

Housing Tips – Low Income

It is a challenge to find rental housing that fits the budget of someone with a low-income. Sometimes the rent amount will work, but the requirement to earn 2 – 3 times the amount of rent will not work. Landlords often have this requirement to make sure the renter has enough money to pay for rent, utilities, and other bills. Here are some things to try if you don't meet the landlord's income requirements.

1. Prove to the landlord that you can afford the rent!

- a. Show the landlord the bills and commitments you currently have. You may not earn 2 times the rent, but you spend your money wisely.
- b. Tell the landlord that rent is the highest priority bill you will pay each month.
- c. Ask the landlord to make an exception to the income requirement because you manage your money well and can comfortably make the rent payments.

2. Make sure to count all sources of income. What income counts?

- a. Employment
- b. Child support
- c. Public assistance (welfare, food stamps, etc.)

3. Get on a subsidized housing waiting list

- a. Go to www.housinglink.org
- b. Under "Rent" select "Subsidized"
- c. This shows you waiting lists that are currently open. Read the listings completely and call the property to learn how to get on the waiting list.
- d. Those in subsidized housing usually pay 30 – 40% of their income for rent. If you make \$500/month, that means you would pay \$150/month for rent.

If the landlord is not willing to make an exception to the income requirement, do not apply for the apartment or pay an application fee.

www.housinglink.org