Family Survival Guide

beyond shelter

L O S A N G E L E S

survival guide

This "Survival Guide" is for families moving into a new community, or for those who are starting a new life in their old one. We have included information on maintaining family relationships, tenant rights and responsibilities, money management, health care, and resources that you can find in your community - practical matters of everyday life. You can personalize this booklet by writing additional information you need in the spaces provided.

We hope you find this information helpful and wish you well.

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FAMILY

Usually when we think of our home, we think of the family who lives there. Even family members who do not live with us can affect how we feel in our own home. So our families can be our greatest strength and our greatest challenge.

This chapter looks at some of the basic areas in which our families need attention.

On Being a Parent

Being a good parent is the most difficult job in the world. And most of us never get ***any*** training. Parenting requires

- ☑ patience when we don't have it,
- ☑ being firm when we don't want to be, and
- ☑ being flexible when we don't want to let go.

We first learn parenting from our own experiences as children growing up. How many times do we hear our mother's or father's voice when we talk to our own children? We all tend to repeat what we learn. We must take the time to reflect on what worked and didn't work during our childhood, or we may forget the good points and repeat the mistakes.

CHILD DEVELOPMENT

Development is a process of becoming complete. In order to develop we not only grow bigger, but we must also change. Babies develop into children, children into adolescents and adolescents into adults. **Our physical development stops at adulthood, but the social, emotional and intellectual development continues from birth to death.** Our most important job as parents is to help our children as they progress through these different stages of development.

So, being a parent takes more than love. It means we must understand how our children *develop,* and understand *how they grow.* The *quality* of the our relationship with our children will have an important and long-lasting influence on many aspects of their development, including:

- their feelings of self-worth,
- their self-confidence,
- their ability to relate well to other people,
- their capacity for caring and sharing,
- their self-trust and trust in others, and
- the emotional strength they need to deal with stress and difficulties throughout life.

From the day they are born, our children will develop a view of the world and what their place is in it. How they respond to their surroundings will be partly due to their individual personality, but how we as parents respond to the baby's changes will also be important.

It is generally agreed that as babies grow, they go through periods of *transition* which may be difficult, and *mastery,* which is easier. During the **transition** periods, your child's body is learning to catch up with her mind. She can see what she wants to accomplish, but is not physically ready to do well.

For example, from age two until about age three, children go through a stage of **autonomy** and are developing a sense of independence and self-control. During these periods children may be more stubborn, and may insist on doing things exactly a certain way. **It may feel like these acts are only done to torment the parent, but really they are a necessary part of the child's growth and learning.**

Your role as parent is to respect this autonomy, to help foster and encourage it. Give help and assistance when the child's struggle for independence is more than he is capable of handling, but also enforce consistent and reasonable limits.

There are many books and pamphlets on childhood development and parenting. For more information, ask your local librarian, pediatrician or day care provider. See page 99 on how to use the library to get information on childhood development and other topics.

Discipline versus Punishment

In many families, there is confusion about the difference between discipline and punishment. We often hear, “spare the rod and spoil the child.” This is often used to support spanking and hitting children. But there are better ways to discipline children!

Discipline means two things:

1. We as parents have to *control* ourselves. We cannot let our anger cause us to scream at or hit our children.
2. Structure. We *set limits* for our children and we are *consistent* in keeping to those limits. We do not threaten our children and then do nothing.

How does this work?

For younger children, saying "no" firmly and removing them from what they are doing wrong should work. Don’t lecture; they are too young to understand.

For older children, remove their privileges. For example, if they did not clean their room, or take out the trash, no TV!

ONCE YOU HAVE TOLD THE CHILD WHAT YOU HAVE DECIDED, YOU MUST STICK TO YOUR DECISION!

It is very important that you choose discipline that you can live with, too. For example, let's say you have plans to go to a bar-b-que today with your children and some friends. And let's say you have an 8 year old son who did not do his chores this morning. Do you

1. *tell him he cannot watch any TV for a week?*
2. *tell him he cannot go to the bar-b-que? (meaning no one gets to go, since you can't leave the 8 year old alone)*
3. *tell him he does not get to go see his friends after the bar-b-que?*

What is the best option? *Number 1* is not realistic. With all you have to do, are you willing to monitor the T.V. for a week? *Number 2* punishes you and your child. *Number 3* is the most reasonable. It is simple. It deprives him of a privilege, but it is not too severe for not doing chores (which may be a problem, but <u>is not a serious problem</u>.)

WHAT ABOUT THE INAPPROPRIATE THINGS CHILDREN DO?

Parents need to:

- **<u>Understand</u>** that your child's behavior may be part of his or her learning. For example, children will go through phases where they want to exercise control over EVERYTHING. They will say "no" all the time, they won't listen to reason, and so forth.
- **<u>Allow</u>** your child to express himself or herself. Don't try to control your child. No one likes to be controlled.
- **<u>Listen</u>** to your child.

If your child isn't listening, or is misbehaving, try the following:

- **Time out.** Place your child in a corner or another room. Make sure it is someplace very boring. Tell him or her why you are putting him or her there and how long he or she must stay there. Example: " I told you that if you hit your little brother again, that you would get a time out." How long you keep the child there depends on the age of the child. Remember, for young children, 5 minutes can seem like forever!
- **Limit or restrict a favorite toy or activity.** If you asked your child to take out the trash and he or she didn't do it, don't let her watch television, play video games or use the phone until he or she does.
- **Ignore tantrums.** Children throw tantrums to get attention. If you let children know that throwing a tantrum will not work, they will eventually stop. Ask your child to tell you what is wrong by talking to you.
- **Say what you mean and follow through.** Be very clear about what will happen if your child continues to misbehave. And if you say your child will get a time out for doing something that he or she should not do, make sure that he or she *does* get a time out. If you use empty threats, chances are your kids won't listen to you. Be consistent, and don't make promises you can't or won't keep.

When you are really mad, stop before you say something -- is it a threat you are willing to carry out? Really?

No matter how much he or she may anger you,

DO NOT HIT YOUR CHILD.

- **If you get really angry and feel like you might hit your child, put your child in a safe place and leave the room.**

- **Do not call your child names.** Your child may do stupid things, but that does not mean your child is stupid.

- **Focus on the action.** What is important is what the child **does**. "I know you can get a better grade." **not** "What are you, stupid?"

- **Notice the good things your children do, and tell them you noticed**. Do this often--we always remember negative things said to us, we don't always remember the praise.

- **Be good to yourself.** Tired and stressed-out parents will not have the patience that children need. Get enough sleep, and don't over-commit yourself to other activities.

Needs versus Wants

Earlier in this section, we discussed how discipline meant that parents need to have self-control and need to set limits for their children. A big part of setting limits has to do with teaching our children about meeting our needs and satisfying our wants. That is probably why many parent-child disputes revolve around the question of what the child *needs* versus what the child *wants*.

Needs are basic to life. Our basic needs are met by food, clothing, shelter and love.

Wants have to do with making our life better or more pleasurable. For children, wants may be met by toys and special clothes.

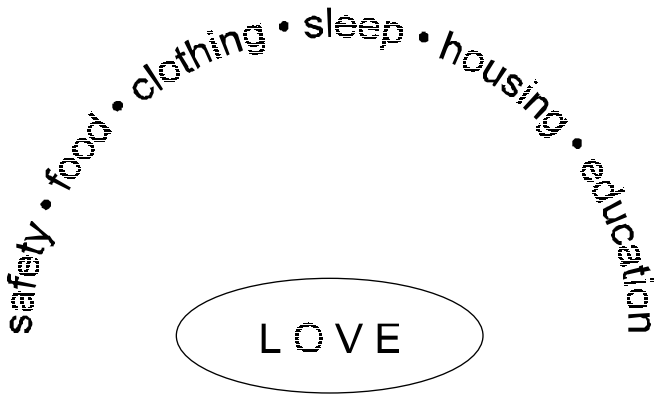
All parents are faced with having to tell their children, "no," when they ask for particular items. Sometimes we say no because we cannot afford the item; other times we simply think the toy or item is not appropriate for our child. However, it is not healthy to say "no" all the time -- hearing constant rejection, your children could develop feelings of hopelessness and negativity.

