

# ULTIMATE GUIDE

**A Comprehensive  
Guide on  
Everything You  
Need to Know:  
From A-Z**

## How to Rent an Apartment

**Renting Your  
First Apartment  
can be an intimid-  
ating process.  
Let us walk you  
through it.**

# **Welcome to the Ultimate Guide**

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## ***Welcome to the Ultimate Guide on How to Rent an Apartment***

Moving out and renting your own place is a crucial part of becoming an adult and living on your own, however, you probably didn't learn how to do this in school. That's why we've created the most comprehensive guide on the internet on how to rent an apartment for people who have never lived on their own or rented an apartment before. Renting an apartment comes with a ton of responsibility and if you're doing it for the first time it can feel overwhelming.

This guide includes everything you need to know from start to finish in order to find, apply, and get into a new apartment quickly and easily. This guide will also

help you avoid costly mistakes of first-time renters and allow you to navigate this process like a seasoned professional.

## **PRE-SEARCH**

Before you actively start searching for apartments and setting up appointments you'll need to figure out a few details.

Your pre-search tasks should include:

- Budget range
- Desired size
- Ideal location

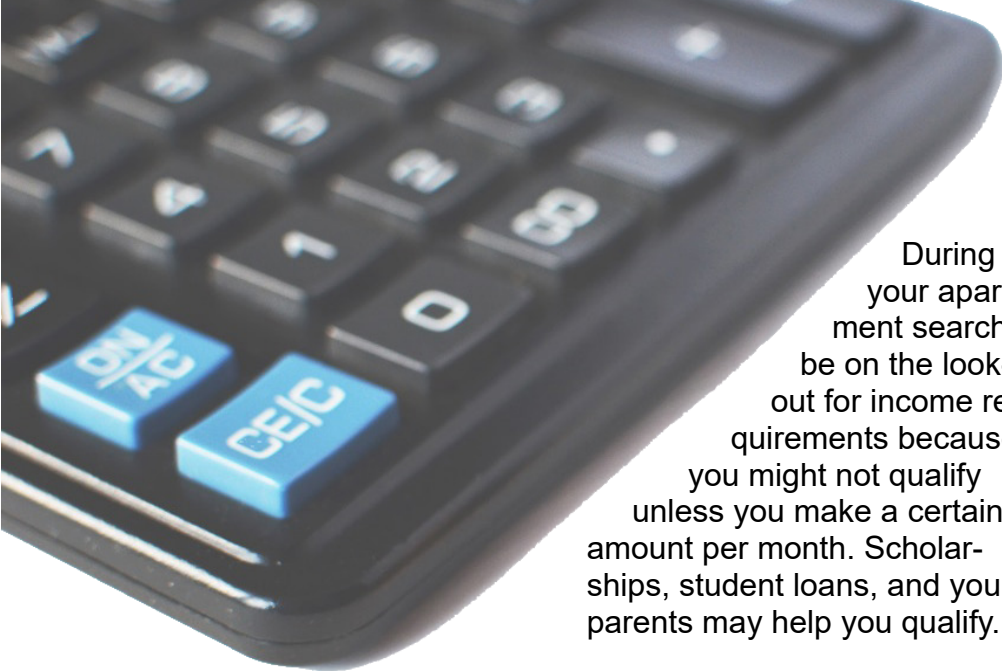
By figuring these things out beforehand you will narrow your search, helping you stay focused and prevent you from feeling overwhelmed during your search.

### ***Budget Range:***

Setting a budget range is the first, and most important, step when starting out your search for an apartment to rent.

You need to crunch the numbers and figure out how much you can afford to pay each month in rent and utilities.

**“Budget experts recommend only spending 25% - 35% of your take-home income on housing.”**



During your apartment search be on the lookout for income requirements because you might not qualify unless you make a certain amount per month. Scholarships, student loans, and your parents may help you qualify.

### ***Desired Size:***

Budget experts recommend that you spend only 25% - 35% of your take-home income on housing costs. You can calculate your budget range by adding up your after-tax income and multiplying it by .25 for the low end or by .35 for the high end.

$[\text{Monthly Income}] \times .25 =$   
Low End of Range  
 $[\text{Monthly Income}] \times .35 =$   
High End of Range



Remember, don't just look at the rent amount, you must figure out what utilities you'll be responsible for and add those costs as well as the costs of other bills such as renters insurance. To help you establish a budget check out the helpful article on the [True Cost of Renting an Apartment](#).

