

***Guidance for Conducting Brainstorming**

The purpose of coaching is to build the individual's capacity to solve problems (i.e., identify, evaluate, and implement effective solutions). Brainstorming should be implemented in a manner that prompts the individual being coached to take the lead role in identifying potential solutions/ideas. The potential solutions should include a mix of informal and formal resources and supports. Informal supports include family, friends, neighbors, acquaintances, etc. with whom families often "trade favors." Informal supports are often flexible and renewable, meaning the family can have ongoing access to the supports and the family contributes in some valuable way to the relationship. Formal supports include organizations, agencies, and businesses whose resources are reliable, but sometimes costly or nonrenewable. The following prompts can be used to ensure the practitioner provides ample opportunities for the active participation of the individual being coached.

- What else have you done/thought about?
- What other options can you think of? What are the advantages and disadvantages of each?
- Would it be helpful if I offer what I know?

After these (or similar) prompts, it is appropriate for the coach to offer up some additional ideas. After the ideas are on the table, the coach reinforces the leadership role of the individual by asking him/her what he/she thinks about the ideas.

The focus should be to help the family build and maintain a network of resources.

Informative Feedback to Assess the Expenses Associated with Housing

A variety of fees can be associated with renting a home or an apartment. Fees vary depending on the area, type of home, and the landlord's policies, so it is important to gather information about possible expenses during your search for a home. You may want to ask about the following potential expenses:

Application Fee—Some landlords charge an application fee to cover the cost of the credit and background check.

Security Deposit—Some landlords charge a security deposit to pay for any damages that occur to the home while you are staying there. In most cases you will get the deposit back when you move out if there are no damages to the home.

Pet Fee—Some landlords do not permit pets in rental homes, while others charge a pet fee depending on the size and type of the pet. Sometimes the pet fee is returned at the time you move out if there is no damage to the home.

Parking Fees—Some landlords charge a parking fee in addition to the rent.

Utilities—Some landlords include utilities such as water and electricity in the rent, while others expect you to pay your utilities directly to the utility companies.

Garbage removal Fee—Some areas have local fees for regular garbage removal.

Maintenance Fee—Some landlords charge a fee to take care of the lawn and maintain the building.

U.S. Department of Housing and Urban Development at ww.HUD.gov

When deciding how much you can afford to pay to rent a home, most financial specialists agree that a family should not pay more than 25-33% of their monthly income in order to have funds available to meet other expenses. In order to calculate what you can afford in rent, multiply your monthly income (take home pay) by .25. For example, if your monthly take home pay is \$950 per month and you wanted to keep your housing expense below 25% ($\$950 \times .25 = \237.50), you would need to find an apartment for \$237.50 or less per month.

Ramsey, D. (2009). *Total money makeover*. Nashville, TN: Thomas Nelson Group.

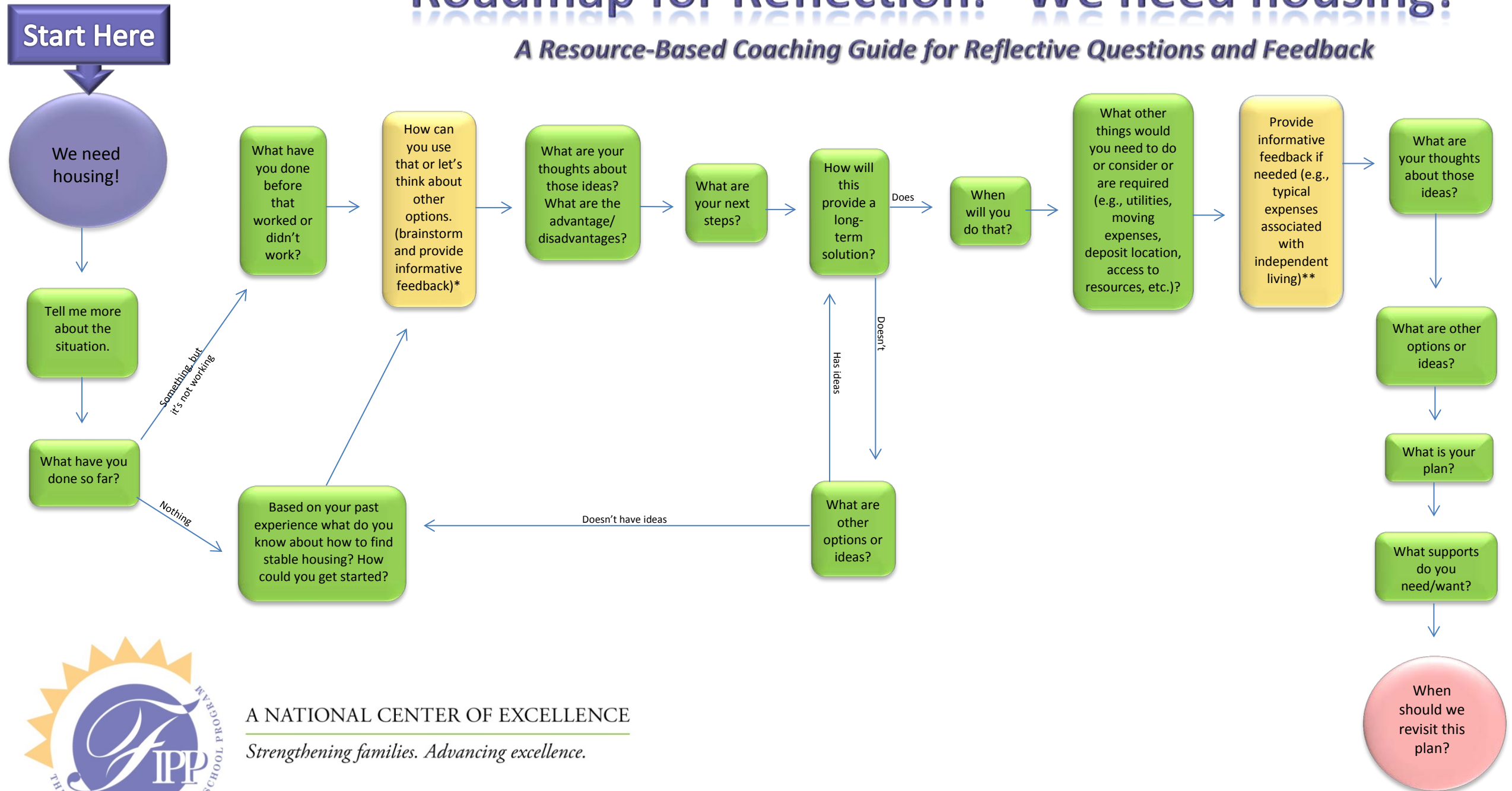
Orman, S. (2011). *The money class*. New York: Spiegel & Grau.

A special Note to Family Support Workers

Learn your agency's policy for reporting child abuse and neglect to be certain that you are meeting your legal obligation to provide families with mandated support to ensure the safety of their children.

Roadmap for Reflection: "We need housing!"

A Resource-Based Coaching Guide for Reflective Questions and Feedback



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