Even with a limited amount of money, find a way to say "yes" sometimes. Why? Because the children were behaving themselves, or simply because you want to. A trip to the park, a ride out of the neighborhood or a matinee could be the special occasion your family *needs*.

Parenting is hard work because we are always accountable to our children. They see everything we do, and in time, we will see ourselves in what they do.

Preventing Child Abuse and Neglect

Children cannot learn and thrive unless their basic needs are met. Their basic needs are:



Parents have a responsibility to meet their children's basic needs, which is not easy. Some of these needs are essential for our children to live - some of these are necessary if we want our children to fulfill their potential. Parents neglect their children when they do not make sure that these needs are met.

Neglect occurs when a parent **willfully** does not meet his or her child's basic needs. **Children are neglected when they:**

- are not bathed regularly
- have torn and unwashed clothing
- do not attend school regularly, or arrive very early or stay very late
- are usually sleepy in school
- do not eat nutritious meals on a regular basis
- do not receive needed glasses, dental work, hearing aid, or other health services
- are unable to do well in school because they are hungry, sleepy or distracted

Meeting some of the above needs often costs money. If you cannot afford to provide your child with needed items or services, call the provider or a local social service agency to see if they have a "sliding scale" fee in which they accept **reduced** or **no fees** for low-income people.

Child Abuse

More children in the United States are injured or killed by abuse than by accident. Adults who are aware of abuse *can* prevent it.

Child abuse can be **physical, emotional, and sexual**.

Physical abuse includes:

- whipping
- slapping around the head or face
- locking a child in rooms and/or closets
- any *injury* inflicted on a child by an adult during spanking, disciplining, or letting off anger or frustration

Emotional Abuse includes:

- continual name calling; insults
- blaming the child for problems he or she did not create
- shaming

Sexual Abuse

- sexual contact between a child and *any* adult (including family members)

An abused child may have:

- **complaints of pain** in the stomach area
- **behave inappropriately**
- **burns** from cigarettes, bath water, or implements, such as irons or curling irons
- **bruises, welts, and cuts** that are at different stages of healing, showing that injury has taken place more than once

Preventing Abuse

Knowing what to expect from our children makes a parent's job much easier. It takes time for children to learn what they should, or should not do. This process can be frustrating or confusing for parents who do not understand their children's process of development. Frustration can lead to child abuse and/or neglect. If you or someone you know needs help with parenting, please see the referral numbers on page 91.

Education

For Children:

- The law says that every child must attend school.

- It is our responsibility to make sure our children are enrolled in school, that they get there on a daily basis, and that they stay in school. In many states, non-U.S. citizens can also enroll their children in school.

- In order to enroll children in school, the school office will need to see the children's birth certificates, proof of where the family lives (if you don't have a current I.D., you can take a utility bill or a piece of mail with the address on it), and the children's immunization record.

- In most cases, children can ride the **school bus** for free. The school office will have information about this.

- There are also **free or reduced-price breakfast and lunch programs** at most schools. The school office will have applications for this program.

- If your child is a slow learner or more than one year behind in school, he or she should be able to get special help. In many school districts, parents can request an individual educational assessment.

For Adults

- Remember, your child's study time is a good opportunity for you to brush up on what you have learned, or to learn something new, too.

- Most communities also have **educational programs for adults.** Community colleges, high schools, community centers, and vocational schools have programs in job readiness, job skills, reading, and preparing for the G.E.D. Communities often have literacy programs as well.

Child Care and Youth Programs

For Babies

Baby sitter in your home. As long as your baby-sitter is reliable and never arrives sick, this is a good option for very young babies. However, it can be costly. (And, if your job is not flexible, it could be a problem if the baby-sitter is late, or does not show up at all.)

Home-based day care. Some people use their home to provide day care, this may be licensed or not. Licensed providers must comply with standards set by the State. They limit the number of children per home (in California it is 6 children per adult).

Day care center. Day care centers can range in size. There are usually a number of adults to supervise the day care. It is a good option because if one adult is sick, there are others to substitute, so you won't miss work when the provider is sick or on vacation. Day care centers are usually closed on legal holidays. Because day care centers have a larger number of children, it is likely that at first your child will be sick quite often. As time goes on, most children develop immunities and will get sick less often. Many day care centers also have subsidies, so if you have a low income, you may be eligible for a reduced fee.

Toddlers and Pre-School

As your child gets older, it will be more important for them to learn how to play with other children. Some day care providers are very good at helping children learn good social skills. Other providers do not take time to teach the children good behavior. If you are not happy with your day care provider as your child gets older, you could look into some **pre-school** options.

Pre-School

Pre-schools operate on a full-day and part-day schedule. In looking at pre-schools, look at the *curriculum* they use. In other words, what do they plan to teach your child? See the classrooms and playgrounds to be sure it is place you feel your child would like and that it is a place that will support your child's development.

Head Start programs are for pre-school children and can be very good. You can call your local Head Start to see if you meet their income guidelines. Then visit them to see what their program has to offer.

When choosing a program or day care for your child, remember that this is where your child may be spending a good part of their day and week. Do **you** like the people there? Do you feel you can trust them? Do you know other parents who have their children there? What can they tell you about the program or center?

For Older Children

In addition to after-school programs, many schools and communities have programs for young children and teenagers such as the Boys' and Girls' Clubs of America. There are other programs to keep them in school and away from gangs and drugs. Again, **go to the program. See how they conduct their business.** Social service agencies, community centers, school district offices, and phone books will have listings of these programs. Many communities also have programs for children and teenagers during summer vacation. Community centers and local

government Park and Recreation Departments will have information regarding these programs.

Adult Relationships

***We all need*:**

to be heard,

to be understood,

and to feel respected.

Children and adults have very similar needs. It is just as important to have healthy relationships with other adults as it is to have healthy relationships with our children. We all benefit from mature, respectful, patient, and understanding relationships. We find these relationships in our families, with our friends and through groups such as church, school and other programs. Many of us find our greatest supports from people we meet through 12-step programs.

How well we can maintain a relationship has a lot to do with how good we feel about ourselves. If we don't feel good about ourselves, we may have a hard time having good relationships with other people.

Single Parents

If you are a single parent, it can be really hard to be good to yourself and give yourself the time you need for yourself. It is important to plan your day in a way that you can do what you need for yourself, without neglecting your children.

Violence among Friends

Every adult should be patient and understanding in all relationships. However, if you and your children are put in danger by a spouse, friend or relative who:

- ❑ is violent,
- ❑ drinks too much alcohol
- ❑ sells or uses drugs, or
- ❑ threatens you,

remove yourself and your children from that situation. You do not have to be understanding in a situation where you or your children might get hurt.

It is easy to be manipulated by people you love. You know he or she needs you and yet he or she may not be good for you. This is true for relationships with friends, relatives, and spouses, boyfriends, or girlfriends. Listen to yourself and how you feel. You may feel confused. Relationships that are abusive are common, and there are domestic violence hotlines, battered women's shelters, and services available to women who need help. **Abuse can be mental and physical. It can be just as painful** if your partner upsets you with words as it is if he or she hurts you physically.

If you feel that you are in a situation you cannot control, call the domestic violence hotline number listed on page 91 in the resource section. Their staff will listen to your problems and help with information you may need.

No one should have to live with violence or the threat of violence, emotional abuse, or other dangerous and harmful behavior.

THE HOME

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Rent or Own?

While most of us are renters, many people, regardless of income, want to own their own home. With increasing numbers of home-ownership programs, it is possible for people with low or moderate incomes to buy their own home. Depending on your income, savings and other considerations, you may prefer to buy a home rather than rent.

The expenses for renters are generally limited to rent, utilities and in some cases, parking fees. Homeowners must pay, in addition to their mortgage, insurance, property taxes, and repairs to the home. Some repairs, such as a new roof or plumbing, can be quite costly.

