

Newcomer Rental FAQs

Your Guide to Finding and Securing Housing



Refugee Housing
SOLUTIONS



This frequently asked question guide provides clear and concise answers to common questions about finding and renting housing in the U.S. It offers essential information and practical tips to help you understand your rights, responsibilities, and the steps to secure a comfortable home as a newcomer.

*This document contains links to websites and other helpful resources, most of which are in English. If you need help accessing a specific resource in another language, please contact info@refugeehousing.org and include the resource in your message.

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Finding and Renting an Apartment or House

- **How do I find a rental apartment or house?**
 - Search online on websites like Zillow, Craigslist, or Apartments.com. You can also contact local resettlement agencies, community organizations, or real estate agents for assistance. Here are some details guidance documents that can help you:
 - [Step-by-Step Guide to Securing Housing](#)
 - [Housing Selection 101](#)
 - [Four Steps for Outreach to Landlords](#)
 - [Quick Guide to Finding Affordable Rental Units](#)
- **Can I rent an apartment or house if I don't have a job or stable income?**
 - Yes, but it may be challenging. Landlords do require proof of income, so you might need a co-signer, guarantor, or proof of savings to show your ability to pay your rent. Some landlords may also accept alternative documentation, like proof of upcoming employment.
- **What is a rental application fee?**
 - This is a fee you pay to apply to rent an apartment or house. It usually covers the cost of processing your application, including a credit and personal background check. Rental application fees typically range from \$25 to \$75, though they can vary based on location and the rental property type.
 - In most cases, housing providers request all individuals over the age of 18 living in the household to pay an application fee and undergo the rental application process.

- **What documentation do I need to apply to rent an apartment or house? What if I do not have these documents?**
 - Common documents include photo ID, proof of income, references, and credit history. If you lack these, explain your situation to the landlord; they may accept alternative documents that you may have: I-94 form, job offer letter, rent guarantor letter from a resettlement agency, Sponsor, or U.S. tie.
 - This resource outlines what documents are typically accepted for rental applications and what documents can be offered as substitutes: [Rental Application Essentials: How Newcomers Can Use Alternative Documents](#)
- **Can I rent an apartment without a Social Security Number (SSN)?**
 - It depends on the landlord's policies. Some may accept alternative identification like a passport.

Communication Challenges

- **What should I do if I don't speak English well and need help talking with my landlord?**
 - If you don't speak English well, ask a friend, family member, neighbor, or resettlement agency staff for help. Some landlords also provide translation services, or you can use online translation tools.
 - Online Translation Websites:
 - [DeepL](#)
 - [Google Translate](#)
 - [Translate.com](#)

Understanding Types of Rental Units

- **What is the difference between a studio, one-, two- or three-bedroom apartment?**
 - A studio is a single room that combines the bedroom, living area, and kitchen but has a separate bathroom. A one-or-more bedroom apartment has bedrooms separate from communal areas, like the living room, kitchen and the bathroom.

- **What is the difference between public housing and private rental apartments?**
 - Public housing is government-owned and offers affordable rent based on tenants' income. There are eligibility and application requirements for public housing. Private rental apartments, and single family or duplex houses, are owned by individuals or companies and typically have market-rate rents without income-based qualifications.

Housing Safety

- **How do I know if a neighborhood is safe?**
 - Research online for crime statistics, visit the neighborhood, and talk to current residents. Local police stations can also provide safety information.
- **How do I protect myself from rent scams?**
 - To avoid scams, always verify the landlord's identity, never wire money or pay in cash, and be cautious of deals that seem too good to be true. Visit the property in person, check if it is listed by a reputable company, and read reviews if available. Study the details provided in this Toolkit for more information:
 - [How to Vet Housing Providers and Properties Toolkit](#)

Financial Aspects of Renting

- **How much should I pay for rent each month?**
 - Generally, aim to spend no more than 30% of your monthly income from all sources on rent. However, these days in the U.S. rent is typically costing about 50% or more of your monthly income during the first year or two of resettlement.
- **What is a rent voucher, and how can it help me?**
 - A rent voucher is financial assistance provided by U.S. federal or state or city government or a nonprofit organization to help low-income individuals or families afford rent. It covers a part of the rent, and you pay the rest.

