

Homes for Cathy

Module delivery advice and guidance



MODULE DELIVERY ADVICE AND GUIDANCE - Homes for Cathy

Homes for Cathy

'Homes for Cathy' is a group of housing associations that were formed in the 1960/70s and have come together to mark the 50th anniversary of the showing of the drama documentary 'Cathy Come Home' on BBC TV in November 1966.

This education pack is one of a number of activities and is designed specifically for young people aged between 11 and 19. Modules can be done as standalone or as part of a set.

For more information on 'Homes for Cathy' please see:

Website:

www.homesforcathy.org.uk

Facebook:

HomesforCathy

Twitter:

@Cathy_Homes and

#homes4cathy

The Modules

These four modules have been primarily designed for you to use with young people aged 11-19. The four modules can be used together as a complete project or you can use them separately. If you use all four modules as a complete project it is advised to complete Module A: 'What is Homelessness?' followed by Module B: 'Cathy Come Home' first. These initial two modules then provide young people with knowledge and understanding of what homelessness is and the effect it can have. 'Help I am Homeless' is the third module with 'Bang on the Budget' last. These support young people to think about the wider issues

around homelessness and supports them to consider different strategies to prevent homelessness. They also look at networks and organisations available to them for support both locally and nationally.

Modules can also be used as standalone projects but are most effective if activities are worked through in order as they support young people to build and develop understanding of the issues. Many of the activities within the modules could also be used as single activities to support other work and projects you may be running.

Time and Preparation

Time allocations have not been provided. All the activities have been designed to be as flexible as possible so you can spend as much or as a little time on them as you are able. Research activities could be extended into small projects carried out over a number of weeks, or delivered by teachers or youth leaders in an hour lesson.

Resources and Delivery Suggestions

To ensure the flexibility of these modules the resources required have been kept to a minimum and are adaptable to whichever situation they are used in.

- **Worksheets** – these can be photocopied or drawn freehand by young people on scrap paper.
- **Internet research** - accessed via the organisation's facilities, local library, use of mobile phones, and personal devices etc.
- **Discussions** – discuss as a group or in pairs. All notes can be recorded on a board, flip chart or wallpaper etc.
- **Recording and filming** – a range of devices can be used including phones. The activities can still be worked through without recording if this is not practical or possible and still be of great benefit to participants.

Module A: What is homelessness?

This module supports young people to explore what homelessness is. It looks at what our perceptions of homelessness is and what it actually is in reality. A variety of activities are provided for young people to investigate what homelessness is, research facts about homelessness and provides guidance on creating a mini documentary raising awareness about homelessness. The modules aim to raise awareness and understanding of the wider aspects of homelessness.

Aims

- To explore the perception of homelessness through discussion.
- To understand what the term homelessness means.
- To investigate facts and current statistics about homelessness.
- To create mini-documentary for social media (Facebook or YouTube) raising awareness about homelessness.

Content

- What is homelessness?
- Homelessness Fact Sheet.
- Bingo Facts and Stats.
- Mini-documentary.

Outcomes

- Understand the term homelessness through discussion.
- Research facts and statistics about homelessness.
- Work as part of a group to create a mini-documentary.
- Numeracy - explore data in researching facts.
- Technology - research on the internet.
- Technology - create a mini-documentary.
- Creative – drawing and creating a mini documentary.

Resources for module

- Paper, pens, colouring pens.
- Access to the internet.
- Access to an electronic device for filming.

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Module B: Cathy come home

This module supports young people to explore the film ‘Cathy Come Home’ in celebration of its 50-year anniversary in November 2016. A variety of activities are provided for young people to reflect on issues raised within the film and the chain of events the couple in the film experience leading to them becoming homeless. The module encourages young people to think about the film content in a number of ways such as issues faced by Cathy and Reg, the story from the different character’s perspectives and the issues faced by many people at the time the film was made. The module’s aim is to reflect on the film and consider changes in housing since 1966. It is not essential to have watched ‘Cathy Come Home’ as the module includes a summary of the film. ‘Cathy Come Home’ is available on YouTube.

Aims

- To understand the story and chain of events in the film ‘Cathy Come Home.’
- To consider Cathy’s story from different perspectives.
- To reflect on the film ‘Cathy Come Home’ and the choices the family made.
- To explore issues faced by Cathy and Reg.
- To create a public television/social media plea by Cathy and Reg.

Content

- Cathy Come Home. The Film and Events.
- What Happened Next?
- Cathy Come Home -The Board Game.
- Cathy Come Home -The Facts.
- The Family Message.

Outcomes

- Watch/read the story and Information about ‘Cathy Come Home’.
- Understand the choices and decisions made from different perspectives.
- Understand the issues facing people in the film.
- Use drama to create a plea for Cathy and Reg.
- Literacy – speaking, listening and story writing.
- Numeracy – research data and statistics.
- Creativity - create a board game and Television/social media message.
- Technology – record, edit and produce drama, research on the internet.

Resources for module

- Paper and pens, colouring pens, card and some art and craft resources.
- Access to the internet.
- Access to an electronic device for filming. A range of devices can be used including phones. Teachers and youth leaders should follow relevant safeguarding guidelines when undertaking these activities.

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Module C: Help, I am homeless

This module supports young people to explore the actions they may have to take if they were to find themselves homeless. A variety of activities allow young people to think about the possible journey to homelessness, the networks they have access to that may help them and, assist in the decisions they will need to make. It also investigates where people can get advice and support from both locally and nationally. The aims of this module are to raise awareness of the issues leading to homelessness and what help, advice and support is available.

Aims

- To create a storyboard illustrating someone's journey to becoming homeless.
- To explore what help is available to you if you became homeless.
- To discuss some of the decisions and actions that may need to be taken if you were to become homeless.
- To find out where you might go for different kinds of advice and support.
- To find out how charities and other organisations support and help the homeless.

Content

- How could it happen to me?
- My Network Circle.
- What actions might I take.
- Where could I go for help?
- Who helps the homeless?

