

# Independent Housing Guide



**The Art Institute  
of Virginia Beach®**

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The Art Institute of Virginia Beach, a branch of The Art Institute of Atlanta  
Two Columbus Center, 4500 Main Street, Suite 100, Virginia Beach, VA 23462

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# Apartment Hunting Lingo

## A Glossary of Terms

**Addendum** — An additional document may be added to the lease in special circumstances that are not addressed in the original lease. Pet fees, cleaning fees or property maintenance fees may be examples included in an addendum.

**Amenity** — Community extras such as pools, fitness centers, etc.

**Application** — A document filled out by the prospective tenant that provides the landlord with enough information to permit a credit and/or background check. There is generally a fee associated with the application and terms may include the landlord taking the property off the market.

**Arrears** — Delayed or behind billing. Example. Water bill billing cycles are two months in arrears. When you pay with April rent, you are paying for services two months prior.

**xBR/xBA** — Bedroom/Bathroom. The numbers in front will mean the number of both respectively. Example: 3BR/3BA means 3 bedroom, 3 bathroom.

**Credit Report** — A report requested by a landlord identifying the prospective tenants purchasing and credit history. The purpose of the credit report is to determine the financial ability of the tenant to meet the terms of the lease.

**Deposit** — Monies paid and retained during your tenancy that will be credited back less any final charges post move-out. This can be for things like security of rent based on credit or pets for a couple of examples.

**Eviction** — The legal process of removing a tenant or tenants from a property for not meeting the terms of the lease.

**Guarantor** — A person who agrees to pay the expenses should a tenant not meet the financial obligations agreed to after signing a lease. A guarantor is sometimes required when a tenant has no credit, a limited amount of credit, bad credit history or a lack of suitable income.

**Joint and Several Liability** — A tenant and any roommate(s) are jointly responsible for any charges, rent, or damage to an apartment. The landlord has the right to pursue tenants individually or collectively to receive payment. It is important to find a trustworthy roommate because if they miss making a payment, the landlord may look to the other tenant(s) for the missing income.

**Landlord** — The owner and/or property manager of a unit or collection of units. The landlord may also be called a lessor.

**Lease** — A legally-binding contract that defines a rental agreement between the landlord and tenant. All rent details and conditions should be included in the lease including the price, lease length, dates of move-in and move-out, and any conditions agreed upon by both parties to the lease.

**Lease Terms** — This may have two distinct definitions. First, it could indicate the length of time the lease will be in effect. Most leases in the area are for a full 12 months. Second, terms are also the provisions of the lease. A term for allowing or not allowing pets would be an example.

**Ledger** — Your charges, credit and payments list. This will reflect any and all transactions.

**Market Rent/Market Rate** — Following the analysis of current market conditions, the most probable price that a property should be listed at in the open market.

**Notice** — Tenants must give a landlord notice as to whether they will be renewing their lease for an additional period of time or moving out at the agreed-upon date. A time frame for notifying the landlord of said decision should be defined in the lease.

**Ordinance** — A law created by the city to address issues pertaining to city living. Noise levels, trash locations and parking locations are examples that may fall under an ordinance.

**Per-Bed Lease** — Some landlords offer leases that are for a specific space or room in an apartment. Tenants rent the bedrooms individually and then share the common areas of the apartment.

**Prorated** — Costs may in some cases be split based on the time living in the apartment. For example, a person moving into an apartment the last week of the month may not be required to pay for the full month, but instead pay for each day calculated out proportionately.

**Renters Insurance** — Most landlords have insurance that covers the property but does not include tenant belongings. Renters insurance is a way for the tenant to protect himself/herself in the event of theft, fire or other scenarios that cause damage to belongings. Some leases also indicate that renters insurance is required. Tenants insurance is relatively inexpensive and can usually be purchased through home or car insurance companies.

**Security Deposit** — An amount of money paid at lease signing to cover any damages or overages incurred while leasing the apartment.

**Sublease** — A tenant may find a suitable person to take over the apartment and rent costs provided the landlord allows for subleasing and has conducted a credit and/or background check on the potential tenant. Tenants should contact their landlord directly to discuss subleasing options.

