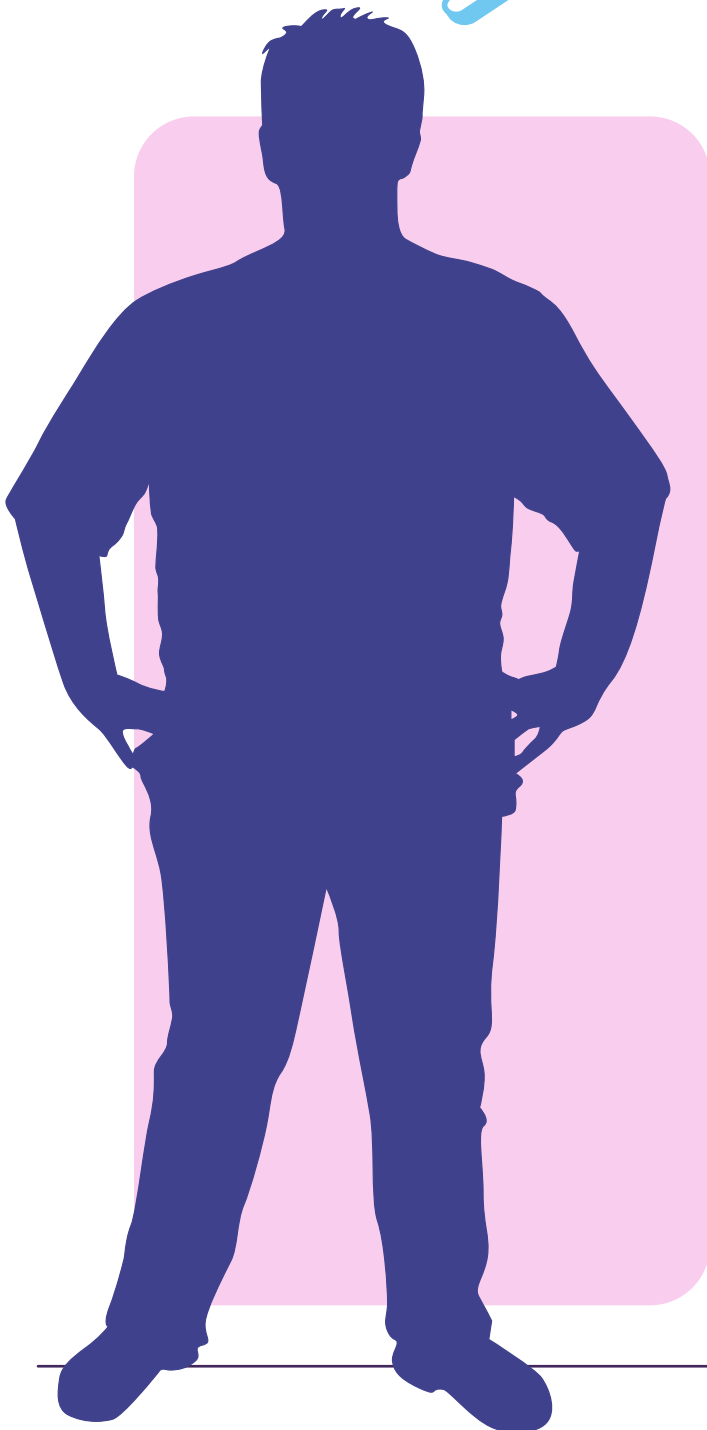




NEED TO KNOW SERIES

Getting My Own Place

What should I know about getting my own place?



Trying to figure out how to get your first apartment or any other independent living situation can be scary and overwhelming, but it is exciting as well. There are many things to take into consideration. You might wonder: How do I know where to start? What should I expect? How can I get additional help if I need it? Here are some resources and suggestions to help you get started!

Section 1

[What are the different types of housing, and how do I know what's right for me?](#)

There are many types of housing options available. Learn more about what type may be the best fit for you.

Section 2

[Are there resources that can assist me in paying rent or bills?](#)

Living on your own can have its challenges. Thankfully, there are a lot of resources that may be available to you.



NEED TO KNOW SERIES

Getting My Own Place

Section 3

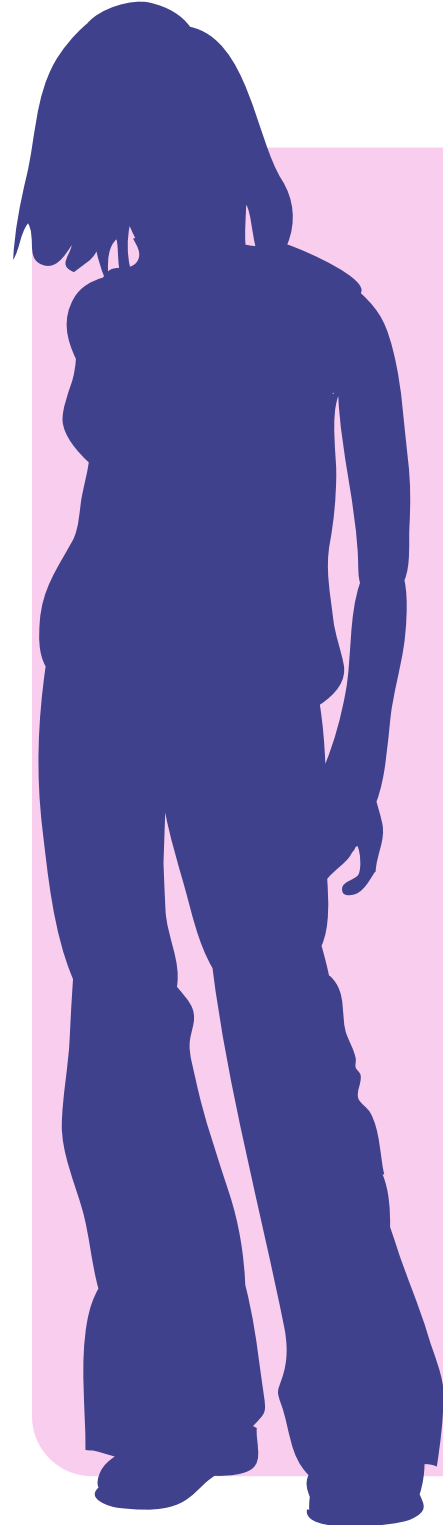
How can I be sure that I am financially prepared to live on my own? What are some of the apartment necessities?

Getting your own place is a huge responsibility, there are many tools that you can use to budget.

Section 4

What are some things that my landlord might expect from me?

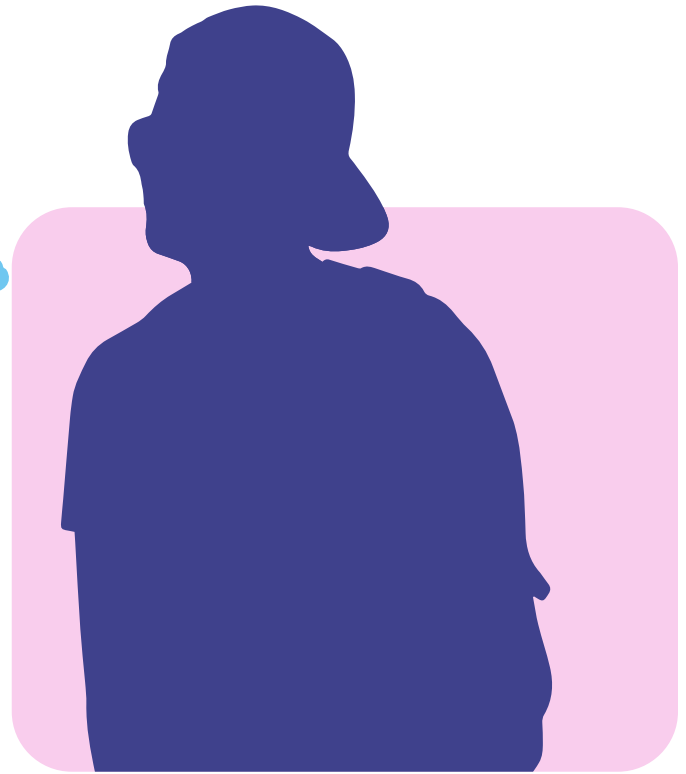
Getting your first apartment can feel overwhelming—all landlords are different but there are some things that they might expect from anyone who rents from them. Here are some things to expect and some tips to best protect and prepare yourself.