Outcomes

- Storyboard creation illustrating a person's journey to homelessness.
- Diagram of networks where support can be found for people who are homeless.
- Learning discussion on the issues that affect the homeless.
- Understand the different types of help available.
- Understand where to go for help and services.
- Literacy – speaking, listening and story writing.
- Creativity - create a storyboard and poster.
- Research – investigate organisations and charities that support and help people who are homeless.

Resources for module

- Paper, pens, colouring pens.
- Access to the internet.

Module D: Bang on the budget

This module supports young people to research the costs involved in setting up and running a home. A variety of activities allow young people to explore the cost of renting and utility bills, along with how much it might cost to buy all the furniture and furnishings for a home. The module encourages young people to explore what things might be a necessity and a luxury and think about how they could save money.

Aims

- To research the financial cost of renting a variety of properties.
- To research the cost of utility bills for a person living alone in a property.
- To consider which utility bills and payments are a necessity and which are a luxury.
- To identify the important items to buy when setting up a home.
- To research the cost of items that maybe required when setting up a home and consider if they are useful.
- To calculate the approximate cost of setting up a home and renting for one month.
- To discuss money saving ideas along with their advantages and disadvantages.

Content

- The Rent.
- The Utility Bills.
- Must Have or Maybe?
- If I Had a Home.
- Furniture and Furnishings
- What's the Total?
- Money Saving Tips.

Outcomes

- Understand the cost of renting different types of properties in different areas.
- Understand the costs of utility bills and what bills are a necessity.
- Understand the cost of furniture and furnishings and the difference between necessity and luxury.
- Understand the cost of setting up and running a home for a month.
- Increase awareness of money saving ideas and their advantages and disadvantages.
- Literacy – Speaking and listening through discussions.
- Numeracy – researching costs and calculating figures.
- Technology – researching information on the internet.

Resources for module

- Access to the internet or/and local shops, estate agents and retail catalogues.

MODULE DELIVERY ADVICE AND GUIDANCE - Homes for Cathy

The Homes for Cathy education pack content has been put together by Lorraine Sinyard of Invocation.

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Homes for Cathy

What is homelessness? - Module A



Discussion

Aim

To explore the perception of homelessness through discussion.

Introduction

Homelessness means different things to different people. Much of our knowledge is based on what we see around us and also what we see and hear via the media. This activity explores perceptions of what we think the term homelessness might mean.

Activity

In small groups or as one group, discuss some or all of the following points:

What is homelessness?

Why does homelessness happen?

Does being homeless last forever?

What in your life could change which might make you homeless?

What do you think would be the hardest or worst thing about being homeless?

Describe what you think a homeless person looks like

Where do homeless people live?

Once you have discussed these points read through the 'What is homelessness' information on the next page. Do any of your views change?

Do you know anyone who is, or has been, homeless?

What is homelessness?

Aim

To understand what the term homelessness means.

Introduction

It is important to make sure we understand what homelessness is and that we do not stereotype or base our opinion on inaccurate information. Read the following text about what homelessness is and think about how it compares to what you thought homelessness was. Remember the things you discussed in the first activity to help you create two contrasting images presenting homelessness.

Activity

When we think of our home we need to consider that it is not just a building within a physical space. Homes can come in many shapes and sizes. They provide us with warmth, security, a place to sleep, adequate space, somewhere to prepare food and eat, and to meet personal and hygiene needs. We need to also remember that a home address is important as it provides us with the security of a residence. This is often needed to function within our society when looking for a job or accessing other services like registering at the doctors or opening a bank account.

People who don't have a home are described as homeless. When we hear the term homeless we often think of people living rough on the streets, but this is not an accurate understanding of homelessness.

Being homeless is more than not having a roof over your head it is when someone does not have a place to live that is supportive, affordable, suitable or safe. You can be homeless if you don't have any rights to stay where you live or your home is unsuitable due to severe overcrowding or other reasons.

Homelessness can include:

- staying with friends and family.
- sleeping in a bed and breakfast.
- sleeping in a hostel.
- sleeping in a squat.
- people who are living in overcrowded accommodation.
- people who may be at risk of violence if they stay in their home.
- people that live in conditions that may be damaging to their health and who are then living in temporary accommodation.
- someone who may not have the right to stay where they are.

Sleeping rough on the streets is only one form of homelessness. It is the one we think of because it is more visible than people who may be living in temporary accommodation. Those in temporary or overcrowded accommodation are often known as the 'hidden homeless'. Each person's circumstances will vary and it may be difficult for them to find permanent accommodation which meets their housing need.

Thinking about the first activity and the information you have just read about the different reasons for homelessness, create two images of homelessness - visible and hidden. The way you present your image is up you. It could be a drawing/sketch, a printed image, a cut out from a magazine, or collage.

Bingo facts and stats

Aim

To investigate facts and statistics about homelessness.

Introduction

Many organisations gather information about homelessness as it helps to ensure we understand the situation in full. It helps the local government, local councils and organisations to work to ensure the services provided support the people in need. Information and data about issues in society, such as homelessness, changes all the time. This game works with 12 facts about homelessness, and should include data and statistics, so to be accurate this activity needs to be used when its created. You can make it bigger by adding more squares.

Activity

Follow the instructions below to complete the Bingo Facts and Stats game which encourages you to research and find out the current facts and statistics about homelessness both locally and/or nationally.

Research

1. As a group research and gather 12 significant facts or stats about homelessness, whether generally or for your area. For example, this could be how many homeless people use a certain facility in your area or how many homeless people with children need accommodation. Keep a note of where you got your information as it might be useful in other activities.
2. Write the group's 12 facts either on a white board or as a handout so everyone can see them.
3. You will also need each of the 12 facts written out on a slip of paper. These will be the slips for your Bingo Facts and Stats Caller.

Play

4. Each player (or pair) draws a nine square bingo grid on a A4 sheet of paper.
5. Players need to each pick 9 of the 12 statements and randomly write one fact in each square on your grid.
6. When everyone is ready the Bingo Facts and Stats Caller will take a statement from a container and read it to the group. Make sure you have mixed the slips up before you start!
7. If the statement read out is on your Bingo card cross it off. The Bingo Facts and Stats Caller will then carry on reading the next statement. The first player to have a line either horizontal, vertical or a diagonal line shouts Bingo Facts and Stats and the Caller will check the three facts have been called out.

