A PLACE WHERE I BELONG

A Curriculum For Assisting People With Disabilities Who Want A Home of Their Own
This is a joint project of

The Arc of Putnam County

And

The Florida Developmental Disabilities Council, Inc.

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# A Place Where I Belong

Table of Contents
And
Training Outline

<table>
<thead>
<tr>
<th>Section</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>Introduction</td>
<td>3</td>
</tr>
<tr>
<td>Instructional Methods</td>
<td>4</td>
</tr>
<tr>
<td>&quot;Never Give Up&quot; (From Workbook)</td>
<td>6</td>
</tr>
<tr>
<td><strong>I  “Let’s Visit Some Homes”</strong></td>
<td>8</td>
</tr>
<tr>
<td>- Objective, Training Preparation, and Suggestions</td>
<td>9</td>
</tr>
<tr>
<td>- Activities</td>
<td></td>
</tr>
<tr>
<td>#1 - Let’s See a House Being Built</td>
<td>10</td>
</tr>
<tr>
<td>- Trainer’s Instructions</td>
<td></td>
</tr>
<tr>
<td>- Things to Consider (From Workbook)</td>
<td>11</td>
</tr>
<tr>
<td>#2 - Let’s See an Apartment Complex</td>
<td>14</td>
</tr>
<tr>
<td>- Trainer’s Instructions</td>
<td></td>
</tr>
<tr>
<td>- Things to Consider (From Workbook)</td>
<td>15</td>
</tr>
<tr>
<td>#3 - Let’s See a Private Home</td>
<td>17</td>
</tr>
<tr>
<td>- Trainer’s Instructions</td>
<td></td>
</tr>
<tr>
<td>- Things to Consider (From Workbook)</td>
<td>18</td>
</tr>
<tr>
<td>#4 - Let’s Go Back and Check on That House Being Built</td>
<td>21</td>
</tr>
<tr>
<td>- Trainer’s Instructions</td>
<td></td>
</tr>
<tr>
<td>- Things to Consider (From Workbook)</td>
<td>22</td>
</tr>
<tr>
<td><strong>II Making the Right Decision and Making a Commitment</strong></td>
<td>24</td>
</tr>
<tr>
<td>- Objective, Training Preparation, and Suggestions</td>
<td>25</td>
</tr>
<tr>
<td>- Activities</td>
<td>25</td>
</tr>
<tr>
<td>#1 - Let’s Find Out What Living Alone is Like</td>
<td>26</td>
</tr>
<tr>
<td>- Trainer’s Instructions</td>
<td></td>
</tr>
<tr>
<td>- Things to Consider (From Workbook)</td>
<td>28</td>
</tr>
<tr>
<td>#2 - Let’s See What It’s Like to Live With a Roommate.</td>
<td>31</td>
</tr>
<tr>
<td>- Trainer’s Instructions</td>
<td></td>
</tr>
<tr>
<td>- Things to Consider (From Workbook)</td>
<td>32</td>
</tr>
<tr>
<td>#3 - What Does it Mean to Make a Commitment</td>
<td>35</td>
</tr>
<tr>
<td>- Trainer’s Instructions</td>
<td></td>
</tr>
<tr>
<td>- Things to Consider (From Workbook)</td>
<td>37</td>
</tr>
</tbody>
</table>
III So, I've Decided I Want My Own Home, What's Standing
In My Way
- Objective, Training Preparation, and Suggestions
- Activities
  #1 - How Much Will it Cost to Buy a House?
    - Trainer's Instructions
    - Things to Consider (From Workbook)
  #2 - If I Don't Have Enough Money to Buy a House,
      What would it Cost Me if I Borrowed the Money?
    - Trainer's Instructions
    - Things to Consider (From Workbook)
  #3 - What is Good Credit and How do I Get It?
    - Trainer's Instructions
    - Things to Consider (From Workbook)
    - What is Credit and How Do I Get Good Credit --
      Discussion Guide
  #4 - I Don't Think I have Enough Money to Buy My
      Own Home, Where Can I Get Help?
    - Trainer's Instructions
    - Things to Consider (From Workbook)
  #5 - As I Try to Get My Own Home, Will I be Treated
      Differently Because of My Disability?
    - Trainer's Instructions
    - Things to Consider (From Workbook)
    - Discussion Guide on Discrimination
  #6 - I Want to Get a House of My Own But My Family
      Doesn't Want Me To
    - Trainer's Instructions
    - Things to Consider (From Workbook)
    - Discussion Guide For Family Issues

Now It's Up To You

Attachments
  #1 - USDA Rural Development List
  #2 - SHIP Contact List
Introduction

Most of us can recall the day we first moved into our own place. It may have been an apartment at college, a mobile home across town that was shared with a friend, or a beautiful new house overlooking the ocean. Regardless of how modest or how grand, probably what most of us remember is the sense of independence and personal control that comes with having your own place.

Having your own place is also an important societal value. We notice when we meet other adults who continue to live with their parents into their twenties and thirties. We regard the homeless as disadvantaged and pitiable. Many people, as they age, resist leaving their homes, even at the cost of foregoing needed care. Having your own home is, in its broadest sense, having your own place in the world. Much more than shelter or comfort or status, a place of your own is your seat at the table of community.

Today, people with disabilities are looking for their place in the community. The people who support them, in response, are devoting their efforts to making connections, building relationships, finding jobs, supporting inclusion, planning around the person. But, in too many cases, something is missing. It's as if people with disabilities are peering through the window at the community gathered around the table within.

This curriculum is provided as a tool to those who would devote their efforts to helping people with disabilities find a seat at the table.
Instructional Methods

This curriculum is designed for use by those who provide services to people with disabilities, family members, and friends. It is accompanied by a workbook, written in easily understandable language, which is intended for use by anyone with basic reading skills.

Unlike most curricula, which are designed for a classroom setting, this tool requires the trainee to engage the community to master the lessons it encompasses. It is activity oriented, based on the beliefs that we all learn better through hands-on experience than from traditional instruction, and that people with disabilities, for the most part, need fewer classrooms and more community involvement.

The Trainer's Guide is divided into three major units. Each unit begins with an Objective and Training Preparations and Suggestions to assist the trainer in preparing for the activities to follow.

Each activity includes one or more Special Considerations. These Special Considerations detail the trainer's role in the activities.

The Objective and Training Preparations and Suggestions for each unit, are found only in the Trainer's Guide. They are not included in the companion workbook designed for trainees.

The Trainer's Instructions also includes the corresponding text from the companion workbook. The sections from the workbook include Things to Consider, which is text designed to be easily read by trainees, but which should be read aloud by the trainer, at the beginning of each activity, regardless of the participant's reading ability.

The Things To Consider text is followed in most activities by a series of suggested questions, designed to help the trainees gain as much information from each activity as possible. Each question is followed by ample space for trainees, with support as needed from the trainer, to make notes about the responses they receive. These questions are intended to stimulate other questions and enrich the discussion. In most cases, the trainee's own questions are the most valuable and should be continuously encouraged by the trainer.

Many of the activities in the workbook also include Great Ideas, which are optional suggestions for expanding the value of the activity.

It's suggested that trainees keep their workbooks with them during all activities. Since some activities include collecting written materials, trainees should also keep a folder or three ring binder with their workbook to accommodate these materials.
As a product of the Rural Housing Project, sponsored by the Florida Developmental Disabilities Council, this curriculum is primarily intended for use in rural settings. Some of the assistance programs referenced in this curriculum are available only in counties that are designated as rural. Assistance programs available exclusively in urban settings are not referenced. However, most of the activities and learning exercises included are applicable regardless of location.
Never Give Up

This workbook is a tool. It is a tool because it can be used to build. Just like a hammer can be used to build a house, this workbook can be used to build an understanding of the things you need to know before living in a home of your own.

But, it takes more than a hammer to build a house and it will take more than this workbook and the lessons that come with it to turn your dream into a home of your own.

As you go through the lessons and activities, you may begin to make important decisions about your future. Making decisions is only one step. There will be many more steps, especially if you decide to buy a home. This workbook and the activities that go along with it will help you learn about those steps. But, that is not enough.

There is something that only you can do. You can't count on others to do it. Without it, your dream of a home of your own may never come true. It does not take time, it does not cost money. It is something that you can do better than anyone else.

The word is “self-advocacy.” It means that you speak up for what you want. Not just once a year in a Support Plan meeting. Not just once in a while when you think about it. The kind of self-advocacy you will need requires you to speak up over and over again. When you decide you want a home of your own, you will have to tell others like your family, your support coordinator, the people who provide your services, and your friends. If you tell them only once they may think it is just an idea. They may think you are not serious. You must tell them what you want over and over again.

If they come to see that you are serious, there will be many more steps to take. You will have to keep reminding everyone to take the next step. If there is paper work to be done, and you need help with it, you will have to keep asking for help until you get it. If there is property to visit or an appointment to keep, you will have to speak up to those people you need to assist you.

This self-advocacy is the hardest part of getting you own home. There are other hard parts, but there will be people there to help you. Only you can provide the self-advocacy.

It takes much more than a hammer to build a house. It takes boards and shingles, concrete and wires, and many other things. It will take more than this workbook to get you in a home of your own. The lessons you will learn will help, but they are only part of what you will need.
You will need to make up your mind about what you want and self-advocate. If it goes too slow or you get discouraged, you will need to self-advocate some more. And no matter how long it takes, or what others may say, you must never give up.
I. Let's Visit Some Homes
I. Let's Visit Some Homes:

Objective

To expand the trainee’s awareness of existing alternatives in individually controlled housing.

Training Preparation and Suggestions

The activities in Section I are to be conducted in community settings. Because the activities entail visiting construction sites, apartment complexes, and private homes, they should be conducted in groups not to exceed four trainees and the trainer. Larger groups are more intrusive and also limit the individual questions and interactions of the participants. Smaller groups and one-on-one ratios are preferable. The essential elements for conducting the activities are pre-arranged sites for visits, community members involved with each site, and transportation.

Participants in the visits should be encouraged to use the accompanying workbook to enhance the value of the experience.

Each activity in this section is intended for a single, discrete training session. The frequency of these sessions will be based largely on individual factors (trainer availability, consumer work schedules, etc.). However, at least one month should elapse between Activity #1 and Activity #4 to allow time for construction to progress on the visited homes.
ACTIVITY #1 - LET’S SEE A HOUSE BEING BUILT

TRAINER’S INSTRUCTIONS

a. The trainer should contact one or more local construction companies to locate current home construction projects and to seek the availability of a contractor or construction supervisor to provide information and answer questions. Ideally, the activity should include visits to several construction sites in different stages of completion.

b. The trainer should schedule and support the visits. Assuming the availability of a contractor or construction supervisor, the trainer should first introduce the trainees and explain the objective. The trainer should ask the contractor or supervisor to briefly explain the process of home construction. The trainer should ask questions about the work being observed, the function of the various elements of construction (wiring, ductwork, plumbing, etc.), and the steps to follow as construction progresses. This questioning should be focused on stimulating questions from the trainees about the process.

c. At the conclusion of the visit, the trainer should encourage discussion and questions about what was observed. The accompanying workbook will facilitate that discussion for trainees with basic reading skills.

Special Considerations

If a contractor or construction supervisor participates in the activity, then he/she will be able to provide guidance about safety concerns such as if it is safe to walk through the construction. If not available, the trainer and trainees should observe the construction from a safe distance. Any contact with construction personnel at the site should only occur after first seeking permission from them.
ACTIVITY #1 – LET'S SEE A HOUSE BEING BUILT

THINGS TO CONSIDER

You can't make a good decision about getting a home of your own without seeing what's out there. This section of the workbook will help you learn about some different types of homes in the community. You will actually go see the homes. While seeing the homes, you may have a chance to ask questions. The questions in the workbook may help you to learn about what you are seeing, but you can ask any questions you want. There is also space for you to take notes.

One choice you may make is whether you want to buy a house that is already built or have a new house built for you. New houses usually cost more than older houses. Some people like the way old houses look better than new houses. Others like new houses because they don’t have to worry about leaking roofs or other repairs as much as in older houses.

