

# RENTAL GUIDE

The Easy Way to 'Home Sweet Home'



# Fit Your Healthy Lifestyle

**N**ot all apartments are created equal when it comes to the extras. The complexes that contain onsite gyms or are close to beautiful parks will really enhance your health and quality of living for years to come.

Let your potential landlord know that healthy living is important to you, as is having options that will help you stay fit and trim. Take note of the sidewalk, street or roads outside of the apartment and determine whether or not they make for good jogging routes.

## GYMS

Obviously, the best-case scenario for workout enthusiasts will be to have an on-site gym that can be used at all hours of the day. Your rental package will sometimes come with a gym-usage fee, so be sure to get your money's worth if it does.

If your potential apartment does not feature an in-complex gym, maybe you can compromise if there is an affordable one nearby. Many gym owners have built facilities next to apartments for this very reason, so you should be able to find one within a few miles.

## PARKS

Another great way to stay in shape and enjoy Mother Nature is to find a local park. Some feature jogging trails, bike rentals or even small golf courses.

And depending on your area's weather patterns, the park can be a great place to visit year-round. If you have a family, the park can help stave off summertime boredom while also giving the kids a safe, healthy environment to run out their energy.

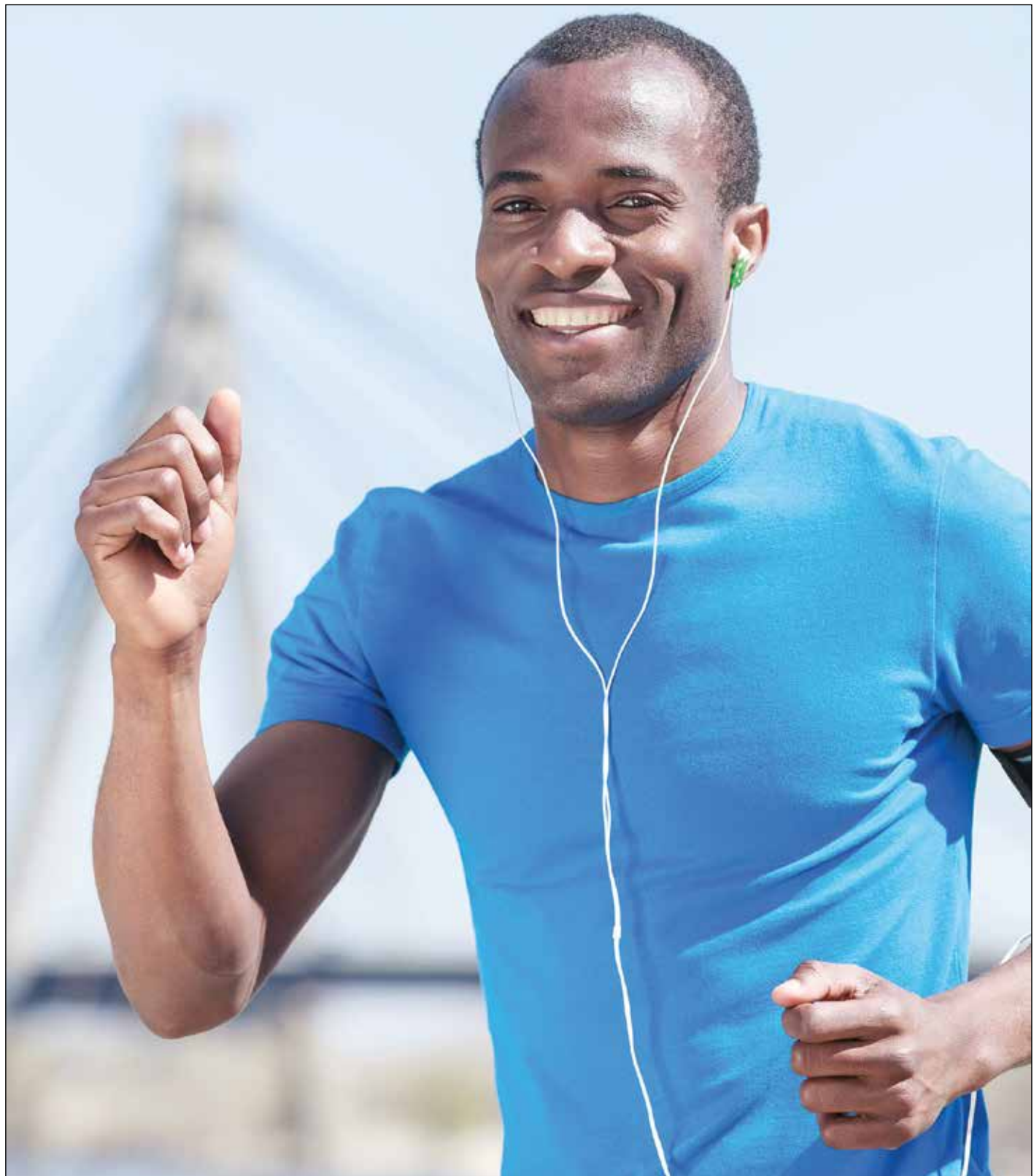
Check with your landlord about local park options and factor his or her answer in to your final decision.

