Housing Guide

Tips and Tools for a Successful Housing Experience

BOSTON HEALTH CARE *for the* HOMELESS PROGRAM
SINCE 1985

Prepared by Joanne Guarino
on behalf of the Consumer Advisory Board of BHCHP

GETTING STARTED

Landlord's contact information

Name	
Phone number	
Address	
Email	

Monthly bills

Rent	*Amount*	*Due Date*	*Pay to*
Utilities	*Company*	*Due Date*	*Pay to*
Electric			
Gas			
Oil			
Cable			
Phone			

Emergency numbers

911	
Doctor	
Case Manager/Advocate	
Poison Control	1 (800) 222-1222

FOR MORE INFORMATION AND ADDITONAL RESOURCES ABOUT…

Grocery Store (and other Store) Coupons
- Look inside your Sunday newspaper
- Go to **RetailMeNot.com**
- Go to **CouponMom.com**
- Go to **CouponCabin.com**
- Go to **Coupons.com**

Healthy Eating
- Go to **www.choosemyplate.gov**
  - And for information about eating healthy on a budget, click on the "*Healthy Eating on a Budget"* button on the left-hand menu

Dealing with Stress or Anger
- Talk to your Primary Care Provider or Psychiatrist
- If you need to talk to someone immediately, go to the BMC clinic at JYP (780 Albany St.) for a walk-in Open Access Therapy appointment Monday-Friday

YMCA and Fitness Options
- Talk to your Case Manager
- Visit: **www.ymcaboston.org**

Getting a Charlie Card
- Visit: **www.mbta.com**

Managing Debt
- Visit: **www.consumer.ftc.gov**

Resources for Elderly Individuals
- Visit: **www.cityofboston.gov/elderly**

Death Arrangements
- Visit: **www.funeralwise.com/plan/how_to**

Finding a Credit Union Near You
- Visit: **www.mycreditunion.gov/pages/mcu-map.aspx**

Receiving Your Annual Credit Report and Credit Score
- Visit: **www.AnnualCreditReport.com**
- Visit: **www.consumerfinance.gov**

Taxes
- Visit: **www.irs.gov**

Payment Assistance Programs
- Visit: **www.pseg.com**

~ TABLE OF CONTENTS ~

	Page
Housing Basics	
How to Settle In	1
How to Stay Safe	2
How to Keep Rooms Clean	3
How to Buy Groceries and Do Laundry	4
Weekly Meal Planner Template	5
Staying Organized	
How to Keep Track of Appointments and Bills	6
How to Keep a Weekly Schedule	7
Finances	
How to Budget and Open a Bank Account	8
How to Write a Check	9
Everyday Life	
How to Stay Connected to Family and Friends	10
How to Get a Photo ID	11
How to Get a Library Card	12
How to Make the Internet Work for You	13
How to be Informed About Your Record	14
For More Information	15

How to Settle In

MAKE YOUR PLACE YOUR OWN

You will need to get furniture, kitchen supplies and linens to help you settle into your new home.

Furniture banks are excellent for getting household essentials.

- Massachusetts Coalition For The Homeless (Lynn, MA): **(781) 595-7570**
- HGRM in Action (Acton, MA): **(978) 635-1710**
- New Life Home Refurnishing (Medfield, MA): **(774) 316-6395**

Contact a case manager for help with transportation arrangements to and from the furniture banks.

The Dollar Tree and smaller stores are great places to get household basics.

ROOM ESSENTIALS

Kitchen	*Bathroom*	*Bedroom*
plates	soap	sheets
utensils	shower curtain	blankets
pots and pans	toilet brush	curtains
dish soap	plunger	pillows
sponges	trash can	hangers
trash can	cleaning products	
trash bags	toilet paper	
dish towels	towels	
dish rack	handicap assist devices	
paper towels		
cleaning products		
cups/glasses		

How to be Informed about your Criminal Offender Record Information (CORI)

A CORI is a person's criminal record history. Even criminal cases where you are found 'not guilty' will appear on your CORI. Many employers, landlords, volunteer organizations, housing and licensing screeners may ask to see some or all of the information on your CORI.