When you find a place that fits your criteria, check which utilities are included in the rent and which ones you'll need to pay for. You probably won't be able to know the exact cost of utilities, however, you should be able to obtain a pretty good estimate based on location and size of apartment.

At this point you need to take a look at your needs and figure out what size apartment you want to rent. Do you only need a studio apartment? One, two or three bedrooms? One or two bathrooms?

The answer to this question will be highly dependent on your unique situation and how many people you plan to live with in the rental.

Keep in mind, larger apartments and more occupants will increase the utility usage significantly, so make sure you budget accordingly.

### ***Ideal Location:***

The location of your apartment will become a very important part of your life; it will determine what roads you'll drive, what stores you'll shop at, and what community you'll be a part of. You should also consider other impacts such

# Apartment Review Checklist:

- ✓ Budget
- ✓ # of Bedrooms
- ✓ Size
- ✓ Location
- ✓ Pet Policy
- ✓ Amenities
- ✓ Parking
- ✓ Utilities







as school districts and crime rates.

Take into account all of these variables when searching for an apartment and select a few potential locations that will fit your needs.

A location with close proximity to work, school, retail stores and other places that you visit often can have many perks. This will decrease your commute which will not only save you money on transportation costs but will also save you precious time.

You'll want to make sure that you select potential cities, towns, complexes and/or neighborhoods where you will feel comfortable and safe.

With all of the factors in mind, select your ideal locations and

a few potential backup locations and target these areas in your search.

### ***Pets:***

If you are a pet owner, or potentially would want to be one, this **must** be part of your criteria for an apartment. Pretty much every apartment listing will state whether you're allowed to have pets or not and what kinds are allowed. If pets are allowed there will usually be a small security deposit required.

Remember to never try and sneak a pet into a property where they are not allowed. Your landlord will discover your pet and you will face an eviction that will damage your chances of finding another rental later in life.

## **THE SEARCH**

Now that you have all of your pre-search information and criteria in place it's time to get on the apartment search grind. The days of rental listings in local newspapers and magazines are pretty much over, the only tools that you'll need for this is a computer or a smartphone and an internet connection.

### ***Apartment Listing Sites:***

There are a ton of websites out there today that will help you find available units according your criteria.

After researching many apartment sites, we found the best ones, here's our top 5. These sites made the list due to their ease of use, quality features, search results and available



information on potential properties.

[ForRent.com](http://ForRent.com)  
[Realtor.com](http://Realtor.com)  
[Craigslist.org](http://Craigslist.org)  
[Apartments.com](http://Apartments.com)  
[Rent.com](http://Rent.com)

These online tools allow you to quickly find several apartments that match your criteria. Apartments for rent are going on and off the market all the time so don't feel discouraged if you can't find something right away. Take a few minutes each day for a couple weeks to search for and contact potential apartments.

These online sites will provide all the details you need to figure out if an apartment is right for you and will have the contact

information needed to set an appointment to see it in person.

### ***Set Up Appointments:***

Once you've found an apartment that meets all of your criteria it's time to contact the owner or manager to set up an appointment.

As with most important relationships, it is important to make a good first impression with a potential landlord or property manager. This starts with the phone call to set up the initial appointment. You might not speak directly with the owner but with a property manager who will set up the appointment. In any case, speak clearly and be polite on the phone to create a good first impression.

## **THE VISIT**

Try to schedule a few different appointments on the same day if you can, usually the weekends work well for this. This strategy allows you to get it all done at once and compare several apartments when they're still fresh in your mind.

After making a good first impression over the phone, you'll need to make a good first in-person impression. There are a number of characteristics that landlords look for in a tenant and by displaying them during your first meeting you'll give yourself an advantage over the competition.

Some of these characteristics include being reliable, courteous, and easy to



communicate and get along with.

Here are some tips and tricks to display these characteristics and make a great first in-person impression with a landlord:

- Dress nice
- Be On time
- Smile :)
- Speak Clearly
- Make Eye Contact
- Don't Make Complaints
- Be Thankful

When you're walking through the apartment, it is important to be observant and check the place for issues and basic functionality. The main issues to lookout for include mold, insect infestation, water damage, broken items, and condition of the floors.

