



RENTER'S GUIDE THE BOTTOM LINE

DID YOU KNOW?

Rental housing counseling can help you:

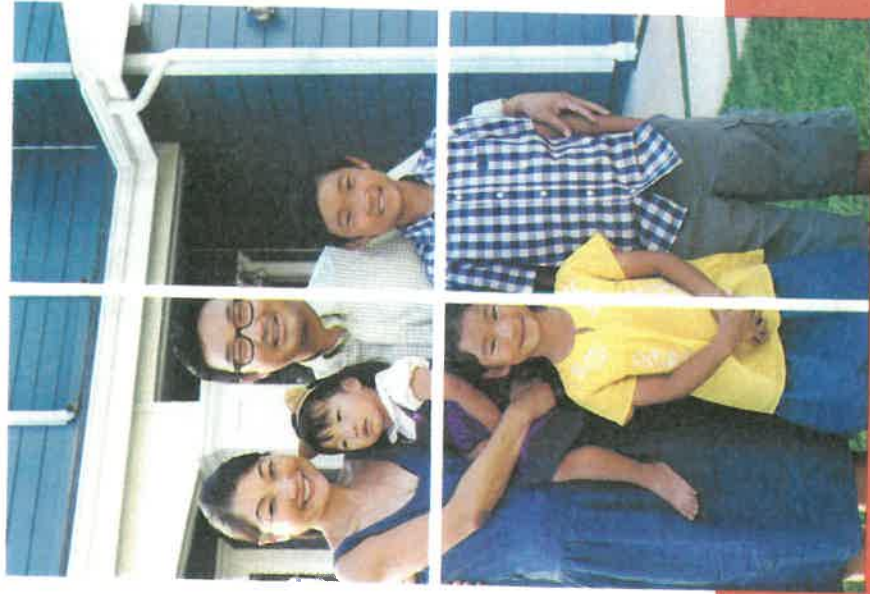
- Determine how much rent you can afford
- Calculate your true monthly living expenses
- Create a realistic household budget
- Find ways to improve your credit score

HUD-APPROVED HOUSING COUNSELING IS YOUR TRUSTED RESOURCE.

Empowering consumers to make informed housing decisions. HUD-approved housing counseling helps more than a million households every year.



The approval of a housing counseling agency does not create or imply a warranty or endorsement by HUD of the approved agency or its employees to a prospective client or to any other organization or individual. Approval means only that the agency has met the qualifications and conditions prescribed by HUD.



OFFICE OF
HOUSING COUNSELING
hud.gov/housingcounseling
1-800-569-4287

IT ALL ADDS UP

ASK YOUR HOUSING COUNSELOR ABOUT

- ▶ How much rent you can afford
- ▶ Your rental “wants” vs “needs”
- ▶ Your current and future living expenses
- ▶ Budgeting for your lifestyle

Having a handle on your finances is essential to being a responsible renter. It's exciting to pick out new furniture or accessories for your new pad. But it's no fun if the added expense makes it tough to pay your rent. Want to create a realistic budget? Your HUD-approved housing counseling agency is the place to start.

MONEY MATTERS

CONSIDER THIS

- ▶ How to estimate monthly utility expenses
- ▶ What other one-time and monthly costs to expect
- ▶ How much to set aside for unexpected expenses
- ▶ Potential moving costs

Your monthly rent payment is only part of the picture. Have you figured out how much your upcoming move will cost? Have you factored in the cost of utilities, groceries, and all other personal bills and payments? How about renter's insurance? Your housing counselor will help you calculate your true, total monthly living costs.

HOW WE CAN HELP

LET'S TALK ABOUT

- ▶ Due dates and grace periods for rent payments
- ▶ Expenses for repairs and maintenance
- ▶ Your credit report and its impact on renting
- ▶ What to do if you have red flags on your credit report

Location. Lifestyle. Leases. And more. There are so many pieces to the puzzle, and your HUD-approved housing counseling agency can help you put them all together. You'll have an experienced housing counselor on your side with the answers you need to make your rental home a perfect fit.

HOUSING COUNSELORS COAST TO COAST



The road to home is a journey, but you don't have to walk alone. To learn more about renting, or to find a HUD-approved housing counseling agency, visit hud.gov/housingcounseling or call 1-800-569-4287. We're here to help you get home!