

# Your Housing Plan

## STEP ONE

### **Think Through Your Housing Options**

- \_\_\_\_\_ Sleeping room
- \_\_\_\_\_ Efficiency Studio/Apartment
- \_\_\_\_\_ Sharing an apartment with others
- \_\_\_\_\_ Sublet an apartment as a short-term option
- \_\_\_\_\_ Renting an apartment or house of your own
- \_\_\_\_\_ Staying in a shelter temporarily
- \_\_\_\_\_ A Housing Program
- \_\_\_\_\_ A live-in job that pays room and board
- \_\_\_\_\_ Doubling up with family/friends temporarily
- \_\_\_\_\_ Homeownership

## STEP TWO

### **Think Through Your Choices & Make a Decision**

- \_\_\_\_\_ Does your income support your choice? (Rent/mortgage and utilities should be no more than 30% of your income. For example, if your monthly income is \$500.00 your rent/mortgage and utilities should be no more than \$150.00.)
- \_\_\_\_\_ How much do you have saved for deposit and first months rent?
- \_\_\_\_\_ Do you have a negative rental or credit history?
- \_\_\_\_\_ Have you tried to improve your credit history? This could be done by arranging a monthly repayment plan to pay off the bad debt or past utility bills. If not, start this repayment plan even if it is only \$1 a month.
- \_\_\_\_\_ How much living space do you want or need?
- \_\_\_\_\_ Do you need a location close to work, schools, shopping? Do you need access to public transportation?
- \_\_\_\_\_ Does the home need to be wheelchair accessible?
- \_\_\_\_\_ Take a hard look at your first choice of housing. Is this a realistic goal for you? If you're not sure, choose your 2nd choice and work on a plan toward your 1st choice more slowly over time.

## STEP THREE

### **Act on Your Housing Choice**

**(Remember:** Put all your papers in one place!)

- \_\_\_\_\_ Social Security Card
- \_\_\_\_\_ Proof of Income
- \_\_\_\_\_ List of past rental and landlord addresses and rental dates
- \_\_\_\_\_ Personal reference names and addresses
- \_\_\_\_\_ Driver's license, state or Human Services ID
- \_\_\_\_\_ Other important papers (Birth Certificate)

\_\_\_\_\_ Current expenses (this will help determine your affordability of your home)

### **Obtain Your Own Rental & Credit Reports**

\_\_\_\_\_ Find out what's listed.

\_\_\_\_\_ If you owe any utility bills, what will it cost to get the utilities turned on?

\_\_\_\_\_ Think of how you'll respond when asked about your negative rental or credit history.

\_\_\_\_\_ Prepare to share past conviction history and positive personal life changes.

\_\_\_\_\_ Make copies of your reports and take them with you to share when applying for housing.