Check the functionality of doors, windows, cabinets, water, air conditioning, heating, electrical, and appliances.

To help with your search here is a [Rental Property Checklist](#) from Rentec Direct, to make sure you find the features you love.

It is important to keep

## QUESTIONS TO ASK

- Are any utilities included in the rent?
- What is the security deposit?
- What is the pet policy? (If you plan to have a pet)
- What is the neighborhood like? Active? Quiet? Social?
- Any home or car break-ins in the area recently?
- What is the parking situation like?
- How would we deal with small maintenance issues and repairs?
- Can we make any modifications such as paint the walls?
- What is the policy for having guests stay the night?
- What are the exit options if something comes up before our lease is up?

small concerns to yourself and

just make mental notes to discuss and go over later. It is a good idea to ask several questions to help you make a decision and ensure that there are no unpleasant surprises after you move in.

Ask anything else that comes up or that you may be concerned about but do it nicely and don't voice your complaints, make mental notes.

By seeing several places in person it allows you to quickly figure out which apartments are legitimate contenders and which ones fooled you with pretty pictures.







Not only will you get a feel for the apartment itself but you'll be able to see what the neighborhood and landlord or management is like.

Visiting a place in person will give you a great overall picture of what it would be like to actually live there.

At this point you should have all of the information that you need to determine your top two or three apartments. You would obviously love you get your absolute favorite apartment, but in today's competitive rental market there's a chance that another person will be selected or you won't be approved.

Apply for your top two or three apartments, this will give you good backups if things don't go as planned. You will either need to

grab an application in person during the visit or request that one be emailed to you.

## The Application Process

Filling out a few rental applications will require a little bit of time and focused energy. Most of them will require pretty much the same information so it shouldn't take long after you complete the first one. You can expect to provide several pieces of personal information including proof of income, social security and driver's license number, references, vehicle registration and proof of insurance.

If you're using a pen to fill out the application, and not an online tool, it's important to write neatly so that everything can be easily read and understood without guessing. Sloppy writing can be very frustrating for someone to read and can lead to transcription errors.

You can also expect to pay a small application fee which should only cost \$20

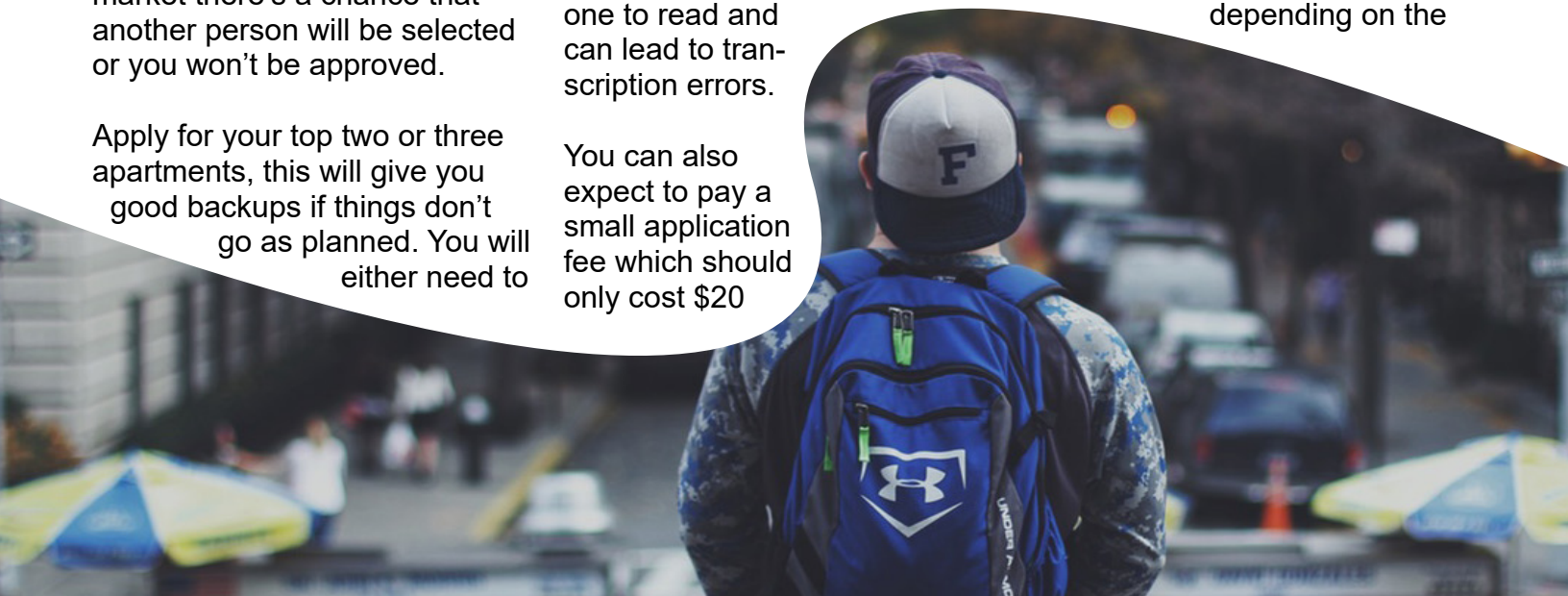
- \$50 and will cover the costs of things like credit and background checks.

## Preparing Your Application

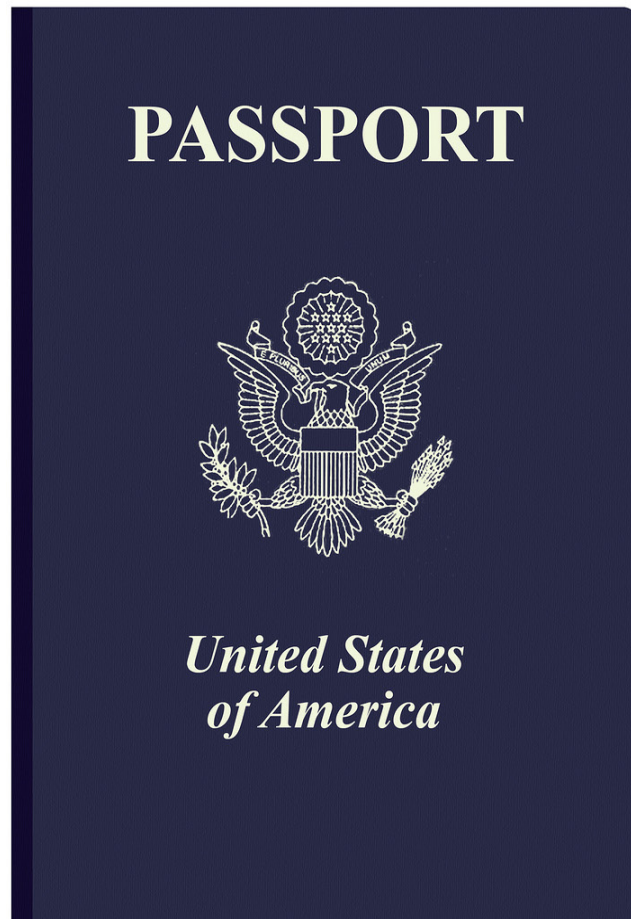
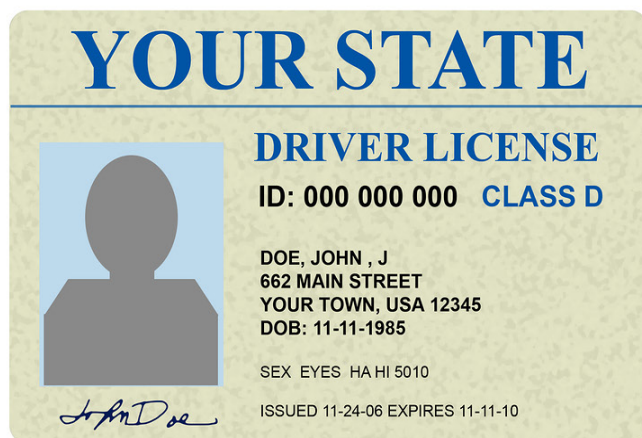
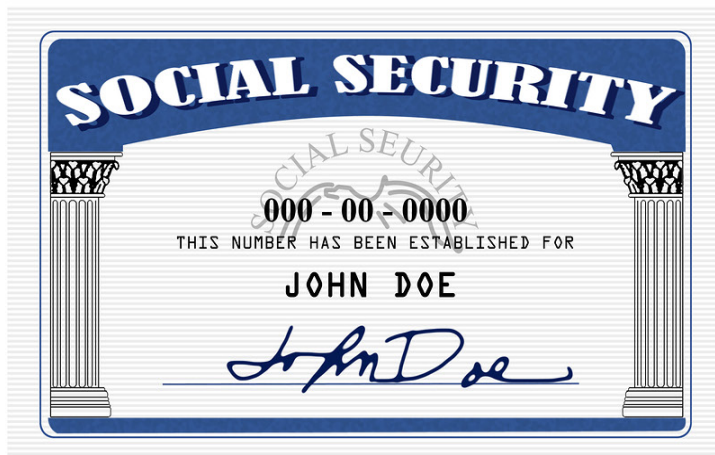
### Proof of Income

Every landlord will require your income information in order to verify that you make enough money to pay your rent each month. Even though you enter your income on the application, you will most likely be required to provide proof of income by submitting documents such as employer letters, pay stubs, or W2 tax forms. You will probably only need to submit one of these types of documents depending on the

“Every landlord will require your income information in order to verify that you make enough money to pay your rent each month.”







landlord's preferences. It's almost a sure thing that you'll have to provide your employer's details such as company name, address, position title, manager's name and contact information. This will allow the landlord to verify that you actually have a job and that you make as much money as you say you do.

### ***Social Security and Driver's License Number***

When applying for an apartment you'll need to provide your social security number and give your landlord permission to check your credit. Your credit score will give the landlord and idea of your financial responsibility.

If you have bad credit or no credit because you're young, you should indicate this on the application. If this is the case you will most likely need to find a co-signer, this should be someone with strong financial responsibility and good credit.

A co-signer will also be on the lease agreement with you and be legally responsible for helping you cover the rent, your parents are a great option for a co-signer. Let them know on the application that you can provide a co-signer if credit score is an issue.

You might also be required to provide your driver's license number or state ID card for a background check. This allows the landlord to check if an appli-

cant has a criminal history that would make them a dangerous tenant.

### ***References***

The application will ask for previous landlord references and/or personal references. If you haven't rented before then you'll stick to your personal references. You should provide references outside of your family, and put people down who know you are responsible and trustworthy.

You can use people like managers and professors, just give them a quick heads up to let them know you're putting them down as a reference so they are prepared when and if they receive a phone call from your future landlord.



## ***Vehicle Registration and Proof of Insurance***

This information is not always required and relies heavily on the specific parking situation of each complex. Most apartments have assigned parking spots and some even have gated parking lots that require passes or stickers.

Registration and proof of insurance allow the landlord to verify your vehicles and give you the necessary decals to park within the complex without getting towed or reported.

Parking lots that are exclusive for tenants ensure that only approved vehicles can park there and adds an element of safety by preventing random people from parking in your neighborhood.

## **Submitting the Application**

Once you've completed the application and gathered all of the necessary documents, it's time to send it in.

Most landlords will let you know their preferred method of delivery, this may include an online application, emailed application, mailed in or a hand delivered application.

If you already live close to the apartment that you're applying for, you might be able to drop it off in person. Another option is to mail it in, however, sending things through the mail might take too long.

If the application was emailed to you, you'll need to print it out, complete it, then scan and email it back to the manager or landlord.

It's now time to wait for you to get the notice that you have been approved for your new apartment!

**“You should expect to pay only \$15-\$30 per month for a renters insurance policy.”**



## Signing the Lease

Yay! You've received the good news, your application has been approved and now all you need to do before you move in is sign the lease, get renters insurance, and set a move in date.

“ Make sure that you stay organized throughout the move. When you pack, group things by room... ”

## Read Your Lease Thoroughly

Before you sign a lease or rental agreement you need to read it thoroughly. Make sure that you understand everything and have no further questions before you sign it. The most common type of lease agreement is a yearly lease, however, you may find a rental agreement that is month-to-month.

## Get Renters Insurance

Depending on where you are renting, you might be required to have renters insurance before you take possession of the apartment. More and more apartment complexes are requiring you to have renters insurance before leasing. The good news is that renters insurance is extremely affordable and beneficial for you!

