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## PLANNING FOR YOURSELF: RENTING A HOME OF YOUR OWN



**Maryland Center for  
Developmental Disabilities**  
at Kennedy Krieger Institute

Diane Dressler, Program Director  
[dressler@kennedykrieger.org](mailto:dressler@kennedykrieger.org)

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# MAKING CHOICES: RENTING A HOME OF YOUR OWN

The first time you think about living in your own home it often seems scary. So why do it? Most people get their own place because they want to be independent. They want to be able to make decisions about where they live and who they live with.

When you choose to have a home of your own, where do you start? Choosing your own home takes a lot of thought. This guide can help you think about what to do and who can help. You will think about what you want, learn many new things and do many new things for yourself. You will also get help from others. 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 getting your own home. It will be worth it!

You will get to decide where you live. You will choose if it is an apartment or a house. Will you have a roommate? You decide. 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 house, 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.

## WHO WILL HELP YOU IN YOUR HOME?

### Help for Everyday Things

Even the most independent people need help sometimes. Below is a list of the help you may need to be supported in your home. These things will be part of your plan for living in your own home. When you think about the help you will need, you will also need to write down who could help you. This might be family, friends, your case manager/supports coordinator, paid staff or someone you hire to do something for you. Below, check off the help you will need, then write the person who can help you.

I need help with:		This is who could help me:
Preparing meals		
Bathing or other personal hygiene		
Banking, managing money and/or paying bills		
Shopping		
Taking care of pets		
Going out for fun activities		
Taking care of other family members		
Cleaning and maintaining your home		
Transportation		
Taking medication or other healthcare needs		
Other		

Write down anything else you think you might need or want to be safe and comfortable in your own home. This could be equipment for communication, safety or doing daily activities. It could also be certain kinds of furniture, floor coverings, curtains, etc. that are important for you to be able to be as independent as possible.

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### **Help with Emergencies**

We don't always know what might go wrong in life. Everyone has emergencies that happen. Who will help you take care of emergencies? You may want to list different people who can help with different kinds of emergencies.

- Health problems: \_\_\_\_\_
- Home maintenance: \_\_\_\_\_
- Personal emergency: \_\_\_\_\_

## MAKING A BUDGET

Before you can plan to live in your own place, you need to make a budget. A budget helps you understand how much money you have coming in every month, how much money you spend every month and how much you have left over to pay for rent.

**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.

<b>How much money do you have as <i>income</i> each month?</b>	
\$ _____ Job	\$ _____ SSI
\$ _____ SSDI	\$ _____ Savings
\$ _____ Money Market	\$ _____ Overtime/bonus
\$ _____ Trusts	\$ _____ Public Assistance
\$ _____ Food Stamps	\$ _____ Child Care Subsidy
\$ _____ Family	\$ _____ Stocks & Bonds
\$ _____ Other	
<b>\$ _____ TOTAL</b>	

**EXPENSES:** Now you need to 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 every month that always cost the same amount (fixed expenses), and monthly expenses that may cost different amounts from month to month (flexible expenses). You also need to include money for savings for the things you buy or pay every now and then, like subscriptions, gifts for family or vacations.

**How much money do you spend every month for *fixed* expenses?**

\$ _____ Rent	\$ _____ Telephone
\$ _____ Cable & internet	\$ _____ Cell phone
\$ _____ Car payment	\$ _____ Car insurance
\$ _____ Gym membership	\$ _____ Medicine & medical supplies
\$ _____ Health Insurance	\$ _____ Life Insurance
\$ _____ Credit cards/other loans	\$ _____ Savings
\$ _____ <b>TOTAL</b>	

**How much do you spend every month for *flexible* expenses?**

\$ _____ Food	\$ _____ Doctor & dentist
\$ _____ Clothing	\$ _____ Gas & electric
\$ _____ Haircuts or styling	\$ _____ Pet food & supplies
\$ _____ Laundry & cleaners	\$ _____ Credit cards paid off every month
\$ _____ Entertainment	\$ _____ Charity
\$ _____ Bus, subway, taxi	\$ _____ Restaurants
\$ _____ <b>TOTAL</b>	

### How much rent can you afford to pay?

After you have listed all of your income and expenses, you can figure out how much you have left to pay for rent. If you included rent in your monthly budget, you can add that to your housing money on the line below.