Homeowners, however, also benefit because over time they build **equity** in their home. This means that when it comes time to sell, if the home and neighborhood are in good shape, the owner will retain more of the money made from the sale of the house. Under current tax law, homeowners can also deduct the amount of money they paid to their lender for interest. This means that they reduce the amount of income they report to the government, and thus owe less taxes to the I.R.S.

Since renters do not own the home they live in, and they must rely on the landlord to maintain their housing in good condition. Also, renters must obtain permission from their landlord before making changes to their home.

If you are interested in learning how to own your own home, you should begin to research the how to do this by contacting U.S. Department of Housing and Urban Development (HUD).

Housekeeping

Whether your rent your home or own it, keep it in good shape is a matter of pride and comfort. When your home is clean, it not only looks nicer, but it is safer and healthier. Common problems, such as ants and roaches, can be better controlled when counters and floors are kept clean and the trash is regularly taken out. Most leases and housing codes require tenants to keep their homes clean.

Taking care of a home can be a lot of work, but it is easier if you do chores regularly rather than to let dishes and dirty clothes pile up. Doing an hour of housework every day is enough to keep your home clean -- but this can be very difficult to do when you have children.

When your children are old enough, give them some simple chores to do and keep it fun. Children as young as 2 enjoy play activities based on cleaning. Make putting away toys and sweeping a “team effort” so they can see how they can help get things done.

Not only does this help you, but it gives the children a chance to do something for themselves, and teaches them about responsibility.

All you really need to keep your home clean is:

- Dish soap
- Laundry detergent
- Scouring powder
- All-purpose cleaner
- Mop and broom
- Rags and towels

- Chores that should be done regularly include washing dishes and clothes, dusting, mopping floors and vacuuming carpets, making beds, and scouring the toilet and bathtub.

- Every once in a while, you should clean out the refrigerator, wash the windows, and go through drawers and cabinets, giving away or throwing out things you don't want or use anymore.

- **Be careful about household cleaners.** Most of them are poisonous and can burn skin. If your kids help out around the house, be sure they do not come in contact with any cleaning products.

Home Safety

Many accidents occur in the home. Most of these accidents can be prevented. This section covers some basic things you can do to keep your home safe.

Child Safety

- ❑ **Never leave small children alone.**
- ❑ **Bath:** Always stay with your children the entire time they are in the water.
- ❑ **Toys:** Avoid toys with small parts, sharp edges, strings, or cords. Also make sure they are not left in places where they can be stepped on or tripped over.
- ❑ **Watch children** around open windows, electrical cords, staircases, balconies, and fire escapes.
- ❑ **Keep all poisonous substances,** such as medicine, cleaning supplies, and plants **out of the reach of children**. If a child swallows something poisonous, call 911 and a Poison Control Center immediately.
- ❑ Keep plastic bags, balloons, buttons, coins, screws, and other small things out of children's reach.
- ❑ **Keep children away from harmful machinery or appliances** such as lawn mowers, stoves, garage doors, escalators, etc.
- ❑ **IF YOU HAVE A GUN IN YOUR HOME, KEEP IT AS FAR AWAY FROM THE REACH OF CHILDREN AS POSSIBLE.** Also, keep it unloaded. Keep bullets in a locked compartment out of the reach of children and teenagers.

Gas and Fire Safety

- ❑ **If you smell gas in your house, leave the house immediately and call the gas company.**
- ❑ **If you have problems with your gas or with a gas stove, the gas company will check it for free.**
- ❑ **Turn your heater pilot light off during hot months to save some money on your energy bill.** When the weather turns cooler, the gas company will light your pilot light for free.
- ❑ Know where **the shut-off valves** for the gas is located in your home and/or in your building. Make sure the fire alarms in the building and the smoke detectors in your home work.
- ❑ If there are bars on the windows, find out which ones can be opened in an emergency and how to open them.
- ❑ **Make sure that doors and hallways are clear.** If you need to run out of the house in an emergency, you or your children may trip and get hurt.
- ❑ **If a grease fire starts** on the stove, do not use water to put it out. Use salt, flour, or baking soda. Keep these items next to the stove in case of grease fire, or keep a small fire extinguisher in your kitchen.

Electrical Safety

- ❑ **Cap electrical outlets** that you are not using, especially if you have young children. Most hardware stores carry caps for this purpose.
- ❑ **Do not** use worn electrical cords or plug more appliances into an electrical outlet than the outlet can take. Plugging too many appliances into extension cords often results in fire. Keep all appliances away from water and other liquids.
- ❑ **Don't use knives or other metal objects in an appliance** that is plugged in, such as a toaster or television.
- ❑ Keep a flashlight with fresh batteries in a special place -- so it is easy to get to during a power outage

Earthquake Preparedness

If you happen to live in a part of the country which experiences earthquakes, it is a good idea to do the following to keep damage to a minimum:

- ❑ bolt bookcases and freestanding cabinets to the wall
- ❑ make sure kitchen and medicine cabinets have latches that will hold during an earthquake
- ❑ use two nails to secure heavy paintings or framed posters
- ❑ do not keep heavy objects over beds, or breakable items on shelves near beds
- ❑ keep thick-soled shoes near your bed (many people cut their feet on broken glass during the Northridge earthquake)
- ❑ read the above lists on gas, fire and electrical safety

Preparing for Tornadoes and Heavy Storms

[The information in this section was obtained from the Emergency Handbook, published by the American Red Cross. Call your local American Red Cross to request a copy.]

Always check the weather report before you plan an outing. Local television and radio news agencies can usually alert you to the possibility of tornado or heavy storm activity.

Tornadoes

- If you are inside a building, move to the basement, or bottom floor. Stay in center part of the building or house, such as an interior hallway. If you cannot get to a basement, remain under heavy furniture, away from windows.
- Keep windows **open**, but stay away from them.
- If you are outside, lie flat in a ditch, ravine or culvert.

Storms

- During winter months, keep supplies of food, heating fuel, and batteries for flashlights and radios.
- Dress appropriately: Several layers of protective clothing are better than a single layer of thick clothing.
- If you own a car, be sure to keep a kit including water, blankets, and flares to keep yourself warm and visible if you are trapped in a storm.
- If you do become trapped in a car during a storm, do not panic. Stay inside, exercise, keep window slightly open for ventilation, keep inside light on during the night.

Using Emergency Services

It is very important that when you call for help that you call the right number.

- ❑ **Is anyone in danger?** *If yes, dial 9-1-1. They will notify the police, fire or ambulance as they are needed.*
- ❑ If no one is in immediate danger, call the local police or medical facility directly. They can give you instructions on how to handle the situation.

DO NOT Call 9-1-1 to

- ❑ ask for directions to get to the hospital (call the hospital)
- ❑ to ask about the weather
- ❑ to report a crime that was committed hours earlier

Keep emergency numbers posted by the phone. These should include 911 and the Poison Control Center.

Make sure your children know the emergency numbers. Also, teach them their address and telephone number and how to call an ambulance and fire engine. Remind them to call 911 only in an emergency.

Keeping Housing

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The Rights and Responsibilities of Tenants and Landlords

Landlords and tenants depend on each other for different things. The landlord relies on the tenant to pay rent, and the tenant trusts the landlord to maintain the property in good condition. When either the landlord or the tenant does not fulfill his or her responsibility they often have disagreements. Knowing what you are entitled to as a tenant and knowing what the landlord has a right to expect from you is one of the best ways to avoid a dispute. Remember, **some housing laws vary from state to state and within states. Consult your local government for any ordinances that might affect you, such as laws regarding rent control.**

Tenant Rights

☑ **All tenants have a right to privacy.** The landlord cannot enter your home without permission unless there is an emergency, such as a fire or bursting pipes. If the landlord does enter in an emergency, he or she must tell you within two days after entering.

☑ **Tenants also have a right to repairs.** Everyone has a right to safe and healthy living conditions. The law says that the landlord is responsible for making repairs and maintaining the property in the proper condition.