Pause for discussion

8. Once you have a winner (or may be even more than one winner) the group will hold a short discussion about all of the three facts. Think about and discuss:
 - does the fact surprise you?
 - what does it mean for your area and society as a whole?
 - is it important?
 - how should the policy makers respond?

Play

9. The game can then continue until a player fills all 9 squares. The Caller needs to check the squares are crossed off correctly.

Social media mini documentary - Homelessness

Aim

To create mini-documentary for social media (such as Facebook or YouTube) raising awareness about homelessness.

Introduction

Short films on social media and other types of television campaigns can be extremely thought provoking. It is important to increase public awareness about homelessness and the charities that support people who are homeless. This activity raises awareness by creating a mini-documentary that can be shown to your peers, family, friends, schools, youth groups, community groups or even put it on the internet or social media.

Activity

This activity will guide you through the first few steps in thinking about your mini-docu and then the rest is down to you. Think about what you want to use it for and who your target audience will be. You can also use the internet to help you with this project as there is lots of information on how to film, edit and publish your work. It can be just a few minutes long or 10 minutes. You could even do a selfie short film.

Get started - Get into groups and think about your advert or video. Discuss who it will be aimed at, the format and message. It will need to grab their attention. Think about the TV adverts and video clips that you like and why you like them, what makes you remember them and what captured your attention. Think about what happens at the beginning, middle and end and if it has a slogan or jingle in it. Make sure you complete all your research and gather information and facts that you might want to include in your video.

The message - You need to make your message clear and part of this is to make your title count and use appropriate keywords to draw people's attention. If you decide to put it on the internet it needs to show up on search engines when people are searching for your topic. Think about what you know on the subject as it needs to have clear and effective content and give a clear message. The message could be about giving information and sharing experiences or encouraging people to support your cause. Maybe you could include someone's story (with their permission, of course), include some drama or recreate a situation, put in some hard hitting facts, or emotive imagery. These can be very powerful in getting your message across. Whatever your video is about it needs a focus and a message and above all you need to make it stand out.

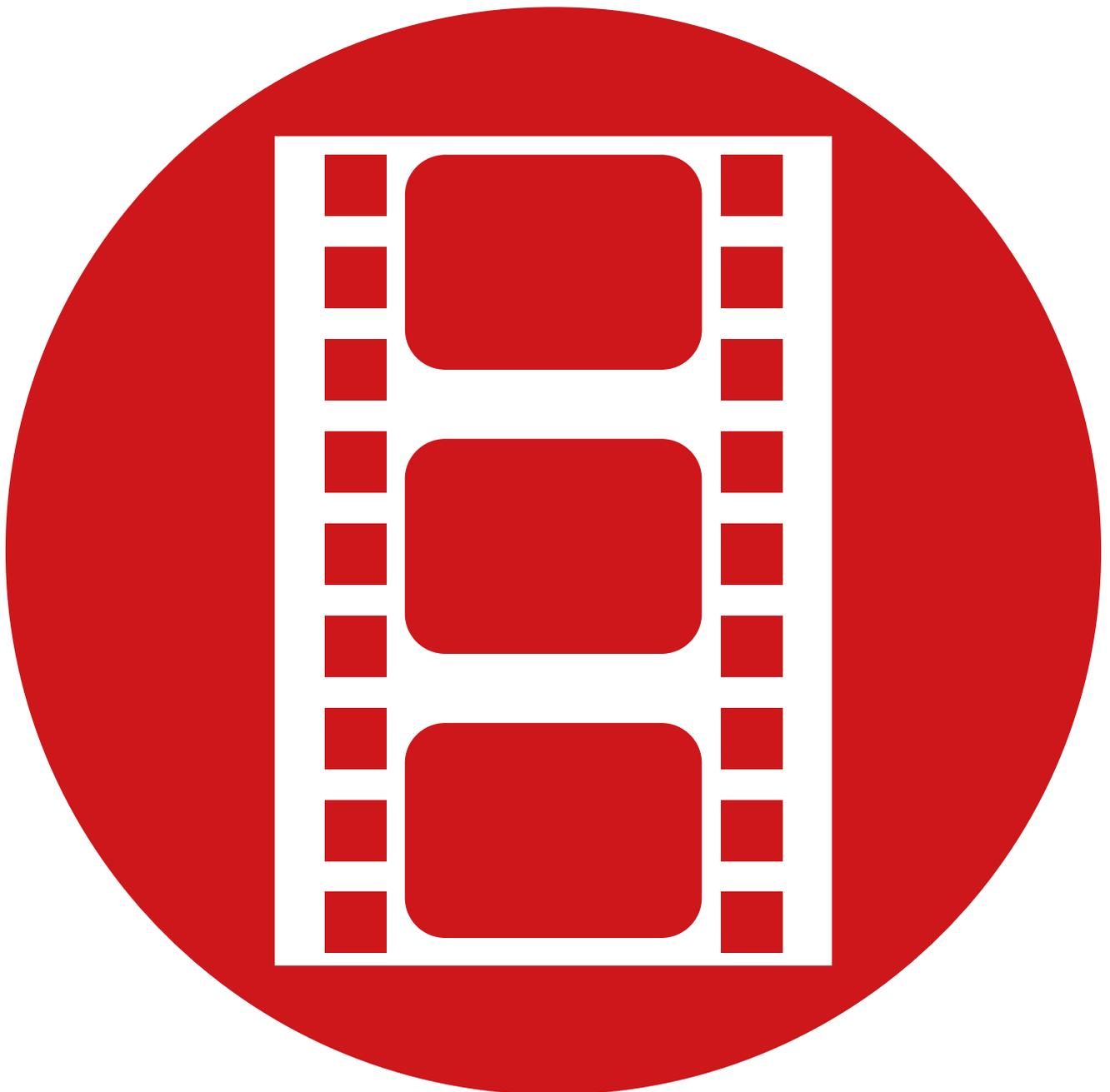
Top Tips

- Don't think it all has to be about words. Blank spaces, silences and few words can have just as much impact and will sometimes make a point stronger.
- Pick out the important and necessary information.
- Create a motto or catchy phrase.
- Use colours to make certain things stand out.
- Using a mix of moving and still pictures, visual and audio will catch a person's eye more.
- Remember a serious topic can still include humour to make a point.
- Make sure it is appropriate for all ages.

