Who is IHI?
Innovative Housing Institute (IHI) is a non-profit that helps people find housing that matches their current needs.

What is the STEPS Notebook?
The notebook is a tool for you to use to track housing options in Baltimore. Using this Notebook will remind you of necessary and helpful STEPS to keep and maintain a home.

The Baltimore area includes the city, and three counties: Howard, Anne Arundel, and Baltimore. It can feel like a big decision to move to a new area. Be open to the idea, and ask questions.
Housing options can be confusing, and it may be difficult to know where to start. The STEPS Notebook makes it easier by breaking big tasks into smaller STEPS. Feeling smart, and knowledgeable, will help you make the best choice for yourself.

The STEPS Notebook provides ONE PLACE to keep all your information during the STEPS to reach your goal.

MY GOAL IS TO: _______________________________________

We believe in you. Do you believe that you can succeed in taking these STEPS? Circle one.

Yes           No

If you circled yes, you’re ready to start.
What is your current housing situation?

I have a safe place to live, but it's temporary.

Yes

- I need help with finding permanent housing: page 4
- I need helpful advice for living on my own: page 29

No

- I need immediate or temporary housing: page 15

The STEPS Notebook is broken into three sections:

Section 1: I need help finding permanent housing............ Page 4

Section 2: I need immediate housing and assistance ...... Page 15

Section 3: I need helpful advice for living on my own...... Page 29
Let’s start by defining some words that are important to know, so you can make informed choices.

**What is a “housing voucher”?**

A housing voucher is administered by housing authorities that receive funds from the federal government. A housing voucher provides for rent assistance for which you pay 30% percent of your income for rent. The balance of the rent is paid by the Housing Choice Voucher Program (or formerly Section 8). You will continue to receive rent assistance if you live in the unit, and qualify for the program.

A **Project-based** voucher is rent assistance that is for a specific building, or a **specific unit** within a building. There are many buildings to choose from, but all buildings have a very limited number of units that are assigned with these vouchers. The voucher is not yours, and if you leave, **will stay with the unit**.

A **Tenant based** voucher is yours, and yours to use for housing within a certain time frame. You will be required to search for qualified apartments on your own, and pay deposits and credit checks during the application process.

**What is public housing?**

Public Housing is another type of rental program for which you do not need a **voucher**. This assists individuals, families, seniors, and persons with disabilities. Public housing can be single family houses,
apartment complexes, and high-rise buildings. You must visit the local housing authority to see how much rent you will be required to pay each month. Most utilities are included in the rent.

Rental assistance units can be:

- part of a larger building, with other units that are not part of a rental assistance program;
- look like garden style apartments, rowhomes / duplexes, or single-family homes; and
- funded by both private and government, so qualifications to live there, will be different.

X-TRA STEP: NEW INFORMATION CAN FEEL OVERWHELMING.

Learning a lot of information at once can be stressful. It is typical to feel anxious, and worry about forgetting or not understanding all at once:

- Keep all the information in one place (in your STEPS notebook!)
- Take notes and follow the directions
- Ask questions if you don’t understand. Keep all the options open right now. This is called brainstorming!
Housing Choices

The first **STEP** is to know **what you are eligible for**.

**IMPORTANT STEP:** Check all the boxes that you qualify for, even if the waiting lists are currently closed.

**REMEMBER:**
If you do not keep your contact information updated, you may miss your turn. Don’t let this happen. You must visit the office to update your paperwork in person.

**Housing Authority of Baltimore City – Housing Choice Voucher Program**

1225 West Pratt Street, Baltimore, Maryland 21223  
Phone: (443) 984-2222

- Public Housing: the wait list is open and receiving new names
- Project Based Voucher Program- Non-Elderly (under 62 years of age) and disabled persons – waiting list is closed
- Project Based Voucher Program - Seniors (over 62 years of age) – waiting list is open until December 2017
- Project Based Voucher Program - Individuals and Families – waiting list is closed
- Tenant Based Voucher Program – open to everyone, but waiting list is closed

The last time I called and updated my information was ________________.
If you have already applied, and you wish to check your waiting list position, call our automated phone number at 410-761-2661. You may contact our admissions team at apply@hcaac.org

☐ Public Housing: Currently accepting public housing waiting list applications for families and senior/disabled individuals. You can apply on line at http://hcaac.com/wp1/application-2-3/apply-online/
☐ Housing Choice Voucher (Section 8): Waiting list is closed.

The last time I called and updated my information was ________________.

☐ Housing Choice Voucher Program – waiting list is closed.
☐ Housing Opportunities for Persons with Aids (HOPWA)
   This program is dedicated to address the housing needs of low-income families living with HIV/AIDS – must have referral from caseworker.

The last time I called and updated my information was ________________.
Housing Choice Voucher Program – open and accepting names for families, seniors and disable. Find the application online at http://www.baltimorecountymd.gov/Agencies/housing/dsssec8.html

The last time I called and updated my information was _______________.

