

Flourish

A woman with long, curly red hair is sitting on a couch, smiling and looking at her smartphone. She is wearing a yellow t-shirt and blue jeans. The background shows cardboard boxes and a white plastic sheet, suggesting a moving or new home environment. The lighting is warm and natural.

Housing Edition

Realtors often emphasize the importance of “location, location, location” when it comes to housing preferences. Additionally, factors such as cost, specific amenities (such as a swimming pool) and the size of the property, play a crucial role in decision-making. This guide covers different housing options, application processes, and provides advice on choosing a suitable place that aligns with your needs.

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The Flourish magazine series is a resource for Iowans. The series provides key information on a variety of subjects but is not meant to be all-encompassing. Refer to the Iowa HHS website for the most current version of each magazine. This material is intended to offer support and general guidance. It is not meant to direct specific actions or replace individual judgement. The included strategies may be helpful to the reader, but not all strategies will work for all individuals. Readers are encouraged to consult qualified professionals for advice specific to their individual circumstances.

Checklist

- ☐ Create a housing goal. Do you want to rent, buy or live with someone you know?
- ☐ If you don't already have your driver's license or state issued ID, make sure to get these as soon as possible. (You can't buy or rent without a form of identification.)
- ☐ Make sure you have a pay stub available. (You will need this to rent or purchase a home.)
- ☐ Create a list of things that you want to have in your home.
- ☐ Make a list of places you may want to live and schedule tours to find the right home for you
- ☐ If you have a pet, make sure your new home accepts pets
- ☐ Calculate your monthly expenses (Rent should be less than or equal to 30% of your monthly income)
- ☐ Identify furniture and household items you need.
- ☐ Identify a co-signer if you need one
- ☐ Have a back-up plan (where can you stay until permanent housing is secured)
- ☐ Make sure your address is up to date with the United States Postal Service (USPS)
- ☐ Purchase cleaning supplies to clean your new home before moving in
- ☐ Carefully read your lease or purchase agreement
- ☐ Make sure you have home or renter's insurance for your current home
- ☐ If you want to buy a house, start by making a "pro and con" list and analyze whether buying makes sense for your lifestyle and your pocketbook.
- ☐ If renting, save up for deposit and first month for rent.

Contacts

Relationship _____	Relationship _____
Name _____	Name _____
Phone # _____	Phone # _____
Relationship _____	Relationship _____
Name _____	Name _____
Phone # _____	Phone # _____



Visit the Flourish Magazine webpage
hhs.iowa.gov/family-community/flourish-magazine

Housing Choices

Sooner or later, you will need to find housing.

It's important to think about your budget and make sure you can manage the monthly payments. If you spend more than 30% of your income on housing, you might not be able to buy other essentials or treats. Living with a roommate can lower expenses, but that brings its own difficulties. In the end, it's important to think through your choices before committing to a housing option.

When you are looking for somewhere to live, there are lots of choices. You can live in an apartment, condo, townhome, house or other location. You can either rent or buy the home you choose. You can live alone or with someone else. It's important to choose what works best for you and your life.



Housing Considerations



Location

- Is it close to your support system, work or school?



Transportation

- Do you need to be close to a bus stop?



A roommate to share expenses



Distance to work or school



Affordability



Neighborhood safety



Noise levels



Amenities

- In-unit laundry
- Dishwasher
- Utilities included
- Utility companies required for the location
- Lawn care: will this be provided or do you have to mow and care for plants?



Start-up costs

- Security deposit
- Utility deposits: phone, electricity, gas, cable
- Furniture & household items
- Laundry & cleaning supplies
- Cooking supplies & food



Tours

Before searching for a new place to live, you should complete a monthly budget so you know what you can afford. After finding a few places that seem to fit what you are looking for, schedule tours of each place.

Make sure to research the rental company or realtor before signing a lease. You can do this by looking online for reviews and asking people you know who have rented/purchased from them. Some companies are easier to work with than others.

Never sign a lease without very carefully walking through the entire apartment, checking for damage or problems. Never sign a lease for an apartment after just looking at the model apartment. Write down (and take photos) of what damage is already in the apartment and have the landlord sign and date it, so you are not responsible for these damages when you move out.

