

# **EASY READING BROCHURE**

## **I Want A Home**

**An information brochure for adults  
with low English literacy**



**EASY READING**



Vecova Centre for Disability Services and Research is a leading-edge, registered not-for-profit charitable research and service organization that has been building the capacity of persons with disabilities and enriching communities through leadership, innovation and collaboration since 1969. Affiliated with the University of Calgary we are recognized as a leader in the field of disability services and research.

The following publication I Want A Home was originally written by Casey Rosewood, The Vocational and Rehabilitation Research Institute, now Vecova Centre for Disability Services and Research in 2006 with funding provided in part by the Calgary Region Community Board Persons with Developmental Disabilities. I Want A Home has been updated by Vecova Centre for Disability Services and Research in 2012.



© 2012 Vecova Centre for Disability Services and Research

All rights reserved. The use of any part of this publication, whether it is reproduced, stored in a retrieval system or transmitted in any form by any means (including electronic, mechanical, photographic, photocopying or recording), without the prior written permission of Vecova Centre for Disability Services and Research is an infringement of copyright law.

#### Disclaimer

The content of I Want A Home is provided for information purposes only and does not constitute legal advice. No legal liability or other responsibility is accepted by or on behalf of Vecova Centre for Disability Services and Research or its members, officers, employees or advisors for any errors, omissions, or statements contained in the publication. The Vecova Centre for Disability Services and Research accepts no responsibility for any loss, damage or inconvenience caused as a result of reliance on the publication.

#### **Vecova Centre for Disability Services and Research**

3304, 33rd Street NW, Calgary, AB T2L 2A6

Tel: 403.284.1121 Fax: 403.284.1146

[www.vecova.ca](http://www.vecova.ca)



## What is an Easy Reading Brochure?

Plain language is a way of writing so that more people can understand the information. There are some things we do with plain language that you would not see out-side of plain language.

For example, words like understand and outside, used in the first paragraph, have a - in the middle. This helps to make a longer word that is made of more words, easier to read.

We also use things like square brackets and definitions:

### **Square Brackets**

[ ]

Some-times you will see square brackets, like these [ ], beside a word. The letters between the brackets are there to help people learn how to say the word.

### **Definition Box**

Some words you see will have a box around the word like "Definition Box" to the left. Beside each box, there will be a paragraph that has an line around it, like this one. This is to help people learn what the word means.

**In 2006, there were  
917,905 home owners in  
Alberta and 330,280  
renters in Alberta.**

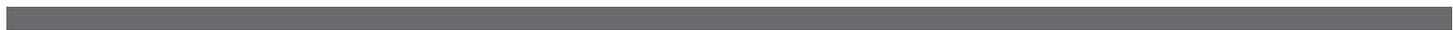
- 2006 Census, Statistics Canada

**You will learn about:** .....

..... **1** **What Kind of Home Can You Live In?**

..... **2** **What Kind of Place Do You Want to Live In?**

..... **R** **Resources**



**In 2006, there were  
307,920 home owners in  
Calgary and 107,685  
renters in Calgary.**

- 2006 Census, Statistics Canada

## ① What Kind of Home Can You Live In?

When you look for a place to live, you want to find:

- A place where you will feel happy
- A place that you can call home

PDD has 3 kinds of places you can live in:

1. A residence [rez-id-enz] or a group home
2. A support [suh-port] home
3. Supported [suh-port-ed] independent [in-dee-pen-dent] living



### **Residence or Group Home**

In a group home, staff come to work.

You can live with 3 to 6 people in the home. They are your room-mates.

You will have your own bed-room. You may share a bath-room. You will share the rest of the home with your room-mates.

There will be staff there who help you to live in the home. The staff are there most of the time. They sleep over too. But they do not live there. They have their own homes.





### **Support Home**

In a support home, you share the home with your support staff.

You have your own bedroom.  
You may share the bath-room.

Your staff lives in the house.  
You may live with just your staff, or they may have a family that you live with too.

Your staff helps you when you need it.

### **Supported Independent Living**

With supported independent living, you rent or own the place you live in. It is your place.  
You do not share your home with staff.

Staff come to your home to help you.  
They do not sleep at your place.



## Other Things to Know About the Kind of Home You Live In

You may hear some-one talk about **respite** [ress-pie-tt]. What do they mean?

If you live with family or in a support home you may have respite. This means that you stay at another place some-times.