REQUEST A COPY OF YOUR CORI

You can request a copy online, by mail, or by calling the Department of Criminal Justice Information Services (DCJIS) at: **617-660-4640**, located at: 200 Arlington Street, Suite 2200, Chelsea, MA 02150

- Online: type "*how to get a copy of my cori*" into a search engine (Google or Bing).
- The mailing form can also be found by using a search engine (Google or Bing).
- You will need to submit a payment of $25 (check or money order only). If you cannot afford the payment visit: **www.mass.gov**

Once you receive your record, check it for mistakes.

SEALING OR CORRECTING YOUR CORI

A CORI can be sealed. After your record is sealed <u>most</u> employers and CORI requesters will not find out about your sealed records.

There are two ways to seal your CORI, both of which are free:

1. An administrative process by mail.
   - ♦ The needed form can be accessed at the mass.gov website
2. In person by a judge.

Records that can be sealed include:

- Cases where you were not found guilty, or cases where charges were dismissed or dropped.
- Most criminal records can be sealed after a waiting period: a minimum of 5 years for a misdemeanor, and a minimum of 10 years for a felony.
- Some types of convictions, including certain firearms offenses, perjury, witness intimidation, state ethics act violations and sex offense cases cannot be sealed.
- Juvenile records can be sealed at the same time that you seal your CORI.

Criminal justice agencies and certain education agencies and departments that work with children have access to sealed record information during the hiring process.

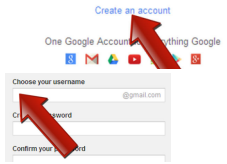
*For more information on criminal record rights call:
Greater Boston Legal Services at: **(617) 371-1234** or Legal Advocacy and Resource Center (LARC) at: **(617) 603-1700** or **1-800-342-5297**

How to Make the Internet Work for You

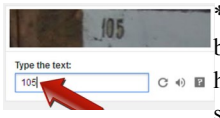
EMAIL ACCOUNT

Gmail and Yahoo are both great options. Below are steps specifically for a Gmail account.

1. Open the Gmail webpage
   Go to **gmail.com** and click on the blue "Create an account" hyperlink.
2. Come up with and write down a username
   Use your name and favorite number or a nickname
   - ♦johndean33
   - ♦marysmith617
   - ♦bigtommy52



3. Fill out the rest of the required information. This includes a password, your date of birth, and your location.
4. Prove you are not a robot.
   Before selecting your current location, you have to do the verification code.



**press on the volume button if you're having a hard time reading that code so that you can hear it.

5. Agree to the privacy policy and click next step
   Do this if you agree to Google's terms in the privacy policy. After you press "next step" you will have to press it one more time.

You can use your Gmail account to communicate with people you know, to contact someone for a job or to be contacted for a job. To write an email, press on the red COMPOSE button on the top left hand corner of the page after logging into your email account (using gmail.com).

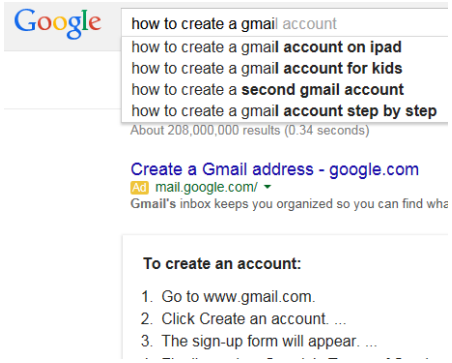
USING A SEARCH ENGINE

Examples: **Google.com** or **Bing.com**

What you should enter:

A question (e.g. "Where is the closest library to BMC?")

What you are trying to understand (e.g. "How to setup a gmail account")
The search engine will give you a list of
helpful links to explore.