Tour Checklist

- Is there a written lease?
Yes or No
- What time period does it cover? From (date)_____ To (date) _____
- How much do the gas, electric, cable, and internet companies charge for deposits and for hookup? (These will be charged before you move in.)
- What rules and regulations do the landlord or homeowners association have about noise, friends, or other restrictions?
- Does it come with these appliances? Do they all work?
 - Refrigerator (ice maker)
 - Stove
 - Microwave
 - Dishwasher
 - Garbage disposal
 - Washer and dryer (in unit or on site)
 - Air conditioner and heating
- Do all of the lights work?
- Do the outlets work?
- Who controls the thermostat (temperature)?
landlord or self?
- Will someone re-paint before you move in?
Yes or No
- Are there any signs of bugs or mice?
Yes or No
- Will someone be spraying for bugs regularly?
If so when? _____
- Do the windows open, close and lock easily?
Yes or No
- Do you see any cracks in windows, doors, etc.?
- Does the bathroom look clean? Do you see any mold?
- How is the water pressure?
Good or Poor
- Is there a toilet shut off valve?
Yes or No
- Is there a deadbolt on the main door?
Yes or No
- Are there smoke alarms, fire extinguishers and carbon monoxide detectors?
Yes or No
- Look for a little light to make sure they have batteries.
- Will the home be cleaned before you move in?
- Who has keys to the home? (If you are buying, make sure to change the locks after you move in.)
- What is the neighborhood like?
- How close is it to police, fire department, hospital, school and recreational places?
- Do you feel safe?
Yes or No
- What noises or smells are in the home?
 - Is it near train tracks or an airport?
 - Is it by a processing plant, garbage facility or other location with a strong smell?
- Is it near a bus stop or other transportation?
- Are doors and parking areas well-lit when it's dark?
Yes or No

Renting

To rent something is to pay money to use it, live in it, or borrow it. This can also be called leasing. You may rent or lease a room, apartment, or house. Rental contracts are usually a one-year commitment.

Rental Application

Landlords may ask questions about your past that they believe will provide information about how a person will be as a future tenant. This may include questions about your rental history, prior evictions, criminal background, and/or credit history. It is a good idea to prepare for how you will answer these questions before talking with the landlord.

If you would like practice filling out a housing application, you can find a blank one online, such as <https://freeforms.com/wp-content/uploads/2021/01/Iowa-Residential-Rental-Application.pdf>

It would be a good idea to fill this out ahead of time and take it with you, so you have the information you need when applying for an apartment.



Before You Sign the Lease

Read the entire lease carefully.
Understand terms around rent increases, maintenance responsibilities, and early termination.

Document everything.
Take photos/videos of the unit's condition before moving in.

Ask about utilities.
Know what's included and what you'll need to set up on your own.

Understand the deposit.
Know how much is required, what it covers, and the conditions for getting it back.

Research the landlord or property manager.
Look for reviews or complaints online.



Deposits and Rent

If you sign a lease, look very carefully at the section that deals with deposits and last month's rent. Apartments often ask for a deposit and the first and last month's rent in advance. If you leave the apartment before the lease ends, or if you leave the apartment in bad condition, you could lose both of these. Get everything written in the lease and ask questions before you sign!

Find out if there is a pet deposit and what pets are allowed. Understand that if they are not allowed, you could be evicted or charged a fine if you bring in a pet.

Find out what will happen if you pay rent late.

Ask your landlord when you will need to give notice before moving out. Make sure to put a reminder in your phone or calendar for a month before you need to give notice. This will give you time to tour other locations if you would like to move out.



Renting Responsiblities

Your Responsibilities

When you rent another person’s property, treat it like you would want people to treat it if you owned it. Following this rule will not only help your landlord, but it will also help you. You can assure a good credit rating and a good reference and a return of your security deposit when you want to move somewhere else. The impressions you make on others often show up in unexpected places, so a good image is always helpful.