Tenant Responsibilities

- ☑ **Tenants are responsible for paying rent on time.** When tenants do not pay the rent on time, there may be a additional **late charge.** If the tenant continues to owe rent, the landlord can serve the tenant a **three-day notice.** The three day notice gives the tenant three days to pay rent or move out. If the tenant does not pay the rent after three days, the landlord can file lawsuit in court to evict the tenant.

- ☑ **Tenants are responsible for damages beyond "normal wear and tear."** "Normal wear and tear" is defined as anything damaged or broken during ordinary use. A leaky faucet is normal wear and tear. A window broken by a tenant's child is not normal wear.

- ☑ **Tenants are responsible for keeping the rental unit clean and safe.** Most leases and housing codes require the tenant to do this. The landlord must provide trash containers, and the tenant must dispose of trash properly. If trash accumulates, it can cause problems with bugs, mice, rats, and other pests.

- ☑ **The tenant must also respect the rights of his or her neighbors.** Tenants, especially those in apartments, must be considerate of their neighbors by not being too noisy and by helping to helping to keep the rental property, and especially the community areas open to all tenants.

- ☑ **The tenant is responsible for the behavior of his or her guests.** If a guest causes damage to the property or disturbs the neighbors, the tenant will be held responsible. Tenants should not invite into their home friends who do not respect these rules.

- ☑ **Most leases state that overnight guests can only stay a certain number of days in a row.** Inviting extra people to live in a rental unit may violate the lease or Section 8 agreement.

Landlord Responsibilities

☑ **The landlord's main responsibility is to keep the rental unit in good condition.** This responsibility, which is also known as the ***implied warranty of habitability***, is part of almost every housing code. It states that the landlord is required to keep the rental unit in "habitable" condition at all times, which means that the walls, floors, ceilings, foundation, plumbing, toilet, bathtub or shower, electrical wiring, heating, and lights in the stairways and hallways must all be functioning properly.

The landlord also must provide extermination services if the building becomes infested with insects or rodents.

☑ **The landlord must treat all applicants for rental units and all tenants equally and fairly.** Applicants and tenants who are not being treated equally and fairly may be victims of discrimination. Discrimination is discussed on page 46.

Landlord Rights

☑ **If a tenant damages a rental unit, the landlord can hold that tenant responsible.** If a tenant violates a lease, does not pay rent, or conducts illegal business in the rental unit, the landlord has the right to begin eviction proceedings. However, the landlord does not have the right to lock the tenant out, remove any of the tenant's belongings, or have the tenant's utilities cut off.

When There are Problems...

If you are a renter and your landlord refuses to make repairs or keeps your building in poor shape, he or she might be in violation of housing codes. Housing code violations endanger the health and safety of the residents.

Tenants can play a part in getting their landlords to comply with the housing codes, but tenants must be careful about how they do this.

Complaining to the Landlord

The first step in getting the landlord to make repairs is to call your landlord **and** give your complaints to the landlord or property manager **in writing.** By calling the landlord, you are notifying him or her as soon as the problem occurs. By writing down the problem, you are making a record of your complaint. The law requires proof that the tenant has informed the landlord of the need for repairs before the tenant can take other action. **Keep a copy of any letters you send to your landlord, and a record of any phone conversations with your landlord.**

- The note to the landlord should state the problem, the date the problem began and what you would like done. For example:

> Dear Landlord: Last Monday, May 7th, I called to report that the a gasket on the toilet has broken and is causing the toilet to leak. Two days have passed and I am waiting for your response. I have been mopping up the water on the bathroom floor, but I am afraid this will lead to more damage in the bathroom.

You should hear from your landlord within a day or two, depending on the severity of the problem.

If there is no response...

If asking the landlord to make repairs does not work, talk to a lawyer. There are free legal services available to help low-income people in the areas of landlord-tenant disputes. There are federally-funded **Legal Aid** offices in every state. There are also free legal clinics in many cities and towns. Some social service agencies and *fair housing councils* may be able to provide referrals to legal service centers as well. Many communities also have

mediation services where you can talk to someone trained to help people solve disputes.

It is very important to get legal advice before you take any further action.

The lawyer will have a number of different options to discuss with you. **Because every situation is different, do not use the following remedies without discussing your case with a lawyer first.** The lawyer **might** advise you to do one or more of the following:

- **Have the unit inspected for housing code violations.** The Health Department or Building Department inspector will tell the landlord to make repairs.
- **Use the repair--and--deduct remedy.** Sometimes tenants are allowed to have repairs made and subtract the amount from the next month's rent.
- **Use the rent--withholding remedy,** which allows tenants **in some cases** to stop paying rent until repairs are made. The money the tenant would have used for rent is held in an account in case the tenant loses in court and must pay back rent
- **Sue the landlord in Small Claims Court.** Small Claims Court is for cases involving money damages of up to $2,000.

Eviction

Landlords have several options when they have a dispute with a tenant. If the tenant has somehow violated the lease or has not paid rent, the landlord can go to Small Claims Court, but will most likely begin eviction proceedings. It is illegal for the landlord to lock the tenant out, remove any of the tenant's belongings, or cut off the tenant's utilities. In an eviction, the landlord files a lawsuit in court and the tenant has the opportunity to answer the complaint in court.

The eviction process is very complicated and the laws regarding eviction change often. Please see a lawyer if you receive an eviction notice.

Occasionally a landlord will try to evict a tenant unfairly because the tenant has asserted his or her rights. This is a **retaliatory eviction**, and it is illegal. If you feel that you are being evicted unfairly, see a lawyer. Mediators can sometimes help work out a solution in eviction matters, as well.

The following is a brief description of the eviction process:

1. The tenant receives a **3-Day Notice to Pay Rent or Quit or a 30- Day Notice to Vacate**.
2. If the tenant does not pay rent or move out by the end of that time, the landlord files a **Complaint** in court.
3. A copy of the Complaint and a **Summons** are given to the tenant with instructions on how to give the court a written answer**. The tenant must respond quickly, usually within 7 days**.
4. The tenant can file one of three answers. **A Motion to Quash Service of Summons** and a **Demurrer** both ask the court to dismiss the Complaint. An **Answer** tells the tenant's side of the story.
5. A **court date** will be set within three weeks of filing the Answer. The landlord may also ask the court to make a decision without going to court (a summary judgment). If the tenant loses, she must move out within 5 days.

Discrimination

When looking for housing, we may find that potential landlords may not want to rent to us because of our race, or the fact we have children, or that our religion is different than theirs. The Civil Rights Act and the Fair Housing Act make it illegal for landlords and property managers to deny housing to people based on their

- ♦ race
- ♦ sex
- ♦ religion
- ♦ national origin
- ♦ marital (familial) status (presence of children)
- ♦ age
- ♦ disability

This is federal law, and therefore applies to all of the United States.* **Anybody in the housing business**, from landlords to realtors to lenders must follow this law. In fact, NO ONE can use race, religion, or any of the other protected classes as a reason for preventing another person from moving into -- or staying in housing. Neighbors who harass another neighbor because of their racial, religious, or other difference are also subject to this law.

In addition, some state and local laws prohibit discrimination against people who receive public assistance, and discrimination on the basis of source of income (i.e., welfare recipients) and sexual orientation.

* NOTE: Information in this section has been taken from Tenant's Rights, by Attorneys Myron Moskovitz and Ralph Warner; published by Nolo Press, Berkeley, CA 1989.

If You Believe You Have been a Victim of Housing Discrimination...

If you believe you have been discriminated against, or that you are being discriminated against, keep a record of everything that has happened to document your complaint. **Write down** everything the person said or did, and the date it happened.

If you are not sure if you have been discriminated against, call your local Fair Housing organization or HUD office. After telling your story, the staff there should be able to tell you what your options are. If a landlord refuses to rent to someone, it may simply mean that the landlord preferred someone else. It is not always a case of discrimination. Consult the numbers listed on page 95.

