

Renting A Home of Your Own



Adapted from:
The Arc of Anne Arundel County
“How to be a Good Tenant” manual (2000)
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Revised: Maryland Developmental Disabilities Administration (2010)
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Using This Manual

Read through this manual with a family member or staff person. After each question, there are spaces for you to write your answers and make notes about each apartment or house you see. Or, ask your family or staff to write some notes for you.

Use the space below to list each apartment or house you have seen. When you have finished answering all the questions, you should have a good idea of what you need and how to be successful in a home of your own.

ADDRESS/ LOCATION

DATE

1.

2.

3.

4.

5.

TERMS TO LEARN

BUDGET- A list of how much money you have to spend each month and what you need and want to spend it on. The budget will include income, fixed expenses (rent, savings and insurance) and flexible or changing expenses (gas and electric, entertainment, clothing).

ENERGY ASSISTANCE – This is money you can get from the county to help you pay your heat and electricity bills. You should apply for this money as soon as you move in to your apartment. Your resource coordinator or service provider can get the application and help you fill it out.

HOUSING QUALITY INSPECTION – The public housing authority will need to inspect your apartment or house before you move in and then usually once each year after that. The apartment or house has to pass inspection before you can sign the lease. Sometimes the landlord will need to make repairs to the apartment or house before you can move in and for the place to pass the inspection. NEVER!!! sign the lease before the apartment or house passes inspection.

INCOME – The amount of money you earn from your job plus the amount of money you get from SSI or SSDI.

LANDLORD- The person who owns the apartment or house you wish to rent.

LEASE- The agreement you sign with the landlord that spells out how much rent you pay, for how long, and other rules for living in the rental unit.

PROPERTY MANAGER – The landlord may have another person who takes care of the apartments. This person is called the property manager. You will need to talk to this person about things that need to be fixed or other problems at your apartment.

PUBLIC HOUSING AUTHORITY- The local public agency that handles rental subsidies including Bridge Subsidy, Housing Choice Vouchers (Section 8) and public housing.

REALTOR- A person who is licensed to help you locate and purchase a home or a rent an apartment or house. Realtors are usually paid for the service.

RENT- The money you pay monthly to live in a house or apartment you do not own.

REPAIRS- Things that need to be fixed or replaced so they work properly.

SECTION 8 VOUCHER- Money paid to the landlord from the public housing authority to pay part of your rent each month. You are responsible for paying 30% of your total income for rent and utilities like the gas and electric bill and water bill. The voucher pays for the rest of your rent. You will need to pay all of your utility bills every month.

SECURITY DEPOSIT- Money you give to the landlord (usually one month's rent) to cover the cost of damage you or your visitors may cause while you are living in your apartment/house. This money is paid to the landlord before you move in. When you move out, the landlord will return the money to you if there have been no damages to the unit.

TENANT- A person who pays rent to live in an apartment or house.

TENANT COUNSELING- A program that provides training to people on how to be a good tenant.

UTILITIES- The electricity, gas or oil that you use to turn your lights on, heat or cool your home or cook food. You may also get a bill for the water you use. You will need to pay these bills every month. You should apply for Energy Assistance to help you have enough money to pay your utility bills.

Making Choices: A Home of Your Own

The first time you think about living on your own it seems scary and way too hard. So why do it? Why take a chance and go out on your own? Because you want to be independent. You want to make your own choices and get what you want with the money you make. You want to be able to make decisions about where you live and who you live with.

Now that you know you want to have a home of your own, where do you start? You are going to need some help. Choosing your own home takes a lot of thought. You have to think about what you want. There will be lots of new things to learn. And there will be many new things you will have to do for yourself. You may need a case manager/service coordinator, a family member, a staff person or a friend to help you understand all the steps to renting your own home. But it will be worth it.

Where will you live? Will you choose an apartment or house? Will you have a roommate? You will decide these things. This manual will help you make your choices. It will guide you in making your decisions. It will help you get started on your path to a home of your own.

Remember, if there are things you don't understand about renting an apartment or home, ask questions. Renting a home is sometimes confusing, and almost everyone needs to ask questions and get help to understand it. Be sure you are getting what you want. Be sure you are making the choices that will make you happy in your new home.

PLANNING FOR YOURSELF

Who will help you?

Everyone needs help some times. In fact it is one of the things that make up a community - people helping people. Who will help you take care of everyday things?

What if an emergency happens?

We don't always know what might go wrong in life. Everyone has emergencies that happen. Who will help you take care of emergencies?

Look at the list of people below and see who could help you the most. Write his or her name down to remind you who to talk to. If you are not sure, ask someone to help you think it out.

