



UNIVERSITY OF CALIFORNIA
Agriculture and Natural Resources

I Want My Own Place! What Should I Know?

Leader's Guide

Unit 1 of the *Should I Be Living on My Own?* module in the *Money Talks* series

CONTENTS

Overall Learning Objectives.....	2
Background Information	3
Living on One's Own.....	3
Money Matters	5
Understanding Rental Terminology	6
Government Rental Assistance Programs.....	8
Teen and Young Adult Homelessness	10
Choosing a Place to Live.....	11
Pros and Cons of Different Types of Rentals	13
Searching for a Rental.....	14
Interviewing for a Rental	16
Being Selected or Not Selected for a Rental	17
The Rental Agreement	18
Roommate vs. No Roommate	19
Summary.....	20
Glossary	21
Additional Resources.....	24
References	25
Activity One: Why Do I Want to Live on My Own?	27
Activity Two: Rental Terms, Programs, and Laws	35
Activity Three: Pros and Cons of Different Types of Rental Units...	48
Activity Four: Searching for a Rental	61
Activity Five: Preparing for the Rental Interview	71

This leader's guide is designed to accompany the *I Want My Own Place! What Should I Know?* participant guide. It is recommended that each participant receives a copy of the *I Want My Own Place! What Should I Know?* participant guide.

Included in this leader's guide are learning objectives, background information, activities with accompanying handouts and visuals, a glossary, and a list of additional resources. The Background Information is meant to prepare instructors to both teach the unit and to provide discussion materials for use with the participants. It also corresponds with the five activities included in the leader's guide and the participant guide.

The *I Want My Own Place! What Should I Know?* unit is part of the *Living on My Own* module from the extensive *Money Talks* series. For more information on the entire project, see *Money Talks* on p. 24 in the *Additional Resources* section of this leader's guide.

OVERALL LEARNING OBJECTIVES

Participants will...

- identify reasons they want to live on their own.
- evaluate their readiness to live on their own.
- evaluate rental locations based on personal needs and wants.
- discuss rental terminology and rental laws.
- identify housing options and evaluate pros and cons of each option.
- explain how to prepare for a rental interview.
- compare and contrast month-to-month and lease rental agreements.
- evaluate pros and cons of having a roommate(s) vs. no roommate(s).

The purpose of this unit is to inform participants about the issues associated with living on their own for the first time. Getting a place of their own may seem exciting and glamorous to young adults who have always lived with family or a guardian. However, many issues need to be considered for a successful transition to living on one's own. This unit will help participants understand that their actions and preparedness can lead to a positive first experience when living on their own, or one that is not so positive. As an instructor, you have an opportunity to provide participants with the knowledge they need to evaluate their options for living on their own and how to look for and find housing that best meets their needs. Additionally, you can help them avoid the pitfalls of rushing into a rental agreement without understanding the consequences of their obligations. By presenting the information in this unit, you will give young adults a chance to consider the pros and cons of living on their own and how to make the best decisions for a successful experience.



BACKGROUND INFORMATION

Moving out to live on one's own for the first time is an experience that usually involves many significant emotions, changes, and costs. Before beginning this journey, it is helpful and important for young adults to understand not only the process of finding new housing but also how moving out might impact them personally and financially. Thinking through all the reasons they are moving out will help them plan for their needs and guide their search for finding the right new living situation.

LIVING ON ONE'S OWN

Why Move Out? A good starting point for young adults who want to live on their own is to understand why they are moving out and taking on all the responsibilities of living on their own. Thinking through this process will help them identify the reasons they want to or need to make this move and will help them select a housing option and location that best meets their needs.

Common reasons young adults decide to move out include

- relocating for a new job
- gaining independence
- relocating for higher education
- graduating from school
- new experiences, interests, hobbies
- moving for a relationship
- starting a family
- being asked to leave their current living situation
- it is just time

Some of the reasons listed above indicate that young adults have control over their situation—such as relocating for a new job, for additional schooling, or for a relationship. In these situations, young adults will have prior knowledge that they will be moving and they can plan ahead. However, when being asked to leave their current situation, some young adults may have no control over when they have to move. They may be asked to move if they have been in foster care and their age no longer qualifies them for these services. Or their family may just decide that they are old enough and should be making it on their own. Some will find they need to move if they have finished their higher education and no longer qualify for student housing options. Individuals who have no or limited control over when they must move may be forced to make hasty decisions that may not truly meet their needs or be workable for them.





When young adults move to gain independence, they may or may not take the time to plan. Some may just decide they want to make their own rules and quickly move out without considering if they have the knowledge, money, and skills to be self-sufficient. Again, hasty decisions can be made that are not in their best interests.

Regardless of why young adults will be moving out to live on their own, they will most likely feel a mix of emotions. For some there will be the feeling of excitement, fun, liberation, and independence. However, others may feel unprepared, scared, confused, or sad. It is also possible they will feel most of these emotions at different times during the process of finding their first place. Young adults who realize that there will be strong emotions related to their move can help to manage these emotions by understanding that these feelings are a normal part of change. After all, getting a first place is a big change and comes with all the responsibilities of paying the bills, cooking, cleaning, scheduling medical care, solving their own problems, etc. (Pestalozzi 2016).

Taking the time to learn now about how to plan for a successful move will increase the chances of finding a place that meets their needs, will assist in managing emotions, and, most likely, lead to a more successful moving experience.

When to Move? When young adults move out likely depends on their situation. Those who are moving for a new job, school reasons, end of foster care, etc., may have limited times when they can make the move. Others who want to move for independence or because they now have the resources to afford their own place will have more flexibility in deciding when to move. Regardless of when young adults will move, thinking and planning for their eventual move now can help them determine their priorities for where to live, what type of housing to live in, and what they can afford. Having thought through these important considerations will help young adults feel more in control of their move and ensure they are finding a new home that best meets their needs.

Pros and Cons of Living on One's Own. For each person, the pros and cons of living on their own will vary. Looking at different situations can help young adults consider the pros and cons prior to making a move. Here are some scenarios that describe considerations for living on one's own:

- A person who has a new job and new income may find that a place of her own will give her privacy and independence. Or, she may find the move is necessary so she is closer to work.

However, moving to a new place may take her away from family and friends and cost more than she wants to spend on housing.

- A college student needs to find a place of his own but due to limited resources must share the space, which limits his privacy and ability to study.
- A foster youth needs to find a place of their own as they age out of the system and must leave their foster home. They may be delighted to finally be independent, but limited resources may have them sharing space with individuals who do not have the same values of respect, privacy, and responsibility.

Whatever the situation, it is important for young adults to think through the process and understand the implications of their choices. They need to distinguish between their needs (must-haves) and their wants (nice-to-haves). Needs might include being close to work or school or access to good transportation, while wants might be a workout room in the complex or a washer and dryer in the unit. Identifying needs early in the process will provide young adults direction for their rental search.

MONEY MATTERS

Before beginning the search for a place to live in earnest, consideration needs to be given to finances. How will they pay for their new living arrangements? It is very important for young adults to understand all the costs involved with housing and understand what they can personally afford. While some first-time renters have assistance with their housing costs, most young adults will have some costs that they will be responsible for paying. Some will be 100 percent responsible for the costs of living on their own. Therefore, before searching for a place, they need to honestly assess how much they can afford to pay each month (Harris 2015). A reliable way to learn how much monthly income is available for all living costs is to add together income from all sources. Then, deduct current monthly expenses to learn how much is left for housing and related costs. This provides a benchmark for the amount of money that can be allocated each month for housing—including utilities. Additional information on budgeting is included in the [Money Talks Living on My Own module, Unit 2—Can I Afford to Live on My Own?](#) leader's guide.



Starting to take care of some bills while still at their current home will help young adults learn how to pay bills and understand the responsibility of paying for their own place.

UNDERSTANDING RENTAL TERMINOLOGY

Before beginning the search, it is important for young adults to gain an understanding of rental terminology. Knowing what the terms mean will help them as they search for a place to live (RentLingo.com 2017a). The following list includes some of the most common terms.

Amenities. This refers to features that make a rental more desirable, such as having a microwave, refrigerator, central heating and air conditioning, a workout room/fitness center, pool, elevator, covered parking, a playground or other common areas, a washer and dryer in the unit (or on the premises), etc.

Application Costs. Most rental applications require an upfront payment to process an application. This can run from \$25 to \$100 or any amount the landlord determines. This fee may or may not include the cost for credit and/or background checks. If not included, these costs will have to be paid separately by the applicant. It is recommended that applicants check on costs prior to making an application, as costs can add up quickly if several rental applications are made.

Co-signer. This is someone who agrees to sign the contract and to pay the rent if the renter does not. The co-signer's name will be listed on the rental agreement and will be included in the application process. Many first-time renters will be required to have a co-signer if they have not already established credit in their own name.

Landlord/Owner. The person(s) who owns real estate and rents it to others.

Lease Rental Agreement. This is a specific type of rental agreement that is a contract between a tenant and a landlord/property management company to rent a unit for a fixed amount of time, with specific terms, and sets the rent at a specified amount. Leases are commonly 6 or 12 months. The price and terms may change at the end of the lease.

Month-to-month Rental Agreement. This is a specific type of rental agreement that is a contract between a tenant and a landlord/property management company to rent real estate for 1 month at a time. The price and the terms can change monthly.

Monthly Costs. These are the day-to-day living expenses of living on one's own; they are also known as ongoing expenses. These costs include rent, insurance (car, health, renter's, and other), utilities, cable, internet, phone, transportation, food, clothing, and any other expenses a renter incurs monthly.

Move-in Costs. These are the expenses of moving to a new place. These one-time costs will include the deposit/security fees as well as key deposits, pet deposits, cleaning fees, utility connection fees, etc. Moving costs, kitchen supplies, and other items needed to set up a place to live also fall in this category. These costs can add up to three to four times the monthly rent.

Move-in Fee. Some landlords/property management companies charge a one-time fee for an impartial inspection and photos of the unit prior to moving in. This provides protection for the renter as there is a written report and photos verifying the condition of the property at move-in. It also provides a way for the landlord/property management company to assess damage to the property when the renter leaves.

Move-in Specials. Apartment complexes sometimes offer move-in specials to attract renters. These specials can take many forms, from offering dollars off the first month's rent to free cable/internet for a year. Although

these offers can be attractive, all features, costs, and the location of the rental units need to be considered on an individual basis to know if this is truly a good deal.

Property Management Company. This is a company that rents and manages properties on behalf of landlords. The landlord pays a fee to the management company for these services.

Property Manager. This is the person who works for the management company and manages rentals. The manager shows the unit and complex, takes the application, and completes the rental agreement. This person will also be the source for answering questions and dealing with maintenance issues, such as when the oven doesn't work correctly.

Rental Agreement. This is a legally binding contract that is made between a landlord/property management company and a tenant to rent real estate. All terms and conditions relating to renting the unit should be included within the written agreement. Rental agreements are usually leases or month-to-month.

Renter/Tenant. This is someone who rents real estate property. This is the person who signs the rental agreement and is responsible for the rent as well as any damage that occurs to the property while renting it.

Security Deposit. This is an amount of money kept by the landlord/property manager during the term of the rental agreement. This may be a

fixed dollar amount or may include last month's rent, a cleaning deposit, a pet deposit, etc. It is used to protect the landlord/property manager from any damage that a renter may cause to the rental unit. It also serves as collateral for the landlord/property manager if the renter decides to leave in the middle of the rental agreement with no notice. Potential renters need to be aware of these upfront costs so they can save enough money to pay the security deposit and moving costs.

Sublease/Sublet. This is when a renter sublets (rents) the rental unit to others. The unit is kept in the name of the original renter, who also maintains responsibility for paying the rent and any damages to the unit. The person who is subleasing pays rent to the original renter. Most rental agreements specify if subleasing is allowed. Subleasing is a common practice near college campuses as the original renter will sign a lease for the year but often leaves for the summer.

Terms of the Tenancy. This is the length of time that the renter and the landlord/property manager agree to be obligated to the rental agreement.

Utilities Included/All Bills Paid. This is a rental unit that comes with utilities such as water, sewer, trash, gas and electricity included with the rent. Cable/internet may not be included. It is always important for potential renters to clarify exactly what utilities are included in the rent.



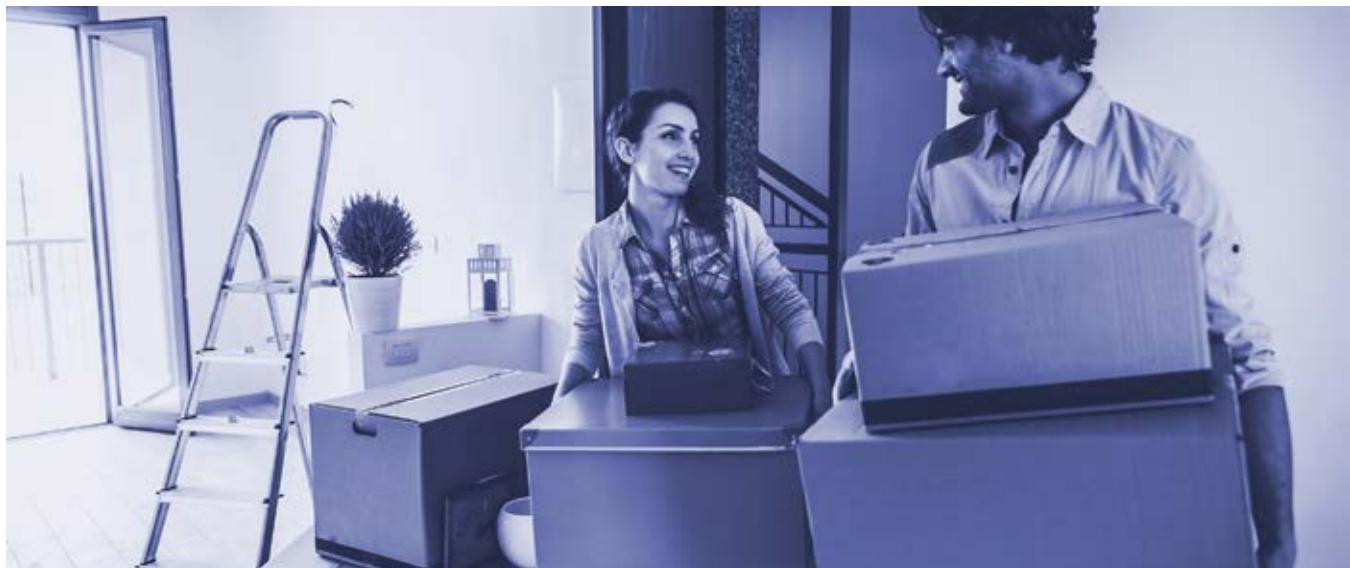
GOVERNMENT RENTAL ASSISTANCE PROGRAMS

Several rental assistance programs funded by federal and local governments are available to help provide low-income housing.

Public Housing. This is a federally funded low-income housing program through the U.S. Department of Housing and Urban Development (HUD) with the aim of providing affordable housing for limited-resource individuals and families (HUD 2020a).

Although funded at the national level, the programs are owned and managed by a local housing agency, a local non-profit organization, or a combination of the two. The rental units are usually located in complexes of apartment-type housing that meet federal standards and have income qualifications the residents must meet. Prospective renters can learn more about these programs by contacting the Public Housing Agency (PHA) in the city or community where the renters plan to live (HUD 2020b).

Section 8/Low-income Housing. Section 8 of the Housing Act of 1937 is another federal HUD program designed to provide subsidies for rental housing through private landlords on behalf of low-income households (Center on Budget and Policy Priorities 2018). Rental housing is offered at reduced rates to renters who meet low-income guidelines and cannot afford to pay market rates. The Housing Choice Voucher program, which pays for a percentage of the rent and utilities, is the largest component of Section 8 (HUD 2020c). Section 8 permits the local PHA to give the tenant a voucher that says the government will subsidize the rent payment. The tenant then finds their own rental.



Section 8 vouchers may be project based or tenant based. Project based refers to a specific apartment complex (sometimes referred to as public housing). Tenant based is when the tenant is free to choose a unit in the private sector anywhere in the United States where a PHA operates a Section 8 program. Under the voucher program, renters with a voucher find and rent a unit and pay a portion of the rent. Most renters pay 30 percent of their adjusted income to the landlord/property management agent. The balance of the rent is paid by the PHA. The adjusted income is determined by the median income for the area. In general, the household income of those receiving vouchers may not exceed 50 percent of the median income for the county or metropolitan area where the renter will be living. Median income levels are published by HUD and vary by location (Harris 2015).