- Keep the unit clean and safe.
- Understand and follow all the rules set up in your lease.
- Do not destroy or damage any part of the unit.
- Use all appliances, plumbing, and electrical and heating facilities in a safe way.
- Pay your rent and utilities promptly when due.
- Inform your landlord in a writing when you plan to move. (Check your lease to see how far in advance you need to tell your landlord.)
- Report all problems with your unit to the landlord, including ones you may have caused. Report these in writing (email or text) and keep a record of all requests.
- Get rid of all your trash in a clean and safe manner.
- Do not disturb other renters with loud noises, rude guests, or bad manners.
- If pets are allowed, keep them on a leash in public, clean up after them, don’t let them disturb neighbors or destroy property.
- If you share laundry facilities, set alarms to remember to move laundry when it is done so others can use the machines.
- If parking spaces are numbered, use your assigned spot.
- Know your rights: Iowa has tenant protection laws, understanding them can help if issues arise.
- Keep records: Save receipts, lease agreements, and communication with your landlord.



Landlord Responsibilities

When you rent, the landlord should pay for repair of plumbing, air conditioning/heating, major appliances that come with the apartment and electric wiring, unless the damage is caused by something other than normal use. If you put a hole in the wall, damage a window, door, or floor, you will have to pay to have these fixed or lose your deposit when you leave. It is a good idea to take a photo of the condition of the apartment before you move in.

Roommates

Finding a good roommate is important. Just because you are friends with someone, that doesn't necessarily mean you will be the best match for each other when it comes to living together. If you're looking for a roommate, start by asking friends or co-workers if they need or know anyone who needs a roommate. Things to think through when picking a roommate:

- Why do you want a roommate and what you want from a roommate?
- Make sure personalities work well together
 - Do you have shared interests?
 - Are there parts of their personality that do or don't work well with your personality?
 - Do they do things that may get them in trouble with the police? If you know they are making bad choices, think about how that could impact you. If they do something illegal in your home, you could also get in trouble.
- Do your schedules work well?
 - Do you have the same work schedule?
 - Do you go to bed or wake up around the same time?
 - Will one person be up early or late and make it hard for the other person to sleep?
- Costs
 - Make sure they can pay their share of the rent
 - Are you sharing costs other than rent and utilities?
 - Will you share food or will you talk about only eating food you buy?
- Cleaning
 - How clean do you like to keep the home?
 - What cleaning responsibilities will you each have and how often will you clean?
- Communication
 - Talk to your potential roommate about your expectations for living together
 - Talk about what you will do if you have a conflict.
 - Let them know ahead of time if there are things you like or don't like.
 - Talk about allergies and emergencies
 - Does your roommate drink or smoke? How will you handle that in your home?
- Guests
 - Talk about who you're comfortable or not comfortable with having visit
 - How often are you comfortable with guests coming over?
 - What times can guests come over?
 - Who can stay over and how often are you comfortable with guests staying over?
- Shared spaces
 - How will you share the spaces?
 - Are any rooms off limits to roommates or guests? You may want to make sure your room has a door that locks and keep any valuables locked up when you are not home.
- Pets
 - Are you okay with them?
 - If someone has a pet, have a conversation about pet responsibilities.



Sign an individual contract if possible.

If you sign a contract that has both/ all names listed and one amount of money that will be paid by the whole group, you might end up in a difficult situation if one person doesn't pay their part. You can try to explain it to your landlord, but you might have to pay their portion of the rent or possibly be evicted.

Buying a House

There are many benefits to owning your own home. The financial benefit of putting money toward your own home every month instead of paying it to an apartment management company may be appealing. Paying on a home mortgage builds value, called equity, that you can get back when you sell the home. Furthermore, as the house value increases over time, that creates more equity.

Home ownership also allows you more freedom to change things about the home. It is common to not have the option to choose paint or carpet colors when you rent, but that is an option when you own the home. Take time to think through your choice. Buying a home is one of the biggest decisions you will make in your life. There are decisions to be made, and the process of buying is lengthy. Home ownership brings many responsibilities, and it's wise to make sure you're ready before you buy for the first time.



Home Buying Considerations

Buying and owning your own home can be rewarding, but there are also challenges to consider:

- Annual taxes on a home can cost as much as rent. Taxes are typically included as part of your mortgage, while you have one. Once your home is paid for, you pay taxes through the county treasurer where you live.
- If the roof leaks, the furnace breaks, or the pipes fail, the homeowner is solely responsible for the cost of these repairs or replacement. And it can be very expensive.
- It is difficult and almost impossible to buy a home without a down payment.
- If you don't plan to stay there permanently, it can be a bad financial decision to buy a house.
- Monthly utility costs, like heat and water, tend to be more expensive in a house than when renting.

