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Living

ON MY OWN

I Want My Own Place! What Should I Know?

Why Am I Moving On? | Where Should I Live?
Money Matters | Your Rental Search | Get Ready to View Rentals
Roommates or No Roommates? | Rental Review

Participant Guide

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Living on My Own!

What kind of emotions, feelings, and thoughts does that idea bring up for you? Perhaps the feelings of excitement, fun, happiness, liberation, and independence come to mind. Or maybe you feel scared, confused, or sad. It's totally normal to feel a lot of different emotions when you're thinking of making a big change in your life. And, deciding on your first place is certainly a big step in anyone's life!

The good news is that you can navigate the process successfully. Start by getting a good understanding of why you will be living on your own. Then learn what to expect as you look for that first place. Of course, there will be a few bumps in the road, but the more you know and understand about how to get ready for your new living situation, the easier it will be when the time comes.

To start thinking about your own situation, complete the questions on the next page. This is all about you—so there are no right or wrong answers. But your thoughts will help you understand what is important for you to consider when you're ready to live on your own.



I'm Thinking About Living on My Own

1. What are the two main reasons I want to live on my own? _____

2. When do I plan to be living on my own? _____
3. In what state, city, area, or neighborhood do I want to live? _____
4. What type of place do I want (apartment, studio, house, etc.)? _____
5. How do I feel about having a roommate(s)? (check one)
 Definitely want roommates Might want roommates
 Probably don't want roommates Do not want roommates Not sure
6. How much do I know about the process of getting my own place? (check one)
 A lot Some A little None Not sure
7. I know what I can afford to pay each month for my first place. (check one)
 Yes No Not sure
8. I know all the costs of getting my first place. (check one)
 Yes No Not sure
9. I have it together, and I'm definitely ready to get my own place. (check one)
 Yes No Not sure

Did answering these questions give you some sense of how prepared you are to live on your own? Whether your answers give you confidence in what you know or help you realize that there are things that you would like to learn, this guide contains some important tips to help you prepare for getting your first place.



Why Am I Moving On?

There are many reasons why people start looking for their own place. Which of the following apply to you? (check all that apply)

- Starting a job
- Just wanting some independence
- Going off to school
- Graduating from school
- Wanting a new experience
- Pursuing interests or hobbies
- Being close to other family members
- Being close to friends
- Starting a family
- Being asked to move out
- It is just time

Other _____

Whatever the reasons are that you'll be moving, the process of finding the right home is basically the same. However, now that you know your main reason(s) for getting your place, you'll be able to better evaluate locations for your new home.

Terms to Know

Tenant—a person who rents real estate; another word for tenant is renter.

Landlord—a person who owns real estate and rents it to someone else.

Property Manager—a person who manages rental property for a landlord.

Co-signer—someone who agrees to sign the rental agreement and to pay the rent if the renter does not.

Lease Rental Agreement—a contract to rent housing for more than 30 days, typically for 6 to 12 months. The rent and terms can change at the end of the lease.

Month-to-month Rental Agreement—a contract to rent for 30 days at a time. The rent and terms can change monthly.





Where Should I Live?

There are many factors to consider when you are deciding where to live. Thinking about what is important to be close to and what type of rental you want will help you make the best decisions.

What Location Is Best?

A good way to start your search is by thinking about what your day-to-day life will be like after you move. Where will you be going and what will you be doing?

What location will put you near work, school, family, or other important places?

Here are some scenarios that can help you think through your own situation:

- If you're moving for a job—you might want to be close to work to save on travel costs. If you can't live near your work, would it be important to live where there's public transportation or where it's easy to commute?
- Maybe you're moving because you want to continue your education. In that case, you might want to look for a place that makes it easy to

get to and from your classes throughout the day. How important is it to be within walking distance of your school so you can save on parking fees, gas, or public transportation?

- Or maybe you're moving to get a little independence but you don't want to move too far from your current home. Things to consider for this move might include how close you want to be to family and friends and how convenient it will be to continue your hobbies and pursue your interests.

Housing Options

Another important consideration is the type of place where you want to live.

Apartments and studio apartments are often the first choices for living on your own, as they tend to be more affordable and most of the maintenance is usually taken care of by the apartment manager. But other rental options are available and might also work. Consider houses, condos, mobile homes, or a room in a home. If you're a student, there are usually options for student housing on and/or off campus.



Money Matters

No matter why you are moving or what type of place you want, how much money you have is one of the most important factors in deciding when and where you'll be able to move. It's never too soon to start thinking about what you can afford and to learn how much it costs to get into your own place.

How Much Will My First Place Cost?

There are many ways to get an idea of how much a rental will cost. A good starting point is to talk to family and friends who pay rent. By checking classified ads online and in newspapers you can learn how much rentals cost in the area you'd like to live. If you're going away to school, check with the student housing office to get an idea of what is available and the local costs. To get a true picture of all costs, also find out about utility costs, fees, and deposits.

Common Rental Costs

Getting into a first place is more than just paying the monthly rent. Consider all of these costs:

- **Application Costs:** application fees, credit checks, background checks
- **Move-in Costs:** first and last month's rent, security deposit, utility deposits and connection fees, other deposits such as pets and keys, moving costs, furniture, household items
- **Monthly Costs:** rent, utilities, renter's insurance

Do You Qualify for Affordable Housing?

There are reduced-rent programs available—such as Section 8 and Public Housing. Known as affordable housing, these options are for people who meet limited-income guidelines as set by the government. Find out if your income qualifies you for these affordable housing programs and if units are available by contacting the city or county Public Housing Agency where you want to live.