Have fun and remember to get consent of all those involved in your filming and ask adults around you for guidance.

Homes for Cathy

'Cathy Come Home' film - Module B



The film and events

Aim

To understand the story and chain of events in the film 'Cathy Come Home'.

Introduction

The film 'Cathy Come Home' was released in 1966 and is a hard hitting drama looking at issues, that at the time, were thought to be hidden from society. When it was released it was regarded as a shocking film that forced society to address issues that people did not talk about. Issues such as homelessness and poverty. It also addressed the desperation of some families faced when their children were taken into care by social services.

Activity

Watch the film and/or read the following write up on 'Cathy Come Home'.

Cathy Come Home is a story of a young woman who moves from the countryside to London and works as a petrol pump girl. The young woman, Cathy, meets Reg and they fall in love and get married. They set up home in a flat with double glazing and central heating. Cathy is a little worried about the cost of the flat but furnishes it making it their home.

The couple marry and Cathy gets pregnant, so they look to buy their first home. Cathy and Reg get advice about buying a home but don't have enough for the deposit or enough savings to pay for the legal costs involved. It is explained to them they could buy an older property and spend money on improvements but the building society would withhold some of the mortgage loan until the improvements are done. They decide they can't afford that either.

Cathy and Reg carry on in rented accommodation and are happy until Reg has an accident at work and loses his job. The sickness benefit that Reg receives is not enough for them to live on. Their first child is born and the couple look to move to somewhere smaller as they are struggling financially. They try to find new accommodation but they can't find anywhere within their budget that will take families with small children.

As time moves on a story of poverty and hardship starts to unfold as they move from place to place. The family decide to move in with Reg's mum but find it too difficult with cramped conditions. After an argument about the lack of space and privacy, they leave. Cathy and Reg move out of the area and manage to find new accommodation and Reg gets a new job. The area they have moved to has better housing and although still overcrowded they are happy and make friends. Cathy then gets pregnant with their second child.

Paying the rent becomes a problem again and Cathy asks the landlady, Mrs Alley, if they can owe a couple of weeks rent. Mrs Alley agrees which helps the couple manage their finances. Mrs Alley dies unexpectedly and her nephew demands all the rent they owe. He tries to evict them from the house. The situation escalates and ends up in court and the couple along with their two young children are evicted from their home.

The young family look for a new home but can find nothing. They find out they need rent up front which they don't have, or that some landlords don't take children. A visit to the housing authority reveals they don't have enough 'points' to be rehoused on the scoring system used at the time. Despite all of this they finally find themselves a small home to rent. Whilst here Cathy has a third child. The house is damp which makes Cathy worry about the health of the children and after a while Cathy and Reg find themselves struggling with the rent again which leads to the family being evicted.

The couple are once again homeless and decide to buy a caravan on a caravan park. With few possessions they struggle to set up a new home. The site is cramped with little space between caravans, there are lots of old cars dumped on site and it only has chemical toilets. Reg finds some work picking fruit and for a while has some work on a new airport runway. A new housing estate is being built nearby and there is a threat of the caravan park closing due to its negative image in the local community. The site is torched which leaves Reg worrying while he is at work about the safety of his family. They decide to leave the park to keep their family safe. Unemployed and homeless the family find themselves illegally squatting in empty derelict houses until they are once again moved on.

'Cathy Come Home' film - Module B

Following an interview with a housing official the family are given no other option than to be split up. So to ensure the safety of the children Cathy takes her three children to a shelter. Reg is not allowed to live at the shelter and has to find somewhere else. The accommodation is one room which she can have for three months and Reg can visit in the day time. This spiral of events means that they fear it is impossible to get back on track and Cathy asks Reg's mum if she will look after her eldest son as she is worried about the impact the situation is having on him.

After three months at the shelter Cathy is made to leave and moved to a 'part 3 accommodation unit' out of the area. This is an open plan shelter with fewer amenities and cubicle living areas. Cathy hardly sees Reg as it is too far for him to travel. Cathy then gets the bad news that because she has moved out of the area she is no longer on the housing list and has no immediate prospects of being rehoused. Following this she is then questioned over her children's welfare which leads to Cathy leaving the shelter and heading for the train station as she believed the children will be taken into care. Whilst at the train station social services manage to track them down and take the children into their care as they believe they are not being looked after properly.

The story concludes with Cathy sitting alone on a bench at the station screaming for her children and all that she has lost.

What happens next?

Aim

To consider Cathy's story from different perspectives.

Introduction

For Cathy one life event impacted hugely on another which spiralled out of control. It is a sad story that ends with Cathy losing her children. This activity considers the year following the film for Cathy and what might have happened and taken place. It also takes into account other people involved in the story and how their perspective and feelings about the situation might differ from Cathy's.

Activity

In this activity you need to consider what may have happened to Cathy and her family next, or if things had been different.

Create a story choosing one of the following heading.

1. Cathy's Story One Year Later

Continue Cathy's story explaining what happened to her after she lost the children and for the following year.

2. My Mum Cathy

Look at the story from the children's point of view and reflect on their experiences and how they felt. This could be either by them telling it as it happened or as an adult reflecting back on their childhood.

3. Reg's Story

Look at the story from Reg's point of view and reflect on how he would have felt throughout the story including being evicted, unemployment, leaving his family and losing his children.

4. Reg's Mum

Look at the story from Reg's mums point of view and reflect on how the story may have impacted on her life. How does she feel about the chain of events? Does she think Reg could have done more or made different choices?

