

Applying for and Moving Into Affordable Housing

So you have decided to move, have determined what area you would like to live in, and identified a roommate or roommates (unless you are going to live alone). How should you begin your search for affordable housing? It can be a lengthy and confusing process. It helps to know what to expect and how to best navigate the process. The Housing Navigator is available to assist you at any point in the process.

Identifying potential apartments

There are several search engines available to search for housing. Many websites in your area may provide a listing of affordable properties, what they offer, how long their wait lists generally are, and how to contact the property manager. You can get a general idea of what is available this way, but you will have to do some leg work. A Housing Navigator can help you narrow down the field to a few choices of apartments you want to apply for.

Once you have decided where you might like to live you will need to begin the process of applying for the apartment. You can use the *Housing Search Checklist* to help you keep track of where you are in the process and to document important information about the housing provider, the building and the unit.

The Application Process

Most housing providers will have an application for you to complete and may charge an application fee. Fees can range from \$15 to \$30 or more, so it is important that you are choosing carefully before you apply. Visiting the apartment building or complex will help you decide if you want to apply for housing there or not. When you have chosen where you might like to look, here are some ideas of how to go about the process.

1. Make an appointment with the property manager – Take the time to sit down and discuss the apartment with the property manager. A Housing Navigator can accompany you to your appointment to help you make sure you get all the information you need. At the time of your appointment, you should:

- a. Ask for a tour of the building – Many buildings have computer lounges, fitness centers, libraries, and common spaces with a kitchen you can reserve for your use. They also may have some recreational activities, or scheduled outings that you will want to be aware of. A tour will help you decide between potential apartment complexes.
- b. Ask to see a vacant unit –The unit like the one you would like to rent may be empty, if so you may be able to see it. You may want to know if accessible units are on the first floor, if there is an elevator, and how accessible the units are. Having an elevator in the building is especially important if the laundry room is on a floor other than where your unit is located. If there is not a vacant unit, most housing providers can provide you with a floorplan, which is useful, but a tour of the unit will tell you if you are able to navigate your way around the unit successfully.
- c. Ask about the rent and security deposit for the unit – This information will vary widely depending on how the unit is funded. You may be told it will be a percentage of your income, or it may be a flat rate. If there are different size apartments (i.e.: studio, one bedroom, two bedroom, etc.) so be sure to ask about the rents for any unit you are interested in. Most housing providers will require a security deposit that is generally equal to one month's rent. You may need to have the total of the first and last month's rent and the security deposit when you move in, or three times the rent amount. In some communities you will only need the first month and security deposit, or two times the rent amount. Knowing this information in advance will allow you to start saving for your apartment at the time of (or before) you submit an application. It will also help you to understand how affordable the unit is for **you and your roommate(s)**. If you plan to live with other people, you may want to try to schedule your visit together.
- d. Ask what utilities and amenities are included and if there are any maintenance fees – Your expenses are not just your rent, but also your utilities and any maintenance fees. These things can include heat, electric, cable, internet, phone, water and sewer, garbage removal, or snow removal. Different housing providers will include some, all or

none of those costs. Some will provide a utility allowance which lowers your rent by the average amount of the utilities. The housing provider should also be able to tell you the average cost for heat and electric. Some providers will have a reduced cost for cable or internet services. This information is important for your budgeting. You need to make sure you can cover all the costs associated with living in the building.

- e. Ask about any rules or restrictions – The housing provider may have specific rules, such as no pets, only certain types of pets, a deposit and/or increased rent for pet. Is the building smoking, or nonsmoking, and how does that affect you and your potential roommate(s)? There may also be restrictions regarding income, age of tenants, number of people living in the apartment, noise levels, etc. If they have written information about the rules and restrictions ask for a copy. You may need to discuss a *reasonable accommodation* (changes or waivers of policies, rules, practices or services that allow you equal opportunity to use and enjoy the dwelling). An example of a reasonable accommodation is allowing you to have a designated parking space near your apartment because you use a wheelchair, or having an emotional support or service animal even if the property does not accept pets.
 - f. Ask about the tenant selection plan – The housing provider will have a process that they use when taking people from their wait list. There may be more than one wait list, or specific units may be reserved for people who are elderly, disabled, or veterans, or are at a specific income level. If there is more than one wait list, ask to be added to all wait lists that you are eligible for. There are many reasons you may be the next person on the wait list, but someone lower on the wait list is taken first. This is why it is important to know how the wait lists work. If you need a wheelchair accessible apartment, you may also want to ask if current tenants are eligible for those units before people on the wait list. Ask how long the wait lists are.
2. Submitting your application - Make sure you know everything the housing provider needs to process your application. Most providers will date and time stamp your application and will not do so until they have all the information required. Some will not even accept your application

until it is complete. Be sure to make a copy for yourself before you submit your application. Record the date and time you submitted your completed application, or ask the housing provider to date and time stamp your copy. A Housing Navigator can assist you in the application process and help you make sure that your application is submitted in a timely manner and is complete.