What are the different types of housing, and how do I know what's right for me?

Deciding what kind of housing to live in can be complicated and can be influenced by many factors including proximity to public transportation, the grocery store, and others; whether parking is included or nearby; the neighborhood; how much space you need, and your budget.

Additional consideration should be given to whether you want or need a roommate. Some housing options may include but are not limited to apartments, dorm rooms, houses, and shared/sublet rooms. You also have the option to rent or own.



Factors to Consider

It may help to make a list of pros and cons for any living option you are considering. The following factors can help to get you started.

- Is there public transportation nearby?
- Is parking included or nearby?
- How far away is the grocery store?
- Do you like the neighborhood?
- Are you okay with living in close proximity to others?
- How much space do you need?
- Is it within your budget?



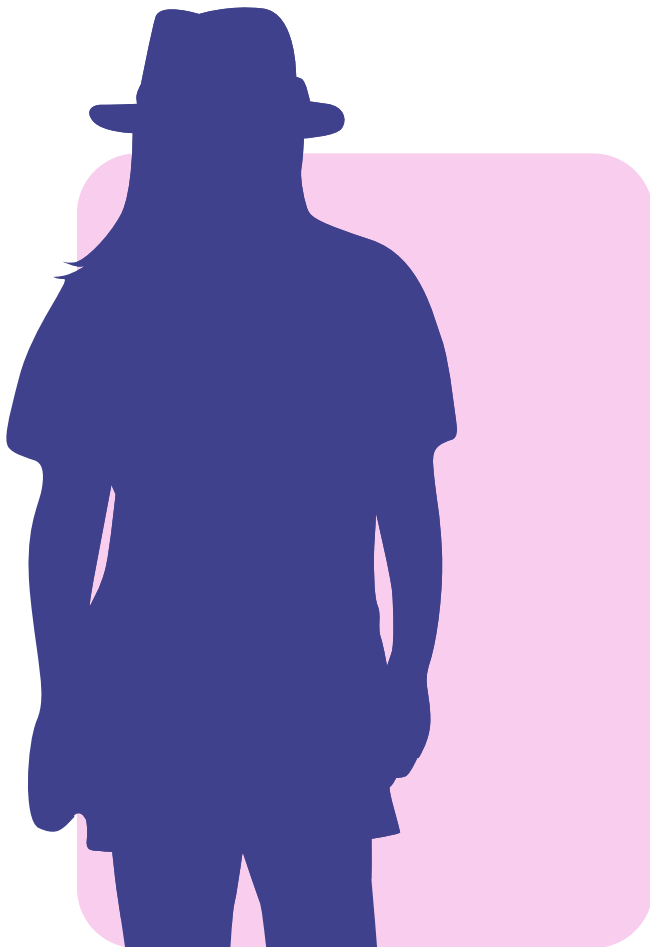
NEED TO KNOW SERIES

Getting My Own Place

Section 1.2

Roommates

There can be pros and cons to having a roommate in any living situation. There are many factors to consider before taking on the commitment of having a roommate. There are questions you might be asking like: How do I know how compatible I will be with someone when they are living with me? How do I know if they will stick to their financial commitments in the living situation? What boundaries and expectations should be established?



Factors to Consider When Selecting a Roommate

Compatibility

Compatibility can be difficult, especially when living together. You may have a friend that you love being around and you think it might be a great match, but that doesn't always turn out well or you could have a romantic partner that you are considering living with. Before having someone move in, talk with them about the things that are important to each of you. Some examples could be: do you like a quiet house or a lot of company? How tidy do you keep your living space?

Responsibility

Is the person you are considering responsible with their finances? Do they make sure their bills are paid before spending money on leisure activities? Are they employed and able to split living costs with you? These can include utilities, groceries, supplies, etc.

Boundaries and Expectations

Have good personal boundaries between you and your roommate. Be sure to establish mutual expectations before committing to living together. What are the rules for overnight guests? How are household chores divided? If the lease allows smoking, are you ok if the roommate smokes?



NEED TO KNOW SERIES

Getting My Own Place

Section 1.3

If you do choose to live with a roommate, you can sign a joint lease agreement or an individual lease agreement. With anything, there are pros and cons. See the table below for a quick reference.

Joint Lease	Individual Lease
Pros <ul style="list-style-type: none">• Each person has a direct relationship with the landlord, meaning you can request repairs or discuss changes to the lease.• You have equal rights and responsibilities in the lease.	Pros <ul style="list-style-type: none">• You don't have to worry about your roommate's ability to pay the rent.• You are not responsible for any damage caused by your roommate.
Cons <ul style="list-style-type: none">• You are equally responsible for paying the rent. So, if your roommate leaves, you are still responsible for paying the total amount of the rent.• You are equally responsible for any property damage, even if you did not do it.• It is possible to be evicted (kicked out), based on your roommates.	Cons <ul style="list-style-type: none">• The landlord may pick your roommate for you.• Your rent may be higher because the landlord cannot require you to pay for any missing rent or damages on behalf of your roommate.



NEED TO KNOW SERIES

Getting My Own Place

Section 1.4

Housing Options

Use the rent comparison tool below to enter the city you are looking to live in. This will show you the median price for rent, price ranges, rental availability, and rental price changes.

Apartments

An individual unit that is typically part of a larger residential building. Apartments typically include kitchen/dining area, living room, bathroom, and at least one bedroom. There are also studio apartments which are often found in similar buildings. Studio apartments don't have a defined bedroom space but would still have a separate room for the bathroom. With an apartment, the landlord may be able to help fix something within the unit, such as a leak or broken appliance.

Dorm Rooms

These can be individual rooms, or they can be shared rooms. More information to consider about roommates is in the Roommates section above. College dorms have shared communal areas like lounge areas, kitchens, bathrooms, and shower rooms. Often there are also study rooms in dorm halls. While you would be responsible for keeping your own room tidy, maintenance staff keep the communal areas and hallways clean. It is important to ask about dorm rules during break periods. Can you stay in the dorms during breaks?

Houses

A building that stands alone, not connected to another living space. Stand-alone houses can have more than one bedroom and at least one bathroom. Often, when you rent a stand-alone house, you would be responsible for lawn care and snow removal.

Shared/Sublet Rooms

This is typically an apartment or space in an apartment, like a bedroom, which is being rented by someone else. When you sublet a space, you are renting it from the person who originally rented the place. Sublet bedrooms or apartments can have an assortment of expectations, rules, and arrangements. Be sure to have a written contract before moving in to prevent any miscommunications or misunderstandings. It is also important in these situations to be aware of what the landlord's policy is about subletting.





NEED TO KNOW SERIES

Getting My Own Place

Section 1.5

Renting Vs. Owning

Owning a house typically involves a mortgage because most people don't have enough money to buy a house outright. Owning a house comes with more responsibilities—like all of the maintenance, taxes, homeowner's insurance, all utilities, and more.

