

# Want Your Own Place to Live?

## *A Workbook to Help You Start Your Individual Housing Plan*

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

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

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

on your own. You can start saving some money up for a deposit, and begin paying some bills on your own to improve your credit.

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

Question	Show Me! Write or Draw
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**Where do I want to live?**

I would like to live near: *(write the name of the neighborhood on the line next to each box you check)*

☐ my family

\_\_\_\_\_

☐ my friend

\_\_\_\_\_

☐ my work

\_\_\_\_\_

☐ my doctor

\_\_\_\_\_

☐ my rec center

\_\_\_\_\_

☐ my shopping center

**The area where I would like to live looks like this...**

**1<sup>st</sup> Choice**

**Neighborhood:**\_\_\_\_\_

**2<sup>nd</sup> Choice**

**Neighborhood:**\_\_\_\_\_

**3<sup>rd</sup> Choice**

**Neighborhood:**\_\_\_\_\_

Question	Show Me! Write or Draw

## What kind of housing do I want?

- ☐ I want to own my housing, which means ...
  - I will have a bank loan to pay each month
  - Over time, the value of my home may grow and may be worth more than what I bought it for
  - If I sell my house, I must pay the bank what is left of my loan
  - I will pay for real estate taxes, insurance and repairs to my home
  - I must do my own maintenance and yardwork
  - I might have my own yard
  - I can decide if I want a pet
- ☐ I want to rent my housing, which means...
  - I will have a **lease**, or an agreement with a landlord, that says how long I can stay in this housing and how much I must pay in **rent** each month
  - My landlord will be responsible for making repairs to my home and any yardwork
  - I will share outside space with other residents
  - My landlord will decide if I can have a pet

## The housing I want to live in looks like this...

### I prefer to live in:

- ☐ an apartment in a small building (1 - 4 floors)
- ☐ an apartment in a mid size building (5 - 8 floors)
- ☐ an apartment in a big building (9 + floors)
- ☐ a duplex (two homes that share a main wall on one side)
- ☐ a townhouse (a row of homes that share a main wall on one or two sides)
- ☐ a single family detached home (a home that shares no walls with other homes)



Question	Show Me! Write or Draw
<p><b>What features does your housing need?</b></p> <p>Think about:</p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Accessibility for people with disabilities (describe the <b>most critical</b> features, such as ground floor, accessible parking, grab bars, wide doors, roll-in shower, lower countertops, etc.): _____</li> <li><input type="checkbox"/> Walking distance to accessible transportation</li> <li><input type="checkbox"/> Sidewalks to nearest bus line</li> <li><input type="checkbox"/> Electric stove (not gas)</li> <li><input type="checkbox"/> Private bathroom</li> <li><input type="checkbox"/> Space/storage for medical/adaptive equipment</li> <li><input type="checkbox"/> A bedroom for a live-in aide</li> <li><input type="checkbox"/> Washer/dryer in the unit</li> <li><input type="checkbox"/> Washer/dryer in the building</li> <li><input type="checkbox"/> Housing where pets are allowed</li> <li><input type="checkbox"/> Housing where smoking is allowed</li> <li><input type="checkbox"/> Well-lit sidewalks</li> <li><input type="checkbox"/> Property manager/leasing staff on site</li> <li><input type="checkbox"/> Other: _____</li> </ul>	<p><b>The features my house needs are...</b></p>



Question	Show Me! Write or Draw

## How much money will I pay for housing?

To estimate rent for an apartment, use the HUD Fair Market rent for the apartment size you need. Fair Market Rents include rent plus utilities (such as electric, gas and water). In 2016, these rents are:

Efficiency month (apartment with no bedroom)	\$1,307/
1 Bedroom apartment	\$1,402/month
2 Bedroom apartment	\$1,623/month
3 Bedroom apartment	\$2,144/month

If you plan to live in an apartment with roommates, divide the monthly rent by the number of people living together for your share of rent.

If you get rental assistance, you may pay a portion of your income toward rent (30 - 35%). Ask your support coordinator to help estimate what this amount will be.

Estimating a mortgage is more complicated. You need to know how much money you will borrow to buy your house, how many years you have to pay it back, and the interest rate.

My rent or mortgage will be \$\_\_\_\_\_ each month.

My unit size: \_\_\_\_\_ Bedrooms

Fair Market Rent (FMR): \_\_\_\_\_

*If roommates:*

Total persons living together: \_\_\_\_\_

My share of rent (FMR/total persons):

\_\_\_\_\_

*If rental assistance:*

Total monthly income above x .30 or .35  
(depending on the program): \_\_\_\_\_

*If a mortgage:*

Use Virginia Housing Development Authority's [mortgage calculator](#) to determine your monthly mortgage payment.

