



Keys to Independence: Finding Your First Apartment

Moving into your first apartment is a big step on the journey toward achieving true independence. This is an exciting time but one that can also be stressful.

One of the ways to maximize the level of excitement and minimize the amount of stress is to prepare for living on your own. Setting up a realistic budget is important to getting what you want.

Money Management

Before begin looking for your first apartment, you should figure out how much rent you can afford. Review your paycheck and estimate what your monthly take home pay will be. Your take home (or “net”) pay is the money that’s leftover after taxes and other deductions are taken out of your check. You will need to set up a budget to cover all of your monthly expenses. You may be surprised how much your bills will add up.

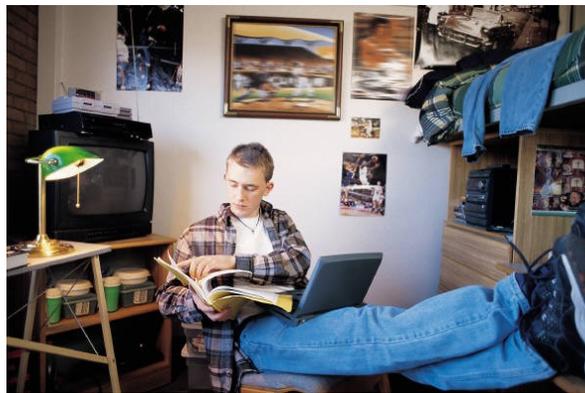
BudgetWorksheets.org has some good, free templates for various budgets you can use.

Expect the unexpected—we all get hit with expenses when we least expect them. The key is to plan ahead and set aside enough money for emergencies, including such things as: an emergency car repair, medical expenses, a higher than expected cell phone or utility bill, a tuition increase, a speeding ticket and corresponding higher car insurance

premium, etc.

Pay attention to what Jonathan, a former Wisconsin youth in care, had to say about the importance of money management. “In my first apartment, I was living paycheck to paycheck,” says Jonathan. “I learned that you have to pay for *everything!*”

Jonathan makes a great point—living on your own is not easy, nor is it cheap. However, learning how to manage your money is a life-long skill that will go a long way toward achieving financial independence and financial security.



Household Expenses

Once you know what you want in an apartment, you will need to take into consideration what you will be able to afford.

Setting up a budget is an important first step in determining the applicable price range for an apartment that you will be able to afford.

Potential expenses include:

- Application fees
- Security and utility deposits
- Pet deposits
- Phone and cable installation and monthly bills
- First and last months rent
- Health insurance—although if you were in the foster care system when you turned 18, you should

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have [insurance through the state](#).

- School loans and other educational expenses
- Household furnishings and household items
- Moving costs
- Renter's insurance
- Entertainment expenses
- Food expenses
- Clothing expenses
- Laundry bills
- Public transportation costs
- Charge card bills
- Car payments and maintenance
- Home furnishings
- Medical bills
- Internet bills

Now that you know what your projected expenses are going to be, you should set up a budget utilizing your average monthly income and expenses.

How much will you be making per month? Is your income enough to afford your bills, food and entertainment? Once you create a realistic budget for yourself, stick with it. Post it on your fridge. Keep it in plain view as a reminder so you don't overspend. This is crucial to keeping your apartment.

For additional information regarding money management tips and suggestions, please review our [Managing Your Money](#) tip sheet.

Searching for a Place You Can Call Home

Apartment hunting is an exciting and rewarding experience. After all, you are searching for and discovering your new place that you will call home and therefore, you should take your time in finding your new home.

Where to Look

Searching for an apartment is a lot like searching for a job—it often takes a lot of work. Make sure to let your friends and family know that you are looking for an

apartment. You never know when one of your contacts might lead you to your new place.

Newspaper want ads are a good place to begin your search. You can also search for apartments on a number of websites on the Internet. (See the resources at the end of this article.)

Another option is to drive around neighborhoods where you might want to live and search for apartment vacancy signs.