As you look at the house being built, ask questions about anything you don’t understand. If the person in charge of building the house is there, you can ask him or her. If not, you can ask the person that took you there.

The following questions may help get you started, but ask about anything you want.

Suggested Questions:

1. How long does it usually take to build a house?

2. What is a contractor?

3. What is a sub-contractor? What kinds of things do they do?
4. What are some of the safety features in a new house?

5. How do you know if the house is being built correctly?

6. What is insulation? What does it do? (Can you see any?)

7. What is electric wiring? What does it do? (Can you see any?)

8. What are heating and air conditioning ducts? (What do they do?) (Can you see them?)

9. What is plumbing? What does it do? (Can you see any?)
10. What is dry wall? What does it do? (Can you see any?)

**GREAT IDEA:** Take a camera with you and take pictures of the house being built. Use a paper clip or staples to attach the picture to the workbook. This will remind you what the house looked like on your first visit.
ACTIVITY #2 - LET'S SEE AN APARTMENT COMPLEX

TRAINER'S INSTRUCTIONS

a. The trainer should contact the manager of one or more apartment complexes to arrange a visit and tour an empty apartment. An apartment complex, as opposed to a single rental unit, is suggested because it is such a widely used alternative. Trainers should feel free to include single unit apartments on the list of places to visit, if they choose. An appointment should be made at a time when the manager is available to conduct the tour. The trainer should schedule and support the visit.

b. Upon arrival, the trainer should introduce the trainees and explain the purpose of the visit. In addition to touring an empty apartment, staff should ask the manager to detail the features of the apartment, provide a brief tour of the grounds, and show any auxiliary features such as laundromats, game rooms, etc. Questions from trainees should be solicited and encouraged.

c. The trainer should support each trainee in requesting printed materials, if available. This may include a rental rate sheet, apartment rules, etc. Trainees should be encouraged to keep these materials, to support later discussion about the apartment complex and renting.

Special Considerations

- The printed materials, such as rate sheets and apartment rules, will be of importance in later activities related to barriers to individually controlled housing.

- All visits to apartment complexes are excellent opportunities for trainers to share information with apartment managers about supported living services and the success many people with disabilities enjoy as renters.
ACTIVITY #2 - LET'S SEE AN APARTMENT COMPLEX

THINGS TO CONSIDER

Many people who live in homes of their own never buy the home. They rent the home from someone else who owns it. Some people like renting better because it may cost less than building a house. If you rent a house or apartment and something breaks down like the heater or the plumbing, the person that owns the house (called a landlord) will usually fix it for you. The landlord will usually take care of your yard.

When you rent a house or apartment, you do not own it. You may have to follow certain rules that the landlord makes. You can’t paint your house, change the carpet, or make other changes without asking the landlord first. Every once in a while the landlord may raise the rent. This means that you may have to pay more money each month.

One type of home many people rent is an apartment. Usually, one building has two or more apartments in it. Some apartment complexes have hundreds of apartments. You can also rent houses and mobile homes.

As part of this activity you will visit an apartment complex. You will meet the manager of the apartment complex. He will show you an apartment, give you a tour of the outside area, and talk to you about the rules and how much it costs to rent one. Sometimes apartment managers have printed materials with this information on it. It’s a good idea to ask for a copy. You can keep that copy in your folder or binder so that you can look at it again later.

Here are some questions you may want to ask. You also may have questions of your own. If you want to make notes about what you learn, you can write them on the lines below each question.

1. How many bedrooms does the apartment have?

2. Is there plenty of light outside at night to keep it safe?
3. Is there a laundromat?

4. Is there a pool?

5. Where are the mailboxes?

6. Is there a deposit that has to be paid?

7. How much will it cost to move in?

8. After that, how much will it cost each month?

- Don't forget. You will also have other costs if you live on your own. You will have to pay for electricity, water, and cable TV service (if you have it), as well as your day to day needs like food, clothing, and health care.

9. What are the rules for living in an apartment?
ACTIVITY#3 - LET'S SEE A PRIVATE HOME

TRAINER'S INSTRUCTIONS

a. The trainer will identify a local homeowner who is willing to show their home and discuss some of the responsibilities of home ownership. The person identified should preferably be someone the trainees do not know, so that in addition to being a learning experience, the visit will also help expand the trainee's connections with people in the community. Visits to more than one home are recommended.

b. The trainer will schedule and support the visit. The trainer should introduce the trainees and explain the purpose of the visit. The trainer should request a tour of the home and should help engage the trainees in discussion with the homeowner about the home. During the tour, such usually unnoticed functional features as breaker boxes, hot-water heaters, attic entrances, air conditioner units, etc., should be pointed out and their purposes discussed.

c. After touring the home, the trainer should support a discussion session with the trainees and homeowner. Although trainees should be encouraged to discuss or question any aspects of the home or home ownership in which they are interested, the trainer should guide the discussion to address the responsibilities of home ownership. Such topics as maintenance and repairs, pest control, fire extinguisher use and maintenance, lawn care and landscaping, maintaining security, and safety considerations are all appropriate areas to address in this discussion. If the discussion includes financial responsibilities such as mortgages, taxes, etc., the trainee's questions should be answered, if possible. However, activities geared toward financial issues will be more thoroughly addressed in Section III. The accompanying workbook provides suggested topics for discussion and other activities.

Special Considerations

If more than one private home is visited, trainers should consider homes of differing size, age, and location. These differences, which often present different responsibilities for the homeowner, will help the trainees broaden their understanding.

Trainers should be especially mindful of the generosity of the homeowner in sharing their home and experiences and support the trainees in displaying courteous behavior and expressing their appreciation. These visits, in addition to educating the trainees about home ownership, provide an opportunity for the homeowner to learn about the capabilities and contributions of people with disabilities.
ACTIVITY#3 - LET'S SEE A PRIVATE HOME

THINGS TO CONSIDER

At the apartment complex that you visited in the last activity, it was the landlord's job to take care of things that may need repairs like the roof, plumbing, electrical wiring, air conditioning, and heating. When you own your own home (instead of renting), you have to make the repairs yourself or pay someone else to do it. If you own your own home, you may also have a yard to take care of.

During this activity you will meet a homeowner. This person will show you their home and talk to you about the things a homeowner has to do to take care of their home. The homeowner may also tell you what they do when different things need to be fixed.

You also probably know many other homeowners. There may be family members, friends, co-workers, and others you know who own their own home. You can learn a lot from them about taking care of a home. But, you have to ask.

Here are some questions you might want to ask a homeowner:

1. Do you like the neighborhood?

2. What do you do to take care of your home?

3. If the plumbing is leaking water inside the house, how do you turn the water off?
4. How do you turn off the electricity to the house, if you need to?

5. Is there an attic? A basement? How do you get to them?

6. How long does it take you to take care of the yard? What equipment do you need?

7. How do you operate the heater? Air conditioner? Do they have filters to clean?

8. Do you have to worry about termites? How much does it cost to get rid of them?

9. What do you do with your garbage?
Taking care of your own home can be a lot of work. That's one reason some people like to rent. There's not as much to do when you rent. But, taking care of your own home is a kind of work that many people like to do. It makes them feel good to make their home a nice place to live.

Don't forget to thank the people who show you their homes. It's very nice of them to take the time to let you visit and to help you learn. Maybe one day, you will help someone else learn about taking care of a home by showing them your home.
ACTIVITY #4 - LET'S GO BACK AND CHECK ON THAT HOUSE BEING BUILT

TRAINER'S INSTRUCTIONS

a. The trainer should again contact the contractor or construction supervisor from Activity #1. The trainer should ask if they could again be available to meet with trainees at the previously visited construction sites. If not available, trainers should exercise caution in visiting the sites as explained in Activity #1, Special Considerations.

b. The trainer should schedule and support the visits. The trainer should re-introduce the trainees. The trainer should engage the contractor or construction supervisor and the trainees in a discussion of how the construction has progressed since the previous visit. If previously observed features (wiring, plumbing, ducts, etc.) are not now visible, discussion should focus on how they have been obscured. If the exterior is largely completed (and only after assessing safety issues), the trainer may request a tour.

c. After the visit, the trainer should encourage discussion about what was observed now as opposed to the previous visit. The workbook provides not only suggested discussion topics but also written observations from Activity #1 (earlier in the construction process) to compare with current observations.
ACTIVITY #4 - LET'S GO BACK AND CHECK ON THAT HOUSE BEING BUILT

THINGS TO CONSIDER

By now it has been a few weeks or even a couple of months since you saw the house being built. During this activity, you will go back to see what has changed. If the person in charge of building the house is there, he will be able to tell you what has been done since the last time and what will come next.

You may want to look at the notes you took during your last visit. You may want to ask some of the same questions again. If you took a picture last time, you many want to compare it with what you see now.

Here are some other questions you may want to ask. But the best questions are the ones you think of yourself:

1. How long has it been since you started on the house?

2. How much longer do you think it will take?

3. What has been done since we were here last time?

4. What will the next step be?
If there's a lot more to do on the house, it would be interesting to come back again in a couple of months to see what has changed.

Construction sites can be dangerous. Be sure you have permission from someone in charge of construction before you get too close.
II. Making The Right Decision & Making A Commitment
II. Making The Right Decision and Making a Commitment

Objective

To support trainees in a serious consideration of issues related to individually controlled housing.

To support trainees in making a commitment to pursue individually controlled housing.

Training Preparation and Suggestions

This section is focused on broadening the trainee’s understanding of the personal and social implications of individually controlled housing. Although, it will include some consideration of the financial issues involved, it is primarily aimed at supporting the consumer in seriously considering personal issues related to living on their own, such as managing unstructured time, loneliness, transportation needs, handling emergencies, maintaining health and safety, and pursuing personal interests.

The activities included in this section require the trainer to contact community members who can provide personal insight to the trainee. In addition, the trainer must schedule appointments, arrange transportation, and support and guide discussions of the information exchanged in the activities. The accompanying workbook provides activities and exercises to support the community experiences.

In addition to the consideration of issues, this section will provide activities to support the trainee in understanding the meaning of commitment, how it applies to individually controlled housing, and why it is important, in light of the obstacles that may be encountered.
ACTIVITY #1 - LET'S FIND OUT WHAT LIVING ALONE IS LIKE

TRAINERS INSTRUCTIONS

a. The trainer should identify, contact, and schedule a visit with one or more individuals who live alone. Although it is not necessary that the individual have a disability, the value of the experience will be enhanced if the person visited faces challenges and/or limitations similar to those faced by the trainees. Probably the most universal limitation to be considered is transportation. Although there are certainly many exceptions, many people with developmental disabilities do not own or drive personal automobiles. Consequently, if the trainee is to gain appreciation for what living alone will be like for them, then it is important to learn from others who share similar limitations in transportation. Extending this consideration to other areas, a trainee in their mid-twenties would probably not gain as much from visiting a senior citizen as from someone of a similar age. Likewise, a trainee with a full time job would probably benefit more from visiting someone who is also employed, rather than someone who stays home all day.

Although a secondary intention of this curriculum is to expose trainees to community members outside of the disability community, for this activity there may be some value in visiting others with disabilities who live alone.

If there are no known examples of people with disabilities living alone within the trainee’s community, the trainer should consider contacting neighboring community agencies with active supported living programs.

b. The trainer should schedule and support the visit. The trainer should introduce the trainees and request a tour of the home. During the tour, the trainer should encourage questions about the features of the home. The workbook provides activities to support those questions.

c. After touring the home, the trainer should facilitate and support a discussion with the home’s occupant about the personal and social impact of living alone. The discussion should focus on the advantages and disadvantages of living alone. The workbook provides space for trainees, who can write, to make notes about the topic of discussions and suggested subjects for discussion.

