
_____’s Housing Plan:

Resources and tools to guide you toward your housing goals

Opening the conversation

What do you hope for/envision when you think of the place you’d like to call home?

What are you bringing to the table that will help you successfully find a place to live (attributes, attitudes, resources, support, etc.)?

What about you will make you a great tenant or homeowner?

What excites you about your housing search? What worries

you about your housing search?

What does your housing team look like?

Housing can be a long process, but working alongside other people to support you in your housing search can make it much smoother. If you are working with anyone else on housing, please record the following information below: (this could include a shelter case manager, mental health support, hospital social worker, DSS support, Section 8 Voucher Staff, Family or Friend).

My Housing Profile

Step One:

The first step in searching for housing is to understand how much money you are able to put towards rent and utilities each month. Please fill out the following as accurately as possible to estimate a Housing Budget.

Budget:

What is your monthly income?

How much can you (*just you!*) afford to put towards housing costs (rent + utilities) each month? (*Most people aim to spend 20-50% of their income*)

Is there someone else that will be contributing to rent? if so how much can they contribute each month?

Do you have a housing voucher or some other kind of rental assistance?

Step Two:

Understand the kind of housing that you are looking for using the questions below.

Preferences:

When do you need a place by?

How many people are going to live with you in the place you're seeking?

How many of those people are under 18 in your household?

How many bedrooms will your place need to have?

Are you open to living with roommates, other than the people you've already mentioned?

Where are you seeking to live? (*ex. Chapel Hill/Carrboro, Alamance County, Durham*)

I **need** a place that: (circle all that apply)

Allows pets • Allows smoking indoors • Is 1st floor accessible

Is handicap accessible (no stairs) • Is on public transit • Includes W/D

I **want** a place that: (circle all that apply)

Allows pets • Allows smoking indoors • Is 1st floor accessible

Is handicap accessible (no stairs) • Is on public transit • Includes W/D

Step Three:

Finally, almost all Landlords will run criminal and credit background checks and check Landlord references in order to screen out tenants. Think through possible barriers to housing to anticipate what might come up and take action!

Barriers:

Is there anything on your criminal record that may make it difficult to obtain housing?

Explain below: *What was the nature of the crime? Approximately how long ago?*

Is there anything on your credit history that may make it difficult to obtain housing?

Explain below: *What debt or non-payment issues are you worried about on your credit report? How long ago did they occur? Medical Debt; Rental Debt; Utility Debt; Credit Card Debt; Loan Debt; Other?*


Is there anything in your rental history that may make it difficult to obtain housing?

Explain below: *What issues are you concerned about? How long ago did they occur? Evictions; Property Damage; Housing Debt; Generally Poor Landlord Relationships; No Landlord References; Other*

Gathering the Essentials

Below are the most commonly requested things you will need to secure a place
For the most specific information, talk to the Landlord directly. Check off the things you have or make a note of what you need in the boxes on the left!


☐



Identification:

Do you have a Photo Id or a Social Security Number / ITIN (Individual Tax Identification Number)? Some private Landlords and ALL subsidized housing providers require a copy of your Social Security Card. Public Housing applications require a Birth Certificate. Documents are often requested for every member of the household.


☐



Communication

When you find a unit it is important that the landlord can easily get in touch with you. Landlords prefer to communicate by Cell-phone or email address.


☐



Proof of Income

Landlords require you to provide documentation of income to prove that you can afford the monthly rent payments. Examples include a Benefits Awards Letter, Copy of Voucher, Last 3-6 pay stubs, Copy of W-2, or a Letter from Employer. Complete a budget to make sure you can afford the rent!


☐



Housing Fees

Many Landlords require a \$10-\$45 nonrefundable application fee to submit a rental application. This is used to run a background/credit check and does not guarantee you a unit. Save for Housing to pay the application fees, security deposits or other move-in fees by opening a Savings Account at your bank.

☐



Rental History

Do you have the name and contact information for any Landlord that you've rented from in the past 2+ years. Record information here to keep track of it! (If not, see the Navigating Landlord References handout.)

Navigating your Barriers

Items could come up in a rental screening process that Landlords may use to deny you housing. **Knowing your rights** and **Writing a Letter** to explain the circumstances around the ‘housing barrier’ can increase the chances of your application being accepted.

What can I do about it?

Based on the information below, answer the following questions:

What fair housing laws might apply to my situation?

Would it be helpful for me to write a letter of explanation? If so, which one?

Know Your Rights!

Under the Fair Housing Act, you are protected from discrimination based on Race, Color, Religion, Sex, Handicap, Familial Status, and National Origin. The FHA has been extended in cases to protect individuals who have other housing barriers as a result of their belonging to one or more protected class such as survivors of domestic violence and folks re-entering from incarceration. **Visit www.fairhousingnc.org** to learn information about your rights and how to Advocate for yourself on a rental application.

Write a Letter of Explanation

You can write up a letter of explanation that addresses any housing barriers! Use the template in the OC Hub Folder where you can copy and modify to fit your needs.