\$ \_\_\_\_\_ Income  
- \_\_\_\_\_ Expenses  
= \_\_\_\_\_ Housing money

### 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.

\$ \_\_\_\_\_ Moving company                      \$ \_\_\_\_\_ Packing materials  
\$ \_\_\_\_\_ Pet fees                                      \$ \_\_\_\_\_ New furniture  
\$ \_\_\_\_\_ Renting a van or special equipment  
\$ \_\_\_\_\_ Security deposits for the apartment and utilities  
\$ \_\_\_\_\_ **TOTAL**

## 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. Most people pay rent once a month, which is every thirty days. Once you pay your **rent**, the apartment or house is yours to use as your home. Make sure you have a copy of the rent check, money order or electronic bank transaction. 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**. In addition, all the things the landlord needs to 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. The amount of the security deposit you must pay.
6. If heat or electricity is included as part of the rent.
7. If water and garbage pickup is included as part of the rent.
8. If you can have pets and if it will cost you more to have them.
9. Who can live in the apartment or house, and what you need to do if someone will be moving in with you.
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.

### **Things you could be responsible for if you damage them:**

Shades and blinds	Door knobs	Locks	Mailbox
Mirrors		Showerhead	Floor tile
Overhead lights and shade		Walls	Flooding the bathroom
Windows		Faucets	
Closet and cabinet doors		Porch lights	

## MAKING HOUSING AFFORDABLE

Now that you have figured out how much rent you can afford, you may decide that you will need to find help with paying your rent. Below are several ways to get help with paying rent. New programs that help pay for rent become available from time to time. Ask your supports coordinator or family to stay informed and help you learn about new programs.

1. **Housing Choice Voucher: Also called Section 8:** This is a program for low-income people that helps with money for rent and utilities. The person with the voucher pays 30% of their income for rent + a utility allowance. The voucher pays the rest! You can get on a waiting list for a voucher at the housing office where you live and where you work. Unfortunately, most housing offices have long waiting lists, sometimes as long as 7 years. **It is important to apply for the voucher waiting list as soon as possible!** You can find out where your local housing office is in Maryland by going to this website: [http://portal.hud.gov/hudportal/HUD?src=/program\\_offices/public\\_indian\\_housing/pha/contacts/states/md](http://portal.hud.gov/hudportal/HUD?src=/program_offices/public_indian_housing/pha/contacts/states/md)
2. **House Sharing:** Sometimes people can make housing affordable by having a roommate who shares in paying for the household expenses. Sharing where you live can also help prevent you from getting lonely. Make sure that you and the roommate agree on how things will be done before you move in together. Who will pay the utilities? Will you share food or have separate places to keep your food? Who will clean the common living areas, like the kitchen, living room and dining room? Can you have company whenever you want to?

House sharing can be done in different ways:

- a. **Share with a friend:** Do you know someone who is interested in renting a place and is willing to share a home with you? The advantage of sharing with a friend is that you know the person, know that you get along with them, and feel more comfortable in trusting them. The disadvantage is that your friendship may change because you are together more and are sharing space, food and money responsibilities. Make sure you and the friend talk things out before moving in together.
- b. **Share with someone you don't know:** Sometimes people don't know someone who they can share a home with, so they try to meet someone new that is willing to be their roommate. You can find a roommate by asking the people you know to talk to other people they know. You can also advertise for a roommate in a local paper or by putting signs up where you work, at the store, at your gym – anywhere that many people are likely to see the sign. Sometimes this can be a little scary, because you are thinking about sharing your home with someone you have not met. It's very important to ask for at least 2 references from anyone that is interested in being your roommate. References are the name, address, phone number and email address of people who know the possible roommate and can answer questions about them. Before you contact the references, make a list of questions you have about the possible roommate. These questions may include: Does the person smoke? Before you contact the references, make a list of questions you have about the

possible roommate. These questions may include: Does the person smoke or drink alcohol or take drugs? Is the person responsible? Does the person have other people in their life that support them and help them make decisions? Always call the references and ask questions about the possible roommate. You may also want to ask the possible roommate to complete a credit check and criminal background check.