Special Considerations

It is possible that the person visited may have a strong, one-sided view of living alone. Whether favorable or unfavorable, the value of the experience for the trainee will be maximized by a balanced discussion of the pros and cons of living alone. If the person interviewed does not contribute to a balanced consideration, additional visits to other homes will be necessary. Even when balanced consideration is provided in the first visit, subsequent visits to other settings will provide expanded opportunities for learning.
Again, the trainer is reminded to recognize the generosity of the occupant in providing
the tour and interview and should support the trainee in expressing their appreciation.
The trainer should also be sensitive to the amount of time consumed by the activity and
its impact on the occupant of the home, concluding the visit as appropriate.
ACTIVITY #1 - LET'S FIND OUT WHAT LIVING ALONE IS LIKE

THINGS TO CONSIDER

Whether you rent a home or buy a home, one of the most important things to think about is how being alone makes you feel. Anyone who lives by themself will have lots of time alone. Even if you live with someone else, there will be times when you are alone.

Some people love to be alone. It is time when they can do what they want, watch the TV shows they want, work on projects, or listen to the music they like and not have to worry about bothering others.

Some people don't like to be alone at all. They would rather be with friends or family or going places to do things. When they are alone they might feel afraid that something will happen. They might be bored.

The activities in this section will introduce you to people who live alone and live with others. As you talk to them, you should think about how you would feel in their situation. It is very important to think about if you are going to be happy living in your own home.

When you live alone you get a lot of privacy. You can do what you want. You can dress the way you want. You can eat when you want. When you live alone you can arrange your furniture any way you want. In all these areas and many more, when you live alone, you don't have to worry about anyone else.

When you live alone, you may also feel lonely sometimes. You may want someone to talk to. You may wish sometimes that someone was around to keep you company. You may worry about what would happen if you got sick. You may worry that someone would try to hurt you, if they knew you were alone.

Another thing to consider is how much it costs to live alone. When you live alone, you have to pay all your expenses yourself. When you live with someone else, they can help pay your expenses.

These are all things to think about during this activity. You will meet someone who lives alone. You will see their home and you will talk to them about how it feels to live alone.

When you talk to the person who lives alone, ask them any questions you may have. The following questions may help you get started:
1. Do you like living alone?

2. Would you rather live with someone else?

3. Do you ever get lonely?

4. Do you ever feel afraid?

5. What is the best part about living alone?

6. What is the worst part about living alone?
7. How do you spend a typical day?

________________________________________________________________________

________________________________________________________________________

8. How do you get to the places you want to go?

________________________________________________________________________

________________________________________________________________________

9. Does it cost a lot to live alone?

________________________________________________________________________

________________________________________________________________________

Great Idea:
If you've never spent very much time alone, you may want to try it. The person running this training may be able to help you set it up. Here is a suggestion:

- See if the people you live with will agree to leave you in your home alone. They may leave for just a few hours or overnight or even for a weekend. The longer they stay away, the more you will have to do to take care of yourself. It will be good practice for living on your own. It will also help you to see how being alone makes you feel. You may want to start with a short time alone. As you get used to it, you may want to spend longer times alone.
ACTIVITY #2 - LET'S SEE WHAT IT'S LIKE TO LIVE WITH A ROOMMATE

TRAINER’S INSTRUCTIONS

a. The trainer should identify, contact, and schedule a visit with one or more individuals who share a home with one or more roommates. The term roommate, as used in this curriculum, refers to someone who shares the home on a mutually consenting basis (both parties choose to share the home) and is not a family member. The financial arrangement between the roommates is not at issue in this section; however, if they choose to share that information, it could provide meaningful insight to the trainees.

Although it is not necessary for the individuals visited to have disabilities, there may be some value in seeking individuals who have as much in common with the trainees as possible. However, the importance of selecting people who share similar skills, needs, limitations, etc. is not emphasized in this activity as much as in Section II, Activity #1, because the activity focuses primarily on issues related to sharing a home. Specifically, those issues should include how conflicts are resolved, how home maintenance tasks are shared, how privacy is assured, and how compromises are made. These are among the issues that all roommates have to address at some time regardless of age, disability, gender, or other factors.

b. The trainer should support the visit. The trainer should introduce the trainees and request a tour of the home. During the tour, the trainer should encourage questions about the features of the home. The workbook provides activities to support these questions.

c. After touring the home, the trainer should facilitate and support a discussion with the home’s occupants about the personal and social impact of sharing a home with someone. As in Activity #1, the discussion should seek the host’s impression of the advantages and disadvantages of sharing a home. Optimally, all roommates (some settings may include three roommates) will contribute to the discussion. The workbook provides suggested topics of discussion and space for taking notes for trainees who can write.

Special Considerations

As in Activity #1, the value of the information gathered is a function of how thoughtful and balanced the host’s views are about sharing a home. If it is strongly unbalanced, either supporting or rejecting the idea of sharing a home, its value will be compromised and additional visits to other settings will be required. As in all activities in this curriculum, the more visits that are conducted, the greater the opportunity for learning. The trainer should support the trainees in expressing appreciation for the opportunity to visit and should be mindful of the duration of the visits and its impact on the hosts.
ACTIVITY #2 - LET'S SEE WHAT IT'S LIKE TO LIVE WITH A ROOMMATE

THINGS TO CONSIDER

Just as there are advantages and disadvantages to living alone, there are also advantages and disadvantages to sharing a home with someone.

One important thing to think about in sharing a home with someone is whether the person you live with is someone you like being around. It is hard to live with someone you don’t like being around. If you live with someone, it should always be someone you choose to live with. It should never be someone that somebody else chooses for you, unless you take the time to get to know them first and then decide to live with them.

If there is someone you would like to be your roommate and they want to live with you, there are some advantages. It doesn’t matter if you are buying your home or renting it.

One important advantage is that they can help pay for expenses. If you are renting, they can pay part of the rent. They can also pay part of the light bill, water bill, and other expenses. If you own your home, you can charge your roommate rent. The money he/she gives you can help you pay for your house. Having a roommate can make it easier for you to afford living on your own.

Roommates can give you companionship. They can keep you company. They can help you take care of the house or apartment. They can eat meals with you.

When you have a roommate, you can’t always do what you want to do whenever you want to do it. You might have to turn your radio down so it doesn’t bother your roommate. Your roommate might have company come over when you’re not ready for company. Your roommate might want to watch a TV show on one channel when you want to watch a different show on another channel. You might want to be alone sometimes when your roommate is there.

You are going to visit a home that is shared by two or more roommates. You are going to tour their house and then talk to them about what it’s like to have a roommate. During the tour and the discussion, don’t forget to ask questions. You should be getting pretty good at it by now.

Here are some questions you might want to ask:

1. Do you like living with a roommate?
2. Do you think you would rather live alone?

__________________________________________

3. How do you decide what jobs you and your roommate do to take care of your place?

__________________________________________

4. Do you ever have arguments? What about? How do you deal with them?

__________________________________________

5. Do you get to be alone when you want to?

__________________________________________

6. Do you and your roommates have fun together in the home? What do you like to do for fun?

__________________________________________

7. Did you know each other very long before you became roommates? Do you think that's important?

__________________________________________
8. How do you and your roommates get to places you want to go?


9. Does having a roommate make it easier for you to afford to live on your own?


GREAT IDEA:
It's a great idea to spend as much time with someone as you can before you live with them. If you know someone you think might be a good roommate, you could:

a. Talk about things that are important to you in your home. Ask them about things that are important to them.
b. Have them spend one or more nights at your home. Also, you could spend the night with them.
c. The two of you can visit others who share a home. Ask them questions about how they feel about living with someone.

SOMETHING TO THINK ABOUT:
There are many different types of roommates. You probably know people who share their home with someone else in these types of relationships:

a. Two people who are married to each other
b. Two or more people who are friends. These can be people who are the same sex or opposite sexes. Sometimes a man and a woman will share an apartment or house, but they will have separate bedrooms and will be only friends. They won’t live together like a married couple.
c. Two people who love each other but are not married
d. A person with a disability who lives with a friend that can help them do some things
e. Two people with disabilities who help each other by sharing expenses.
ACTIVITY #3 – WHAT DOES IT MEAN TO MAKE A COMMITMENT?

TRAINER’S INSTRUCTIONS

a. The trainer should facilitate an instructional/discussion session about making a commitment. The session should focus, initially, on what commitment means in its broadest sense. One way to approach the subject is through examining an array of relationships and situations that require commitments. An outline to facilitate this approach is included.

b. The trainer should identify, contact, and schedule a visit with a representative of a local bank or other mortgage lending institution. The trainer should explain to the representative that he/she is assisting potential homeowners in understanding the importance of a financial commitment and the consequences of failing to keep the commitment. If the contacted institution has a foreclosure department or personnel who are specifically assigned to foreclosures, it would be optimal to arrange the meeting with them.

c. The trainer should support the visits. The trainer should formally introduce the trainees to the representative. During the presentation the trainers should listen carefully for terminology that the trainees may not understand and ask for definitions, when appropriate. The trainer should encourage discussion and questions (using the workbook as a resource). The value of this contact can be greatly expanded by scheduling additional visits to other lending institutions.

d. (Optional Step) Steps b. and c. in this section begin to expand on important considerations for future homebuyers. For many, owning a home is the most desired means of controlling a residential setting. However, for some there may be important advantages to renting including initially lower monthly costs and opportunities to experience living independently before purchasing a home. The importance of making a commitment is still applicable for these individuals. Renters must commit to monthly rental payments, to follow rules, and to rental/unit maintenance requirements. A visit to an apartment complex to question the owner about the commitments required and the consequences for not keeping those commitments would be the appropriate component for these individuals.

Special Considerations

Although it is certainly not essential, the meeting with a representative of a lending institution is a business interaction and dressing accordingly helps to underscore its importance. Wearing a shirt and tie or a business like pants suit is appropriate attire for business meetings.
As in other visits, the trainer should be careful not to impose on the representative’s schedule by allowing the meeting to run for an excessive amount of time. It is important to express appreciation to the representatives and to support the trainees in doing so.
ACTIVITY #3 – WHAT DOES IT MEAN TO MAKE A COMMITMENT

THINGS TO CONSIDER

The first part of this activity is a discussion with the person who is helping you and the others who are learning with you. The discussion is about commitment.

The dictionary says a commitment is “an agreement or pledge to do something in the future.” An agreement or pledge is like a promise. When you promise to do something, it is important for you to keep your promise. If you are a person who keeps your promises, then people learn that you can be trusted. When people trust you they may let you borrow things they own; they may loan you money; they won’t worry about you taking things you shouldn’t.

If you are going to rent or buy a home, you will have to make a commitment. If you are renting, you will have to make a commitment to pay your rent on time every month. If you keep your commitment, your landlord will trust you and if you ever move, your new landlord will trust you, too. If you don’t keep your commitment, your landlord will make you leave. He will know he can’t trust you. If you move somewhere else, he might tell them that they shouldn’t trust you. You might not be able to find another place to rent.

If you are going to buy a home you will have to make a commitment to pay back the money you borrow to buy your home. If you pay it all back on time, the bank or others who loaned you the money will know they can trust you. They will know that you keep your commitments. They will know that if you ever want to borrow money again, that you will pay it back.

If you do not keep your commitment to pay back the money you borrowed, then the bank will know that you cannot be trusted. You could even lose your house. It would go on your record and nobody would want to loan you money again.

It is important to keep your commitments. You must think about it carefully before you make a commitment. It’s a very good idea to talk to somebody you trust about a commitment before you make it. It’s a good idea to talk to a lot of people. It’s also a good idea to take your time and think about it before you make a commitment.

When you have a discussion session, it is important that you take part. You should tell others what you know and you should ask others what they know. The more everyone adds to the discussion, the more everyone will learn.

If you hear things you want to remember, write them down in your notebook. If you have trouble writing, get someone to help you!

The second part of this activity is a visit to a bank or other lending institution. Although banks and other lenders offer many different services, giving people loans is one of the most important things they do.
On your visit you will meet someone who works there who will talk to you about keeping a financial commitment. You already know what a commitment is. A financial commitment, in this case, is an agreement or pledge, to pay back the money you borrow to buy a home.

The person at the bank will tell you what happens when people don't keep their financial commitments. It is very important that you listen carefully. This visit is intended to make it very clear how important it is to keep your commitments.

