

Rental GUIDE



Finding the Perfect Home

So it's time for some new digs, and there's so much to consider. Location, amenities, what you can afford, number of rooms, utilities ... it can get overwhelming in a hurry. Here are some things to consider when looking for that perfect rental property.

LOCATION, LOCATION, LOCATION

You've heard it a million times and it really is true. Real estate, whether buying or renting, boils down to location. Look at your city and pick out a few neighborhoods you'd like to live in. Take into consideration how far each is from school or work, what amenities each neighborhood has to offer, and whether you can afford the rents in that area.

CHECK THE LISTINGS

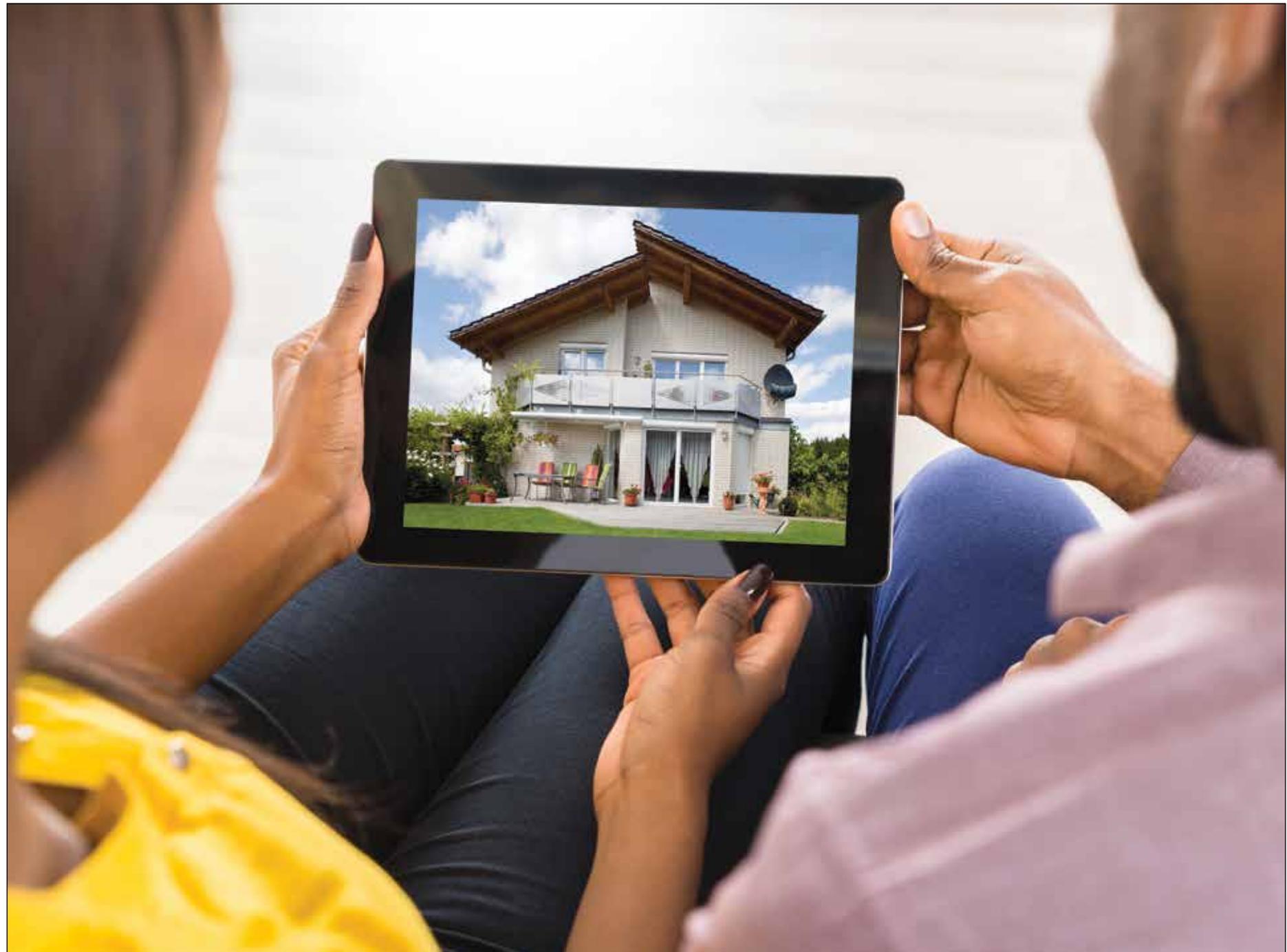
Look for rental listings in the local paper, in custom real estate magazines for your city and online. Be wary, though, of scams. Never send money without seeing a property or meeting the landlord and get everything in writing.