- | | |
|---|--|
| <input type="checkbox"/> Family | <input type="checkbox"/> Service Coordinator |
| <input type="checkbox"/> Friends | <input type="checkbox"/> Staff |
| <input type="checkbox"/> Service provider | <input type="checkbox"/> Other |

What support do you need to live in your home?

Now think about the support you may need to live in your own home. These are the things that may be part of your person centered plan now. They may also be things that you will need that aren't in your plan. How will you make sure you have the help you need? Will you get help from paid staff or from family and friends? Some of the things to think about are:

1. Personal needs like taking a shower and getting dressed
2. Medical needs like doctor appointments and taking medicine
3. Fixing meals and getting groceries
4. Cleaning your home and fixing things if they break
5. Paying bills and budgeting your money
6. Transportation

Write down all of the things you think you might need or want to be safe and comfortable in your own home.

1.

2.

3.

4.

5.

6.

RENTING AN APARTMENT OR HOUSE

What is Rent?

Rent is the money you pay to live in a house or apartment that you do not own. You must pay the rent when it is due and you must take care of your home. Once you pay your **rent**, the apartment or house is yours to use as your home. You will be asked to pay **rent** every month. Most people pay rent once a month, which is every thirty days. You may pay your **rent** with a check or money order. This will give you something to show that you paid it and when you paid it.

When you pay **rent** you become a tenant.

What is a lease?

You and the landlord will sign a written agreement called a **lease**. All the things you need to do as a tenant will be written in the **lease**. And all the things the landlord should do will be written in the **lease**. The **lease** is usually in effect for one year. If you continue to live in your apartment or house for more than one year, the landlord will probably ask you to sign a new **lease**.

A **lease** should tell you:

1. How much rent you will pay.
2. When you have to pay the rent and if it will cost more if you pay it late.
3. How long you will pay this much rent.
4. The date the lease will start and the date it will end.
5. How much of a security deposit you must pay.
6. If heat or electricity is paid as part of the rent.
7. If water and garbage pickup is paid as part of the rent.
8. If you can have pets and if it will cost you more.

9. Who can live in the apartment or house.
10. Any small repairs you might have to pay for.
11. What happens if you damage the apartment or house.
12. What happens if something is wrong with the apartment or house and you and the landlord cannot agree on who should fix the problem.

What is a Security Deposit?

The landlord may ask you to pay one or two months rent as a **security deposit**. This money is kept in a special bank account by the landlord to pay for damage you or your guests may cause while you live there.

You may get all of the **security deposit** back when you move out if you have taken good care of the apartment. If you have not taken good care of the apartment, the landlord can keep the money and use it to fix the damage. Let's say you have made a big hole in one of the walls. The landlord can use part of the money in your **security deposit** to pay for it to be fixed.

MAKING A BUDGET

Before you can plan to live in your own place you need to make a budget.

INCOME: When you make a budget, the first thing you do is find out how much money you earn from your job or get from other places every month. This does not include money you might get sometimes, like money from gifts or from winning the lottery.

How much money do you have as income each month?

\$ _____ Job

\$ _____ SSI

\$ _____ SSDI

\$ _____ Savings

\$ _____ Money Market

\$ _____ Mutual Fund

\$ _____ Stocks & Bonds

\$ _____ Trusts

\$ _____ Public Assistance

\$ _____ Food Stamps

\$ _____ Child Care Subsidy

\$ _____ Family

\$ _____ Other

\$ _____ TOTAL

EXPENSES:

The next thing you do when you make a budget is add up all of the things you spend money on each month. When you think about this you need to include things you buy or pay for each and every month plus the things you buy or pay every now and then, like gifts for family or vacations.

How much money do you spend every month?

\$ _____ Food	\$ _____ Doctor & Dentist
\$ _____ Clothes	\$ _____ Medicine
\$ _____ Rent	\$ _____ Pet Food& Supplies
\$ _____ Electricity	\$ _____ Haircuts or Styling
\$ _____ Telephone	\$ _____ Cleaning Supplies
\$ _____ Gas	\$ _____ Church /Club Dues
\$ _____ Heat	\$ _____ Bank& Credit fees
\$ _____ Laundry& Cleaners	\$ _____ Subscriptions
\$ _____ Cable television	\$ _____ Entertainment
\$ _____ Bus, subway, taxi	\$ _____ Other

Total: \$ _____

How much rent can you afford to pay?

It is recommended that people shouldn't spend more than 30% to 40% of their monthly income on rent and utilities together. We can't always know ahead of time how much your utility bill will be, but these days it's good to guess that it will be between \$100 and \$150, depending on the number of bedrooms in the home and the number of people who will live there.

