



Preparing to Go Home

You are looking forward to many things as you get ready to go home. But, you have many questions, too. Some women wonder where will “home” be? Where will I live when I get out? If you had a safe, stable, and supportive home with family or friends, you may be able to go back. But, maybe the place you lived before was not safe. Maybe you moved around. Or, maybe the place you lived before has too many influences that could lead you back into trouble. If so, you are better off finding new housing. You need to make a plan. Without a plan you could end up on the streets. A safe place to live is a key part to making a stable life as you move forward to achieve your goals.

Questions to think about:

- Do I have a safe, stable, supportive place to return to with family or friends?
 - What kind of housing do I need? Emergency? Transitional? Supportive? Permanent?
 - What kind of help do I qualify for? Where do I find this help?
 - Is there someone who can co-sign with me?
- Is there someone I know who would be a good roommate?
 - Do I need to be close to my kids? The parole/probation office? Places to work?
 - Do I need to be near public transit (buses, subways, and so on)?
 - Do I have a record of crimes that mean access to public housing or other subsidized housing may be limited?
 - What kind of things can I do to improve my chances of getting public housing or other subsidized housing?

Before Your Release

Before you leave jail or prison, there are several things you can do to get started on finding housing.

- Talk to your caseworker about the types of housing options you are eligible for. There are many programs and types of help you may be able to get.
- Make a list of things you need to think about in deciding where to live. Where will you need to go? Close to transportation? Close to your kids? And so on.
- Think about whether where you used to live is a wise option. Are there bad influences there that could draw you back into trouble?
- Ask your case manager or parole agent to help you find housing options that match your needs and eligibility.

After Your Release

Once you are out, it is time to look into the housing options you discussed with your case manager. If you are not moving in with a relative or friend, you will need to find the type of place that will work for you. Types range from temporary to permanent and are listed below:

“Halfway House” now called “Resident Reentry Centers (RRC’s). RCC are residential facilities/houses located in the community that provide structured case management services, including treatment, support, community/family engagement services, and work opportunities to people in prisons and jails just prior to or after their release. This is a step out of jail, but still under the supervision of Corrections. You must follow the rules or you can get stepped back which could result in your return to prison or jail. RRCs aim to prepare you to successfully reintegrate back and stabilize in the community. A referral from the criminal justice systems e.g., prerelease work, probation, or parole) is often required.

Overnight Shelters. Overnight Shelters generally let you stay during the night and you leave the next day. Bed space is limited, early check-in is often required. Most offer showers and laundry facilities. Some offer a meal and support services, like Narcotics Anonymous/Alcohol Anonymous (NA/AA). There is no charge for overnight shelters. It is a good idea to know what shelters are around in case of an emergency. Most can be located by calling 211 (Local Information and Referral number).

Emergency Housing/Shelter. Emergency housing is temporary shelter, up to 90 days, for individuals or families. Emergency housing most often provides food, shelter and assistance with clothing and transportation. At the Emergency shelter, people are also offered access to medical care, job training, job search and a variety of other supportive services. Most may be located by dialing 211 (Local Information and Referral number).

Transitional Housing. Transitional housing bridges the gap between emergency shelter and permanent, affordable housing, allowing people to continue on their path to self-sufficiency and independent living. Transitional housing is offered for a period of up to 18- 24 months and some of the services provided may include: intensive case management, life skills training, driver's license reinstatement, food, clothing, bus passes, employment services, referral to other social agencies, screening for domestic violence, disabilities, substance abuse, etc. The cost is based on a percentage of family income. Often, there is no charge until you get a job. Then you pay for part of the cost of your room, food, and services once employed.

Supportive Housing. Supportive Housing also provides short-term transitional housing and services to homeless persons, families with children, people with mental disabilities and others, including AIDS victims. Long-term supportive housing can be provided to persons with a disability or HIV/AIDS. Supportive Housing may be offered under these names:

- *Housing Opportunities for Persons with AIDS (HOPWA).* HOPWA provides housing and supportive services to prevent homelessness of low-income persons with HIV/AIDS and their families, and to create long-term strategies for meeting the housing needs of persons with AIDS and their families.
- *Treatment Housing.* Treatment Housing is an option for people who need to transform their lives, either because of substance abuse or other problems.
- *Supportive Housing for Elderly.* Housing for Elderly may be called Section 202 and is open to very low-income families which include at least one person 62 years of age or older.
- *Supportive Housing for Disabled.* Housing for Disabled may be called Section 811 and is open to very low-income persons with disabilities from 18 to 62 years old.