**Tenant** — The person renting an apartment or house. The tenant may also be called the lessee.

**Term** — The length of your lease.

**Waiver** — Agreeing to give up a right or action defined in the lease.

**Walk-up Apartments** — 4 to 5 story apartment buildings with no elevator and usually no doorman. They were originally constructed as multi-family housing

**W/D** — washer and dryer machines included in apartment unit.

**W/D Connections** — washer and dryer machine connections only in apartment unit.

# A Step-By-Step Guide To Finding Independent Student Housing

## **Step 1: Decide what you can afford to pay each month.**

Complete a prospective monthly budget and know what you can afford. A good rule of thumb is to not spend more than 30 percent of your income on rent, but it is okay to go over if you can swing it. Don't cut it too close, though—you can't just not pay rent.

## **Step 2: Decide how far from school you would like to live.**

Calculate commuting time as well as distance from the school. An hour long ferry ride that has tables and places to study may actually be an overall more beneficial commute than an hour on a cramped bus. Ai Seattle is close to many points of transit, so don't be afraid to look in every direction. Generally, the farther away you get from Seattle, the cheaper the rent will be in exchange for a longer commute. Between rent and commute, which is more important for you to keep lower?

## **Step 3: Decide if you want to live alone or with roommates.**

It's usually cheaper to pay for half of a two-bedroom, and you and your roommate can also split chores and costs like utilities and groceries. Either take an empty room in an existing group-living situation or find a roommate and together search for an apartment. Make sure you are both on the same page about routines, quiet times, bill paying, dish doing, and overnight guests. Word of warning, though: before you bunk with a friend, make sure they meet your "good roommate" criteria. Living with your bestie can seem like a great idea at first, but if communication and respect are absent, you might be left with nothing but a broken friendship.

## **Step 4: Decide what type of housing you are looking for.**

Do you want to live somewhere that has a lot of students? Do you need a place that's furnished? Are you going to have pets? How long do you want to be committed to a lease? How much space do you need? Do you want certain amenities such as a pool, garage, or exercise facility? Are you okay with a community laundry room over an in-unit laundry setup? The answers to all these questions will help you determine if you would be more suited to renting an apartment, a condominium, a townhouse or a home.

## **Step 5: Do some comparison research.**

Once you've decided the type of property you are interested in, you can consult the right information sources such as apartment guides or websites, such as Craigslist, Zillow, Apartments.com, or any other local alternative. Check early and check often. Ask friends or colleagues if they know of any rentals that may not have been advertised. Also, check the local police precinct for crime statistics of specific areas.

## **Step 6: Narrow your search and begin visiting properties.**

Generate a list of your top 5-10 picks and call to schedule an appointment to visit the property. (Remember, many offices are closed or have limited hours on weekends.) If you are going to have a roommate, make sure that person goes along with you.

Once you're there, ask about flooding, incidences of crime, parking regulations, and the upkeep of the premises. Make sure to ask if there is a deposit required, and if it is refundable. Examine the outside of the complex; is it in good repair? Check the following: light fixtures, electrical sockets, taps and plumbing (flush that toilet, no shame), phone jack, heating & AC, included appliances, storage space, locks, grout in kitchen and bathroom, cupboards/cupboard doors, smoke detectors, deadbolt locks, window bars (if on the first floor), no mold/water damage/weird smells, no sign of insects or pests. Understand what repairs/damages you are responsible for and which are the responsibility of the manager/owner.

Ask if the terms of the lease are negotiable (3, 6, 9, or 12 months)? Is sub-letting allowed? Understand the "rules" of the house/community regards noise, visitors, smoking, parking, pets, etc. If you are looking at apartments, make sure you ask to see the exact apartment you will be getting, and not just the model.

Based on the information you've gathered, and your overall impression of the places you've visited, you should now be able to select a property.

## **Step 7: Before you sign that lease...**

Read those leases! Know your commitment! Also, realize that you may need a co-signer/guarantor (such as a parent) in order to secure a lease. A lease is a legally binding agreement. Should you break your lease, you may still be responsible for paying the rent even if you are no longer there. The property manager/owner typically is not able to make allowances for roommate conflicts. If a roommate leaves, the person who signed the lease is responsible for the entire rent payment. It is your right to have the property manager/owner go over your lease with you. Ask them to do so.