As always, you should ask questions about anything you don't understand. The following questions may help you think of questions of your own.

1. What do you need to know about someone before you loan them money to buy a home?

2. How long does it usually take to get approved for a loan?

3. If I borrow money to buy a home, what happens if I miss one monthly payment? Two? Three?

4. What would happen if I quit making any of my monthly payments?
5. If I borrowed money a long time ago to buy a house and if I quit making my payments, would your bank loan me money any way?

6. What advice would you give me if I thought I might want to borrow money to buy a house some time in the future?

**Special Considerations:** Your meeting with someone from the bank is a business meeting. Although you can dress any way you want, it is common to dress nicely (nice shirt, maybe a tie, a business suit, or dress) for business meetings. This helps make a good impression on the person you are seeing. It let's them know that you think the meeting is important. Don't forget to thank them for their time and their help!

If you are interested in renting a home in the future, you should visit an apartment complex to discuss the kinds of commitments renters must make. The person helping you in this training will assist you in scheduling this meeting.

It's a good idea to visit an apartment complex that you have not visited before. Not only will you learn about commitments but you will also have a chance to see the apartments and collect information on rates and apartment rules. If they have printed materials, ask for a copy and keep them in your folder or binder.

Here are some questions you might want to ask.

1. What do you need to know about someone before you rent them a house or apartment?
2. What happens if someone is a few days late paying their rent?


3. What happens if someone misses a rent payment? Two? Three?


4. If someone rented a place before and didn't pay their rent, would you find out about it? How?


5. Would you rent a place to someone who didn't pay their rent before?


What Does it Mean to Make a Commitment?
Instruction and Discussion Outline

I. What is a commitment?
   a. Webster's definition.
      
      Commitment - An agreement or pledge to do something in the future.
   
   b. Types of commitments:
      
      (1) **Marriage** - An agreement or pledge to share your life in partnership with another person.
      
      (2) **Job** - An agreement or pledge to perform certain duties in exchange for pay.
      
      (3) **Roommate** - An agreement or pledge to share a home with someone or to allow someone to live in your home.
      
      (4) **Credit Purchases** - A way to purchase an item now by agreeing or pledging to make regular payments in the future.
      
      (5) **Rental Agreement** - An agreement or pledge to pay a certain amount of money each month to live in a home or apartment that belongs to someone else.
      
      (6) **Mortgage** - An agreement or pledge to pay back money borrowed from a bank or other source for the purpose of buying or building a home.

II. What happens if you keep your commitments? What happens if you don’t?

In a discussion with trainees, apply the questions above to each of the types of commitments listed in I. b.

In guiding the discussion, the trainer should emphasize the advantages of keeping commitments. An important component is taking time to think about a commitment before it is made. Thinking about a commitment often includes talking about it with people you trust, like friends and family. Commitments must be carefully considered over time.
III. So I've Decided I Want My Own Home. What's Standing In My Way?
III. So, I've Decided I Want My Own Home. What's Standing In My Way?

Objective

To examine barriers to consumer controlled housing and to expand the trainee’s understanding of strategies to address those barriers.

Training Preparation and Suggestions

This section will address a variety of potential barriers to consumer controlled housing with special emphasis on financial barriers and the available options to overcome them. The consideration of financial issues requires the trainer to recognize and understand a variety of terms such as credit, interest, down payments, mortgages, etc. In order for these terms to become part of the trainee’s working vocabulary, it may be necessary to re-visit the definitions at regular intervals and to draw analogies with situations the trainees recognize from their own experiences.

Activity #1 - How Much Will It Cost Me to Buy a House?

TRAINER’S INSTRUCTIONS

a. The trainer should identify and contact a representative of a real estate agency to schedule an appointment to begin consideration of the costs of homeownership. The trainer should explain the purpose of the visit and ask the agent to identify several properties of varying costs within the community. Hopefully, the properties will be pictured in a portfolio. The selected properties should begin with homes at the low end of relative costs with examples of incrementally higher cost homes included. For example, the agent should be asked to show an example of homes at $30,000, $50,000, $70,000, and $90,000. It is unlikely that more expensive homes would need to be considered.

The accompanying workbook provides space for including pictures of the selected properties. If the real estate agent has those pictures it may be possible to make copies and attach the pictures in the space provided. If pictures are not available, the trainer should provide a camera or invite trainees to bring their own to photograph the properties during the visits that will be described in the next step.

b. After reviewing the selected properties with the real estate agent, the trainer will schedule an opportunity for the trainees to visit the properties. This is best done as a small group in one vehicle that can go from one site to another. At each site the trainees will be asked to make a series of observations using the workbook as a guide.
Ideally, arrangements could be made with the real estate agent to tour any unoccupied properties but, even if that option is not available, many useful comparisons can be made from the exterior.

Trainees should be questioned about their observations at each site and encouraged to record those observations.
III. **SO, I'VE DECIDED I WANT MY OWN HOME. WHAT'S STANDING IN MY WAY?**

**THINGS TO CONSIDER**

Much of the training you have had so far has been designed to help you make important decisions about living on your own; the kind of home you want, whether you should rent or buy, live alone or with someone, and what it means to make a commitment. You've probably been doing the activities for a number of weeks or months and you've probably had plenty of time to think.

If you've decided that you want a home of your own, it's now time to take the next step and see what's standing in your way.

For most people, the biggest problem is money. In the activities in this section, you will learn ways to overcome the money problems.

You will also learn about a problem called discrimination. Discrimination is a problem for many people, and it can be a problem for people with disabilities.

There may be other barriers. When you think of a barrier, think of something in your way like a tree branch across a road. When you come to a barrier like that, you can move it or go around it. When you find barriers to getting a home of your own, you must find a way to move them or go around them. But, you can't let them stop you.

**Activity #1 - How Much Will it Cost Me to Buy a Home?**

**THINGS TO CONSIDER**

Any house you buy will probably cost more than anything you have ever bought before. Even small houses cost thousands of dollars. That's why most people have to borrow the money and pay it back a little at a time.

The best way to get an idea about what a house costs is to see some houses that are for sale. To do this, you will meet with someone whose job it is to sell houses. This person is called a real estate agent.

The real estate agent will tell you about some houses that cost different amounts of money. He may have pictures of the houses, which you can copy and put in the spaces for pictures in your workbook. If he doesn't have pictures, you should get a camera and take pictures of the houses when you see them. He will also have information about the houses like the number of bedrooms, does it have air conditioning, does it have a garage, and other things. This information is probably printed for each house and you should ask for a copy.
The person helping you will drive you around to see the houses. As you find each house, you should look at the size of the house, the kind of shape it's in, what the yard is like, and what the neighborhood is like. If no one is living in the house, you might be able to go inside. The real estate agent will tell you if you can. Don't forget to take pictures if you don't already have them.

After you have seen all the houses you should attach the pictures to your notebook with staples. Beneath each place for a picture are places for information about the house. If you need assistance you should ask the person helping you or the real estate agent.
Houses I've Seen

Attach picture of house here

Address: ________________________________

______________________________

Number of rooms: ___________

How big is the yard?
Big □ Medium □ Small □

Number of bedrooms: ___________

How does the neighborhood look?
Nice □ Not Nice □

Number of bathrooms: ___________

Does it look like it has been taken care of?
Yes □ No □ Can't Tell □

Does it need repairs that you can see?
Yes □ No □ Can't Tell □

Garage
Yes □ No □

Central Air Conditioning
Yes □ No □

Central Heat
Yes □ No □

Attic
Yes □ No □

How much does it cost? ____________
Estimated Monthly Payments:
30 yr. _________ 15 yr. _________

If there are things you want to remember about this house you can make notes in the space below or get someone to write the notes for you.
HOUSES I’VE SEEN

ATTACH PICTURE OF HOUSE HERE

Address: _______________________

Number of rooms: __________
Number of bedrooms: __________
Number of bathrooms: __________

How big is the yard?
Big □ Medium □ Small □

How does the neighborhood look?
Nice □ Not Nice □

Garage
Yes □ No □ Does it look like it has been taken care of?
Yes □ No □ Can’t Tell □

Central Air Conditioning
□ □ Does it need repairs that you can see?
Yes □ No □ Can’t Tell □

Central Heat
□ □

Attic
□ □ How much does it cost? __________
Basement

Front Porch

Back Porch

Estimated Monthly Payments:
30 yr.___________ 15 yr._________

If there are things you want to remember about this house you can make notes in the space below or get someone to write the notes for you.
HOUSES I'VE SEEN

ATTACH PICTURE OF HOUSE HERE

Address: ____________________________

_______________________________

Number of rooms: __________

How big is the yard?
Big ☐ Medium ☐ Small ☐

Number of bedrooms: __________

How does the neighborhood look?
Nice ☐ Not Nice ☐

Number of bathrooms: __________

Does it look like it has been taken care of?
Yes ☐ No ☐ Can't Tell ☐

Garage ☐ ☐

Does it need repairs that you can see?
Yes ☐ No ☐ Can't Tell ☐

Central Air Conditioning ☐ ☐

Central Heat ☐ ☐

Attic ☐ ☐

How much does it cost? __________
Basement

Front Porch

Back Porch

Estimated Monthly Payments:
30 yr.__________ 15 yr.__________

If there are things you want to remember about this house you can make notes in the space below or get someone to write the notes for you.
HOUSES I’VE SEEN

ATTACH PICTURE OF HOUSE HERE

Address: ____________________________

____________________________________

Number of rooms: __________  How big is the yard?
Big □  Medium □  Small □

Number of bedrooms: __________  How does the neighborhood look?
Nice □  Not Nice □

Number of bathrooms: __________

Garage  Yes □  No □   Does it look like it has been taken care of?
           Yes □  No □  Can’t Tell □

Central Air Conditioning □  □   Does it need repairs that you can see?
           Yes □  No □  Can’t Tell □

Central Heat □  □

Attic □  □   How much does it cost? __________

Can’t Tell □
Estimated Monthly Payments:
30 yr.___________ 15 yr.___________

If there are things you want to remember about this house you can make notes in the space below or get someone to write the notes for you.
ACTIVITY #2 - IF I DON'T HAVE ENOUGH MONEY TO BUY A HOME, WHAT WOULD IT COST ME IF I BORROWED THE MONEY?

TRAINER'S INSTRUCTIONS

a. Before determining what the cost of a home mortgage might be, it may be necessary to define certain terms commonly used in those transactions. The trainer will schedule and conduct a training session to discuss the meaning of terms with which the trainees may not be familiar. A list of useful terms for this session is included.

The session should be interactive, with encouragement for the trainees to talk about their understanding of the terms.

b. Although with sufficient research the trainer could support trainees in calculating the monthly mortgage payments for each of the properties visited in this activity, there are many variables which would need to be considered. Interest rates and financing costs vary between lenders and change frequently over time. Taxes vary from one county to another and from one community to another within counties. Insurance coverage and costs are also widely variable. The same applies to closing costs.

A more direct and less time consuming approach would be to request the representative of the lending institution who was previously consulted to provide an estimate of the monthly payments for each of the properties. If possible, the estimates should reflect a monthly payment for a 15-year and 30-year mortgage. Once the estimated monthly payment for each of the properties has been determined, trainees should be supported in entering the amounts in the space provided on the page associated with each property.

c. Once this exercise is completed, some trainees may feel that the costs are too high. This is especially true for renters who may see that even a small, relatively inexpensive house may require much more per month than they currently pay. This might be a good time to let them know that there are programs that can help. These programs will be discussed in another section.
ACTIVITY # 2 - IF I DON'T HAVE ENOUGH MONEY TO BUY A HOME, WHAT WOULD IT COST ME IF I BORROWED THE MONEY?

THINGS TO CONSIDER

At this point, you have seen several different houses that cost different amounts of money. It is now important to figure out how much you would have to pay each month if you were going to buy one of the houses.

The first part of this activity is to learn about some important words and what they mean. The words are principle, interest, taxes, and insurance. Some of the money you will have to pay each month when you buy a home will go to each of these.

The following describes what each of these terms mean. In a discussion group, the person helping you with this training will go over these words with you and help you understand what they mean.