## HEALTHY FOOD STORES

If eating well is important to you, then you probably aren't willing to settle for an apartment with no nearby options for healthy groceries.

Do some research online to find the closest stores with whole foods and organic fruits and vegetables. Obviously, walking distance is the best-case scenario, but would you be willing to drive a few miles for your healthy food options?

This is a question that can play a major factor in your renting decision if you're dedicated to a healthy lifestyle.





# Before Becoming Roommates

**O**pting to live with a roommate can mean big help with the rent. More socialization and financial assistance for other monthly bills are also pluses to living with someone.

But roommates can also be a headache. If you've ever had a bad roommate, you know this better than anyone. Luckily, with a little research you can find out if you're making the right choice when settling on a roommate.

## CLEANING

Before moving in with a roommate, be sure to get an idea of how clean he or she is. Ask mutual friends, ask family members and straight up ask your potential roommate.

If cleaning duties are going to fall more onto your area of responsibility, maybe you're better off finding a roommate more willing to help with daily chores.

If you do decide to move in with someone, it may be helpful to keep a chart of daily or weekly cleaning needs.

## BILLS

Bills are a breaking point in many relationships, especially if there is not a clear distinction to who is paying what.

Sit down with your potential roommate and put together a list of monthly bills. Decide if you are splitting them down the middle and even draft up a contract with your signatures. That way, if your roommate bails on any of his or her financial responsibilities, you have a document stating the original terms and conditions.

## COMMUNAL ITEMS

What's mine is yours, right? Well, not always. You and your roommate



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will have to set limits on communal items like computers, the TV or even groceries.

In fact, you may want to decide if you will be buying your own groceries

or purchasing them together. The latter can get complicated if your roommate eats less or more than you because someone will feel they are not getting their money's worth.

Again, communicating about expectations for things like groceries, bills and cleaning can go a long way toward making sure the roommate experience is a positive one.



# Pet Tips for Renters

**Y**ou'll want to be up front with your landlord on the question of bringing a pet along to live with you. Honesty is the best policy, as your landlord will surely find out if you have a secret pet or if you are trying to sneak in more pets than allowed.

Most rental applications are point blank about their pet policies. They either allow them or they don't.

Find out where your potential apartment stands before you engage the landlord about visiting the complex. Obviously, if you won't be able to bring Fido, that might be a deal-breaker for you.

## BE RESPONSIBLE

If a landlord accepts your animal, it is up to you to make sure your pet follows the apartment's rules. Do not allow your animal to scratch up walls, floors or doors, as this will surely cost you at least your deposit in the end.

If your pet does cause damage, report it immediately. Offer to pay for all damage to stay in the good graces of your landlord.

## KEEP IT DOWN

Nothing will put you in the doghouse quicker than a pooch that barks at all hours of the day and night. Try your best to keep your dog comfortable with plenty of food, water and attention to keep him from barking.

And whether you're housing a dog or a cat, keep him from roaming the halls and main areas of your complex. Find a back or side exit if you're leaving with your pet.

## TAKING YOUR DOG OUTSIDE

Dogs require much more exercise than cats and obviously don't come with the luxury of using a litter box. This means you will be hitting the streets with your pup, and with that comes much responsibility in its own right.

Many cities and towns have enacted leash laws to protect both the pet and passers-by. Make sure you are in compliance.

Also, no one wants to step around your dog's mess. Be sure to bring plastic bags to clean up after your dog, and dispose of their waste appropriately.



# A Look at Senior Apartments

The senior housing decision is different for every person. Sometimes prompted by a desire for a more active community of retired people, and other times by the desire to downsize for a more affordable home, there are various factors that can drive the apartment-seeking process for seniors.

No matter where you choose to move, it is important to have support along the way. Sit down with friends and family to talk about your needs and your dreams. The earlier you plan, the better you'll be able to make the choice that is right for you.

## WHAT IS IMPORTANT TO YOU?

Do you need help with daily living, including shopping, cleaning or cooking? Or are you more concerned with finding a social environment that will help you meet new friends?