The first thing you should know is that your landlord's insurance policy does not extend to you as the renter and will only cover

damage to the dwelling. It will not provide coverage for your valuables if they are stolen or ruined in a disaster such as fire or flood.

Having a renters insurance policy in force will not only protect your valuables, but it will also provide liability protection if someone gets hurt in your apartment or

home and is seeking a settlement for their injuries.

Renters Insurance isn't always required, however, it is highly recommended that everyone get it.

[A renters insurance policy should only set you back about \\$10-\\$30 per month.](#) The key is that you need to shop around with several different insurance companies in order to make sure you're getting the best rate.

Often times you can bundle renters insurance with your car insurance to get a great rate.

## Renter Responsibilities

Now that you'll be moving into

your new place soon, it's a good idea to understand all of your new responsibilities as a renter. As long as you pay your rent and your utilities you won't have to worry about much else, however, here are a few things to keep in mind.

It is your duty to keep the apartment [clean, safe and in good condition](#). If you start showing irresponsibility and trashing your place, you might not be there for much longer.

It is also your responsibility to reimburse your landlord for any damages that





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you cause. This may be a good reason to keep those weekend parties to a minimum.

## **Landlord Responsibilities**

The first and foremost responsibility of the landlord is to provide you with a habitable place to live.

A habitable residence can be defined as having the following:

- Safe and secure structural elements.
- Functional heating, air, plumbing, and electrical.
- Access to trash service.
- Void of infestation.

It is your landlord's responsibility to fix any issues that compromise the livability of your apartment.

By this time you should know who to contact and how to re

quest a repair if one is needed. If a landlord fails to make

repairs in a timely manner, you may have grounds to withhold rent until the repairs are made.

If a repair needs to be made immediately you may be able to pay for the repairs yourself and then seek reimbursement from your landlord or get the repair cost deducted from your rent. It is important to discuss these things with your landlord or manager before moving into your new apartment.

You have the right to privacy and it is your landlord's responsibility to respect that privacy.

Even though the landlord owns the property, they don't have the right to enter unannounced.

Every state has laws in place to protect the renter's privacy, the

only instance where a landlord can enter without notice or permission is in the case of an emergency that threatens injury or property damage.

All other circumstances require the landlord to give you a 24-hour notice before entering your apartment.

If a landlord becomes pushy and oversteps their boundaries by breaking these laws, they are liable and can be subject to legal punishment for invasion of privacy.

## **Set a Move In Date**

Communicate with your landlord or manager and set a move in date. Start planning your big move!

# Moving in and Setting Up

## Moving Tips

Moving can be a real pain sometimes, it takes tons of time and energy. You've got to pack up all your stuff at your current location, load it into a vehicle, get that vehicle to your new location, unload, and then unpack everything.

Get help, you can't move on

your own. You can either ask family and friends to help or you can hiring a moving company.

If you're strapped for cash, ask friends and family. Everyone is going to need to move at some point in their life so it's okay to ask for help because one day they will need your help. Just ensure your helpers that you'll be there for them when they need help moving.

You'll also need to utilize a moving vehicle to transport all

of your stuff. If you don't know anyone with a big truck or trailer you'll need to rent a moving truck. This won't cost too much and will be extremely helpful if you aren't using a moving company. Be strategic when you pack the truck, approach it like a puzzle. By strategically packing your moving vehicle you will maximize space and prevent items from damaging each other during transport.

If you're willing to spend a few extra bucks you can hire a mov-





ing company to load, transport, and unload your stuff. Moving companies are great, they are professionals and will significantly reduce the amount of work involved in moving.

Make sure that you stay organized throughout the move. When you pack, group things by room such as kitchen, bedroom, bathroom, etc. Label everything clearly so that you know what's in each box and where it goes.

You'll also want to make sure that you utilize the correct packing materials in order to pack items securely. Moving is prime time for breaking fragile items such as glassware and mirrors. You'll need to utilize boxes, packing tape, paper, foam, bubble wrap, tie downs, and moving blankets in order to secure each item in its box and/or in the truck.

Here's a quick list of these resources if you need any:

- Moving Boxes
- Packing Tape
- Packing Paper
- Foam
- Bubble Wrap
- Tie Downs
- Moving Blankets

Depending on the location of your new apartment, you will be notified of the corresponding utility companies to contact in order to set up your water, electric and gas. You'll need to call each company individually in order to set up your account and ensure that your utilities don't get shut off.

Keep all of your information



such as account numbers, usernames, passwords and phone numbers for your utilities in one place so that you can easily access them.

It is a good idea to set up online accounts for each utility, this will allow you to access and view your account at any time. It is a good idea to take it a step further and set everything up on automatic payments and paperless billing, this will ensure that your utilities are always paid on time.

As with your utilities, you'll need to call to set up any services that you would like such as TV, internet, and phone. It is also a good idea to keep the details for these services together in one place including account numbers, online logins, passwords

and billing dates.

You can also set up these services to be paid automatically every month so that you don't have to worry about paying the bill every month.

### ***Mailing Address Change***

This next step isn't the hardest step but it can be annoying and may get overlooked amongst the craziness of your move.

Notifying various people and companies that you've moved is one of the final steps to ensure that your relocation process is as smooth as possible. Here is a list of people and organizations you need to update your address with.

**Family and Friends:** Keep



your family and close friends updated on your relocation.

**Current Employer:** You want to make sure that your employer has your updated address in case of an emergency and for important tax reasons.

**Post Office:** Do this online for \$1, this will save you time and a trip to the post office.

**Department of Motor Vehicles:** You'll need to make sure your driver's license and car registration information get updated with your new address.

**The IRS:** You can print out and mail in the IRS' Change of Address form. You can access the form [here](#).

**Financial Institutions:** Make sure you contact your bank and

update your address. This will change billing addresses for your accounts and credit cards.

**Insurance Companies:** This one is important because insurance companies rate off location. It is crucial that you have this information correct because it may affect your rates and will save you lots of trouble if you have a claim.

**Medical Facilities:** You might need to notify your healthcare providers or doctors in order to transfer medical records or prescriptions.

tion medicines.

#### **Educational Institutions:**

If you're in school, or you have kids in school, make sure you update your address with the necessary educational institutions.

#### **Subscription Services:**

You'll want to make sure that you continue to get the subscriptions that you pay for such as magazines and newspapers so don't forget to update your address with them.

**“Take pictures so you have proof if the landlord attempts to deduct repair costs from your security deposit.”**





# Getting Back Your Security Deposit

If there's one thing we're sure of, it's that you'll be wanting your security deposit back when you move out.

Keep this in mind from the start by documenting any issues or damages that you find in the apartment during your first couple walk-throughs with your landlord.

Sometimes you will receive a tenant-landlord checklist or worksheet from the leasing manager or landlord when you take possession of the apartment. It may also be a good idea to take pictures of certain things so you have proof if the

landlord attempts to deduct repair costs from your security deposit.

Your landlord is not allowed to charge you for normal wear and tear caused by just living in the apartment. However, you can be charged for damage or excessive filth.

Getting your security deposit back is your responsibility, you need to focus on keeping things clean and maintained so that you aren't charged when you move out.

You'll also need to thoroughly clean the apartment when you move out, you can do this yourself, but landlords often provide an option to pay a cleaning fee instead. This is a good option because even if you clean the apartment yourself the landlord might charge you anyway if your cleaning wasn't sufficient.

Your landlord is required to return your security deposit within 14-30 days [depending on your state laws] after you move out.

## Conclusion

There you have it, The Ultimate Guide on How to Rent an Apartment! We truly hope that you found this information helpful if you are renting an apartment for the first time.

Let us know if this helped you or if you have any other advice or tips that would help people out who are looking to rent an apartment! Don't forget to use these other helpful resources for additional information.

### Helpful Resources:



STATE LANDLORD-TENANT LAWS-  
[nolo.com](http://nolo.com)



EXPERIAN FREE CREDIT REPORT CHECK-  
[experian.com](http://experian.com)



RENTAL ASSISTANCE: RENTING-  
[hud.gov](http://hud.gov)



THE ULTIMATE RENTAL PROPERTY CHECKLIST-  
[rentecdirect.com](http://rentecdirect.com)

# Burning Questions?

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## Check out the Rentec Direct Blog

Renter Tips | Laws | Industry Updates

[www.rentecdirect.com](http://www.rentecdirect.com)

Email your question to: [renters@rentecdirect.com](mailto:renters@rentecdirect.com)



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