped Affairs** (617) 727-7440

One Ashburton Place

Boston, MA

Assists disabled persons with obtaining independent living services

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

**Massachusetts Commission Against  
Discrimination** (617) 727-3990

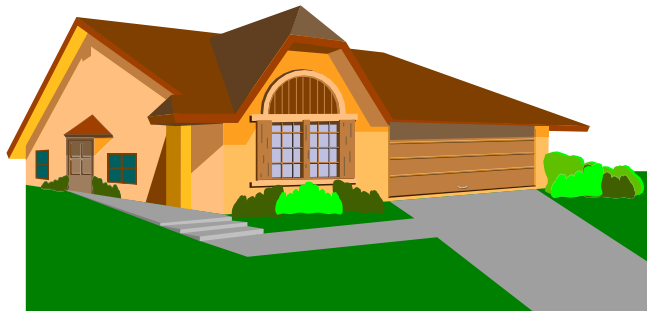
One Ashburton Place

Boston, MA

*Western Region* (413) 739-3330

145 State Street

Springfield, MA



## Independent Living Skills Module IV

### Utilities

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

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

#### Gas:

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

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

### Paying Your Gas Bill

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



#### ACTIVITY

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



## Independent Living Skills Module IV

Tri County  Gas Co.

489 Fossil Fuel Blvd  
Petroleum, MA 01918

PLEASE RETURN TOP PORTION OF BILL WHEN PAYING BY MAIL

Service Address	Account Number	Service To	Date of Next Reading
John Doe 47 Dynamo Road Petroleum, MA 01918	99-00-9900-1	Sept. 09, 1995	Oct. 11, 1995
	Rate	Billing Days	Billing Date
	R/3	30	Sept. 13, 1995
			Payment Due
			Oct. 11, 1995

<b>Aug 10</b>	<b>PREVIOUS BALANCE</b>	<b>21.82</b>
<b>Sept 12</b>	<b>PAYMENT RECEIVED -- THANK YOU</b>	<b>21.82 -</b>
	<b>LEAVING A BALANCE OF</b>	<b>0.00</b>
<b>Sept 09</b>	<b>METER # 45085 BILLING FROM -- 5558 TO---- 5593</b>	
	<b>CCF USED -- 35 ACTUAL READING</b>	<b>25.06</b>
	<b>YOUR ACCOUNT BALANCE TO DATE IS</b>	<b>25.06</b>

R/3 RATE SCHEDULE  
CUSTOMER CHARGE \$7.51

FIRST 30 CCF @ .52991/CCF  
OVER 30 CCF @ .32991/CCF

## \*\*\* RESIDENTIAL RATE CLASSES \*\*\*

R/1 NON HEATING  
R/3 HEATING  
R/2 WELFARE/FUEL PROGRAM - NON HEATING  
R/4 WELFARE/FUEL PROGRAM - HEATING

GAS ADJUSTMENT FACTOR  
BUDGET PERIOD  
.047270 CR. TO DATE ----

GAS USED BUDGET BILL  
25.06 0.00

**AMOUNT  
DUE  
25.06**

How much does John Doe have to pay this month?

---

How much gas has John used during this billing period?

---

By what date will John have to pay the bill?

---

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

---

## Independent Living Skills Module IV

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

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



### ACTIVITY

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

### Water

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

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



### ACTIVITY

For additional conservation tips, contact your local water company.

## Independent Living Skills Module IV

### Electricity

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



ACTIVITY



## City Electric Co.

**489 Tesla Coil Blvd  
Brightlights, MA 01212**

Budget payment plans are available for the payment of utility bills. Call or write for details.