Generally the options for pursuing a discrimination case are:

- ❒ Contact your local Fair Housing Council, Legal Aid office or HUD office. They may have you notify the landlord or property manager of your complaint. **In many cases misunderstandings can be worked about between the prospective tenant and the landlord.**
- ❒ If the landlord is not responsive and is clearly discriminating against a protected class, the complainant may file a case with the local HUD or state fair housing office, or have a private attorney pursue the case.

Legal Discrimination?

There are several legal reasons to refuse to rent to someone discriminate -- and this depends on where you live. In most places, it is legal for a landlord to reject someone as a tenant if that person has a poor credit history or tenant history.

MONEY MANAGEMENT

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Budgeting

Every budget has two parts, one for money **coming in**, and one for money **going out**. If all goes well with your budget, you will be able to pay for all your expenses and have money for savings, too.

MONTHLY BUDGET

INCOME		EXPENSES	
Type	**Amount**	**Type**	**Amount**
Job (take home pay)		**Rent**	
AFDC		**Utilities**	
WIC		**Food**	
SSI/SSP/SSDI		**Telephone**	
Food Stamps		**Health Care/ Medicine**	
Other		**Child Care**	
		Bus Passes	
		Gasoline	
		Car Repairs	
		Car Insurance	
		Outstanding Medical Bills	
		Other Expenses	
		Savings	
TOTAL INCOME:		**TOTAL EXPENSES:**	

Money Management

How do you keep within your budget? A very simple way to manage money well is to do the following:

- ✉ Label an envelope for each of your "fixed" expenses - things that cost about the same every month - such as rent, child care, transportation, and groceries.
- ✉ Put money in each envelope every time you get a check. For example, if you get a check for $400 every two weeks and your rent is $500 a month, put $250 in the envelope each time you get a check. If you get a check for $200 every week, put $125 in the envelope.
- ✉ Include an envelope for savings and try to put something in it each week, even if it is just one dollar.

Banking

Banks can be very helpful for managing your finances. Paying bills with your own checks instead of money orders can be cheaper, easier, less time-consuming, and is much safer than keeping your money at home and paying bills by money order or cash.

The **Community Reinvestment Act** (CRA) of 1977 says that banks must make their services available to everyone in the community. This means that banks are required to provide services that low-income people can afford. Many banks have checking and savings accounts for low-income people that charge fees lower than the bank's regular checking and savings accounts.

When a person wants to open a bank account, the bank will usually require a deposit of $100 to $300, will charge a monthly fee and will charge $8 to $12 to have checks printed. It will also require the customer to keep a **minimum balance** in the account at all times. The **balance** is the amount of money that is in the account. If the amount of money in the account drops below the minimum balance, the customer will be charged. There may also be a charge when someone "bounces" a check, or writes a check for more money than is in the account.

Bank accounts for low-income people work slightly differently. In most cases, all that is needed is a minimum deposit of $25 to open the account. Monthly fees range from $3 to $10. The bank may not require a minimum balance. The customer is allowed to write a certain number of checks and use the Automated Teller Machine (ATM) a limited number of times every month. If the customer writes more checks than they are allowed, or uses the ATM too many times, the bank will charge extra money for each check or each ATM transaction.

Use the phone book to call around and see which bank has the best account for you. Things to consider:

- ☑ Location of bank
- ☑ Hours it is open
- ☑ Fees (how much and how often are they charged)
- ☑ Limits on how many checks you will be able to write and how many times you will be allowed to use the ATM.

Shopping

We all see things we want to buy when we go shopping. However, it is important to fight the temptation to buy things we do not really need.

- ✓ **Make a list** of the things you need before you go shopping. If you see something you want that is not on the list, DON'T BUY IT. Go home and think it over: *Do I really need it? Can I afford it? Would the money be better spent somewhere else?*
- ✓ **Plan for large purchases.** It may be possible to buy large items on credit, but it can be much more costly in the long run because interest payments will be added.

Grocery Shopping

- ✓ To save money when grocery shopping, **use coupons** (look for stores that have double coupons), shop at discount stores, and buy store brands or generic brands. This can often save several dollars per shopping trip. Also, be aware that different grocery stores can have a big difference in prices.
- ✓ When grocery shopping, start in the produce section. Fresh fruits and vegetables are *less expensive and healthier* than snack foods such as potato chips.
- ✓ See more on grocery shopping in the section, ***Nutrition***, beginning on page 74.

Credit

Most of this section is adapted from Successful Household Money Management (a Beyond Shelter publication).

Credit is money lent to a borrower, with the understanding that the money will be repaid in a series of payments. The payments will pay back the loan (called the *principal)* **plus** *interest***.** Interest is additional money you pay for the privilege of having received credit. The sooner you repay a loan, the less you will pay in interest. The longer you take to repay the loan, the more interest you will pay. The total amount of interest paid will depend on the *rate* of interest charged on the loan.

Credit allows the enjoyment of an item before it is actually paid for. Credit allows you to buy more than you can afford right now. The use of credit is helpful to those who can manage it, but can be a source of misery to those who cannot.

Forms of credit

There are different forms of credit, including loans, lines of credit and credit cards.

Credit Cards: Similar to lines of credit, you can use your credit card repeatedly, and as long as you pay a minimum balance, you can continue to use the card. Like lines of credit, credit cards have limits.

It is very important to know if a loan you get is *secured* by something you own or not. If you *default* (do not pay back) a *secured* loan, you lose the thing (like a car) that you pledged. If you do not pay back an unsecured loan, you may lose other property if the lender takes you to court.

Advantages of credit

- *You can enjoy a purchase immediately and pay later.* You know, of course, that this works both ways. You are paying for something that is getting older by the day.

- *Credit cards offer greater safety than cash.* If stolen, your losses are limited to $50, if the loss is reported promptly.

- *You may get a better guarantee.* For example, some credit cards extend the manufacturers warranty; others provide protection up to a certain amount against theft.

- *Credit cards give you a monthly inventory of purchases.* Your credit card bill lists the purchases you made in the previous month.

- *Credit cards can get you money in an emergency, at a bank or ATM.*

- *Credit cards make shopping by mail or telephone easy.* Airplane or bus tickets may be purchased without your leaving your home, for example. You give the company your credit card number and they will mail you your tickets.

- *Credit cards take the place of cash for deposits.* The vendor takes an impression of your card, but does not charge you unless you do not return the merchandise on time or in good condition.

Disadvantages of credit

- *Credit allows instant fulfillment of a need or a want.* You may be infatuated by the thing that you want to buy, making it harder to think logically. After you buy it, you may not like it as much.

- *Late credit payments make you look bad to other creditors.*

- *Credit prices are higher than cash prices.* If a vendor is pushing credit, you may be getting inferior merchandise. Or you may be paying much more for a product than if you were to buy that same product elsewhere.

- *Credit obligates your future income to pay for the present.* You may find that you want to buy something else in the future, but are tied to credit payments and have no money or credit left to make that purchase.

- *Rent-to-own* is usually a very expensive way to buy furniture . They are not subject to credit laws so you may pay much more for an item than you would if you paid in cash.

Wise credit use

Credit works for you to help you enjoy things now, but it can work against you if you buy unwisely or go too much into debt. You should not use credit unless you absolutely must (no other choice) or you can easily pay off the balance.

Give yourself a "cooling off" period to think through your excitement about what you want to buy.

Buying on credit always raises the price of the thing you want to buy, because you pay interest on top of the purchase price. If the total credit price (purchase price plus interest) is a lot higher than the cash price, you might think twice about using credit.

Consider all payment options before using credit. Maybe you can put an item on layaway for 2 or 3 months or can save all or most of the money needed for a purchase. You might also consider shifting your payments on other bills to make room for a purchase, or decide that you could get by with a less expensive purchase.

Credit card use

The best way to use a credit card is to pay off the entire balance when the monthly bill comes. With most credit cards, you incur no finance charges (interest) unless you do not pay the balance in full by the end of the grace period (usually 25 days). The next best thing is to pay off your balance as quickly as you can.

Never give your credit card number to a person soliciting you to buy something, unless you check them out first. This is especially true for vendors who contact you by phone. Credit card fraud is big business.