It is like a small holiday.

Respite can also mean that you stay at your home and your family or support staff go away. Another person will come and stay with you to help you.

You may hear some-one talk about **out-reach**. What do they mean?

You can have out-reach staff if you live in a group home, a support home, with your family, or if you live on your own.

The out-reach staff helps you for a few hours. They do things like help you to cook. Or they may do fun things with you like go to a movie.



## 2 What Kind of Place Do You Want to Live In?

Choosing a place to live is an important choice. There are many things that will help you choose what kind of place you want to live in.

Here are some questions you can ask your-self.

▶ Choosing a place to live is an important choice.

▶ Who do you want to live with?

▶ Do you want to buy a home or rent one?

▶ What do you need?

▶ Where do you want to live?

▶ How much money do you need?

▶ Who can help you make this choice?

### Who Do You Want to Live With?

Do you want to live by your-self or with other people?

You may want to live with others.

The other people can be your family, another family, or a room-mate.

Or you may want to live on your own.

It is good to talk with other people about this. They can help you choose what is best for you.

## Do You Want to Buy a Home or Rent One?

There are good things and bad things about buying a home.

There are also good things and bad things about renting a home.

If you **buy** a home, the good things are:

- The place is your own
- You can say how you want your home to look
- You can live by your-self or with other people

If you **buy** a home, the bad things are:

- You need to think about a lot of things when you own a home
- You need a lot of money to buy a home
- You have to pay bills, like the gas bill to keep the place warm
- It costs money to take care of a place

It is good to learn more about how to buy a home. There are some resources at the end of this brochure [bro-shur] to help you get started.



If you **rent** a place, the good things are:

- You do not have to save money to pay for the house
- The land-lord takes care of the house

### **Land-lord**

A person who runs a place that people rent.

A land-lord can be the owner of the place, or they can be some-one hired to look after the place.

If you **rent** a place, the bad things are:

- Some land-lords do not take care of the place they look after
- The rent can go up and you may not have money to pay for the new rent
- The land-lord may not let you put pictures on the wall or change the way the place looks



## What Needs Do You Have?

### Needs

The things we must have for every-day living.

### Wants

The things that would be nice to have, but are not needed for every-day living.

What are the things you **need** help with?

- How much help do you need with things you do every day, like cleaning the house and looking after your-self?

What things do you **need** in your house?

- Is it hard to get into the house?
- Is there a ramp if you need one?
- Is it hard to move around the house?
- Are there many stairs? Is this a problem?
- Does my place need to have special things so I can live there, like a grab-bar in the bath-room?

You may get other needs. Every-one has needs that change. If your needs change, you may want to move to another kind of home. That is OK. It takes time to find the right place to live. And the right place to live now may not be the right place to live later.



## **Where Do You Want to Live?**

You need to choose what city you want to live in first.



- Do you want to stay in the city you live now?
- Do you want to live in a small city or a big city?

When you choose what city you want to live in, you need to choose where in that city you want to live.

- Do you want to live close to work?
- Do you want to live close to family?
- Do you need to live close to a bus or train?



## **How Much Will it Cost to Live in Your Place?**

You need to find out if you have enough money to move into the place you choose.

There is a work-sheet at the end of this brochure to help you make a budget [buj-et]. It will help you find out how much money you need to live in the place you choose. And if you have enough money to live there. Here are some of the things you need to know to make a budget.

- How much money do you **get** in 1 month? This includes money from:
  - A job
  - AISH
  - Your parents
  - Any-where else you get money from
- How much money do you **spend** in 1 month?
  - How much money do you spend on food?
  - How much money do you spend to travel around the city?
  - How much money will you need to spend to live in the place you choose?

This will include things like rent or a mortgage [more-gej] if you buy a place, your water bill, phone bill, and any other bills you have to live in the place you choose.

- How much money do you spend on your health needs?

This includes any medicine you have to buy, appointments you have to pay for, or any-thing else to take care of your-self.

- What else do you spend money on?



## **Who Can Help You Find the Right Place to live?**

You need to talk to a person you like and who you trust. That person can help you make a plan. You may have more than one person who can help you. That is ok too. More than one person can help you make a plan.

The plan will help you find the right place to live. It will also help you know how much money you need to live in that place.



## Resources



### Places You Can Get Help From About Buying a Home

Here is a list of some of the places you can get help from if you want to buy a home.