Maryland State Department of Disabilities

410-767-3660
housinginfo.mdod@maryland.gov

Project Based Voucher Program- Section 811: Non-Elderly (under 62 years of age) and Disabled persons. Wait list open. Contact your case manager for a referral and pre-application.

The last time I called and updated my information was _______________.

AIRS Program – Permanent Housing for Persons with AIDS and/or Disability

410-576-5070 ext. 36

Adult Permanent Housing Program – Baltimore City and Baltimore County

Provides rental assistance and scattered site housing throughout Baltimore City. Eligibility: Homeless, low income HIV+ individuals or individuals with other disabilities. This program accepts new applications for processing several
times per year, advertised through email to referral sources and on this website. The website is [http://airshome.org/index.cfm?page=permhousing](http://airshome.org/index.cfm?page=permhousing). You must apply through your case manager.

The last time I called and updated my information was ________________.

**Community Housing Associates (CHA)**

*Phone: (410) 545-4429*

*Address: 2918-B Glenmore Ave Baltimore, MD 21214*

- Community Housing Associates provides affordable housing to adults and families with mental illness in Baltimore City. No individual pays more than 30% of their income for housing. Adults and families with a head of household experiencing mental illness. Wait list can be up to two (2) years.

The last time I called and updated my information was ________________.

**Volunteers of America, Chesapeake Paca House**

*116 N. Paca St. Baltimore, MD 21201 Phone: 410-837-7222*

Paca House is a permanent supportive housing program for eligible single adults. There are 76 Single Room Occupancy units and 30 efficiency apartments.

- Individuals and Families – Permanent housing (waiting list closed until 2018)

The last time I called and updated my information was ________________. 


Prospect Place

8720 Philadelphia Rd, Rosedale, MD 21237
Phone (410) 522-0225

Permanent housing for formerly chronically homeless men. United Ministries operates the facility and provide supportive services. Located in Baltimore County. Essex is a short bus ride away as are the employment centers of Franklin Square Hospital and White Marsh. Located on the Franklin Square Hospital campus.

- Single, homeless men with very low income.

The last time I called and updated my information was ________________.

The wait lists are closed or I’m already on a waiting list. Now what? How long will it take and what to do in the meantime?

You must wait until they call you. There is no way to know how long that will take. The next few pages will help you in this process.
X-TRA STEP: WAITING FOR SOMETHING THAT YOU WANT

It is frustrating to wait, and may cause you to feel impatient about having no control over the timing of new housing opportunities. It will help change your mood, if you focus on what you can do RIGHT NOW.

X-TRA STEP: FOLLOWING UP AND TAKING ACTION

It is important to do certain things at certain times. Lots of people use “To Do” lists to provide a checklist and a reminder. When you complete each step, check the box. Remember, each one is taking you one STEP closer to your goal!

<table>
<thead>
<tr>
<th>TO DO LIST</th>
</tr>
</thead>
<tbody>
<tr>
<td>☐ I have my State ID or Driver’s license and Social Security card</td>
</tr>
<tr>
<td>☐ I have my SSI/SSDI income letter or pay stubs from the last 30-60 days</td>
</tr>
<tr>
<td>☐ I have no current balance $ due at Housing</td>
</tr>
<tr>
<td>☐ I have no current balance $ with BGE</td>
</tr>
<tr>
<td>☐ I am thinking about how I will be able to move my stuff</td>
</tr>
<tr>
<td>☐ I am saving a little money every month for a deposit</td>
</tr>
<tr>
<td>☐ I know what wait lists I am on, and know how to check my status</td>
</tr>
<tr>
<td>☐ I am keeping my contact information updated regularly</td>
</tr>
</tbody>
</table>
Every time you talk to someone to get information about housing, **write it down.** It’s easy to forget! Government offices and property managers must ask you for updated copies of your information. It is important to keep the process moving.

**REMEMBER:** THE RULES APPLY TO EVERYONE, NOT JUST YOU. IF YOU FOLLOW THEM, YOU WILL GET ONE STEP CLOSER TO YOUR GOAL.

Below is space to write down on a list what you need to do.

<table>
<thead>
<tr>
<th>DATE</th>
<th>WHAT I AM SUPPOSE TO DO AND FOLLOW UP ON</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
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</tbody>
</table>
If you receive a voucher in a project-based program, the managers will tell you what their process is for touring new places. This is the STEP you’ve been waiting for! Be sure to understand and follow all their program rules.

If you receive, or already have, a tenant-based voucher, the information below are sites online, to begin your search.

**Go Section 8**
http://www.gosection8.com/

**Maryland Housing Search**
http://www.mdhousingsearch.org/

**Affordable Housing Search**

This is a lot to think about. Where do I start and what new information should I know?
The next **STEP** - When you start to look at new places to live, think about the following questions and write down the answers for each place you visit.