Renting a house is less of a responsibility. When you rent a house, you pay your landlord every month, but you are not responsible for taxes and maintenance. Renting may or may not include paying the utilities. Renting offers more flexibility, the freedom to move somewhere else at the end of your lease.



Additional Resources

Available housing options:

- https://www.myhousingsearch.com/tenant/index.html?state_id=4125&ch=NY

Explaining Transitional Living Programs:

- <https://ocfs.ny.gov/programs/youth/supervised.php>
- <https://www.nyc.gov/site/acs/youth/silp.page>

Extended foster care:

- <https://www.aecf.org/blog/extended-foster-care-explained>

Housing resources:

- <https://nyhousingsearch.gov/Resources.html>

Welcoming, affirming, and safe housing for LGBTQIA+ youth:

- <https://www.covenanthouse.org>

Supportive housing options:

- <https://shnny.org/supportive-housing>

Housing options for people with disabilities:

- <https://opwdd.ny.gov/types-services/housing>
- <https://www.abilitiesfirstny.org/adult-services/residential-services-and-housing>
- <https://wnyil.org>

Rent comparison tool:

- <https://www.zillow.com/rental-manager/market-trends>

Leasing options and roommate agreement:

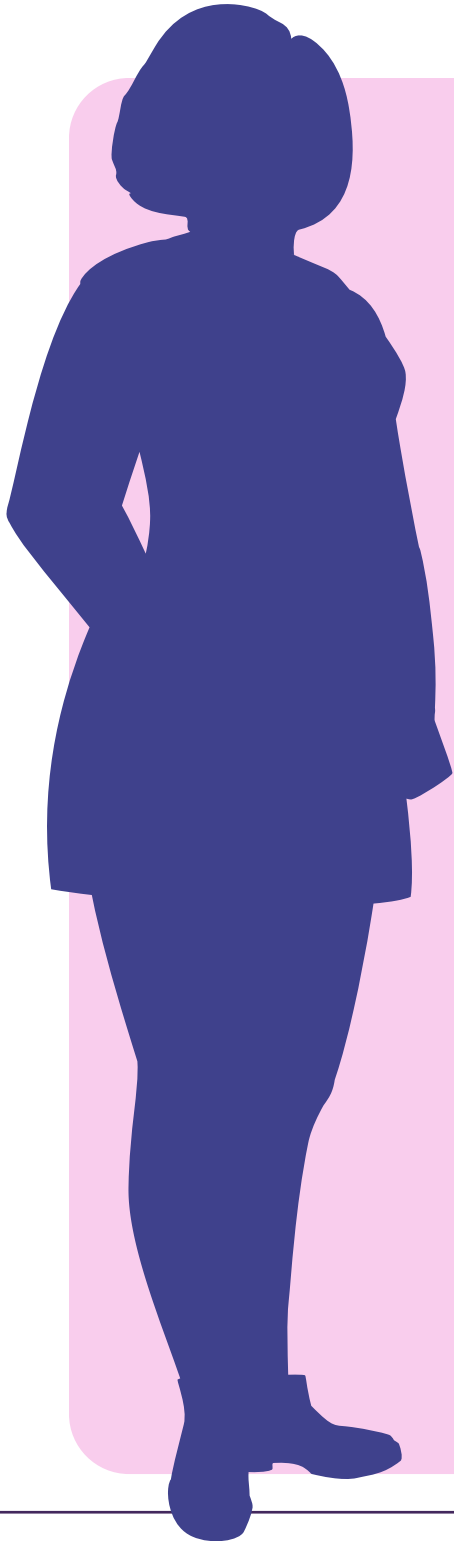
- <https://www.lawdepot.com/resources/real-estate-articles/leasing-options-for-roommates>



NEED TO KNOW SERIES

Getting My Own Place

Section 2.1



Are there resources that can assist me in paying rent or bills?

There are many unforeseen circumstances that may disrupt your finances once you are living on your own. This can make balancing and budgeting difficult especially during transitional stages.

Fortunately, there are also many resources that can help you with rent, housing, food, and utilities.

Housing and Urban Development (HUD) Foster Youth to Independence Initiative (FYI)

This funding is available for housing for foster youth that are aging out of care or have already left care (whether you aged out or signed out). Work with your local Public Welfare Agency to figure out how to access these funds.



NEED TO KNOW SERIES

Getting My Own Place

Section 2.2

Section 8

This program is designed to help people who have low income, are disabled, or elderly, so that they have access to safe housing. In this program, you are able to pick your preferred housing as long as it meets the requirements and standards. You will receive housing vouchers to help with your rent or other utilities.

Emergency Housing Voucher Program (EHV)

The purpose of this program is to decrease homelessness. This program helps those who are homeless, at risk of homelessness, are fleeing from an unsafe situation, or those who have a considerable risk of housing instability. You must apply through your local Continuums of Care (CoCs) site. You cannot apply on your own. You can learn more on this website: <https://hcr.ny.gov/ehv>

Section 8—Housing Choice Voucher Program (HCV)

This program allows low income, elderly, homeless, disabled, and displaced families choose whether they would like to rent or purchase a home by providing rental and homeownership assistance. For more information and resources on how to apply, check out this link: <https://hcr.ny.gov/hcv>

Section 8 Mobility Program—Making Moves

This program provides individuals and families who already receive Section 8 the ability to move to neighborhoods with positive and supportive resources. To be eligible you must have a child.

This program will provide your family with a resource person. You can find resources at this link: <https://hcr.ny.gov/mobility>

Section 8—Family Self-Sufficiency Program

This program provides the tools for low-income families to achieve self-sufficiency through employment, education, social skills, job training, counseling, and other opportunities. To learn about this program, find resources in your area, and apply, visit this link: <https://hcr.ny.gov/section-8-family-self-sufficiency-program>

Housing Choice Voucher (HCV) Homeownership Program

This program is primarily for working families, although disabled and elderly people may also qualify. This program can help first time homebuyers make monthly payments towards expenses. The applicants must already have a Housing Choice Voucher. You can learn more, get access to resources, and apply at this link: <https://hcr.ny.gov/housing-choice-voucher-hcv-homeownership-program>