Question	Show Me! Write or Draw

## How much will I pay for other living expenses?

In addition to a rent or mortgage, people in independent housing pay for:

- ☐ Utilities (the cost of electricity, water, sewer, gas, trash, cable, phone to keep lights on, wash yourself/your dishes/your clothes, stay warm or cool at home, watch tv and talk to friends, etc.).
- ☐ Household supplies (cleaning supplies, laundry supplies, toilet paper, dish soap, trash bags, etc.)
- ☐ Insurance (to protect your belongings or property from theft or damage.

Homeowners will also pay for:

- ☐ Real estate taxes
- ☐ Repairs (e.g., fixing appliances, heating & A/C systems, plumbing leaks or clogs, etc.)

After paying for expenses like food, transportation, clothes, entertainment, and medical co-pays, people on fixed incomes like SSI or SSDI may have little or no money at the end of the month. If you live in a group home or with your family, you may not have experience paying for these things on your own. Make a budget to see if you can afford to live by yourself.

## Each month, I will pay about....

\$\_\_\_\_\_ for rent (estimate 30% of monthly income)  
\$\_\_\_\_\_ for utilities (electric, water, gas, trash/recycling)  
\$\_\_\_\_\_ for real estate taxes (homeowners only)  
\$\_\_\_\_\_ for maintenance & repairs (homeowners only)  
\$\_\_\_\_\_ for telephone  
\$\_\_\_\_\_ for cable  
\$\_\_\_\_\_ for Internet  
\$\_\_\_\_\_ for cleaning supplies  
\$\_\_\_\_\_ for laundry supplies  
\$\_\_\_\_\_ for insurance  
\$\_\_\_\_\_ for groceries  
\$\_\_\_\_\_ for personal care items  
\$\_\_\_\_\_ for transportation  
\$\_\_\_\_\_ for clothing  
\$\_\_\_\_\_ for entertainment  
\$\_\_\_\_\_ for medical co-pays  
\$\_\_\_\_\_ for other (\_\_\_\_\_) )  
\$\_\_\_\_\_ **TOTAL EXPENSES**

\$\_\_\_\_\_ **INCOME - EXPENSES**

If the number in the gray box is ZERO or LESS THAN ZERO, then you cannot afford to live on your own. Consider ways to increase your income reduce your expenses.

**Question**

**Show Me! Write or Draw**

## How can I increase income or reduce expenses?

The best way to increase your income is to work, whether in a competitive job or informal work like walking dogs or mowing lawns. Talk with your support coordinator about supported employment.

Here are some tips to reduce expenses. Ask your support coordinator to help you learn more about these:

1. Rooming with one or two friends and splitting the cost of rent and other household expenses (utilities, cable, Internet, supplies, etc.)
2. Low cost phone service from the [Lifeline Program](http://www.lifelinesupport.org) <http://www.lifelinesupport.org>
3. Food assistance through [SNAP](#)
4. [Metrobus/Metrorail reduced fares](http://www.wmata.com/accessibility/reduced_fare.cfm) [http://www.wmata.com/accessibility/reduced\\_fare.cfm](http://www.wmata.com/accessibility/reduced_fare.cfm)
5. Clothing closets that have low or no cost clothes
6. Dollar stores that have low cost cleaning, laundry and personal care supplies
7. Internet availability at libraries, recreation centers, and other public buildings

## I agree to increase my income or reduce my expenses by...

### INCOME STRATEGIES

*What will you do? How much will your monthly income increase?*

- 1.
- 2.
- 3.

### EXPENSE STRATEGIES

*What will you do? How much will your monthly expense decrease?*

- 1.
- 2.
- 3.

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

Question	Show Me! Write or Draw
<p><b>What worries me about living in my own place?</b></p> <p>Moving to a new place can be exciting but a little scary. There are lots of new people to meet, places to find and things to learn. Make a list of things you have been worrying about. Examples might be: What if I can't afford it? What if I get lonely? What if I get sick?</p> <p><i>Worries</i></p> <ol style="list-style-type: none"><li>1.</li><li>2.</li><li>3.</li><li>4.</li><li>5.</li></ol>	<p><b>Who will help me with these concerns?</b></p> <p>Now make a list of the people who can help you with each concern you listed on the left. Examples of people who you can talk to are family, friends, volunteers, paid support staff, etc. Put their phone number down so you know how to reach them.</p> <p><i>Name</i></p> <p><i>Phone</i></p> <ol style="list-style-type: none"><li>1.</li><li>2.</li><li>3.</li><li>4.</li><li>5.</li></ol>