

I Want To Move Out On My Own But Where Do I Start?

There are many choices you will have to make in order to find your desired home. Before you actually begin looking for a new place to live you will have to make some decisions. Here are some things to think about and some questions that might help you prepare. You might want to talk to the people closest to you about these topics. They can help you make the decisions that are right for you.

Do I need help in finding housing?

A Housing Navigator can help you work through all the complex housing components. You can contact a Housing Navigator to schedule an appointment to review your housing needs. They will work with you and your family, advocates, and service providers to assist you in finding the right home for you that you can afford.

Where do I want to live?

This is a pretty big question, with lots of moving parts! So some things you may want to think about are:

- Do I want to live in a house or an apartment?
- Do I want to live alone or with one or more roommates?
- Do I want to live in the city or suburbs?
- Do I want to be close to friends or family?
- Do I need to be close to where I work?
- Do I need to be near a bus line?
- Are there places I go on a regular basis like the bank, stores, recreation, that I would like to be near?
- What type of building do I want to live in? A house? A high rise? A small building?

Do I want to rent or own?

If you are just starting out you are most likely going to rent. Purchasing a home is a big step that takes a lot of preparation. To purchase a home, you must have money available for a down payment, savings for unforeseen needs such as maintenance and repairs, and be ready to make a long term commitment to live in a particular place.

How much rent can I afford?

How much income do you have? Do you have a job now? Will you need to be working in order to pay your bills? Do you have bills such as a cell phone, or credit card bills? Your income is extremely important and will determine what, if any, affordable housing you are eligible for. Most affordable housing properties require you to have a minimum and/or maximum income. Sometimes what you are eligible for and what you can afford may not be the same thing. Think about what you spend money on now and what you will need to spend money on when you are living on your own. In addition to your rent, you will have to pay for things like food, medications, medical bills, transportation, heat and electricity, entertainment such as cable, movies and eating out, and emergencies that may arise. A Housing Navigator can assist you in determining if there are any subsidies you are eligible for. This may help you pay a portion of your rent. Generally your rent and utilities should not be more than 30% of your total income. Starting to use a monthly budget will help you prepare for living on your own and paying your bills. Opening a savings account will help you be prepared for any emergency that comes along. Saving even a few dollars a week will build up!

How is my credit?

Almost anywhere you choose to apply to live will require that you agree to a credit check. If you have rented in the past, they will also check with your previous landlord(s) to see if you pay your rent on time. If you have rented in the past you may want to consider getting a letter of reference from your previous landlord(s) showing your timeliness in paying your rent. Keeping rent receipts is a good way to show that you consistently pay rent on time. Do you have a credit history? Is your credit good or bad? It is a good idea to get a copy of your credit report and look at it with someone familiar with your finances. You may not have bad credit, but you may have not established a good credit rating. It is important that you have good credit when you apply for housing.

Does my home need to be accessible?

What do you need to make sure is available for you in your new home? Do you need a ramp or no step entry? Does the building need to be accessible? Do you need a roll in shower, lower counters, open floorplan or accessible bathroom? Many apartment complexes have these modifications in some apartments. All landlords are required to make reasonable accommodations to any apartment based on your need. This can be something as simple as adding grab bars where you need them. If you will need a more substantial modification to an apartment, you may need to pay for it yourself and may be required to return the unit to its previous state once you move out.

How much help will I need?

What help do you think you will need? Do you have others around you to help you? Here are some areas that you might need help with. It is important to have a plan for getting your needs met. What supports are already in place? What of these supports will you need to pay for? Where will those funds come from? Do you have family members or friends that can help you? Do you have a circle of support?

- Household chores, such as cooking, cleaning, laundry, shopping
- Money management such banking, paying bills, budgeting
- Personal grooming and hygiene – showering, shaving, etc.
- Health and medical management – Dr.'s appointments, filling prescriptions, taking medications
- Emotional and behavioral support – psychiatric needs
- Emergency needs – do you have needs that require someone to attend to you in a specific period of time? (5 min, 15 min, 30 min)
- Transportation
- Socialization, recreation, etc.
- What technology is available to help?

This is by no means a comprehensive list of what you need to know to move out on your own. Your specific situation, supports and needs will have to be considered when finding a new place to live. The Monroe Housing Collaborative is here to help you navigate the housing market and find the right living situation for you.