



IFAS EXTENSION

Living Independently: Finding a Place to Live¹

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Moving out on your own for the first time and finding the place you want to live and can afford is often difficult. Most people rent a place to live at first. To find the best housing arrangement for you, seek answers to the following questions.

What Is Available?

Some communities have a lot of rental housing while others have almost none. Find out what is available by using these tips:

- Read the "for rent" section of the local newspaper, especially the Sunday edition.
- Visit local realtors. Most real estate companies also handle rentals. (The landlord, not the renter, pays the realtor for handling the property.)
- Ask people. If you already live in the community, ask friends and neighbors if they know of rental property. If you are moving to a new location, ask your employer or visit the Chamber of Commerce or college's housing office.
- Look at more than one place before making a commitment or agreeing to rent property.

Comparison shopping helps you find what is available in your price range.

What Are My Options?

Rental options include apartments, mobile homes, bedrooms (with or without kitchen privileges), condominiums, and houses. Usually bedrooms are the least expensive, followed by mobile homes and apartments.

If you decide to rent a bedroom, find out if a private bath is available. If not, find out who will use the bath and if you have a private entrance. If kitchen privileges are not included, remember that eating out can be inconvenient and expensive. If you do share a kitchen be sure your lifestyle and work habits will be acceptable to the others using the area. Different standards often cause major conflicts.

In mobile homes and apartments, you live in close proximity to other people. You might enjoy the social contacts, or resent the loss of privacy. Will your neighbors be the type of people that you enjoy?

Free-standing houses usually cost more to rent, and require the additional responsibility of yard care. Individual homes may not be protected by some state

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regulations that apply to multiple housing units, such as apartments, if the landlord owns only one or two houses. For example, the landlord of a large apartment complex must provide for the extermination of rats, mice, and roaches unless a specific agreement releases him/her of that responsibility.

What Are My Needs?

Is the residence located near or far from work, school, or the places you go? How do you expect to travel to and from these places? How far is it in miles? How much time will it take to travel the distance at the time of day that you will be traveling? Do you have your own personal transportation, and if so what will be the cost of traveling this route daily? If you plan to use public transportation, is it available at the time you need it?

Do you have furniture — or do you plan to rent a furnished place? What are the differences in the costs of renting furnished and unfurnished residences?

Is the neighborhood safe? With today's high crime rate, personal safety can be a major factor.

Are shopping areas located nearby with easy access routes? If no stores are located nearby, especially food stores, shopping will require additional time and money.

Does the property have adequate living space and ample storage? Although there is no need to pay for unused space, crowded living conditions and no storage space can be frustrating and depressing.

Will I Live Alone?

Do you plan to live alone or share expenses with another person? You might prefer to live alone, or want to share living arrangements with another person because of social contact, safety or cheaper living expenses.

When two unrelated people live together it is wise to have a clearly stated, written agreement regarding expenses and responsibilities. Many good friendships have been wrecked because of a misunderstanding, or disagreement associated with sharing apartments and expenses. Before you move

into a residence with a friend, put your agreement in writing. Include details and make sure both of you sign it. Make a copy for each person to keep and post a third copy in a location where it can be seen easily, for example, inside a kitchen cabinet.

List in the agreement:

- An inventory of the personal possessions each person brings into the shared residence.
- Who is responsible for which expenses, and *how* and to whom the expenses are to be paid and *when*.
- Who is responsible for which chores and household activities, and the standards of cleanliness expected.
- Any other relevant information, such as having overnight visitors or borrowing and lending of possessions such as a car, clothing, and money. This may seem unnecessary, but it can help to avoid misunderstandings between roommates.

Can I Afford the Place I Want to Rent?

Balancing what you can afford with what you want is hard. It is easy to overspend if you are not cautious. Before selecting a place, carefully look at your spending plan. Identify the maximum you can easily afford. Set this amount as your top ceiling and stick to it.

Remember, when you move into a new location you will have extra expenses such as utility deposits. There are always extra things that you have to buy for the residence such as curtains, trash cans, cleaning supplies, and other items. The rent is *never* the total amount of your housing expenditures. You rarely know how much your utilities will cost until you have lived in the residence for a while. Budget a little extra money to cover unexpected expenses.

Do I Clearly Understand the Rental Agreement?

Be certain that you understand all the statements and details on the rental agreement before you sign it. Many contracts or leases are written using formal

terminology or language. If you don't understand some of the jargon, **ASK** someone you can trust. Most rental agreements should be in writing, since verbal agreements are difficult to prove if a dispute arises. A written agreement protects both the landlord and the tenant.

Many places require that you sign a lease to rent the property. For people who might have to move within a few weeks this could be a problem. Some landlords will include a provision that allows you to void the lease if your job transfers you, but you must request this to be written into the contract.