The federal government also monitors the cost of housing in all areas and assigns a Fair Market Rent (FMR), which is the rent plus utilities for medium-quality apartments of different sizes in communities across the country. Since rental rates vary in different communities, the value of the FMR varies from community to community. The landlords who participate in Section 8 cannot charge tenants more than a reasonable rent and cannot accept additional payments outside the rental agreement. Since landlords are not required to participate in Section 8, some will not accept Section 8 vouchers.

Regardless of the type of voucher, all Section 8 subsidized units must meet the HUD's Housing Quality Standards. This ensures that the renter has a healthy and safe place to live. All private rentals must pass an inspection to ensure that the property meets the Housing Quality Standards established by HUD. For more information on public housing and the voucher program, see https://www.hud.gov/topics/rental_assistance/phprog and https://www.hud.gov/program_offices/public_indian_housing/programs/hcv/about/fact_sheet.

Applying for Rental Assistance Programs. Individuals can contact their local PHA or go to its website to learn about income requirements and to apply for public housing or Section 8 housing. Each PHA has a system for accepting applications and can provide information for applying. The PHA will provide information on the waiting list for the local area. There are often long waiting lists, sometimes several years. But, getting on the wait list is the first step for qualified applicants to be considered for these lower-priced rentals. Young adults who think they may qualify for Section 8 can visit the PHA where they want to live in person or through the website to obtain more information and complete an application.





Rent Control: Some communities have established rent control laws. These laws govern how much and how often rental rates can be increased locally. The intent of these laws is to keep rents affordable. If a rental unit is covered by rent control laws, the landlord/property manager cannot arbitrarily increase the rent each time the lease comes up for renewal. City and county governments can provide information about any rent control laws in their jurisdictions.

TEEN AND YOUNG ADULT HOMELESSNESS

Research indicates that there are more than one million homeless 12-to 22-year-olds in the United States (Congressional Research Service 2013). Teens and young adults may become homeless for a wide range of reasons. Regardless of the reason, homeless teens and young adults need assistance from caring individuals to find and retain safe housing. Here are some organizations and agencies that may be able to provide assistance:

- The Department of Social Services (DSS) through county and/or city governments may be able to provide immediate short-term housing assistance, such as a hotel room. Additionally, DSS can provide other assistance to the homeless, ranging from transportation vouchers and food to showering facilities and other services. They often can make appropriate referrals to other local organizations for additional support.
- Many colleges have responded to the need to provide services for homeless students. Some campuses offer temporary emergency housing for students, as well as access to student food pantries or vouchers for on-campus meals. Additionally, students under the age of 22 who are homeless can fill out the Free Application for Federal Student Aid (FASFA) without including parental information. In this case, students must note in the application each year that they are in the “special circumstances” category.
- Veterans can contact the U.S. Department of Veterans Affairs, which may be able to provide assistance with housing, health care, and referrals with crisis intervention.
- Many communities in the United States utilize a free phone consultation system called 2-1-1. This toll-free call can connect callers to a community resource specialist who can provide information about housing, health care, food programs, mental wellness, and more.

- The National Coalition for the Homeless, a national non-profit organization, can help identify local housing assistance resources. They can be contacted on their website or by calling (202) 462-4822.

CHOOSING A PLACE TO LIVE

Regardless of why a person is planning to rent or where they may want to live, choosing a place to live is a big decision. Some young adults will have the community they want to live in determined by the reason they are moving. If they are moving for a new job or a school, they will probably try to relocate close to where they work or attend classes. If they are moving for independence or a new relationship, they may have more rental options.

The location where they live will probably be based on what they can afford. Most people want to live in as safe and comfortable a place as finances will allow. Another important consideration when selecting a new place is transportation needs. If public transportation is going to be a major source of transit, finding a location convenient to the bus, train, subway, or other form of public transportation will be a priority. A good rule of thumb for young adults is to try to find a place close to where they go on a regular basis, or within a reasonable commuting time and distance.

Other factors to consider when choosing a place include

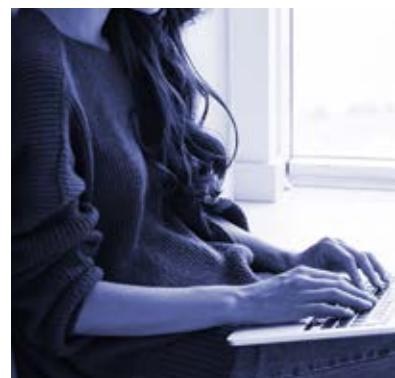
- Do they want a furnished or unfurnished place?
- Will they be having guests and if so are there policies regarding guests?
- Is parking available? Is there a fee for parking?
- How noisy is it in the unit with the windows open?

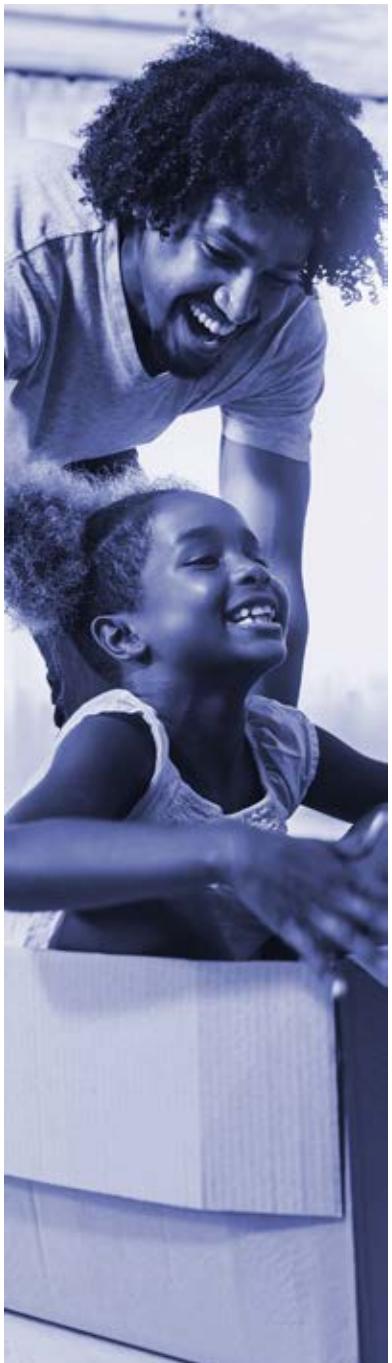
Most young adults who will be living on their own for the first time will probably be looking for a rental (RentLingo.com 2017b).

Available rental options may include the following:

- **Apartments.** An apartment is a self-contained housing unit that occupies a part of a building. There may be two units or any number of units in an apartment complex. Apartment complexes may include amenities such as a pool, workout room, laundry, children's playground, etc.
- **Studio apartments.** This is the most basic apartment unit. It usually combines the bedroom and living area in one space with a small separate bath. A closet and small kitchen may be included in the unit.

Once young adults begin looking at housing options, they will most likely be tempted to look at options that cost more than they can afford. Encouraging them to only look at housing options that they can truly afford will help them be more satisfied and financially successful when they move into their own place.





- **Condominiums.** These are housing units that share common walls. Commonly referred to as condos, they may come with some advantages like a garage and a small lawn. There may be common areas available, such as a swimming pool, workout area, community room, barbecue area, playground, etc. There is usually a homeowner's association (HOA) that has rules that must be observed. Reviewing these rules prior to renting will help potential renters know the rules and regulations and avoid conflicts later.
- **Townhomes or townhouses.** These are two- or three-story units similar to condominiums and usually come with the same advantages and restrictions as condominiums. They often share one or more common walls and typically have a front yard and/or backyard.
- **Room in a house.** This can be a single room in a house where a renter shares the house with the owners, or a room in a house that is rented and the renter shares the house with other renters. One person or family may rent the house or a group of individuals may go in together to rent and share the house. Important questions to ask include: Is use of the kitchen included? Is the bathroom for the room private or shared? What are the house rules? Who pays for the utilities?
- **Houses.** These are single-family structures that typically have a yard and do not share common walls with other units. When renting a house, it is important to know what expenses the landlord pays and what the renter must pay. Are all the utilities included, just some, or none? Who is responsible for taking care of the lawn? Are window coverings included in the unit? Who pays for trash service? Is parking available on-site and how many cars are allowed? Are there street parking restrictions?
- **Mobile homes.** These are manufactured housing units that may resemble trailers. They are often placed on a foundation and intended as permanent (non-mobile) living quarters. As with other types of housing units, renters need to clarify who pays the utilities and what parking is available. It is important to ask if the mobile home is parked on a space that is rented from a mobile home park association or other common group. If so, it is important to ask whether or not the rent quoted includes the space rental and HOA dues. Look at any rules that apply to the HOA prior to renting to avoid conflicts later.

Each type of rental will have pros and cons. This chart highlights a few of the major pros and cons of each rental option.

PROS AND CONS OF DIFFERENT TYPES OF RENTALS

Type of Rental	Pros	Cons
Apartment	Utilities may be included in rent May have amenities such as pool, spa, laundry, community room, etc. Procedures in place for repairs and maintenance	Neighbors may be noisy May be restrictions on decorating, parking, pets, guests, noise, etc. If one unit in building has pests (i.e., insects, rodents), the other units may be affected
Studio Apartment	Small size means less furniture and less cleaning required May encourage more outdoor time due to small size Usually less expensive	Existing furniture and belongings may not fit May be too small to have guests over Limited storage space
Condominium	Complex may have more amenities than apartment or studio May have a small private outdoor living space May be rented from individual landlord rather than property management company	Rent may be higher due to HOA fees Need to comply with both landlord and HOA restrictions Landlord may not have experience in property management
House	May be larger than other types of rentals More likely to allow pets More privacy, since house is not connected to other residences May have more room for having guests May allow for several unrelated individuals to rent together	Larger home means higher utility costs More to clean and maintain May be required to maintain yard More furniture and appliances needed Possible problem if not all roommates pay their share of rent and utilities
Room in a House	One of the least expensive options May come furnished May include utilities May know landlord personally	Less privacy May not have private bathroom May not have full access to kitchen, community areas, or outdoor spaces Must follow rules set by landlord
Mobile Home	May be in a community, which can increase the feeling of safety and community More privacy than living in a multi-unit building May offer amenities like private parking area, public and private outdoor space, pool, etc.	If located in mobile home park, may be park fees and rules for pets, noise, parking, etc. Probably responsible for some or all utilities May need to provide own furniture and appliances

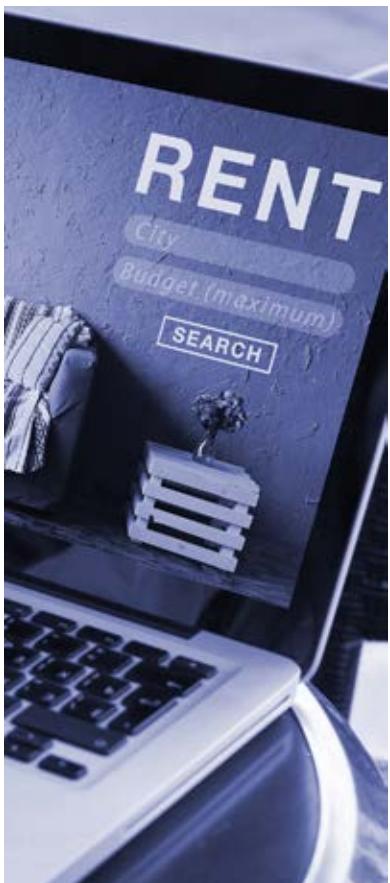
Where to Search for Rentals

- online
- property management company
- newspaper
- bulletin boards
- college housing office
- family and friends

SEARCHING FOR A RENTAL

Several options are available for identifying available rentals. Probably the most common option is to do an online search of classified ads, real estate sites, social network sites, and community blogs. Another option may be to use a property management company. These companies have listings of available rentals that they manage. Although less common today, newspaper classifieds and community bulletin boards may also be sources of available rentals. For college students, checking with college housing staff can be helpful in identifying rentals close to campus and housing complexes that are designed for students. Family and friends may also be a source of information on rentals in the areas where they live ([Kiplinger.com](#) 2013).

Young adults may not be familiar with property management companies and how they work. These companies manage rental real estate for landlords. The advantages of using a property management company is that applicants pay for only one application fee and one credit check fee to be considered for all the rentals that a property management company has available. This can save applicants a lot of money during the rental application process. A possible disadvantage is that rent may be a little higher for these rentals. The landlord pays fees to the property management company to find reliable tenants, collect rents, and maintain the properties. These fees may be passed on to renters through higher rents.



When searching for a rental, taking time to get to know the different parts of a community will help young adults identify the pros and cons of each area and determine which locations will be best for their needs and wants. Understanding rental options will also help young adults know what type of housing to look for and what to avoid.

Young adults should be encouraged to ask questions and thoroughly check out any rental of interest to ensure they commit to a rental that is right for them. Rushing into a rental decision can result in moving into a place that is not suitable for their needs. Renters probably do not want to find out after moving in that there are major problems with the unit—such as the heater not working or the neighbor's dog barking all night. Options for moving out of a rental that is not right can be costly, both emotionally and financially.

Before looking for a rental, young adults can prepare by deciding on the features that are most important to them in a place to live (Harris 2015; Pestalozzi 2016). Evaluate features of each rental unit by using a rental checklist such as those provided in this leader's guide (Activity Five, Handouts 11 and 12) on pp. 80-85. Some tips to consider include the following:

- Evaluate the neighborhood. Does it feel and appear to be safe and look well taken care of? Visit during the day and at night, as neighborhoods can change with the time of day. Check for adequate night lighting, safe parking areas, safe walking paths, crime statistics for the area, etc. Drive around the neighborhood and look at other rental properties to see how well they are maintained.
- Pay close attention to the potential unit and/or complex. Visit it during the day when it is easier to see the features as well as any problems such as dirt, marks, or stains. Revisit at night to be sure the area is well lit and there is ample lighting in and around the unit.
- Take notes when looking at neighborhoods and units. Ask permission to take pictures of any units that are being considered. If looking at more than two options, notes and pictures will help young adults remember each place in more details.
- It is best to look at the exact unit that will be rented. If that unit is not available, wait until it can be seen before signing the rental agreement.
- Ask the landlord/property manager how emergencies are handled and how reported crimes or other incidents are shared with the tenants.
- Once a unit is identified, meet the potential neighbors. Ask them about the area, the landlord/property manager, and their experiences. Would they recommend renting in their complex or the neighborhood? The answers can provide valuable information before making a final decision.
- Always sleep on the decision. The mind will process the facts during sleep and help the renter make a better decision. What looked good one day may prove to be not acceptable after taking some time to evaluate all the options against needs.

How much should be paid for rent and utilities? A common rule of thumb often quoted is no more than 30 percent of income after taxes. While this guideline can be used, it often is not reasonable in urban and higher-cost areas.





INTERVIEWING FOR A RENTAL

A rental interview is a two-way street. It is an opportunity for young adults to view potential places to live and to determine whether or not units meet their most important housing needs. It is also an opportunity for landlords/property managers to get acquainted with potential renters and determine who will be a good match for the available units.

In some areas, rentals are in high demand and first-time renters may have a hard time competing with others who have rental experience. Young adults can increase their chances of being selected for a rental by being prepared. The following includes tips for young adults to prepare for a rental interview and to give a good first impression with the landlord/property manager who interviews them:

- Make an appointment and arrive on time—this will show responsibility and punctuality.
- Dress on the nicer side—regardless of the style, try to wear something that helps present a professional appearance. Cleanliness is also important.
- Greet the person doing the interview by name. If possible, shake hands and have good eye contact.
- Be honest during the interview and on the application. Providing false information can lead to being denied the rental, costly landlord-tenant problems, and/or eviction after the renter moves in.
- Bring proof of income, such as a pay stub or a letter from your employer. For applicants starting a new job, bring a letter from the employer stating the position with the company, starting salary, and starting date.
- Have government identification. Acceptable identification includes a driver's license, state-issued ID, passport, or visa and documents provided by the applicant's embassy.
- Bring employment history. If available, provide 3 to 5 years of work history for applicants who have worked. To make it easy to complete the application, applicants can bring a list of employers, including the name and address of each company, job title, dates employed, and supervisor's name(s) and contact information.
- For applicants going to school, bring a letter from the school providing information about grants, scholarships, and loans.
- If a co-signer is required, bring that person along. The landlord/property manager will want to meet the co-signer and will require personal information from them to complete the application. Co-signers are usually required for first-time

renters, renters with low credit scores, renters without a job history, renters who just started a new job, and renters who are students.