Service Address		Account Number		Service To	Amount Due
Jane Smith 19 Phillips Street Brightlights, MA 01212		537-035975		9/22/95	\$71.26
		Apts.	Billing Days	Bill Date	Due Date
		1	32	10/1/95	10/17/95
Reading	Previous	KWH USED	CODE	AMOUNT	CHARGE CODE
65049	64341	708	BD B1	.80 63.68	B1 RESIDENTIAL RATE B2 RESIDENTIAL OFF-PEAK B3 RESIDENTIAL OFF-PEAK C TOTAL ELECTRIC RATE BD PAST DUE OR CREDIT BALANCE
FUEL ADJ. USTMENT CHARGE (.00930 PER KWH)				6.58	E ESTIMATED BILL
RESIDENTIAL CONSERVATION SERVICE				.20	FB FINAL BILL KWH KILOWATT HOUR(S)

When does Jane have to pay the bill?

---

How much does Jane have to pay this month?

---

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

---

## Independent Living Skills Module IV

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

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



### ACTIVITY

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

### Telephone

To obtain telephone services, contact your local phone company. You must be 18 years of age or older. If you do have a phone jack in you apartment, NYNEX charges an initial service fee of \$37.07 to connect your telephone and activate service. If you do not have a phone jack, NYNEX will charge an additional:

\$39.95	Basic fee to install a phone jack, including dispatching a service repairman to your apartment or home.
\$55.00/hr	Hourly fee for service repair.
\$2.40	Cost of the phone jack
\$2.40/ft	Cost of each foot of wiring necessary

Unless you have had previous financial problems with the phone company, no security deposit is required.

**Note:** For information on calling plans, service fees, costs of local and long distance phone calls, and an explanation of long distance carriers, please refer to Module I.



### ACTIVITY

Read the sample phone bill and answer the questions below.

## Independent Living Skills Module IV

PHONE CO.

1043 Telegraph Road  
Bell, MA 01235

Account Number 508 555-0000 000 000 0

Billing Period Sep 11 - Oct 10, 1995

PHONE Co. Page 1

Customer	Account Number	Amount Due
Tim Davis 143 Second Street Boston, MA 01232	508-555-0000-000-000-0	\$ 48.13

Summary of account**Previous charges and credits**

Amount of last bill \$74.27  
 Payment received - Thank you 74.27CR

**Current charges**

PHONE Co. 29.16  
 Long Distance Co. 18.97

Total current charges 48.13

**Total amount due \$ 48.13**

**Payment is due upon receipt.**

**PHONE Co. Current Charges****Monthly charges**

Unlimited Residential Service \$15.85  
 OPTIONAL Discount Calling Plan \$ 9.50  
 OPTIONAL Touch-Tone Service \$ 0.99

**Total of Monthly Charges \$26.34**

• Total current charges are due upon receipt.  
 Current charges will be considered delinquent after November 25.

• If you have questions about your bill, please call the individual company involved. Phone numbers for each company are listed on the account summary pages for each company.

• You have the right to dispute your bill. See the back of your phone bill for details.

**CHARGE CODES**

DE DAYTIME RATE

EE EVENING RATE

NE NIGHTTIME/WEEKEND RATE

Calling Services

NO.	DATE	TIME	PLACE	AREA-NUMBER	*	MIN:SEC	AMT
1.	AUG 11	807AM	BOSTON	617 555-0000	DE	1	.270
2.	AUG 13	1212PM	MEDFORD	617 555-0000	NE	10	.402
3.	AUG 20	535PM	BOSTON	617 555-0000	EE	1	.158
4.	AUG 27	717PM	MEDFORD	617-555-0000	EE	17	.829
OPERATOR ASSISTED DIRECTORY ASSISTANCE CALLS					0		
DIRECTLY DIALED DIRECTORY ASSISTANCE CALLS					0		
<b>SUBTOTAL</b>							<b>1.659</b>

**DISCOUNT CALLING PLAN SUMMARY**

TIME USED 122 MINUTES  
 ALLOWANCE 120 MINUTES  
 ADDITIONAL PERIOD MINUTES @ .58 PER MINUTE 2 1.16

**Total of Calling Services 2.82**

## Independent Living Skills Module IV



Long Distance Co.