<table>
<thead>
<tr>
<th>QUESTIONS TO ASK</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>What is included in the rent?</td>
<td></td>
</tr>
<tr>
<td>Are pets allowed? Does it cost more money to have them live with me?</td>
<td></td>
</tr>
<tr>
<td>Is there a washer and dryer? Does it cost money to use it?</td>
<td></td>
</tr>
<tr>
<td>What if I get locked out or forget my keys? Does this cost more money?</td>
<td></td>
</tr>
<tr>
<td>Are there free activities that comes with the rent I pay?</td>
<td></td>
</tr>
<tr>
<td>How far is the nearest doctor, store, or convenience and grocery store?</td>
<td></td>
</tr>
<tr>
<td>What is the smoking policy? Where would I have to go to smoke?</td>
<td></td>
</tr>
<tr>
<td>How do I contact maintenance, and when, if something breaks?</td>
<td></td>
</tr>
<tr>
<td>How do I pay my rent? Can I do it online, or pay at the office?</td>
<td></td>
</tr>
<tr>
<td>Is there parking? Where do my guests park?</td>
<td></td>
</tr>
<tr>
<td>How long does my lease last, and how is it renewed?</td>
<td></td>
</tr>
</tbody>
</table>
Section 2

Immediate and Temporary Housing

In this section, there are lists of shelters and temporary housing, some for a specific population, and some general.
The numbers below are **CRISIS phone numbers** that can be very helpful in an emergency.

<table>
<thead>
<tr>
<th>Service</th>
<th>Description</th>
<th>Phone Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>Alcohol Hotline</td>
<td>Helpline for drug and alcohol abusers</td>
<td>800-252-6465</td>
</tr>
<tr>
<td>Child Help USA</td>
<td>Crisis counseling for abused youth and for abused parents. Referrals.</td>
<td>800-422-4453</td>
</tr>
<tr>
<td>Covenant House Nineline</td>
<td>Crisis hotline which provides crisis intervention, referral and info to the homeless, runaways, troubled teens and families. 24 Hour.</td>
<td>800-999-9999</td>
</tr>
<tr>
<td>Crisis Text Line</td>
<td>24/7 text, trained counselors, free (data rates may, but not usually, apply)</td>
<td>Text 741741</td>
</tr>
<tr>
<td>Maryland Youth Crisis Hotline</td>
<td>Crisis intervention, support, and referrals serving the western MD region.</td>
<td>800-422-0009</td>
</tr>
<tr>
<td>Frederick County Hotline</td>
<td>Crisis intervention support, info and referrals for all types of issues and situations to anyone in need.</td>
<td>301-662-2255</td>
</tr>
<tr>
<td>National AIDS Spanish Hotline</td>
<td>AIDS and HIV in Spanish language</td>
<td>800-344-7432</td>
</tr>
<tr>
<td>Natl Center for Missing &amp; Exploited Children</td>
<td>Clearinghouse for info</td>
<td>800-843-5678</td>
</tr>
<tr>
<td>Natl Suicide Prevention Lifeline</td>
<td>Network of local crisis centers</td>
<td>800-273-8255</td>
</tr>
<tr>
<td>Operation Runaway</td>
<td>Hotline &amp; 24 hour crisis walk-in center. Free crisis counseling/evaluation offered.</td>
<td>800-204-8600</td>
</tr>
<tr>
<td>Parent Information - Stress Line</td>
<td>Telephone support line for parents</td>
<td>301-662-2255</td>
</tr>
<tr>
<td>Rape Crisis Hotline</td>
<td>Crisis intervention for victims of rape, assault, or family violence; EMERGENCY SHELTER AVAILABLE</td>
<td>301-662-8800</td>
</tr>
</tbody>
</table>
Immediate and Temporary Shelters

**New Vision House of Hope**

Provides transitional housing services and overnight shelter for, support services, and health education to empower and strengthen persons in recovery, living with HIV/AIDS, newly released from incarceration, as well as Veterans and the community at large both women and men.

200 E. Lexington St. Ste. 605  
Baltimore, MD 21202  
Phone: 410-466-8558

**Catholic Charities Weinberg Housing and Resource Center**

Provides homeless services to over 275 adult men and women each night in the city of Baltimore. Services include shelter, convalescent care, breakfast and dinner, showers, laundry, case management and a variety of life skills and empowerment classes.

620 Fallsway  
Baltimore, MD 21202  
Phone: 443-478-3777

**Helping Up Mission**

Provide overnight shelter, two full hot meals, toiletries for showering, clean clothes and an evening chapel message for men only. Recovery houses are provided for both men and women with a fee depending on client’s ability to pay. They provide recovery services including standard and intensive outpatient.