Section 8—Stability Voucher Program

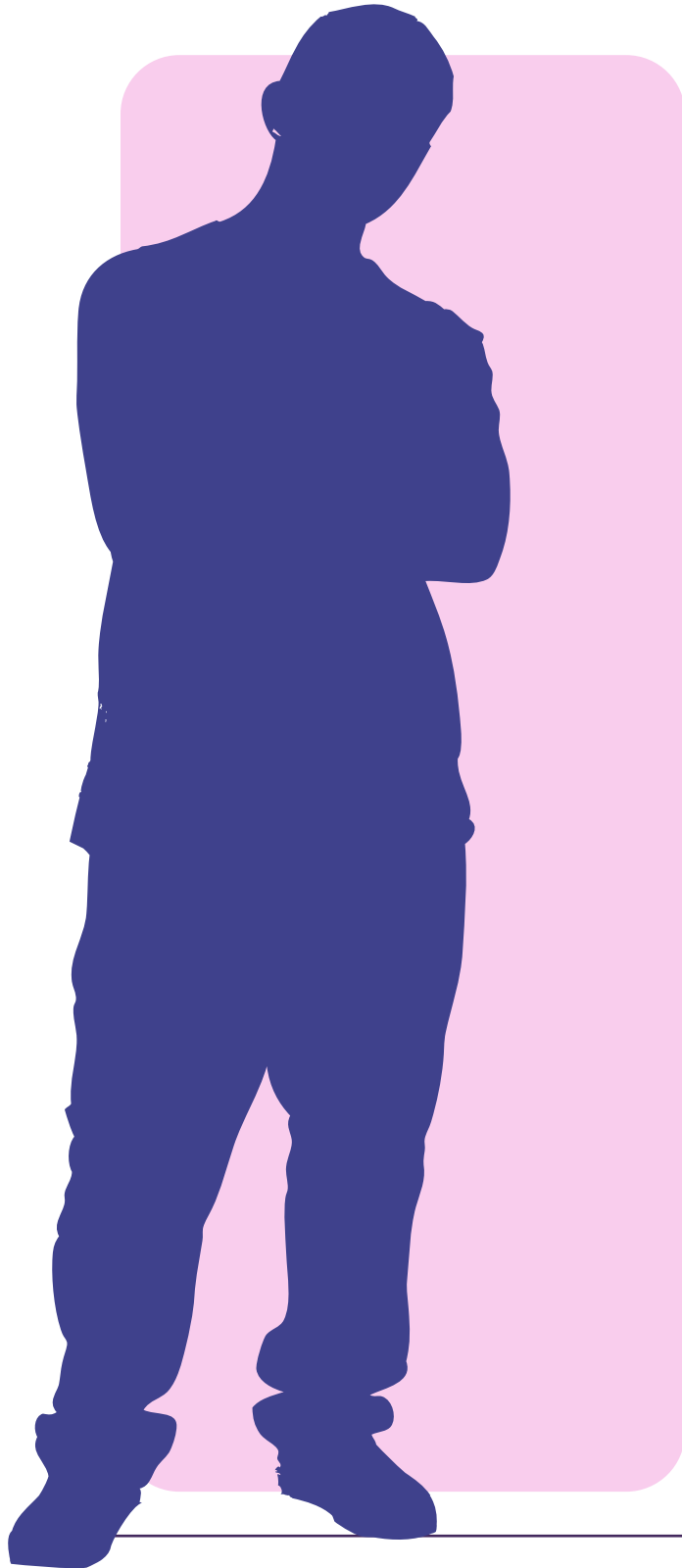
The purpose of this program is to reduce homelessness. To be eligible for this voucher you must meet certain criteria. Find out more about your eligibility, program incentives, and how to get access to this program at the following link: <https://hcr.ny.gov/section-8-stability-voucher-program>



NEED TO KNOW SERIES

Getting My Own Place

Section **2.3**



Chafee Foster Care Program for Successful Transition to Adulthood

Chafee funds are allocated to the counties and can help you with resources to assist with your independent living needs. Some services may include, but are not limited to, academic support, employment programs, vocational programs, housing, financial literacy, and career preparation.

There are three criteria to be eligible. You only need to meet one of these to be eligible.

1. You were in foster care between the ages of 14–21.
2. You aged out of foster care at age 18, 19, or 20.
3. You exited foster care to adoption or legal guardianship at age 16 or older.

Additionally, OCFS currently offers the Chafee Funds Program (CFP) direct cash assistance to young adults aged 18–23 years old who have been impacted by the COVID-19 public health emergency as a result of the Supporting Foster Youth and Families through the Pandemic Act. Work with your local county and caseworker to figure out how to access these funds.

Learn More

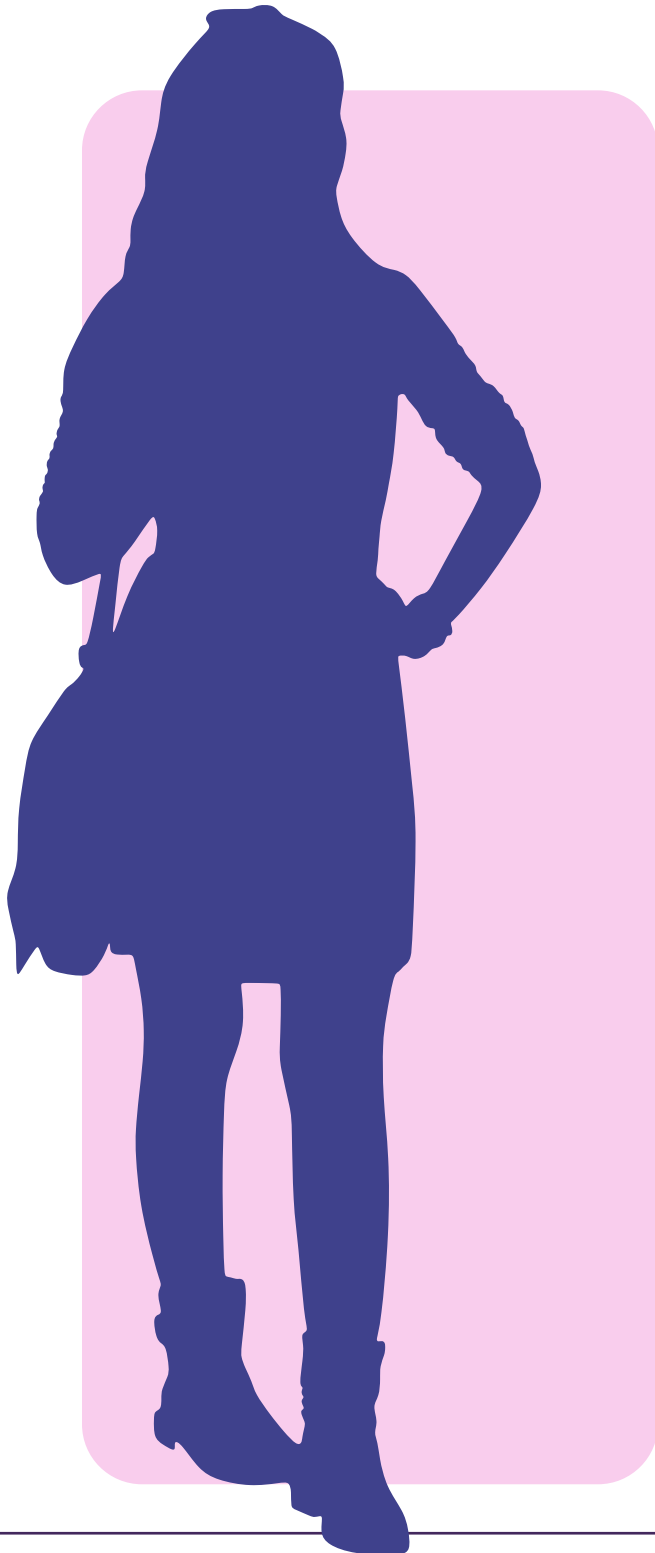
- <https://acf.gov/cb/grant-funding/john-h-chafee-foster-care-independence-program>
- <https://ocfs.ny.gov/programs/youth/chafee.php>
- https://www.hud.gov/sites/dfiles/PIH/documents/Foster_Youth_to_Independence_Initiative_Notice_Overview_V2.0_.pdf



NEED TO KNOW SERIES

Getting My Own Place

Section 2.4



Resources for Food

There are many programs that offer funding for food for adults and children. Some common sources, which can be accessed through your local county building (or website), are SNAP and WIC. Another quick way to gain access to food can be local food pantries.

- **SNAP:** When you don't have the money to afford food for yourself or your family, you may qualify for the Supplemental Nutrition Assistance Program (SNAP). You can read more about program eligibility for SNAP benefits and apply at this link: <https://www.ny.gov/services/apply-snap>. You can also get phone assistance by calling 1-800-342-3009.
- **WIC:** The Supplemental Nutrition Assistance Program for Women, Infants, and Children is known as WIC. This program may provide you with the necessary nutrition or funding so that you can provide your child or infant with the appropriate diet. You can learn more about WIC at this link: <https://www.health.ny.gov/prevention/nutrition/wic>

You can learn how to apply for WIC at this link: https://www.health.ny.gov/prevention/nutrition/wic/how_to_apply.htm

On both webpages there is a virtual assistant available to chat with you 24/7.