Home Type

When most people think about home ownership, they picture a house. It is possible to purchase homes that are your private part of a building with others, similar to renting. If you are planning to buy, consider your reasons for buying and review the costs, maybe buying a condo or townhouse would work for you.



Some of the reasons people buy instead of rent include the following:

- Pride of ownership
- More space, typically
- Earnings on your investment and appreciation of home value
- Building credit
- More privacy than renting
- The stability of being in one home for a long time
- Certain tax benefits

Financial Considerations for Buying a Home

Credit Score

Your credit score is used by banks and lending institutions to determine if you can borrow money for a house and what the interest rate will be. The higher your score, the lower the interest rate you will be eligible for — lower credit scores lead to more expensive mortgages. A good credit score is over 700.

There are several ways to get your credit score:

- Talk to a credit or housing counselor.
- Find a credit score service
- Buy your score from one of the three government approved credit reporting agencies: Equifax, Experian, or TransUnion

Budget

If you are buying a home, you will likely need to apply for a mortgage or find other sources of funding. Banks and lending institutions will want to see proof of income including pay stubs, W-2 tax forms, or a tax return.

Home Buying Process

Steps to buy a home:

- 1

Find a real estate agent in your community.

Ask friends or family members you trust to help you find a real estate agent.


- 2

Get pre-approved.

Most who buy need to get money, called a mortgage, through a bank or lending institution. After reviewing your income and assets, they will tell you how much you can afford and how much your payments will be.


- 3

Look at some homes.

A real estate agent will show you houses and connect you to lending agencies. They get paid when buyers purchase a house.
- 4

Decide on a home that meets your needs.

Such as size, location, neighborhood and cost. Don't forget, you will have to pay the mortgage and other expenses associated with home ownership (insurance, taxes, utilities, repairs, etc.)
- 5

Make an offer by working through your real estate agent.


- 6

Get a mortgage.

You can go with a lender that preapproved you or get a different one. You work with a loan officer to complete the actual application for the mortgage. They will direct you to get a home inspection, home appraisal, and how to get homeowner's insurance.


- 7

Negotiate repairs.

If the home inspection shows damage or issues, you typically have a chance to work through the real estate agent to ask the seller to fix the problem. This is careful business, as the deal can fall apart if an agreement is not reached.
- 8

Close the deal!

The last step to getting your new home is receiving your keys. Congratulations, you are a homeowner!



Before you buy

- If you find a house you want to buy, there are a few things you should do before finalizing the purchase.
- Check with the local housing inspector to see if there are any issues with the home or location.
 - If the home was built prior to 1978, ask if they have had the paint tested or have someone test the paint to make sure the paint does not contain lead.
 - Ask the realtor if there is anything in the home's history you should know about. Realtors only have to disclose a few years' worth of information. It may be helpful to do an online search of the address to see if any articles or other information are out there.

Radon

- If you are buying a home or selling your home, have it tested for radon. For a new home, ask if radon-resistant construction features were used and if the home has been tested.
- [Fix the home](#) if the radon level is 4 picocuries per liter, or pCi/L, or higher.
 - Radon levels less than 4 pCi/L still pose a risk, and in many cases, may be reduced.
- For more information, visit [Radon Resources | Health & Human Services](#).



Housing Supports

Housing & Urban Development (HUD)

Section 8 housing is a rental assistance program sometimes called leased housing. It is a federally funded program through Housing & Urban Development (HUD). Eligibility is based on income. You will receive a voucher if you meet the eligibility

guidelines, then you have to locate an available apartment where the landlord is willing to accept the Section 8 voucher. There is often a long waiting list for this program. Apply as soon as you can and be patient. For more information, go to www.hud.gov.



Rent Reimbursement

If you're a low-income lowan aged 65 or older or a low-income disabled adult, you may be eligible for a partial reimbursement of your rent.



