

# Apartment Hunting Tips

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| <p><b>Know your credit score-</b> Most landlords will check your credit history and score. A good credit history and a <b>higher</b> score will let the landlord know you are likely to pay your rent on time. If you don't know your credit history, contact the three credit reporting agencies:</p> | <ul style="list-style-type: none"> <li>❖ <b>Equifax- 1 (800) 685-1111</b><br/><a href="http://www.equifax.com">www.equifax.com</a></li> <li>❖ <b>Experian- 1 (888) 397-3742</b><br/><a href="http://www.experian.com/">http://www.experian.com/</a></li> <li>❖ <b>Trans Union- 1(800) 916-8800</b><br/><a href="http://www.transunion.com">www.transunion.com</a></li> </ul> <p>*You are entitled to <b>one free credit report</b> per year. Visit <a href="http://www.annualcreditreport.com">www.annualcreditreport.com</a> or call each credit reporting agency and request your report.</p> |
| <p><b>Do you have a low credit score?</b> Having a low credit score may affect your ability to rent the apartment of your choice or open new utility accounts when you move. You can contact these agencies to help repair your credit and raise your score.</p>                                       | <ul style="list-style-type: none"> <li>❖ <b>Clarifi 1 (800) 989-2227</b></li> <li>❖ <b>Legal Aid (610)-874-8421</b></li> </ul>  |
| <p>Know ahead of time <b>how much rent you can afford</b> before starting your apartment search.</p>   | <p>The U.S. Department of Housing and Urban Development (HUD) recommends that you spend no more than 30% of your adjusted gross income (income after taxes) on your housing expenses (including rent and utilities). Use the attached "<b>Affordable Rent Worksheet</b>" to determine how much rent you can afford.</p>   |
| <p><b>Be Prepared!</b> Have your documents ready when searching for a rental unit; leasing offices may require the following: →</p>  | <p>Photo ID, birth certificate, social security card, proof of income (all sources), previous housing references from the landlord, etc.</p>  |
| <p>Determine the <b>cost of moving</b> so that you are prepared to meet expenses:</p>  | <p>Application fees, rental deposit, pet deposit, moving labor and truck, packing supplies, turning on utilities, etc.</p>  |
| <p><b>Consider renter's insurance:</b> Renter's insurance can be as low as \$10.00 a month. In case of theft or a fire, renter's insurance usually covers furniture, clothing and other personal items.</p>  | <p>For more information on renter's insurance, call the <b>PA Insurance Department</b> at <b>1(877) 881-6388</b> or visit: <a href="http://www.insurance.pa.gov/Pages/default.aspx">http://www.insurance.pa.gov/Pages/default.aspx</a></p>  |
| <p><b>Do a thorough walk through of the apartment</b> (before signing the lease):</p>  | <p>Look for any repairs that need to be made and make sure the plumbing is in working order (check water pressure); check the ceilings for signs of water leakage. Tour the apartment in the evening when more people are home to get a feel for the neighbors, available parking, and the noise level.</p>   |
| <p><b>Always READ your lease before signing</b> (including the fine print):</p>  | <ul style="list-style-type: none"> <li>❖ Make sure you understand the length of the lease; don't make assumptions.</li> <li>❖ Understand your responsibilities versus what are the landlord's (who makes the repairs, shovels the snow, utilities included in the rent, etc.) Make sure to get all promises in writing.</li> <li>❖ Don't be afraid to ask questions or have a legal professional look over the lease with you.</li> </ul>   |
| <p><b>Plan on being a long-term tenant?</b> Make sure your apartment and the location can meet your present and future needs. Considerations: →</p>  | <p>Is your apartment centrally located to shopping, restaurants, banks, your physician, pharmacies, and public transportation? Are you close to family/friends? Is the building/apartment accessible (elevator vs. stairs, zero steps to entrance, grab bars)?</p>  |