Remember, if you don’t ask questions or take part in the discussion, you may not really understand what they mean.

Useful Terms in Determining the Cost of a Home

There are four different things you have to pay for when you buy a home. When you add them together it tells you how much you will have to pay each month. Here are the four different parts.

1. Principle – This is the amount of money you have to borrow from the bank or other lender to buy a home.

Let's say that the house you want costs $50,000. Let's also say that you have saved $3,000 and you want to use that.

\[
\begin{align*}
$50,000.00 \text{ (Cost of the house)} \\
- 3,000.00 \text{ (Your savings)} \\
$47,000.00 \text{ (This is how much you need from the bank)}
\end{align*}
\]

If the bank loans you $47,000, that is your principle.

2. Interest – This is the money the bank charges you for the loan. Some banks charge more interest than others. The lower the interest rate, the lower your monthly payment to the bank. Interest rates are expressed like this: 5 percent (%), 6 percent (%), 8 percent (%), 10 percent (%). An interest rate of 6% will save you a lot of money compared to a rate of 10%.

The longer it takes you to pay back the bank, the more interest you will have to pay. If it takes you 30 years to pay it back, it will cost more than if it takes 15 years.
There are books that can tell you how much your payment will be by adding your principle and interest together. These books are called “amortization schedules.” The person helping you can help you find one if you want to see one!

3. Taxes – When you own your own home you have to pay property taxes. If you don’t pay your taxes you can lose your home. The more your home is worth, the more taxes you have to pay. When you are buying a home you have to pay taxes each month. This is added to your principle and interest. Taxes go to the government to pay for schools, roads, police, fire and rescue, and other services.

4. Insurance – This is something you pay so that if your home is damaged by fire or a storm, you will get money to fix it. If you didn’t have insurance and your home burned down, you would still have to pay for your home. The bank will not loan you money if you don’t have insurance.

When you add your monthly payment for: Principle + interest + taxes + insurance = your monthly mortgage payment
ACTIVITY #3 - WHAT IS GOOD CREDIT AND HOW DO I GET IT?

TRAINER’S INSTRUCTIONS

a. The trainer will now begin addressing the essential element of credit. Establishing and maintaining good credit is an often overlooked step in preparing someone for home ownership. This subject should be addressed in a discussion setting, with an emphasis on participation in the discussion by trainees. A discussion guide is included in this curriculum.

b. The trainer should schedule and conduct a planning session to develop strategies for establishing good credit. The session is aimed at developing a positive credit rating for people with no credit. If any trainees are known to have established good credit, their participation in this activity is optional. If any trainees are known to have bad credit, this activity may serve as one step toward establishing good credit. However, they also may require supports in arranging to pay off debts that are negatively affecting that credit rating.

Because this activity may include for some trainees the opening of charge accounts, it may be appropriate for the trainees or the trainer to discuss opening these accounts with family members of the trainee. Explaining the reasons for the activity before opening the accounts may help avoid misunderstanding or apprehension.

The planning session should focus on taking certain actions that lead to a positive credit rating. However, before deciding on those actions, all trainees must have it emphatically explained that if they don’t meet the financial obligations that accompany these actions, the result will be a bad credit rating. This may stop them from buying a home or cause them to lose it at a later date. Each trainee should be required to conclusively communicate an understanding of this principle.

A suggested outline of questions, discussion topics, and specific credit building actions designed to guide the consumer in establishing good credit is included in the workbook.

c. Once the list of stores is complete, the trainer should support a discussion and consideration of at least one store for each individual to contact about opening a charge account. Once the store is identified, the individuals should contact the store by phone to inquire about:

1. Whether or not they offer charge (credit) accounts.
   and

2. What should they do to open a charge (credit) account?

(It is important that the trainees make this call, if possible. Trainees who are non-verbal, hearing impaired, or have other barriers to using a phone may require the trainer’s assistance.)
The trainer should advise the trainees that good credit can be established by acquiring and responsibly using major credit cards. However, for individuals with minimal or no experience with credit, the high interest rates and easy use in a wide range of purchases makes it possible for the trainee to develop considerable debt before fully understanding the repercussions. This, however, is meant as a caution and acquiring and responsibly using major credit cards is a viable way for anyone to establish good credit.

d. The trainer should schedule and support a trip to the identified stores for credit applications for each consumer. This can be done during one outing in one vehicle. At each store, the trainer should provide the minimum level of supports required. In most circumstances, the trainee should be able to get the application without assistance.

e. Once collected, the trainer should schedule a working session to support the trainees in completing the applications. Some applications may require the applicant to have one or more major credit cards. In these cases, trainees may have to identify alternate stores in which to apply for credit.

The trainer should provide any needed supports for returning the applications in person or by mail.

f. Upon each trainee’s receipt of the store credit cards or notification of an approved charge account, the trainer will provide any needed supports for the trainees to make an initial credit purchase. This is not to suggest that the trainee should purchase an item they would not otherwise have purchased. However, as their needs or choices dictate, the trainer should support them in going to the store, taking the card, presenting it when making the purchase, signing as required, and maintaining the receipt as a record.

Once the first monthly bill is received, the trainer should again provide the needed supports for the trainee to pay the bill, either by mail or in person.

g. The value of the process described above can be enhanced by repeating it in other stores to further demonstrate the trainee’s ability to purchase items on credit.
ACTIVITY # 3 - WHAT IS GOOD CREDIT AND HOW DO I GET IT?

THINGS TO CONSIDER

Now that you know about how much it would cost you to buy a home if you had to borrow the money, it is time to talk about what you have to do to have good credit.

Good credit means that you have borrowed money before and paid it all back on time; or, it means that you have always paid your bills, like electric bills, or water bills, on time; or, that you have bought things at the store that you paid off later. If you have good credit, the bank will trust you and will probably loan you money to buy your house.

Bad credit means that you have borrowed money but did not pay it back; or, that you did not pay your bills when you were supposed to; or, that you bought things in a store and then did not pay for them later. The bank will not trust you if you do not have good credit. They probably will not loan you the money to buy a house.

No credit means that you never borrowed money, never had to pay bills, and never bought things to pay off later. If you have no credit, the bank will not know if they can trust you or not. They probably will not loan you the money to buy your house.

It is important to anyone who wants to buy a house to have good credit. In this activity you are going to make sure you have good credit.

a. The person helping you will now go over the discussion guide, on the next few pages, to help you understand about good credit.

b. Now you should call the stores on your list to see if you can open a credit account. (Credit accounts are also called charge accounts.) If they say yes, you should ask what you have to do to open a charge account.

You will probably have to fill out an application for a charge account. The person helping you will take you to the stores to get your applications. They will also help you fill them out if you need help.

Once you complete your applications, you can take them back to the stores. They will tell you when you can start buying things on credit.

Now, anytime you want to buy something from that store; all you have to do is charge it. You can buy things even if you don't have any money. But remember, you have to pay for it later. The people at the store will tell you how much you have to pay and when you have to pay it. If you do not pay for things you bought, you will have bad credit.

The more you use your charge accounts and pay them off on time, the better your credit will be.
DISCUSSION GUIDE
What is Credit and How Do I Get Good Credit

I. Definition

Credit – When someone is allowed to buy something and pay for it later.

Good Credit – When someone has bought things on credit and always paid for them when they said they would.

Bad Credit – When someone has bought things on credit but has not paid for them when they said they would.

No Credit – When someone has never bought any thing on credit.

II. Here is a short story to help explain how credit works.

A man named David was the owner of a store that sold televisions.

One day a woman named Mary came to the store to look at televisions. She found one that she liked that cost $300. Although she didn’t have enough money to pay for the television, she asked David if she could take the television home today and then pay $50 a month for six months. This is called buying something on credit.

David looked in his files and found out that two years ago Mary bought a stereo for $200. She paid for it on credit. Every month she paid $50, right on time, until it was paid off. David knew he could trust Mary. Mary had good credit. So, David told Mary she could take the television home and pay for it each month until it is paid off.

Later, John came to David’s store. He wanted to buy a television just like the one Mary bought for $300. He wanted to pay $50 per month just like Mary did. He wanted to buy it on credit. So, David looked in his files. He found out that three years ago John bought a microwave oven from him on credit. The microwave oven cost $200. David had let John buy the oven on credit. John paid $50 the first month but then he never paid for the rest. David knew he could not trust John. He told John that he could not buy the television on credit because John had bad credit.
How Do I Get Good Credit?

1. In the place you live now do you pay the Electricity Bill? Yes No
   Water Bill Yes No
   Telephone Yes No
   Cable TV Yes No

1. If your answer to any of the above is yes, is the bill paid in your name?
   Yes No

2. If not, can you get it put in your name? _____ Yes _____ NO
   (At this point, the trainer should discuss those possibilities and support the trainees in making changes.)

   IF YOU REGULARLY PAY YOUR BILLS, IT WILL HELP YOU GET A GOOD CREDIT RATING.

3. What kinds of things do you buy regularly? (Clothes, CDs, hobby items, magazines and books, bicycles or bicycle equipment, radios, tapes, etc.)
   (The trainer should support the trainees in listing items they regularly purchase in their workbook. The discussion should be about non-food items as grocery stores generally do not allow credit purchases.)

   ____________________________________________
   ____________________________________________
   ____________________________________________

4. What stores do you like to go to, to buy the things on your list?
   (The trainer should support the trainees in listing the stores in which they normally choose to make purchases. The workbook provides a place for listing these stores)

   ____________________________________________
   ____________________________________________
ACTIVITY #4 – I DON'T THINK I HAVE ENOUGH MONEY TO BUY MY OWN HOME. WHERE CAN I GET HELP?

TRAINER'S INSTRUCTIONS

Training Preparation and Suggestions

Making sense out of the constellation of housing assistance agencies is difficult for anyone. For people who take the lead in supporting others in achieving home ownership, it can be time consuming to locate these entities, learn about the types of assistance they offer and complete the required process. For people who are buying their first home and who may have limited experience with bureaucracies, it can seem overwhelming. Fortunately, these programs understand these challenges and generally do an excellent job of helping applicants through the process. It is therefore important for the person supporting the potential applicant to help make the initial connection. There are times when allocated funds go unused because the housing agencies were unsuccessful in connecting with qualified applicants.

In this activity, trainees will learn first hand about the types of assistance offered through two programs widely available in rural areas across the state. In addition, the trainer will gain insight that will facilitate the process for future applicants.

a. The trainer should identify and contact a representative of the United States Department of Agriculture for information about the Rural Development Program. The Rural Development Program, formerly known as the Farmer's Home Administration, maintains offices throughout the state. A list of those offices, their telephone numbers, and addresses are included as Attachment #1 to this curriculum. The trainer should request a meeting with an appropriate representative who can provide information about Rural Development loans.

b. The trainer should schedule and support a meeting at the Rural Development Office. During the meeting the trainer should facilitate a discussion about Rural Development loans. During the discussion, the trainer should listen carefully for terminology that may be unfamiliar to the trainees and seek clarification, when necessary. It will be important for the trainees to understand who is eligible for the program, what limitations exist, and how the assistance will ultimately affect the cost of their home. The workbook provides suggested questions and space for notes. Written materials such as brochures and application packets should be requested, as well.

c. The trainer should identify and contact the local administrator of the State Housing Initiative Partnership (SHIP). A list of contact persons and members is included as Attachment #2. The SHIP program is designed to produce and preserve affordable housing opportunities in rural areas. However, this goal is approached differently by each SHIP unit. Typically, assistance includes loans (many of which are forgivable over time) for down payments and closing costs. This assistance can
complement Rural Development or other loans. Eligibility requirements, limitations, and types of assistance can vary from one area to another based on the local Housing Assistance Plan. One common requirement of all SHIP programs is the completion of a homeowner’s class by the applicant. A certification of completion of the class is a prerequisite for assistance through SHIP.

d. The trainer should schedule and support a meeting with a representative of the local SHIP program. The meeting should be focused on helping the trainees understand the types of assistance available through the SHIP program. Again, the trainer’s role is to facilitate this understanding, which may require defining unfamiliar terms and reviewing material until it is thoroughly comprehended. The workbook provides a guideline of possible questions to support the trainee’s understanding.
ACTIVITY #4  I DON'T THINK I HAVE ENOUGH MONEY TO BUY MY OWN HOME. WHERE CAN I GET HELP?

