



Housing Search Guide for Survivors

Because Home Should Be Stable and Safe

A Message From Our 3

At Our 3 Memorial Foundation, we understand that leaving abuse often disrupts housing stability. Eviction, financial strain, and rebuilding credit are common, and they do not define your future. This guide is designed to help you secure safe, affordable housing that supports your healing and long-term stability. You deserve safety. You deserve stability. You deserve a fresh start.

STEP 1: Determine What Is Truly Affordable

Housing should **ideally** cost no more than 30% of your monthly take-home income. **Example:**

Monthly income: \$2,000

Maximum recommended rent: \$600

However, in many parts of Mississippi, especially for single-income households, we know this may not be realistic. In Mississippi's current rental market, your goal is not perfection, it's sustainability.

If you must go above 30%, make sure:

- You have at least \$100–\$200 left monthly after bills
- Utilities are predictable
- You are not relying on overtime to afford rent
- You can build at least a small emergency cushion

Reminder: A smaller unit that allows breathing room is safer than a larger unit that creates constant financial stress.

Don't Forget these often overlooked housing expenses:

- Electricity
- Water/Sewer
- Internet
- Renter's insurance
- Security deposit
- Application fees

Affordable rent = Total monthly housing cost, not just monthly rent.

STEP 2: Know Your Non-Negotiables

Safety & Stability Priorities

- Within budget
- Safe neighborhood
- Close to work/school
- Accessible transportation
- Accepts prior eviction (if applicable)
- Landlord willing accept housing assistance

Reminder: Nice-to-haves can wait. Stability comes first.

STEP 3: Where to Search

Online Platforms

- www.zillow.com
- www.apartments.com
- www.realtor.com
- trulia.com
- Facebook Marketplace (USE CAUTION! ⚠️)
- Local property management companies (i.e., www.jacksonpropertymanagement.co ; www.msres.com ; www.goodpropertymanager.com ; www.trihelm.com , etc.)

Reminder: You may find it helpful to screenshot listings you're interested in and call before applying.

STEP 4: Before Paying ANY Application Fees, ASK:

- Do you accept applicants with a prior eviction?
- What is your income requirement? (NOTE: Most landlords require 2.5–3x rent)
- How much is the deposit?
- Are utilities included?
- What is the application fee?
- Do you work with housing assistance programs?
- Is there a payment plan option for move-in costs?
- When will the unit be move-in ready?
- Are there any other costs associated with move-in?

Reminder: Never pay an application fee without confirming you qualify.

STEP 5: Before You Sign A Lease:

Always request to tour the exact unit you will be occupying.

During your tour note the following:

- Doors and windows lock securely
- Working smoke detectors
- Exterior lighting
- No visible mold or water damage
- Appliances work
- Water pressure is adequate
- Cell phone signal works
- Parking is safe and accessible

Reminder: Take photos during the tour and save them.

Before signing a lease:

- Confirm lease length
- Understand early termination terms
- Review late fees
- Review guest policies
- Review maintenance policies

Reminder: Review the lease CAREFULLY. Never sign under pressure.