- Bring one or two letters of reference from people who are not related to any of the applicants.
- Bring a checklist to make notes about each place. (See sample checklists on pp. [80-85](#).)
- Ask if pictures can be taken to help remember the rental unit.
- Ask questions to understand the area, costs, and policies.
- If the unit is one that will be seriously considered by the applicant, ask about the process and costs for filling out an application.
- At the end, thank the person who conducted the interview—if possible shake hands and maintain good eye contact.

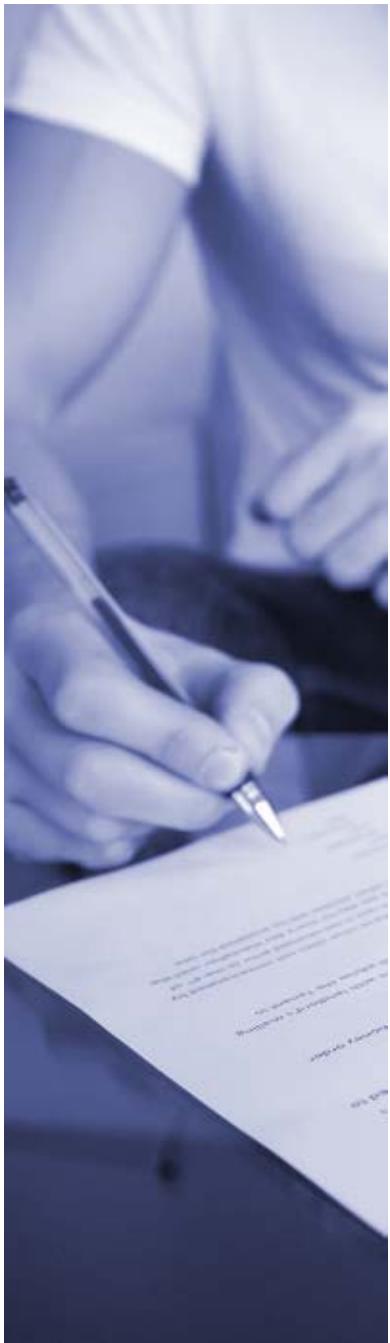
BEING SELECTED OR NOT SELECTED FOR A RENTAL

Waiting to hear whether or not a rental application was accepted can be stressful for young adults who are first-time applicants. It may take several days for a landlord or property manager to decide who will be the best tenant for the rental unit. It is acceptable for applicants to follow up with the landlord or property manager once while waiting to hear. This could be in the form of an email, phone call, or text stating their continued interest in the rental. However, contacting the landlord or property manager several times could be perceived as being pushy or bothersome to the person making the decision.

During the waiting period, it is a good idea for first-time applicants to continue their search for a rental. This will help them know what else is available in case they are not selected for their first choice.

First-time applicants will probably be competing with applicants who have previous rental experiences, so first-time applicants may find it harder to be selected for a rental. After all, landlords and property managers want to rent to people who have a good rental history. If young adults learn that they did not get the rental they applied for, responding to the news in a respectful manner will leave a good impression with the landlord or property manager. It is a good idea to thank the person contacting them for the notification and express an interest should a similar unit become available. This might be an opportune time to ask how they could strengthen their application for future units.





This is also a time for first-time applicants to be aware of what rights are protected by the Fair Housing Act. The Fair Housing Act is a federal law that prevents discrimination when renting, buying, or selling housing. This law prohibits discrimination for any arbitrary factor that is not related to the ability of the renter/buyer/seller to pay the housing costs. Arbitrary factors include race, color, ancestry, national origin, religion, sex, disability, marital status, familial status, source of income, sexual orientation, or age. **However, this law does not prevent a landlord or property manager from selecting an applicant with rental experience over an applicant with no rental experience.**

Hopefully, the hard work of identifying a rental that meets their needs will pay off for young adults who are first-time applicants. When they hear that they have been accepted for the rental, again they should present themselves in a respectful manner by thanking the caller and asking questions that will help them understand the next steps needed to secure the rental. Questions about the timeline for completing the rental agreement, what forms of payments are acceptable to secure the unit, and the expected move-in date will help the landlord or property manager work toward successfully moving the applicant into the unit.

THE RENTAL AGREEMENT

Probably one of the first things that a landlord or property manager will want the successful applicant to do is to complete a rental agreement. A rental agreement is a contract between the renter and the landlord/property management company. It spells out many of the expectations of the renter. The rental agreement should be read carefully as this is a legally binding contract.

The two major types of rental agreements are a month-to-month agreement and a lease. The basic difference is how long the contract is in effect and how soon the rent can be increased. There are pros and cons to each type of rental agreement:

- A month-to-month rental agreement is a contract that is only for a month at a time. This means the renter can move out with just a short notice—usually a month. It also means the rent can be increased with only a short notice—usually a month. And it means that the renter can be asked to move out with just a month's notice.

- A lease is a contract for a longer period, such as 6 months or a year. During the lease period, the rent cannot be increased. However, at the end of the period, the rent can be increased. Neither the renter nor the landlord/property manager is required to renew the lease when it expires; but both are required to give a certain amount of notice if the lease is not being renewed—such as 30 days before the lease ends. A lease will probably have extra fees the tenant must pay if the lease is broken—in other words, if a tenant wants to move out before the lease has expired there will be financial costs.

ROOMMATE VS. No ROOMMATE

Part of the decision to find a place of one's own includes the consideration of having a roommate or roommates. Some young adults will already know the answer to this question. They may be moving for a relationship, so there will be another person living with them. Others want the experience of living with friends. When renting a room in a house, the situation comes with others sharing the space. When living in college dorms, students may request a specific roommate(s) or the school housing department may assign a roommate(s).

For some, the only way it is financially feasible to move away from home and live on their own is to have roommates. Others may know from the start that they will be living by themselves. If someone is moving to another city for a job and does not know anyone, there may be fewer opportunities for sharing a place.

Regardless of the reasons, it is good to be aware of the pros and cons of both living alone and having roommates. Here are a few of the advantages and disadvantages of living alone or with others.



	Advantages	Disadvantages
Living Alone	Make all the rules No disagreements Set the place up as wanted	Pay all the bills Can be lonely Do all the housekeeping
Roommates	Might afford a nicer place May build friendships Learn to get along	Landlord must approve everyone Lack of privacy May disagree



Deciding to live alone or have roommates is a big decision. Carefully considering roommate options based on personal and mutual needs will help young adults make the best decision (Pestalozzi 2016).

SUMMARY

The idea of living on one's own is exciting, but young adults may feel a bit overwhelmed with all the decisions that need to be made. Helping them to understand what to expect as they look for new housing, assess their needs and wants, and be prepared with all the information before looking for rentals can help to make it a positive experience. Here are some tips to help ease the stress of finding that perfect place (Kiplinger.com 2013):

- 1. Figure out the housing budget.** Knowing the bottom line is a good starting point for determining the type of place to look for. Additional information on budgeting is included in the [Money Talks Living on My Own module, Unit 2—Can I Afford to Live on My Own? leader's guide](#).
- 2. Separate the must-haves from the nice-to-haves.** Make a list of what is needed versus what is wanted. The must-have category might include a safe place to live and access to public transportation, while the nice-to-have category might be a parking space or a workout room on-site.
- 3. Start the search online.** Use websites with rental postings and be sure to use friends, co-workers, and other social networks as well.
- 4. Continue the search in person.** If moving locally, visit different neighborhoods and areas that seem desirable. If moving to another city, try to visit the city prior to deciding where to live.
- 5. Ask questions—lots of questions.** Find out about utilities, amenities, policies, pets, smoking, guests, etc.
- 6. Be prepared.** Have references ready and all information that is needed to complete an application prior to looking at rentals.

Living on one's own can be an exciting challenge regardless of age or situation. Having the knowledge and skills required to live successfully on their own allows young adults to grow and enjoy the experience. There is a tremendous freedom in being a responsible person. Knowing how to maneuver through this new world of living on their own allows them to maximize the experience, enjoy their new situation, and thrive.

GLOSSARY

Affordable housing. Reduced-rent programs available for individuals and families classified as limited income based on government (HUD) guidelines. The income guidelines vary by location and are used to determine eligibility. People who meet the eligibility guidelines for their community may qualify for affordable housing programs such as Section 8 and Public Housing.

Amenities. Features that make a rental more acceptable or desirable, such as on-site laundry facilities or covered parking.

Apartment. A self-contained housing unit that occupies a part of a building. There may be two or more units in a building.

Application costs. Fees potential renters pay to apply for a rental. Fees include processing the application, credit checks, and, in some cases, background checks.

Condominium. A unit in a multiple housing complex where each unit shares a common wall or walls. A homeowner's association (HOA) will normally manage the rules and regulations for the complex.

Co-signer. Someone who agrees to sign the lease and pay the rent if the renter does not pay. Co-signers are typically required for first-time renters and renters with low credit scores.

Fair Housing Act. A federal law that prohibits discrimination when renting, buying, or selling homes.

HUD. The U.S. Housing and Urban Development Agency, which provides oversight for housing legislation such as Section 8 housing.

Landlord. Someone who owns real estate and rents it to others.

Lease rental agreement. A contract between a tenant and a landlord/property management company to rent real estate for a fixed amount of time with specific terms and at a fixed rental rate.

Mobile home. Manufactured housing units that may resemble trailers. They are parked in one place and used as permanent living quarters.

Month-to-month rental agreement. A contract between a tenant and a landlord/property management company to rent real estate for a month at a time. The price and terms can be changed monthly.

Monthly costs. Day-to-day living expenses, also known as ongoing expenses. These costs include rent, renter's insurance, utilities, transportation, food, etc.

Move-in costs. Expenses for moving to a new place. These can include first and last month's rent, security deposit, cleaning deposit, key deposit, pet deposit, utility connection fees, moving costs, furniture, kitchen supplies, etc.

Move-in fee. A one-time fee for an impartial inspection and photos of the unit prior to moving in. It protects the renters against false damage claims by the landlord and the landlord from damage caused by the renter.

Property management company. A company that rents and manages properties for landlords. The landlord pays a fee to the management company for these services.

Property manager. Someone who manages real estate rental property for a landlord.

Public Housing. A federally funded U.S. Housing and Urban Development (HUD) program that provides subsidized rental housing for low-income individuals and families. These publicly owned rentals are usually multi-unit complexes.

Rent control. Local and state laws that regulate how much and how often rent can be increased. Laws may vary by city, county, and state, and by type of rental. Not all communities have rent control laws.

Rental agreement. A legally binding contract that is made between a landlord/property management company and renters to rent real estate. This document includes the terms and conditions related to renting the unit. Rental agreements are either leases or month-to-month contracts.

Rental checklist. A form potential renters may use when viewing a specific unit to note the features, conditions, and concerns. It can be used to compare two or more rental units.

Renter/tenant. Someone who rents real estate property.

Room in a house. A single room in a house that is rented. The tenant usually shares the rest of the house with the owners or others. Access to a kitchen or common areas may or may not be included.

Section 8/low-income housing. A U.S. Housing and Urban Development (HUD) voucher program that provides subsidies for rental housing available to those who meet HUD's low-income guidelines.

Security deposit. A fixed amount of money kept by the landlord/property manager during the term of the rental agreement to be used if the renter damages the property or leaves before the lease is up.

Single-family home. A free-standing house that typically has a yard.

Studio apartment. Basic apartment unit that combines a bedroom and the living area in one small space with a separate bath. There may be a kitchen and/or closet as part of the space.

Sublease/sublet. When the original renters continue to rent the unit and are responsible for all rent and damages, but they do not live in the unit. Instead, they rent it to others who pay rent to the original renters.

Terms of tenancy. Length of time the renter and landlord/property manager agree to be obligated to the rental agreement.

Utilities included/all bills paid. The landlord pays for the utilities. Utilities may include water, sewer, trash, gas, and electricity. Internet/cable may or may not be included.

ADDITIONAL RESOURCES

Consumer Financial Protection Bureau is a federal government agency that ensures banks, lenders, and other financial companies treat consumers fairly while providing impartial answers to hundreds of financial questions. <https://www.consumerfinance.gov/>.

Los Angeles County Department of Consumer and Business Affairs offers tips on landlord/tenant rights and responsibilities. <http://dcba.lacounty.gov/consumer-protection/>. (Check for a similar website/resource in your community.)

Money Talks is a financial literacy website developed by the University of California Cooperative Extension for teens and young adults. Participant guides are available in both English and Spanish. Topics include simple ways to save, money matters, car buying, food buying, banking, credit, and finding a job. Educators and leaders can access the participant guides as well as the leader's guides, which include background information, lesson plans, and activities. UCCE *Money Talks* website, <http://moneytalks.ucanr.edu>.

National Endowment for Financial Education has a website called “On Your Own.” It includes tips on credit, paying for college, contracts, and moving out on your own. <https://www.onyourown.org/>.

U.S. Department of Housing and Urban Development (HUD) provides information about renting and rental assistance programs or subsidized housing in a community. To find a local Public Housing Agency (PHA) go to https://www.hud.gov/program_offices/public_indian_housing/pha/contacts. To locate a housing counseling agency, visit https://www.hud.gov/topics/rental_assistance or call 800-569-4287. Learn about tenant rights and laws that provide protection for renters and landlords by state at <https://www.hud.gov/states>.

USA.gov is an official website of the United States government that is a portal to reliable, nonbiased information from various government offices. 1-844-USA-GOV1, <https://www.usa.gov/housing>.

REFERENCES

- Center on Budget and Policy Priorities. 2018. Rental assistance is effective but serves only a fraction of eligible households. <https://www.cbpp.org/sites/default/files/atoms/files/2-24-09hous-sec2.pdf>.
- Congressional Research Service. 2013. Runaway and homeless youth: Demographics and programs.
- Harris, Janice L. 2015. Choosing a place to live. College Station, Texas: Texas A&M AgriLife Extension Service, Texas A&M System. <https://fcs.tamu.edu/house-and-home/a-place-to-live/a-place-to-live-renting/choosing-a-place-to-live/>.
- [HUD] U.S. Department of Housing and Urban Development. 2020a. Public housing program. https://www.hud.gov/topics/rental_assistance/phprog.
- HUD. 2020b. Local information. https://www.hud.gov/topics/rental_assistance/local.
- HUD. 2020c. Housing choice voucher fact sheet. https://www.hud.gov/program_offices/public_indian_housing/programs/hcv/about/fact_sheet.
- Kiplinger.com. 2013. 6 steps for renting your first home. January 25. <https://www.kiplinger.com/article/real-estate/T050-C006-S001-steps-for-renting-a-home.html>.
- Pestalozzi, Tina. 2016. Life skills 101: A practical guide to leaving home and living on your own. 6th edition. Cortland, OH: Stonewood Publications.
- RentLingo.com. 2017a. RentLingo: Apartment terms. <https://www.rentlingo.com/first-time-renter-apartment-checklist/>.
- RentLingo.com. 2017b. The difference between condo and apartment. <https://rentlingo.com/condo-vs-apartment/>.

AUTHORS

KAREN VARCOE, University of California Cooperative Extension Consumer Economics Specialist Emeritus;
SHIRLEY PETERSON, University of California Cooperative Extension Advisor Emeritus; KATHERINE SOULE, Director of Cooperative Extension and Youth, Families and Communities Advisor, University of California Cooperative Extension, San Luis Obispo and Santa Barbara Counties; CONNIE COSTELLO, Community Education Specialist, University of California Cooperative Extension; PATTI WOOTEN SWANSON, University of California Cooperative Extension Advisor Emeritus; DERRICK ROBINSON, Academic Coordinator, University of California, Youth, Families, and Communities, Money Talks Program; the MONEY TALKS WORKGROUP; and KERRY DECKER, Graphic Designer.

To order or obtain UC ANR publications and other products, visit the UC ANR online catalog at <http://anrcatalog.ucanr.edu/> or phone 1-800-994-8849. Direct inquiries to

UC Agriculture and Natural Resources
Publishing
2801 Second Street
Davis, CA 95618
Telephone 1-800-994-8849
E-mail: anrcatalog@ucanr.edu

©2020 The Regents of the University of California. This work is licensed under the Creative Commons Attribution-NonCommercial-NoDerivatives 4.0 International License. To view a copy of this license, visit <http://creativecommons.org/licenses/by-nc-nd/4.0/> or send a letter to Creative Commons, PO Box 1866, Mountain View, CA 94042, USA.