#### **Alberta Government - Persons with Developmental Disabilities Central Region**

- Phone: 403-340-5003
- Web-site: [www.seniors.alberta.ca/PDD/Central/Resources/Housing.asp](http://www.seniors.alberta.ca/PDD/Central/Resources/Housing.asp)

The Alberta Persons with Developmental Disabilities (PDD) Central Region web-site has links to 6 plain language booklets on housing:

1. The First Steps when you buy a Home
2. What to check when you buy a home
3. Your Home Buying Team
4. Mortgages and other Money Matters
5. Make an offer to buy a home
6. When it is time to move...

### **Alberta Government - Programs and Services**

- Web-site: [www.programs.alberta.ca/Living/9549.aspx?Ns=9550&N=770](http://www.programs.alberta.ca/Living/9549.aspx?Ns=9550&N=770)

They give information on their web-site about living in Alberta. There is information there for people who want to buy a home.

### **Canadian Mortgage and Housing Corporation**

- Web-site: [www.cmhc-schl.gc.ca/en/co/buho/](http://www.cmhc-schl.gc.ca/en/co/buho/)

They give a lot of information about owning a home. They also have a series of steps that are involved in buying a home:

- Step 1: Is Homeownership Right for You?
- Step 2: Are You Financially Ready?
- Step 3: Which Home is Right for You?
- Step 4: The Buying Process
- Step 5: Now That You're a Homeowner

Their web-site also has words to know when buying a home and work-sheets that can help you choose if you can buy a home.

There is a lot of information on their web-site. It can be confusing for any-one buying a home for the first time. You may want to sit down with some-one who can help you.



## Places You Can Get Help From About Renting a Home

Here is a list of some of the places you can get help from if you want to rent a home.

### **The Home Program**

- Phone: 1-877-504-6161
- Web-site: [www.homeprogram.ca/](http://www.homeprogram.ca/)

The Home Program gives work-shops about buying a home and tries to give individual support to people who want to buy a home. You can go to their web-site or call them for more information.

### **Alberta Government - Programs and Services**

- Web-site: [www.programs.alberta.ca/Living/9549.aspx?Ns=9550&N=770](http://www.programs.alberta.ca/Living/9549.aspx?Ns=9550&N=770)

They give information on their web-site about living in Alberta. There is information there for people who want to rent a home.

### **Canadian Mortgage and Housing Corporation**

- Web-site: [www.cmhc-schl.gc.ca/en/co/reho/index.cfm](http://www.cmhc-schl.gc.ca/en/co/reho/index.cfm)

They give information about renting a home. They have information about Canada and about each province. You can get specific information about renting a home in the province you live. They also have more resources on their web-site that can help answer the questions you have.

## **Rental Agencies and Web-sites for Calgary**

Here is a list of some of the places you can get help from to rent a home in Calgary.

### **RentFaster.ca**

- Web-site: [www.rentfaster.ca/calgary.php](http://www.rentfaster.ca/calgary.php)

This is a web-site that people use to post they have a place for rent. As a person looking to rent, you can search by a specific section of the city or even a specific neighbourhood if you want to be close to a place or a person.

### **Emerald Management and Realty Ltd.**

- Phone: 403-237-8600
- Web-site: [www.emeraldmanagement.com/](http://www.emeraldmanagement.com/)

Emerald Management is a specific rental company in Calgary. You can search their web-site for a place to rent by specific section of the city, price, and number of bedrooms.

### **Boardwalk Rental Communities**

- Phone: 403-531-9255
- Web-site: [www.bwalk.com/](http://www.bwalk.com/)

Boardwalk is also a specific rental company in Calgary. You can search their web-site for a place to rent by specific section of the city, price, and kind of apartment.

## Where to Get Help if You Have Questions About Money

Here is a list of some of the places you can get help from if you have questions about money.

### **A Bank**

You can make an appointment to talk to some-one at your bank.

They can help you find out:

- If you can afford to buy a house
- How much you can spend to buy a house

### **Momentum**

- Address: 16-2936 Radcliffe Drive SE, Calgary, Alberta
- Phone: 403-272-9323
- Web-site: [www.momentum.org/](http://www.momentum.org/)

They have many programs that can help you learn how to manage and save your money, including a 5 part workshop:

- Budgeting: control your money
- Banking: be a smart bank customer
- Credit: take charge of it
- Assets: build your future
- Consumerism: decide for yourself

## Budget Work-sheet

This work-sheet will help you make a budget.  
A budget is a plan for how you spend your money.  
It will help you know how much money you can spend on a place to live. This budget work-sheet is from Momentum.  
They use it in their work-shop on budgeting.