How to Stay Safe

BE PREPARED

1. Have an exit strategy
   - In case of an emergency have at least two planned ways of exiting the building.
2. Have emergency supplies on hand
   - Keep a bag packed with essentials in case of an emergency.
     - ♦ First aid supplies, change of clothes, bottles of water and toiletries
   - Store canned goods.
     - ♦ They last a long time and do not require special storage.
   - Keep a working flashlight and fire extinguisher.
   - Make sure that smoke alarms and carbon monoxide monitors are up to date and working.
   - Keep extra batteries on hand to replace when needed.
3. Important reminders
   - Always lock your door and keep your key in a safe place. Be thoughtful about making copies of your keys.
   - Be cautious when discarding cigarette butts; they can easily catch fire.
   - If you have a gas stove, double check that it is turned off when you are done using it.
   - Gas leaks have a noticeable odor--if you smell a gas leak call your land lord.
   - Remember to keep a list of emergency contacts easily accessible.

SAFE KEEPING

1. Copy important documents
   - Make a copy of your ID or license, social security card, medical card and other important papers (copies can be made at the library).

2. Find a place for valuable papers
   - Use a lock box, or a file cabinet that locks to store valuable papers.

How to Keep Rooms Clean

THE BASICS

Any Room

1. Put things away when you're finished
   - Make this a habit to keep clutter down.
   - Throw out stuff that you don't need anymore.
2. Dust the room
   - Using a damp cloth, dust from one side of the room to the other. Rinse your cloth if it gets too dusty.
3. Vacuum or sweep and mop the floor
   - Start on one end of the room and make your way around the room. If you are sweeping, be careful not to step on the pile of trash.

Bathroom

- Use a paper towel to wipe up drips or splashes.
- Wash extra toothpaste down the drain and rinse to keep the sink clean.
- Wipe the outside of the toilet. Use a toilet brush to clean the inside. Flush.
- Clean the shower. Spray cleaning product on the shower walls and the shower head. Let the product sit for a couple minutes and then rinse with water.

Kitchen

- Wash dishes after you use them. Soak sticky pots or pans in soap and water and wash them with the next round of dishes.
- Wipe up drips in the refrigerator with a slightly damp paper towel.
- Take out the trash when it gets full or smelly. Wipe the inside of the trash can if it is starting to smell.

How to get a Library Card

GETTING A LIBRARY CARD

1. Go to a branch of the public library

   Go to **www.bpl.org** or call **(617) 536-5400** to find the library in your neighborhood, along with the address and hours.

2. Bring a photo ID

   Your ID should have your full name, present address and signature.

   If you do <u>not</u> have a photo ID with the needed information, bring (1) a letter that came to you in the mail <u>OR</u> a signed copy of your lease, and

   (2) a photo ID that has your name and signature.

PROGRAMS AND EVENTS

Free computer classes

- Free computer classes are available at different library locations throughout the city. For more information, talk to someone at the "Information" desk at your local library OR visit the webpage **bpcc.bpl.org**

Most classes are taught by an on site instructor

Free events, like concerts and talks

- There are a lot of free events available through the Boston Public Library. Activities range from concerts to talks to a program for senior citizens. Go to the webpage

For more information about resources you can find at the public library, please visit their website: **www.bpl.org**

How to get a photo ID

WHY IT IS IMPORTANT

A photo ID serves as an official form of identification that allows you to prove who you are, and will help with other benefits.

REQUIRED STEPS

You can obtain a photo ID at the Registry of Motor Vehicles (RMV). Visit **www.massrmv.com** to locate the RMV closest to you.

What to bring:

- Document proving date of birth *(e.g. birth certificate, veteran's discharge)*
- Document proving signature *(e.g. canceled personal check, social security card)*
- Document proving Massachusetts residency (e.g. utility bill, lease, MassHealth letter)
- A Social Security Number (SSN)
- Present application and $25.00 (check or money order only) fee in person to any RMV full service office
- You can complete the application upon arrival

Note: *All documents must be originals. Photocopies will not be accepted*

If you are a veteran:

- In order to have veteran's status displayed on your photo ID you need to bring a DD-214 or DD-215 showing an honorable discharge or an honorable discharge form. There are no additional fees to have a veteran's indicator on your MA ID card.