## **Step 8: Your search is over, now what?**

Time to get set-up in your new home! See to setting up your utilities, phone service, cable, and newspaper service, as well as renter's insurance. Be sure to make your new home as secure as possible.

# Renters Insurance 101

## How does renters insurance work?

There are pros to renting. If a pipe breaks in the bathroom above your apartment, you don't pay to fix the ceiling or the carpet. The con? The apartment above you flooded and therefore, so did yours. That means you must pay to replace any possessions that are damaged by the water.

The same rule applies to a rental house or condo. If a fire damages a room, your landlord pays for repairs. But how will you pay to replace your burned, smoked or waterlogged furniture, clothes, books and TV?

Your landlord's insurance covers the building—not your belongings, i.e., the “contents.” That's where renters insurance comes in.

## It covers damage from fire, broken pipes ... and what other causes?

Events that cause damage or loss are called “[perils](#)” in insurance lingo.

Most renter's insurance policies cover losses from common perils, such as fire, smoke, lightning, windstorm, theft, water leakage and falling objects. If you lose property from riots, volcanic eruptions or an airplane hitting your apartment, your [policy](#) probably covers these less typical perils as well. Plus you have a good story.

## What types of losses are covered?

A lot more than you might think. Most renter's insurance policies include four types of coverage: contents, loss of use, liability and medical payments to others.

### Contents

This helps you to pay to replace “normal household belongings,” like clothing, furniture, computer equipment and other covered items that are stolen, lost or damaged. Most people need at least \$20,000 to replace an apartment full of property. Yep, your stuff is worth more than you think.

However, do you have “pride and joy” items like \$4,000 hand-built skis, a \$6,000 high-definition home theater or a coin collection inherited from your grandpa? You will need an add-on to your policy (sometimes called an “[endorsement](#),” a “rider” or a list of “scheduled items”) for these high-value possessions. We'll cover those separately in a different article.

But we digress. Another benefit to renters insurance: The [coverage](#) travels with you. Renters insurance can cover what you take on vacation—such as cell phones, tablets, cameras—as well as what you leave back home. Lose your necklace at the gym? Your [policy](#) may cover that loss as well.

### Loss of use

After a fire or other disaster, your rental home or apartment may no longer be safe or inhabitable. Renters insurance will help cover the additional living expenses associated with this, such as paying for hotel rooms or moving to a new rental.

### Liability

You accidentally start a kitchen fire and it scorches the ceiling. You crash your drone through the neighbor's picture window.

Renters insurance covers this too—because liability coverage is usually included in these plans. This coverage helps you to pay costs if you injure others or damage their property. It'll even cover if you're taken to court, including the associated legal fees. We hope you'll never have your day in court but, if you do, renters insurance may be the fix.

## Medical payments to others

You throw a big party and a guest breaks her arm. Your dog bites your neighbor and sends him to the ER for stitches. Liability coverage protects you in these situations also, helping to cover medical bills which guests on your property might otherwise incur should something unpleasant happen.

## Is renters insurance required? Maybe.

Some landlords require all tenants to carry renters insurance. It protects them and it protects you—a win-win.

Even if it is not required, renters insurance makes sense. The average policy costs less than \$200 a year. And \$20 a month is nothing compared to the cost of buying new furniture, clothes, computers, TV and appliances. Or replacing the neighbor's window.

## What is not covered by renters insurance?

Renters insurance covers a lot. When you need help replacing lost, stolen or damaged possessions, paying someone else's medical bills or funding a hotel stay after your rental is damaged or destroyed—renters insurance has you covered.

But standard renters insurance policies do not cover everything. To keep premium prices low, most policies exclude certain "perils"—in insurance speak, that means "causes of loss."

If you want coverage for losses from these and other perils, ask if you can add coverage to your standard policy. Of course, adding coverage means adding a bit to the price of your premium. But the added cost will be far less than the average financial loss from these common perils.

