

4. Housing

Housing and transportation costs are some of the largest items in our family budgets. Helping our children to learn about the importance of and costs associated with housing and transportation helps them to make successful transitions to adulthood and independence. Knowing about community resources helps children and youth realize the support and information available to them, as well as the responsibility of being a good community member.

Housing

1. The Housing Game

Play the alphabet game with young children. Have the child think of a place you can live for each letter of the alphabet ("A" is for apartment, "B" is for boat, etc.). **Levels: 1**

2. What You Need In A Living Room

Each of us has different housing requirements. Have the youth make a list of all of the kinds of items that would be important for their living arrangement (close to bus line, two bedrooms, furnished or unfurnished, pets allowed, etc.). **Levels: 2 3**

Tip

"We often encounter people who live in different living arrangements. We can use that as an opportunity to talk about the various housing options out there. Not everybody is a homeowner, not everybody is a renter. Some people live with relatives, some board in a house, some live in a hogan. There is no one "right" kind of housing." - Foster Parent

3. Having a Roommate

Having roommates can be a great opportunity and/or a bad decision. Have the youth list pros and cons of having a roommate, living with a relative, or boyfriend/girlfriend. Help the youth make a list of questions to ask a potential roommate. **Levels: 2 3 4**

4. What Kind Of Roommate Would They Be?

When watching a favorite TV show - whether it is "Sesame Street", a cartoon, or "Friends" - ask your child or older youth to identify what kind of roommate each character would make. **Levels: 1 2 3**

5. Housing Expenses

A major aspect of stable housing is being able to afford all the costs of housing. With young children, have them help as you pay for housing bills-rent/mortgage, utilities, etc. As they lick envelopes or put on stamps, talk about what you are paying for. **Level: 1** Have older youths create a list of housing expenses like utilities, furnishings, kitchen supplies, linens, and paper goods, and identify how much each item will cost. **Levels: 2 3**

6. The Cost Of Renting

Pick out an advertisement for an apartment rental from a newspaper or housing guide. Talk about the terms and costs mentioned in the ad (security deposit, utilities, first month free) as well as costs not mentioned in the ad (application fee, furnished vs. unfurnished costs, pet deposit, etc.) **Levels: 3 4**

7. Having A Back-Up Plan

There is a strong link between employment and stable housing. When reviewing a sample housing budget, ask the youth to describe how they would pay for their housing if they were laid off, fired or quit their job. Use the opportunity to talk about the importance of having a savings "cushion"-money saved up just for emergencies. **Levels: 3 4**

8. Finding Housing

There are many ways to find housing. Share the story of how you found your first apartment or home with your youth. Ask the youth to think of different areas of town (or different cities) where they would like to live. Have them write down what type of housing (apartment, house mobile home, etc.) they would like to have. Show the youth how to use the Internet, newspaper, phone book, driving around town, or other resources to find housing. **Levels: 2 3 4**

9. Inspecting Your Living Space

take the youth to look at an apartment or house for rent. Walk around with them and evaluate the condition of the space and how things work (sinks, refrigerator, etc.). Out of this, have the youth come up with a checklist of things they would want to inspect before moving into a place. **Levels: 3 4**

10. Taking Care Of Your Living Space

Start good home management routines by having young children be responsible for keeping their own room clean. As children get older assign them additional household cleaning tasks. **Levels: 1 2** Every living space requires upkeep. Have the youth develop a list of necessary chores and how much time each chore will require each week. **Level: 3**

11. Early Practice With "Renting"

With younger youth, make up a pretend lease application to "rent" their bedroom from you. Write down the "conditions" of the lease (make your bed, pay you five cents a week) and what happens if the lease is broken. Try this for a short period of time (a week or a month). **Levels: 1 2**

12. Completing A Lease Application

All kinds of information is needed to complete a housing application or lease. Pick up a sample apartment rental application and have youth identify the kinds of information necessary to complete the form. **Level: 2** Let the youth practice filling out an application and then go over it with them. **Levels: 3 4**

13. Understanding A Lease

Take the youth to an apartment complex to talk with a landlord about rights and responsibilities of tenants and landlords. Make sure the landlord talks about the consequences of breaking a lease and what type of behaviors might lead to getting kicked out (eviction).

Levels: 3 4

14. Planning For A Move

When your older youth begins to think about moving out, have them make lists of what they will need for their own space (furniture, linens, dishes, etc.), what these things will cost, and how to furnish their new space at a low cost. Also have them list "move-in costs" like security deposits, utility hook up fees, installation fees, etc. Work with them to develop a plan to pay for these things, as well as developing a realistic monthly budget for maintaining the living arrangement. **Levels: 3 4**

15. Getting Help With Housing

Show your youth two or three agencies in the phone book or on the Internet that assist with housing needs (tenant rights, loans for first time home buyers, etc.). **Levels: 3 4**