5. Cathy and her Children

Continue the story from the train station but instead of the children being taken into care, Cathy gets on the train with her family. Where does she go and what about Reg?

'Cathy Come Home' board game

Aim

To reflect on the film 'Cathy Come Home' and the choices the family made.

Introduction

Cathy and Reg have to make lots of choices and decisions in their journey. Each one impacted on their future and the future of their family. They move from place to place as the spiral of events leads them into homelessness and finally having their children taken into care. For this activity you need to have either watched the film Cathy Come Home or read the film time line included in this pack, or both.

Activity

Design a board game which shows Cathy's journey and her family as they move from place to place. In your game consider the issues they face such as unemployment, squatting in empty houses and staying in shelters and the spiral of events that meant they were unable to get things back on track. Think about how you could consider the issues of poverty, the struggles of everyday life and the desperation Cathy faced by her family being homeless

1. Explore games that already exist

Think about the following things:

- a) What board games do you like and dislike, Why? This is important in your planning.
 - b) How could games like Snakes and Ladders, Monopoly, Cluedo be adapted to tell Cathy's story?
 - c) What type of game would you like to make and play to tell Cathy's story? Share your ideas with others.
 - d) How are the games made and what resources might you need?
2. Develop ideas either on your own or in a group. Once you have an idea for your game create a plan. Think about the design, rules and resources needed for your game. Test out your plan in rough first and improve on it if necessary. Make sure you collect all your resources before you start.
 3. Make the game using your design. Use as many resources as possible to produce a colourful and interesting game.
 4. Test and evaluate your game by asking someone else to play it - if you are in groups you could swap games and then give feedback to each other. Make constructive criticism and respond to comments about your game, perhaps by improving it still further.

Evicted from
your house.
Go back
six spaces

Moved to a
new area.
Go forward
four spaces

Argument
with Reg's
mum.
Go back
one space

'Cathy Come Home' - The facts

Aim

To explore the issues faced by Cathy and Reg.

Introduction

There are variety of housing and employment issues throughout the 'Cathy Come Home' film including lots of facts about the situation at the time.

Activity

In pairs or small groups discuss the following facts from the time of the film in 1966 and the questions posed.

- *60,000 single people lived without sinks or stoves.*
 - Do you think you could live without a sink or cooker?
 - Where would you wash if you did not have sink?
 - What could you use to cook food if you did not have a cooker?
 - Would Cathy and her family have had the same options?
- *People's needs were assessed on points - 1 point for health risks, 1 point for every year spent in the borough and 1 point if they didn't have a bath.*
 - Create your own points system for assessing someone who needs rehousing or is homeless. What would you issue points for that would help you assess what their housing needs are and where on the waiting list they are?
- *In some instances when families became homeless the family was split up and children were taken into care by social services.*
 - Do you think families should be split up when they don't have a home?
 - What might happen to a homeless family today?
 - How might Cathy's children going into care support Cathy and her family to move forward?

The family message

Aim

Use drama to create a public television/social media message by Cathy and Reg.

Introduction

At the end of the 'Cathy Come Home' film Cathy gets bad news and is informed that because she has moved out of the area she is no longer on the housing list. Following this she is then questioned over her children's welfare which leads to Cathy leaving the shelter and heading for the train station to avoid the children being taken into care. Social services find the family at the train station and take the children and the story concludes with Cathy left screaming and alone.

Activity

This activity is for you to create a message video to be shown on either television or/and social media. In the video Cathy and Reg briefly explain their story and ask for help to find some affordable housing near Reg's work so the family can be reunited.

Working in pairs or small groups think about the story and the situation Cathy and Reg have found themselves in. Explore the spiral of events that has shaped their story and those which led to the unfortunate situation of losing their home and their children. They are desperate to set up a new home near where Reg works and have a home for their family.

- Who will they address the message to and what words might they use?
- What emotions might be involved in their message?
- What do you think is important for people to know?
- Will they have professionals with them?
- Will they both speak or only one?

You could record this and watch it back and talk about how you felt watching it and if it covered the points listed above.

Homes for Cathy

Help, I am homeless! - Module C



HELP

How could this happen to me?

Aim

To create a storyboard illustrating someone's journey to becoming homeless.

Introduction

People who don't have a home are described as homeless. When we hear the term homeless we often think of people living rough on the streets, but this is not an accurate understanding of homelessness. Sleeping rough on the streets is only one form of homelessness. It is the one we think of because it is more visible than people who may be living in temporary accommodation. Those in temporary or overcrowded accommodation are often known as the 'hidden homeless'. Each person's circumstances will vary and it may be difficult for them to find permanent accommodation which meets their housing need.

There are lots of reasons why someone could become homeless. Personal circumstances can change for a variety of reasons involving unemployment, money problems, a lack of affordable housing, poor health or family breakdown. Homelessness is about more than not having a home and it can impact on many aspects of someone's life.

Activity

Create a list of all the different reasons you can think of as to why someone may become homeless. Think about the events that might lead up to becoming homeless. Choose one reason from your list and create a storyboard to show a person's journey and the chronological order of events that may lead them to becoming homeless. Your story can, but does not have to, address a solution to your situation of becoming homeless as other activities within this module look at the help, advice and support that is available.

