

# Your Prevention Plan

## STEP ONE

### **Once You're in Your Own Home**

- \_\_\_\_\_ Purchase renter's or homeowner's insurance
- \_\_\_\_\_ Keep enough money in a savings account to cover at least one month's rent or mortgage and extra for emergencies.
- \_\_\_\_\_ When struggling financially, use assistance for food, utilities (HEAP), school clothes, etc. to ensure being able to pay the rent. Cut back on extras.
- \_\_\_\_\_ Work closely with a case manager (i.e. JFS, LSS, Fairfield Metropolitan Housing Authority, New Horizons, etc.) to build a support system that will help you deal with small problems before they are big ones.
- \_\_\_\_\_ Do not allow people, other than those listed on your lease, to live with you.
- \_\_\_\_\_ Know your lease and what your landlord expects of you. Call him/her if you have a question

## STEP TWO

### **When You Have a Problem**

- \_\_\_\_\_ Call your landlord as soon as you know you have a problem, such as being late with the rent or can't pay utility bill, and work out a plan acceptable to both of you.
- \_\_\_\_\_ Call your case manager to discuss your options and form a plan. If you have a section 8 voucher or are living in Public housing call your case manager at Metropolitan Housing Authority.
- \_\_\_\_\_ Call Information & Referral to find out what assistance is available, if you qualify, and what you need to do to apply for that assistance.
- \_\_\_\_\_ When you have a problem address it immediately—waiting will only make it worse.