There are likely plenty of senior and retirement apartments in your area that could fit either bill, so it's critical to know all your options for retirement rentals.

Your apartment choices for retirement range widely. Retirement communities, for example, can be very different from assisted living communities. One will focus on activities and amenities that appeal to active seniors in a specific age group — often 55 years or older — while the other focuses on providing some level of household help for seniors who struggle to live on their own.

Assisted living apartments



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are a great choice for people who want to remain independent and don't require the round-the-clock medical care in a nursing home.

Retirement apartments are good for people who want more social interaction and a better quality of life around people their own age.

Be sure to visit potential apartments to get a feel for how they operate, their meal options and other amenities

that could make or break your decision for you.

## FINANCIAL ASPECTS

Cost is obviously a main concern when it comes to finding a new apartment. If you're downsizing from a larger home, you may be able to find a rental rate comparable or less than what you're used

to paying.

Or maybe you are looking to spend a little of your nest egg in finding a retirement complex that offers plenty of extra luxuries. Take a look at your budget and have a number in mind while you search for your next living space.

## CONTINUING CARE

Some areas boast facilities that include independent

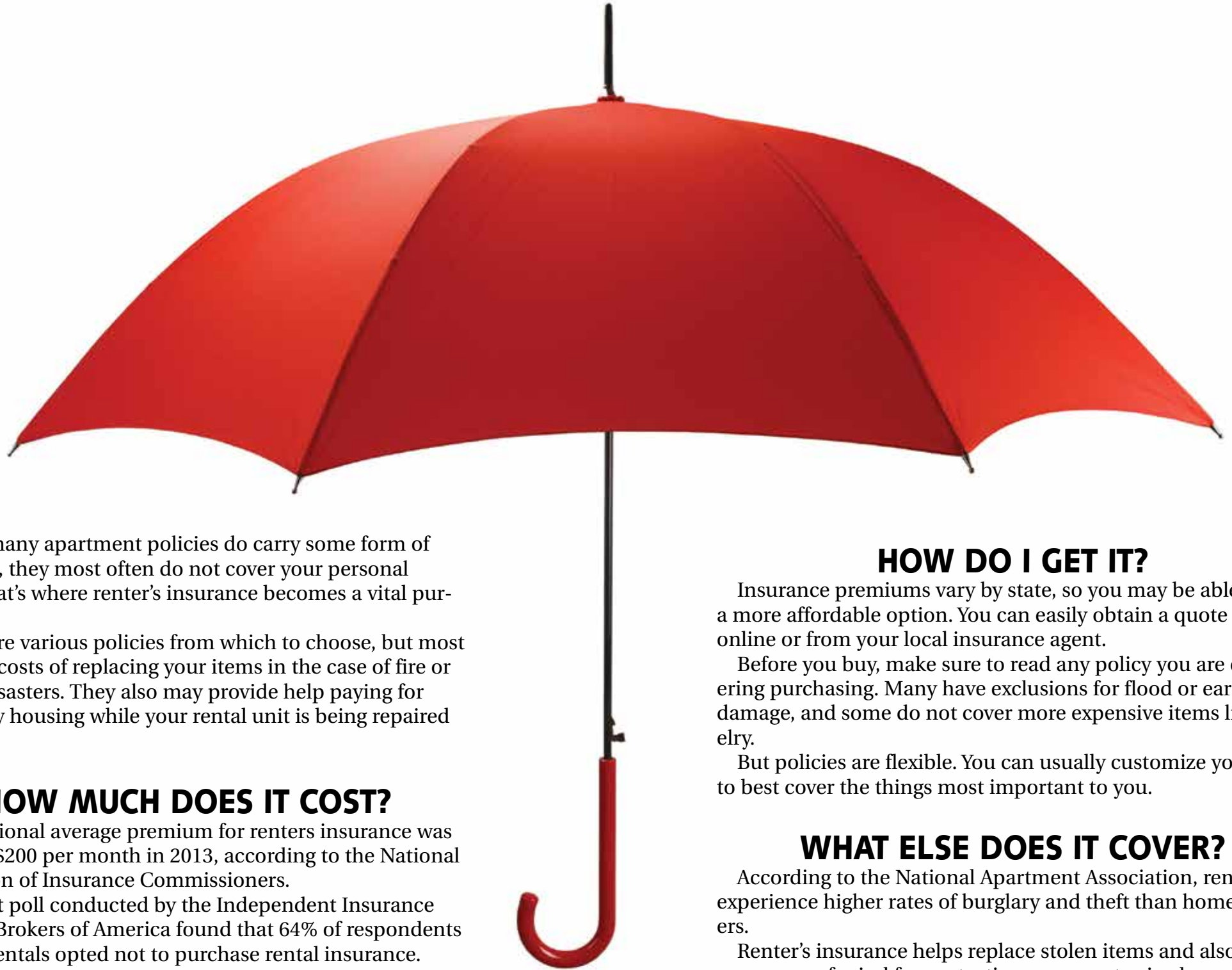
living, assisted living and nursing home care in one convenient location. This allows seniors to stay in the same general area as their housing needs change over time.