Are any of your barriers related to a disabling condition or an experience of domestic violence? Definitely write a letter! Examples include:

- Past eviction was the result of a situation with an abusive partner/family member.
- Criminal charge was related to Substance Use Disorder or a disabling condition.
- You have a lack of rental history because you were experiencing homelessness due to your disability and were unable to secure permanent housing.

Landlords don't always understand fair housing laws. To enforce your housing rights, it can be very helpful to write a letter to explain your situation to the Landlord. **If you're not sure, it is ALWAYS worth writing a letter of support anyway.**

See the [OC HUB: Housing Access Resources folder](#) for a [Letter of Reasonable Accommodation Template](#), [Letter of Housing Support Template](#), and [Navigating Landlord References](#) one-pager.

See the [OC HUB: Fair Housing folder](#) (found in Legal Resources) for more information about your housing rights!

If you have a disability:

Letter of Reasonable Accommodation.

Are you having/ will you have trouble complying with rules and policies dictated by the Landlord because of your disability?. A “reasonable accommodation” is a change in rules, policies or practices or a change in the way services are provided.

Examples:

You are unable to physically access the leasing office to turn in your rent check in person → request to set up an online payment method.

The Landlord insists that you must submit the original signed Lease, but you are in the hospital → request that the Landlord accept a scanned copy until you are able to submit the original.

It is against the policies to have animals on the premises → request a reasonable accommodation to allow your emotional support or service animal. Those animals are not considered pets and are excluded from a no-pet rule.

You can request a reasonable accommodation at any point in your tenancy. See [this letter template](#) to send one directly to the Landlord.

A housing provider may deny a reasonable accommodation request if it causes an undue burden, an unreasonable financial or administrative cost, or would result in a “fundamental alteration” of the landlord’s provision of housing.

Letter of Reasonable Modification:

Do you notice a physical feature of the unit that makes it inaccessible to you because of your disability status? Write a letter of Reasonable Modification to request a physical change to a unit OR to request a more accessible unit, when available. In most cases, you are responsible for paying for the change and may be required to return the unit to its original state upon move-out.

Choose a housing strategy!

Based on your needs, think through what the best strategy is for you. Make sure to think short term and long term! Your strategy may include one or many of the following pieces.

- ☐ Stay with friends/family
- ☐ Apply to subsidized housing (see the [CEF Subsidized Housing Guide](#))
- ☐ Connect to a voucher program or other rental subsidy
- ☐ Apply for private rentals with a voucher or rental subsidy
- ☐ Apply to private rentals by yourself
- ☐ Apply to private rentals with roommates
- ☐ Buy a home
- ☐ Enter sober-living/ recovery housing

My housing strategy:

Find housing in the short term:

Find housing in the long term:

Before diving into the housing search, take a moment to gather essential documents and address any barriers that you identified above!

Your Housing Search:

THE TIMELINE:

1. Find a unit
2. Call the Landlord to schedule a time to see the unit
3. View the unit and ask the Landlord questions
4. Submit a rental application along with an application fee

Your application is accepted or denied**

*If denied, you can request documentation about why you were denied within 60 days and they must provide it to you for free**

5. If accepted, find a time to sign the lease
 - a. Your security deposit is normally due when you sign the lease
6. Pay the first month's rent before you move in
7. Connect your utilities (water, gas, electric, etc) by calling the utility companies and paying necessary connection fees/ deposits
8. Move-in!

FINDING A PLACE:

Looking for housing can take a long time. While the best place to start is online, there are several different ways to find housing.

- ☐ Look for "For Rent" signs around town
- ☐ Ask people you know in the area
 - ☐ Who are their landlords? Do they have any units coming open soon?
- ☐ Search Online Platforms
 - ☐ Hotpads.com, zillow.com, padmapper.com, trulia.com, craigslist.com, facebook marketplace
 - ☐ Nchousingsearch.org
- ☐ Search property management websites
 - ☐ Ask around to find out who the major Landlords in town are.

Looking for housing in Orange County, NC?
Visit <https://tinyurl.com/ocvacancylist> to view available units.

When in doubt... connect to services! If you are searching for housing in an unfamiliar place, start at the local Department of Social Services to find out what resources are available to help with a housing search. This may include going through Coordinated Entry into the homelessness services system.

VIEWING A UNIT

You may want to schedule a time to visit a potential home before you submit an application. Consider asking a **family member, friend, case manager, or peer support specialist** to accompany you if you don't want to go alone.

If you are walking or taking public transit to the unit, make sure to **leave plenty of time to get there** and **communicate regularly with the Landlord** so they know when to expect you. If you don't have a phone to keep in touch while in transit, consider calling or emailing the Landlord before you leave to say, "I'm on my way. I'm taking the bus, so I may be a few minutes late."

TALKING WITH A LANDLORD

Landlords may ask you questions when you go to view a unit. You do not have to answer any Landlord's questions that feel leading or discriminatory. Below are some common questions that you **do not** have to answer. See the Fair Housing brochure for more information about what your rights are!