When you sign a lease, you are agreeing to pay the rent for a specified period of time, for example a one-year lease. You are also agreeing to take care of the property and conduct yourself in a way that does not disturb the neighbors. Be sure you clearly understand the terms of the lease that you sign. The lease is binding on you and on the landlord. Usually the rent can't be increased or decreased during the period of the lease.

In university towns, the rent sometimes is lowered during the summer when housing units are hard to fill. In resort areas the rent may be reduced during "off season." These reduced rates usually are in effect for short periods of time.

Not all rental property requires a lease. If you pay your rent monthly and do not have a lease, your rental agreement is considered to be on a monthly basis. If you pay weekly, you have a weekly rental agreement. Without a lease the landlord can increase your rent at any time, provided you are given prior notice, for example, 15 days notice for a monthly rental agreement. However, you have the freedom to move if you give the landlord the required notice, which is 15 days for a monthly agreement.

Do I Have a Copy of Everything That I Signed?

It is important to get a copy of *everything* that you sign at the *time* you sign it. If you sign a lease, be sure you are given a copy and that you keep it. Keep a copy of all deposits, receipts, and cancelled checks.

Did I Carefully Inspect the Residence, Equipment, and Contents?

When you rent a residence you are assuming responsibility for the condition of the building and its contents. Carefully inspect the condition of *everything* when you sign the lease. Be sure the description and condition on the inventory list is accurate. Check to see if the refrigerator cools adequately, the units on the stove operate and the heater and air conditioner work. If the utilities are turned off when you sign the lease, check the appliances the day you move in.

If something does not work, notify the landlord. If it is not repaired promptly *write* the landlord stating the problem and when it occurred. Send the letter by certified mail with a return signature required. Keep a copy of your letter and the returned signature card. This will protect you from being held liable for conditions that you did not cause.

When you move out use the same inventory list. Carefully check everything that is listed and the present condition. This can help ensure that you receive a full refund of your security deposit if no damage was done.

Do I Have the Money I Need for Deposits?

When renting a place to live, you will need a considerable amount of money just to move in. Generally, you must pay the first month's rent (in advance) and post a security deposit. Some landlords also require the last month's rent (so you won't move out owing rent). For example, if your rent is \$250 per month, and you must post a security deposit of \$100, you need either \$350 or \$600 to move into the residence. Usually, this money must be paid before you can move into the residence.

Will I Be a Responsible Tenant?

To avoid problems with the landlord you will need to assume your responsibilities. You must:

- Pay the rent promptly when it is due.

- Take good care of the property and equipment. This means keeping the premises neat and clean, and preventing damage to the property by you and your visitors. This includes both the interior and exterior of the residence, and the surrounding grounds.
- Maintain a social life that does not conflict with standards of the neighbors. This usually means keeping reasonably quiet, driving and parking in a safe manner, and not allowing pets or children to trespass on others' property.
- Maintain a positive attitude toward your residence. It is your home while you are there. Develop pride in it. This will make it easier to keep the place in good condition and to enjoy it. Often renters will say, "It's not mine, why should I take care of it?" This attitude leads to abuse and neglect. You will pay for abuse and neglect through the loss of your security deposit and through higher rent resulting from the cost of repairs.

Test Your Knowledge

See the living arrangements quiz to test your knowledge.

What Happens When I Must Move?

Give as much notice before moving as possible. This helps the landlord plan to rent the property to someone else. Make the notification in writing, and keep a copy.

Pack carefully and clean carefully so that the residence looks as good or better than when you moved in.

Ask the landlord to inspect the premises with you present. Use your copy of the inventory that you received when you moved in. This permits you to answer any questions or discuss any problems, thus increasing your chances of getting a total refund of your security deposit.

Where Do I Get More Information About My Rights and Responsibilities?

Contact your County Extension Office. Ask for a copy of FCS 5004 *Landlords and Tenants: Rules and Regulations*. This publication is available free. It provides considerable information about your rights and legal protections.

Table 1. Living Arrangements Quiz

Circle Your Answer True or False		
T	F	1. When you share living arrangements with another person, you should have all agreements regarding money, tasks, and possessions in writing and signed by both parties.
T	F	2. It is wise to decide the maximum that you can afford to pay for housing before you start looking, and then stick to your decision.
T	F	3. A lease protects only the landlord.
T	F	4. If you have problems getting your landlord to make repairs, send a letter stating the problem and requesting repairs, and keep a copy of the letter for your records.
T	F	5. After you have moved in, it is none of the landlord's business what you do in the residence.
T	F	6. A security deposit is usually required when rent a place to live.
T	F	7. If you do not have a lease, the landlord can increase your rent after giving you notice.
T	F	8. When you move, it is wise to have the landlord inspect the room or apartment while you are present.
T	F	9. It is wise to look at more than one place before agreeing to renting anything.
T	F	10. Very few real estate companies handle rental property.
Answers: 1.T, 2.T, 3.F, 4.T, 5.F, 6.T, 7.T, 8.T, 9.T, 10.F		