

# Looking for an apartment or house to rent

## How can I find an apartment or house?

Ask your friends about any “For Rent” signs in their neighborhood, and check your own neighborhood for signs. Check the classified section of the local newspapers that cover surrounding communities. Look at apartment listings on the internet. The local public library has copies of the local newspapers available, as well as free internet access.

When you find apartments or homes that you can afford, start looking at them! Keep in mind that there is no perfect unit or perfect landlord. You should make notes of the surroundings (neighborhood, parks, shopping malls, access to main roads, bus line, etc.) and the quality of the rental unit. Your notes can help you compare different apartments or homes.

## How should I start looking for an apartment or house?

You have the best chance to get a good place if you know what you need and plan how to get it. Begin your search by answering the following questions:

How much can you afford to pay for rent, utilities (gas, electric, water, sewer, trash removal, recycling, heat, cable), and other necessities? A general rule is that your rent should equal one week’s gross pay (pay before deductions) or about one-fourth of your gross monthly income. As more of your monthly income goes to paying the rent, the less you will have to buy other necessities and pay bills. If you have trouble handling money or following a budget, credit counseling is available to help you.

When will you need housing? Pick an exact date. Give yourself enough time to find a place.

What kind of housing do you need? An apartment or a house? How much space do you need? What furniture or appliances will you need? For example, do you need a yard for children, a ramp for handicapped access, or a first floor for a family member who cannot use steps? Do you have resources to make your own modifications to the rental property or do you need a place that is already accessible?

Where do you want to live? A particular town or city? An area of town or a specific neighborhood or school district? Do you and your family need to be near work, school, or bus routes?

Some agencies will have lists of landlords who participate in their programs. Others may have websites that include private rental units, public housing, subsidized housing and low income housing tax credit properties. There may be waiting lists, but you cannot move up a waiting list unless you are on it so apply right away!

***The key to success at finding and keeping good housing is: DO NOT WAIT until the last minute. ACT NOW!***

If you need immediate housing due to eviction or other circumstances, you may need to rely on family, friends, or hotels temporarily. You may be able to get into a shelter, but most shelters have waiting lists or limitations on who can stay there or how long you can stay.

## How can I budget my money? Example for single person

ITEM	7 DAYS	4.3 WEEKS	12 MONTHS
Rent	\$ 127 .91	\$ 550 .00	\$ 6,600 .00
Food	\$ 46 .51	\$ 200 .00	\$ 2,400 .00
Car Insurance	\$ 23 .26	\$ 100 .00	\$ 1,200 .00
Utilities	\$ 34 .88	\$ 150 .00	\$ 1,800 .00
Transport/Gas	\$ 21 .40	\$ 92 .00	\$ 1,104 .00
Medical Expenses	\$ 5 .81	\$ 25 .00	\$ 300 .00
Renter’s Insurance	\$ 3 .49	\$ 15 .00	\$ 180 .00
Other Expenses	\$ 51 .16	\$ 220 .00	\$ 2,640 .00
<b>TOTALS</b>	<b>\$ 314 .42</b>	<b>\$ 1,352 .00</b>	<b>\$ 16,224 .00</b>

The totals must be less than or equal to your monthly and annual pay.  
This budget assumes the renter earns \$10 .00 per hour, 40 hours per week

## How can I budget my money? Example for a family

ITEM	7 DAYS	4.3 WEEKS	12 MONTHS
Rent	\$ 174 .42	\$ 750 .00	\$ 9,000 .00
Food	\$ 104 .65	\$ 450 .00	\$ 5,400 .00
Child Care	\$ 104 .65	\$ 450 .00	\$ 5,400 .00
Car Insurance	\$ 40 .70	\$ 175 .00	\$ 2,100 .00
Utilities	\$39 .53	\$ 170 .00	\$ 2,040 .00
Term Life Insurance	\$ 8 .14	\$ 35 .00	\$ 420 .00
Transport/Gas	\$ 23 .25	\$ 100 .00	\$ 1,200 .00
Medical Expenses	\$11 .63	\$ 50 .00	\$ 600 .00
Renter's Insurance	\$ 2 .91	\$ 12 .50	\$ 150 .00
Other Expenses	\$ 34 .88	\$ 150 .00	\$ 1,800 .00
<b>TOTALS</b>	<b>\$ 544 .76</b>	<b>\$ 2,342 .50</b>	<b>\$ 28,110 .00</b>

The totals must be less than or equal to your monthly and annual pay.

This family budget assumes two adults work full time at slightly above minimum wage .

## Visiting apartments or houses and meeting the landlord

- Dress properly. Clean, neat, and simple is best. This shows the landlord that you are responsible and sincere.
- Keep an appointment when you make it. If there is a reason why you must be late or cancel, call the landlord and let them know. Simple good manners like this are important.
- Be ready to fill out an application or make a small deposit to hold the unit in case you find what you want.

## What to look for in a rental unit

You want an apartment or house that meets your basic needs, but preferably more than just the basics for shelter and safety. A unit should look clean and well maintained and have a certificate of occupancy, if required. You can call the city or municipality to find out if a certificate of occupancy is required, if an inspection will be required and if the landlord is in good standing and has no outstanding violations.

You may want to talk with tenants in the apartment complex or the neighbors in order to get a sense of how the landlord responds to the needs of the tenants. Do a Google search of the landlord or company you will be renting from to check their reputation in the community. Use the apartment inspection checklists at the end of this booklet as a guide to ensure that you have taken a careful look at the property.

## Do I really have to know about all of the items in the apartment checklist for each unit I visit?

No. How complete you want to be with your search for an apartment or house is up to you. By taking your time and reviewing the details, you may have fewer problems to deal with later. But there is no guarantee that you will not have problems. You should be suspicious of apartments and houses that are priced way below other similar places or that seem to need a lot of repairs .

## Should I move into an apartment or house where there are problems? What if the landlord promises to fix them?

Generally, the answer is no. You should try to find a place that does not need significant repairs. Even if the landlord promises to make the repairs once you move in, there is no guarantee that the landlord will do so. If the repairs are minor ones (new light bulbs or shower curtain), then it might not make a big difference because you could fix these problems yourself . If the repairs are major (no smoke alarms, broken windows, no heat), you should not move into the apartment.

Many people do move into places with bad conditions because the rent is cheap, the landlord promises to make the repairs and they need a place right away. Make sure that you get the landlord to sign a written agreement added to the

lease stating the date the repairs will be completed. If you agree to do some of the work in exchange for a reduction in rent, get that in writing or it will be difficult to prove later.

You should also take pictures of the repairs that are needed. If the landlord doesn't make repairs and you need to sue him to try to get the repairs made, you will then have the pictures and signed agreement as proof of the conditions and the landlord's promise to make the repairs. Remember to keep a copy of the agreement signed by your landlord.

## **Lead-based paint disclosure**

Lead-based paint is something to be aware of in homes built before 1978. Lead was used in making paint before people knew about the health and safety concerns. Since existing apartments or homes may have lead-based paint, you should be informed about this by the landlord before signing the lease or buying a house. Other sources of lead may be lead pipes in the apartment or house or lead in the soil.

The Residential Lead-Based Paint Hazard Reduction Act of 1992 requires the landlord to provide tenants with information about lead-based paint in the apartment or house being rented or bought.

Since 1996, the act has applied to all rental properties. An owner or landlord who fails to give the proper information can be sued for triple the amount of damages. In addition, the owner may be subject to civil and criminal penalties. The landlord or owner is not required to test or remove lead that exists in the unit, unless ordered to do so by the local Code Enforcement Office or other local, state, or federal agencies.

Long-term lead exposure is especially dangerous for unborn babies and young children. Ask your pediatrician or local health department how often your children should be tested for elevated lead levels. If lead levels are elevated, seek help investigating the source of exposure and eliminating the risk. Families with children suffering from lead poisoning may have rights under federal and state fair housing laws; seek advice from a housing advocate or attorney if you are unable to get assistance with your situation.

*This handout contains a general statement of the law and should be used only as a guide.*

*It should not be considered legal advice because everyone's case is different.*

*The complete Self-Help Handbook for Tenants is available in electronic format  
at <http://www.northpennlegal.org> in our Resources Section.*

*NPLS videos on rental housing are available on our website and at many area libraries.*