Copy this page if you wish to make the story longer

My network circle

Aim

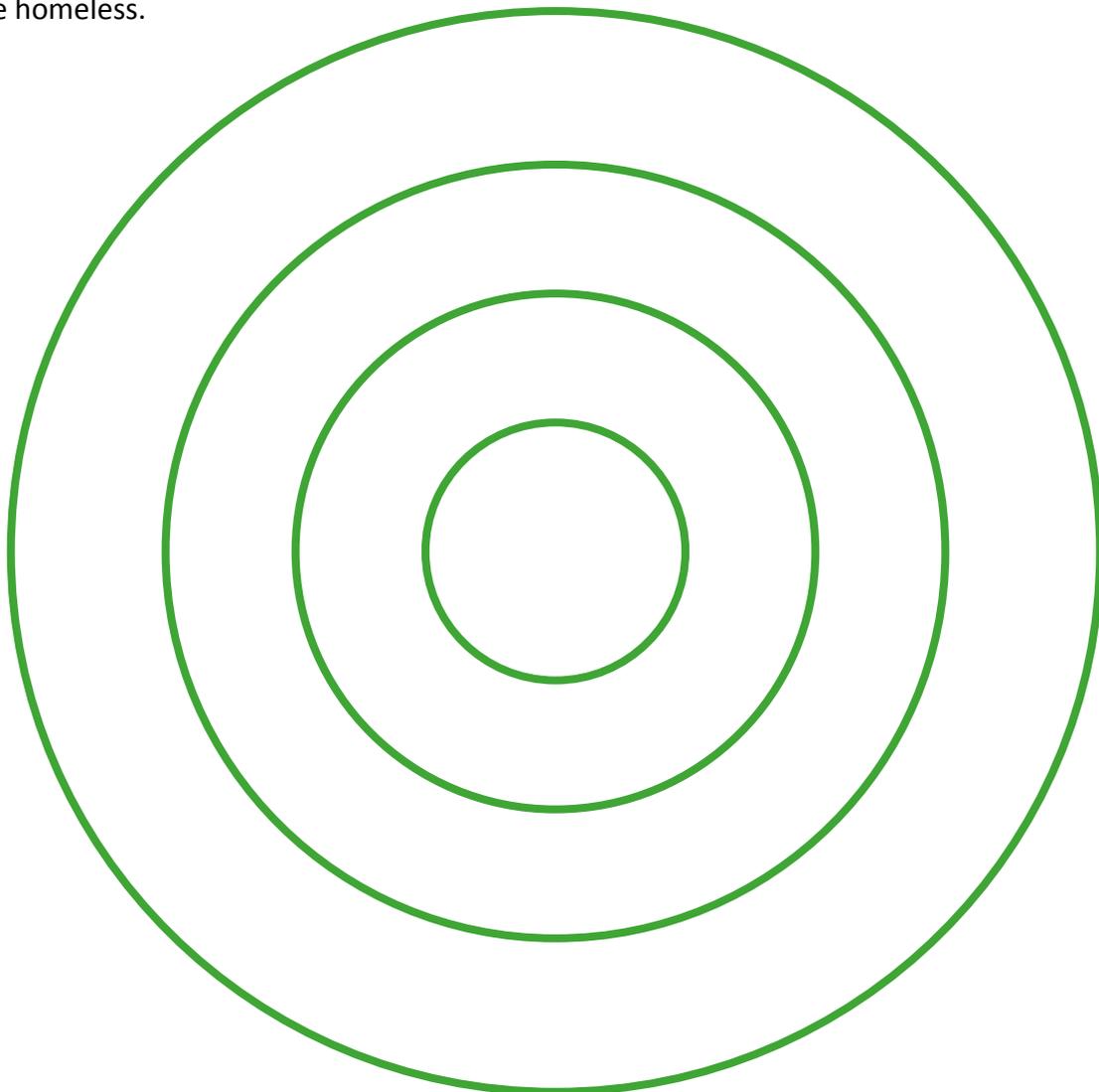
To explore what help is available to you if you became homeless.

Introduction

It is important to be aware of how many support networks we have around us that we can utilise. Some of us have lots of family and friends but there are also lots of organisations that we can use in our local area and on a national scale. Knowledge about what networks are available to us are vital if we were to find ourselves at risk of becoming homeless.

Activity

1. On a piece of paper make a list of friends and family, organisations, clubs and people you know through work or school that you feel you could go to if you have a problem or are going through a difficult time. Include on your list the services you have access to such as the local shops, library, local council, Citizens Advice Bureau (CAB) etc. Make your list as detailed as you can.
2. Below, is a diagram called a network circle. Draw a picture of you in the middle circle. Then, with the middle circle being the most important, and the surrounding space being the least important write all the people and organisations on the correct section of the network circle. Those most important to you should be nearest the middle next to you.
3. When you have done this think about which of these you would have access to if you were to find yourself homeless. Circle or colour all the people and services which may support you if you were made homeless.



What actions might I take?

Aim

To discuss some of the decisions and actions you may have to make if you were to become homeless.

Introduction

Homelessness is not just about not having a home. It impacts on all areas of a person's life and for some it may feel like their life is on hold. A homeless person may feel that even the smallest goal is impossible and they may lose the confidence to look after themselves which can have an impact on mental health and wellbeing. Coping with homelessness can be stressful, isolating, reduce your income and leave you struggling financially.

Activity

Discuss the following points:



Where would you go to find shelter?



Would you prefer to live alone or with other homeless people?



Would you let your friends or family know that you were homeless?



What would be your biggest concern about being homeless?



How would you make money?

Where could I go?

Aim

To find out where you may go for different kinds of advice and support.

Introduction

There is lots of advice and support available for people who are at risk of being homeless or who have become homeless. You just need to know where to find it. What is important is being able to find the advice and support when you need it and know how to access it. Different people need different types of advice and support at different times.

Activity

Complete each sentence below using the words in the grid. There may be more than one answer for each question and it may depend on different circumstances.

1. To find what help is available I could go to_____.
2. To get help with my finances and advice on my debts I could go to _____.
3. To help repair my family relationships and any breakdowns in communication I could go to _____.
4. To get advice if I was struggling in my job I could to _____.
5. To get help if I was depressed I could go to _____.
6. To find out about housing and rehoming I could go to _____.
7. To get some food I could go to _____.
8. To find out what benefits I might get I could go to _____.
9. To look at my housing options and know my rights I could go to _____.
10. To sleep short term until I found alternative accomodation I could go to _____ .

Housing Association	Legal Aid Advisor	Night Stop Scheme	Shelter (Charity)
Crisis (Charity)	Doctor	Local Council	Citizens Advice Bureau
Bank	Landlord	Family Mediation	Food Bank
Employer	Parent/Guardian Family	Friends	Housing Advisor
Debt Advisor	Independent Money Advice Services	Housing Department	Social Services
Counsellor	Hostel	Teacher	Faith Leader

Who helps the homeless?