If you don't have much income, you should try to spend no more than 30%. Here's how to figure out how much you can afford to spend on your home:

\$ _____ your total gross income each month X .30 = _____

\$ _____ your total gross income each month X .40 = _____

If you have Section 8 or Bridge Subsidy, your rent and utilities together will be no more than 30% of your total income each month.

How much will it cost you to move?

You also need to plan for moving expenses. Check off those you may need to plan for.

_____ Security deposits for the apartment and utilities

_____ Packing materials

_____ Pet fees

_____ New furniture

_____ Renting a van or

_____ Special equipment

_____ Moving Company

HOW CAN YOU FIND THE RIGHT PLACE TO LIVE?

Realtors are people whose business is buying, selling and renting land, buildings, apartments and houses. If you use a Realtor to find a house or apartment to rent, he or she will charge you a fee. The fee is equal to the cost of one month's rent amount for one month. If you don't want to pay a fee, there are other ways of finding a place to live.

Public Housing: Your local **Public Housing Authority** may have apartments to rent in your area. These are called **Public Housing**. Public housing cost less than other places to live. Sometimes there is a long waiting list to get an apartment. There might not be public housing available in the area where you want to live.

The **Public Housing Authority** can also help you find out about affordable places to live. They have a website www.gosection8.com that lists all places that take Section 8 vouchers in the country.

Newspapers have lists of apartments and houses for rent in the classified ad section. They will tell you what area the building is in and any special things about the place. It will also tell you when it will be ready for you to move in. The ad will tell you who to call to find out more and to see the place. This is an easy way to find a place to rent. But call quickly. A lot of other people will also be calling to see homes and apartments listed in the classified ads.

The **Internet** is one way to find a place to rent. Most of the information on renting or buying a home is from realtors. But you can also find information from the Housing Authority, the Department of Housing and Urban Development (HUD), and even classified ads.

Maryland has a statewide housing registry on the internet which is operated by the Department of Housing and Community Development. You can use a computer, perhaps at your local library, and search:

www.mdhousingsearch.org

Ask your friends, family and people at your job or church if they know of any good place to live in their neighborhood. This can be a good way to start looking. Be sure they know what kinds of things you want to have in a home.

THINGS TO THINK ABOUT WHEN LOOKING FOR YOUR NEW HOME

- Do you want to have a roommate?
- Can you have a roommate?
- Will you need someone to live with you to help you with your personal care needs (live-in staff)?
- Is the apartment close to your family or friends? Will you be able to see them during the week? Are you close enough to visit them on the weekend or holidays?
- Is there a bus or subway stop nearby? Is there a taxi service?
- What floor is the apartment on? Can you get in and out easily?
- Does the place have more than one floor? If so, can you get up and down the steps easily?
- Is it close to work?
- Will you be able to get to your church or temple? Is there a church or other place of worship you would like to go to in the neighborhood?
- Is the grocery store in walking distance? Do you have to take a bus or a taxi to buy groceries?
- Is there a branch of your bank nearby? Will you have to change banks?
- How far away is the mall or other shopping center? How will you get there?
- Do you like the neighborhood?
- Who lives here? Families with children, young single people, seniors, people of different backgrounds, a little bit of everybody?

- What kind of heat does it have- electric, gas or oil? Do you have any allergies or other health problems that will be affected by that type of heat?
- Does it have air conditioning? Do you need or want it?
- What kind of stove does it have- gas or electric? Do you feel safe using it?
- Does it have a dishwasher?
- Does the kitchen have room to put a table? Does it have room for a wheelchair if you use one?
- Are the cabinets in good shape?
- Are the counters and sinks easy to reach?
- If you use a wheelchair, can you pull right up to the sinks, the toilet and the shower?
- What kind of floors do the kitchen and bathroom have? Will they be easy to clean?
- Are there any holes or cracks in the walls, the floors or ceiling?
- Is there carpeting in any of the room? Do you need or want it?
- How many closets or other storage spaces does it have? Are they easy to reach?
- Are there overhead lights in each room?
- Are the light switches easy to reach?
- Where is the fuse/breaker box?
- Are the doors and door handles easy to open?
- Is there a washing machine or a laundry room? Is it easy to get to?

- Is there a basement? Does it leak?
- How many apartments or condos are in the building and complex?
- Is there an elevator? Do you need to use one?
- Is there a yard? Do you want one? Will you have to take care of it?
- Is there a deck, patio or balcony? Do you want one?
- Who would you call if the toilet or sink flooded or the electricity went out? Is someone on call for emergencies at all times?
- Do you have a pet? Is it okay to keep pets in this place? Is there a fee?
- Is it quiet or noisy?