1029 E. Baltimore St.  
Baltimore, MD 21202  
Phone: 410-675-7500
Weisman Kaplan House

Provides a halfway house serving men in the Charles Village neighborhood of Baltimore City.

2521-2523 Maryland Avenue
Baltimore, MD 21218
410-467-5291
**Homeless Veteran Hotline**

The Homeless Veteran Hotline is available to homeless Veterans and their families 24 hours a day, 7 days a week, 365 a year. The hotline will connect you to the Homeless Point of Contact or with a list of local organizations that can help.

1-877-424-3838

**Project PLASE**

Provides emergency housing that shelters and serves homeless adults in temporary housing. There is a 24-hour supported supervision and case management for our residents. Two locations.

3601 Old Frederick Rd.
1814 Maryland Ave.
Telephone: 410-837-1400
After hours is 443-467-8418
The Baltimore Station

An innovative therapeutic residential program supporting veterans and others, such as those on Medicaid, who are going through the cycle of poverty, addiction, homelessness to self-sufficiency.

140 W. West Street,
Baltimore, MD 21230
410-752-4454

Maryland Center for Veterans

Provides transitional housing with 120 beds and provides up to two years of transitional housing and supportive services for those who have successfully completed the Emergency Shelter Program and need continued supportive services to return to employment. Also provides emergency housing for 13 weeks and a case manager is assigned to you.

301 North High Street
Baltimore, MD 21202
(410) 576-9626
Women and Children

Below are services for women and their children. Most of these services focus on assisting women who are in domestic violence situations.

**Turnaround, Inc.**
A 24-hour hotline in which an assessment over the phone is completed and a referral to shelters can be provided. Counseling support to victims of sexual assault, domestic violence, and sex trafficking.

*6229 North Charles Street*
*Baltimore, Maryland 21212*
*(410) 828-6390 (Hotline)*

**Family Crisis Center of Baltimore County, Inc.**
Provides comprehensive and lifesaving services to family members experiencing family conflicts and family violence. Transitional shelter services are provided to qualified victims of domestic violence up to 6 months, Victim Advocate services, Individual and Family Counseling services, and Abuser Intervention services to perpetrators of family violence.

*P.O. Box 3909*
*Baltimore, MD 21222*
*Phone: 410.285.4357*
*Fax: 410-285-4361*
*Emergency Safe Shelter: 410-285-7496*
*24-Hour Hotline: 410-828-6390*
**House of Ruth, Inc.**

Provides emergency shelter, legal assistance, and counseling to victims of intimate partner violence and their children.

2201 Argonne Drive  
*Baltimore, Maryland, 21218*  
(410)889-7884 (Hotline) 24-hour helpline

**My Sisters Place Women Center**

Provides women and their children 3 meals a day, housing assistance, case management, emergency financial assistance, and personal services such as shower and laundry facilities.

17 W Franklin St *Baltimore, MD, 21201*  
(410) 727-3523

**Bon Secours Women’s Resource Center**

Located across the street from Bon Secours Hospital. Daytime drop center provides shower facilities, washers and dryers, and telephones. For women 18 and older.  
10 N Pulaski St, *Baltimore, MD 21223*  
(410)-362-3013

**Sarah’s Hope**

Provides emergency housing for families experiencing immediate and short-term housing crises.  
1114 Mount Street  
*Baltimore, MD 21217*  
410-396-2204
The Sage Center

Owned and managed by the Family Recovery Program, the Center provides two and three-bedroom apartments as well as program space for women and children, and families.

1209 N. Rose Street
Baltimore, MD 21213
410-605-0492

Light of Truth Center

Provides permanent, supportive housing for women in a supportive environment conducive to recovery, transition and restoration for women recovering from addictions.

3308 Kyle Court
Baltimore, MD 21244
443-393-2109
Overcoming Criminal Background?

Project PLASE

Provides emergency housing that shelters and serves homeless adults in temporary housing. 24-hour supported supervision and case management offered for residents. Two locations.

3601 Old Frederick Rd.
1814 Maryland Ave.
Telephone: 410-837-1400

X-TRA STEP: DID YOU KNOW YOU CAN EXPUNGE YOUR CRIMINAL RECORD?

A criminal background can be an obstacle to finding housing of your choice, and could limit your options. An expungement process could help.

Definition: Expungement (also called "expunction") is a court-ordered process in which the legal record of an arrest or a criminal conviction is "sealed," or erased in the eyes of the law. The process may also be referred to as "setting aside a criminal conviction."

Homeless Persons Representation Project

Provides expungement intakes at community-based sites to homeless and low-income persons with Maryland state criminal record. Check on hprplaw.org/get_legal_help/expungement for updates times and hours of intake days.

101. W. 23rd Street
Baltimore, MD 21218
410-695-6589
Do you identify as part of the LGBTQ community?

Below are resources for individuals who identify as lesbian, gay, bisexual, transgender or queer. These resources are specific for individuals who are looking to for housing and resources related to their identity and sexuality.