Ask About Rent Control

Some communities have rent control laws. These laws govern how much and how often rent can be increased. The city or county government where you want to live can provide information about any rent control programs in the local area.

Your Rental Search

There are many resources to help in your search for your first place. Family and friends can be a great starting point. They know you well and can suggest options—and they just might know of a place that will soon be available.

Internet searches, such as online classifieds and real estate rental sites, are a quick way to see what's available. They can show you options, the monthly rent, and outline general information for moving in, such as first/last month's rent, security deposit required, no smoking, and small pets allowed.

Also look through newspaper classifieds and on community bulletin boards. And if you're a student, checking in with college housing services may help match you to local rental options on or near campus.

Another choice is a property management company. Property management companies manage rental properties for landlords. When renting with these companies, you work with a property manager rather than the landlord. Each property management company will have a different list of rentals available—so talk to two or three to increase your chances of finding the right place for you.





Get Ready to View Rentals

Rentals can be in high demand. Many people will be competing for the best ones. When the time comes to actually go look at rentals, using the following tips can help increase your success of finding something that's right for you.

- Make appointments to see each rental and arrive on time.
- Dress on the nicer side.
- Bring letters of reference, employment history, proof of income, and a government ID.
- Be honest.
- Have a checklist that helps you make notes about each place—look online for a sample checklist.
- Ask if you can take pictures of each rental to help you remember the options.
- Ask questions about the area, costs, policies, etc.

Honesty First

Be truthful when filling out a rental application. Being dishonest can lead to high costs and eviction.

Should I Use a Property Management Company?

An **advantage** of using a property management company is that you pay only one application fee and credit check fee to be considered for all the rentals the property management company currently has available—that can be a big savings during the application process.

A **disadvantage** is that rent might be a little higher because the landlord pays the property management company to find good tenants, collect rent, and maintain the property.

Fair Housing Act

The Fair Housing Act is a federal law that prohibits discrimination when renting, buying, or selling homes. It also protects people who are looking for a place to live against discrimination related to advertising, mortgage lending, insurance, rental applications, and landlord-tenant interactions. Protection is provided regarding race, color, ancestry, national origin, religion, sex, disability, marital status, familial status, source of income, sexual orientation, age or any other arbitrary factor. Anyone who feels discriminated against in regards to finding housing may file a complaint with the U.S. Department of Housing and Urban Development by calling 1-800-669-9777 or by contacting the local Public Housing Agency.



Will you be living by yourself or with roommates?

Each option has advantages and disadvantages. Let's take a look.

	Advantages	Disadvantages
Living Alone	<ul style="list-style-type: none"> You make all the rules No disagreements Set the place up as you want 	<ul style="list-style-type: none"> You pay all the bills Can be lonely You do all the housekeeping
Roommates	<ul style="list-style-type: none"> You might afford a nicer place May build friendships Learn to get along 	<ul style="list-style-type: none"> Landlord must approve everyone Lack of privacy May disagree

No doubt you can think of other advantages and disadvantages of living alone versus having roommates. If the decision is to have roommates, talk things over before moving in together to help prevent disagreements and problems. Written agreements on paying bills, having friends over, pets, quiet hours, parking, etc., can be a good way to be sure everyone is in agreement on how to live together.





A Note on Homelessness

There are many reasons why you could find yourself with no place to live. If you don't have a home or may not have a home in the near future, there are organizations and agencies that can help you. You might want to start by calling the toll-free 2-1-1 line to ask about local resources. The Department of Social Services in your area may provide assistance for finding temporary or emergency housing and can also provide referrals to other local organizations for support with housing and food. If you are a college student, talk to your campus student housing services and explain your situation. Many campuses offer temporary emergency housing for students. Veterans can contact the U.S. Department of Veterans Affairs. The National Coalition for the Homeless, a national nonprofit organization, may also help you find agencies in your area. You can visit their website or call them at (202) 462-4822.



Rental Review

You just read a lot of information about looking for a rental! Find out what you know. Select the correct words to fill in the blank statements.

Word Box

- Checklist
- Online Classified Ads
- Tenant
- Application Fee
- Monthly Costs
- Credit Check Fee
- Family and Friends
- Be on Time
- Honest
- Move-in Costs
- Property Management Company

1. Fees that you may have to pay when submitting a rental application include _____ and _____.
2. Another name for a renter is a _____.
3. Always be _____ when filling out a rental application.
4. Two ways to find rentals include asking _____ and searching _____.
5. Paying a security deposit and utility deposits are part of your _____.
6. When viewing a rental _____ and bring a _____ to help you evaluate the rental.
7. _____ include paying rent and utilities.
8. A business that manages rental property for a landlord is called a _____.

So how did you do? Check the bottom of the last page for the answers.

7–8 right answers—you have a great understanding of rental basics. Congratulations!

5–6 right answers—you know some basic information about rentals—but there’s still more to learn that can help you find your rental. Look back over this guide to boost your knowledge.

4 or less—there are things to learn that can help you make wise choices for your first rental. Review this guide—again for important information and tips before starting your search.

Finding your first place is exciting, but it also takes some work and know-how. Using the tips in this guide can help you be successful when starting to look for just the right place. Good luck and stay diligent!

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Answers to Rental Review Activity:

1. Application Fee; Credit Check Fee
2. Tenant
3. Honest
4. Family and Friends; Online Classified Ads
5. Move-in Costs
6. Be on Time; Checklist
7. Monthly Costs
8. Property Management Company