When you make a credit card purchase, keep the receipts at least until the monthly statement (like a checking account statement) arrives. Then compare the receipts with the statement. Are all of the purchases yours? Be sure to notice that you are being assessed a finance charge, too. Finance charges are added to your bill.

Be sure to pay your installment payments on time. Otherwise, you will suffer late charges on top of finance charges.

Getting Credit

It may be possible for you to get credit, even with a limited income.

1. Always write a cover letter to accompany your application. State your earnest desire to establish a minimum amount of credit for emergencies and unforeseen bargains. Emphasize your good traits - timeliness, honesty, etc. In short, convince the lender that you would be a good risk.
2. Present your income and expense information in the best possible light.
3. Some lenders will grant first-time applicants credit if they have or open a savings account with their company. This account will be used to pay off the credit in case you do not pay your credit bill (that is, you *default* on the account). Try to negotiate for a credit limit more than your account value. Otherwise, why have the credit?
4. Get to know a loan officer in person. Personal relationships can be very helpful to your application.

It will be helpful to have another account (like a checking account) with the lender. The other account establishes a track record with them.

Your Credit Record

Anyone you apply to for credit will investigate your previous credit history. **Your credit record keeps information for seven years.** It includes information you have given on credit applications, any inquiries from other prospective credit lenders, adverse payment information (late or missed payments) and collection action.

There are three major credit reporting agencies. No one agency has all of your credit history. For example, many credit union loans do not appear on a credit record, because most credit unions do not participate in credit agency reporting.

There are three common problems found on credit records.

1. No credit history. Applying the first time for credit, you have no prior record. A company cannot evaluate your history. **Solution:** start with a department store, utility company or gas company. Credit is easier to get with these companies than with major credit cards.

2. False information in your record. You usually find out about false information when you apply for credit. You challenge this information by writing a letter giving full details. It will become part of your file.

3. Bad credit history. You may have repair work to do. First contact a *consumer credit counselor*. Be very wary. Many people advertise that they can fix any credit record. They will charge you a fee to do what you can do for yourself. A better idea is to contact the nearest **Consumer Credit Counseling Service**, a nonprofit organization which uses knowledgeable volunteers to help people fix their credit.

There is no quick fix, but the process of credit repair is worth the work. Once repaired, your credit record may work for you instead of against you.

Help for Families

If you do not have a job, or if your job does not pay enough for you to pay your family's expenses, then you may be eligible for one or more **public assistance programs.** There are a number of different public assistance programs for families. **If you have never been on public assistance, please note that these programs have complicated rules and regulations that often change, and that public assistance programs vary from state to state.** Talk to a welfare worker or advocate in your area about these programs.

Aid to Families with Dependent Children (AFDC)

This program provides financial assistance for families with children. At the time of this writing, there are proposals to dramatically change who is eligible for AFDC, and how the states would distribute these funds. The following is briefly the latest rules

Who is eligible: Families where the children are under age 19, where one or both parents is absent, disabled, or working less than 100 hours per month are eligible. Non-U.S. citizens can get AFDC only for their children who are U.S. citizens. (THIS MAY CHANGE) Families who receive AFDC are automatically eligible for government medical insurance and food stamps.

AFDC grants are calculated by looking at the family's income and assets. Families whose incomes are within a certain range are

eligible. There are restrictions on extra and unexpected income, and resources such as cars.

Requirements: Some AFDC recipients must participate in a job training program. Again, the rules for this program may change at any time, but usually participants have a right to receive money for expenses such as transportation and child care. If you are supposed to participate in this, but do not fulfill the requirements set out by the work program, your AFDC grant amount may be reduced.

Other Programs: In many states, homeless families who receive AFDC are eligible for Homeless Assistance money. This money covers temporary shelter or move-in costs for permanent housing. A family can use Homeless Assistance once every 2 years.

If you become ineligible for AFDC because you work too many hours or because you earn too much, you may be able to get a grant from the Transitional Child Care program. This program pays for child care in some cases for up to a year after the parent has stopped receiving AFDC. Check with your worker, or your local welfare advocacy group.

Women, Infants, And Children (WIC)

WIC is a program that pays for extra nutrition for pregnant women, new mothers, infants, and young children. The program gives coupons for food, as well as nutrition counseling and referrals to health care.

Eligibility: Women are eligible after they are 3 months pregnant, and until 6 months after giving birth. Children are eligible until they are 1 year old. Some children may be eligible after their first year if they have medical complications. Non--U.S. citizens are eligible as well. There are income requirements for this program.

Requirements: WIC coupons can only be used to buy certain foods such as dairy products, eggs, juice, and cereals.

WIC is usually administered through health clinics, hospitals, and some community centers.

Food Stamps

The Food Stamp program gives people coupons they can exchange for food, except for hot food that is meant to be eaten right away, such as fast food. Food stamps can be used at most food stores. They can also be used at certified farmer's markets, which are often much cheaper than grocery stores.

Eligibility: As of this printing, people who receive AFDC are automatically eligible for food stamps. There are limits on income and resources for people low-income people who are not on AFDC. Certain income will not be counted when calculating eligibility.

The laws regarding entitlements for all other populations is changing and you will need to consult your local department of public social services if you fall into one of the following categories: non--U.S. citizens who are legal residents, residents who have been granted refugee status, political asylum, or conditional entrant status, a stay of deportation, entrance as an eligible Cuban or Haitian, or agricultural worker status.

Requirements: Food stamp recipients will be automatically registered to work unless they are under age 16 or over age 59, disabled or caring for a disabled person or a child under 6, a student, participating in an approved drug or alcohol program, or registered to work through an AFDC program, such as GAIN. To stay eligible for food stamps, some people may be required to look

for and accept some jobs that are offered to them. Talk to a welfare worker about these requirements.

Meals For Children

The federal government provides money to some schools, child care providers, and summer programs for free or reduced-price breakfasts and lunches for children. There is also a program to provide extra food for pregnant and breastfeeding students.

Eligibility: Children whose parents receive AFDC or food stamps are automatically eligible for school meals. If a family does not receive AFDC or food stamps, the head of the household must be able to prove the family's income level. For summer food service, children under 19 and physically handicapped children under 21 can receive meals. Some local park and recreational centers sponsor summer food programs. Children who attend some residential or day camps may qualify for free meals. The parent or guardian must fill out an application.

Medical Care

Every state has a program that pays for medical care for people who receive public assistance or who have a low income. Talk to your welfare worker about this program.

Eligibility: People who receive AFDC or SSI automatically qualify for free medical care. Recipients must be legal residents or living in the U.S. under "color of law". Undocumented people can get restricted medical care for emergency and pregnancy care. People who are under age 21 or over age 65, disabled, blind, pregnant, refugees, a parent or relative taking care of a child, or a parent in a two-parent family where the parent who earns the most money is not working more than 100 hours per month, are also eligible.

Problems And Solutions

If a welfare worker or Social Security worker fails to tell you about a program that you may be eligible for, or you feel that you have been discriminated against or treated unfairly by the welfare office, there is a way to have your complaints heard.

Usually, the best thing to do is to

1. speak to your worker, and if that does not work,
2. speak to his or her supervisor.
3. if you are not satisfied with the way they handle your complaint, you have the right to file a "fair hearing" or "reconsideration" request.

Get advice on what to do from an attorney, or find out if there is a welfare advocacy group in your area, such as Legal Aid.

One of the most important things to remember is to keep good records - keep copies of any receipts and all letters you write or receive.

Review

There are several things you can do to manage money well.

1. **Do your budget.** Sit down and figure out what money is coming in, and what money is being spent where. Figure out how much for rent, so much for food, so much for utilities, and so on. Use a calendar like the one below to plan your purchasing large items.

JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE
				summer clothes	
JULY	**AUGUST**	**SEPTEMBER**	**OCTOBER**	**NOVEMBER**	**DECEMBER**
	school clothes			Thanksgiving	Holidays

2. **Try to save something every week**, even if it is only a dollar.

3. **Consider opening a bank account.** Having a bank account will keep your money safer, and you will have a record of the money you spend.