Is it safe?

- Do you feel safe in the neighborhood? Do people smile and say hello?
- Is the building safe? Are people hanging around the doors or in the hallways?
- Are all the lights on stairs and in the hallways working? Is it bright enough?
- Does the door to the outside have a lock? Does it work?
- Do the locks inside the apartment work? How many are there?
- Do the windows open and close easily? Do they lock?
- How many ways are there to get in and out of the building?
- Does the space fit your needs?

What do you need to be ready to move in?

- You and the landlord agree when you can move in.
- You sign the lease and pay the security deposit.
- The landlord gives you the keys.
- Call the moving company and get a date for them to move you. Maybe your family, friends and staff can help you. Even if they do help, you may still need to rent a truck or get a moving company to move large, heavy things.
- Call the electric company and the gas or oil company and tell them when to turn on the utilities in the new apartment or house. If you are paying for utilities where you live now, you should also tell the companies when to turn them off there. A security deposit is required if this is the first time you have gotten utilities turned on in your own name.
- Call the telephone company and make an appointment for them to turn on your service in the new place. Be sure they know when to turn off the telephone in your old home.
- Call the cable television company and make an appointment to turn on or put in the cable service. Let them know when to turn it off in the place you are living now.
- Go to post office and fill out a change of address form. They also have postcards you can send to your family and friend to tell them your new address.
- Go to the bank or credit union and change your address.
- Tell the people who mail or deposit your paycheck, your new address.
- Get boxes, tape and markers and pack up your things. Be sure to write on each box what is inside or what room it should go in.

Do You Need Rental Insurance?

Rental insurance is a low cost way to protect things you own in case something happens to them. If there is a fire or water damage it can pay to replace furniture, clothes, jewelry and other things. If you damage the apartment or building, rental insurance may pay to have it fixed. If someone gets hurt in your home it can pay for medical care and court costs. Check with your insurance agent to find out the cost.

YOUR RESPONSIBILITIES AS A TENANT

As a tenant you must take care of the apartment or house you are renting. Other rules include no loud noises, music or parties. You must respect the rights of other tenants.

A good tenant will:

- Pay the rent on time
- Keep the place clean inside and out
- Take care of the apartment or house
- Not play your music loudly or late at night
- Take care of your pets and not let them disturb your neighbors
- Not use illegal drugs or let anyone else use them in your home

What happens if you don't pay rent?

If you do not pay the rent on time the landlord can have you **evicted**. This means he can go to court and force you to move out of the place you are renting. If you are having problems paying the rent on time, try to pay at least part of the rent on time and pay the rest as quickly as possible. If you pay nothing at all the landlord can start eviction actions.

It is important to stick to your monthly **budget** and put aside money for your rent when you get paid. But things do happen, such as emergencies that might make it hard to pay the rent at some time. Ask for help with keeping track of your payments. Family or staff support can show you how to keep track of your payments each month.

What if the landlord says you have not paid the rent but you have? Always pay your rent with either a check or money order, never in cash. Be sure to write down when you paid the rent. Keep your canceled checks and bank statement in a safe place to prove you have paid. If you can prove you have paid the rent but the landlord still says you haven't then you should ask for help. Your bank will also have bill paying services that can help you.

What happens if you don't pay the electric, or telephone bill?

All of your **utility bills** tell you what date they must be paid. If you do not pay the bill on time you will get a notice that the company will cut off your services by a certain day. If you are having problems keeping track of when you should pay your bills, ask for help. Staff or family may help you keep a chart that shows what day each bill is due.

What if the apartment or house needs repairs?

Your lease outlines what **repairs** you are responsible to pay for when done. If the landlord is responsible for the repair ask him to fix it. But if the landlord will not make the repairs at all you can report it to the county agency that enforces the landlord and tenant laws.

It is your responsibility to let the repairman get into your house or apartment to make the repairs. If you live in an apartment building the maintenance man should have a key and will let you know when he will be coming. If the repair is going to be made by someone else, you will have to be there to let him in.

What if the landlord says he will cut off the water or heat?

It is against the law for the landlord to cut off an essential service that makes it an unsafe or unhealthy place for you as the tenant. But you must pay the rent even if the service is cut off. If this happens you need to get help to settle the problem. While you are trying to get this straightened out, you may pay your rent to a special bank account called an **escrow** account.

What if the landlord tells you that your rent is going to go up before the lease is up?

The landlord cannot change how much you pay from the start of your lease until the end of it unless you say that it is okay. Most times the landlord will wait until the lease is up to make any changes, such as who pays for heat and water or how much the rent will be when you sign a new lease.