

# Renter's Guide to Housing Counseling

EMPOWERING INDIANA'S RENTERS TO MAKE INFORMED HOUSING DECISIONS

## BUDGETING

### Housing Needs

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



## EXPENSES

### Planned and Unplanned

- 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



## CREDIT IMPACTS

### Improving Your Score

- 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



## WHO'S YOUR COUNSELOR?

### Provider in Your Area

REAL Services, Inc  
2625 S. Michigan St.  
South Bend, IN 46601  
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Learn more: Call 211