THINGS TO CONSIDER

Even if a bank will loan you the money to buy a home, the monthly payments may be more than you can afford to pay. Even if you are working full time, your monthly payment may take all or most of your money. Many people have to face this problem. But there are ways to get help. There are agencies that are part of the government that will give you money for some of the costs, if you can qualify.

In this activity, you will visit two of those agencies and talk to the people there about what they can do to help you. When you talk to them be sure to ask questions and to listen carefully to what they say. You will probably have to fill out papers. The people who work there will be glad to help you.

Although we have been learning about buying homes that you have seen in the community, the people at these agencies may talk to you about building a new home. Whichever way you go, their job is to help you buy a home that you like and can afford.

Don't forget, dressing in a business-like manner (tie, dress, nice shirt, nice slacks) helps make a good impression. It lets them know you are serious.

Here are some questions you may want to ask, but you should ask what you want to know. Those are the best questions.

1. What do I have to do to get help from your agency so I can have a home of my own?
2. If your agency helps me with money, will I have to pay it back?

________________________________________________________

________________________________________________________

________________________________________________________

3. Will someone help me fill out papers and figure out what to do?

________________________________________________________

________________________________________________________

________________________________________________________

4. What rules will I have to follow if your agency helps me with money?

________________________________________________________

________________________________________________________

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________________________________________________________
ACTIVITY #5 – AS I TRY TO GET MY OWN HOME, WILL I BE TREATED DIFFERENTLY BECAUSE OF MY DISABILITY?

TRAINER’S INSTRUCTIONS

Training Preparation and Suggestions

This activity is focused on a discussion of discrimination as it relates to people with disabilities.

The trainees in this activity may or may not understand what discrimination means. However, they may have experienced discrimination in the past. A key component of the discussion of discrimination should be encouraging them to share those experiences.

The trainer should schedule and support a discussion of discrimination, the trainee’s personal experiences with discrimination, and the legal recourse when discrimination is encountered.

The discussion guide provides examples of discrimination that may aid the discussion. In addition, it includes contact information for reporting discrimination.

This activity is primarily centered on a discussion of discrimination as it relates to people with disabilities. However, a secondary focus should be the barriers presented by families and others that may have reservations about independent living and home ownership for the person they support. In the first instance, there are avenues of recourse if an agency or business acts in a discriminatory manner. However, there may not be an avenue to address obstacles presented by families and loved ones.

The majority of the discussion should be devoted to an opportunity for the trainees to discuss the barriers they have encountered, both institutional and familial. The purpose is not to create or contribute to conflicts between the trainees and others. Particularly in the area of family barriers, trainees should be supported in understanding the kinds of fears some people commonly feel and in realizing that often those that love them most may have the greatest concerns.

The workbook includes material to aid in the discussion, however the personal experiences of each trainee and the development of individual strategies should be the emphasis for the discussion.
ACTIVITY #5 – AS I TRY TO GET MY OWN HOME, WILL I BE TREATED DIFFERENTLY BECAUSE OF MY DISABILITY.

THINGS TO CONSIDER

You have probably heard about discrimination. It’s a word you hear on the news all the time. You also may read about it in the newspaper or on posters at your place of work. But do you really know what it means?

You may have had times in your life when you felt like someone treated you differently because you have a disability. Maybe it was just the way they looked at you. Maybe it was the way they talked to you. Or maybe they made it hard for you to get whatever it was you wanted; like a driver’s license, voter’s registration, or membership in an organization. If you are treated differently because of your disability, that is discrimination.

Discrimination can happen when you are trying to get your own home. If a landlord said he would not rent you an apartment because of your disability, that would be discrimination. If a real estate agent would not sell you a house because of your disability, that would be discrimination. Discrimination is against the law.

In this activity you will have a chance to learn about discrimination in a discussion group. There is a discussion guide on the next page that will help you. As in all discussion groups, the more questions you ask the more you will learn.
Discussion Guide on Discrimination

Definition:

**Definition:** The act, practice, or instance of treating others differently for some reason other than merit.

Examples:

- #1 – Let’s say you hire two people to rake your yard and one is a white person and the other is a black person. They both do the same amount of work. It is discrimination if you pay the white person more than the black person or if you pay the black person more than the white person.

- It is discrimination because if both people do the same job and the same amount of work, they should be paid the same.

- #2 – Let’s say you want to hire a secretary to do typing for your business. A man applies who is a very good typist and a woman applies who cannot type very well. If you hire the woman because you want a woman secretary, that is discrimination.

- It is discrimination because the man is the most qualified but the woman got the job.

- #3 – Let’s say you wanted to buy a home. If you did all the paperwork and everything else the bank told you to do, but at the last minute the bank said they would not loan you the money because you had a disability, that would be discrimination.

- It is discrimination because you have done what you were supposed to do and you should be treated the same as anyone else.

There are laws that protect you from discrimination based on your disability. Among the most important of these laws are the Americans with Disabilities Act, which protects all Americans with disabilities, and the Florida Statutes, Chapter 393, which protects people with disabilities who live in this state.

If you think you have been discriminated against because of your disability, here are some things you can do:
Discussion Guide Discrimination (Continued)

1. If you think you have been discriminated against by an agency that provides services to you, you should call:

   The Advocacy Center for Persons with Disabilities, Inc.
   1-800-342-0823 (Voice)
   1-800-346-4127

   The Advocacy Center will help you protect your rights and understand the laws that protect your rights.

2. If you think you have been discriminated against by an agency that helps people get their own homes, you should call:

   HUD Access to Housing for Persons with Disabilities
   1-202-708-3287

It is important to understand that you may be denied assistance for reasons of income, because of bad credit, or many other reasons that are part of the rules that you have to follow. **However, you can not be denied assistance because of your disability.**
ACTIVITY #6 – I WANT TO GET A HOME OF MY OWN BUT MY FAMILY DOESN'T WANT ME TO.

TRAINER’S INSTRUCTIONS

Training Preparation and Suggestions

a. This activity involves a discussion of family-based barriers to consumer-controlled housing. Family-based barriers represent one of the most pervasive obstacles to consumer-controlled housing experienced by people with disabilities. They can be a particularly difficult set of barriers to address, because they are imposed by people whom the trainees have known, loved, and depended upon throughout their lives. By contrast, the trainer is likely to be someone who has not known the person with a disability as long or as intimately as his/her family. When the dreams and goals of the person with the disability, supported by paid staff, conflict with the barriers presented by family members, the result can be confusion, personal stress and the end of the pursuit of consumer-controlled housing.

Consequently, the trainer should guide the discussion toward understanding why families often present barriers, and toward developing positive strategies for reducing family concerns, as opposed to fomenting family conflicts.

b. The trainer should schedule and support a discussion of family fears and family-based barriers related to consumer-controlled housing. The discussion should focus on each trainee's own experience in this area. The trainer should, as much as possible, help the trainees to understand the basis of the family concerns, no matter how over-protective, in a non-judgmental fashion.

If any trainees indicate that they are currently encountering family-based barriers, the staff should encourage the trainee to engage his/her family in an on-going dialogue on the subject.

The discussion guide in the workbook provides suggestions for guiding the discussion as well as suggested strategies for countering those barriers.
ACTIVITY #6—I WANT TO GET A HOME OF MY OWN BUT MY FAMILY DOESN’T WANT ME TO.

THINGS TO CONSIDER

Many people with disabilities have families who love them, want them to be happy, and want to protect them from getting hurt. Sometimes, these family members are so worried about protecting their loved one that they try to stop them from living on their own.

Maybe this has happened to you. If it has, then you know it can be very hard to deal with. You may feel that you want to live on your own, but you are afraid to upset your family.

The families of people with disabilities, just like everyone else, can learn to overcome their fears. In this activity you will talk about families and the fears they may have. You will also talk about things you can do to help your family understand your dreams and goals and to show them you can reach them.

As always, it is important to ask questions and to listen carefully during the discussion.

The next page will give you some ideas to talk about in your discussion.
Discussion Guide for Family Issues

Sometimes the hardest barrier to living on your own comes from the people who love you the most and want to protect you.

You may have heard them say things like:

"I'm afraid someone will take advantage of him if he lives on his own."

"She will be lonely if she leaves the group home."

"She could hurt herself on the stove if she lived alone."

"He needs somebody to watch him all the time."

"If he lives on his own we will lose his SSI Check."

People that love and care about you may want to protect you. They might have believed all their lives that people with disabilities have to be protected by someone. They may not know that people with disabilities can do many things that everyone else does, like hold jobs, buy or rent houses, drive cars, get married, retire, go on dates, take trips and many other things.

Sometimes it helps if you can show the people you love that you can take care of yourself.

The following list gives some suggestions of things you can do to help your family understand that you're ready to live on your own. Can you think of any ideas to add to this list?

1. Get a job and hang on to it.

2. Open a savings account at a bank and start saving money.

3. Learn to dial 911 and other emergency numbers.

4. Learn to cross streets safely.

5. Learn to use your local bus system if your town has one.

6. Open a charge account and pay off your bills every month.

7. Learn how to fix things around the house.
8. Learn to mow the lawn.

9. Take CPR and First Aid classes so you'll know what to do if somebody gets hurt or needs help.

10. Keep your room straight.

11. Learn to cook as many foods as you can.

12. Learn how to take your medicine.

13. Develop relationships with the neighbors you have now.

14. Talk to your family about your dreams and goals.

15. Keep talking to your family about your dreams and goals.
NOW IT'S UP TO YOU

If you have been through this entire training, you have seen and done a lot. You have seen new homes being built. You have talked to people who owned homes. You have talked to people who rent homes or apartments. You have talked to people who live alone. You have talked to people who live with others. You have learned about making commitments and keeping them. You have talked to real estate agents about different homes and how much they cost. You have learned about insurance and taxes. You have learned about good credit and how to get it. You have learned about government agencies that can help you. You have learned about discrimination. And you have learned about concerns that your family may have and how to overcome them. If all of this seems like a lot to you, don’t worry. It's a lot for anyone to learn, and there will be people there to help you every step of the way.

But the most important thing for you to know, the thing that no one else can help you with, is self-advocacy. Do you remember? It means that you have to tell everyone involved in your life that you want to live in a place of your own. You must tell them now. You must tell them a month from now. You must tell them a year from now. You must never stop telling them.

Living in your own place, whether it is renting an apartment or buying a home, is a wonderful thing to experience. And if you are willing to really try, to work hard, and never give up, then one day you will open that door to your own home. On that day you will feel a pride and a joy, a sense of independence and belonging, and a deep satisfaction that you will never forget.