**FreeState Justice**

Provides legal services to low income LGBTQ and non-gender conforming Maryland residents such as name changes, gender marker changes, family law matters, discrimination, and legal protection.

231 East Baltimore Street, Suite 1100  
Baltimore, Maryland 21202  
410-625-LGBT (5428)

**INTAKE HOURS**

**Tuesday** 1pm to 4:30pm  
At our office: 231 E. Baltimore St  
Suite 1100, Baltimore, MD 21202  
**Wednesday** (after 2nd & 4th Friday):  
3pm to 5pm  
At the GLCCB: 2530 N. Charles St  
3rd Floor, Baltimore, MD 21218
Gay, Lesbian, Bisexual and Transgender Community Center of Baltimore (GLCCB)

Provides free and confidential case management related to housing, healthcare, and other services. Other programs offered include free HIV testing, AA and NA, Poetry Workshops, and much more.

2530 North Charles Street 3rd Floor
Baltimore, MD 21218
410-777-8145

Hearty House

Provides comprehensive services for victims and survivors of intimate partner abuse, rape/sexual assault, and child abuse. They provide emergency shelter for victims of intimate partner abuse who are in IMMEDIATE danger.

P.O. Box 857
Frederick, MD 21705
24-Hour Emergency Hotline: 301-662-8800

City Steps Youth Resource Center

Provides youth ages 14-24 with life skills education, case management, emergency services, and support services and obtaining housing for individuals starting at the age of 18, with HIV/AIDS.

1800 N. Charles Street, Suite 700
Baltimore, MD 21201
410-576-5070
Do You Have a Disability or a Handicap?

Baltimore Homeless Services – Housing Opportunity for Persons with HIV/AIDS

Provides housing assistance and related supportive services to low-income persons diagnosed with HIV/AIDS and their families.

7 E. Redwood St. Ste. 500
Baltimore, MD 21202
Phone: 410-396-7370, 410-396-4885

Project PLASE

Provides emergency housing that shelters and serves homeless adults in temporary housing. They offer 24-hour supported supervision and case management for our residents. Two locations.

3601 Old Frederick Rd.
1814 Maryland Ave. Telephone: 410-837-1400

New Vision House of Hope

Provides transitional housing and shelter that includes seven transitional houses and three women’s shelter locations that cater to those battling addiction, HIV/AIDS, or homelessness.

200 East Lexington Street, Suite 605
Baltimore, MD 21202 - (410) 466-8558
Maryland Legal Aid

Provides monthly expungement clinics. Advocates will assist in preparing and filing expungement petitions or all eligible records. Clients will be advised on which items on their records may be eligible for future expungement. Various locations found online at www.mdlab.org.

500 E. Lexington Street
Baltimore, MD 21202
410-951-7777
Intake Hours: Monday, Wednesday, & Friday 8:30am – 1pm

Maryland Volunteer Lawyers Service

Provides assistance with resolving civil legal issues by matching you with a volunteer lawyer who will represent you for free. You must qualify for services by meeting the income, case type, and geographic guidelines. You can apply for services by calling the intake phone number or applying online at https://mvlslaw.org/get-legal-help/apply-for-services/.

Intake Number: 410-547-6537
Monday through Thursday 9:00 a.m to 12:00 p.m.
In this section, you will find typical everyday issues that most people encounter, and tips and suggestions that will help you to organize the responsibilities of living on your own.

Wow. This is harder than I thought, and a lot to keep track of! Now what?
Before you move in, complete the form on the next page. This information is necessary to know as you begin living at your new home. By keeping all the information in one place, you will find it faster, when you need it.

MARYLAND 2-1-1 is a free hotline and website that will help find resources in the State of Maryland.

Maryland 2-1-1 connects you to health and human service resources in your community 24 hours a day, 7 days a week. You can also visit them online at http://211md.org/ to search the database too.
# Important Information

<table>
<thead>
<tr>
<th>Name of apartment building complex</th>
<th></th>
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</thead>
<tbody>
<tr>
<td>My address/city/zipcode</td>
<td></td>
</tr>
<tr>
<td>Move-in Date</td>
<td></td>
</tr>
<tr>
<td>How much is security deposit and how much do I have to pay?</td>
<td></td>
</tr>
<tr>
<td>Lease Date begin/ends</td>
<td></td>
</tr>
<tr>
<td>Does the lease automatically renew? If no, who do I contact, and when?</td>
<td></td>
</tr>
<tr>
<td>Name of Property Manager and contact #</td>
<td></td>
</tr>
<tr>
<td>Hours of Property Manager's Office</td>
<td></td>
</tr>
</tbody>
</table>
X-TRA STEP: THINKING AHEAD

Everyone wants things to work out, but there could always be a few obstacles and challenges that occur. Planning for a strategy ahead of time, makes it easier to be prepared for having a successful response and for making decisions.