Permanent Housing. Permanent housing has no set time limit on your stay which is set by your lease period of a week, 30 days, 6 months or 12 months. You must obey your lease and renew it if you want to stay after it ends. The following types are based on income with the exception of SRO:

- *Single Room Occupancy (SRO).* In this type, you get your own bedroom/sitting room. Often it has a private bath. But you will share a kitchen with others. These are usually safe and affordable options. Living in an SRO is a way to get a fresh start.
- *Veterans Affairs Supportive Housing (VASH).* The HUD-Veterans Affairs Supportive Housing (HUD-VASH) program gives Housing Choice Voucher (HCV) rental assistance for homeless Veterans with case management and clinical services provided by the Department of Veterans Affairs (VA). Veterans Affairs provides these services for participating Veterans at VA medical centers (VAMCs) and community-based outreach clinics. Locate Veterans housing:
http://portal.hud.gov/hudportal/HUD?src=/program_offices/public_indian_housing/programs/hcv/vash#4
- *Public Housing.* Public housing is limited to low-income families and individuals. A local Public Housing Authority determines your eligibility based on: 1) annual income; 2) whether you qualify as elderly, a person with a disability, or as a family; and 3) U.S. citizenship or eligible immigration status. Housing may be in a building, complex or scattered site. There is often a waiting list, join it and update your address while you wait. Request a list of factors that help people get in faster e.g., homelessness, victim of domestic violence, young adult aging out of foster care, and sometimes ex-offenders.
- *Housing Choice Vouchers (HCV).* A local Public Housing Authority determines eligibility for a housing voucher based on the total annual income and family size. Help is limited to US citizens and specified categories of non-citizens who have eligible immigration status. In general, the family's income cannot be more than 50% of the average income for the county or area where the family chooses to live. The person can use the voucher at any housing that meets the rules of the program and is not limited to units located in subsidized housing projects.
- *Project Based Vouchers (PBV).* Project Based Vouchers offers rental help for eligible families who live in specific housing developments or units. Under this program, a Public Housing Authority (PHA) enters into a contract with the owner for certain rentals for a set amount of time. They then draw eligible families from the PHA waiting list.



- **Private Subsidized Housing.** Subsidized housing can be different things. Units may be single-family homes, multi-family apartment communities, high-rise buildings, or scattered units. Assistance may be in the form of Tenant Based Rental Assistance (TBRA), Sponsor Based Rental Assistance (SBRA), or Project Based Rental Assistance (PBRA). A family's likely income determines both eligibility for assistance and the rent a family will pay. Apply directly at private owner/agent rental office. Explore privately owned properties, Community Development Corporations (CDCs), Corporations for Supportive Housing, not for profits, and faith-based owned housing.

Roommates. Roommates are one way to afford housing. Roommates may both sign a lease (rental agreement). Each pays a part of the rent. Think carefully about the person you might live with. You need to be able to trust them to meet their part of the rent. You must also be able to get along with them. Don't just fall back on family or friends that may be a bad influence. It is a good idea to talk carefully with any possible roommate about things. Interview them. Do they have a job that allows them pay part of the rent? Are they a day person or night person? Do they have friends over a lot? Are they into things that will get you in trouble? If you do not know someone, look on websites like www.craigslist.com or newspapers. You will find people seeking roommates or to rent a room. But, screen them carefully! A roommate does not need to be your best friend. They need to be reliable and pleasant to live with. Then, be considerate of one another.