You really can do it.
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<td>ST. CROIX, VI 00820 FAX: 340-692-9607</td>
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<tr>
<td>ST. THOMAS</td>
<td>04 ST. THOMAS</td>
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<td>AREA 4</td>
<td>03 ST. JOHNS</td>
<td>ROOM 130, FEDERAL BLDG. VETERAN'S DRIVE</td>
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<td>CHARLOTTE AMALIE</td>
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<td>ST. THOMAS, VI 00802 FAX: 340-776-3561</td>
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<tr>
<td>OFFICE</td>
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<td>ADDRESS &amp; TELEPHONE</td>
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<td>TAVARES</td>
<td>35 LAKE</td>
<td>32235 MERRY RD</td>
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<td>AREA 4</td>
<td>60 SUMTER</td>
<td>TAVARES, FL 32778</td>
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<tr>
<td>352-742-7005</td>
<td>27 HERNANDO</td>
<td>FAX: 352-343-6275</td>
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<td>49 OSCEOLA</td>
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<td>50 PALM BEACH</td>
<td>750 SOUTH MILITARY TRAIL</td>
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<td>06 BROWARD</td>
<td>SUITE H</td>
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<td>AREA 5</td>
<td>43 MARTIN</td>
<td>WEST PALM BEACH, FL 33415</td>
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<tr>
<td>561-683-2285</td>
<td>56 ST. LUCIE</td>
<td>FAX: 561-683-6249</td>
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<td>31 INDIAN RIVER</td>
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<td>44 MONROE</td>
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</tbody>
</table>
ATTACHMENT #2
SHIP TELEPHONE DIRECTORY FOR THE STATE OF FLORIDA

COMMUNITY IMPROVEMENT OFFICE
CITY OF BOCA RATON
201 W. PALMETTO PARK ROAD
BOCA RATON, FL 33432
PHONE: 561-393-7758
FAX: 561-393-7765

COMMUNITY DEVELOPMENT DEPT
603 BREVARD AVE
COCOA, FL 32922-1750
PHONE: 407-639-7566
FAX: 407-639-7619

COMMUNITY REDEVELOPMENT DEPT
PO BOX 310
BOYNTON BEACH, FL 33425-0310
PHONE: 561-742-6086
FAX: 561-742-6089

SHIP ADMINISTRATOR
9530 SAMPLE ROAD
CORAL SPRINGS, FL 33065
PHONE: 954-344-1025
FAX: 954-344-5948

COMMUNITY DEVELOPMENT
DEPARTMENT
CALLER SERVICE 25015
BRADENTON, FL 34206-5015
PHONE: 941-748-0800
FAX: 941-714-7510

DEVELOPMENT SERVICES DEPT
6591 ORANGE DRIVE
DAVIE, FL 33314
PHONE: 954-797-1199
FAX: 954-797-1199

COMMUNITY DEVELOPMENT
DEPARTMENT
PO BOX 151585
CAPE CORAL, FL 33915-0027
PHONE: 941-574-0552
FAX: 941-574-0594

COMMUNITY DEVELOPMENTAL
DEPARTMENT
PO BOX 2451
DAYTONA BEACH, FL 32115
PHONE: 904-258-3104
FAX: 904-947-3020

ECONOMIC & DEVELOPMENT DEPT
112 S. OSCEOLA AVE
CLEARWATER, FL 33758
PHONE: 727-562-4036
FAX: 727-562-4037

CITY OF DEERFIELD BEACH
150 N.E. SECOND AVENUE
DEERFIELD BEACH, FL 33441
PHONE: 954-480-4212
FAX: 954-422-5816
COMMUNITY DEVELOPMENT DEPARTMENT
CITY OF DELRAY BEACH
100 N.W. 1ST AVE.
DELRAY BEACH, FL 33444
PHONE: 561-243-7231
FAX: 561-243-7221 OR 7282

HOUSING & COMMUNITY DEV. DEPT.
SHIP ADMINISTRATOR
CITY OF FORT LAUDERDALE
101 N.E. 3RD AVE., SUITE 200
FORT LAUDERDALE, FL 33301
PHONE: 954-468-1530
FAX: 954-468-1529

HOUSING DEPARTMENT
CITY OF HIALEAH
501 PALM AVE
HIALEAH, FL 33010
PHONE: 305-883-8017
FAX: 305-883-5817

PLANNING DEPARTMENT
CITY OF FORT MYERS
PO DRAWER 2217
FORT MYERS, FL 33902
PHONE: 941-332-6788
FAX: 941-332-6604

COMMUNITY DEVELOPMENT DEPT
CITY OF HOLLYWOOD
2500 HOLLYWOOD BLVD., SUITE 314
HOLLYWOOD, FL 33020
PHONE: 954-921-3271
FAX: 954-921-3365

COMMUNITY DEV. COORD.
COMMUNITY DEV. DEPARTMENT
CITY OF FORT PIERCE
PO BOX 1480
FORT PIERCE, FL 34954
PHONE: 561-460-2200
FAX: 561-461-2954

HOUSING FINACNE AUTHORITY
CITY OF JACKSONVILLE
231 E. FORSYTH ST. SUITE 430
JACKSONVILLE, FL 32202
PHONE: 904-630-2092
FAX: 904-630-2937

OKALOOSA CDC
CITY OF FORT WALTON BEACH
PO BOX 2707
FORT WALTON BEACH, FL 32549
PHONE: 850-651-7376
FAX: 850-651-7378

HOUSING PROGRAMS COORD.
COMMUNITY DEVELOPMENT DEPT.
CITY OF LAKELAND
228 S. MASSACHUSETTS AVE.
LAKELAND, FL 33801
PHONE: 941-499-6011
FAX: 941-499-8432
CDBG PLANNER
COMMUNITY DEV. DEPARTMENT
CITY OF LARGO
PO BOX 296
LARGO, FL 33779-0296
PHONE: 813-587-6749
FAX: 813-587-6765

CITY MANAGER
CITY OF MIRAMAR
MIRAMAR PARKWAY
MIRAMAR, FL 33023
PHONE: 954-967-1555
FAX: 954-967-1558

CITY OF LUDERHILL
2000 CITY HALL DRIVE
LAUDERHILL, FL 33313
PHONE: 954-714-3127
FAX: 954-730-3071

SHIP ADMINISTRATOR
CITY OF NAPLES
735 EIGHTH ST S.
NAPLES, FL 34102
PHONE: 941-434-4626
FAX: 941-434-4627

CITY MANAGER
CITY OF MARGATE
5790 MARGATE BOULEVARD
MARGATE, FL 33063
PHONE: 954-968-2982
FAX: 954-968-2982

CDBG ADMINISTRATOR
PLANNING AND DEV. DEPT
CITY OF NORTH MIAMI
776 N.E. 125TH STREET
NORTH MIAMI, FL 33161
PHONE: 305-893-6511
FAX: 305-891-8100

SHIP ADMINISTRATOR
CITY OF MELBOURNE
695 E. UNIVERSITY BOULEVARD
MELBOURNE, FL 32901
PHONE: 407-674-5731
FAX: 407-674-5738

SHIP ADMINISTRATOR
CITY OF OCALA
PO BOX 1270
OCALA, FL 34478
PHONE: 352-629-8322
FAX: 352-867-1781

HOUSING DEVELOPMENT DEPT
CITY OF MIAMI
444 S.W. 2ND AVE, 2ND FLOOR
MIAMI, FL 33130
PHONE: 305-416-2080/2097
FAX: 305-416-2090

HOUSING DEVELOPMENT DEPT
CITY OF NORTH MIAMI
776 N.E. 125TH STREET
NORTH MIAMI, FL 33161
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FAX: 305-891-8100

HOUSING COORDINATOR
CITY OF MIAMI BEACH
1700 CONVENTION CENTER DR.
3RD FLOOR
MIAMI BEACH, FL 33139
PHONE: 305-673-7260
FAX: 305-673-7772

SHIP ADMINISTRATOR
HOUSING & COMM. DEV. DEPT.
CITY OF ORLANDO
400 S. ORANGE AVENUE, 6TH FL.
ORLANDO, FL 32801
PHONE: 407-246-3413
FAX: 407-246-2895
CITY MANAGER
CITY OF MIRAMAR
6700 MIRAMAR PARKWAY
MIRAMAR, FL 33023
PHONE: 854-967-1555
FAX: 954-967-1558

COMMUNITY DEVELOPMENT COORDINATOR
CITY OF POMPANO BEACH
PO DRAWER 1300
POMPANO BEACH, FL 33061
PHONE: 954-786-4659
FAX: 954-786-4666

SHIP ADMINISTRATOR
CITY OF NAPLES
735 EIGHTH ST. S.
NAPLES, FL 34102
PHONE: 941-434-4626
FAX: 941-434-4627

SHIP ADMINISTRATOR
CITY OF PORT ST. LUCIE
121 SW ST LUCIE BLVD
PORT ST. LUCIE, FL 34984-5099
PHONE: 561-871-5284
FAX: 561-871-5248

COMMUNITY PLANNING AND DEVELOPMENT
CITY OF PANAMA CITY
2629 WEST 10TH ST
PANAMA CITY, FL 32401-1408
PHONE: 850-872-7230
FAX: 850-745-5939

CITY OF PUNTA GORDA
326 W MARION AVE
PUNTA GORDA, FL 33950
PHONE: 941-575-3324 XT.2339
FAX: 575-3347

CITY MANAGER
CITY OF PEMBROKE PINES
10100 PINES BLVD.
PEMBROKE PINES, FL 33026
PHONE: 954-431-4884
FAX: 954-437-1149

OFFICE OF HOUSING AND COMMUNITY DEVELOPMENT
CITY OF SARASOTA
PO BOX 1058
SARASOTA, FL 34230-1058
PHONE: 941-316-1070 XT 223
FAX: 941-316-1078

HOUSING DEPARTMENT
CITY OF PENSACOLA
PO BOX 12910
PENSACOLA, FL 32521-0031
PHONE: 850-435-1668
FAX: 850-444-5973

URBAN PLANNER II
CITY OF TAMPA
306 E JACKSON ST
2ND FLOOR N.
TAMPA, FL 33602
PHONE: 813-274-8627
FAX: 813-274-7410

DIRECTOR OF PLANNING
CITY OF PLANTATION
400 NW 73RD AVE
PLANTATION, FL 33317
PHONE: 954-797-2246
HOUSING COORDINATOR
HOUSING AND ECONOMIC SERVICES
CITY OF ST. PETERSBURG
PO BOX 2842
ST. PETERSBURG, FL 33731-2842
PHONE: 813-893-7787
FAX: 813-893-4100

PLANNING DEPARTMENT
CITY OF WINTER HAVEN
PO BOX 2277
WINTER HAVEN, FL 33883-2277
PHONE: 941-291-5896
FAX: 941-297-3090

GRANTS SPECIALIST
PLANNING AND DEVELOPMENT DEPARTMENT
CITY OF SUNRISE
10770 W OAKLAND PARK BLVD
SUNRISE, FL 33351
PHONE: 954-746-3291
FAX: 954-746-3287

SPECIAL PROJECTS COORDINATOR
HOUSING AND COMMUNITY DEVELOPMENT
BREVARD COUNTY
2725 JUDGE FRAN JAMIESON WAY
BUILDING B
VIERA, FL 32940
PHONE: 407-633-2075
FAX: 407-633-2170

NEIGHBORHOOD AND COMMUNITY SERVICES
CITY OF TALLAHASSEE
300 S ADAMS STREET
TALLAHASSEE, FL 32301
PHONE: 904-691-6540
FAX: 904-691-6597

SHIP ADMINISTRATOR
OFFICE OF HOUSING FINANCE
BROWARD COUNTY
110 NE 3RD STREET, SUITE 300
FORT LAUDERDALE, FL 33301
PHONE: 954-765-5311
FAX: 954-765-5340

CITY OF TAMARAC
7525 NW 88TH AVE
TAMARAC, FL 33321-2401
PHONE: 954-724-1285
FAX: 954-724-2453

SHIP ADMINISTRATOR
CALHOUN COUNTY
425 E. CENTRAL AVE
BLOUNTSTOWN, FL 32424
PHONE: 850-674-8046
FAX: 850-674-4667

GROWTH MANAGEMENT DEPT.
ALACHUA COUNTY
10-300 SW SECOND AVE
GAINESVILLE, FL 32601-6294
PHONE: 352-374-5249
FAX: 352-338-3224

SPECIAL PROGRAMS COORDINATOR
CHARLOTTE COUNTY
18500 MURDOCK CIRCLE
PORT CHARLOTTE, FL 33948-1094
PHONE: 941-743-1524
FAX: 941-743-1554

COMMUNITY DEVELOPMENT AND PLANNING
BAY COUNTY
2912 TRANSMITTER ROAD, SUITE B
HILAND PARK, FL 32404
PHONE: 850-872-1601
HOUSING PROGRAM COORDINATOR
COMMUNITY DEVELOPMENT AND HOUSING DEPARTMENT
BRADFORD COUNTY
925 N TEMPLE AVE, SUITE C
STARKE, FL 32091
PHONE: 904-966-6382
FAX: 904-966-6384