How to Buy Groceries and Do Laundry

GROCERIES

1. Make a grocery list
   - Plan out your meals for the week and write down ingredients for each meal. Use a weekly meal planner, like the one on the next page.
   - Think about sizes. Only buy what you will actually eat.
2. Grocery shopping
   - Save money by buying generic store brand products.
   - Inexpensive (or free) food:
     - Greater Boston Food Bank visit: **gbfb.org** or call: **(617) 427-5200**
     - Fair Foods. They give $2 bags of produce. For more information visit: **fairfoods.org** or call **(617) 288-6185**
3. Store your groceries
   - Put your groceries away soon after shopping.
   - Freeze products that you will not use for a while, like meat, milk or bread.

LAUNDRY

1. Washing your clothes
   - Sort your dirty clothes into piles for light clothes and dark clothes.
   - Before washing, empty out your pockets of any pens, money, or papers.
   - Place your clothes in the machine and add detergent to the washing machine. Be careful when using bleach.
   - Start the washing machine.
2. Drying your clothes
   - Clean the lint tray before drying.
   - Place your clothes in the drying machine.
   - Start the drying machine.

*If you're using a coin-operated machine, remember to save quarters!

Remember to fold your clothes and put them away after drying them to avoid wrinkles!

Weekly Meal Planner **Week of: _____**

	Breakfast	Lunch	Dinner	Snack
SUN.				
MON.				
TUES.				
WED.				
THURS.				
FRI.				
SAT.				

How to Stay Connected to Family and Friends

GET INVOLVED

1. Be a friendly neighbor
   - Make an effort to get to know your neighbors. Say hello and introduce yourself when you have the opportunity.
2. Visit community centers
   - The YMCA serves as a place where you can exercise while also being social. It also provides financial assistance based on demonstrated need.
     - For more information talk to your case manager.
3. Find AA and NA meetings
   - Use these meetings as a way to meet people and gain contacts.
   - Get telephone numbers at meetings.
     - For meeting times visit: **aaboston.org** or call **(617) 426-9444**
4. Volunteer
   - Look for volunteer opportunities. Hospitals, churches, and animal shelters are great places to start!
     - You can find volunteer opportunities online (at the library).
     - A great way to get started is to visit: **BostonCares.org**

SET YOURSELF UP FOR SUCCESS

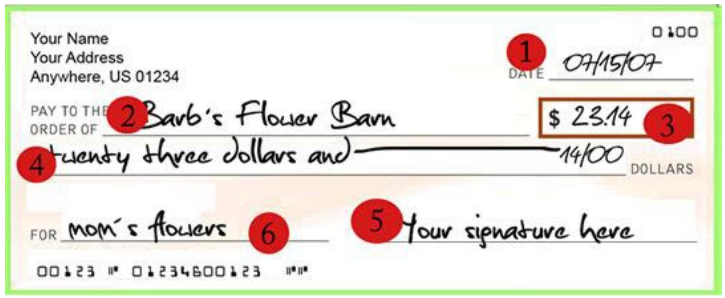
Have phone numbers

- Keep a list of phone numbers and other important numbers somewhere easy to access, like your refrigerator.
- Examples:
  - Numbers of friends and family
  - Pharmacy and doctor

The library can be a great place to find community activities or to volunteer. It can also be a great way to gain access to the internet or a computer