Below is a list of potential situations. Answer the questions, to make a plan of action.

• Do you smoke? What does the lease say about smoking? Where can I smoke?
  Plan of Action:
  _____________________________________________________
  _____________________________________________________
  _____________________________________________________

• I like to play music. How loud can I play it and when? What if my neighbors don’t like it?
  Plan of Action:
  _____________________________________________________
  _____________________________________________________
  _____________________________________________________

• I like to have my friends over to visit. How often can they come and how long can they stay?
  Plan of Action:
  _____________________________________________________
  _____________________________________________________
  _____________________________________________________
• Where do I go for medical care? Food and shopping? What transportation will I use?

Plan of Action:

_________________________________________________________________
_________________________________________________________________
_________________________________________________________________

• What if I need help? Who do I call?

<table>
<thead>
<tr>
<th>Call IHI</th>
<th>Call Property Manager</th>
</tr>
</thead>
<tbody>
<tr>
<td>If you feel that you are being treated unfairly or being discriminated against</td>
<td>Maintenance Problems</td>
</tr>
<tr>
<td>If you need accommodations due to your disability</td>
<td>Questions about building, and programs/events happening within your building</td>
</tr>
<tr>
<td>To meet or discuss topics covered in this notebook</td>
<td>Forget or lose your keys. Questions about rent, and paying rent</td>
</tr>
<tr>
<td>For a home visit</td>
<td>To report a problem or incident</td>
</tr>
</tbody>
</table>
Paying rent **on time** is required.

If you don’t pay your rent, you will be told to move out. The chart below will help you remember all the details about payment. If you’re late paying, it is **important** to communicate this to the person responsible for accepting your payment.

<table>
<thead>
<tr>
<th>Information about Rent</th>
</tr>
</thead>
<tbody>
<tr>
<td>How much rent do I pay each month?</td>
</tr>
<tr>
<td>When is my rent due each month?</td>
</tr>
<tr>
<td>Where do I send my rent payment?</td>
</tr>
<tr>
<td>How much is the damage/security deposit?</td>
</tr>
<tr>
<td>If the rent is late, is there a late fee? How much is the late fee?</td>
</tr>
<tr>
<td>When does the landlord start charging a late fee?</td>
</tr>
<tr>
<td>If my check bounces, does that mean it’s a late payment?</td>
</tr>
<tr>
<td>When does the landlord start eviction if the rent is not paid?</td>
</tr>
<tr>
<td>What utilities do I have to pay?</td>
</tr>
<tr>
<td>What else do I have to pay? (For example, extra charge for pets, garage, laundry, key deposit, service fee if my check bounces?)</td>
</tr>
</tbody>
</table>
Following the rules of your lease is very important. Know what the rules are. **Empower yourself!**

Find out the rules of your lease, and write them down in the chart below. This makes you very knowledgeable, and will take away the stress from being confused.

<table>
<thead>
<tr>
<th>RULES FOR MY APARTMENT</th>
</tr>
</thead>
<tbody>
<tr>
<td>What are the rules about noise?</td>
</tr>
<tr>
<td>What pets are allowed? (kind of pet, number of pets, size of pets)</td>
</tr>
<tr>
<td>Are there rules about how I have to do my housecleaning? Do I have to do any yard work?</td>
</tr>
<tr>
<td>What happens if something breaks or someone damages my apartment? What should I do?</td>
</tr>
<tr>
<td>Can the landlord come into my apartment anytime he wants to?</td>
</tr>
<tr>
<td>What are the rules about someone living with me? How long can someone visit me (if they aren’t living with me)?</td>
</tr>
<tr>
<td>RULES FOR MY APARTMENT</td>
</tr>
<tr>
<td>------------------------</td>
</tr>
<tr>
<td>What happens if there is a police call to my apartment or someone in my family is arrested?</td>
</tr>
<tr>
<td>What happens if someone in my apartment uses illegal drugs?</td>
</tr>
<tr>
<td>How long is my lease? What happens if I want to move before my lease is up?</td>
</tr>
<tr>
<td>What happens when my lease expires?</td>
</tr>
<tr>
<td>If I want to move out, how soon do I have to tell my landlord?</td>
</tr>
<tr>
<td>What do I have to do to get my damage deposit back?</td>
</tr>
<tr>
<td>What does my lease say about overnight guests?</td>
</tr>
</tbody>
</table>
X-TRA STEP:  HOW TO GET GOOD AT SOMETHING

Every person who is good at something, learned to ask for help when they first tried. Asking for help might feel like you are bothering someone, or you might even be shy/embarrassed about asking. Don’t be! Asking for help shows that you are willing to try and are interested.