Transitional Living Programs (TLP)

There are programs in the state of Iowa that have received federal grants to provide housing and services to homeless youth between the ages of 16 and 21. These are often called Transitional Living Programs and are structured to help homeless youth achieve self-sufficiency and avoid long-term dependency on social services by providing shelter, skills training, and supportive services for up to 18 months. There are typically eligibility requirements and there may be a wait list for available housing.

Living accommodations may include:

- Host-family homes
- Group homes, including those for pregnant and parenting individuals
- Supervised apartments owned by the program or rented by you

TLPs offer or refer for the following services:

- Safe, stable living environments
- Basic life skills building, including consumer education, budgeting, housekeeping, food preparation and parenting skills
- Educational opportunities, such as preparing to get a equivalency diploma, post-secondary training and vocational education
- Job services, like career counseling and job placement
- Mental health care, including counseling and referrals
- Physical health care such as annual physicals, health assessments and emergency treatment



Houselessness

Emergency housing, such as shelters, provides immediate, temporary refuge for individuals and families experiencing homelessness or crisis situations.

These facilities offer a safe space for people facing urgent circumstances, such as natural disasters, domestic violence, or economic hardship. Shelters typically provide basic needs like food, bedding, and hygiene facilities, and may also offer access to support services like counseling, job assistance, and medical care. The goal of emergency housing is to stabilize individuals in the short term, helping them move towards more permanent housing solutions and a path to self-sufficiency. In many communities, shelters play a vital role in responding to urgent housing needs and preventing individuals from falling deeper into crisis.

Emergency Shelters



Central Iowa Shelter & Services

Located in Des Moines, serves men and women 18 years old or older.
515-284-5719



Shelter House

Located in Iowa City, serves adults, children and families.
(319) 351-0326



PATH

PATH stands for the Projects for Assistance in Transition from Homelessness, a program offered by Iowa HHS. Iowa PATH workers reach out to adults who are homeless and live with mental illness, substance abuse and trauma, offering them connections to hope, healing, resilience, housing, treatment and recovery in Iowa's mental health system of care.



Iowa Finance Authority

If you do not have a place to live or are worried you might not have a place to live in the near future, Iowa Finance Authority may be able to help.

Maintaining Housing

After you find somewhere to live, it's important to know what you need to do to maintain housing.



Be respectful of neighbors.

It is important to be respectful of those around you. Sometimes a quick “hello” can turn into a conversational relationship or friendship with a neighbor. It can be helpful to have someone nearby who can lookout for you if something seems off, or who you could go to if you need help.

If you start having problems with a neighbor, try to talk to them about it if you can safely do so. If you are renting and don't feel safe talking to your neighbor or are uncomfortable bringing up the issue, contact your rental company. If you own your home, you can contact your HOA or the police.

Pay rent/mortgage on time.

Paying rent on the day that it is due is very important to maintaining housing. If the landlord charges a late fee, it can cost a lot of money if the rent is routinely paid late. Paying rent on time will also keep you in good standing with your landlord.

Pay bills on time.

It is important to pay utility bills such as gas, electric and water on time each month. These services will charge a late fee if payments are not made on time which can add up quickly and cost a considerable amount of money. Unpaid bills may also show up on your credit report and affect your ability to get housing in the future.

Follow the terms of the lease.

If you are renting, make sure to read through your lease. The lease likely describes some basic expectations that the landlord has for all tenants and if you break the rules of your lease, you might have to move out. These could include being too loud, creating messes in public areas, having the police called to your home for violent or illegal activity, any illegal activity in your home or not paying rent.



Follow the rule of your Homeowners Association (HOA).

If your home is part of a homeowners association, you will have to pay money to live in that community/neighborhood. Similar to a lease, the HOA will have that describe some basic expectations that the landlord has for all tenants and if you break the rules of your lease, you might have to pay a fine or move out. An HOA will have a board that is elected by the individuals in the community and they decide on the rules for all members of the community. If you want to talk about changing a rule, attend one of the HOA meetings and suggest a change.

For information on safety at home, visit the Safety magazine.



Insurance

Home or renters' insurance will help cover the cost of your personal items if something happens to your home (fire, tornado, flooding). Renters insurance is an inexpensive way to protect your belongings. For example, if there is a fire in the building, the landlord's insurance covers the building, however, it does not protect/cover the loss of your personal items in the apartment.

