

AmeriCorps Montana Housing Guide

Disclaimer: This guide provides tips and information for finding housing, not legal advice. This guide cannot replace the advice of an attorney licensed to practice law. If you need legal advice, contact an attorney.

Purpose

The AmeriCorps living allowance was originally intended to sustain AmeriCorps members close to the economic level of those served. The living allowance now far exceeds Montana's poverty level for a household of one, but still requires discipline to be successful. ServeMontana and the AmeriCorps Montana network recognize that safe affordable housing is a challenge for all who live in Montana, including AmeriCorps members.

This guide is meant to be a resource for all AmeriCorps programs and participants in Montana, though it may be most helpful to members serving in AmeriCorps State & National and VISTA.

Expectation Setting for AmeriCorps Applicants & Members

AmeriCorps members have served Montana since 1994, and before them VISTA and Civilian Conservation Corps members were a large part of our state's national service legacy. From then to now, national service members have made enormous and selfless commitments to address needs and live within their means, as part of Montana's diverse and great communities.

Whether you're from Montana or have relocated, finding safe, affordable housing on an AmeriCorps living allowance comes with challenges, but *is* possible. Supervisors, board members, community members and others may have solid leads on good housing not listed in the regular rental marketplace. Those who have done this work for a long time have witnessed time and again communities rising to the challenge of finding housing for those in service. Be patient and persistent in your quest.

Tip: If you cannot secure housing before arriving, staff and supervisors may have an idea of where you could find a temporary "landing pad" so you can continue your housing search upon arrival.

Community Entry: Viewing your AmeriCorps service term as an opportunity to enter the community is a good strategy to serve well, access and bolster community resources, and make lifelong friends. Approach community entry intentionally, respectfully, and with the understanding that others have come before you and will follow. Get to know your community and neighbors, share who you are and what you're doing, and look for opportunities to share a meal or play a board game.

Tip: Tell folks around town you are looking for housing while living on an AmeriCorps living allowance. Some landlords don't advertise publicly and talking about your search might open doors you would not have found otherwise.

As an AmeriCorps member, you've taken on a special role in the community; one that comes with public trust and expectations. AmeriCorps is supported by federal, state, and local staff and funding. Behind the good service of each AmeriCorps member is a network of people and organizations. Members are expected to be good tenants, leaving places in better condition than when you arrived (especially those that come at lower cost directly from community members). Follow the basic standards around keeping a place tidy, following the rules, and observing how others in the community live, without judgement and with an open mind.

Leveraging Relationships: This is a strategy you can use once committed to service. Program staff and supervisors are valuable resources in finding housing. They can point you to areas of town to look in (or avoid), may be a good filter of landlords, rental properties, potential scams, and might even be able to look at a

property for you if you find one before you arrive (see Avoiding Scams below). They may also be able to connect you with outgoing AmeriCorps members with available housing, or with other community members who are well-connected and might have great leads on housing options in the community. Start reaching out and having housing conversations early and often.

Seek modest housing: This is national service – doors that lock, a place to cook, and heat in the winter are the big boxes to check. A big furnished place with modern fixtures is probably outside of your budget – that’s okay for this year! If you focus on finding a modest vs. perfect place, you’ll find more budget-friendly places.

Patience & Persistence: In the quest for decent, affordable housing patience is incredibly important. If you’re moving to serve here, start early. Finding housing can take time and a good amount of effort - communicating with community connections, potential landlords, touring units, filling out applications, etc. You must be prepared to check rental listing websites multiple times a day and respond to landlord requests as soon as possible for the best chance at securing a place.

Tip: College towns can be difficult to find housing right before school starts in late August, so plan accordingly.

Pets: Finding housing is easier without a pet. It’s not an all-out deal breaker, but bringing Fluffy on your service journey may mean opportunities for low-cost or informal connections are limited, and property managers often add expensive pet fees to monthly rent. Some members leave their pet with trusted friends or family for the duration of their term. If you do plan to bring a pet, have a reference for it, train it, clean up after it, and be conscientious – animals need exercise and space to be happy and warm.

Roommates vs. Living Alone: AmeriCorps members commonly share space with others to drive down the cost of living. Living alone may be possible, depending on your personal circumstances, but single units tend to cost more. For leads on roommates, talk to your AmeriCorps program staff and ask to be connected with AmeriCorps members in the community where you’ll serve.

Budget: Members often allocate 50-75% of their living allowance. Each community is different, and rates will vary – clearly, the lower the better. The [Banzai Budget Calculator](#) is a great free, online tool to help you budget.

Forbearance, Public Benefits: Anything helps when you’re serving, and there are several public programs that may make your living allowance go further. If you have qualifying student loan debt, AmeriCorps offers both a [forbearance](#) (pausing repayment) and interest accrual repayment (interest accrued during service). If you need more support, many AmeriCorps members in Montana qualify for and make use of [public programs](#). Depending on your rental situation, you may also qualify for [energy](#) or [broadband](#) utility assistance. AmeriCorps program staff can provide you with a letter about your living allowance that could make getting public benefits a smoother process.