### So what are some of these "perils?"

#### Floods and Earthquakes

If a bathtub overflows in the apartment above you and water drips through the ceiling, that is not considered a "flood." If a pipe breaks in your condo and water pours onto your carpeting, that is not considered a "flood." Water damage from these events is usually covered by renters (or condo/co-op) insurance.

In insurance terms, a "flood" occurs when two or more properties or acres of land that are usually dry and mud-free are suddenly neither. If you live near a creek, stream, river, lake or ocean, you could be at high risk for flooding. But almost any area that gets a lot of rain in a short period of time can flood if public drains are clogged or overwhelmed.

If you're concerned about flood risk, your best bet is to visit FEMA's website to learn more about the National Flood Insurance Program. You can check if you're in a designated flood zone and learn about where to purchase flood insurance.

Back on dry land, some states, like Alaska, California, Hawaii and Nevada, have a lot of earthquakes. Most others, like Florida, Maryland and Vermont, have few or none.

Renters who live in high-risk areas may add earthquake coverage to their standard policies or buy a separate policy. Earthquake coverage helps you to repair and replace appliances, electronics, furniture and other property damaged in a quake. It also pays fees for hiring contractors to clean broken glass and other debris from your rental. If you have to move out during repairs, earthquake insurance pays for your hotel stay or costs to move to a new rental.

Why do insurance companies exclude floods and earthquakes? It all comes back to the way that insurance "works" (reminder: lots of people pooling their risks together, putting in relatively small amounts of money, in order to make big payouts to the unlucky few when something unfortunate happens).

In order for insurance to function properly, the risks need to be relatively "uncorrelated" or independent of each other. A pipe explodes at your apartment building? That doesn't make a pipe explosion any more likely at your best friend's

down the block. But a widespread, catastrophic event like a flood or an earthquake typically affects whole neighborhoods or cities at a time, and the losses can be so great that they'd effectively "wipe out" the entire pool.

In these special cases, the job of insuring such losses typically falls with an organization even bigger than the insurance companies—the government—as with the National Flood Insurance Program run by FEMA. Or with special insurers specially tasked with covering this type of risk.

### **Dangerous dogs**

Things happen. Dogs get out. They jump on little kids. They chase bicyclists onto the ground. They knock over the elderly. They fight with other dogs and bite the people who try to break it up.

The medical bills—emergency room visits, hospital stays, surgery, rehab—are not cheap. The average insurance claim for a dog-related bite or injury is about \$32,000.

Every dog is an individual. However, based on claims data from hundreds of thousands of dog-related injuries, insurance companies consider certain breeds to be much higher risk than others.

These high-risk breeds are:

Pit Bulls	Great Danes	Presa Canarios
Staffordshire Bull Terriers	Akitas	Cane Corsos
German Shepherds	Alaskan Malamutes	Bernards
Doberman Pinschers	Siberian Huskies	Mastiffs
Rottweilers	Chow Chows	Wolf hybrids

If you own a dog from one of this "dangerous" or high-risk breeds, your renters insurance may not cover your costs of your dog harms someone. Be prepared—check your policy for the breed exclusions, if any, on your policy.

Of course, these exclusions only apply to losses stemming from Grover the Great Dane himself (like a dogbite). If a fire ravages your apartment, you're still covered for your bed and Grover's doghouse.

### **Roommates**

You may not consider your roommates a "peril." But their property is excluded from your renters insurance. So if a fire or broken pipe ruins everyone's furniture and clothes, you can file a claim for only the items you own. Easy remedy? Tell your roommates to get their own policy!

Significant others are a different story. If you have a significant other and you live together, you very likely own joint [property](#). So you should add them to your policy as a "named insured" to ensure they're fully protected, too.

# Credit and Co-signers

## What to do if you don't have any?

### [7 Tips for Getting an Apartment without Credit](#)

#### 1. Rent an apartment from an individual owner

- Most apartment complexes and management companies require a credit check. However, some individual owners will let you rent without [established credit](#).
- Generally, these landlords will still ask you to prove income stability. Only rent apartments within [your budget](#), even if you can get approved for a more expensive place.
- You may be able to rent a place without a credit history if you're able to move in immediately.

