

LAF VISTA HOUSING RESOURCES

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Finding housing, especially when moving to a new city, can be a daunting task. The best way to approach the challenge is to know what resources are available to you, and reach out to others who can help you, like your VISTA Leader! The following resource guide will outline the steps you can take to find housing in Chicago.



CHICAGO

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YOUR NEEDS

ONE OF THE FIRST STEPS IN LOOKING FOR HOUSING IS KNOWING WHAT YOU CAN AFFORD. IT IS IMPORTANT TO KNOW WHAT YOU ARE LOOKING FOR IN THE PLACE YOU CHOOSE TO LIVE, AND HOW MUCH YOU CAN SPEND ON RENT. CONSIDER CREATING A BUDGET AND WELL AS A LIST OF YOUR MUST HAVES AND PREFERENCES FOR YOUR LIVING SITUATION.

BUDGET SAMPLE:

Creating a Budget is the best way to understand what you will be able to afford during your term of service. Use the sample budget below to determine your personal needs.

Many financial experts suggest spending 30% of your incoming on housing, but as an AmeriCorps member, I recommend looking for housing around 50% of your living allowance.

Income (Monthly):		Expenses (Monthly):	
AmeriCorps Living Allowance	\$ _____	Rent	\$ _____
Housing Assistance*	\$ _____	Utilities (Electric, Oil/Gas, Water)	\$ _____
Transit Pass**	\$ _____	Phone	\$ _____
Public Benefits	\$ _____	Internet/Cable	\$ _____
		Groceries	\$ _____
		Transportation (Car/Insurance/Public Transit)	\$ _____
		Entertainment	\$ _____
		Debt (Credit cards/student loans)	\$ _____
		Other	\$ _____
Total	\$ _____	Total	\$ _____
Income-Expenses=\$ _____			

*LAF VISTA members can receive \$200/month for housing assistance. Housing assistance is provided in the form of a check made out directly to the housing provider. The housing provider must complete a W9 form, and the VISTA member must submit a copy of a lease/housing agreement to be eligible for the housing assistance.

**LAF VISTA members will receive a monthly CTA Ventra pass valued at \$105/month. Or the option of a \$100/month Metra credit.

Other Budgeting Resources:

Budgeting and Personal Finance: <https://www.thebalance.com/budgeting-4074043>

Budget Calculator: <https://www.vistacampus.gov/budget-calculator-0>

- Be prepared for the rental agent/landlord to check your credit.

NEEDS & PREFERENCES TO CONSIDER:

- Flexibility to sublease
- Number of roommates
- Size of a bedroom/kitchen/living space
- Type of heating/cooling
- Grocery shopping needs
- Proximity to public transit/length of commute
- Extra storage/a place to park a car
- Laundry in unit/building
- Allow pets
- What do I need to feel safe in a neighborhood?
- What things do I want/need in my neighborhood? (Outdoor space, Restaurants or Bars, Shops)

CHICAGO NEIGHBORHOODS

REMEMBER THE OLD ADAGE: LOCATION, LOCATION, LOCATION! PICKING A LOCATION IS THE SECOND THING YOU'LL WANT TO THINK ABOUT WHEN MOVING TO CHICAGO.

Chicago has 77 neighborhoods! This can make narrowing down a location to live in challenging. Take some time to learn about what the different neighborhoods have to offer, and pick a few locations that you think you would feel most comfortable in. This will help you narrow down your options and help you feel more comfortable with your housing selection.

Some popular neighborhoods of current VISTA members: Pilsen, Wrigleyville, Logan Square, Avondale.

The follow article gives a great snapshot of some neighborhoods in Chicago. (Don't let the "median one-bedroom rents" scare you away from a particular neighborhood!)

Which Chicago Neighborhood Should You Move To?: <https://www.thrillist.com/lifestyle/chicago/chicago-moving-guide-which-chicago-neighborhood-should-i-move-to>



Chicago neighborhood resources:

Explore Chicago's 77 Neighborhoods: <https://www.choosechicago.com/neighborhoods/>

Chicago Neighborhoods: <http://www.dreamtown.com/neighborhoods/chicago-neighborhoods.html>

BEGIN SEARCHING

ONCE YOU KNOW SOME CRITERIA FOR YOUR HOUSING NEEDS AND POTENTIAL LOCATIONS YOU WANT TO LIVE, YOU SHOULD BEGIN SEARCHING HOUSING WEBSITES FOR POTENTIAL PLACES TO LIVE.