Publication 8664

ISBN-13: 978-1-62711-090-7
<https://doi.org/10.3733/ucanr.8664>

The University of California, Division of Agriculture and Natural Resources (UC ANR) prohibits discrimination against or harassment of any person in any of its programs or activities on the basis of race, color, national origin, religion, sex, gender, gender expression, gender identity, pregnancy (which includes pregnancy, childbirth, and medical conditions related to pregnancy or childbirth), physical or mental disability, medical condition (cancer-related or genetic characteristics), genetic information (including family medical history), ancestry, marital status, age, sexual orientation, citizenship, status as a protected veteran or service in the uniformed services (as defined by the Uniformed Services Employment and Reemployment Rights Act of 1994 [USERRA]), as well as state military and naval service.

UC ANR policy prohibits retaliation against any employee or person in any of its programs or activities for bringing a complaint of discrimination or harassment. UC ANR policy also prohibits retaliation against a person who assists someone with a complaint of discrimination or harassment, or participates in any manner in an investigation or resolution of a complaint of discrimination or harassment. Retaliation includes threats, intimidation, reprisals, and/or adverse actions related to any of its programs or activities.

UC ANR is an Equal Opportunity/Affirmative Action Employer. All qualified applicants will receive consideration for employment and/or participation in any of its programs or activities without regard to race, color, religion, sex, national origin, disability, age or protected veteran status.

University policy is intended to be consistent with the provisions of applicable State and Federal laws.

Inquiries regarding the University's equal employment opportunity policies may be directed to: Affirmative Action Contact and Title IX Officer, University of California, Agriculture and Natural Resources, 2801 Second Street, Davis, CA 95618, (530) 750-1343. Email: titleixdiscrimination@ucanr.edu. Website: http://ucanr.edu/sites/anrstaff/Diversity/Affirmative_Action/.

An electronic copy of this publication can be found at the UC ANR catalog website, <http://anrcatalog.ucanr.edu/>.



This publication has been anonymously peer reviewed for technical accuracy by University of California scientists and other qualified professionals. This review process was managed by UC ANR Associate Editor for 4-H Youth Development Kendra Lewis.

web-X/20-HW/SO

Activity One

Why Do I Want to Live on My Own?

Estimated Activity Time: Two 45-minute sessions

In this activity, participants investigate why they would like to live on their own and important items to consider when looking for their first place. This activity is divided into two sessions.

In Session 1, participants identify the reasons they want to live on their own for the first time. They complete a questionnaire to assist them in thinking about the when, where, and why of living on their own. They consider where to live based on their needs and why they are looking for a place of their own. They are also provided a survey to interview current renters prior to beginning Session 2. **In Session 2**, they report on the results of the survey interviews and brainstorm ways to avoid any rental problems experienced by the survey respondents. As an option, participants may design posters or flyers depicting how first-time renters can avoid common renter problems.

LEARNING OBJECTIVES

Participants will...

- identify reasons why they want to live on their own.
- evaluate how prepared they are to start living on their own.
- discuss the location for a first place based on their needs.
- identify the pros and cons of living on their own.
- analyze options for avoiding rental problems.

GETTING READY CHECKLIST

Session 1

- Read through the entire activity before presenting it.
- Set up equipment to project visuals.
- Visual 1—*Why Live on Your Own?*
- Visual 2—*Things to Consider*
- *I Want My Own Place! What Should I Know?* participant guide—one per participant
- Handout 1—*Location Considerations for My First Place*—copy one per participant
- Handout 2—*The Rental Experience Survey*—copy two per participant

Session 2

- Set up board, poster, or electronic equipment to make and display list
- Optional—computers/tablets/cell phones and printers or poster board, paper, and markers for making flyers or posters.

SUPPLIES NEEDED

Session 1

- Visual 1—*Why Live on Your Own?*
- Visual 2—*Things to Consider*
- Equipment to project visuals
- *I Want My Own Place! What Should I Know?* participant guide
- Handout 1—*Location Considerations for My First Place*
- Handout 2—*The Rental Experience Survey*

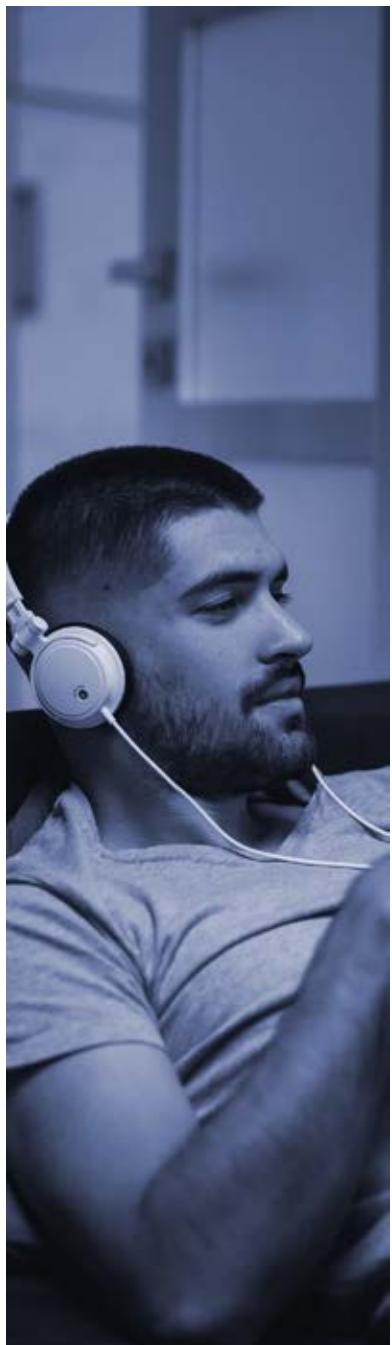
Session 2

- A form of writing board, poster, or computer/tablet for making a list
- Markers for writing the list (if board or poster is used)
- Electronic projection equipment to project list (if computer is used)
- Optional—computers/tablets/cell phones and printers or poster board, paper, and markers for making flyers or posters.

DOING THE ACTIVITY

Session 1

1. Begin the activity by asking participants
 - Why would young adults want to live on their own?Once participants have offered their thoughts, display **Visual 1—Why Live on Your Own?** and acknowledge that there are many reasons why young adults would like to get their first place. Provide an overview of **Visual 1** by reviewing the *Living on One's Own* section on pp. 3-5 of the Background Information in this leader's guide.
2. Engage participants to think through the pros and cons of living on their own by asking
 - What are the advantages of living on your own?
 - What the disadvantages of living on your own?
 - Do you believe there are more advantages or more disadvantages to living on your own? Please explain.
3. Distribute the *I Want My Own Place! What Should I Know?* participant guide. To help participants get a sense of why they personally would consider moving to a place of their own and how ready they are to live on their own, ask them to complete the *I'm Thinking About Living on My Own* questionnaire on p. 3 in the participant guide. This questionnaire will assist them in considering when, where, and why they want to live on their own. Once the questionnaires are completed, ask
 - What questions were easy for you to complete?
 - Why were these easy to respond to?
 - What questions did you find challenging to complete?
 - Why were these questions challenging to answer?Acknowledge their answers and summarize by stating that there are a lot of considerations when choosing a first place to live independently.
4. Display **Visual 2—Things to Consider**. Discuss scenarios in *Pros and Cons of Living on One's Own* on pp. 4-5 of the Background Information in this leader's guide. This will help participants identify some of the many considerations in getting a first place.
5. Expanding on the previous discussion, explain that identifying a location that meets their needs for moving is an important part of the plan. This includes knowing all the reasons they have for



living on their own, as well as what they expect their daily lives will be like as independent renters. Explain that knowing what they need to be close to (work, school, bus stop, etc.), where they will be going, and what they will be doing on a regular basis can guide them in making informed decisions about the services and facilities they will want to be close to.

6. In the *I'm Thinking About Living on My Own* questionnaire, participants already listed their top two reasons for wanting to live on their own. However, there are probably several more reasons why they are considering their own place. Have participants think about **all** the reasons they want to live on their own, by completing the *Why Am I Moving On?* survey on p. 4 of the *I Want My Own Place! What Should I Know?* participant guide.
7. Once the surveys are completed, help participants further understand the importance of the rental location by reviewing the *What Location Is Best?* section on p. 5 in the *I Want My Own Place! What Should I Know?* participant guide.
8. Now that participants understand the importance of finding a location that meets their needs, allow them to discuss options for where they might live on their own. Divide the group into small groups of two or three people. In the small groups, one person starts by explaining in 2 to 3 minutes the reasons for wanting to live on their own, as well as what they will be doing and where they will be going on a regular basis. As this person speaks, the others in the small group listen and start to think about what the speaker might consider in regards to location. Once the speaker has explained their situation, the other small group members offer ideas about what to consider regarding a location to live. As the small group members provide feedback, the speaker can list the recommended location ideas on **Handout 1—Location Considerations for My First Place**. Repeat this process so everyone in the small groups has a chance to receive recommendations for locations that could meet their needs when they move out.
9. Summarize this activity by acknowledging the importance of making a plan now for living on their own and how it will help each person make the best choice regarding location when the time comes to get that first place.
10. One way to learn more about how to plan for a first place is to talk to others who are renting now or have rented in the past. Explain that this process will give a glimpse of what it is like to live on one's own. Provide each participant with two copies of **Handout 2—The Rental Experience Survey**. Ask them to use these surveys to interview two people outside of class. They should interview





people who are current renters or have recently rented. If possible, ask them to interview other young adults who are renters, as their experiences may be similar to what first-time renters might experience. However, any experienced renter can provide insight into the process. Ask participants to bring the completed surveys to the next class and be prepared to give a 2- or 3-minute presentation on what they learned from the interviews.

Session 2

1. Welcome participants back and summarize the previous class discussion about important considerations when deciding to move out on their own. This class will continue that discussion by learning from the experiences of current renters who are living on their own.
2. Begin the process by inviting each participant to provide a 2- or 3-minute summary of what was learned from the interviews they conducted using **Handout 2—The Rental Experience Survey**. Encourage them to also share how this information might impact their plans for living on their own.
3. As participants are providing their overviews, make a list that can be seen by all participants. The list will consist of the challenges survey respondents noted in their interviews.
4. When all participants have given their presentations, review the list of challenges encountered by the interviewees. Lead a brainstorming discussion on ways to avoid these problems by asking
 - Which of the problems mentioned would be most challenging for you?
 - What suggestions can you offer to avoid some of these problems before actually renting your own place?
 - If you rented a place and encountered some of these problems, what ideas do you have for trying to resolve them?
5. If time allows, divide the group into small groups of three or four people and have them develop flyers or posters that indicate how first-time renters can avoid common renter problems. Use these flyers/posters throughout the *Living on My Own* module to reinforce the need to carefully plan for living on their own.
6. Summarize the lesson by restating how important it is to learn about all aspects of living on your own and that planning can help make the experience more successful.

Why Live on Your Own?

- Job
- Independence
- Education/school
- New experience
- Relationships
- Asked to move out
- It's just time
- Other??



Things to Consider

- **Feelings and emotions**
- **When to move**
- **Location that meets needs**
- **What daily life will be like**
- **Needs (must have) vs. wants (nice to have)**
- **Money—how much?**



Handout 1

Location Considerations for My First Place

INSTRUCTIONS

Use this form to list the places that you need or want to live close to when choosing your first place. Consider what you will be doing and where you will be going regularly as you make this list.

1. _____
2. _____
3. _____
4. _____
5. _____
6. _____
7. _____
8. _____
9. _____
10. _____

Now that you know what's important to be close to when living on your own, you can use this list to guide you in finding a location to live that will meet your needs.

Handout 2

The Rental Experience Survey

Survey date: _____

INSTRUCTIONS

Using the survey questions, interview a person with rental experience who is living on their own. If possible, interview someone close to your age who is currently renting or has rented in the last 1 to 2 years.

Repeat the interview with a second renter, using a separate survey form.

Bring the completed surveys to the next class. Be prepared to give a 2- or 3-minute presentation on what you learned about being a renter and how this information will impact your plans for living on your own.

When asking for permission to interview someone, explain that

- This survey is a class project to help you learn about what it's like to live on your own and to rent a first place.
- No names will be collected and no private information will be shared.
- What they share will help young adults plan and be more successful as they move out on their own.
- You would appreciate their answers; however, they may say no to being interviewed.
- The interview should take no more than 10 minutes.

1. What is your age group? (circle one age category)
18–21 years 22–24 years 25–30 years Other _____
2. Are you currently a renter? (circle one) Yes No
If no, when did you last rent? _____
3. How long have you lived on your own? _____
4. Why did you decide to live on your own? _____
5. When you were deciding whether to live on your own, where did you get information to help you make your decisions about moving? _____
6. How did you plan for renting your first place? _____

7. What are the best things about living on your own and having your own place? _____

8. What challenges have you had with living on your own and having your own place? _____

9. Knowing what you know today, what would you have done differently in regards to living on your own and getting your first place? _____

10. What advice or words of wisdom would you give to someone like me who is thinking about getting their first place and living on their own? _____

11. Is there anything else you would like to share about living on your own? _____

Thank the person for their time and thoughts. Let them know their answers will help others plan how to get their first place.

Activity Two

Rental Terms, Programs, and Laws

Estimated Activity Time: 45- to 60-minute session

In this activity, participants investigate rental terms, programs, and laws related to renting. Participants use a matching game to review definitions for terms commonly associated with renting. They conduct online research for affordable housing programs and rent control laws in communities where they would like to live and they discuss the Fair Housing Act anti-discrimination law and how it applies to first-time renters.

GETTING READY CHECKLIST

- Read through the entire activity before presenting it.
- Research Section 8, Public Housing, local affordable housing, and rent control programs in your area and use this information to provide examples.
- Set up equipment to project visuals.
- Visual 3—*Rental Terms to Know*
- Visual 4—*Rental Assistance Programs*
- Visual 5—*Fair Housing Act*
- *I Want My Own Place! What Should I Know?* participant guide—one per participant
- Handout 3—*Rental Terms Match Game*—copy single-sided on card stock; copy one for every two participants. Cut out instructions and cut game pieces into 20 playing cards.
- Handout 4—*Affordable Housing and Rent Control Programs Worksheet*—copy one per participant



LEARNING OBJECTIVES

Participants will...

- define 10 terms related to renting a place to live.
- research affordable housing programs available in the communities where they would like to live.
- determine whether or not they are eligible for affordable housing programs.
- discuss rent control laws and why some communities enact these laws.
- investigate whether the communities where they would like to live have rent control laws.
- discuss the Fair Housing Act and its applications to first-time renters.

SUPPLIES NEEDED

- Visual 3—*Rental Terms to Know*
- Visual 4—*Rental Assistance Programs*
- Visual 5—*Fair Housing Act*
- Equipment to project visuals
- Computers/tablets or cell phones with internet connection
- *I Want My Own Place! What Should I Know?* participant guide
- Handout 3—*Rental Terms Match Game*
- Handout 4—*Affordable Housing and Rent Control Programs Worksheet*

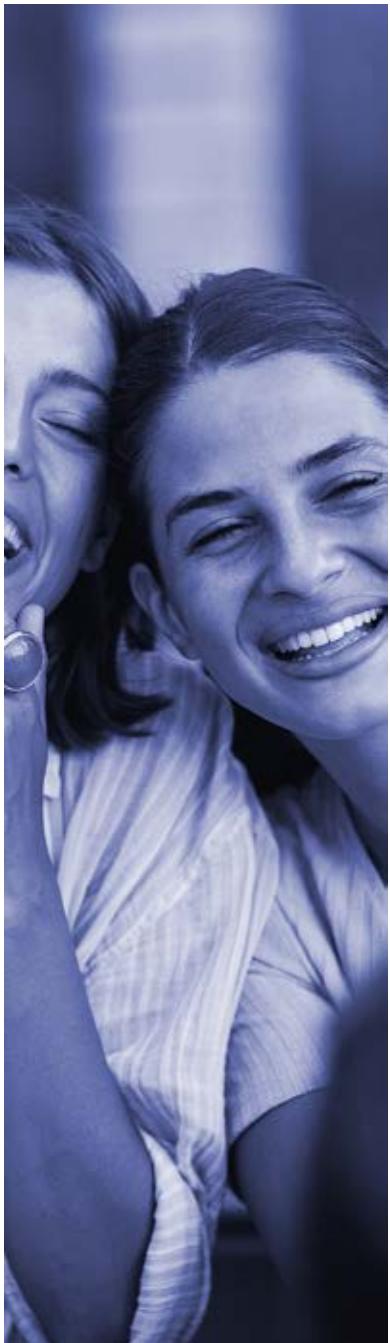


DOING THE ACTIVITY

1. Begin the activity by displaying **Visual 3—Rental Terms to Know** and explaining that there are many terms related to renting. Knowing and understanding these terms before starting to look for a rental can help in the process of getting a first rental.
2. Define and explain each term using the *Understanding Rental Terminology* section on pp. 6-7 of the Background Information in this leader's guide.
 - Renter/tenant
 - Landlord
 - Property manager
 - Property management company
 - Lease rental agreement
 - Month-to-month rental agreement
 - Application costs
 - Co-signer
 - Move-in costs
 - Monthly costs
3. To help participants understand these terms, divide the group into small groups of two. Continue to display **Visual 3—Rental Terms to Know**. Give each group the instructions and a set of playing cards for the **Handout 3—Rental Terms Match Game**. The goal of this game is to match a term with the correct definition. To play the game
 - Participants shuffle the playing cards and lay them face side down individually on a flat surface.
 - The first player turns over two of the cards. If the first player successfully matches a term to the correct definition, that player picks up the two cards and removes them from play. If the cards do not match, they are returned to the same places face down.
 - The second player takes a turn trying to make a match.
 - Players continue alternating turns and removing matched cards until all 10 words are correctly matched with their definitions.
4. Summarize the activity by asking
 - How challenging was it to match the terms and definitions?
 - How will knowing these terms help you when you start looking for a rental?