#### 2. Offer to move in right away

- Having one or more empty apartments is expensive for landlords. They have to pay the mortgage and utilities without any reimbursement in the form of rent. Because of this — especially if you live in a place with low rental demand — you may be able to rent a place without a credit history if you're able to move in immediately.

#### 3. Prove income or savings balance

- If you don't have an established credit history, you may be approved if your income is stable and will adequately cover the rent. It's generally recommended that you keep rent expenses to [less than one-third of your take-home pay](#), so if you make \$3,000 a month, you'll want to look at apartments with a monthly rent of less than \$1,000.
- If you don't have a stable income, a high savings balance may suffice. The savings required will vary depending on the apartment complex or management company, but ideally it should cover several months of rent payments.

#### 4. Pay a few months' rent upfront as a security deposit

- Landlords will be more likely to rent to you if they have the rent money in hand for a few months. By paying two to three months upfront, your landlord won't run the risk of you not paying, at least for a period of time. Make sure this payment is well documented, so you can get it back at the end of your lease.

#### 5. Provide reference letters

- Prove your character by providing professional references from past employers, professors or teachers. The general assumption is those who are responsible at work and school are more likely to be responsible with their money. These character references are a good way to show you're a hardworking, responsible person who won't be late with the rent.

#### 6. Offer to start out month-to-month or with a short lease

- It can take a landlord [months to evict a non-paying tenant](#) if the tenant refuses to leave. By signing a three-month lease, or going month-to-month, the landlord can opt to not renew you for a longer term if you aren't paying. Of course, you know you'll always pay the rent on time, but you have to prove that to your landlord with a good track record of on-time rent payments.

#### 7. If all else fails, get a co-signer

- If there aren't any other options, ask a close friend or family member with good credit to co-sign for you. Understand that if this person agrees, [he or she will be liable for your rent payment](#) if you fail to make it in a timely manner. To keep your personal relationships intact, always make your payment in full and on time.
- There are several options for renting without a credit profile. If you have some time before renting your first apartment, follow these [ideas for building your credit](#) from scratch. If not, use one or more of the ideas above. Enjoy your new digs!

# TEMPORARY/EMERGENCY HOUSING

We want to make you aware of alternative housing to assist in the short term. We highly encourage you to pool your resources. If you are originally from out of the area, please contact any friends or family who live near Virginia Beach that may be of assistance. Other alternatives include temporary housing, low-cost hotels, FREE shelters, and 24-hour restaurants that would allow you to stay warm (however would not be a good option for sleeping).

## **Short-Term Housing**

Short Term Leases: <https://www.forrent.com/find/VA/metro-Hampton+Roads/Virginia+Beach/extras-Short+Term+Lease>

Cheap Hotels: <https://www.travelocity.com/Virginia-Beach-Hotels.d10271.Travel-Guide-Hotels>

Sublets & Temporary: <https://norfolk.craigslist.org/search/sub>

## **Emergency Resources**

Samaritan House: <https://samaritanhouseva.org/#housingoptionsection>

- Samaritan House provides a comprehensive range of housing options. We own and operate 12 emergency shelters and provide permanent housing to families in need through our rapid rehousing approach.

Virginia Supportive Housing: <http://www.virginiasupportivehousing.org/>

- Provides permanent supportive housing in Single Room Occupancy (SRO) apartment complexes. These efficiency apartments are designed to house a single individual who needs a moderate level of support services to be successful in housing, including support for Veterans.

Virginia Beach Community Development Corporation (VBCDC): <https://www.vbcdc.org/fact-sheet>

- Assists the City of Virginia Beach to provide quality affordable housing opportunities to low and moderate income people.

***If you have exhausted all resources and are in need of a warm place, there are some 24 hour restaurants in the area:***

- Denny's: 3337 Virginia Beach Boulevard, Virginia Beach
- IHOP: 4401 Virginia Beach Boulevard, Virginia Beach
- McDonald's: 4696 Bonney Road, Virginia Beach
- Rick's Café: 1612 Virginia Beach Boulevard, Virginia Beach

# Apartment Lease Guide



## How to Search for an Apartment

“No Fee” search options and apartments for rent are often listed in **local newspapers and shopping guides**. Other search options may or may not have fees for their services.