Tenant Rights & Responsibilities

Looking for a Place or Roommate: Common places people look for apartments or roommates: Craigslist, rental listing websites like Zillow, local Facebook groups, Roomies.com, local property management websites, and talking with your service program staff about options in the community you will serve.

Tip: Facebook is often routinely used for communication and connection in Montana communities. You may find housing opportunities through Facebook Marketplace.

Application fees are common, especially for larger property management companies. They collect applications and fees even if it’s unlikely you will get the unit. It could be that your application won’t be viewed favorably because you don’t make enough money, some other requirement they have in place, or because you’re at the

end of the applicant list. Ask where you would be on their wait list before deciding whether to pay the fee or if they would waive or reduce the fee altogether for AmeriCorps members.

Subsidized Housing: While some AmeriCorps members may qualify for low-income housing, waitlists for units are often years long and may not be a viable option for those moving to Montana to serve.

Signing a Lease and Moving In: Read the lease agreement carefully and remember you can try to negotiate lease terms with your landlord. If you did not sign a written lease agreement you still have rights and responsibilities with a [verbal agreement](#).

Tip: Being responsive in communications with landlords may help you stand out among applicants.

Before you rent with a [roommate](#), it's a good idea to [write an agreement](#) between you. A written agreement could detail who pays how much rent, utilities, deposit, what happens if one roommate moves out, and might help you avoid future disputes.

A [security deposit](#) is money you pay when you first move into a rental unit to protect the landlord from losses. When you move in, your landlord should give you a list of the unit's condition. Make sure the condition report is correct. Keep a copy for yourself. Take photos or videos of the unit and request and agree in writing to anything the landlord says they will do before you move in.

Tip: Even if a cosigner is not required, having one may help you secure a place more easily than if you don't.

Decide who will cosign. Many landlords and property managers require a cosigner depending on your income and credit history. This is less likely to happen with private landlords who manage their own properties (as opposed to property management companies).

Informal Housing Opportunities: If you secured informal (not advertised) housing or a room through a community connection, there may be opportunity to lower the rent cost by providing work trade like babysitting or shoveling snow. If this is an option, be encouraged to describe the arrangement in a written agreement.

Housing for Different Term Lengths

If you're serving a term of 6 months to 1 year, ask landlords about flexibility in lease length. For example, you might negotiate a 9-month lease agreement instead of 1 year, if your term of service is only 8 or 9 months. If your service term is less than 6 months, ask landlords for a short-term lease agreement or a month-to-month agreement (with month-to-month, your landlord can change the rent or terminate the lease without cause for the subsequent month, so you have to be careful with this type of agreement). For such short periods, you may have better luck searching for a room in a shared space (sometimes referred to as "[subletting](#)") than you will finding a new lease to sign.

Avoiding Scams

Rental scams happen in Montana. Read these tips to better understand and identify types of scams and how to protect yourself:

- If the price is too good to be true, proceed with caution
- Look for typos in the listing or things that don't make sense
- Do a quick internet search for legitimacy of the landlord or property management company

- Scammers may try to prevent you from seeing the property or meeting with them. You or someone you know should meet the landlord and tour the unit before signing any documents or giving any money

Tip: Even if the unit is currently occupied, the landlord should give notice to the tenant and show you the unit.

- Read the lease agreement carefully, and ask the landlord or property manager any questions
- Legitimate property managers typically screen potential tenants through an application process and sometimes a background check
- Never pay with cash, wire transfers, or gift cards; stick to safe and traceable forms of payment

How to report a rental scam:

- Report it to the [Montana Office of Consumer Protection](#) and/or the [Federal Trade Commission](#).
- File a complaint with the [FBI Internet Crime Complaint Center](#).
- Contact the listing website (like Facebook or Craigslist) & report the scam

Additional Resources

- [Banzai](#) – a free financial education and resource platform
- Housing Application letter to landlords– ask your AmeriCorps program staff
- Public Benefits letter to Office of Public Assistance staff – ask your AmeriCorps program staff
- [Montana Tenant-Landlord Guide](#) – learn about different aspects of renting and tenant/landlord rights
- [Montana Law Help - Housing Resources](#) – Resources to help with any housing-related legal issue
- [Ask Karla](#) – free answers to legal questions for qualifying individuals
- [USA. gov - Housing Scams](#) – learn more about how to identify and protect yourself from rental scams
- [Federal Trade Commission Consumer Advice - Avoiding Rental Scams](#) – learn more about how to identify and protect yourself from rental scams
- [Montana Cadastral](#) – cross-check who owns the property you are inquiring about to help avoid scams

Suggestions for this document are welcome anytime at serve@mt.gov. Thank you!