

Consumer Success Article Continued...

I came to Independence Inc. with urgency when I unexpectedly found out I needed to find a new place to live...With no rental history nor experience seeking housing, I took the advice and training I was given and ran with it, proving that (although difficult), it is still possible to find affordable housing during this difficult time.

Once I settled into my new place, I had the chance to process more about my experience. Here are 5 things I would like to pass along to anyone searching:

1. **Save money on application fees:** Seeking property management companies with various available units is wise as far as saving on application fees. **(Some, not all! Make sure and verify this)** For instance, I paid a one-time \$40.00 fee and then was able to see and apply for any units that became available within that company for up to a month. versus having to pay many different fees. Those can really add up!
2. **Mistakes Happen.** ...and they will! Don't miss out on a place because someone made a simple error and initially denied your application. Remember, it is people who process our information so this happens more time than you would think. In my case, I was originally denied for the unit I am now in...The reviewer thought my biweekly income was my monthly income...I knew it did not sound right so we called to investigate the matter and luckily, they noticed this mistake and I was then approved!
3. **Determine the must-haves.** From the beginning, decide what are the top 3 musts or essentials. What are a few determining 'make it or break it' factors? For me it was Affordability: Have a cap and don't go over it. Location: There are certain parts of town I wanted to avoid and proximity to my work was a plus. Privacy: Do you need to live alone or are you OK with roommates to share the costs?
4. **REMEMBER. We are in a Housing Crisis...So keep an open mind...** but definitely don't sign a lease if one of your top three important needs cannot be met. As long as it's reasonable, pass, keep looking and the right place will eventually come.
5. **Ask about Subleases!** Many places will not tell you these are available unless you specifically ask! In fact, I avoided a \$300.00 security deposit and a \$250 transfer fee (current tenant pays) by finding myself a year-long sublease with all 3 of my top preferences met. A One bed One bath (privacy) apartment in west Lawrence (location) close to my work (proximity) for only \$525 month including water (affordable). You really can't find anything better than that! However, these kinds of deals ARE out there! You just have to be proactive, don't get discouraged and keep digging!"
6. **Exceptions CAN be made:** If you really like a place, but you don't quite meet all requirements, try anyway! Maybe you don't quite make the income or credit score requirement. Or maybe you have an emotional support animal but is says no pets. Talk to them. Be upfront and honest. Have a discussion with the property owner. Have a good solid 'argument' prepared with valid reasons as to why they should make a slight exception for your situation. Point out what you do have instead.... Basically, landlords want to know that you are going to be a well-behaved tenant, pay rent on time and follow standard rules. If you can give specific examples of how you can do this, then you may be surprised what agreements you are able to come to. And make sure to get *everything in writing*. In this circumstance, the requirements said I must provide rental history with contact information I simply just did not have. By explaining why I have not needed to have my name on a lease and providing ways in which I can demonstrate my stability, reliability and commitment, such as my high credit score or providing job references, I was able to move past this part in the application process.

Here at Independence, Inc., we are grateful for and encouraged by the successful partnerships between our staff and the consumers we serve that speak to the power of knowledge, advocacy and growth as we work together to make our communities more accessible to all and to support the rights of people with disabilities to live in the communities and housing options of their choice.