5. Display **Visual 4—Rental Assistance Programs** and explain that federal affordable rental programs and local rent control laws are designed to make housing affordable for lower-income individuals and families. Knowing about these programs and laws prior to beginning the search for a rental can help in making better decisions about renting a first place.
6. Explain the federal Section 8 and Public Housing programs using the *Government Rental Assistance Programs* section on pp. 8-9 of the Background Information in this leader's guide. Participants may also review this information on p. 6 in the *I Want My Own Place! What Should I Know?* participant guide. Rental assistance programs include
 - Public Housing
 - federally funded low-income housing program
 - managed by the local housing authority and/or local non-profit organizations
 - usually a complex of apartment-type housing
 - meets federal safety standards
 - has income qualifications
 - Section 8/Low-income Housing
 - federally funded low-income housing program
 - uses the Housing Choice Voucher program
 - provides subsidies for qualified low-income renters renting from private landlords
 - income qualifications are usually 50 percent of the medium income for the area where the program is offered
 - renters find their own housing in the community
 - renters pay a portion of the rent (usually around 30 percent), the Public Housing Authority pays the remainder of rent
 - all housing units in the program must meet federal safety standards
 - landlords decide whether or not to participate in the program
 - Local affordable housing programs
 - Additional affordable rental programs are available in some communities.
 - Contact the local Public Housing Authority and local non-profit organizations to learn about any local options and the program guidelines.





7. Continue to display **Visual 4—Rental Assistance Programs**. Using the *Rent Control* section on p. 10 of the Background Information in this leader's guide explain about local rent control laws. Participants may also review this information on p. 6 in the *I Want My Own Place! What Should I Know?* participant guide. Rent control programs
 - are locally developed by a city or county.
 - may include all rental housing in the jurisdiction or only specific types of rentals.
 - govern how often and how much rental rates can increase locally.
 - strive to keep rentals affordable.
 - prevent landlords from arbitrarily increasing the rent.
8. Provide participants an opportunity to investigate how some of these programs and laws are applicable to the communities where they want to live. Have the class divide into groups of two or three people based on where they hope to live. The goal is to group participants together who want to live in the same communities.
9. Using **Handout 4—Affordable Housing and Rent Control Programs Worksheet**, ask the small groups to investigate the options for affordable housing and rent control by using the internet and/or calling the cities/counties where they hope to live. A good place to start the research is with either the city or county housing agency websites. As time allows, have groups report their findings to the class, including the options for Section 8 housing, Public Housing, and rent control ordinances for the communities they investigated.
10. Display **Visual 5—Fair Housing Act**. Using the *Being Selected or Not Selected for a Rental* section on pp. 17-18 of the Background Information in this leader's guide, discuss the Fair Housing Act. Participants may also review this information on p. 8 in the *I Want My Own Place! What Should I Know?* participant guide. The Fair Housing Act
 - is a federal program.
 - applies to renting, buying, and selling housing.
 - prevents discrimination in housing based on several federal guidelines.
 - applies to first-time renters in the following ways:
 - protects them from discrimination in the same way as any other renters
 - **does not** offer specific protection just because someone is a first-time renter

- allows landlords to legally choose applicants with rental experience over first-time renters
11. Summarize the lesson by acknowledging there is a lot to know and learn prior to beginning a rental search. Understanding rental terms, affordable rental programs, and rent control laws can help guide decisions when looking for the right place to rent.



Rental Terms to Know

- Renter/tenant
 - Month-to-month rental agreement
- Landlord
 - Co-signer
- Property manager
 - Application costs
 - Move-in costs
- Property management company
 - Move-in costs
- Lease rental agreement
 - Monthly costs



UNIVERSITY OF CALIFORNIA
Agriculture and Natural Resources

ANR Publication 8664 | MONEY TALKS: I Want My Own Place! | Visual 3

Rental Assistance Programs

- Public housing
- Section 8/low-income housing
- Local programs
- Rent control



Fair Housing Act

Prevents Discrimination in Housing

- Race
- Color
- Ancestry
- National origin
- Religion
- Sex
- Marital/family status
- Disability
- Source of income
- Sexual orientation
- Age
- Any other arbitrary factor

No extra protection for first-time renters

Handout 3

Rental Terms Match Game

INSTRUCTIONS

The goal of this game is to match a rental term with the correct definition. Shuffle the game cards and lay them face down individually on a flat surface. The first player turns over two of the game cards. If the first player successfully matches a term to the correct definition, that player picks up the two game cards and removes them from play. If the cards do not match, they are returned to the same places face down. The second player takes a turn, turning over two cards trying to make a match. Players continue alternating turns and removing matched cards until all 10 words are correctly matched with their definitions.

Renter/Tenant

Someone who rents real estate property.

Landlord

Someone who owns real estate and rents it to others.

Property Manager

Someone who manages real estate rental property for a landlord.

Property Management Company

A company that rents and manages properties for landlords. Landlords pay a fee for these services.

Lease Rental Agreement

A contract to rent housing for more than 30 days, typically 6 to 12 months.

Month-to-month Rental Agreement

A contract to rent housing for a month at a time. The rent and terms can change monthly.

Co-signer

Someone who agrees to sign the rental agreement and pay the rent if the renter does not pay.

Application Costs

The costs that potential renters pay to apply for a rental.

Fees include processing the application, credit checks, and, in some cases, background checks.

Move-in Costs

The expenses of moving to a new place. These costs can include first and last month's rent, security deposit, cleaning deposit, key deposit, pet deposit, utility connection fees, moving costs, furniture, kitchen supplies, etc.

Monthly Costs

Day-to-day living expenses, also known as ongoing expenses.

These costs include rent, renter's insurance, utilities, transportation, food, etc.

Handout 4

Affordable Housing and Rent Control Programs Worksheet

INSTRUCTIONS

Using the internet, investigate affordable housing programs and rent control programs for the community where you would like to live when you get your first place. If the community is in a city, start with the city housing agency. If the community is located in an unincorporated area, start with the county housing agency. For information that cannot be located on the internet, try calling the housing agency to complete this worksheet.

Name of city/community where you would like to live: _____

SECTION 8 HOUSING

1. Is the program offered? Yes No
(If YES, answer the following questions. If NO, go to the next section—Public Housing.)

2. Are there rental units currently available? Yes No

a. If Yes, where are the units located? _____

b. If No, what is the expected wait time? _____

c. Is there a wait list? Yes No

If yes, how can someone be added to the wait list?

3. What are the income requirements to qualify for the program? _____

4. What other requirements must be met to qualify for the program? _____

5. How much does each rental unit cost? _____

6. What would cause someone to be terminated from the program? _____

7. How do you apply for the program? _____

8. Do you think you qualify for this program? Yes No Not sure

PUBLIC HOUSING

1. Is the program offered? Yes No
(If YES, answer the following questions. If NO, go to the next section—Other Affordable Housing Options.)

2. Are there rental units currently available? Yes No
 - a. If Yes, where are the units located? _____
 - b. If No, what is the expected wait time? _____
 - c. Is there a wait list? Yes No
If yes, how can someone be added to the wait list? _____
3. What are the income requirements to qualify for the program? _____
4. What other requirements must be met to qualify for the program? _____
5. How much does each rental unit cost? _____
6. What would cause someone to be terminated from the program? _____
7. How do you apply for the program? _____
8. Do you think you qualify for this program? Yes No Not sure

OTHER AFFORDABLE HOUSING OPTIONS

1. Are other affordable rental housing programs offered? Yes No
(If YES, answer the following questions. If NO, go to the next section—Rent Control.)
Describe the program(s): _____
2. Are there rental units currently available? Yes No
 - a. If Yes, where are the units located? _____
 - b. If No, what is the expected wait time? _____
 - c. Is there a wait list? Yes No
If yes, how can someone be added to the wait list? _____
3. What are the income requirements to qualify for the programs? _____
4. What other requirements must be met to qualify for the programs? _____
5. How much does each rental unit cost? _____
6. What would cause someone to be terminated from the programs? _____
7. How do you apply for the programs? _____
8. Do you think you qualify for the programs? Yes No Not sure

RENT CONTROL

1. Does the community have rent control laws? Yes No
(If YES, answer the following questions. If NO, the survey is complete.)
2. What type of rentals are included in the program? _____
3. What is the maximum allowed rent increase for each type of rental? _____
4. How often can the rent be increased for each type of rental? _____
5. Do first-time renters qualify for rent-controlled units? Yes No Not sure

Activity Three

PROS AND CONS OF DIFFERENT TYPES OF RENTAL UNITS

Estimated Activity Time: 45- to 60-minute session

In this activity, participants investigate six different types of rental units. They explore how the rental units are defined, then compare and contrast the pros and cons of apartments, studio apartments, condos, single-family homes, a room in someone else's home, and mobile homes. Using scenarios, participants determine the best types of rentals for the individuals and families in each scenario.

Note to leader: Since rents vary from community to community, participants may find that the rent amounts in the following scenarios are not representative of the area where they plan to live. However, participants will find that this activity will still assist them in evaluating the pros and cons of different types of rental options.

GETTING READY CHECKLIST

- Read through the entire activity before presenting it.
- Set up equipment to project visuals.
- Visual 6—*What Will You Rent?*
- Visual 7—*What Are the Pros and Cons of Each Rental Type?*
- Handout 5—*Rental Scenarios*—copy one per participant
- Handout 6—*Pros and Cons of Different Types of Rentals*—copy one per participant

LEARNING OBJECTIVES

Participants will...

- define six types of rental units.
- explore pros and cons for each type of rental unit.
- evaluate rental types using scenarios.
- explain why they chose the rental options they did for each scenario.

SUPPLIES NEEDED

- Visual 6—*What Will You Rent?*
- Visual 7—*What Are the Pros and Cons of Each Rental Type?*
- Equipment to project visuals
- Handout 5—*Rental Scenarios*
- Handout 6—*Pros and Cons of Different Types of Rentals*



DOING THE ACTIVITY

1. Begin the activity by asking participants
 - What type of home do you think your first rental will be?
 - Why do you believe this will be your first rental?Acknowledge their answers and explain that there are several types of rentals to consider when looking for a first place to live. Knowing what types of rental units are available and understanding the pros and cons of each type can help in finding a place that best meets the needs of first-time renters.
2. Display **Visual 6—What Will You Rent?** Using the *Choosing a Place to Live* section on pp. 11-12 of the Background Information in this leader's guide, define and explain the following six types of rentals:
 - a. Apartment
 - b. Studio apartment
 - c. Condominium
 - d. Single-family house
 - e. Room in a house
 - f. Mobile home



3. To help participants think about the advantages and disadvantages of each of these types of rentals, divide the class into six groups and distribute **Handout 5—Rental Scenarios** to each participant. Explain that each group will review the scenarios and determine the best rental option for each scenario.

4. Once the groups have determined the best rental option for each scenario, have each group present the answers for one of the scenarios to the entire class. Starting with Scenario A, have one group explain which rental option they chose and why it was chosen. Then invite the rest of the class to indicate if they chose the same rental option and why or why not. Continue with Scenario B and ask a different group to present the rental choice and why it was chosen. Once again invite the other groups to share if they picked the same rental option and why or why not. Repeat for the other four scenarios with a different group presenting each one.
5. Distribute **Handout 6—Pros and Cons of Different Types of Rentals**, one per participant. Display **Visual 7—What Are the Pros and Cons of Each Rental Type?** Using the *Pros and Cons of Different Types of Rentals* section on p. 13 of the Background Information in this leader's guide, summarize the pros and cons of each type of rental unit.
6. If time allows, have the six groups reconvene and review the scenarios again to determine if a different housing choice would be better, based on the new information presented on the pros and cons of different types of rentals. After a few minutes, ask the groups
 - What changes did you make to your original answers?
 - Why or why not did you make changes?
7. Summarize the lesson by indicating that since there are several types of rental options, it's important to understand their needs now and in the future to be sure the best choice is made for a first place to live.



What Will You Rent?

- Apartment
- Studio apartment
- Condominium
- Single-family house
- Room in a house
- Mobile home



What Are the Pros and Cons of Each Rental Type?

- Apartment
- Studio apartment
- Condominium
- Single-family house
- Room in a house
- Mobile home

Handout 5

Rental Scenarios

HOMETOWN PROPERTY MANAGEMENT COMPANY RENTALS

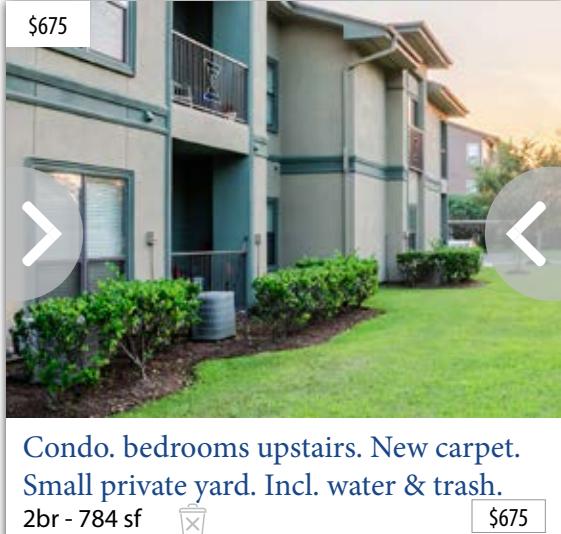
INSTRUCTIONS

The goal of this activity is to match the best rental option for each of the following six scenarios. Read through the following eight rental options. Then review each of the six scenarios and select the best housing match from the options provided. Your group will be asked to present to the entire class the following:

- one of the scenarios
- the rental option selected as the best choice for this scenario
- the pros and cons identified in selecting the rental option

1. 2 bed/1½ bath condo; 784 sf; bedrooms upstairs. Full bath upstairs, half bath downstairs.

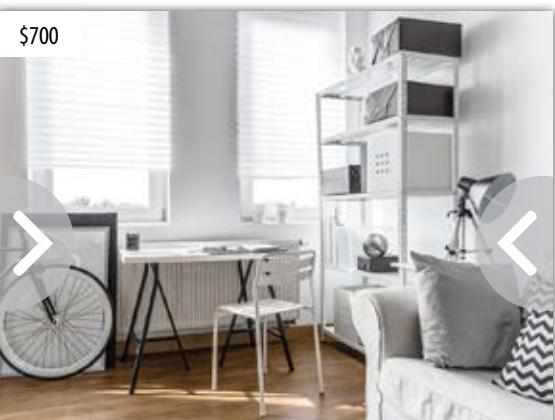
New carpet. Small private yard. The facility has a small open space with a BBQ and picnic table. Water and trash provided. 1 assigned carport. Additional assigned open parking space available at \$30/month. No pets. No smoking. Minimum qualifications: Income at least 3X rent; no evictions. Credit score of 620 or higher. Unit is available at the beginning of the month. \$675/month. Minimum 6-month lease. First's month rent and security deposit of \$700 due at signing.