With this option, be sure to find out how much costs can increase as levels of care change. Doing so will let you know if you will be able to afford the complex down the road.



# About Renter's Insurance

**A**s you begin your journey of finding that perfect apartment, there is one factor that you cannot afford to overlook: renter's insurance.



While many apartment policies do carry some form of insurance, they most often do not cover your personal assets. That's where renter's insurance becomes a vital purchase.

There are various policies from which to choose, but most cover the costs of replacing your items in the case of fire or natural disasters. They also may provide help paying for temporary housing while your rental unit is being repaired or rebuilt.

## HOW MUCH DOES IT COST?

The national average premium for renters insurance was less than \$200 per month in 2013, according to the National Association of Insurance Commissioners.

A recent poll conducted by the Independent Insurance Agents & Brokers of America found that 64% of respondents living in rentals opted not to purchase rental insurance.

But, in the event of a disaster or theft, people without an insurance policy will have to pay for replacing their personal belongings on their own.

## HOW DO I GET IT?

Insurance premiums vary by state, so you may be able to find a more affordable option. You can easily obtain a quote either online or from your local insurance agent.

Before you buy, make sure to read any policy you are considering purchasing. Many have exclusions for flood or earthquake damage, and some do not cover more expensive items like jewelry.

But policies are flexible. You can usually customize your plan to best cover the things most important to you.

## WHAT ELSE DOES IT COVER?

According to the National Apartment Association, renters experience higher rates of burglary and theft than home owners.

Renter's insurance helps replace stolen items and also give you peace of mind for protecting your most prized possessions.

It also can serve as a liability insurance, protecting you financially if someone falls or gets hurt in your apartment.

# High-End Amenities



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**W**hile U.S. home-ownership statistics continue to drop due to a shaky job market and dips in home value, many well-off Americans are taking to apartments.

Take a look at some of the amenities offered by apartment complexes and it's easy to see why. Swimming pools and shopping services are just a couple of the options available to renters, giving them an experience rivaling an upscale hotel.

The U.S. home-ownership rate has dropped to 66.4 percent of households, its lowest level in 13 years, according to recent Census data. Apartments with high-end amenities are a big driving force in the trend as people rediscover the benefits of luxury

apartment living.

An online search found these amenities offered by some high-end apartments in America:

- Indoor basketball court, yoga facility and massage room
- Saunas and steam rooms
- Screening rooms and movie theaters
- Rock climbing
- Dog park with indoor and outdoor play areas, grooming, shampooing and doggy play dates
- Driving ranges to work on your golf game

- Wine rooms, wine cellars and tasting areas
- Large-scale children's play areas
- Maid services
- Bowling alleys
- Rooms for pool, cards and gaming
- Rooftop lounges
- Party planning services and meet-the-neighbors events
- Vehicle shipping to locations worldwide
- A technology concierge allowing residents to connect all of their electronics



# Apartment Hunting Checklist

Checking out a new apartment can be an intimidating experience. First, there's the competition. For some of the top-tier apartment complexes, there can be a waiting list and many applicants vying for a crack at an interview.

Once you reach the interview process, come prepared with a completed copy of your rental application and a copy of your credit report. This will help you stand out while saving time for the renter.

Also, use this checklist to see how your potential new apartment matches your needs and wants. Give each a grade while you're walking through the apartment, and use the checklist to make your final decision.



## THE CHECKLIST

- How many bedrooms and bathrooms?
- Furnished or unfurnished?
- Are appliances included?
- Where are the laundry facilities?
- Where is the building located?
- Where is the apartment located within the building?
- Where are the emergency exits?
- Will you be using elevators or stairs?
- How hard will it be to move your furniture and other items into the apartment?
- How is the natural light?
- How much kitchen space does the apartment have?
- Living room space?
- How big are the bedrooms?
- How is the view?
- Is there a yard, garden or patio area?
- How is the television reception?
- How safe do you feel in the apartment?
- Are the windows easy to open?
- Are the walls soundproofed?
- Does the tap water taste, look and smell normal?
- Are there workout facilities?
- Is there an onsite landlord?
- What is the parking situation?