- **Are there programs to help me pay my rent?**
 - Yes, there are government and non-profit programs that can assist. Contact local social services and/or resettlement agencies for help and visit this website:
 - [Find local housing resources near you](#)
- **How can I apply for rental assistance?**
 - Check eligibility and apply through local government affordable housing agencies, online portals, or non-profit organizations.
 - [Find rental assistance in your state](#)

Lease Information and Tenant Rights

- **What is a lease?**
 - A lease is a legal contract between you and the landlord outlining the terms of your tenancy, including monthly rent amount, other costs you must pay, the tenancy duration, and the rules and regulations for the rental property: apartment/building or house. What should I look for in a lease agreement?
 - As first-time renters, newcomers should carefully review their lease agreement for several key details: the rent amount, payment terms, and due dates; the lease duration and terms for renewal or termination; security deposit requirements and conditions for its return; maintenance responsibilities and how to report maintenance needs; rules and restrictions regarding noise, guests, pets, and property alterations; eviction terms and the notice period required; and information on utilities included and those for which the tenant is responsible. Understanding these elements can help newcomers fulfill their obligations and protect their rights as tenants. This document provides many more details that you should understand:
 - [Understanding Your Lease Agreement](#)
- **Can I negotiate the terms of my lease?**
 - Yes, you can try to negotiate terms such as rent, lease length, or specific clauses before signing.

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- **What should I do if I need to break my lease?**
 - Notify your landlord as soon as possible. There may be penalties, but you might negotiate or find a replacement tenant to minimize costs.
- **Can a landlord evict me without notice?**
 - No, landlords must give written notice and follow legal procedures to evict you, except in emergencies, which are considered immediate evictions. Immediate evictions vary by state, with the notice period for formal evictions depending on state and local laws.
- **What are my rights as a tenant?**
 - As a tenant, you have the right to a habitable home, privacy with proper notice before landlord entry, fair treatment without discrimination, and timely notice before rent increases, the landlord's decision to not renew the lease, or eviction. You also have the right to request necessary repairs, receive a written lease agreement, and have due process to contest evictions with legal support as needed. You can learn more about your rights in these documents:
 - [Know Your Rights: State-by-State Housing Guide](#)
 - [Fair Housing Act 101](#)
 - [Fair Housing FAQs](#)

Deposits and Fees

- **What is a security deposit, and when will I get it back?**
 - A security deposit is money you pay in advance and which the landlord keeps to cover damages or unpaid rent. You get all or some of it back after you move out and assessment is done of the apartment or house's condition and need for repairs, which will be paid for by some or all the security deposit.
 - Rental deposit returns vary by state ([State Laws on Deadlines for Returning Security Deposits](#))

- **What happens if I don't get back my full security deposit?**
 - The landlord must provide an itemized list of deductions (detailed list of repairs and their costs). If you disagree, you can discuss it with them or take legal action.
 - A landlord cannot deduct basic "wear and tear" repair costs from a deposit; however, [wear and tear laws vary from state to state](#). Some typical wear and tear may include faded paint, worn carpet, minor scratches on walls and floors, and small nail holes in walls.
- **What is a Homeowners Association (HOA) and what are HOA fees?**
 - In some rental properties, a HOA manages communal property areas and enforces rules. HOA fees cover maintenance, amenities, and other services.

Co-Signers, Guarantors, and Credit

- **What is a co-signer? Do I need one?**
 - A co-signer is someone who agrees to pay the rent if you cannot. You might need one if you have no or low credit history.
- **What is a guarantor, and how is it different from a co-signer?**
 - A guarantor agrees to pay your rent if you cannot pay, like a co-signer. The difference is that a guarantor typically becomes responsible if you default on paying your rent, whereas a co-signer might share equal responsibility from the start.
- **What is a credit check and how does it affect me?**
 - A credit check is a review of your credit history to see how reliably you pay bills. A good credit score can help you secure a rental; a low score may require a co-signer or a higher deposit. A credit score is something you will build, over time, in the U.S. Paying your rent and utility bills on time and without fail from the very start of your tenancy will help you start to establish a good score.

Tenant Responsibilities and Maintenance

- **What should I do if my landlord is not making necessary repairs?**
 - During the lease signing, the landlord should thoroughly explain the maintenance request process, including how to submit requests, expected timelines for repairs, and any emergency procedures for urgent maintenance issues. When needed, request repairs in writing or through the landlord's preferred method, which may include an online tenant portal that documents the request.
 - If the landlord doesn't respond, you may have the right to withhold rent, make the repairs and deduct the cost from your rent payment. If there is a health or safety hazard, you may contact the appropriate health and or code enforcement agency.
 - Before withholding rent, [check your state's requirements](#) on what conditions you can withhold and how.
- **Can I make changes to my apartment?**
 - Always get your landlord's permission to make any alterations, even minor ones like painting.
- **What should I do if I accidentally damage something in the apartment?**
 - Report the damage to your landlord immediately. Depending on the lease terms, you might need to repair it or pay for repairs. Document the damage with photos and keep records of any communication about it.
- **How can I be a good tenant?**
 - Pay rent on time, follow the lease terms, maintain the property, communicate with your landlord, and be respectful to neighbors.