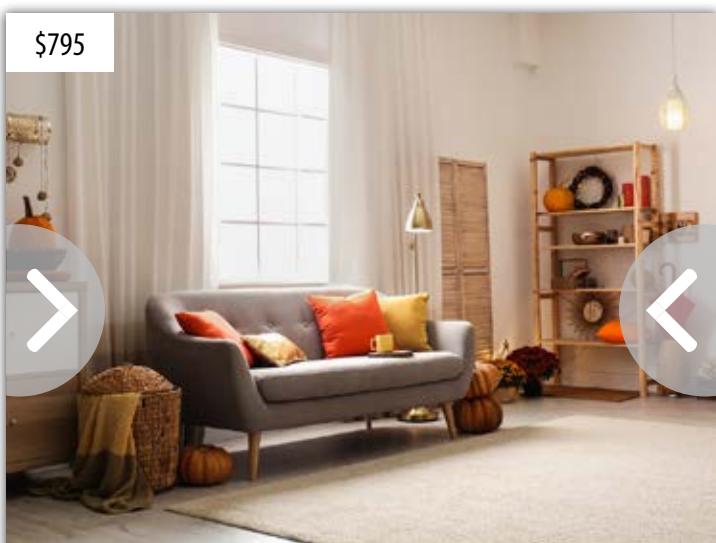
Condo. bedrooms upstairs. New carpet. Small private yard. Incl. water & trash.
2br - 784 sf

\$675

2. New studio apartment with A/C for lease near downtown. Located upstairs in a mixed-use development. 415 sf with 12-foot-high ceilings. Finishes include laminate flooring, easy-to-clean cabinets with stainless steel appliances and designer kitchen counters. Refrigerator included. Closet has organization racks. Coin laundry on-site. Downstairs there are a couple restaurants, small grocery store, and cell phone store, with more businesses to come. \$700/month. First's month rent and security deposit of \$700 due at signing. 12-month lease. No pets; no smoking. Credit score over 600 required.



Studio apt. new. Lease. Mixed use bldg.
Upstairs w/ A/C. No pets. No smoking.
Near dwtn - 415 sf

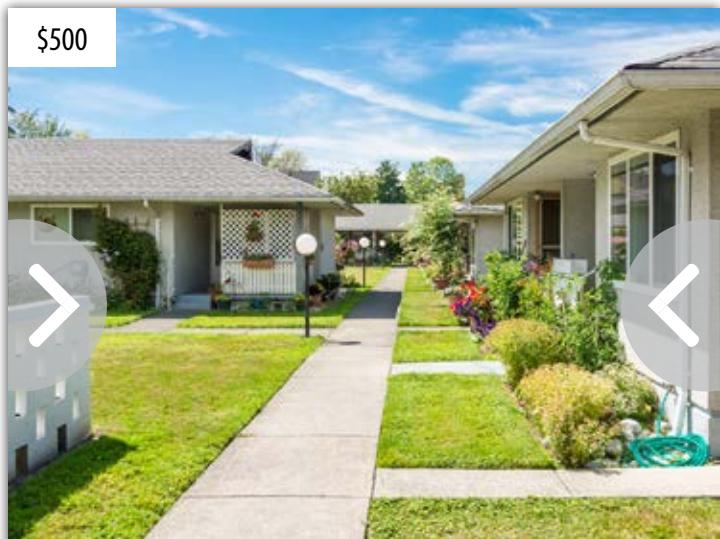


Apt. 6-mo. lease. Dwnstrs w/ patio. Stove & fridge incl. Sm. pet OK. Coin laundry.
2br/1bth



\$795

4. 1 bed/1 bath apartment in small complex. Two assigned parking spaces. Stove included. Near bus line and within walking distance to restaurants, laundromat, and community park. Small pet considered at a fee. \$500/month. First/last month's rent and \$500 security deposit due at signing. 6-month lease.

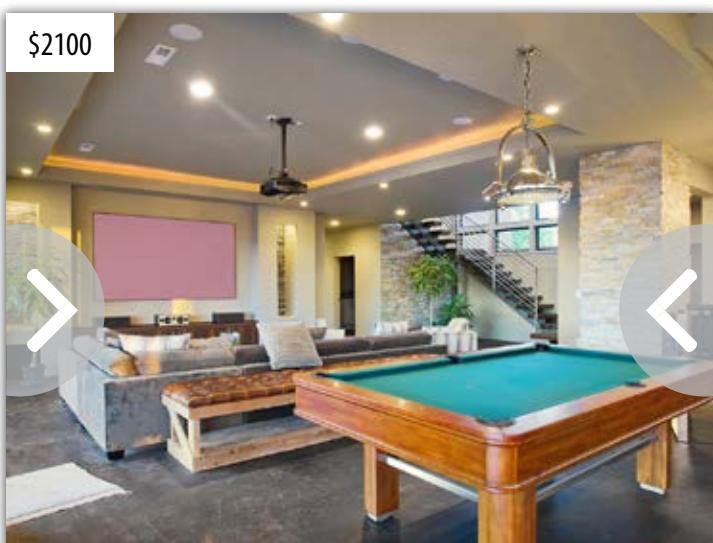


Apt. sm. complex. 2 PRKG spaces. Stove incl. Near bus line & community park.

1br/1bth



\$500



Apt. garden-style. Lease 1-yr. Many amenities. Near comm. college & shopping.

2br/1bth - 750 sf



\$ 2100

5. 2 bed/1bath; 750 sf garden-style apartment available now. Located at the southern edge of town, near the community college and $\frac{1}{2}$ mile from a major shopping center. This housing community features a community room, pool, BBQ area, and coin laundry. Small animals allowed with pet fee. No smoking unit. \$2,100/month. First's month rent and \$2,500 security deposit required at signing. 1-year lease.



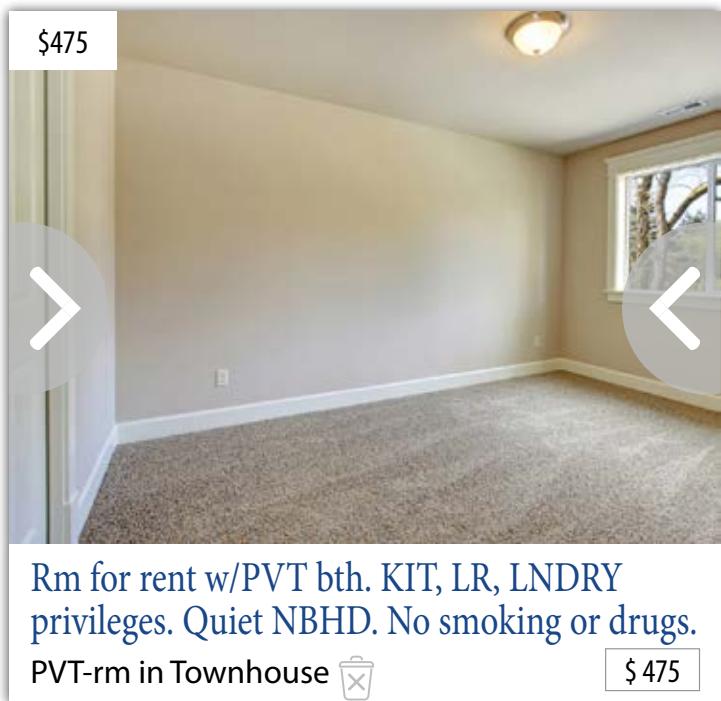
Mobile home 1-yr lease. Family-friendly park. Incl. stove & fridge. Carport.

3br/2bth



\$ 800

7. Large unfurnished private room with private bath in townhouse. Room has 2 windows and large closet. Kitchen, living room, laundry privileges. Quiet neighborhood with walking trails nearby. Small dog in home. You would be sharing house with a 28-year-old professional female. Looking for someone who is quiet, clean, respectful, and responsible. Absolutely no smoking or drugs on the property. Would consider one small dog or cat for an additional fee of \$25/month. \$475/month, plus first/last month's rent and \$500 security deposit. Credit check required. 6-month lease, month-to-month after 6 months.



8. 2 bed/1 bath single-family home, older, with small fenced backyard. Nice neighborhood on the outskirts of town. 850 sf, with stove, microwave, and fridge included. 1-car garage. Water paid by landlord; tenant pays all other utilities and maintains the yard. No smoking. Small pet considered for extra fee and security deposit. \$800/month, plus last month's rent and \$800 security deposit. 6-month lease.

SCENARIO A

Kesha and Tara are best friends at work. They have both been living at home since graduating from high school, but now that they're almost 21, they've decided it would be a good time for them to get their own place. They both have full-time jobs, so they hope to be able to afford a two-bedroom rental. They make similar wages of about \$12/hour or around \$2,000 per month before taxes, insurance, savings, etc., are taken out. Kesha thinks she could afford to spend about \$400/month for rent. Tara thinks she could afford about \$300 per month for rent as she has a car payment. Knowing this, they decide to try to find a place that's about \$600 per month. If they can't find a place for that price, Kesha said that she would pay an extra \$100 per month if she can have the larger bedroom. Together, they have about \$1,200 for move-in costs. They decide to look at what Hometown Property Management Company has available for rent.

The best rental option for Kesha and Tara is:

- Rental #1 Rental #2 Rental #3 Rental #4 Rental #5 Rental #6 Rental #7 Rental #8

List pros and cons of this rental for Kesha's and Tara's situation:

Pros	Cons

None of the rental options are a good match for Kesha and Tara because: _____

SCENARIO B

Carlos and Katrina have been together as a couple for 4 years. He works full-time as a department manager for a large chain store. Katrina is a full-time student in computer programming at a local trade school. They have been talking about getting married, so they decided to start looking for a rental that would allow them to live together rather than with their families. They would love a two-bedroom unit but also know that they could get by with a one-bedroom. Not having much time for maintaining a large house or a yard, they're hoping to find a place that doesn't require yard maintenance but has nice outdoor spaces. Being next to public transportation would be a plus so Katrina doesn't have to pay for parking at school. Carlos makes good money at \$2,400 per month before deductions, and he has good benefits with his management position. But Katrina has school expenses that they will need to pay for the next 2 years. They think they could afford rent at \$500 per month. They have saved \$1,500 for move in-costs. They decide to look at what Hometown Property Management Company has available for rent.

The best rental option for Carlos and Katrina is:

- Rental #1 Rental #2 Rental #3 Rental #4 Rental #5 Rental #6 Rental #7 Rental #8

List pros and cons of this rental for Carlos' and Katrina's situation:

Pros	Cons

None of the rental options are a good match for Carlos and Katrina because: _____

SCENARIO C

Aiden and Claire have been living at his family home for the last 3 years. They have a 2-year-old boy and just learned that another child is on the way. They know that the extra child will make their current living situation too tight for his family. They want to find something that would allow them to have room for their children and at least a small yard for the children and their little dog. Aiden's family said they would help with the move-in costs and would also continue to do childcare so he and Claire can continue working, but they want Aiden and Claire to keep the dog at their new place. Aiden and Claire know they need at least two bedrooms but hope to find a three-bedroom rental. Together they bring home about \$3,500 per month before deductions. They would like to find a place that is no more than \$800 per month. They decide to look at what Hometown Property Management Company has available for rent.

The best rental option for Aiden and Claire is:

- Rental #1 Rental #2 Rental #3 Rental #4 Rental #5 Rental #6 Rental #7 Rental #8

List pros and cons of this rental for Aiden's and Claire's situation:

Pros

Cons

None of the rental options are a good match for Aiden and Claire because:

SCENARIO D

Jennifer is ready to find her own place. She comes from a large family and wants to try living by herself. She has a cat but doesn't have much in the way of furniture or belongings, so she is hoping to find a small place that doesn't require a lot of furniture or decorating. Since she doesn't have a car and her job is downtown, she needs her new place to be close to public transportation. Plus, her work has unpredictable hours. She wants to be close to restaurants and a grocery store so she can still find a place to eat if she gets home late. She's making about \$10 per hour, or around \$1,600 per month, before deductions. She has about \$1,500 for move-in costs, and she wants to find something around \$500 per month. She decides to look at what Hometown Property Management Company has available for rent.

The best rental option for Jennifer is:

- Rental #1 Rental #2 Rental #3 Rental #4 Rental #5 Rental #6 Rental #7 Rental #8

List pros and cons of this rental for Jennifer's situation:

Pros

Cons

None of the rental options are a good match for Jennifer because:

SCENARIO E

Just out of college, Raul has a job offer for an entry-level engineering position in another state. He's hoping he can afford a nice place to live with amenities like a pool and outdoor areas. He would like to find a rental where it's easy to meet other people. He's thinking of a two-bedroom place, as he's sure a lot of his family and college friends will want to come visit him. He'll be making good money at \$5,000 per month before deductions and thinks he can afford \$2,000–\$2,400 per month. He has \$2,000 from savings and graduation gifts to use for his move-in costs. He decides to look at what Hometown Property Management Company has available for rent.

The best rental option for Raul is:

- Rental #1 Rental #2 Rental #3 Rental #4 Rental #5 Rental #6 Rental #7 Rental #8

List pros and cons of this rental for Raul's situation:

Pros	Cons

None of the rental options are a good match for Raul because: _____

SCENARIO F

Michael and Tyron have been friends since elementary school. They are both interested in robotics, and now that they are graduating from high school, they will be moving about 50 miles away to attend a community college that specializes in robotics. The school does not offer housing, so they will need to find something close to campus. Their families will be paying the rent for them, but they expect Michael and Tyron to find a place that is close enough to school that they can walk or take the city bus. Their parents have given them a range of \$600–\$800 per month total for a place to live. If they want something more expensive, the guys must pay the difference in rent. Tyron has a couple of reptiles for pets and would like to bring them along. However, his parents are also willing to keep the reptiles if they can't find a place that allows them. Since neither Michael nor Tyron have jobs, they will start to look at what is available in the \$600 to \$800 per month range. They decide to look at what Hometown Property Management Company has available for rent.

The best rental option for Michael and Tyron is:

- Rental #1 Rental #2 Rental #3 Rental #4 Rental #5 Rental #6 Rental #7 Rental #8

List pros and cons of this rental for Michael's and Tyron's situation:

Pros	Cons

None of the rental options are a good match for Michael and Tyron because: _____

Handout 6

Pros and Cons of Different Types of Rentals

Type of Rental	Pros	Cons
Apartment	<ul style="list-style-type: none"> Utilities may be included in rent May have amenities such as pool, spa, laundry, community room, etc. Procedures in place for repairs and maintenance 	<ul style="list-style-type: none"> Neighbors may be noisy May be restrictions on decorating, parking, pets, guests, noise, etc. If one unit in building has pests (i.e., insects, rodents), the other units may be affected
Studio Apartment	<ul style="list-style-type: none"> Small size means less furniture and less cleaning required May encourage more outdoor time due to small size Usually less expensive 	<ul style="list-style-type: none"> Existing furniture and belongings may not fit May be too small to have guests over Limited storage space
Condominium	<ul style="list-style-type: none"> Complex may have more amenities than apartment or studio May have a small private outdoor living space May be rented from individual landlord rather than property management company 	<ul style="list-style-type: none"> Rent may be higher due to HOA fees Need to comply with both landlord and HOA restrictions Landlord may not have experience in property management
House	<ul style="list-style-type: none"> May be larger than other types of rentals More likely to allow pets More privacy—since house is not connected to other residences May have more room for having guests May allow for several individuals to rent together 	<ul style="list-style-type: none"> Larger home means higher utility costs More to clean and maintain May be required to maintain yard More furniture and appliances needed Possible problem if not all roommates pay their share of rent and utilities
Room in a House	<ul style="list-style-type: none"> One of the least expensive options May come furnished May include utilities May know landlord personally 	<ul style="list-style-type: none"> Less privacy May not have private bathroom May not have full access to kitchen, community areas, or outdoor spaces Must follow rules set by landlord
Mobile Home	<ul style="list-style-type: none"> May be in a community, which can increase the feeling of safety and community More privacy than living in a multi-unit building May offer amenities like private parking area, public and private outdoor space, pool, etc. 	<ul style="list-style-type: none"> If located in mobile home park, may be park fees and rules for pets, noise, parking, etc. Probably responsible for some or all utilities May need to provide own furniture and appliances

Activity Four

Searching for a Rental

Estimated Activity Time: 45- to 60-minute session

In this activity, participants identify sources that will assist them in looking for available rentals. Using internet searches, they investigate available rentals in their local area and find suitable rentals for assigned scenarios.