3. **Live-in Caregiver:** Sometimes people who need help to take care of things in their home every day will have a “Live-in Caregiver”. This is a staff person who lives in your home and helps you without being paid. The caregiver gets free “room and board” (rent, utilities and food) in exchange for providing services in your home. Since the caregiver doesn’t help with expenses, you would need to pay for everything. However, it can be a way to get the supports you need without paying for them, which gives you more money to pay the expenses in your home. Be sure you check references and do a criminal background check.
4. **Share with Someone That Helps You:** Sometimes you can share expenses with a person that pays reduced “room and board” in exchange for giving you small amounts of help with things. For example, a person may only pay 1/3 of the rent instead of 1/2 of the rent, but they also agree to help you with things like cooking, banking, shopping or with taking care of any emergencies that may happen. Be sure you check references and do a criminal background check.
5. **Renting a Room:** Sometimes you can find an affordable room to rent in someone’s house. You would pay rent weekly or monthly and would have a place to sleep and a bathroom to use. Sometimes the homeowner will let you use the kitchen and sometimes they won’t. It’s important to ask about the rules. It’s also important to check into the place carefully, because you want to be sure that the home is safe. It would be very hard to live in a room if you need in-home supports. But, if you are pretty independent, this can be an affordable way to have your own place.

## HOW CAN YOU FIND THE RIGHT PLACE TO RENT?

**Realtors:** 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 may charge you a fee. The fee is usually equal to the cost of one month’s rent. 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.

**HUD website:** The US Department of Housing and Urban Development (HUD) has a website that lists places that take Section 8 vouchers throughout country. Go to [www.gosection8.com](http://www.gosection8.com)



**Newspapers:** Local newspapers often have lists of apartments and houses for rent in the classified ad section. The ad will tell you where the apartment or house is, special things about the place, when it will be ready for you to move in, how much the rent costs and who you can call to find out more and to make an appointment to see the place. This is an easy way to find a place to rent. But call quickly. Many other people will also be calling to see homes and apartments listed in the classified ads.

**Housing Registry:** Maryland has a statewide housing registry on the internet. The Housing Registry lists affordable places to rent and gives information about whether the unit is accessible, whether there are restrictions about who can live there (like income or age) and nearby places for shopping, banking, transportation, etc. You can use a computer, perhaps at your local library, and search: [www.mdhousingsearch.org](http://www.mdhousingsearch.org). You can search by county and by the town in the county where you might want to live.

**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**

When you look for a place to live, there are many things to think about. You will want to make sure you choose a place that meets your needs and is safe. The questions below will help you think through making this decision. You can also get help with this decision from family and friends. It always helps to have someone you trust look at a new home with you! People who work with housing call apartments and houses “UNITS”. That’s what we will call them too.

### **Who will I live with?**

- Do I want to have a roommate?
- Can I have a roommate?
- Will I need someone to live with to help me with my personal care needs (live-in caregiver)?

### **Where will I live?**

#### **The location**

- Do I like the neighborhood? Is it quiet or noisy?
- Who lives here? Families with children, young single people, seniors, people of different backgrounds, a little bit of everybody?
- Is the unit close to my family or friends? Will I be able to see them during the week? Is the unit close enough to visit them on the weekend or holidays?

- Is there a bus or subway stop nearby? Is there a taxi service? Will the accessible transportation service come to this neighborhood?
- Is it close to work? Do I need to take a bus or a taxi to work? How much will that cost?
- Will I be able to get to my church or temple? Is there another church or place of worship I would like to go to in the neighborhood?
- Is the grocery store in walking distance? Do I need to take a bus or a taxi to buy groceries? How much will that cost?
- Is my bank nearby? Will I need to change banks?
- How far away is the mall or other shopping center? How will I get there?
- How many apartments or condominiums are in the building and complex?