NEED TO KNOW SERIES

Getting My Own Place

Section **2.5**

- **Food pantries:** Food pantries can be found in most major cities and towns. Food pantries offer free food to those in need. While there are dedicated local agencies that have food pantries, there are also many churches that have food pantries. You can also search what food pantries are available in your county, city, or town. You can use the following link to learn about some food pantries in your county and/or get contact information for those who can share resources in your area: https://www.health.ny.gov/prevention/nutrition/hpnap/regional_foodbank_map.htm
- **Temporary Assistance (TA/TANF):** This program is a temporary resource for those in need that provides financial assistance to purchase food, household supplies, housing, job training, childcare, utilities, and clothing. To be eligible for this program you must have a child who is 18 years old or younger, be pregnant, or be 18 years or younger and the head of your household. You can learn more about TA and apply at the following link: https://www.usa.gov/welfare-benefits?utm_source=usa_benefits-gov&utm_medium=redirect&utm_campaign=redirect_benefits-gov
- **Home Energy Assistance Program (HEAP):** This program provides support for heat in the winter and cooling in the summer if you are unable to afford utility costs. There are both yearly and emergency HEAP resources that you may be eligible for. Learn more about your eligibility and how to apply at the following link: <https://otda.ny.gov/programs/heap>

Hotline Resource

If you are in need of resources, you can call the 211 hotline. This hotline is available 24/7 and will connect you with somebody who can refer you to services in your area. Some of these services include, but are not limited to, food, housing, employment, transportation, mental health, legal, physical health, and substance treatment. You can learn more at: <https://www.211.org/about-us/your-local-211>



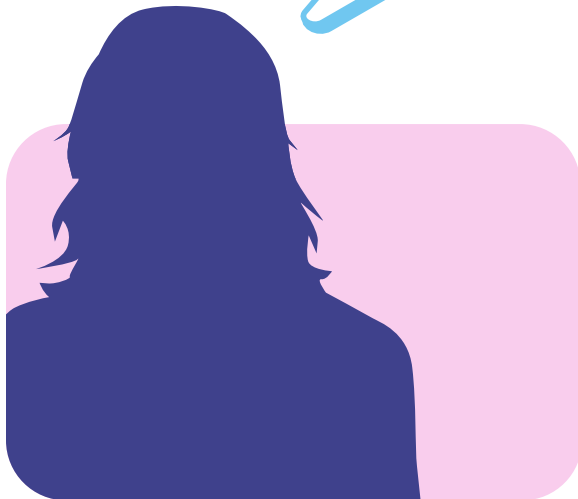


NEED TO KNOW SERIES

Getting My Own Place

Section **3.1**

How can I be sure that I am financially prepared to live on my own? What are some of the apartment necessities?



Budgeting for your housing and other related expenses is an essential part of transitioning into self-sufficiency. There are often several added financial responsibilities when you live on your own, some of them you may not expect or consider.

Balancing your finances is important so that when there are emergencies, you aren't put in a bad financial position. Thankfully, there are many resources that can help you to budget and plan well.

How much should you budget for your first place?

There can be many strategies for budgeting your expenses.

One strategy advises budgeters to set aside 50% of their post-tax income for needs, 30% for wants, and 20% for savings. Needs relate to your necessary bills, food, and housing costs. Your wants fall under the 30% category and relate to things that are beyond necessities, which can include getting dinner with friends after work, subscribing to multiple streaming services, or treating yourself to a new, brand name outfit. Lastly, at least 20% of your post-tax income should be for savings. The savings should be for starting and growing an emergency fund, saving for a large purchase (such as a computer or car), and paying off credit cards and other debt. However, setting aside a larger percentage would provide greater benefits, such as increasing your emergency fund and retirement savings, as well as paying off debt sooner.

What monthly expenses should I consider?



Some expenses may be included in your rent, while others may not—this depends on what your lease agreement says. You can ask clarifying questions about what expenses are included when you tour the place you’re intending to rent.

Making your monthly rent payments on time is critical. It helps you stay on good terms with your landlord, avoid the need to pay late fees, and increase your chances of being offered another lease when the terms expire.

Common Monthly Expenses:

- Laundry (recurring cost for in building/unit machines or purchasing machines)
- Wi-Fi
- Monthly pet fees
- Water/Sewage
- Garbage
- Natural gas
- Electric
- Renter’s Insurance—[learn more in Section 4 \(What are some things that my landlord might expect from me?\)](#)
- Cell phone
- Transportation costs (gas, car maintenance, bus pass, etc.)
- Household supplies (toilet paper, cleaning supplies, paper towels, laundry detergent, hygiene products, etc.)—[learn more in Section 4](#) (We all have different needs and wants to live comfortably; it can be difficult to think of all of the details that come along with getting a place.)
- Any personal payments (credit cards, student loans, car loans, etc.)
- Entertainment (channel subscriptions, gaming costs, traveling or other activity expenses)

What are some immediate moving costs?



Moving Truck or Van Rental

You may not have many items to move into your first place. However, if you do, you will have to plan for the cost of renting a truck or van to move what you do have. If you have resources (friends, mentors, family members) to help you move without having to rent a van or truck, that will be a less expensive option. You will also need to factor in fuel expenses for moving, in addition to packing supplies. You will need boxes and/or totes, labels, markers, and tape.

Professional Movers

Hiring professional movers is an option, yet more expensive than doing it yourself. However, professional movers can make any size move less time-consuming and physically taxing. Some moving companies will pack and move all your things, and there are some that will only move your things once they are all packed up. If you do hire a moving company, make sure you shop around and understand the fee structure.

Large Appliances

Not all housing options provide the necessary appliances for comfortable living. Some appliances that come in handy are:

- Refrigerator
- Stove
- Dishwasher
- Washer
- Dryer

Cleaning Supplies

Cleaning before you move into a place is sometimes necessary. It may be a good idea to go through the home before moving in, just to clean and disinfect. Moving can also be a messy process. You can be prepared to clean by getting a few of the following things:

- Disinfectant wipes or spray
- Glass cleaner
- Paper towels
- Broom
- Dustpan
- Mop
- Mop solution
- Mop bucket
- Toilet bowl cleaner
- Toilet bowl brush
- Sponges
- Trash bags

Storage/Rental Unit

Depending on how far you're moving, you may choose to store some of your things rather than transport, sell, or get rid of them. Sometimes when people move a great distance, it can be a better option for some to store their things than to take them along with them.

Additionally, when you consider how much space you have, you may need to get a storage unit for some of your things.