Aim

To find how charities and other organisations support and help the homeless.

Introduction

If you are homeless or at risk of being homeless there is advice and practical support available from charities including Shelter and Crisis. Some charities can provide emergency help such as advice at a day centre or emergency accommodation for a single person or young people. Local councils have to give advice to a homeless person and provide emergency housing although this depends on individual circumstances. Housing associations are independent, not-for-profit businesses set up to provide affordable, mainly rented homes for people in housing need.

Social services are also able to provide advice especially if it concerns a family with young children or a person who needs lots of support.

The Citizens Advice Bureaux (CAB) can provide free advice on money matters, housing, legal and other issues. They can also signpost people to other organisations who can help with food and clothing for example.

Different areas of the country have different charity organisations and support networks.

Activity

Find out about two local and two national charities or supporting organisations for the homeless. You could use the internet, get a speaker to visit your school or group or arrange to visit their charity office or base. For each of the charities or other organisations you find out about complete the chart of the next page by making notes in each of the boxes provided.

When you have completed the four charts choose one of the organisations and design an advertising poster explaining what they do. Think about what is important in your design and what information should be included. Be as imaginative as you can and really try to make people stop and look at your poster. A range of posters covering different organisations could be used as part of a display.

Name of Charity/Organisation		
Address:	Website:	Charity Logo:
	Email:	
	Phone number/s:	
Aims/Visions:	History:	Key Services:
Funding:	Volunteering Opportunities:	Current Campaigns:
Other Information:		

Homes for Cathy

Bang on the budget - Module D



The Rent

Aim

To research the financial cost of renting a range of properties.

Introduction

When you start thinking about setting up and running a home managing your finances and budgeting is important. You need to be aware of what things cost and to be able to work out how you can live within your means. It is no good finding somewhere to live if the rent is so high that it does not leave you enough to live on. We all need to find a home within our budget. This activity looks at how much rent can be and how this varies depending on the size and location of the property.

Activity

Use the internet or local newspapers to investigate different properties to rent in your area. For each type of property find three examples of rent and the different advantages they have to offer. For example proximity to public transport, bicycle storage, a parking space, separate kitchen etc...

One-Bedroom flat			
Property	Area	Price per month	Comments (room size, parking, council tax, pets)
1			
2			
3			

Two-Bedroom flat			
Property	Area	Price per month	Comments (room size, parking, council tax, pets)
1			
2			
3			

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Studio flat			
Property	Area	Price per month	Comments (room size, parking, council tax, pets)
1			
2			
3			

Shared accommodation/ House share			
Property	Area	Price per month	Comments (room size, parking, council tax, pets)
1			
2			
3			

When you have completed this activity pick one type of property and research the following questions:

1. If you live in an urban/town area research the rent cost of your chosen property in a rural/countryside area and visa versa. Does anything surprise you?
2. Is the area you live in an expensive area and would you consider moving to a similar property if it was cheaper in another area? Does the postcode make a difference?
3. If you moved because the rent was cheaper in another area how would you feel about moving away from family and friends?
4. If you rented a cheaper property but travelling to work was costing more than you could afford what could you do to try and save money?
5. Would job opportunities influence where you live even if the rent was a bit more expensive?

The utility bills

Aim

To research the cost of utility bills for a person living alone in a property.

Introduction

Once you are renting your own place you need to think about your monthly utility bills. Utility bills include gas and electricity for heating, lighting and cooking, television licence and council tax. None of us want to move into our own home and find we don't have enough money to pay the bills. Not being able to pay the bills may result in us needing to borrow money which in turn may lead to debt. If you can no longer afford to live in your home and are not able to find an affordable alternative, you may find yourself homeless, perhaps having to stay with family, friends or at a hostel.

Activity

On the next page is a list of the monthly utility bills and outgoings you may need to pay each month. Choose a property that you researched in the earlier activity and investigate how much each bill might cost. You can do this by asking family and friends and researching on the internet. Base your estimate on one person living in your chosen property. Some outgoings may be paid weekly, fortnightly or annually so you will need to work out these on a monthly basis.

This is only an estimate but will give you an idea of what utility bills might cost.

When you have completed the chart add up all the utility bills to give you a total for one month and fill in the blank space below.

£	Per month
---	-----------

The utility bills - findings

Bills/Expenses	Estimated cost One month	Bills/Expenses	Estimated cost One month
Rent		Mobile/Phone/Tablet	
Shopping (food, toiletries, cleaning items etc)		Broadband/Internet	
Water		Entertainment Cinema/Days out	
Electricity/Gas		Holidays	
Council tax		Clothing	
Television licence		Car insurance and road tax	
Home content insurance		Car fuel/Petrol/Diesel	
Service charge (if there is one)		Public transport	

Is there anything else you can think of? (Write in the boxes below)

Bills/Expenses	Estimated cost One month	Bills/Expenses	Estimated cost One month

Must have or maybe?

Aim

To consider which utility bills and payments are a necessity, and which are a luxury.

Introduction

We have thought about the utility bills and payments and how much each one may cost each month. For many people a car, cinema trips and holidays would be a luxury and not a necessity in their monthly budgeting. But for others, for example people living in more rural areas, a car may be a necessity to get to school or work.

What could you do without? How does living in an urban or rural area affect your choices?

Activity

Complete the chart on the next page thinking about what bills you might be able to reduce or not have at all. Is there a cheaper alternative such as walking or using public transport instead of having a car? What would you give up first and what could you not live without? Do you really need the latest gadgets?

A good tip is to always remember to ask yourself four key things:

1. Do I need it?
2. Can I afford it?
3. Will I use it?
4. Will it be worth it?

If there are any 'no's then a rethink is needed!

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Bill/Expenses	Could I Do Without It?		Could You Find a Cheaper Alternative? Make a Note on How
	Yes	No	
Rent			
Shopping (Food, Toiletries, Clearing Items etc)			
Water			
Electricity/Gas			
Council Tax			
Television Licence			
Home Content Insurance			
Service charge (if there is one)			
Mobile /Phone			
Broadband/Internet			
Entertainment Cinema/Days Out			
Holidays			
Clothing			
Car Fuel /Petrol/Diesel			
Car Insurance			
Car Tax			
Was there anything else you have thought of? (write it in the boxes below)			

If I had a home, the most important item would be...

