



Landlord Negotiation & Housing Search Tips

Because stability is strategy, not luck.

First, Remember This:

In many Mississippi communities, fair market rent for a 2-bedroom unit is higher than what a minimum-wage earner can afford.

This is a structural systemic problem, not a personal failure.

You are navigating a housing market that is difficult for *most* families. The goal is sustainability, not perfection.

SMART HOUSING SEARCH TIPS

1. Call Before You Apply

Never pay an application fee without confirming:

- Income requirement
- Eviction policy
- Deposit amount
- Utility responsibilities
- Acceptance of housing assistance

Application fees add up quickly. Protect your money.

2. Look Beyond Large Complexes

Private landlords are sometimes more flexible than large apartment companies.

Try:

- “For Rent” signs in neighborhoods
- Facebook Marketplace (⚠️ use caution and ALWAYS verify legitimacy)
- Word of mouth
- Churches or community boards

3. Ask About Total Move-In Cost

Instead of asking, “How much is rent?” ask:

“What is the total amount needed to move in?”

This may include:

- First month’s rent

- Security deposit
- Application fee
- Utility deposits
- Administrative Fees

4. Compare More Than Rent

A slightly higher rent that includes water or utilities may actually be more affordable in the long run.

Always calculate:

Rent + Utilities + Required Monthly Fees

LANDLORD NEGOTIATION TIPS

It's Perfectly Fine to Ask These Questions Confidently:

- “Is the deposit negotiable?”
- “Would you consider splitting the deposit into two payments?”
- “Will you accept a co-signer?”
- “Would you accept a letter of support from a nonprofit?”
- “Can I sign a shorter lease to start?”

The worst answer you can receive is “no”.

Strengthen Your Application

Bring:

- Proof of income
- Photo ID
- References
- Support letter from an advocate or case manager (if applicable)

Preparation builds credibility.

Red Flags During Your Search

Be cautious if:

- Landlord refuses to provide a written lease
- You are pressured to pay immediately
- Property has visible safety issues
- You are told “Don’t worry about paperwork”
- Cash-only with no receipt

Trust your instincts. Most of the time, if it sounds too good to be true, it is.

Gentle Reminder

Remember:

Housing insecurity creates urgency.

Urgency can create pressure.

Pressure can lead to rushed decisions.

Pause. Calculate. Ask questions.

Stability is more important than speed.

If you feel nervous calling a landlord, try this:

“Hi, I’m calling about your rental listing at **ADDRESS****. Before I apply, I just want to confirm your income requirements and total move-in cost so I can make sure I qualify.”**