Developing a Housing Plan

There are several factors that you need to evaluate before you make your final housing decision.

Potential Questions for You to Consider

- How much rent can you afford to pay?
- Will you have roommates?
- Where do you want to live?
- Will you be close to your work or school?
- Can you afford to commute or will you need to live close to your job/school?
- Do you feel safe at the apartment?
- Are the doors locked and secured at the front entrance?
- Does your apartment have a safety bolt and a peep hole?
- Is the apartment in a safe neighborhood?
- Is there good lighting in and around the property?
- Are there smoke alarms and carbon monoxide devices

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"It's very hard being the one responsible for keeping up with the bills, and it takes a lot of work. But when you work hard enough for something, it is so much more worth it!"

*—Brianna,
former youth in care*



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in the hallways and in the apartment. Do they work? Determining how safe an apartment is becomes a vital consideration in your overall decision making process.

- Is the apartment complex well maintained or does it appear to be run down? One of the benefits of living in an apartment is that the landlord is responsible for making all repairs and maintaining safety. However, if the apartment looks as if it has been neglected, then the landlord may not be as attentive as you would like him or her to be.

Tour several apartments before you make your final decision, and it's a good idea to bring family or friends in your search. They can provide you with fresh perspectives, and they may notice things that you might miss or remember to ask questions that you may have forgotten.

If you are planning on moving in with room mates, make sure you write down everyone's financial responsibilities and include everyone on the lease. If your name is the only one on the lease, you'll be the only one responsible for damages and the rest of the lease agreement. Friendships have been ruined over the challenges of living together.

Preparing a list of questions for the landlord before you begin your search is also important. (See sidebar above.)

Read and Carefully Review the Lease or Rental Agreement

Before you sign a lease, make sure you understand everything that is in the lease. Do not be afraid to ask questions about anything in the lease.

The lease is a legally binding contract, which means that if you don't follow all of the rules in the lease, you may not get your deposit back, or even worse, you could possibly be

Potential Questions for the Landlord

- When is the apartment available?
- Are utilities (heat, water, or electricity) included in the rent?
- Are you offering any discounts?
- Is there a garage or other parking options?
- Is there a bus line close?
- Are pets allowed in the apartment? If pets are allowed, is there an extra fee or security deposit required for pets?
- Is there an on-site laundry facility? If not, where is the closest laundry mat?
- When is the rent due? Is there a late fee if we don't pay on time?
- Is there a six-month lease, a 12-month lease, or is the rent paid on a month-to-month basis?
- Who is the contact person and what is the phone number if something needs to be fixed? How quickly are problems fixed?

evicted. Talk with people you trust before signing the lease.

Home at Last

Congratulations! You're one step closer to your journey of independence. Being able to find a place to live is something all of us go through. Being financially and emotionally prepared for living on your own will provide you with the tools and resources that will be helpful as you begin your journey into independence.

When asked what she didn't know in foster care that she found out when she lived on her own, Brianna Conklin said, "It's very hard being the one responsible for keeping up with the bills, and it takes a lot of work. But when you work hard enough for something, it is so much more worth it!"

Good luck to you Brianna, Jonathan, and all of the other current

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Resources

- [Practical Money Skills for Life](#)
- [Mailing Address Changes](#)
- [Casey Life Skills](#)
- [Rent.com](#). Searching the site is free, and includes an online roommate search capability and 360° virtual tours.
- [Roommates.com](#). Roommate finder service
- Cooperative Housing (Co-ops). The Intentional Communities has [a searchable website](#) for co-ops.
- Apartment Reviews. The [following free site](#) allows people to read renters' reviews and ratings of apartments

Resources to discuss with your case manager

- [U.S. Department for Housing and Urban Development](#) (HUD)
- [National American Indian Housing Council](#)
The Council helps tribes quality affordable housing and provides technical assistance at the request of any tribal housing entity.
- [Chafee Foster Care Independence Program](#) Chafee provides various programs for teaching life skills, as well as direct funding for room and board for young adults who have aged out of foster care at age 18.



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