FREQUENTLY ASKED QUESTIONS

1). I have my new home, but I don’t have anything to put in it. Where do I get furniture and stuff I need to live on my own?

*A Wider Circle* is a non-profit that helps people start a new life! They provide beds, dressers, tables, chairs, dishes, pots, pans, and other small and large household items.

You can go online at [http://awidercircle.org/contact/](http://awidercircle.org/contact/) to sign up to request these free items, or IHI can help you with it in our office. You can also contact them yourself at (301) 608-3504.

2). I have trouble making my money last through the month. How can I manage it so I have something left until I get more money?

To make sure that you have enough money each month for rent, groceries, and other things, fill out the chart on the next page, with the help of your caseworker, or IHI staff.
**Estimate**: Fill out the first column before the month starts. Guess how much you will spend on each section. This way you aren’t spending all your money on one thing.

**What I Spent**: Once you pay each of the bills for a month, write it down in the second column.

**Budget**: A budget is a goal to stick to every month, so you know that you will have enough money to last.

<table>
<thead>
<tr>
<th>Expenses</th>
<th>Estimate</th>
<th>What I spent</th>
<th>Budget</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rent</td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>Electricity</td>
<td></td>
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<td></td>
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<tr>
<td>Gas</td>
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<tr>
<td>Water/Sewer/Trash</td>
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<tr>
<td>Transportation</td>
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<tr>
<td>Food</td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>Household</td>
<td></td>
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<tr>
<td>Laundry</td>
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<td></td>
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<tr>
<td>Child Care</td>
<td></td>
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<tr>
<td>Health Care</td>
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<td></td>
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<td>Phone</td>
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<tr>
<td>Clothing</td>
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<tr>
<td>Entertainment</td>
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<tr>
<td>Other:</td>
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<td>Other:</td>
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<td>Other:</td>
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<tr>
<td><strong>Total</strong></td>
<td></td>
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</tbody>
</table>
X-TRA STEP: HELP WITH YOUR ELECTRIC BILLS

BGE offers programs that:

• Spread your utility payments evenly throughout the year so you know exactly how much you must pay each month. This helps to spread the costs, when electricity is the most expensive in the winter.

• If you are ill, away from home for a long period of time, or unable to handle your own affairs, you may designate a third party to receive a copy of your bill.

• If you or a person in your household has a serious illness, you may postpone service disconnection for an initial period of 30 days.

• If you are in the hospital and worried about not paying your BGE bill on time, contact a hospital social worker. The social worker will call BGE to explain the situation and discuss the time of discharge of the patient.

CALL BGE:
Apply with the Maryland Office of Home Energy Programs at 1-800-685-0123
3) What are some important things that I should pay attention to when I am cleaning and taking care of my home?

- Call maintenance if toilet or sink is clogged.
- Clean the bathroom and kitchen once a week.
- If you think you see an insect problem, call the property manager.
- Make sure there are no frayed wires on appliances.
- If you smell a gas leak, let the property manager know right away.

X-TRA STEP: TAKING CARE OF YOUR THINGS BY ORGANIZING

It is helpful to have just one place for each of our things. If we don’t, when we can’t find them, we get upset, angry and frustrated. Use can use boxes to sort things and then label the boxes with a magic marker so you will remember.

- Put all your papers in one box;
- Put all your valuable things in another box;
- Hang up your clothes or put them in a drawer;
- Put dirty clothes in box;
- Put all the dirty dishes in the sink, and clean them once a day.

4) My lease says that no smoking is allowed. Sometimes my friends come over and smoke. Is this ok since it is not me doing it?

NO. If your lease says you can’t smoke, that means everyone who is ON THE PROPERTY, including visitors. The only place to smoke is to
leave the complex and find a sidewalk or public place nearby. If you or your guests do not do this, YOU could be evicted.

5) My friends and/or family came over to visit, and they are staying for longer than my lease says they can. What do I do?

The lease will say what the rules are. Everyone must follow them because of housing rules and safety. **You can be evicted if you break them.** Ask your friends/family to help you follow the rules of your lease.

**X-TRA STEP: SETTING BOUNDARIES WITH PEOPLE**

It is important for everyone to learn to SET YOUR PERSONAL BOUNDARIES. You took a lot of STEPS to reach your goal, and this is YOUR HOME. You have a right to say what happens there!
1. **What are my boundaries?**

   You can’t set good boundaries if you’re unsure of where you stand. Think about what you can accept and what makes you feel uncomfortable or stressed. Those feelings help us identify what our limits are.

2. **What are you feeling?**

   Do you feel that the other person is expecting too much and it’s bothering you? When this happens, we feel uncomfortable and resentful. Maybe we feel that they are taking advantage of us or not appreciating us? It’s often a sign that we’re pushing ourselves either beyond our own limits because we feel guilty (and want to be a good friend or family member) or someone else is imposing their expectations on us. When someone acts in a way that makes you feel uncomfortable, that’s a sign that they are “crossing our boundaries”.