4. When shopping, **think before you buy** to make sure you buy what you want and need.

5. **Use coupons and discount stores** to stretch your dollars further.

HEALTH CARE

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Physical and Mental Health

Our physical and mental health depends on our ability to get enough sleep, eat the right foods, and exercise. To ensure that we are in good in health it is important to see a doctor at least once a year for a physical exam.

Infants need to see their doctors more often for check-ups. It is also important for your mental health to take time out to relax and exercise, and participate in other activities, such as reading or gatherings.

Maintaining our physical and mental health means we must balance our schedule to meet ours and our children's needs.

Nutrition

When it comes to feeling good and staying healthy, eating right is essential. Not only are nutritious foods good for your, but they tend to be less expensive, too. When shopping for and preparing meals, see how much a pound of spinach or apples or potatoes cost, and then check the cost of a pound of potato chips. Chips and other processed foods are usually much more expensive than fresh, unprepared foods.

Our bodies need many different types of nutrients, so it is a good idea to try to vary what we eat. This is where menu planning comes in handy. For example, we know that spaghetti is cheap and healthy. But who wants to eat it all week? The next chart shows the kinds of foods we need to eat.

The Milk Group
Milk (8 ounce glass)
Cheese (2 slices)
Yogurt (1 8-ounce carton)
Cottage Cheese (2 cups)
Custard/pudding (1 cup)
Children and pregnant women should eat at least **4** servings from this food group every day. Adults should eat at least **2** servings.

The Meat Group
Meat/poultry (2 ounces)
Tuna Fish (2 ounces)
Dried Peas (1 cup)
Eggs (2)
Nuts (1/2 cup)
Peanut butter (4 tablespoons)
Adults and children should eat **2** servings from this food group. Pregnant women should eat **4** servings.

Vegetable and Fruit Group
Most vegetables and fruits (1/2 cup)
Vegetable soup (1 cup)
Vegetable or fruit juice (1/2 cup)
Lettuce or raw salad green (1 cup)
Chili peppers (1/4 cup)
Children, adults, and pregnant women should all eat **4** or more servings of these.

Bread and Cereal Group
Enriched/whole wheat bread (1 slice)
Tortilla (1)
Pancake (2 4-inch pancakes)
Dry cereal (1 cup)
Rice or spaghetti (1/2 cup)
Crackers (5)
Cooked cereal (1/2 cup)
Children, adults, and pregnant women should all eat **4** servings of these.

Some Cooking Ideas

Chicken

When you have some time at home, boil a chicken with an onion and whatever vegetable you have around: 1-2 carrots, a stalk of celery, etc. After a couple of hours, when the broth starts to smell like chicken soup, take the chicken out -- the chicken meat should be falling off the bone (you may want to add salt, pepper and other seasoning). Let the soup cool, then put in refrigerator. This will cause the fat in the soup to solidify on top. A good soup will also be like jello when it is cool. When the fat is hardened, take a spoon and skim the fat off the top. Be sure to throw the fat in the trash and then take the trash out! You can put more vegetables in the soup, or add rice, noodles and some chicken meat back in it.

Other ways to use the chicken meat:

Throw out the chicken skin and bones. (Or break the bones and throw the bones back into the soup and cook it longer to add flavor and protein). With the meat, you can make sandwiches, a casserole, or you can cook it with vegetables and soy sauce. Cook a large pot of rice and serve it with the chicken on top.

How to make really great rice:

1 cup white or brown rice. Regular brown rice takes longer to cook than white rice, but it is healthier for us. Long grain white rice is most common; short grain white rice is a stickier rice when cooked -- you find it served with Japanese and Chinese food.

2 cups water

1- 2 Chicken bouillon cubes or **1 - 2 teaspoons** powdered chicken broth.

2 tablespoons minced onion (the onion should chopped into very small pieces smaller than the size of a pea.) Fresh onion is best, but you can buy it dried.

1-2 tablespoons vegetable oil

1. Heat the oil in a large sauce pan or skillet, just enough for the oil move around the pan easily. DO NOT LET THE OIL SMOKE! Add the onion and cook it for a few minutes over medium heat. You can cook the onion until it becomes brown for a sweeter flavor.

2. When the onion is cooked, add rice and stir to coat the rice with oil. Add pepper at this time or other seasoning you like. DO NOT ADD SALT! The powdered chicken broth is very salty; you will not need to add more salt.

3. Add the powdered chicken broth and stir well to coat the rice.

4. Add 2 cups of boiling water and stir well. Bring the rice and water to a boil over medium heat.

5. Once the rice begins to boil, turn the heat very low, put a lid on the pan and cook for another 10 - 15 minutes, or until tender. Do not stir the rice during this time -- it will make the rice gooey. If you do not have a lid, check on the rice frequently and add a little water if the rice seems too dry. Do not stir after adding the water.

6. Check the rice after about ten minutes to see if the rice has absorbed the water. When the rice is tender, or the water is completely gone, turn off the heat.

Because it is cooked with chicken broth, this rice is very flavorful and does not need butter when served.

You can also add herbs to make the rice more flavorful. 1/4 teaspoon of thyme, or a pinch of basil or cilantro.

Cooking Notes

Medical Care

Regular check-ups are extremely important. You and your family should have these check-ups on a regular basis:

- All family members should have a physical examination every year. Some school districts require children to have a check-up before entering school.
- Women should have a gynecological exam every year, especially if they are sexually active. If a woman thinks she is pregnant, she should see a doctor immediately and continue to see a doctor regularly throughout the pregnancy.
- Everyone in the family should see the dentist every six months.

Immunizations

Immunizations are shots of different **vaccines,** which protect people from disease. Children are required to have certain immunizations before they can enter school. There are also immunizations that are recommended for adults. Immunizations are available at doctors' offices and county clinics. Ask them for an Immunization Record so you can prove that you and your children have had the required immunizations.

CHILD IMMUNIZATIONS	
VACCINE:	**AGE:**
DTP and polio drops	2 months
DTP and polio drops	4 months
DTP	6 months
MMR (measles, mumps, rubella)	15 months
HIB (meningitis)	18 months
DTP and polio drops	4-6 years
TD (tetanus)	14-16 years

ADULT IMMUNIZATIONS	
VACCINE	**AGE**
TD (tetanus)	Every ten years
Influenza (flu)	Every year at age 60 or over, earlier for some adults with certain conditions
Pneumonia	Once at age 65 or over, earlier for some
Measles/Rubella	All young adults who have not had these
Hepatitis B	Ask your doctor

Exercise

Exercise is an important part of a healthy lifestyle. Being in good physical condition also helps your mental and emotional health. Many health experts say that walking for 20 to 30 minutes a day, 3 or 4 times a week, is great for your health. Other exercises such as swimming, jogging, and bicycling are also good ways to benefit your heart, lungs, muscles, and weight. Some communities have recreation centers and public pools for these activities.

Sleep

Doctors recommend that adults get **7-8 hours of sleep** every night. Keeping a regular sleep schedule will help with this. A good night's sleep with give you more energy and endurance and you will feel calmer and more confident the next day.

Small children usually need to take naps in the afternoon. Their naps are just as important to you as they are to them. They will be much happier and less irritated while they are awake! If you have small children, take a nap when they do.

Staying Healthy

In addition to getting enough exercise and sleep, be sure to drink enough water during the day. Our bodies need at least 8 glasses of water a day, more if we are active or fighting a cold or flu.

Sexually Transmitted Diseases

Sexually transmitted diseases (STD's) are infections that are passed between people during sexual contact. There are several ways you can protect yourself against sexually transmitted diseases, although the only way to avoid STD's for certain is to abstain from having sex.

To protect yourself against STD's:

Ask about your partner's health and sexual history. If your partner has had more than one sexual partner, has not been tested recently for STD's or AIDS, and/or has used intravenous drugs, there could be a risk of contracting an STD or AIDS.

Insist on using condoms.
Latex (not lambskin) condoms used with spermicide (a chemical that kills sperm) are the method that has been proven to stop the spread of disease from person to person. However, condoms are not 100% effective.