Account Number 508 555-0000 000 000 0  
 Billing Period Sep 11 - Oct 10, 1995  
 PHONE Co. Page 2

This portion of your bill is provided as a service to your long distance carrier. There is no connection between PHONE Co. and Long Distance Co. You may choose another company for your long distance calls while still receiving your local telephone service from PHONE Co.

**Summary of Long Distance Co. charges**

Monthly service	10.50
Itemized calls	7.84
Federal Tax	0.24
State and Local taxes	0.39
<b>Total</b>	<b>\$18.97</b>

**Monthly Service Charges**

Long Distance Co. 24 Hour Monthly Service 10.50

**Itemized Calls**

No.	Date	Place Called	Number called	Time	Rate	Min.	Amount
1.	AUG 3	FARAWAY CA	909-555-0000	09:49PM	EVE	11	\$1.87
2.	AUG 11	FARAWAY CA	909-555-0000	07:31PM	NIGHT	12	\$1.65
3.	AUG 25	STAUTON GA	404-555-0000	04:21PM	DAY	16	\$4.32
<b>SUBTOTAL</b>							<b>\$7.84</b>
Federal Tax @3%							\$0.24
State and Local Taxes							\$0.39
Total Calling Service							\$8.47

**Total Long Distance Co. Invoice Charge**

**\$18.97**

How much are Tim's service charges?

How much does Tim have to pay for long distance calls?

How much does Tim have to pay for calls made through the long distance carrier?

When does Tim have to pay the bills?

Does Tim use any special calling plans? (discount options)

**Independent Living Skills Module IV****ACTIVITY**

Contact your local telephone company and obtain additional information on calling plans and discount options.

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

**C**onsider the following:

**Joan** has not paid her phone bill for two months in a row. She did not pay attention to the due dates on the bills and forgot to send a check to the phone company. Today, Joan returned home and discovered that her phone is not working.

What do you think happened?

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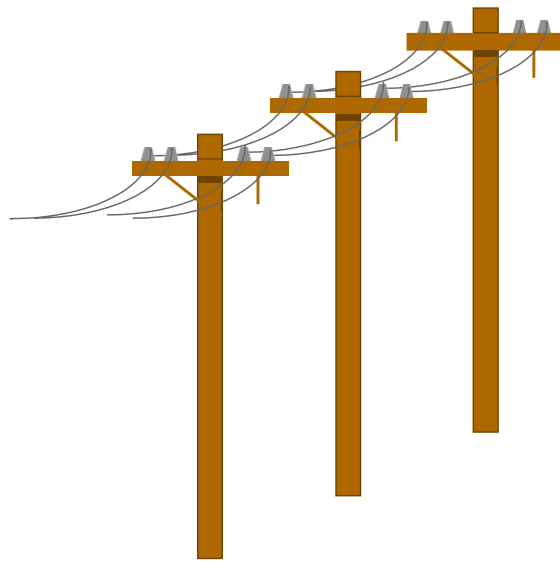
What advice would you give Joan?

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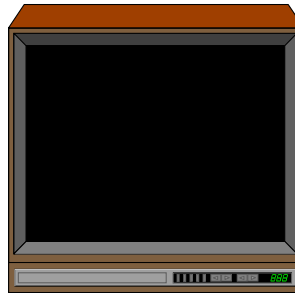
If you have bad credit or outstanding bills with any of the utility companies, it will be difficult to continue services or to get new connections even when you move!



Cable Television

Cable television is not so much a utility as a luxury service. You will need electricity and heat, but you will not **need** cable. However, if you should decide to get cable television, you need to contact your local cable company.

**Note:** For different options, services, and monthly costs, please refer to Module I.



The average costs associated with obtaining cable television are as follows:

\$24.52	Connection fee for cable when an outlet/wiring is already in the apartment.
\$39.74	Connection fee for cable if there is no outlet/wiring in the apartment.

Consider the following:

**Brian** has \$40 in his recreation budget. He is debating whether or not to order the family service cable package which would cost \$26.18 per month. He is not sure, however, if he would have enough money left over for other activities.

What would you do? Why?

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