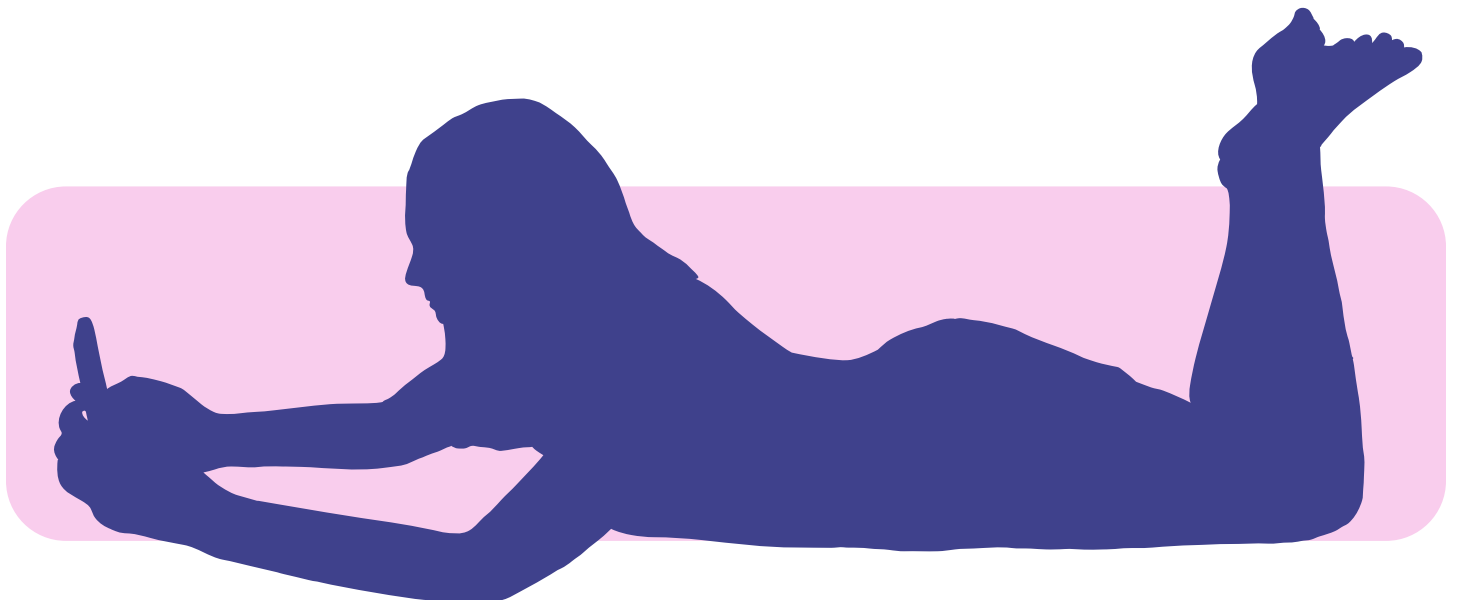
You may want to weigh how much the storage unit is going to cost to the value of the objects you are storing. Is it worth the cost or would it be more reasonable to sell those objects?

If you want to move on a budget and save yourself some money, follow these tips:

- Donate the stuff you no longer use
- Sell some items, especially bulky ones
- Schedule your move on a weekday, if possible, as there will be more trucks/vans available, and prices may be lower
- Use linens, socks, and blankets instead of bubble wrap
- Find free boxes and other supplies through friends, local retail stores, or webpages like <https://www.freecycle.org>

Security Deposit and First Month's Rent

In most lease agreements, you will have to pay a deposit and the first month's rent. You may also have to pay a pet deposit. [Learn more about this in Section 4 \(What are some things that my landlord might expect from me?\).](#)





NEED TO KNOW SERIES

Getting My Own Place

Section **3.5**

Additional Resources

Budgeting & Monthly Expenses

- <https://majority.com/en/community/article/the-50-30-20-rule-of-budgeting>
- https://www.key.com/content/dam/kco/documents/personal/budget_worksheet_pdf.pdf
- <https://bethebudget.com/categories>

Movers/Moving

- <https://www.allstate.com/resources/allstate/attachments/tools-and-resources/allstate-moving-guide.pdf>
- <https://thehomeinspectorstx.com/wp-content/uploads/2021/05/2021.05.10MovingGuide.pdf>
- <https://www.forbes.com/home-improvement/moving-services/how-to-hire-movers>

Appliances/Weatherization

- <https://www.nyserda.ny.gov/All-Programs/EmPower-New-York-Program>
- <https://energyadvisor.ny.gov>

Storage Unit

- <https://www.moving.com/tips/a-first-timers-guide-to-renting-a-storage-unit>
- <https://www.moving.com/tips/how-much-does-it-cost-to-rent-a-storage-unit>

Security/Pet Deposit

- <https://www.lawinfo.com/resources/landlord-tenant/understanding-pet-deposits-fees-and-rent.html>
- <https://www.apartmentlist.com/renter-life/what-is-a-security-deposit>

Cleaning Products

- <https://www.moving.com/tips/34-essential-cleaning-products-every-home-needs>



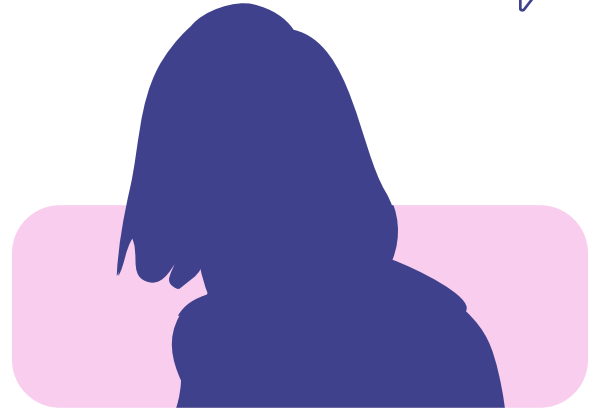


NEED TO KNOW SERIES

Getting My Own Place

Section 4.1

What are some things that my landlord might expect from me?



Getting your first rental can be overwhelming because there are typically many factors that are considered before a landlord will rent to someone, like a credit check. Landlords will likely want you to sign a lease and provide a security deposit. Beware of scams. Leases should be signed by both you and the landlord; any changes to the lease should be in writing; and be sure you get a receipt for any payments you make including security deposits and rent payments. All of these things are outlined below so that you can have a basic understanding of what's expected—and some things to do and not do.

What is a Lease?

A lease is a legal agreement between the landlord and the tenant for a specific timeframe. The most common lease is 12 months (one year), but can also be monthly, weekly, bi-weekly, six months, and bi-annually. Read each lease thoroughly to understand the details, like if smoking is allowed. If you are a month-to-month tenant, make sure to tell your landlord a month ahead of time (or whatever the minimum notice is required by the lease) in writing that you plan on moving out, so you are not charged for that month's rent when you are not living there. If you choose to move out before the given timeframe has passed, you may be held financially responsible for paying your landlord for the remaining time left on your lease.

A lease should include the cost of the security deposit, pet deposit (if applicable), and the monthly rent fee. It is important to read your lease carefully and understand what you are agreeing to. For example, things like how long you can have visitors stay, noise levels, etc., can be included.

What will be expected from me financially?

Application Fee

Some landlords require you to provide an application fee; this can be for a variety of reasons, the most common being to cover the processing fee of a background check.

Security Deposit & First Month's Rent

A security deposit and first month's rent are due before moving in. Security deposits are typically the same price as the monthly rent.

For example:

- Rent = \$1,000 per month
- Security deposit: \$1,000 +
First month's rent: \$1,000
- Cost to move in = \$2,000

Then your monthly rent payment would continue to be \$1,000 on the day that you agreed to each month, typically this is the first of the month.

Security deposits are charged as a type of insurance for the landlord. This money is collected so that if there is any damage caused by the tenant, they can repair the damage. Before signing your lease, note any damage that you notice and make sure there is photo documentation so that you are not charged for that damage when you move out. It is also wise to check that the plumbing is good, and appliances work well (if they are included), before signing the lease. If you want to keep your home in good condition, you should get your security deposit back when you move out. Normal wear and tear is expected. To read more about your rights and responsibilities as a tenant in NY state, check out this document: https://ag.ny.gov/sites/default/files/tenants_rights.pdf



NEED TO KNOW SERIES

Getting My Own Place

Section 4.3

Pet Deposit

If your landlord allows you to have a pet, they typically specify the type of animal and how many you are allowed to have. It is common for landlords to charge a pet deposit, and even an additional monthly fee per animal. This money is to compensate for the wear and tear that may be caused by the animal. If your pet does not damage your home, you may get your pet deposit back when you move out.