If you believe you have been exposed to an STD, or you just want to make sure you're okay, call your doctor, a family planning clinic, or an STD clinic.

AIDS

AIDS is the most serious of sexually transmitted diseases, but AIDS can also be passed on through the sharing of IV needles and blood transfusions. The virus that causes AIDS damages the **immune system**, which is the body's natural defense against disease. Without these defenses, the body is vulnerable to a number of deadly diseases.

AIDS is caused by HIV (the human immuno-deficiency virus). When someone is HIV positive, it means that the person has the virus that causes AIDS, but the person may not be sick yet. People who are HIV positive can look very healthy and lead pretty normal lives. They may take medicine, but they don't seem to be very sick. When AIDS sets in, the person will begin to get "secondary infections". These are diseases such as pneumonia that take advantage of a person's weak immune system. There is no cure for AIDS.

HIV is spread by sharing bodily fluids, primarily during **sexual contact and sharing needles.** If you engage in these activities, you may already be infected and therefore are in danger of spreading it to other people. There is also some risk of getting HIV through **blood transfusions.** If you engage in these activities, get tested on a regular basis. There are anonymous HIV--testing centers in almost every community. The test is very simple. In many communities free testing is available, and at many testing sites you do not have to give your name.

Safer Sex

Now more than ever, it is important to think about the risks you might face when having sex with another person. If you are sexually active you have to be responsible. You and your partner need to be protected from sexually transmitted disease. It is a matter of life and death. And if you and your partner do not want to have children, you need to use an effective form of birth control.

ALWAYS USE CONDOMS TO PROTECT AGAINST THE SPREAD OF HIV.

Family Planning

If you and your partner are sexually active, but not yet ready to have children, there are a number of birth control methods which may work for you.

There are several different types of birth control methods. All, except condoms, require a doctor's prescription.

The Pill: This is a popular method because the pill is taken daily, does not require any last-minute preparations, and --when used properly -- is highly effective in preventing pregnancy. Because the pill releases hormones into the woman's body, it can have side-effects for some women.

Diaphragm: This is a dome-shaped device which flexes when inserted into the vagina. Prior to insertion, spermicidal jelly is placed into the cup of the diaphragm. The diaphragm cups over the cervix, blocking the sperm, and the jelly kills the sperm. More jelly must be inserted if intercourse takes place more than once. When used properly, this also is a very effective method of birth control. Drawbacks: requires use of a spermicidal jelly which is messy; if left in too long, can cause bacterial infections.

IUD (intra-uterine device): This is a coil or other shape device, inserted through the cervix and into the uterus. Also effective at preventing pregnancy, it requires no ongoing maintenance. Earlier IUDs have been known to cause pelvic inflammatory disease and other problems.

Tubal Ligation: This is a surgical procedure recommended for women who do not want to have any more children. The fallopian tubes are tied, preventing the release of eggs into the uterus.

Vasectomy: This is a surgical procedure for men which prevents the release of sperm. This is recommended for men who do not want children.

Norplant: There is a small implant that is surgically inserted in the arm and it is effective for approximately five years. It is also quite expensive, but some Medicaid programs will pay for it.

The **sponge** has not been as successful in preventing pregnancy as the other methods mentioned above.

The condom is the only one of these methods that helps protect against AIDS and other sexually transmitted diseases, but it does not prevent them.

To get the Pill, an IUD, Norplant, or a diaphragm, you must first see a doctor. Condoms and sponges are available at almost any drugstore. A doctor or a counselor at a family planning clinic will be able to discuss with you how well each method works and what method is best for you. If your birth control method fails and a pregnancy results, the woman may consider having an abortion.

IF YOU THINK YOU OR YOUR PARTNER IS PREGNANT, SEE A DOCTOR IMMEDIATELY.

WOMEN CONSIDERING ABORTION NEED TO DECIDE WITHIN THE FIRST 3 MONTHS OF PREGNANCY.

WOMEN WHO CHOOSE TO REMAIN PREGNANT NEED REGULAR CHECK-UPS TO ENSURE HER AND HER BABY'S HEALTH.

PLEASE SEE A RESPONSIBLE PHYSICIAN TO DISCUSS YOUR OPTIONS.

Fun And Relaxation

Fun and relaxation are also important parts of maintaining a healthy body and a healthy mind. There are ways to do this without spending any money. **Parks** have walking and hiking trails, picnic areas, playgrounds, gardens, and some sports facilities. **Libraries** are quiet, have comfortable places to read and relax, and are available to the public for free. **Museums** are usually free, and offer a chance to learn about different places and different time periods. All of these are great places to go with or without your children. If you want to do something without the children, consider working something out with friends or neighbors where each parent takes a turn watching everyone's children, so each parent gets some time alone.

Overview

Keeping yourself and your children healthy includes regular medical and dental check-ups, responsibility about using birth control if you don't want children, protecting yourself against sexually transmitted diseases and AIDS, eating and sleeping well, exercising, and giving yourself time to have fun and relax.

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Crisis/Emergency Phone Numbers

For Emergencies **(Police, Ambulance, Fire)**	**9-1-1**
Child Abuse Prevention	
Domestic Violence	
Poison Control Center	
Rape Hotline	
Suicide Prevention	
Drug/Alcohol Programs	

Medical Resources

Dentist

name	address/location	phone #	hours open

Hospital

name	address/location	phone #	hours open

Pediatrician

name	address/location	phone #	hours open

Physician

name	address/location	phone #	hours open

Public Health Service

name	address/location	phone #	hours open

Urgent Care Clinic

name	address/location	phone #	hours open

Community Resources

American Red Cross (CPR training, parent education, etc.)

name	address/location	phone #	hours open

Church/Temple

name	address/location	phone #	hours open

Discount Stores

name	address/location	phone #	hours open
name	address/location	phone #	hours open
name	address/location	phone #	hours open

Grocery Store

name	address/location	phone #	hours open

Library

name	address/location	phone #	hours open

Parks

name	address/location	phone #	hours open

Pharmacy

name	address/location	phone #	hours open

Police (non-emergency)

name	address/location	phone #	hours open

Post Office

name	address/location	phone #	hours open

Public Library

name	address/location	phone #	hours open

Public Social Services (welfare department)

name	address/location	phone #	hours open

Recreational Centers

name	address/location	phone #	hours open
name	address/location	phone #	hours open

For numbers not listed above, check the front pages of your phone book. Many government numbers are listed in the front under local, state and federal government numbers.

Information for Renters

Landlord

name	address/location	phone #

Fair Housing Enforcement

name	address/location	phone #	hours open

Legal Aid

name	address/location	phone #	hours open

Tenant/Landlord Mediation

name	address/location	phone #	hours open

Family Resources

Boys'/Girls' Club

name	address/location	phone #	hours open

Child Care

name	address/location	phone #	hours open
name	address/location	phone #	hours open

Elementary & Middle School

name	address/location	phone #	hours open
name	address/location	phone #	hours open

Family Resource Center

name	address/location	phone #	hours open

High School

name	address/location	phone #	hours open

After-School Care

name	address/location	phone #	hours open
name	address/location	phone #	hours open

Consumer Resources

Bank or Credit Union

name	address/location	phone #

Better Business Bureau

name	address/location	phone #

Department of Consumer Affairs

name	address/location	phone #

U.S. Consumer Information Center Pueblo, CO 81009

(for free catalog)

name	address/location	phone #

THE LIBRARY

CAN BE A GREAT RESOURCE FOR YOU.

The **Reference Librarian** can help you find specific information, by getting it directly or by telling you where you can find it.

Many libraries have **story hours for children**, **literacy programs** for adults, and **films** and **art exhibits**. You may also be able to check out video and audio tapes as well as books. Usually magazines and journals must be read in the library.

Library cards usually do not cost anything. Simply ask the librarian for an application.

We hope you find this guide useful. If there is something you think we should add, delete, or change in this "Survival Guide," please write to us at:

beyond shelter

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