Find a Place to Live

You can choose where you live in the United States. Many people stay with friends or family members when they first arrive. Others move into their own housing.

In the United States, most people spend about 25 percent of their income on housing. Here are some housing options you may consider.

Renting a Home

Apartments and houses can be rented. You can find these in several ways:

- Look for “Apartment Available” or “For Rent” signs on buildings.
- Ask friends, relatives, and co-workers if they know of places to rent.
- Look for “For Rent” signs in public spaces, such as bulletin boards in your library, grocery stores, and community centers.
- Research places available for rent on the Internet. If you do not have a computer at home, you can use one at your local public library.
- Look in the phone book’s yellow pages under “Property Management.” These are companies that rent apartments and houses. They may charge you a fee to help you find a home.
- Look in the “Classifieds” section of the newspaper. Find the pages listing “Apartments for Rent” and “Homes for Rent.” These will have information about renting homes and apartments.
- Call a local real estate agent.

Call 311 for Information on City or Town Services

In many cities and towns, you can call 311 to find non-emergency government services. For example, you can call 311 to ask a question about garbage collection or request that your sidewalk be repaired. Some places do not offer 311 services. Call your city or town government to see if 311 is available in your area.
What to Expect When You Rent a Home

This section outlines the different steps you may encounter before moving into your new home. For more information, visit [www.hud.gov](http://www.hud.gov).

**Applying to Rent:** People who rent housing are called tenants. As a tenant, you either rent housing directly from the landlord (the owner of the property) or through the property manager (a person responsible for the property). A landlord or property manager may ask you to fill out a rental application, which verifies whether you have money to pay rent.

The application may ask for your Social Security number and proof that you are working. You can use your Permanent Resident Card if you do not yet have a Social Security number, or you can show a pay stub from your job to prove you are working. You may also be asked to pay a small application fee.

If you are not yet working, you may need someone to sign the rental agreement with you. This person is called a co-signer. If you cannot pay the rent, the co-signer is responsible for paying it.

**Signing a Lease:** You sign a rental agreement, or lease, if the landlord agrees to rent to you. A lease is a legal document. When you sign a lease, you agree to pay your rent on time and rent for a specific length of time. Most leases are for one year. You can also find housing for shorter periods of time, such as one month. You may have to pay more money for a short lease.

When you sign a lease, you agree to keep the home clean and in good condition. You may be charged extra if you damage the place you are renting. The lease may also list the number of people who may live in the home.

**Paying a Security Deposit:** Renters usually pay a security deposit before moving into the home. This deposit is usually equal to one month’s rent. If the home is clean and in good condition when you move out, then you will get your deposit back. If not, the landlord may keep some or all of your deposit to pay for cleaning or repairs.
Inspect the house or apartment **before** you move in. Tell the landlord about any problems you find. **Before** you move out, ask your landlord what you need to fix or clean so you may receive all of your security deposit back.

**Paying Other Rental Costs:** For some houses or apartments, the rent payment includes the cost of utilities, such as gas, electricity, heat, water, and trash removal. For other rentals, you must pay separately for these expenses. When you are looking for housing, ask the landlord if any utilities are included. If utilities are included, make sure this information is in your lease before you sign it. If utilities are not included, find out how much they will cost before signing the agreement. The cost of some utilities will be more in the summer (for air conditioning) or in the winter (for heat). Renters insurance, sometimes referred to as tenants insurance, is available. This insurance protects personal belongings, offers liability protection, and may cover additional living expenses if the home you are renting is destroyed or damaged.

**Ending a Lease:** Ending a rental agreement is called “terminating your lease.” If you need to terminate your lease earlier than expected, you may have to pay monthly rent until the end of the lease even if you are not living there. You also may lose your security deposit if you leave before the end of the lease. Before you move out, give your landlord a written notice telling him or her that you are ready to move out. Most landlords require at least 30 days’ advance notice before you want to leave. Before you sign the lease, make sure you understand its terms and ask how much notice you are required to give the landlord before moving out.

---

**Addressing Home Repairs with Your Landlord**

Landlords must keep the home or apartment you rent in safe and good condition. If you are in need of a home repair:

- First, talk to your landlord. Tell him or her about the problem and that you need it fixed. If your landlord does not respond, then write a letter to your landlord to tell him or her about the problem. Keep a copy of the letter for yourself.

- If your landlord still does not respond to your request, then call your local Housing Office. Most city or local governments have people who inspect homes for problems. Ask the Housing Office to send an inspector to visit your home. Show the inspector the problem.

- Lastly, if your landlord does not fix the problem(s), then you may be able to file a legal charge against your landlord.
If you move, you should tell the U.S. Postal Service so it can forward your mail to your new address. To change your address online, visit www.usps.com/umove or visit your local post office. Also, do not forget to file Form AR-11, Change of Address, with USCIS. See page 19 for instructions.

**Know Your Rights: Discrimination in Housing Is Not Allowed**

Landlords cannot refuse to rent to you because of who you are. It is against the law for landlords to reject you because of:

- Your race or color;
- Your national origin;
- Your religion;
- Your sex;
- A disability; or
- Your family status.

If you feel you have been refused housing for any of these reasons, contact the U.S. Department of Housing and Urban Development (HUD) by phone at 1-800-669-9777 or 1-800-927-9275 (for hearing impaired). You can also file a complaint in the “Fair Housing” section of www.hud.gov. Information is available in several languages.

**Buying a Home**

For many people, owning a home is part of the American dream. Owning a home has many benefits but also many responsibilities.

Real estate agents can help you find a home to buy. Ask friends or co-workers if they can recommend a real estate agent, or call a local real estate agency for the name of an agent. Ask for an agent who is familiar with the area where you want to buy a home. There are many ways to search for real estate, such as researching on the Internet, looking at real estate in the newspaper “Classifieds” section, or looking for “For Sale” signs in the neighborhoods you like.
Most people need to get a loan to pay for a home. This is called a mortgage. You can get a mortgage from a local bank or from a mortgage company. A mortgage means you are borrowing money at a specific interest rate for a specific period of time.

The interest you pay on your mortgage can be deducted from your federal income tax.

You need to buy homeowner’s insurance to help pay for any possible future damage to your home. Insurance usually covers damage due to bad weather, fire, or robbery. You will also need to pay property taxes on the value of your home.

A real estate agent or real estate lawyer can help you find a mortgage and insurance. He or she can help you fill out the forms to buy your home. A real estate agent should not charge you a fee to buy a home, but you may have to pay a fee to a real estate lawyer to help you fill out the forms. You will also have to pay fees to get your mortgage and to file legal forms with the state. These fees are called closing costs. Your real estate agent or mortgage lender must tell you how much these fees will be before you sign the final purchase forms for your home. For help on looking for a real estate agent, finding a loan, and choosing insurance, visit the “Buying a Home” section of www.hud.gov.

**TIP**

Protect yourself from loan fraud and lenders who charge very high interest rates on mortgages. Some lenders may try to take advantage of you, such as by charging you more money because you are new to this country. There are laws to protect you from fraud, unnecessary expenses, and discrimination in buying a home. For more information about loan fraud and advice on preventing it, visit the “Buying a Home” section of www.hud.gov.
More Information about Buying or Renting a Home

Visit the “Buying a Home” section of the U.S. Department of Housing and Urban Development’s (HUD) website at www.hud.gov. You can also speak to a housing counselor by calling HUD at 1-800-569-4287. Information is available in English and Spanish.

For other helpful resources, visit the Federal Citizen Information Center at http://publications.usa.gov.