Aim

To identify the important items to buy when setting up a home.

Introduction

When we set up our own home we often plan what items we would like in it. We think about what furniture and furnishings we would like and how we can make it our own home. We think about the things that are essential and the things that would be nice to have.

This activity is based on a well-known memory game – ‘I went to the shops and I bought’. The game has been adapted to get you thinking about what items would be the most important when setting up your home. What could you not live without and why?

Activity

As a group sit together ideally in a circle. Take it in turns to say “if I had a home the most important item would be...”, and then name an item or object you think would be most important in your home and state why.

Example – If I had a home the most important item would be my bed - because I love my sleep.

Each time it moves onto the next person and they have to repeat the items said before, and if they can remember it, the reason why. They then add a new item of their own and state why. The next person then has to repeat the two items and reasons why and they add their own, and so the game continues.

You cannot duplicate anyone else’s item even if it was the one you really really wanted! – you will have to think of another.

Go all the way round the group testing everyone’s memory and thinking about what items you think are important in a home and why. See how far you can go before it gets tricky remembering everything.

The furniture and furnishing

Aim

To research the cost of items that may be required when setting up a home, and consider if they are essential.

Introduction

A home is not a home without some furniture and furnishings. We need items that make a home that is fit for living in. Furniture and furnishings are things like tables, chairs, beds, desks, cupboards and floor coverings like carpets and rugs. They make our home comfortable to live in and can give us a sense of belonging.

Activity

Research using catalogues, visits to shops and the internet to find an approximate cost for each item listed below. Consider if the item is a necessity or a luxury – is it something you cannot do without or is it a luxury item that makes living a little more comfortable. Also consider is there an alternative - could you just have a microwave instead of a cooker, a dustpan and brush instead of a vacuum cleaner? Can you think of anything to add to the list that you think is important?

You also need to consider whether you go for the cheaper option or top of the range. By going for a budget item you are saving money but will it last as long and be as effective in the long run? What about second-hand items? Think about this when doing your research and considering your alternatives.

Living room

Item	Approx. cost	Is this a Necessity or Luxury ?		Is there an alternative? What is it?
		Necessity	Luxury	
Sofa/Chairs				
Television Unit				
Television				
DVD Player				
Table and Chairs				
Coffee Table				
Stereo/Sound system				
Lamp				
Laptop/computer				

Kitchen

Item	Approx. cost	Is this a Necessity or Luxury ?		Is there an alternative? What is it?
		Necessity	Luxury	
Cooker				
Washing machine				
Fridge/freezer				
Microwave				
6 Plates and bowls				
6 Glasses				
Saucepans				
Cutlery				
4 oven dishes				
Utensils				
Cooking knives				
Kettle				
Toaster				
Blender				
Tea towels				
Plastic containers				
Mixing bowls				

Bedroom

Item	Approx. cost	Is this a Necessity or Luxury ?		Is there an alternative? What is it?
		Necessity	Luxury	
Bed				
Duvet				
Pillows				
Duvet set				
Wardrobe				
Chest of drawers				
Mirrors				
Alarm clock				
Hangers				

Other

Item	Approx. cost	Is this a Necessity or Luxury ?		Is there an alternative? What is it?
		Necessity	Luxury	
Hoover				
Curtains				
Airer				
Dustpan and brush				
Iron				
Ironing board				
Smoke detector				
Carbon monoxide detector				
Torch				
Tool box				

Total

Room	Total approximate cost for all items for each room	Total approximate cost for items listed as the necessity for each room	The difference in cost between all items and necessity items
Living rooms			
Kitchen			
Bedroom			
Bathroom			
Other, eg garden maintenance			

What's the total?

Aim

To calculate the approximate cost of setting up a home and renting for one month.

Introduction

You have now looked at some of the costs for setting up your own home and the monthly bills you will need to consider. Moving into your own home and living independently means taking responsibility for the costs of everyday living, but what is the total are those costs?

This activity looks at all the research you have completed so far to give us an approximate total for setting up your home. This will include furniture and furnishings, the rent and your utility bills based on the research you have done.

Activity

Complete the following using the information you have gathered:

1. The Rent

Record the details of the property you researched when completing the activity on utility bills.

Property type	Area	Cost per month	Comment (room size/ parking/council tax/pets)

2. The Utility Bills

You researched the monthly utility bills and outgoings you may need to pay each month. You worked on an estimate for one person living in your chosen property.

Fill in the box with this amount.

Total for utility bills:

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3. Furniture and Furnishings

Using the research you gathered on the cost of furniture and furnishing for the rooms in your home. Enter your results in the table using the decisions you made on budgeting.

Room	Total approximate cost for all items for each room	Total approximate cost for items listed as the necessity for each room	The difference in cost between all items and necessity items
Living room			
Kitchen			
Bedroom			
Bathroom			
Other			

4. Having completed all the research calculate your final cost for setting up home and living in your property for one month.

	Total cost
Setting up home (necessity items only)	
One month's rent	
One month's utility bills (necessity bills only)	
	Total:

Does this surprise you?

Is it more or less than you thought?

Do you consider this to be affordable?

What kind of salary would you need to be earning to afford this?

Do you need to go back and pick cheaper options?

Money Saving Tips

Aim

To discuss money saving ideas along with their advantages and disadvantages.

Introduction

Many people like to make the most of their money and use a variety of saving tips. There are loads of different ways and ideas to reduce expenditures both on a weekly and monthly basis. However, they all have their advantages and disadvantages. For example, buying in the sales can depend on the time of year, and sticking to a shopping list is difficult if you see that there are offers on. Some people think that some budget items are not as cost effective as they don't last as long and the quality is sometimes poor. Can you think of an example of when this might be true?

Activity

There are lots of ways of saving money. Discuss how these 'star' ideas might save you money and the advantages and disadvantages of each.