WEBSITES TO BEGIN SEARCHING FOR HOUSING:



Domu is Chicago's apartment website. Many landlords in Chicago use Domu as their only way of advertising their housing options. I highly recommend searching Domu for affordable housing options in Chicago. (This is the website I used to find my current apartment.)

<https://www.domu.com/>



Trulia allows you to easily compare places for rent based on price, number of bedrooms, and even near The "L".

<https://www.trulia.com/rent/>



Craigslist is another great option for affordable housing resources in Chicago. Craigslist is great for those who are looking for a wider range of housing options.

<https://chicago.craigslist.org/d/housing/search/hhh>



Zillow is a popular website to find out at what rentals and houses are available. You can also search specifically for townhouses in Chicago.

<https://www.zillow.com/rent/>



Apartments.com

Apartments.com is similar to Zillow, and allows you to see what apartments, condos, homes and townhomes are available for rent.

<https://www.apartments.com/>

- Check out ILAO's House and Apartment website to learn about your rights as a renter, and landlord obligations: <https://www.illinoislegalaid.org/legal-information/house-apartment>
- I highly recommend that you create an organization system to keep track of the options you look into. If you use multiple sites you are bound to find the same listing twice, so you'll want to keep a list of each apartments' address, neighborhood, rental price, number of bedrooms/bathrooms, and contact information.

TAKE A LOOK

NOW THAT YOU'VE FOUND A NUMBER OF PLACES THAT YOU ARE INTERESTED IN, YOU'LL WANT TO VISIT THE LOCATION. IT IS IMPORTANT TO VISIT EACH APARTMENT WITH YOUR NEEDS IN MIND, AND GO PREPARED TO ASK A LOT OF QUESTIONS! I ALSO RECOMMEND VISITING THE LOCATION WITH ANOTHER PERSON AS THEY COULD PICK UP ON SOMETHING YOU MIGHT NOT.



QUESTIONS TO ASK DURING A VISIT:

What is the length of lease?

Do I need co-signers on the lease?

What is the move in date?

What is the application process?

What are my sublease options?

When is rent due?

Are there any other fees or upfront costs to renting from you?

What are the acceptable forms of payment?

What utilities do I need to pay for? How much do the utilities at this location typically cost?

What type of heating is provided at this location? (Gas tends to be the cheapest)

How old is building? Has it been renovated?

Where does owner of the building live?

What do I do if something breaks? Is there emergency maintenance?

What happened to the last tenants?

What things are there to do around here? What's the area like?

Where is the nearest grocery store?

Where is the nearest public transportation?

Where is the nearest laundry?

How do I handle trash and recycling?

Is there any extra storage space here?

Do you require renters insurance?

Who else has keys to apartment? When will owners enter?

Would you live here?

- While at the location, be sure to turn on lights and faucets to make sure they work; as well as all included appliances. Consider bringing a charger with you to check that outlets are working too.
- Take pictures while you visit a housing option; you'll be able to compare each location side-by-side later on.
- If your rental agent or landlord asks you to supply a letter of employment, your VISTA Leader can supply you with a letter about your VISTA membership.

ALTERNATIVE HOUSING OPTIONS

HOUSING COOPERATIVES

Housing Cooperatives (or “co-ops”) were created to provide residents with a community based living environment. Each Cooperative is different and looks for different types of people. If you are interested in living in a co-op I encourage you to search around as Chicago has numerous co-ops! A former AmeriCorps VISTA member was a part of the Stone Soup Cooperative in Chicago, and lived in the Leland house in Uptown. Below are a few co-ops you could look into:

Stone Soup Cooperative: <https://stonesoupcoop.org/>

Qumbya Housing Cooperative: <https://qumbya.com/>

APARTMENT PEOPLE



Apartment people provides renters with a cost-free way of finding and apartment in Chicago. Apartment people is an apartment finding service that matches owners and renters. This organization provides you with a Leasing Consultant, not a realtor, to help you find a place to live that suits your needs and budget. Their website also allows you to search for apartments so you can get an idea of what options they might have. <https://www.apartmentpeople.com/>

GHOSTLIGHT HOUSING



Ghostlight housing is a Facebook group created to connect members of the Chicago performing arts community who need housing. A few members of our VISTA program have used this Facebook group to search for housing opportunities. (Another member also found housing in New York City when she lived there for a semester.) You might also be able to find other Chicago Housing Groups on Facebook to widen your search. *You can also find places to sublet, and even buy furniture through this group.

<https://www.facebook.com/groups/ghostlighthousingchicago/about/>