## Financial Requirements

In order to rent an apartment, you will be asked to complete an application form by your prospective landlord. You may also be required to pay an amount for credit reports and/or application fees. Landlords are mainly concerned with you and/or your guarantor having steady income and good credit. **Many landlords require that the prospective tenant have an income equal to 2-4 times the monthly rent in monthly salary (combined income is used for roommates)**. You and your roommate will need to have all of your income verification paperwork readily available upon application for an apartment.

## Signing Your Lease

Leases are important for clarification of the responsibilities of the landlord and tenant. **If you don't have a lease, the landlord could ask you to leave or raise your rent on short notice.**

Factors such as when your rent is due, if pets are allowed, and who is responsible for maintenance need to be clear in the lease. **Any changes to the standard lease are usually included in a separate lease rider.**

## Funds

**When the landlord approves your apartment application, be prepared to pay the first month's rent and the security deposit upon lease signing.** Most landlords require that these funds be paid in the form of separate certified checks or money orders. **Most Landlords will not accept personal checks or credit cards.**

## Questions to Ask When Inspecting the Property

- In what condition are the appliances?
- In what condition is the plumbing? Is the water pressure relatively steady? Does the hot water stay hot? (Ask to check these yourself.)
- Do you ever see bugs or rodents?
- Where are the electrical outlets? Are they adequate for computer, sound systems, and appliances?
- How loud/quiet is the building at night and weekends? How about the neighbors?
- How is the security in the building? Are there deadbolt locks and a peephole on the door? Do the windows all close and lock securely?

## Other Search Options:

1. Apartments.com
2. Rent.com
3. Craigslist.org
4. Hotpads.com



## When you start looking for apartments:

### Bring the following items:

- Letter from your current employer stating your salary or from CPA if freelance or business owner.
- First two pages of last year's tax return.
- Most recent bank statement(s), bank account numbers and credit card numbers.
- Most recent pay stub(s), names, addresses and phone numbers of previous landlords.
- Names, addresses and phone numbers of personal and business references.
- Photo I.D. such as driver's license or passport.

### What can I Afford?

**Consider the full range of your expenses such as tuition, food, rent, and transportation.** It is easy to forget some items that are monthly and routine such as car payments. And entertainment items such as movie and concert tickets, pizzas and snacks can add up to a considerable amount if they are not planned. **Without a budget plan and continuous review of both your income and expenses, you run the risk of depleting your financial resources** . For many students, this situation becomes one where they believe they have lost control of their life situation. This can result in panic feelings and physical distress. **Resources in Students Life, Financial Services, and Counseling Services may assist you in facilitating a resolution** to the problem.

In order to determine what to rent, think very carefully about your budget and how much you can afford. Take into consideration all sources of income, such as job income, money from loans, grants etc. when calculating what you can afford. **Generally your rent should not be more than one-quarter to one-third of your total monthly income.**

### Length of Lease

**Leases are for one or two years and generally begin on the 1st or the 15th of the month.** There are some landlords that will offer six month leases or sometimes even month to month leases.

### Safety & Security

1. Before you select a place to live, call the local police for crime statistics in your area.
2. Get to know your apartment manager, the staff in your community, and your neighbors.
3. Be observant of your neighbors' traffic patterns so that you know what's "typical" and will recognize someone who is out of place.
4. Where are the nearest laundry facilities? If on the property, do they get crowded? Are they free or coin-operated?
5. How is the security in the building? Are there deadbolt locks and a peephole on the door? Do the windows all close and lock securely?
6. Always look through the peephole viewer to see who is outside your door. Never open it for someone you don't know.
7. If someone you don't know or trust asks you to make an emergency phone call, don't open the door. You make the call for them.
8. Give no indication in the phone directory that you are a female or living alone.
9. When returning home, make sure that you are not being followed. Be on the lookout for anyone who may be waiting for you to unlock your door so that they can force their way in.