How to Write a Check

STEPS TO WRITING A CHECK



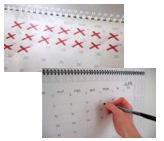
1. Write the date on the line in the upper right hand corner
   There will be a blank space next to or above the word "Date."
2. Write the name of the recipient of your check
   Do this on the blank spot next to the words "Pay to the Order of." If the check is for a person, remember to write their first and last names. If it's for an organization or company, write the complete name of the organization.
3. Write the amount of your check
   You will find a space for this to the right of a dollar sign. You have to include dollars and cents. Example: write "20.00" for twenty dollars.
4. Write the amount of your check using words
   Do this on the line below "Pay to the Order of" line.
   Examples:
   $20.48 --twenty dollars and 48/100
   $20.00 --twenty dollars and 00/100
   Draw a line running from the end of what you've written to the end of the line.
5. Sign your name on the line in the bottom right corner
   If you don't sign your name, the recipient won't be able to deposit the check.
6. Fill out the memo section on the bottom left hand corner
   This part is optional. However, it's a good idea to write down what the check is for so you can remember the reason in the future.

How to Keep Track of Appointments and Bills

USE A WALL CALENDAR

1. Get a wall calendar for the year with space for writing
   - Hang it up in your kitchen or someplace where you will see it every day.

Also try a pocket-sized calendar that you can carry with you.



2. Cross off the day on your calendar every day
   - This will help you keep track of the date. You should do this every night before you go to bed.

APPOINTMENTS AND BILLS

1. Add bills to your calendar
   - Write the due dates of your bills on the calendar at the beginning of each month.

2. Add appointments to your calendar
   - Whenever you get back home from an appointment, remember to add the next scheduled appointment to your calendar.

3. Remember birthdays and other important dates
   - Add important dates to your calendar as you learn about them.

How to Keep a Weekly Schedule

WHY THIS IS IMPORTANT

1. It will help you form new habits
   - It takes time and patience to get used to living on your own. Keeping a weekly schedule will help you form habits to help manage the upkeep of your new apartment.
2. It will help make your chores easier to do
   - Instead of doing all of your chores on one day, you can spread them out so that you only have to do a little bit each day. Here is an example of what a weekly schedule for your chores can look like:

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
Do laundry	Clean the kitchen	Make a shopping list	Go grocery shopping	Clean the bathroom	Clean the living room	Clean the bedroom

3. It will give you more control of your time
   - Keeping a weekly schedule will help you manage your time better, as well as give you more control of your time.

PLANNING

1. Plan your week every Sunday
   - Every Sunday, take the time to write down what you want or need to do that week. Include chores, appointments, and bills. If you can, also include the time that you want to do each thing.

2. Cross off everything you complete
   - As you complete the things on your weekly schedule, cross them off. If you don't get something done, don't worry, just write it down on the following day and try to get it done.

How to Budget and Open a Bank Account

SETTING A BUDGET

1. Keep track of your income and spending in one place.
2. Write down your expenses as you go along. Include the date, expense and cost for the day.
3. Figure out your monthly or weekly expenses. Keep track of which expenses change, such as groceries, and which expenses stay the same, such as rent.
4. Do not spend money not in your budget.

*For payment assistance programs or getting a Payee visit: **www.ssa.gov/payee**

OPENING A BANK ACCOUNT

Checking Account: An easy way to access cash
Savings Account: A way to save and build upon your money

- Both accounts require basic information such as social security number, a photo ID with a signature, and a minimum deposit amount.
- Before signing anything make sure that you understand any fees that you may be charged.

Credit Unions

- Credit Unions are a great option for individuals with lower incomes. They typically offer higher savings rates and charge lower or reduced fees.

Credit Report and Score

- A credit report contains a history of your credit, loan, and payment history.
- Credit reporting agencies:
  - You can check your credit report with each agency for free once a year. There may be a fee to include your credit score.
- Receiving an annual credit report can help you protect yourself against fraud and identity theft.
- Your credit score can be used by potential creditors (like banks or landlords) to determine your eligibility for credit cards, loans, and other expenses.

To learn more about building credit, finding a credit union near you, and monitoring your account see links in the Additional Information section at the end of this handbook