Renting. Once you have a job and are settled, you may find you want to lease (rent) a market rate (non-subsidized) apartment. Look in the newspaper or on the web for "apartments to rent" in your zip code. Check websites like www.craigslist.com for your area. **Be careful about getting in over your head too quickly by renting an apartment you cannot afford.** That can land you on the street. What can you afford? A good rule is "no more than one-third of your monthly income should go toward housing." So, if you earn \$1,000 per month, you should pay no more than \$333 each month in rent. Also, to move in, it is normal to have to give one month's rent as a security deposit (held in case you do damage or don't pay) plus the first month's rent. That means you need two month's rent just to move in. If the apartment is in good shape and free from damages when you move out, you'll get your security deposit back within 30 days or within the period noted in your lease. You provide a forwarding address and they send it to you.

If you find an apartment you can afford, contact the landlord to see it. If you like it, complete the application. Most will ask about your job, pay, credit and financial information, rental history, and any criminal convictions. Landlords may also legally ask you for your Social Security and driver's license numbers. Also, in most states they can ask for proof you are in the US legally. Landlords may even ask if you smoke, have pets, or if you've ever been sued. These questions are legal as long as they ask them of everyone.

Landlords can choose whomever they want as long as they don't discriminate due to race, color, religion, national origin, gender, age, familial status (having children), and physical or mental disability (including alcoholism and past drug addiction). Many states and cities also do not allow discrimination based on marital status, gender identity, and sexual orientation. But, they can reject someone for not making enough to pay rent, bad rental history, bad references, or bad credit history.

If you are approved, you will sign a "lease" covering a period of time, usually a year. You must pay the rent at the start of each month for that period.

Legal Issues and Federal Housing

Some people may tell you that you are not eligible for federally funded housing (see list above) if you have been found guilty of a felony. This is often wrong! There are only two cases where you absolutely cannot get subsidized housing. If any person in the household has: 1) a lifetime registration requirement under a State sex offender program, or, 2) ever been convicted of making methamphetamine (meth) on federally assisted housing property. You should also be aware that anyone evicted from public housing for a drug offense can't get public housing/other subsidized housing (except VASH) for three years unless past tenant successfully completed a recognizable treatment program and provides documentation to the Housing Authority or private landlord. (Even if you are within this three-year period when you apply, you might not be when you get to the top of the wait list.)

Public housing and private landlords offer subsidized housing also have rules that they cannot admit anyone that is using illegal drugs. Or, they cannot let you in if drug activity may threaten the health, safety, or peace of other residents. Many can weigh your record – especially drugs, violence, or destruction of property – in making their decision. But, even if you or a person in your household has a record that is a problem, you can get back into public housing if you can show things have changed. The public housing authority/private landlord can consider changes like successful completion of a treatment program, a person causing past problems is not with you anymore, and so on. **States are different, so check on the local housing policy where you live.**

What Can I do to Improve My Chances of Getting Into Public Housing or Other Subsidized Housing?

With your application, you can include anything showing that you:

- Successfully completed a drug rehab program
- Now attend AA, NA, other support group meetings
- Have used counseling or case management services, including what your goals are and how you plan to meet them
- Are engaged in community service
- Are employed or are enrolled in job training program

Also include a letter from you, a case manager, or someone else who knows you well that explains why you are unlikely to be involved in criminal activity in the future. For example, you:

- Have a job, or are in a job training program
- Have completed GED, vocational, or higher education programs
- Have a strong support network such as family, case managers, religious leaders, and AA/NA sponsors
- Have successfully completed reentry programs
- Are getting social services
- Are in addiction recovery
- Are committed to a crime-free life
- Are giving your time for community service
- Have a new sense of religious devotion

Credit Scores and Reports

Your credit score and report will affect your chances of renting an apartment, or getting a loan to buy a home and how much interest there will be on any loan you get (read the Financial Literacy Tipsheet for more). For example, a landlord may ask for information used to check your credit score or report. A bank will always check your credit score if you apply for a loan. Before applying, you will want to get and review your credit score and history.

Your credit score is a number calculated by three companies called “credit bureaus” (Equifax, Experian and TransUnion). This score is shorthand for how likely you are to pay back a loan or pay rent. It is based on your history put into a mathematical process. Generally, the scores range from 280 to 850. The higher it is, the more trustworthy you seem to them. You generally don’t have a “right” to see your credit score for free. You can get free estimates or scores from various websites provided in the Resources below.