Note to leader: Since rents vary from community to community, participants may find the rent amounts in the following scenarios are not representative of the area where they plan to live.

However, participants will find that the activity will still assist them in learning how to search for a rental.

GETTING READY CHECKLIST

- Read through the entire activity before presenting it.
- Prior to teaching this lesson, conduct a search of online options for locating rentals in your local area. Use this information to guide participants on what sites to use for this activity.
- Set up equipment to display visuals.
- Visual 8—*Looking for a Rental*
- Visual 9—*Property Management Company*
- Visual 10—*Searching for a Rental*
- Handout 7—*Searching for a Rental*—copy one per participant
- Handout 8—*Searching for a Rental Worksheet*—copy one per participant
- *I Want My Own Place! What Should I Know?* participant guide—one per participant
- Computers/tablets or cell phones with internet connection

LEARNING OBJECTIVES

Participants will...

- identify five sources to assist in looking for available rentals.
- explain an advantage and a disadvantage of renting through a property management company.
- locate suitable rentals using scenarios.

SUPPLIES NEEDED

- Visual 8—*Looking for a Rental*
- Visual 9—*Property Management Company*
- Visual 10—*Searching for a Rental*
- Equipment to project visuals
- Handout 7—*Searching for a Rental*
- Handout 8—*Searching for a Rental Worksheet*
- *I Want My Own Place! What Should I Know?* participant guide
- Computers/tablets or cell phones with internet connection



DOING THE ACTIVITY

1. Start this activity by asking participants
 - How would you go about looking for a rental?
 - Of the options mentioned which ones would help you be most successful in finding a rental?
 - Why do you believe these options would be more successful than other options?
- Display **Visual 8—Looking for a Rental**. Explain that there are several ways to search for rentals. Using the *Searching for a Rental* information on pp. 14-15 of the Background Information in this leader's guide, discuss the options for searching for a rental. Inform participants this information is also available on p. 7 in the *I Want My Own Place! What Should I Know?* participant guide. Include the following and any other methods that are popular in the local area:
 - Online classified ads
 - Online real estate sites
 - Community blogs
 - Property management companies
 - Newspaper classified ads
 - Community bulletin boards
 - Family and friends
 - Student housing offices
2. Display **Visual 9—Property Management Company**. Since property management companies may not be familiar to all participants, discuss how these companies work. Include the following from the *Searching for a Rental* section on p. 14 of the Background Information in this leader's guide:
 - Property management companies rent and manage real estate for landlords.
 - Landlords pay a fee to the property management companies for these services.
 - An advantage of using a property management company is that only one application fee and credit check is required for an applicant to be considered for all the rentals listed by the company.
 - A disadvantage is that the rental units may cost a little more if the landlords add the property management fees to the rents.
 - Tenants will probably have no contact with the owner/landlord.

3. Divide the group into six small groups. Using **Handout 7—*Searching for a Rental***, give each small group a scenario and ask them to conduct an online search to find two suitable rentals in the local area for their assigned scenario. Using **Handout 8—*Searching for a Rental Worksheet***, have the groups list information about the two rentals they located, including the advantages and disadvantages of each unit.
4. After the groups have identified their rentals, ask:
 - How easy or difficult was it for your group to find suitable rentals?
 - What were your biggest challenges?
 - How successful or unsuccessful was your group in finding suitable rentals?
 - How will this activity help you personally when you begin to look for a rental of your own?
5. Display **Visual 10—*Searching for a Rental***. Using the *Searching for a Rental* information on pp. 14-15 of the Background Information in this leader's guide, summarize the activity by indicating that searching online is just a beginning step in finding a suitable rental. There is a lot of legwork required to find and evaluate potential rentals. When possible, rental applicants should try to visit any neighborhoods and complexes they are considering. It is helpful to visit during the day and night to
 - evaluate how well the locations and complexes meet their needs and wants.
 - analyze safety (night lighting, safe parking areas, safe walking paths, crime statistics for the area, etc.).
 - assess how it looks.
 - meet potential neighbors and ask about the area, landlord/property manager, and their experiences of living in the area.
6. Conclude the activity by explaining that it is usually helpful to begin the rental search early so there is time to make good choices for their personal situations. It takes time and effort to find a rental that will meet their needs and wants and that fits into their budgets.



Looking for a Rental

- Online classified ads
 - Community bulletin boards
- Online real estate sites
 - Family and friends
- Community blogs
 - Student housing offices
- Property management companies
 - Other???
- Newspaper classified ads

Property Management Company

- Manages property for landlords
- Renters work with property manager,
not landlord
- Advantages/disadvantages



Searching for a Rental

Visit during day and night to:

- Evaluate locations and complexes
- Analyze safety
- Assess how it looks

Meet potential neighbors

Handout 7

Searching for a Rental

INSTRUCTIONS

The goal of this activity is to conduct an internet search to locate rental options for your assigned scenario. Review the assigned scenario in your small group. Using the information presented in the scenario, search the internet for rentals in your local area. Identify two local rentals that meet the needs outlined in the scenario. Use Handout 8—*Searching for a Rental Worksheet* to make notes about the two rental options you selected.

SCENARIO A

Kesha and Tara are best friends at work. They have both been living at home since graduating from high school, but now that they're almost 21, they've decided it would be a good time for them to get their own place. They both have full-time jobs, so they hope to be able to afford a two-bedroom rental. They make similar wages of about \$12/hour or around \$2,000 per month before taxes, insurance, savings, etc., are taken out. Kesha thinks she could afford to spend about \$400/month for rent. Tara thinks she could afford about \$300 per month for rent as she has a car payment. Knowing this, they decide to try to find a place that's about \$600 per month. If they can't find a place for that price, Kesha said that she would pay an extra \$100 per month if she can have the larger bedroom. Together, they have about \$1,200 for move-in costs.

SCENARIO B

Carlos and Katrina have been together as a couple for 4 years. He works full-time as a department manager for a large chain store. Katrina is a full-time student in computer programming at a local trade school. They have been talking about getting married, so they decided to start looking for a rental that would allow them to live together rather than with their families. They would love a two-bedroom unit but also know that they could get by with a one-bedroom. Not having much time for maintaining a large house or a yard, they're hoping to find a place that doesn't require yard maintenance but has nice outdoor spaces. Being next to public transportation would be a plus so Katrina doesn't have to pay for parking at school. Carlos makes good money at \$2,400 per month before deductions, and he has good benefits with his management position. But Katrina has school expenses that they will need to pay for the next 2 years. They think they could afford rent at \$500 per month. They have saved \$1,500 for move in-costs.

SCENARIO C

Aiden and Claire have been living at his family home for the last 3 years. They have a 2-year-old boy and just learned that another child is on the way. They know that the extra child will make their current living situation too tight for his family. They want to find something that would allow them to have room for their children and at least a small yard for the children and their little dog. Aiden's family said they would help with the move-in costs and would also continue to do childcare so he and Claire can continue working, but they want Aiden and Claire to keep the dog at their new place. Aiden and Claire know they need at least two bedrooms but hope to find a three-bedroom rental. Together they bring home about \$3,500 per month before deductions. They would like to find a place that is no more than \$800 per month.

SCENARIO D

Jennifer is ready to find her own place. She comes from a large family and wants to try living by herself. She has a cat but doesn't have much in the way of furniture or belongings, so she is hoping to find a small place that doesn't require a lot of furniture or decorating. Since she doesn't have a car and her job is downtown, she needs her new place to be close to public transportation. Plus, her work has unpredictable hours. She wants to be close to restaurants and a grocery store so she can still find a place to eat if she gets home late. She's making about \$10 per hour, or around \$1,600 per month, before deductions. She has about \$1,500 for move-in costs, and she wants to find something around \$500 per month.

SCENARIO E

Just out of college, Raul has a job offer for an entry-level engineering position in another state. He's hoping he can afford a nice place to live with amenities like a pool and outdoor areas. He would like to find a rental where it's easy to meet other people. He's thinking of a two-bedroom place, as he's sure a lot of his family and college friends will want to come visit him. He'll be making good money at \$5,000 per month before deductions and thinks he can afford \$2,000–\$2,400 per month. He has \$2,000 from savings and graduation gifts to use for his move-in costs..

SCENARIO F

Michael and Tyron have been friends since elementary school. They are both interested in robotics, and now that they are graduating from high school, they will be moving about 50 miles away to attend a community college that specializes in robotics. The school does not offer housing, so they will need to find something close to campus. Their families will be paying the rent for them, but they expect Michael and Tyron to find a place that is close enough to school that they can walk or take the city bus. Their parents have given them a range of \$600–\$800 per month total for a place to live. If they want something more expensive, the guys must pay the difference in rent. Tyron has a couple of reptiles for pets and would like to bring them along. However, his parents are also willing to keep the reptiles if they can't find a place that allows them. Since neither Michael nor Tyron have jobs, they will start to look at what is available in the \$600 to \$800 per month range.

Handout 8

Searching for a Rental Worksheet

INSTRUCTIONS

In your group, conduct an online search to find two suitable rentals in your local area for your assigned scenario. Use the following form to list information about each rental, including the advantages and disadvantages of the unit.

What scenario did you use? _____

RENTAL OPTION #1:

In what part of your community is this rental located? _____

Describe the rental:

Number of bedrooms: _____

Number of bathrooms: _____

List the amenities that meet the needs of the renter(s):_____

Costs:

Amount of monthly rent: \$ _____

Other monthly fees (i.e., parking, pet, etc.): \$ _____

Total Monthly Rent and Fees: \$ _____

Amounts of required deposits:

First month's rent: \$ _____

Last month's rent: \$ _____

Security deposit: \$ _____

Cleaning deposit: \$ _____

Pet deposit: \$ _____

Other deposit: \$ _____

Total Required Deposits: \$ _____

Type of rental agreement: (check one)

Month-to-month Lease Other _____

How well does this unit meet the needs of the renters?

Advantages of this rental: _____

Disadvantages of this rental: _____

If there is not an affordable option, what would you suggest to the potential renter(s)?

RENTAL OPTION #2:

In what part of your community is this rental located? _____

Describe the rental:

Number of bedrooms: _____

Number of bathrooms: _____

List the amenities that meet the needs of the renter(s):_____

Costs:

Amount of monthly rent: \$ _____

Other monthly fees (i.e., parking, pet, etc.): \$ _____

Total Monthly Rent and Fees: \$ _____

Amounts of required deposits:

First month's rent: \$ _____

Last month's rent: \$ _____

Security deposit: \$ _____

Cleaning deposit: \$ _____

Pet deposit: \$ _____

Other deposit: \$ _____

Total Required Deposits: \$ _____

Type of rental agreement: (check one)

Month-to-month Lease Other _____

How well does this unit meet the needs of the renters?

Advantages of this rental: _____

Disadvantages of this rental: _____

If there is not an affordable option, what would you suggest to the potential renter(s)?

Activity Five

Preparing for the Rental Interview

Estimated Activity Time: 45- to 60-minute session

In this activity, participants investigate how to prepare for a rental interview. They learn tips to be more successful when interviewing. Using role-playing, they practice the process of interviewing for a rental. After the role-playing exercise, participants receive feedback regarding what was done well during the role-playing experience and suggestions for improving the interview to be more successful when applying for a rental. To assist participants in reviewing the information they learned throughout the *I Want to Live on My Own! What Should I Know?* unit, they complete a rental review quiz.

GETTING READY CHECKLIST

- Read through the entire activity before presenting it.
- Set up equipment to project visuals.
- Visual 11—*The Rental Interview*
- Visual 12—*Preparing for Rental Interviews*
- Handout 9—*Interviewing for a Rental—Role-playing Scenarios*—copy one per participant
- Handout 10—*Observer's Feedback—Interviewing for a Rental*—copy one per participant
- Handout 11—*Short Rental Checklist*—copy one per participant
- Handout 12—*Long Rental Checklist*—copy one per participant
- *I Want My Own Place! What Should I Know?* participant guide—one per participant

LEARNING OBJECTIVES

Participants will...

- identify five tips to prepare for a rental interview.
- practice for a rental interview.
- evaluate and provide feedback to other participants regarding their role-playing activity.
- discuss how prepared they feel for a rental interview.
- review the information they learned during the *I Want to Live on My Own! What Should I Know?* unit.

SUPPLIES NEEDED

- Visual 11—*The Rental Interview*
- Visual 12—*Preparing for Rental Interviews*
- Equipment to project visuals
- Handout 9—*Interviewing for a Rental—Role-playing Scenarios*
- Handout 10—*Observer's Feedback—Interviewing for a Rental*
- Handout 11—*Short Rental Checklist*
- Handout 12—*Long Rental Checklist*
- *I Want My Own Place! What Should I Know?* participant guide



DOING THE ACTIVITY

1. Begin the activity by encouraging participants who have been through a rental interview, either by themselves or with someone else, to briefly share their experiences. Ask participants
 - Was the interview formal or informal?
 - Was it at the rental or at an office?
 - Was the interview with the landlord or a property manager?
 - How did you prepare for the interview?
 - What else could you have done to better prepare for the interview?
2. Using the *Interviewing for a Rental* section on pp. 16-17 of the Background Information in this leader's guide, review the information for preparing to interview for a rental. Include in the discussion:
 - Display **Visual 11—The Rental Interview**. A rental interview gives both the applicants and the landlord/property manager an opportunity to get to know each other. It's a two-way interview. The applicants are being interviewed to determine if they are a good match for the rental unit and whether or not they are a good match for how the landlord/property manager conducts business. Similarly, applicants are interviewing to be sure the rental unit is right for them. The interview is also an opportunity to learn how the landlord/property manager conducts business and decide if, as renters, they can abide by the rules and regulations.
 - Display **Visual 12—Preparing for Rental Interviews**. Refer to **Visual 12—Preparing for Rental Interview** and the *Interviewing for a Rental* section on pp. 16-17 of the Background information in this leader's guide and explain how to prepare for a rental interview. An abbreviated version of this information is located on p. 8 in the *I Want My Own Place! What Should I Know?* participant guide.
3. Continue displaying **Visual 12—Preparing for Rental Interviews** and keep it displayed throughout the following activity. Explain that participants will practice interviewing for a rental using role-playing. Divide the group into small groups of four to six participants. Distribute the following:
 - **Handout 9—Interviewing for a Rental—Role-playing Scenarios**
 - **Handout 10—Observer's Feedback—Interviewing for a Rental**
 - **Handout 11—Short Rental Checklist**
 - *I Want My Own Place! What Should I Know?* participant guide

Using **Handout 9—Interviewing for a Rental—Role-playing Scenarios**, each small group will select at least two scenarios to role-play within their group. Each person in the small groups should have a chance to be an applicant applying for a rental. Other participants serve as the landlord/property manager or as observers.

4. Begin by asking each small group to select one of the role-play scenarios from **Handout 9—Interviewing for a Rental—Role-playing Scenarios** and assign the roles of the applicant(s) and landlord to members of their small group. Explain that the other members of each small group will be observers and after the role play will give feedback to the applicant(s) using **Handout 10—Observer's Feedback—Interviewing for a Rental**.
5. Give the role players 5 minutes to review the selected scenario and individual roles. Explain that the people role-playing the applicants may use **Handout 11—Short Rental Checklist** as a guide to ask questions about the rental features, costs, and policies. Ask observers to review instructions for **Handout 10—Observer's Feedback—Interviewing for a Rental** to become familiar with the guidelines for their observations and feedback.
6. When everyone has reviewed their roles, have the role-playing groups act out their scenarios within their own small groups for about 5 to 10 minutes.
 - Remind the observers to use **Handout 10—Observer's Feedback—Interviewing for a Rental** to note what is going well during the applicants' role-playing and any suggestions for improving the interview.
 - At the end of the role play, remind the observers to provide their feedback to the applicants.
7. Have the small groups role-play another scenario, assigning themselves different roles. Repeat the process again as time allows.
8. When the role-playing is completed, lead the entire group in a discussion on what participants gained from doing the role plays:
 - Now that you have practiced the process, how prepared do you feel to interview for a rental?
 - What else could you do to further prepare for a rental interview?
9. Refer to **Handout 11—Short Rental Checklist** and distribute **Handout 12—Long Rental Checklist**. Explain that these checklists, or something similar, will be helpful in asking about





and remembering the features of rentals they view. **Handout 11—Short Rental Checklist** is designed to be used when looking at a rental for the first time. This checklist highlights the major features of the rental. Ask the group

- How helpful was this checklist during your role-playing?
10. Acknowledge their answers and explain that **Handout 12—Long Rental Checklist** is designed to be used when viewing a rental for a second time and a rental that the applicant would seriously consider. It provides a lot of detail about the rental, which can be helpful in making decisions about whether to rent the unit. Encourage participants to make copies of these handouts and use them as they interview for rentals.
11. Summarize the activity by reminding participants that it will take time and diligence to find a rental that truly meets their needs. Interviewing for rentals can help them prioritize their needs and narrow down the best options for their situations.
12. To conclude this unit, provide participants an opportunity to review what they learned. Ask them to complete the *Rental Review* on p. 11 in the *I Want to Live on My Own! What Should I Know?* participant guide. When everyone has had a chance to complete the activity, review the answers located on p. 12 of the same publication.
13. Summarize the lesson and the unit by acknowledging that there is a lot to learn before beginning to look for a first place to live. Ask
- What other information do you think you need to know about renting to help you live successfully on your own?