Your rental company may have a specific amount of coverage that is required for you to rent with them.

Compare costs from more than one insurance company to find the best price. If you have auto insurance and use the same company for home or renters' insurance, you might get a discount.



Renters Insurance

Protects your personal belongings and liability if you rent your home or apartment.

What it typically covers:

1. Personal property: Covers your belongings from theft, fire, water damage, etc.
2. Liability protection: Covers legal expenses if someone is injured in your rental.
3. Loss of use: Pays for hotel or temporary housing if your rental becomes uninhabitable.
4. Medical payments to others: Covers minor injuries to guests, regardless of fault.

What it does not cover:

- The building structure (that's the landlord's responsibility)
- Damage from floods or earthquakes (unless added separately)

Homeowners Insurance

Protects your home and belongings if you own the property.

What it typically covers:


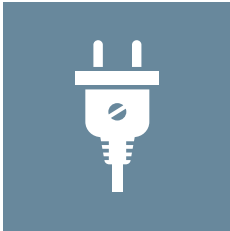


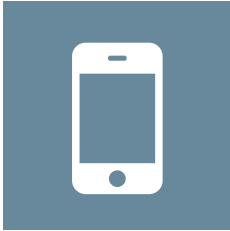


1. Dwelling coverage: Repairs or rebuilds your home if damaged by fire, storms, vandalism, etc.
2. Other structures: Covers detached structures like garages, fences, or sheds.
3. Personal property: Covers belongings inside the home (furniture, electronics, clothing).
4. Liability protection: Covers legal costs if someone is injured on your property.
5. Loss of use: Pays for temporary living expenses if your home becomes uninhabitable.

Optional add-ons:

- Flood or earthquake insurance (usually not included)
- Extended replacement cost coverage
- Identity theft protection

Utilities

When you are ready to move into a place, you have to put a deposit down to get your utilities turned on. The company keeps this money until you move out. You will get this deposit back if you have paid your monthly bills on time. Remember to save energy and money by shutting the lights and water off when you aren't using them. One way to do this is to keep your thermostat at 68 degrees in the winter. It can also help to close shades or curtains on hot summer or cold winter days.

			
Gas	Electric	Water	Sewer
			
Trash	Phone	Internet	Cable





The Low-Income Home Energy Assistance Program (LIHEAP) is a federally funded program designed to assist low-income families in Iowa to meet the cost of home heating by providing a one-time payment to the heating utility. LIHEAP is a federally funded program. Homeowners and renters are eligible, within the federal poverty guidelines.

Visit the [Low-Income Home Energy Assistance \(LIHEAP\) webpage](#) to see if you qualify for services.



Moving

Address Change

When you know you are going to be moving, make a list of people and places you will need to notify. The Post Office has a booklet that can help you with this task. Make sure to contact all of your utility companies to let them know of your upcoming move and the date to discontinue services to you. If you receive benefits from HHS, such as Food Assistance or Medicaid, make sure you contact them to update your address so your benefits are not suspended due to not being able to reach you.

Update your insurance prior to moving and let them know when you will be moving to your new place. Your insurance prices may change when you move.

- Male citizens and immigrants between the ages of 18 and 25 are required to notify Selective Services within 10 days of moving. Update Your Information at www.sss.gov/verify/update-info/.

Remember, when you move, you might need to find a new doctor. Your records can be transferred. It is important to verify when making an appointment that the provider accepts your insurance coverage.



Moving out of a rental

If you are moving out of a rented home, you will want to leave it looking the same as when you moved in.

Before you move, remember to:

- Clean out all of your belongings.
- Use cleaning supplies to make sure the place is clean.
- Repair any damage to the home.
- Complete a walk through with your landlord.
- Talk to your landlord to understand how much money you can expect to get back from your deposit.
- Complete a move-out inspection and document the condition of the rented space.
- Provide a forwarding address for your deposit and any future communication.



Housing Needs Checklist

It is important to make a list of the things that you will need to move into your own place. You should include the following:

- Bathroom and cleaning supplies
- Kitchen cookware and needs
- Bedroom needs like sheets and hangers
- Basic furniture
- Emergency supplies like flashlights and a first aid kit