A credit report contains the detailed history kept by a credit bureau that goes into your credit score. It is a summary about how you pay your bills and repay loans, how much credit you have, and your monthly debts. Lenders, landlords, and others buy your credit report to help decide whether to approve your application for a loan, credit card, or housing. You have the right to see your credit report for free once each year. See the Resources below to learn how to get your credit reports.

If you don’t have the credit score you need to get an apartment or loan, you may have to spend some time improving your credit score and history.

A Co-Signer

If your credit score isn’t high enough, you may need a co-signer to help you. A co-signer is someone who is willing to sign onto the lease or loan application. This person is then also responsible for the rent or loan repayment. Someone willing to co-sign for you is putting his or her faith in you. So, it is important to make sure you make your payments because they are “on the hook,” too. Renting a place you can’t afford puts your co-signer at risk!

Maintaining Your Home

Wherever you live, keep it in good shape. This means clean and in good repair. Your life will be healthier and more pleasant. Do some basic cleaning every day. On weekends or when you have more time to do a more thorough cleaning. The Resources section below has websites with good advice. Keeping your house clean and orderly gives you a sense of success and peace.

If something breaks, get it fixed as soon as possible. This will both make life easier, and stop small problems from growing into big expensive ones. If you rent, the landlord will generally fix things that are broken like appliances or pipes. Most apartments have a “superintendent” to do repairs. Ask whom you should contact if something needs repair. Be polite but direct in asking for it to be fixed. Follow-up request with a dated written documentation to protect your interest.

Resources

- Housing and Urban Development** – You can get housing information from the local department of housing listed in the blue pages of the telephone book. If you cannot find local information, contact the U.S. Department of Housing and Urban Development, 451 7th Street S.W., Washington, DC 20410. Telephone: (202) 708- 1112, TTY: (202) 708-1455. HUD federal Internet address: <http://www.hud.gov>
To locate subsidized housing in your area go to: http://portal.hud.gov/hudportal/HUD?src=/topics/rental_assistance
- Housing and Urban Development Fair Housing Information** – You can get information about the Fair Housing Act, and report discrimination, at the Office of Fair Housing and Equal Opportunity, Department of Housing and Urban Development, Room 5204, 451 Seventh St. SW., Washington, DC 20410- 2000. Or call toll free: 1-800-669-9777
- Free Annual Credit Report** – The credit bureaus have set up a single site to get your credit reports. You are entitled to get one free report each year. NOTE: some sites try to charge for credit reports. You should not have to pay for your free annual report. To get this report you will need your legal name, birth date, Social Security Number, your current address, and prior address. Review the credit report to make sure everything in it is correct. If the report has an error you can dispute it to get it corrected. <https://www.annualcreditreport.com/index.action>
- Credit Scores** – You do not have a right to a free credit score. Getting a true credit score (the FICO) will require payment. You can get your Equifax and TransUnion scores for a small fee at MyFICO. (The public can’t get an Experian score.) It will cost about \$5 and you need a credit card, your legal name, social security number, and address. Be sure to cancel any “credit monitoring service” right away to avoid charges. www.myfico.com
- Free Credit Estimates or Scores** – Several websites give a credit score estimate that will be close to the FICO score. This link gives seven options. Read about each and pick one. In general, you’ll need your legal name, Social Security Number, current address, and prior address. Do not sign up for services that charge you (some offer “credit monitoring” or other services.) If you do, cancel right away to avoid charges.
<http://www.bankrate.com/finance/credit-cards/how-to-get-a-free-credit-score-1.aspx>
- Improving Your Credit Score** – This site has many tips for different ways to improve your credit score. It may take some time, but you can do it! <http://www.myfico.com/crediteducation/improveyourscore.aspx>
- Household Cleaning** – Good Housekeeping has a room-by-room cleaning guide at <http://www.goodhousekeeping.com/home/heloise/house-cleaning-guide-feb06>.
For a lighter look at the topic, see the advice column “Ask a Clean Person” at <http://thehairpin.com/tag/ask-a-clean-person/>