

What To Know Before You Rent

Rental housing is an important part of our communities. Rental housing provides great places to live for people who are in all different stages of their lives. Almost everyone will live in rental housing at some point in their life. This section will provide information on successfully living in rental housing.

What do you need to know about applying for an apartment?

How do you avoid rental scams?

How should you communicate with your landlord?

How should you deal with problems?

What are your responsibilities?

The Application Process

1-Figure out how much you can afford

The rule of thumb is that you should not spend more than **30% of your total monthly income on housing expenses** (including utilities).

****take your total monthly gross income before taxes income and multiply it by 0.3;** this is the maximum rent you can afford. Don't forget to consider your other expenses such as loans, credit cards, and basic needs when determining what you can afford to pay for rent.

2-Where do you want to live?

When you begin looking for a rental, **make a list of your needs and wants**. How many bedrooms do you need? Do you need laundry facilities? Are pets allowed? Is it close to school or work? You can find apartments online, by visiting neighborhoods, and by referrals from friends and family

3 -Meet the landlord

Be clear about your needs and get all of your questions answered. Depending on the type of rental, the landlord may be the owner, a property manager, or a leasing agent.

Be prepared to provide information about your job, income, credit, criminal history, previous landlord references, and past rental history.

4 -If it doesn't fit, keep looking

Find out if you will meet the criteria for renting.

If you have pets, make sure the property allows them. If you smoke, find out what the property rules are for smoking. Some apartments may not rent to you if you have poor credit, a criminal history, or some other risk factors. It will save you time and money.

5 -Before you pay the application fee

Ask about monthly fees and other fees that will affect your bottom line.

These fees may include cable but not limited to; utilities, trash, insurance, property tax, utilities for common areas.

5 -Fill out the application

ONLY if the apartment meets your needs and you believe you are a qualified applicant. Be prepared to pay an application fee, but only do so if you believe you will qualify for the apartment. Make sure you ask how many people are ahead of you in line for the property. **Rental applications usually ask about the following:** Current and past landlords, Employer's names and contact information, References

Don't fill out an application or sign a lease if the property doesn't fit your needs,