Momentum said it is ok for use to have this work-sheet in the brochure.

| <b>Monthly Income</b>       |             |
|-----------------------------|-------------|
| Money you get from:         |             |
| Your job                    | \$          |
| AISH                        | \$          |
| Your family                 | \$          |
| Other monthly income        | \$          |
| <b>Total monthly income</b> | <b>1</b> \$ |

| <b>Monthly Expenses</b>       |                                   |             |
|-------------------------------|-----------------------------------|-------------|
| Money you spend on:           |                                   |             |
| <b>Housing</b>                | Rent, mortgage, or room and board | \$          |
|                               | Condo fees                        | \$          |
| <b>Utilities</b>              | Power                             | \$          |
|                               | Telephone                         | \$          |
|                               | Cell phone                        | \$          |
|                               | Water and sewer                   | \$          |
|                               | Natural gas                       | \$          |
|                               | Internet                          | \$          |
|                               | Cable TV                          | \$          |
| <b>Transportation</b>         | Gas                               | \$          |
|                               | Parking                           | \$          |
|                               | Bus fare                          | \$          |
|                               | Insurance                         | \$          |
|                               | Other                             | \$          |
| <b>Food</b>                   |                                   | \$          |
| <b>Personal</b>               | Entertainment                     | \$          |
|                               | Other                             | \$          |
|                               | Other                             | \$          |
| <b>Total monthly expenses</b> |                                   | <b>2</b> \$ |

| <b>Monthly Savings</b>                          |          |    |
|---|----------|----|
| Money you save for:                             |          |    |
| An emergency (try to have 3 months of expenses) |          | \$ |
| Registered Disability Savings Plan (RDSP)       |          | \$ |
| Other (can be a goal for a want)                |          | \$ |
| Other   |          | \$ |
| <b>Total monthly savings</b>                    | <b>3</b> | \$ |

| <b>Monthly Debt Payments</b>       |          |    |
|------------------------------------|----------|----|
| Money you need to pay back:        |          |    |
| A loan                             |          | \$ |
| A credit card                      |          | \$ |
| Other                              |          | \$ |
| Other                              |          | \$ |
| <b>Total monthly debt payments</b> | <b>4</b> | \$ |

| <b>Irregular Expenses</b>           |             |             |
|-------------------------------------|-------------|-------------|
| Money you spend during the year on: |             |             |
| <b>Clothes</b>                      |             | \$          |
| <b>Insurance</b>                    | Health      | \$          |
|                                     | Life        | \$          |
|                                     | House       | \$          |
|                                     | Car         | \$          |
| <b>Health care</b>                  | Medicine    | \$          |
|                                     | Dental care | \$          |
|                                     | Other       | \$          |
| <b>Taxes</b>                        | Property    | \$          |
|                                     | Personal    | \$          |
| <b>Gifts</b>                        | Birthdays   | \$          |
|                                     | Other       | \$          |
| <b>Trips</b>                        |             | \$          |
| <b>Other</b>                        |             | \$          |
| <b>Total irregular expenses</b>     |             | <b>5</b> \$ |

| <b>Your balance</b>  |          |    |
|--|----------|----|
| Write down the amounts from your income and expense totals.      |          |    |
| Total monthly income   | <b>1</b> | \$ |
| <b>Subtract</b>  |          |    |
| Total monthly expenses   | <b>2</b> | \$ |
| =  |          | \$ |
| <b>Subtract</b>  |          |    |
| Total monthly savings  | <b>3</b> | \$ |
| =  |          | \$ |
| <b>Subtract</b>  |          |    |
| Monthly total debt payments                                      | <b>4</b> | \$ |
| =  |          | \$ |
| <b>Subtract</b>  |          |    |
| Total irregular expenses ( <b>5</b> ) _____<br>divided (÷) by 12 |          | \$ |
| =  | <b>6</b> | \$ |

Please think of the environment when printing this workbook.

Please print double sided.

I Want A Home is an information brochure developed for adults with low English literacy created by Vecova, located in Calgary, Alberta, Canada.

403.284.1121

[www.vecova.ca](http://www.vecova.ca)