- a. Keep all your documents organized and up-to-date – Make sure it is all together in one place. An accordion file is a good way to organize your information. Be sure to keep the application you submitted with your information. If you apply with more than one housing provider, you may want to keep updated copies for each apartment you applied for separate as they may contain different things. See *What Information Do I Need to Apply for Housing* for a list of documents you may need.
 - b. Check your place on the wait lists – On a regular basis (monthly, or every few months depending on the length of the wait list) call the property manager and ask where you are on the wait list. They will usually tell you they are processing applications from a specific date or month. If you compare that with when you submitted your application you will know how close they are to reaching you. Remember that even if it seems the wait list is long, you could be reached more quickly if the people before you are not prepared to provide the needed updated information. It is very important that you make sure the property has updated contact information for you if anything, such as your phone number, changes. You can also ask if they anticipate any vacancies in the near future.
3. Obtaining approval and moving in – The property manager will contact you if there is a vacancy that you are eligible for. They will want to schedule a meeting with you to review your eligibility. A Housing Navigator can accompany you and assist you in providing the information needed to determine your eligibility. Make sure you know when the unit is available and what you need to bring to that meeting.

- a. Application approval – The housing provider may give you only a few days to gather your information and bring it to the property manager. Make note of when you were contacted and when the housing provider needs the updated information. Make sure that you have someone with you, such as a Housing Navigator, to assist you in the paperwork that will need to be completed. Once your income and other information is reviewed and your application is approved, you will be asked to sign a lease. You may want to consider having a family member or advocate review the lease with you before you sign. A Housing Navigator is can also assist you in reviewing all the documentation required.

- b. Inspecting your unit – You will be given a move in date once you sign your lease. Before you move into the apartment, it is a good idea to ask for an opportunity to inspect the unit with the landlord present. Bring someone you trust with you, two sets of eyes are better than one. The unit should be freshly painted, in good repair and clean. If you have requested any *reasonable modifications* (structural changes to the apartment) such as lowering the sink in the kitchen, or adding grab bars in the shower, check to see if they have been done. If they have not been done ask to have them done prior to your move in date. Ask the landlord for the date that the modifications will be made if they are not already done. Remember that you may be required to pay for *reasonable modifications*.

- c. Preparing for your move – When the big day comes make sure you are ready to move! If you need a moving company for your furniture and belongings, schedule them well in advance so you know they have the date available. If you have friends and family help you make sure they know when and where to meet you.

You might want to measure your furniture to make sure it will fit into the apartment. You probably don't need too much at first, a bed, dresser, night stand for the bedroom; table and chairs for the kitchen; a couch, or loveseat and perhaps a recliner and end tables for the living room. How you furnish your apartment will depend the size and layout of

the unit, your budget, what furnishings you already have, and what you can afford to buy.

Don't forget to think about things like towels, shower curtain, and floor mats for the bathroom; or dishes, pots and pans and silverware for the kitchen. Also you will need cleaning supplies, and may want to consider window treatments. Make yourself a list of what you need for each room. You may want to use the *Move In Checklist* to keep track of your progress. Also if you need help with your personal needs, cooking, or cleaning, you will want to make sure that you have arranged all of those services in advance.

- d. Develop a Daily Plan and an Emergency Plan – When you move into your apartment you most likely will be relying on new or different people to meet your needs. Some of those people may be people you have known, but in some cases the services you are eligible for will be new and so will the staff supports. Think about who will work best for you and what skills those people will need. It will be helpful for new staff to have a “cheat sheet” that gives them the important information about you and your needs. You can work with a family member to develop this, or a Housing Navigator can assist you.

You will also want to develop an emergency plan. It is always a good idea to have a list of emergency numbers on hand and easily accessible. You will want to make sure you have a plan if your aide or other staff supports do not show up. Make sure you have a list of reliable backup people who can provide for your needs in an emergency. Use the *My Daily Plan and Emergency Plan* worksheet to help you organize your information where it can be easily accessed.

- e. Move In Day – Move in day can be very exciting and very stressful. Take it slow, your apartment is not going to be completely unpacked and all set up in a day. Give yourself some time to decide where you want things, and how you want to organize things like your kitchen, linen closet, bedroom closets, etc.

Enjoy the moment! Enjoy your new home!