Renter's Insurance

Renter's insurance is sometimes required and covers any damage renters cause to the property. Damage sometimes happens under unfortunate or unforeseen circumstances, like housefires or natural disasters. This can also cover the cost of your belongings in the event something is damaged or destroyed by a disaster covered by the policy. Review your policy carefully; renter's insurance may not cover all disasters/damages.

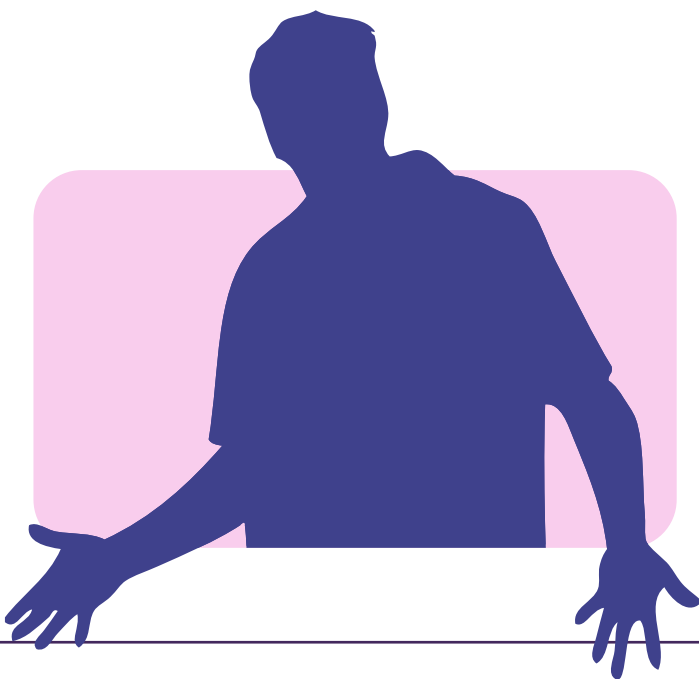
Other Things to Expect

Background Check

Most landlords will conduct a background check to assess a potential tenant's suitability.

What's checked:

- **Rental history:** Landlords review your rental history, including addresses of previous rentals and contact information for former landlords. Evictions or consistent late rent payments may raise concerns.
- **Employment history:** They verify your income, employment duration, and consistency. Ideally, they want to see at least six months at your current job.
- **Criminal history:** Landlords check for any criminal records at county, state, and federal levels.
- **Identity verification:** Confirming your identity is part of the process.
- **Proof of income:** Landlords often want to see proof of income; this would mean you have to present your paystubs for a given period. The period of time can vary.



What is a credit check?



When renting an apartment, your credit history plays a crucial role. A rental credit check helps demonstrate a tenant's history of responsible borrowing, meaning they pay their debts on time (and are more likely to pay their rent on time). It also helps show whether they can afford to live in a specific rental property. Understanding and managing your credit is a valuable life skill.

Here's what you need to know:

- **What is a credit history?** It's a record of your borrowing and repayment habits which are used to create your credit score. Landlords and property managers often check credit history during tenant screening to assess financial stability and risk.

- **Why does it matter?** A positive credit history shows responsible borrowing behavior, indicating that you're likely to pay rent on time.
- **What do landlords look for?**
 - * **Credit score:** A numerical representation of your creditworthiness.
 - * **Payment history:** Consistent on-time payments.
 - * **Evictions or court actions:** Negative rental-related incidents.
 - * **Delinquent rent balances:** Any unpaid rent may be sent to collections.
 - * **What is a credit score?** It's a three-digit number (ranging from 300 to 850) that reflects how likely you are to repay debts on time. Think of it like your school GPA, but for money management.

Components of a credit score:

- **Payment history (35%):** A positive credit score reflects paying bills promptly.
- **Amounts owed (30%):** Increase your credit score by borrowing a low amount compared to your total credit lines (credit utilization).
- **Length of credit history (15%):** Keep some accounts open for a long time to improve your credit score in this category.
- **Credit mix (10%):** The mix of accounts (credit cards, retail accounts, student loans).
- **New credit (10%):** Opening several credit accounts in a short amount of time can negatively impact your credit score.



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References

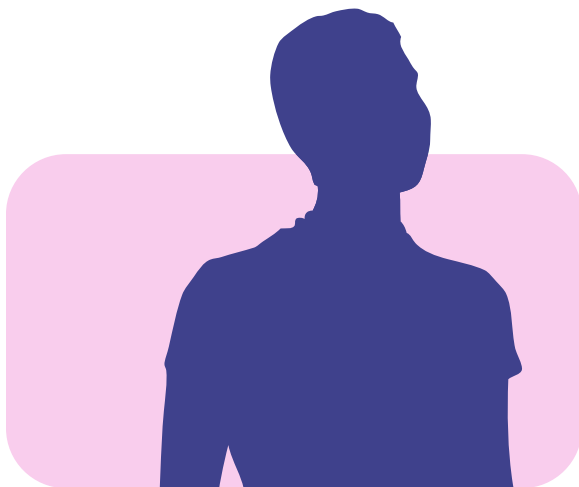
When applying for a place to live, having strong references can significantly boost your chances of being selected. Here's how to provide effective rental references:

Personal References

Choose people who know you well and can vouch for your character. Former property managers, employers, or colleagues are good options.

What to Include?

- **Rental history:** Mention the dates of your tenancy, punctuality with rent payments, and any lease violations.
- **Property maintenance:** Highlight how well you maintained the rental unit.
- **Reliability:** Discuss your trustworthiness and responsibilities.
- **Pet expenses:** If applicable, share positive pet-related experiences.



So, you've officially signed the lease, and the keys are yours. What's next?

Do a "change of address" for the following:

- Bank(s)
- Employer
- Mail (USPS)
- Online shopping
- Doctor's office
- Insurance provider, which includes the county you were in care with to ensure the continuation of coverage
- Credit card companies
- School
- Department of Motor Vehicles
- Social Security Office
- Voter registration

Putting Utilities in Your Name

If you are responsible for utilities, you should give the company about 3 weeks of advanced notice. If you have utilities in your name at a current home or apartment, you should turn them off the day after you move. You should put the utilities in your name for your new place the day before you move in. Some utility companies may check your credit score, and some utility companies may expect a deposit from you. If you are unable to immediately provide this deposit, you can ask to be put on a payment or budget plan.



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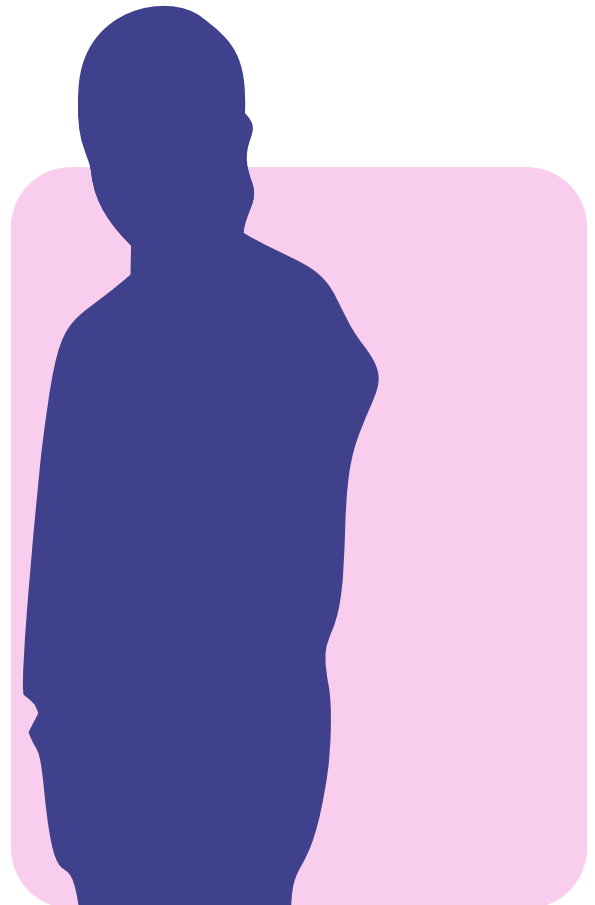
Garbage/Recycle

If there is a dumpster available for your rental property, be sure to find out where it is. Figure out if there is a specific day you have to put your garbage out. It is important that you don't let your garbage pile up as this can attract insects and rodents. Also, find out if there are separate recycling bins and what the requirements are.

Safety

It's important to meet your neighbors and get familiar with your new surroundings to make sure you stay safe. Here are some essential safety tips:

- **Locks and keys:** Ensure all doors and windows have secure locks. If you feel unsafe or are unsure who has keys, work with your landlord for approval to change locks. Do not change the locks without landlord approval. This may be a violation of your lease agreement.
- **Smoke detectors:** Test smoke detectors in bedrooms and common areas regularly. If you are missing any detectors, it is your landlord's responsibility to install them.
- **Carbon Monoxide (CO) detectors:** If your place has gas appliances, be sure there are CO detectors. If they are missing, reach out to your landlord.
- **Fire exits:** Know the location of fire exits and emergency stairwells.
- **Emergency numbers:** Keep a list of emergency contacts (police, fire, medical) handy.
- **Fire safety:** Don't overload electrical outlets, and never leave candles unattended.
- **Appliance safety:** Regularly check cords and plugs for damage.
- **Security measures:** If you feel unsafe, work with your landlord to discuss the possibility of a peephole, security camera, or alarm system.
- **Neighborhood awareness:** Be aware of your surroundings and neighbors.
- **Trust your instincts:** If something feels off, report it to your landlord or property manager.





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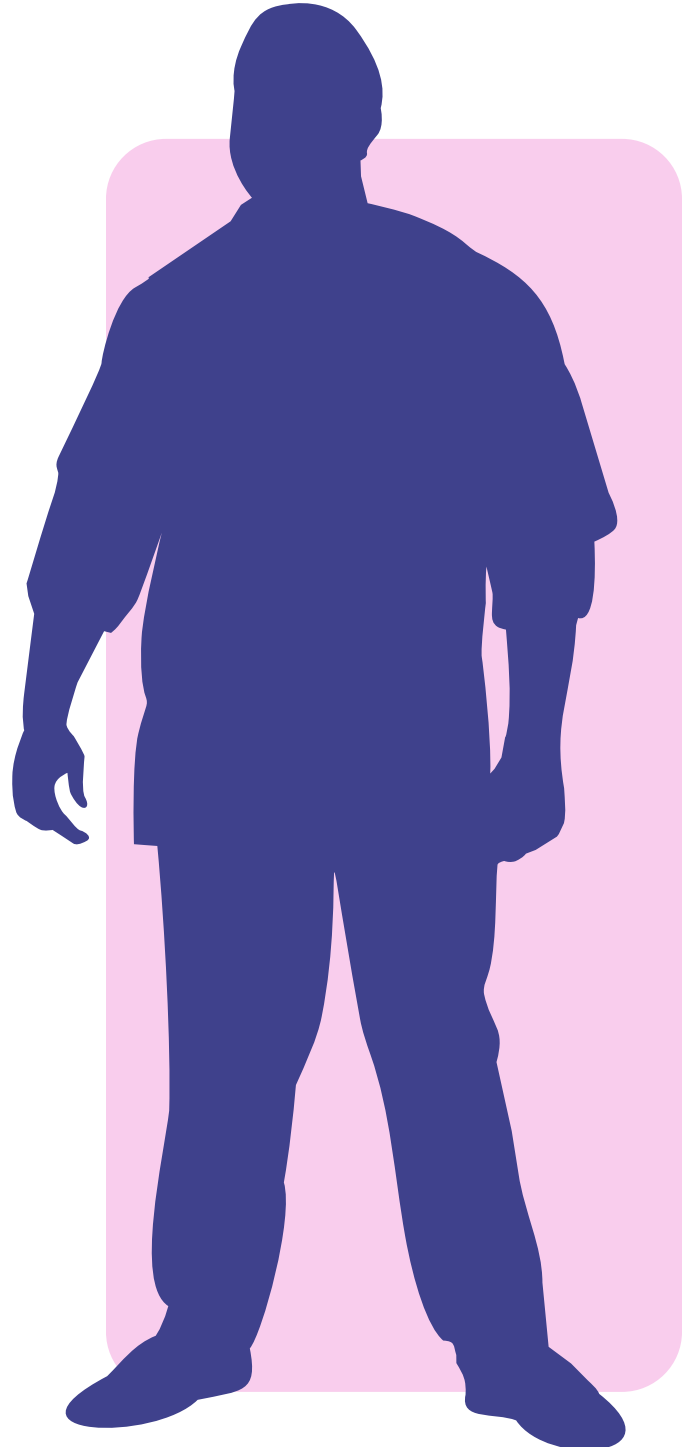
Getting My Own Place

Section 4.7

Unpack—Make It Your Home

Unpacking after moving into your first place can feel overwhelming but fear not. Remember, take it one room at a time, and soon your new place will feel like home! Here's a step-by-step guide to make the process smoother:

- **Sort boxes by room:** If you use movers, ask them to place each labeled box in the corresponding room. If not, open boxes to see what's inside and put the contents away as you unpack.
- **Unpack essentials first:**
 - * **Kitchen:** Start with glasses, utensils, and dishes. Then unpack basic cookware like saucepans and frying pans. Set up a sponge or dishrag in the sink.
 - * **Bathroom:** Prioritize bath towels, hand towels, soap, and essential toiletries. Hang up the shower curtain and lay out a bathmat.
- **Set up furniture:** Assemble furniture in key areas like the living room and bedroom.
- **Get rid of packing materials:** Dispose of boxes, bubble wrap, and packing paper promptly.
- **Finishing touches:** Hang wall decor, arrange decorative items, and personalize your space.





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Getting My Own Place

Section **4.8**

Additional Resources

Application Fee & Lease

- <https://www.rent.com/blog/apartment-application-fees>

Credit Check

- <https://www.creditkarma.com/free-credit-score>
- <https://www.myfico.com/credit-education/whats-in-your-credit-score>

Background Check & References

- <https://www.turbotenant.com/rental-screening/tenant-background-check-landlords>
- <https://www.rent.com/blog/who-to-choose-as-your-personal-references>

Renter's Insurance

- <https://www.forbes.com/advisor/renters-insurance/do-i-need-renters-insurance>
- <https://www.nerdwallet.com/article/insurance/do-you-need-renters-insurance>

How to Unpack

- <https://www.neighbor.com/storage-blog/unpacking>

Transferring Address

- <https://www.usa.gov/change-address>
- <https://www.usps.com/manage/forward.htm>
- <https://home.howstuffworks.com/real-estate/moving-tips/10-tips-for-changing-your-address.htm>

Putting Utilities in Your Name

- <https://www.wikihow.com/Put-Utilities-in-Your-Name>
- <https://www.sapling.com/6572682/put-two-names-utility-bill>

Home Safety

- <https://dailyhomesafety.com/home-safety-measures>
- <https://www.safehome.org/resources/home-hazards>