

# 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
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# 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

# 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

The Zillow logo features a stylized house icon with three upward-pointing arrows to its left, followed by the word "Zillow" in a bold, white, sans-serif font. The entire logo is set against a solid blue rectangular background.

Zillow®



Apartments.com™



Facebook Marketplace



facebook groups

The logo for rent trulia features a white house icon with purple rays emanating from its roof, positioned above a white rectangular box containing the word "rent" in blue. Below this box, the word "trulia" is written in a white, lowercase, sans-serif font. The entire logo is set against a teal square background.

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

# REFERENCES

- *FIND RENTAL ASSISTANCE PROGRAMS IN YOUR AREA*. CONSUMER FINANCIAL PROTECTION BUREAU. (2022, DECEMBER 7). RETRIEVED FEBRUARY 4, 2023, FROM [HTTPS://WWW.CONSUMERFINANCE.GOV/CORONAVIRUS/MORTGAGE-AND-HOUSING-ASSISTANCE/RENTER-PROTECTIONS/FIND-HELP-WITH-RENT-AND-UTILITIES/](https://www.consumerfinance.gov/coronavirus/mortgage-and-housing-assistance/renter-protections/find-help-with-rent-and-utilities/)
- FOLGER, J. (2022, NOVEMBER 22). *GUIDE TO TENANT RIGHTS*. INVESTOPEDIA. RETRIEVED FEBRUARY 4, 2023, FROM [HTTPS://WWW.INVESTOPEDIA.COM/GUIDE-TO-TENANT-RIGHTS-5097213](https://www.investopedia.com/guide-to-tenant-rights-5097213)
- HOUSING EQUALITY CENTER OF PENNSYLVANIA. (2018, NOVEMBER). KNOW YOUR RIGHTS AS A RENTER IN PENNSYLVANIA.



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- MARKS & CO., INC. (2017, FEBRUARY 8). MARKS & CO. INC., APARTMENT LEASE.
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- U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT (HUD). (2021, JUNE 11). *TENANT RIGHTS*. HUD.GOV / U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT (HUD). RETRIEVED FEBRUARY 4, 2023, FROM [HTTPS://WWW.HUD.GOV/TOPICS/RENTAL\\_ASSISTANCE/TENANTRIGHTS](https://www.hud.gov/topics/rental_assistance/tenantrights)
- *YOUR ONLINE GUIDE TO LEGAL INFORMATION AND LEGAL SERVICES IN PENNSYLVANIA*. PALAWHELP.ORG. (N.D.). RETRIEVED FEBRUARY 4, 2023, FROM [HTTPS://WWW.PALAWHELP.ORG/ISSUES/HOUSING-AND-SHELTER/TENANTS-RIGHTS](https://www.palawhelp.org/issues/housing-and-shelter/tenants-rights)

# THANK YOU

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STUDENT LIFE & WELLNESS BUILDING ROOM 167

SCAN QR CODE TO  
SCHEDULE AN APPOINTMENT:

