Apartment search 101

Breaking Barriers – Adulting 101 Workshop

Important Note: Information presented is gathered through a combination of public resources and not put together by an official financial/insurance advisor. Information provided are meant to serve as nothing more than suggestions and left to the reader’s discretion.
AGENDA

- Preparing A Budget
- The Search
- The Tour
- The Application
- The Lease
- Tenant Rights & Resources
Preparing A Budget

Recurring Payments:
- List current/anticipating Bills
  - Phone
  - Spotify
  - Streaming Services
- Rent Budget Range ($500-$1,100)
- Utility Bills ($50-$250)
  - Light
  - Gas
  - Water
- Internet Bill ($60-$80)
- Renters Insurance ($7-$15)
- Car Insurance ($80-$300)
- Credit Card(s)
- Student Loans*

One-Time Payments:
- Application Fee ($25-$75)
- Credit Report And/Or Background Check Fee ($25-$50)
- Move-In (3x Rent plus moving costs)
- Pet-Deposit ($250-$500)
- Fees Moving to a New State
  - Car Title, Registration, Inspection and, Insurance
  - Driver’s License/State ID

*Payment varies by plan, whether you continue school, participate in an AmeriCorps program or other

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Preparing A Budget

Tips:

- **Start saving** *NOW* if possible
- **Prioritize services**
- **Rent with Roommates**
- **Payment Due Dates**
  - Schedule some beginning of the month and some for middle of the month
- **Meal Prep by Week**
Preparing A Budget

Tips:

- Review Bank Statement to Track Expenses
- Utilize Public Transportation when possible
- If eligible apply for SNAP Benefits or check if community fridges are available
The Search

- Zillow
- Apartments.com
- Facebook Marketplace
- Facebook groups
- rent
- trulia
The Search

General Tips

- Begin searching 2–3 months ahead
- The Center of a City is More Expensive
- Google Search Average Rent for 1–2 Bedroom By Location
- Prioritize Amenities
- Make a List to Compare Prices, Pros & Cons

Housing Sites

- Avoid listings with photos that appear on other listings unless it’s part of an apartment complex
- Select a few specifications to maximize number of listings available
The Tour

- Tour with the landlord or the property manager
- Take a friend or two
- Ask questions
- Do a physical check
The Tour - Questions

- How is rent paid? For example, tenants may be asked to send their rent payment via Venmo, Paypal, Quickbooks, Check, etc.
- How much does rent increase per year?
- What utilities are tenants expected to pay?
- Are pets allowed? If so, are there any pet fees?
- What is the process for maintenance requests?
- Is there an elevator in the building?
- Where's the closest mode of transportation and/or parking?
The Tour - Questions

- What is the heating and cooling system used? For example, is there an HVAC, radiators, etc? Who controls it?
- Is there laundry available? In-unit? In the building? If in the building, is it coin-operated?
- What is the mailing system like? Do we have individual mailboxes?
- What company do tenants typically use for WiFi in the building?
- Has there been a history of roaches or mice in the past? If so, who takes care of the issue and what is the process?
The Tour - Check

- Check water pressure by flushing the toilet, turning on the sink, and running the faucet at the same time
- Check bathtub
- Check if there’s ventilation inside the bathroom
- Check number and location of outlets
- Turn off lights to check for natural lighting
- Listen for noise from neighbors
- Check if people can see in from windows
- Check for smoke and carbon monoxide detectors
- Check for damages
The Application

- General Contact Information
- SSN# and/or Driver’s License #
- List Other Occupants
- Rental History
- Employment History And/Or Proof of Employment
- Application Fee
- Credit Report And/Or Background Check Filing Fee
The Application – Credit Report

- **Credit Report** – A record of how someone manages money and debt which outlines one’s loans and credit card accounts. Used to calculate one’s credit score.

- **Build Credit** –
  - Open a student credit card account
  - Apply for a secured card
  - Apply for a credit-builder loan
The Lease

- Dates The Lease Starts & Ends
- Length of Renewal Term
- How Many Days You or The Landlord Should Notify End of Lease
- Rent Due Date, How To Pay Rent & Late Fees
- Utilities & Trash Pick Up
- Termination & Change in Lease Terms
- Mediation and Arbitration of Personal Injury Claims
Tenant Rights & Resources

- In the U.S., basic tenant rights include the right to a discrimination-free process, privacy, a habitable home, and a healthy and safe living environment.
- Right to Advance Notice of Eviction – usually within 30-60 days unless you have violated your rental agreement.
- Additional Tenants’ Rights Are Set By State – Check Out The U.S. Department of Housing & Urban Development for more!
- Rent Relief Programs – Available through the City, County and State (go on their Website for More Info!)
  - National Low Income Housing Coalition’s State Emergency Rental Assistance Programs Database
  - Consumer Financial Protection Bureau’s Find rental assistance programs in your area
- For PA Renters –
  - Housing Equality Center of PA’s Know Your Rights as a Renter in Pennsylvania PDF
  - PALawHelp.org – Provides legal aid and resources related to housing in PA

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**References**

- **Housing Equality Center of Pennsylvania.** (2018, November). *Know Your Rights as a Renter in Pennsylvania*. 
References

Thank You

Leslie Castrejon, Assistant Dean for Student Support & Belonging
Email: lcastrejon@brynmawr.edu
Phone: 610-526-6588
Student Life & Wellness Building Room 167

Scan QR Code To Schedule An Appointment: