Chapter Exercises for **Chapter 13: Communities At-Risk and Housing**

1. Search the website of your nearest public bus or rail system. Identify routes, times, and commitment needed to travel from your home to work or school. Then consider taking a route between a nearby community at risk and your workplace or university. List your observations about the affordability and efficiency of transportation on both routes. As a bonus, add your observations about the characteristics, including apparent housing options, in various communities through which you would pass in your travels.

2. Run a credit report or credit rating for yourself. You are guaranteed one free credit report per year from each credit report bureau—Equifax, Experian, and Transunion—which you can access through www.annualcreditreport .com. The site provides information on the way to establish a good credit rating. Given this information, what do you consider doing differently with your credit? How would low-income individuals struggle with establishing a good credit rating?

3. Consider volunteering time at a homeless or emergency shelter. Observe the food and

overnight conditions and services. What are common characteristics of the people

using this form of temporary shelter?

4. Search the Internet and identify a recent community needs assessment for a community

of interest to you. What are some of the key needs identified? Are they a surprise?

How might this information inform decision making in that community?

5. Interview a family member, friend, or acquaintance who has doubled up with someone

in a housing unit. What were some of the issues or problems this person experienced?

What would he or she recommend to other people prior to participating in doubling up?