DIVISION OF HOUSING SERVICES
CITRUS COUNTY
3600 SOVEREIGN PATH, # 147
LECANTO, FL 34461
PHONE: 352-527-5388
FAX: 352-527-5389

SHIP COORDINATOR
CLAY COUNTY
PO BOX 1366
GREEN COVE SPRINGS, FL 32043
PHONE: 904-278-4700
FAX: 904-278-4786

DIRECTOR OF HOUSING AND URBAN IMPROVEMENT
COLLIER COUNTY
2800 HORSESHOE DRIVE N
NAPLES, FL 34104
PHONE: 941-403-2333
FAX: 941-403-2331

COUNTY COORDINATOR
COLUMBIA COUNTY
PO DRAWER 1529
LAKE CITY, FL 32056-1529
PHONE: 904-758-1005
FAX: 904-758-2182

NEIGHBORHOOD ENTERPRISE FOUNDATION CORPORATION
ESCambia COUNTY
PO BOX 8178
PENSACOLA, FL 32505
PHONE: 850-458-0466
FAX: 850-458-0464

DEPUTY DIRECTOR
MIAMI-DADE HOUSING AGENCY
1401 NW 7TH STREET
MIAMI, FL 33125
PHONE: 305-644-5107
FAX: 305-541-6716

SHIP ADMINISTRATOR
DESOOTO COUNTY
201 E OAK STREET, SUITE 202
ARCADIA, FL 34266
PHONE: 941-993-4858
FAX: 941-993-4857

ADMINISTRATIVE ASSISTANT
DIXIE COUNTY
PO BOX 2600
CROSS CITY, FL 32628-2600
PHONE: 352-498-1206
FAX: 352-498-1207

HOUSING FINANCE AUTHORITY
DUVAL COUNTY
231 E FORSYTH STREET, SUITE 400
JACKSONVILLE, FL 32202
PHONE: 904-630-2092
FAX: 904-630-2937

CLERK OF COURT
GILCHRIST COUNTY
PO BOX 37
TRENTON, FL 32693
PHONE: 352-463-3170
FAX: 352-463-3166

SHIP ADMINISTRATOR
GLADES COUNTY
PO BOX 1018
MOOREHAVEN, FL 33471
PHONE: 941-946-1173
FAX: 941-946-2860
SHIP ADMINISTRATOR
FLAGLER COUNTY
1200 E MOODY BLVD, #2
BUNNELL, FL 32110
PHONE: 904-437-7484
FAX: 904-437-7488

FRANKLIN COUNTY SENIOR CITIZENS CENTER
PO BOX 814
CARRABELLE, FL 32322
PHONE: 850-697-8879
FAX: 850-697-2105

DIRECTOR
GADSDEN COUNTY
PO BOX 1799
QUINCY, FL 32351
PHONE: 850-875-7287
FAX: 850-875-8899

GRANTS ADMINISTRATOR
HARDEE COUNTY
413 W ORANGE STREET
WAUCHULA, FL 33873
PHONE: 941-773-6349
FAX: 941-773-5801

SHIP DIRECTOR
HENDRY COUNTY
PO BOX 1760
LABELLE, FL 33975
PHONE: 941-675-5297
FAX: 941-675-5317

SHIP ADMINISTRATOR
HERNANDO COUNTY
20 N MAIN STREET
ROOM 205
BROOKSVILLE, FL 34601
PHONE: 352-754-4160
FAX: 352-754-4168

SHIP ADMINISTRATOR
GULF COUNTY
1000 CECIL G. COSTIN SR. BLVD
PORT ST. JOE, FL 32456-1648
PHONE: 850-229-6125
FAX: 850-229-7180

SHIP ADMINISTRATOR
HAMILTON COUNTY
PO BOX 312
JASPER, FL 32052
PHONE: 904-792-1288
FAX: 904-792-3524

SHIP ADMINISTRATOR
HISBOROUGH COUNTY COMMUNITY IMPROVEMENT DEPARTMENT
9260 BAY PLAZA BLVD. SUITE 510
TAMPA, FL 33619
PHONE: 813-744-5557 XT 160
FAX: 813-744-5777

SENIOR PLANNER
WEST FLORIDA REGIONAL PLANNING COUNCIL
HOLMES COUNTY
PO BOX 486
PENSACOLA, FL 32593-0486
PHONE: 850-595-8910
FAX: 850-595-8967

COMMUNITY DEVELOPMENT DEPARTMENT
INDIAN RIVER COUNTY
1840 25TH STREET
VERO BEACH, FL 32960
PHONE: 561-567-8000 XT. 250
FAX: 561-770-5333

GRANTS COORDINATOR
JACKSON COUNTY
4487 LAFAYETTE STREET
MARIANNA, FL 32446
PHONE: 850-482-9083
FAX: 850-482-9287
HOUSING COORDINATOR  
HOUSING DEPARTMENT HIGHLANDS COUNTY  
501 S. COMMERCE STREET  
SEBRING, FL 33870  
PHONE: 941-386-6648  
FAX: 941-386-6651  

SHIP ADMINISTRATOR  
HOUSING DEPARTMENT  
LEON COUNTY  
918 RAILROAD AVE  
TALLAHASSEE, FL 32310  
PHONE: 850-488-7790  
FAX: 850-922-4749  

GRANTS DIRECTOR  
JEFFERSON COUNTY  
PO BOX 536  
MONICELLO, FL 32345  
PHONE: 850-342-0175/0176  
FAX: 850-342-0177  

SHIP DIRECTOR  
LEVY COUNTY  
PO BOX 610  
BRONSON, FL 32621  
PHONE: 352-486-5268  
FAX: 352-486-5166  

CLERK OF COURTS  
LAFAYETTE COUNTY  
PO BOX 88  
MAYO, FL 32066  
PHONE: 904-294-1600  
FAX: 904-294-4231  

GRANTS DIRECTOR  
GRANTS DEPARTMENT  
LIBERTY COUNTY  
PO BOX 399  
BRISTOL, FL 32321  
PHONE: 850-643-2692  
FAX: 850-643-2210  

HUMAN SERVICES MANAGER  
HUMAN SERVICES DIVISION  
LAKE COUNTY  
PO BOX 7800  
TAVARES, FL 32778-7800  
PHONE: 352-343-9679  
FAX: 352-343-9896  

SUIWANNEE RIVER ECONOMIC COUNCIL  
MADISON COUNTY  
PO BOX 70  
LIVE OAK, FL 32060  
PHONE: 904-362-4115  
FAX: 904-362-4078  

COMMUNITY DEVELOPMENT DEPARTMENT  
LEE COUNTY  
1500 MONROE STREET  
FORT Myers, FL 33901  
PHONE: 941-479-8542  
FAX: 941-479-8386  

AFFORDABLE HOUSING COORDINATOR  
NORTHEAST FLORIDA REGIONAL PLANNING COUNCIL/ NASSAU COUNTY  
9143 PHILLIPS HIGHWAY, SUITE 350  
JACKSONVILLE, FL 32256  
PHONE: 904-363-6375 XT 132  
FAX: 904-363-6356  

HOUSING AND COMMUNITY DEVELOPMENT COORDINATOR  
MANATEE COUNTY  
1112 MANATEE AVE WEST, SUITE 868  
BRADENTON, FL 34205  
PHONE: 941-745-3719  

OKALOOSA COUNTY  
PO BOX 2707  
FORT WALTON BEACH, FL 32549  
PHONE: 950-851-7376
FAX: 850-651-7222
COMMUNITY SERVICES
MARION COUNTY
OCALA, FL 34474-4220
PHONE: 352-620-3375
FAX: 352-620-3992

COMPREHENSIVE PLANNING
INSTRUCTOR
GROWTH MANAGEMENT DEPT.
MARTIN COUNTY
2401 SE MONTEREY ROAD
STUART, FL 34996
PHONE: 561-288-5495
FAX: 561-288-5960

SHIP ADMINISTRATOR
MONROE COUNTY
1403 12TH STREET
KEY WEST, FL 33040
PHONE: 305-292-1221
FAX: 305-292-1162

GRANTS/ HOUSING ADMINISTRATOR
OSCEOLA COUNTY
603 W BRYAN STREET
KISSIMMEE, FL 34741
PHONE: 407-847-1297
FAX: 407-932-5164

HOUSING /GRANTS COORDINATOR
OKEECHOBEE COUNTY
456 HIGHWAY 98 NORTH
OKEECHOBEE, FL 34972
PHONE: 941-763-6731
FAX: 941-763-9203

HOUSING DEVELOPMENT
COORDINATOR
HOUSING AND COMMUNITY
DEVELOPMENT DEPT.
ORANGE COUNTY
525 E SOUTH STREET
ORLANDO, FL 32801
PHONE: 407-836-4240 XT 149
FAX: 407-836-4205

HOUSING AND NEIGHBORHOOD
DEVELOPMENT
POLK COUNTY
PO BOX 9005, DRAWER HS04
BARTOW, FL 33831-9005
PHONE: 941-534-5248
FAX: 941-534-0349

SHIP ADMINISTRATOR
NORTHEAST FLORIDA REGIONAL
PLANNING COUNCIL
PUTNAM COUNTY
9143 PHILLIPS HIGHWAY, SUITE 350
JACKSONVILLE, FL 32256
PHONE: 904-363-6350
FAX: 904-363-6356

SPECIAL PROJECT COORDINATOR
ST. JOHNS COUNTY
PO DRAWER 349
ST. AUGUSTINE, FL 32085-0349
PHONE: 904-823-2625
FAX: 904-823-2481

HUMAN SERVICES DIVISION
ST. LUCIE COUNTY
435 N. 7TH STREET
FORT PIERCE, FL 34950
PHONE: 561-462-1777/ FAX: 462-1703
HOUSING FINANCE AUTHORITY
COMMUNITY DEVELOPMENT DEPT.
PINELLAS COUNTY
600 CLEVELAND STREET, SUITE 800
CLEARWATER, FL 33755-4159
PHONE: 727-464-8210
FAX: 727-464-8260
1-800-806-5154

SUWANNE RIVER ECONOMIC COUNCIL
SUWANNEE COUNTY
PO BIX 70
LIVE OAK, FL 32060
PHONE: 904-362-4115
FAX: 904-362-4078

SENIOR PLANNER
WEST FLORIDA REGIONAL PLANNING COUNCIL
SANTA ROSA COUNTY
PO BOX 486
PENSACOLA, FL 32593-0486
PHONE: 850-595-8910
FAX: 850-595-8967

CDBG/SHIP ADMINISTRATOR
TAYLOR COUNTY
201 EAST GREEN STREET
PERRY, FL 32347
PHONE: 850-838-3500
FAX: 850-838-3501

DIRECTOR
SARASOTA COUNTY
PO BOX 1058
SARASOTA, FL 34230
PHONE: 941-316-1070 XT 223
FAX: 941-316-1078

HOUSING MANAGER
HOUSING DEPARTMENT
VOLUSIA COUNTY
123 W. INDIANA AVE ROOM #205
DELAND, FL 32720-4611
PHONE: 904-943-7039 XT 2566
FAX: 904-740-5112

PRINCIPAL PLANNER
SEMINOLE COUNTY
1101 E 1ST STREET
SANFORD, FL 32771
PHONE: 407-321-1130 XT 7384
FAX: 407-324-4818

SENIOR PLANNER
WEST FLORIDA REGIONAL PLANNING COUNCIL
WALTON COUNTY
PO BOX 486
PENSACOLA, FL 32593-1486
PHONE: 850-595-8910
FAX: 850-595-8967

SHIP ADMINISTRATOR
SUMTER COUNTY
115 A NORTH FLORIDA STREET
BUSHNELL, FL 33513
PHONE: 352-793-0272
FAX: 352-568-6604

SHIP CONSULTANT
WASHINGTON COUNTY
PO BOX 610
CHIPLEY, FL 32428
PHONE: 850-638-8380
FAX: 850-638-3646

SHIP ADMINISTRATOR
WAKULLA COUNTY
PO BOX 849
CRAWFORDVILLE, FL 32326
PHONE: 850-926-7977
FAX: 850-926-7311