

## Qualifying for an apartment while in bankruptcy



Our clients are often concerned about renting an apartment after their bankruptcy case is filed.

**Although nothing in the Bankruptcy Code precludes bankruptcy debtors from leasing an apartment, sometimes leasing agencies have policies that make it difficult to be approved while in bankruptcy.**

Some leasing agents will refuse to rent apartments to anyone who is in an active bankruptcy. Others will refuse to rent an apartment to anyone whose credit report shows an eviction. One way for a bankruptcy debtor to

navigate this issue is by finding an apartment where these policies are not in place.. Another way is for the debtor to negotiate with the leasing agency by offering a higher security deposit. Finally, the debtor can explain that his/her financial circumstances have changed in a way that will allow him/her to make the monthly rent payment. The bottom line is that the debtor needs to convince the apartment management that he/she will be a tenant who consistently makes the rent payment.

If you have questions about this or other topics, call us.

**We will help you!**



**Richmond 804.355.2057**

Interstate Center, 2104 W Laburnum Ave, Suite 201, Richmond, VA 23227

**Virginia Beach 757.313.3000**

Convergence Center III, 272 Bendix Road, Suite 330, Virginia Beach, VA 23452

**Hampton 757.825.5577**

Harbour Centre, 2 Eaton Street, Suite 106, Hampton, VA 23669



### Amanda Erin DeBerry

Amanda focuses her practice on litigation and post-filing issues in Chapter 7 and Chapter 13 bankruptcy cases. She primarily practices in the firm's Richmond office, however, she covers dockets and litigates cases in the Richmond, Newport News, and Norfolk Bankruptcy Courts. Amanda coordinates the pro bono efforts for the Richmond office. Amanda is licensed to practice in Texas and Virginia and is admitted to the Eastern District of Virginia District Courts and Bankruptcy Courts.