## When to Start Your Housing Search



You may want to acquaint yourself with the area around campus **two to three months prior to your desired move date**. Become familiar with factors such as neighborhoods, pricing, amenities, location of mass transit and commuting time.

If you do your research more than 60 days prior to moving here, keep in mind you are just getting an idea about what is available. Any specific apartments that you see months in advance, may already be rented when you are looking to sign a lease.

Most leases only require 30 days' notice of intent to vacate. As a result, some landlords will begin looking for new tenants a mere 30 days before the current tenant moves out.

**A period of 60 days prior to moving is a good time to get in touch with realtors, property management companies, private owners, or tenants looking for roommates.**



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# Finding the Right Roommate



## Finding Them and Keeping Them!

Picking the right roommate is very important and should not be done in a hurry.

But how do you know if the person that answers your ad is the right roommate for you?



Believe it or not, the first step in your roommate search is to **know yourself!** Then you will have a better idea about the types of behaviors you find desirable in a roommate, and you can then express your preferences in your ad.

## Roommate Search Engines

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

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

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

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

Remember  
To Find  
Roommate!

# How & When to Set Up Utilities



This is a good time to re-evaluate your priorities and budget.

It's difficult to imagine going without electricity and water, but some utilities are optional and more a matter of convenience.

Are there any you're willing to forgo to save money?

Maybe you don't need your own Internet connection if your apartment complex has an on-site clubhouse that offers free Wi-Fi, for example.

## Two options for setting up Utilities

### Option 1:

**Transfer your existing utilities to your new home.**

If you're only heading across town, you should be able to keep all the utility service providers you have now. This is an easy process -- just **request the last day of service for your old place and the first day of service for your new home.**

### Option 2:

**Establish fresh accounts**

You may not be able to transfer your account if you're moving to an area that is not serviced by your current providers. When this is the case, **request a last day of service** (effectively canceling the account) **and set up the utility with a new provider.**

***Keep in mind some landlords require proof that utilities have been set up before they let you move in. Just ask your landlord which ones, if any, need to be on and what documents they need to see as proof.***

## Timeline for Setting up Utilities

Always give a utility provider adequate notice when canceling service to avoid overpaying or incurring fees. **Contact the company early on to find out how much notice you need to give.**

The same holds true when you start a service. Determine how far out you'll need to set up utilities so they're operating when you move in. **When you make this initial point of contact, also ask if a deposit is required to turn on service. This way, you'll be prepared and can budget accordingly.**

*“Before you set up any accounts, think about what utilities you really need and want. That list may include electricity, gas, water, trash pickup, cable and Internet...”*

*"To get a nice big picture of your electricity expenses, you can turn to any number of calculators on the Internet, provided by power companies, government agencies, energy-efficiency organizations and apartment rental Web sites."*

Google:  
Calculate Your  
Home Energy Costs

## Timeline Continued...

- Ask your landlord, Management Company or even sales office personnel for an access code or key to navigate a security fence if you're moving into a gated community.
- Sometimes exterior security gates or doors can be opened by the resident using his or her landline's key pad. But if you don't have or don't want a landline, ask what other ways you can let in visitors. You just may have to go to the gate to welcome in guests. If you're adamant about not wanting a landline, it may be worth selecting a unit as close to the entrance as possible.

*If you live in a small apartment and use about 550 kW/h per month, which is about average, and you're paying about \$0.10 per kW/h, again the average, you'll receive a bill each month for \$55.*

## Choosing Your Utility Provider:

**Talk to friends or neighbors about the companies providing their utilities and the quality of service they have received.**

### Ask questions like:

1. What prompted you to choose those providers over others?
2. How happy are you with the service?
3. What's the customer service like?
4. Have you had any problems -- and if so, how quickly were they fixed?
5. What are the rates?
6. Are there any deals or discounts you know about?

- **Research online**
- **Visit utility companies' Web sites to determine what they offer and how these services stack up against competitors.**
- **Read customer reviews or opinions on blogs or sites like Yelp.com.**



Information provided by:

<http://money.howstuffworks.com/personal-finance/for-new-adults/how-to-get-utilities-set-up1.htm>