### **The unit**

- Is the unit on the ground floor? Can I get in and out easily?
- Is there an elevator? Do I need to use one?
- How many bedrooms does the unit have? How many do I need?
- What kind of heat does the unit have- electric, gas or oil? Do I have any allergies or other health problems that will be affected by that type of heat?
- Does the unit have air conditioning? Do I need or want it?
- How many ways are there to get in and out of the building?
- Is there carpeting in any of the rooms? Do you need or want it? If I need carpeting and there isn't any there, will I be allowed to install 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 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?

- Is there a yard? Do I want one? Will I need to take care of it? If so, what equipment will I need and where can I store it? If I don't take care of it, who does?
- Is there a deck, patio or balcony? Do you want one?
- Do you have a pet? Is it okay to keep pets in this place? Is there a fee?
- Is it quiet or noisy?

### **The kitchen**

- What kind of stove does the kitchen have - gas or electric? Do I feel safe using it?
- Does the kitchen have an exhaust fan? Does it work?
- Does the kitchen have a dishwasher? Do I want one?
- Does the kitchen have room for a table? Does it have room for a wheelchair?
- Are the kitchen cabinets in good shape? Are there enough cabinets to hold all of my dishes, pots, pans, glasses, silverware etc.?
- How will I store my food? Is there a pantry? If not, are there enough cabinets to store my food too?
- Are the kitchen counters and sinks easy to reach? Are the counters in good shape, with no holes or uneven places?
- Can I pull my wheelchair right up to the sink? (If you use a wheelchair).
- What kind of floor does the kitchen have? Will it be easy to clean? Is it in good shape? Are there uneven places where I might trip?
- Are there any holes or cracks in the walls, the floors or ceiling?

### **The bathroom**

- What kind of floor does the bathroom have? Will it be easy to clean? Is it in good shape? Are there uneven places where I might trip?
- Is there a tub, a shower or both? Are they in good shape, with no cracks, holes, or other damage?
- Does the bathroom have an exhaust fan? Does it work?
- Can I pull my wheelchair right up to the sink, the toilet and the shower?

## **Is it safe?**

- Do I 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?
- Is there a security system in the unit? Does it work? What happens if it goes off?

## **What do you need to do to be ready to move in?**

- Get money for security deposits. Ask your service coordinator/case manager, family and/or friends for help with getting money for a security deposit if you need help. Sometimes you can get this money from the State, if you are in a “waiver”. You can also get this money from churches, synagogues or other organizations that help people.
- You will need to sign the lease and pay the security deposit.
- You and the landlord will agree on when you can move in. This is usually the first day of the month. The landlord will give you the keys.
- You need to make plans to move your things to your new place. You may need a moving company. Maybe your family, friends and staff can help you. Even if they do help, you may still need to rent a truck. You can pay a moving company to move your things. You can also rent a moving truck from a rental company. Decide what you need with your family, friends and staff. Call the moving company and get a date for them to move you, or call the truck rental company and make a reservation for a truck.
- Call the gas and electric company 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. Ask your service coordinator/case manager, family and/or friends for help with getting money for a security deposit if you need help.
- 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 and internet companies** and make an appointment to turn on or put in your service. Let them know when to turn it off in the place you are living now.
- Go to the post office** and fill out a change of address form. They also have postcards you can send to your family and friends to tell them your new address.
- Go to the bank or credit union and change your address.
- Give your new address to the people at work who mail or deposit your paycheck.
- 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.

## **RENTER'S INSURANCE – WHAT IS IT AND DO I NEED IT?**

**Renter's 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 the apartment or building is damaged while you are living there, rental insurance may pay to have it fixed. If someone gets hurt in your home, it can pay for medical care and court costs. The cost of renter's insurance generally is between \$15 and \$30 per month, depending on the amount and kind of insurance you want to buy.

For more information, go to the Maryland Insurance Administration website:

[www.mdinsurance.state.md.us/sa/docs/documents/consumer/publications/rentersinsurance.pdf](http://www.mdinsurance.state.md.us/sa/docs/documents/consumer/publications/rentersinsurance.pdf)