



Gearing Up For Your Transitions

THERE'S NO PLACE LIKE HOME

Affordable Housing & You

Special Thanks to the Northern Virginia Housing Alliance for allowing use and an adaptation of their Lesson Plans - "There Is No Place Like Home."

LESSON 2 Discuss affordable housing and how it affects you and your community.

I. **Activity 1 - Define Affordable Housing** (10 minutes)

- Lead students through an interactive discussion of the terms "affordable" and "housing". Give brief and basic understanding of the terms and concept to build on through the week.
 - ❖ **Affordable:** able to afford and still have money for food, health care, transportation, etc. Discuss range of options when you can and can not afford something. You want a video game, book, basketball, etc. If you can 'afford' it, you buy it. If you can not, you save, select something less expensive, or do not purchase.
 - ❖ **Housing:** providing of shelter that is safe, decent. Review housing in the community - single family home, townhouse, condo, apartment, transitional housing.
 - ❖ **Affordable Housing:** a housing cost that doesn't exceed 30% of a household's gross income.
 - Break down and discuss each phrase "housing cost," "does not exceed" "30%" "household gross income"
- Federal, state, and local governments and community groups work to help everyone in the community gain access to affordable housing.

II. **Activity 2 – Simple Math Example on Affordability** (15 minutes)

- Let's look at some numbers to give it definition. We'll start small today and build on it tomorrow.
- How many of you get an allowance or wish you did?
 - ❖ Let's say 10% of the students (front row) receive \$15/week. 10% (center row) receive \$10/week. Remaining receive \$5/week.
 - ❖ On the board, with students help, calculate monthly allowance
 $\$15 \times 4 = \60 $\$10 \times 4 = \40 $\$5 \times 4 = \20

Students earning \$15 can enjoy most everything in the community – movies, ice skating, ice cream. Those earning \$10 and \$5, cannot do quite as much, but can still save up and enjoy activities.

- NOW, what if you have to pay \$25 to live at your house?
 $\$60 - 25 = \35 $\$40 - 25 = \15 $\$20 - 25 = \-5

- Front row is fine. Center row will struggle, but can still manage and save up...what about the rest of the class? They are still working hard without a place to live. What will they have to do? Options: Earn more money, get a roommate, move in with family, move, or become homeless. Housing slightly further away is \$10. Further out, like W. Virginia it is \$5, and in other parts of the country it's only \$2 or \$1. Discuss what students might consider doing.

III. Activity 3 - Merge Community & Affordable Housing (15 min)

- Briefly review the community and people from Lesson 1. Discuss effects not being able to afford to live in the community you serve.
 - ❖ Favorite hairdresser has to move. No cashiers at the grocery store to serve you. Police officers further from an emergency. Allow class to explore examples and discuss.
 - ❖ Cover issues for both individuals and the community on Page 2.
- After discussion, take 5 minutes and write a short journal entry.

IV. Select Careers for Lesson 3 (5 minutes)

- Tomorrow we will discuss 5 careers, salaries and housing costs in the Metro area. Have students number from 1-5. Assign: 1. Waiter/ Waitress 2. Doctor 3. Executive Secretary 4. Firefighter 5. Hairstylist