Conclude the lesson by reminding participants that they have taken many steps toward understanding the process of looking for their own place to live. Encourage them to use this new information to find rentals that meet their needs, wants, and budget.

The Rental Interview

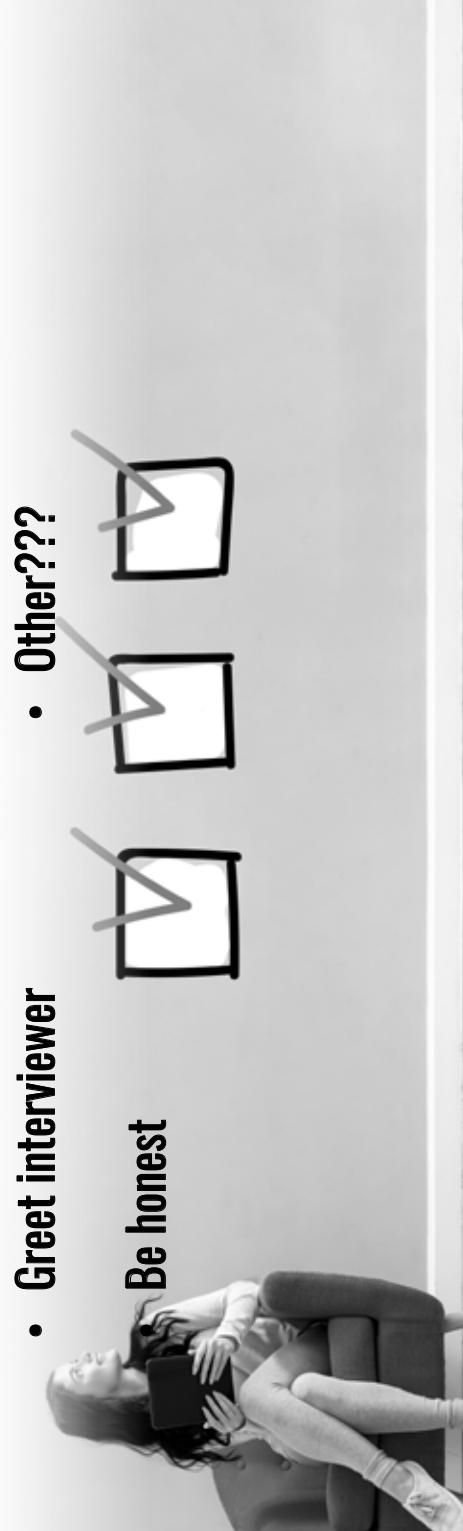
It's a two-way street

- You get to know property manager
- Property manager gets to know you



Preparing for Rental Interviews

- Make appointment
 - Bring proof of income and ID
- Be on time!
 - Have employment history
- Dress nicely/be neat & clean
 - Bring co-signer



Handout 9

Interviewing for a Rental—Role-playing Scenarios

INSTRUCTIONS

As a group, select a scenario to role-play. Act it out in your group for about 5 to 10 minutes. Assign roles for the applicant(s) and the landlord/property manager. Other participants serve as observers. Role players who are applicants may use Handout 11—*Short Rental Checklist* as a guide to ask the landlord/property manager questions about the rental features, costs, and policies. During the interview, observers make notes on what went well and any suggestions for improving the interview using Handout 10—*Observer's Feedback—Interviewing for a Rental*. At the end of the interview, observers provide their feedback to the applicant(s). Then, as a group, choose another scenario, assign different roles, and repeat the process as above. Continue with other scenarios as time allows. Each person should have a chance to be an applicant applying for a rental.

SCENARIO 1

Two role-play participants: one potential renter and one property manager

Alex is 19, single, and has been working for a year. He's feeling ready for his first place and saw a sign for a studio apartment near his work. He thinks he can afford \$500 per month rent and this place is only \$475. He gets off work from the auto repair shop and decides to stop by to see the studio. He knocks on the manager's door. The manager answers the door and Alex says that he's interested in the studio.

SCENARIO 2

Three role-play participants: two potential renters and one property manager

Chris and Jordan have been friends since middle school. Now they are heading off to the same community college and they want to get an apartment together. They are trying to decide if they can afford a one-bedroom or a two-bedroom apartment. They check with the housing department on campus and find that there are several apartment complexes nearby. They start by calling one of the complexes that have both one- and two-bedroom units and make an appointment to see the apartments. For their appointment, they arrive 5 minutes early and they bring a rental checklist to help them evaluate the apartment. They knock on the manager's door. The manager answers the door and Chris and Jordan introduce themselves and say that they're here for an appointment to view rental units.

SCENARIO 3

Five role-play participants: four potential renters and one landlord

Sophia, Olivia, Isabella, and Tiana know each other from work. They have been talking about getting a two-bedroom condo together. They think a condo with a pool and workout room would be ideal. Each friend did some research and found a condo complex that meets their needs. Then they got together and shared the information. They prioritized the condo complexes and made an appointment to go see the one they think will be the best for them. They got off work a little late and arrived 10 minutes late for the appointment. They knock on the door of the condo and the landlord answers the door. The friends introduce themselves and say they're here to view the condo. The landlord notes that they are late for the appointment and that she has another appointment to show the condo in 15 minutes, but they can look around quickly.

SCENARIO 4

Three role-play participants: two potential renters and one property manager

Anthony and Brianna have a 1-year-old daughter and a dog. They have been living with family but would now like to get their own place. Both work, but they have opposite shifts so they don't have to pay for childcare. Since that saves them money, they are looking for a place that is about \$600 per month. They would like a two-bedroom apartment on the ground floor so stairs won't be a safety problem for their daughter. They also feel this is better for their dog. They found an apartment complex that is halfway between both their jobs and learned that there is a unit available in their price range. Anthony makes an appointment and he and Brianna knock on the manager's door. When she answers, Brianna says they're here to view the available apartment. The manager grabs the keys and takes them *upstairs* to the available unit.

SCENARIO 5

Two role-play participants: one potential renter and one landlord

Max lives with his dad. Max has two dogs and two cats. His dad feels their home is too crowded with all the animals. Max decides this is the time to get his own place. With his pets, he knows he'll need a house, as an apartment or condo would be too small and probably won't allow all his pets. Max realizes it won't be easy to find a house that will accept all his animals. So, he decides to try a property management company since they manage lots of different rentals. He calls three different property management companies that manage rentals where he hopes to live. Two of them indicate that they do not currently have any houses available, but he can fill out an application and they will call him when something comes up. The third property management company has one home available that allows pets. Max decides to start by looking at this home and sets up an appointment with the property manager. He drives to the house 10 minutes early to check out the neighborhood and to be sure he arrives on time. As he drives into the neighborhood, he notices the home is on a very busy street without sidewalks. As he gets to the house, he sees that there's no fence in the front yard. He's not sure this house will be a good match for him because his pets won't be safe. But he waits for the property manager and when he arrives, Max grabs his rental checklist form, introduces himself, and says he's here to view the house.

Handout 10

Observer's Feedback—Interviewing for a Rental

INSTRUCTIONS

As a scenario is acted out, note what the rental applicant(s) is doing well and what could be improved to increase their chances of getting the rental. When a scenario is completed, share your comments with the rental applicant(s). Use the *Get Ready to View Rentals* information from p. 8 of the *I Want My Own Place! What Should I Know?* participant guide to direct your feedback.

SCENARIO # _____

What went well:

What could be improved:

SCENARIO # _____

What went well:

What could be improved:

SCENARIO # _____

What went well:

What could be improved:

SCENARIO # _____

What went well:

What could be improved:

Handout 11

Short Rental Checklist

INSTRUCTIONS

This short checklist can be used to make notes about a potential rental. Feel free to make additional copies of this checklist for your use. To help you remember the rental, ask if you can take pictures. If you have pets, ask about the policy before looking at the rental.

Date: _____ Address: _____

Manager's/landlord's name & phone number: _____

Type of rental: Apartment Studio Condo House Room in a house
 Mobile home Other

Number of bedrooms: _____ Number of bathrooms: _____ Ground floor Upper unit

What appliances are included? (check all that apply)

Oven/stove Refrigerator Microwave Dishwasher Garbage disposal
 Washer Dryer Other _____

Location of laundry facilities: In unit In complex None

Amenities: (check all that apply) Pool Spa Workout room BBQ Picnic area
 Elevator Tennis courts Community room Other _____

Overall condition/cleanliness of the unit: Excellent Very good Good Fair Poor

Overall cleanliness of the complex/neighborhood: Excellent Very good Good Fair Poor

Safety of the unit/complex/neighborhood: Excellent Very good Good Fair Poor

Will my furniture fit? Yes No Not sure

Offensive odors—any smell of mildew, mold, or other? Yes No Not sure

Adequate electrical outlets? Yes No Not sure

Adequate inside/outside storage? Yes No Not sure

Parking: What parking is assigned to the rental? _____ Parking fees: \$ _____

Policies: Interior decorating: _____ Pets: _____

Visitors: _____ Quiet hours: _____

Monthly rent: \$_____ When due? _____ Late fees: \$_____

Utilities included in the rent: (check all that apply)

Water Sewer Electricity Gas Cable Internet Other _____

Costs to apply for the rental (application fee, credit check, background check): \$_____

Deposits: First month's rent: \$_____ Last month's rent: \$_____ Security: \$_____

Cleaning: \$_____ Pet: \$_____ Key: \$_____ Other: \$_____

Type of rental contract:

Lease — How many months? _____ Month-to-month _____ Other _____

Co-signer required? Yes No Depends on: _____

Use this space to make any other notes about the place: _____

These notes may be used to compare other rental options and to help you select the best rental for your needs and wants.

Handout 12

Long Rental Checklist

INSTRUCTIONS

This checklist may be used to make notes about a rental that you already viewed and would consider renting. Feel free to make additional copies of this checklist for your use. If you have any questions and concerns as you fill out the checklist, it is helpful to state them clearly and directly. For instance, ask: "Has the carpet been professionally cleaned since the last tenant moved out?" instead of "Is the carpet clean?" It is considered a misrepresentation if an owner or manager gives you incorrect information, but it is your responsibility to ask the questions directly.

Some rentals do not allow any pets. Other rentals allow pets with restrictions and only if an additional security deposit is paid. If you have pets, it is important to find out the pet policy before looking at the rental. Save time and future problems by looking only at rentals that have pet, smoking, and other policies that meet your needs. To help remember the rental, ask permission to take photos.

Date: _____ Address: _____

Manager's/landlord's name & phone number: _____

FEATURES

Type of rental: Apartment Studio Condo House Room in a house
 Mobile home Other

Number of bedrooms: _____ Number of bathrooms: _____

Unit is _____ stories. Unit is: Ground floor Upper unit

What appliances are included? (check all that apply)

Oven/stove Refrigerator Microwave Dishwasher Garbage disposal
 Washer Dryer Other _____

Do all the kitchen appliances work? Yes No Not sure

If no, when will they be fixed? _____

Location of laundry facilities: In unit In complex None

What is the condition of the laundry room? Excellent Very good Good Fair Poor

Overall condition of the unit:	<input type="checkbox"/> Excellent	<input type="checkbox"/> Very good	<input type="checkbox"/> Good	<input type="checkbox"/> Fair	<input type="checkbox"/> Poor
Do the walls have holes, cracks, or dents?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Not sure		
Are there leaks or water damage to the floors or ceiling? <i>(Look under the sinks.)</i>	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Not sure		
Overall cleanliness of the unit:	<input type="checkbox"/> Excellent	<input type="checkbox"/> Very good	<input type="checkbox"/> Good	<input type="checkbox"/> Fair	<input type="checkbox"/> Poor
Overall cleanliness of the complex/neighborhood:	<input type="checkbox"/> Excellent	<input type="checkbox"/> Very good	<input type="checkbox"/> Good	<input type="checkbox"/> Fair	<input type="checkbox"/> Poor
Safety of the unit/complex/neighborhood:	<input type="checkbox"/> Excellent	<input type="checkbox"/> Very good	<input type="checkbox"/> Good	<input type="checkbox"/> Fair	<input type="checkbox"/> Poor
Smoke detectors installed—do they work?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Not sure		
Carbon monoxide detectors installed—do they work?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Not sure		
Will my furniture fit? <i>(Take a tape measure to measure rooms.)</i>	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Not sure	<input type="checkbox"/> Not applicable	
Offensive odors—any smells of mildew, mold, or other?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Not sure		
Windows and doors lock securely: <i>(Open and close each window and door and try the locks to be sure.)</i>	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Not sure		
Have the locks been re-keyed since the last tenant?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Not sure		
If not, will they be re-keyed before moving in?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Not sure		
Plumbing in good condition:	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Not sure		
Does the shower have good water pressure?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Not sure		
Do all the faucets have good water pressure?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Not sure		
Does the water get hot?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Not sure		
Flush the toilets. Do they work?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Not sure		
Furnace in good condition:	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Not sure		
Does the thermostat work?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Not sure		
Air conditioner in good condition:	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Not sure	<input type="checkbox"/> Not applicable	
Does the thermostat work?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Not sure	<input type="checkbox"/> Not applicable	
Adequate number of electrical outlets:	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Not sure		
Adequate inside storage:	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Not sure		
Adequate outside storage:	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Not sure	<input type="checkbox"/> Not applicable	
Pets allowed:	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Not sure	<input type="checkbox"/> Not applicable	
If allowed, pet guidelines:					

Amenities: (check all that apply) Pool Spa Workout room BBQ Picnic area

Elevator Tennis courts Community room Other _____

If there is a pool, gym, etc., what are the hours? _____

Are the common areas clean and maintained? Yes No Not sure Not applicable

Parking options: Garage Carport Parking lot Other _____

What parking is assigned to the rental unit? _____ Parking fees: \$_____

Noise level: _____

Availability of outdoor space: _____

Is the prospective landlord or property manager friendly and responsive to questions? Yes No

Does landlord/manager appear to be someone you will feel comfortable entering into a contract with? Yes No Not sure

Does the manager live and/or work on-site? Yes No Not sure

POLICIES

Interior decorating policy: _____

Pet policy: _____

Visitor policy: _____

Quiet hours: _____

How to submit a regular maintenance request: _____

How to submit an emergency maintenance request: _____

Who is responsible for maintaining outdoor spaces? _____

FINANCES

Monthly rent: \$_____

Is the rent similar to other rentals in the area? Yes No Not sure

When is the rent due? _____ Late fees: \$_____

What methods of payment are acceptable? _____

Utilities included in the rent: (check all that apply) Water Sewer Electricity Gas

Cable Internet Other _____

Costs to apply for the rental (application fee, credit check, background check): \$_____

Deposits: First month's rent: \$_____ Last month's rent: \$_____

 Security deposit: \$_____ Cleaning deposit: \$_____

 Pet deposit: \$_____ Key deposit: \$_____

 Other: \$_____

What deposits are not refundable? _____

Co-signer required: Yes No Depends on _____

RENTAL AGREEMENT—TYPE OF RENTAL CONTRACT

Lease:

How many months? _____

How often can the rent increase? _____

How much notice is given for rent increases? _____

How much notice is required for moving out? _____

Fee for needing to move before the contract ends: _____

Month-to-month:

How often can the rent increase? _____

How much notice is given for rent increases? _____

How much notice is required for moving out? _____

Other type of contract:

(specify) _____

OTHER OVERALL OBSERVATIONS

Use this space to make any other notes about the place: _____

These notes may be used to compare other rental options and to help you select the best rental for your needs and wants.