3. **When the other person doesn’t listen.**

   Sometimes you are trying to tell someone something, but they don’t seem to be listening. Or you are saying it in a way that the other person takes it personal and may get mad. Say it kindly and explain why. Maybe you will have to wait until they are more calm and quiet. But be firm, which means not backing down!

4. **Give yourself permission to say “no”.**

   We might fear the other person’s response if we tell them what our boundaries are. We might feel guilty by speaking up or saying no to a family member. Boundaries aren’t just a sign of a healthy relationship; they’re a sign of your **self-respect**. Give yourself the permission to set boundaries and keep doing it to keep them in place.
6) What if I don’t like some of the neighbors or they don’t like me? What STEPS can I use to help with this?

Probably the hardest thing is to deal with people that are different from us, or people we don’t understand. Feeling judged, and treated unfairly or disrespectfully upsets everyone.

X-TRA STEP: WHEN TO LISTEN AND WHEN TO TALK.

It is not easy learning to be a good listener, but if you can, you will LEARN more information, and understand it better. Know when to talk, when to hear, and when not to speak at all.

Don’t interrupt.

Listen to what the other person said. The next thing you say should be related to that. Answer their question or tell them you understand, but disagree and then tell them what your opinion is. But acknowledge and repeat what they said first!

Don’t talk too fast or loud. Give the person more time to hear what you said.

Ask the person a question, and then WAIT for them to answer.

X-TRA STEP: KNOWING WHEN ITS TIME TO TAKE A BREAK.

Do you have a time of day that is hard for you? When your mind starts to wander, or you feel fidgety or tired, it’s time to take a break. Taking a break will help you feel more alert and better able to focus.
Our first instinct is to FIGHT BACK. This is the same for everyone. But remember, it is a **REACTION** that is caused by someone else. When someone is mean to us, we want to 1) yell back, and then...... 2) tell everyone we know ABOUT WHAT HAPPENED!

**Neither of those responses work well in the long run. Try to......**

Focus on the facts. A great way to keep yourself focused on yourself and what will HELP YOU, is to write down what happened, and the details. Who was there? What happened? When did it happen? Why did it happen? What is great about doing this, is you will have the information in case you forget the details in the future. Use the chart to write it down.
<table>
<thead>
<tr>
<th>Date</th>
<th>Who/When/Where, and What?</th>
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<tbody>
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</table>
### Keeping Track of Information and Events

<table>
<thead>
<tr>
<th>Date</th>
<th>Who/When/Where, and What?</th>
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</table>
X-TRA STEP: PRACTICING BEING KIND TO YOURSELF

- **Take care of your own pain first.**
  
  Stand still and take a lot of deep breaths. It is normal to feel bad when someone hurts you.

- **Consider that others have hurt feelings inside them.**
  
  Most of the time, people are expressing to others WHAT THEY FEEL INSIDE. What matters is that you don’t take things personally, and see the situation in a true light.

- **Fight fire with water, not fire.**
  
  This is really hard. When you no longer feel feelings of anger, try sending loving thoughts to the people who hurt you. This can be hard, but will make you feel better. Try saying things like “May you be happy. May you be healthy and strong. May you be free from suffering”, while imagining the person who tried to hurt you. Do not let someone else’s suffering, become yours.

**Community Mediation Program**

Provides free mediation services for a wide variety of interpersonal conflicts and neighborhood-based disputes. They strive to support dialogue and give voice to everyone.

*3333 Greenmount Ave.*
*Baltimore, MD 21218*
*410-467-9165*
The four affirmations on the last page are to help you become stronger and more positive. Try this STEP every day.

1. I AM A PERSON OF WORTH.

I love and approve of myself as a person of worth and show others in my life that I am worthy. I live in the now. Each moment is new. I choose to see myself as worthy of love and approve of myself. I release my past and accept myself as a person of worth today. Repeat three times.

2. I HAVE SOMETHING TO OFFER.

I have something to offer others, and I see myself as a person with many different things within my life to offer. Every day, I can offer a smile, a warm embrace, a kind word or deed—and I offer these and much more to those I meet during the day. I choose to offer what I can, knowing that what I offer will be returned to me in life. Repeat three times.

3. I CAN MAKE CHOICES.

I alone have the power to make the choices that are before me. No one else can make these choices; only I can, and with those people I choose to have in my life. I make those choices which feel right inside and of which I am most proud. Weighing the consequences and trusting my wisdom, I go forward with my power to choose, and I own that power. Repeat three times.

4. I CAN CHANGE.

I can change. I can decide and act on my decision. Today I see myself as a person who can change, and am open to all the information that is around me, and I follow what my heart says when I am quiet and alone. I am taking the path of change, following it where it leads, to a better me. Repeat three times.