- Are your children well-behaved?
- Why are you receiving rental assistance?
- (if they know you are receiving SSI/SSDI) Why do you receive disability?
- What do you use that cane for? You seem perfectly healthy to me.

Possible Responses:

I appreciate you asking, but I have the right to privacy around that information. I'd be happy to answer any standard questions around my ability to take care of your unit.

All the relevant information about me is reflected in my rental application. If you have any follow-up questions after I submit that, I'd be happy to talk with you again.

The Landlord might ask other questions as well. Practice answering them to feel prepared. Oftentimes, landlords ask questions about topics like:

1. Noise, Behavior (friends; who will be hanging around the apartment)
2. References from previous landlords; paying rent on time
3. How will you afford rent/utilities? (Some require income 3x rent)
4. If homeless, how you became homeless
5. Will you take good care of the property?
6. Other? What might you be nervous about the landlord asking?

When you talk to a Landlord about a unit, you will want to ask them questions about the unit as well. See below for a checklist of questions that you want to consider:

Questions for you:

As you walk through the unit, ask yourself the following questions. Feel free to turn lights on/off, check faucets and open appliances.

- ☐ Is the outside of the property in good condition?
- ☐ Do the doors and windows have functioning locks?
- ☐ Are there enough windows? Infrastructure for privacy (blinds, curtains, etc...)?
- ☐ Are there any signs of damp, flaking paint or infestations of any kind?
- ☐ Is there hot water and good water pressure?
- ☐ Are there any signs of loose wiring, faulty plugs, or lights?
- ☐ Are the bathrooms in good shape? Are the sealants around the shower intact?
- ☐ Are there any carpets? If so, are they secure and in good shape?

Questions for the Landlord:

On the phone before the viewing, or at the viewing, ask the following questions.




- ☐ Who is responsible for landscaping and maintenance?
- ☐ Will the unit be painted before move-in?
- ☐ How does the Landlord handle maintenance requests?
- ☐ Is there central heating/air?
 - ☐ Which utilities are included? Which utilities are the tenant responsible for paying? (Trash and Sewer, Electricity, Natural Gas, Water, Cable / Internet?)
- ☐ Will the Landlord ensure that all appliances and lights are functioning at move-in?
 - ☐ Who is responsible for appliance repairs (washer, dryer)?
- ☐ Will the carpets be professionally cleaned prior to move-in?
- ☐ What is the application Fee, Security Deposit, Holding Deposit (if applicable?)
- ☐ When is the property available for move-in?
- ☐ What is the lease term? (1 year, month to month)
- ☐ How do you process applications? How long does it normally take to hear back?
 - ☐ Check Landlord references? run a credit and/or background check?

Leasing Up

SUBMITTING AN APPLICATION

Make sure you have Gathered the Essentials and have put together any information to Address your Barriers. Don't forget a **letter of explanation** and to pay your **non-refundable application fee!** Once your application is accepted, there are only a few steps left.

1. Gather your Move-in Fees

Category	Amount	How To Calculate
1st Month's Rent 		How much is your rent? Ask your landlord to ensure that you know that full monthly rent amount. If you move in mid-month, your rent may be prorated: this means that you will be charged rent proportional to the number of days that you were in the unit.
Housing Security Deposit 		How much will you be required to deposit with your landlord or owner of the property? Do you know about your credit rating? If there are credit issues around unpaid utilities or evictions, they can affect whether the landlord will want to rent to you and/ or the amount of a security deposit you are charged. Usually your security deposit will be equal to one month's rent, but based on your credit it can legally be up to 2 times the amount of the rent.
Utility Security Deposit 		How much will you be required to deposit gas / electric / cable companies? If you are unsure how much to estimate for the cost of utility deposits, call the utility companies in your area. It is not uncommon for utilities to charge a refundable deposit (\$50-\$250) and sometimes a connection fee (\$30-\$60) The amount of your deposit will depend on your credit. Check with the landlord to see what utilities you must pay.
Total (Sum of the above)		This is your move-in cost amount! Need Assistance? Start with your local DSS and call around to see what your options are in your area!

2. Sign a Lease

Your lease is your most important tool when working with your Landlord. Knowing your lease can help you anticipate Landlord conflict and sustain your housing! Read through the [Know your Lease Guide](#) to pull the most important pieces of information from your lease. Post this guide on your refrigerator to reference whenever anything comes up!

3. Move-In!

Once your lease is signed and you have paid the necessary move-in fees, you should get a key to your place! Move on in, connect your utilities by calling them directly, and you're good to go!

Sustaining Your Housing

The most sure way to sustain your housing is to follow your lease! Use the [Know Your Lease guide](#) to understand what you can expect from your Landlord in your lease and what they can expect of you!



*Congratulations on
your new home!*

Notes:

Record details here about possible housing opportunities, Landlord phone numbers, etc...