Utilities and Other Services

- **What are my utilities, and how do I set them up?**
 - Utilities include water, electricity, gas, trash removal, and internet. Some utilities may be included with your rent. If not, you will need to set them up by contacting service providers directly. Your landlord can advise which companies to contact.
- **What does it mean if the landlord covers some of my utilities?**
 - It means the landlord pays for certain utilities (like water or trash collection) as part of your rent. The lease will specify which utilities are included. Ask your landlord if you are unsure which utilities are covered.
- **How do I arrange for off-street parking if it is not included in my rent?**
 - Street (curbside) parking is usually free, but be sure to understand restrictions on days, hours, etc. Usually there are signs posted on utility or other poles along the street/curb.
 - If you want protected, guaranteed parking, check to see if the building has paid garage spots and/or if nearby lots or garages offer monthly rentals.
 - Your landlord can share details about parking options, including permit requirements for the neighborhood.

Moving In and Moving Out

- **What should I do before moving into a new apartment?**
 - Before moving in, ensure that you inspect the apartment unit for damage.
 - Take photos of any damage, reread the lease thoroughly, and set up your utilities. These documents provide greater detail on what you need to do and document:
 - [Home Inspection Guide](#)
 - [Housing Walkthrough Checklist](#)

- **How do I move out of an apartment?**

- First review your lease for notice requirements and procedures. Provide written notice to your landlord, typically at least 30 days before moving.
- Clean the apartment thoroughly, repair any damages, cancel and/or transfer your paid utilities, and schedule a final inspection with your landlord.
- Return all keys and access cards and update your address with the Post Office and relevant organizations, like clinics, schools, and the resettlement agency with which you have been working.

Pets and Rental Policies

- **Are pets allowed in my rental apartment or house and, if so, are there extra fees?**
- Pet policies vary by landlord. Some apartments and rented houses allow pets with an additional fee or deposit, while others may have restrictions on the type or size of pets.
- If you have a service animal or a documented emotional support animal, you can request reasonable accommodation. If the reasonable accommodation is approved, no pet rent or deposit is required.

Public Affordable Housing

- **Do I qualify for public affordable housing or federal housing support?**
- Some newcomers do qualify for public housing and rental assistance programs, depending on immigration status:
 - **Refugees:** Eligible for public housing, Housing Choice Vouchers (Section 8), and other federal rental assistance programs upon arrival.
 - **Asylum Seekers:** Generally do not qualify for public housing or federal rental assistance until asylum is granted, though they may access state or local assistance programs.
 - **Humanitarian Parolees:** Some parolees may qualify for certain federal and local housing assistance programs, depending on their parole status and individual circumstances.
 - **Temporary Protected Status (TPS):** Individuals with TPS may not be eligible for federal rental

assistance but can often access state or local housing programs depending on their state of residence.

- This resource outlines different newcomer statuses and the federal housing programs for which they are eligible: [Federal Housing Program Eligibility for Newcomers](#) (resource available in Spanish).
- If you need advice on public housing, contact a [HUD-approved housing counseling agency](#) or call toll-free (800) 569-4287.
- **How long is the waiting list for affordable public housing?**
 - Waitlists for public affordable housing vary widely depending on location and demand. In some areas, the wait can be several months to several years. If you learn that you are eligible for government housing assistance, it is essential to apply as soon as possible and stay in contact with your local housing authority to update your application status.
 - Public housing waitlists are challenging to manage as they are often open for new applicants only at specific times of the year and, as noted, can be long.
 - [This website](#) allows you to search for available affordable housing opportunities, including Housing Choice Vouchers (Section 8), Public Housing, and apartment waiting lists across the U.S. with verified and up-to-date information.
- **What are the benefits of living in affordable public housing?**
 - Living in public housing often provides significant financial relief because rent is based on income, which can make it more affordable. Additionally, these programs sometimes include social support services that can help with meeting needs, such as job training or childcare.
- **How do I apply for public housing?**
 - To apply for public housing, which offers affordable apartments for low-income families, the elderly, and individuals with disabilities, contact a [public housing agency](#) in your state or nationwide.
 - Alternatively, you can apply for the [Housing Choice Voucher \(Section 8\)](#) program to cover part or all your rent. For this, also reach out to a public housing agency locally or nationally. For more information, visit [HUD's website on rental assistance](#).



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