BUDGET

In addition to rent, also look at other costs. If you're moving to a larger space, your utilities might be more than you're accustomed to.

For a smaller space, you may, at least temporarily, need a storage space. You also may have to pay for parking or an increased cost of other necessities, such as groceries.

Take everything into account before signing on the dotted line. Also keep an eye



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out for any fees, such as a pet fee, late fee or a cleaning fee, that your landlord may require.

MAKE A VISIT

If you can, visit more than once. Tour the property with the landlord and, either

before or after you meet, take a trip through the neighborhood at different times of day. A quiet street during the day

might turn into party central at night. What's high and dry during sunny weather might flood in a drizzle.



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Negotiating with a Landlord

Once you've found the perfect place, it's time to get down to brass tacks with your landlord.

It can be scary, but with some realistic expectations and good negotiation tactics, you'll be unpacking boxes before you know it.

CHECK OUT YOUR LANDLORD

Just like you would for anyone

you'd do business with, ask friends and family for recommendations, and ask your landlord if they provide references. You also can turn to online reviews. Don't be afraid to ask your landlord about any potential issues you uncover.

RENT

While this might seem like the most concrete of all the numbers, there may be some negotiating room in your rent. See if your landlord will accept taking on yard work or other chores for a reduction in

rent. Whatever you work out, make sure your lease reflects the arrangement.

UPGRADES

You also might be able to talk your landlord into some upgrades to the apartment, like an accent wall or free storage, in exchange for upkeep to the property. If you're an existing tenant and notice new renters are getting perks such as free parking or gym memberships, you might be able to ask to get in on the deal in exchange for renew-

ing your lease early.

TONE AND TENOR

No matter what you're approaching your landlord about, it can be a terrifying proposition. Remember to keep calm and be respectful; he or she is human, just like you. Also remember to get all agreements in writing.

Prepare your request and your reasoning ahead of time and, if you need to, rehearse your speech in front of the mirror or with friends before you meet with your landlord.

Finding a Moving Company

Once you've got the perfect property nailed down, it's time to plan your move. One way to save some time (and your back) is to contract with a moving company. These pros can clean out your home in a matter of hours and are experts at getting your stuff from point A to point B with minimal damage.

ASK AROUND

Like with any company, ask friends and family for recommendations both for and against. Some companies offer full service, such as packing up your possessions for you, while others just move your boxes. Look for experiences with both. Turn to online reviews and the Better Business Bureau for more information.

BEWARE OF SCAMS

Don't just go with the lowest cost right off the bat. Unscrupulous companies will hold your possessions hostage, racking up huge storage fees all the while. Or your truck full of family heirlooms may show up as a truck full of broken glass. Check licenses and insurance. Read your contracts carefully and, if a price seems too good to be true, it probably is.

GET SEVERAL ESTIMATES

Look for a local mover that will come to your home and give you a realistic estimate of costs. Ask for a binding estimate or a binding not-to-exceed estimate to keep your costs on track. Oftentimes, movers charge by weight, and that can be difficult to get just right. Make sure to show the estimator everything you want moved; no secrets means no surprise bill. Ask what level of



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service the mover provides; some may require that you use them to pack boxes while others will only move boxes you've already packed.

ON MOVING DAY

Now that your moving day is here, either your or someone you trust should be onsite to manage the movers and

answer questions. It's also kind to provide an ice chest full of water and offer, say, a pizza or two to the movers struggling to get your sofa out the door. Get

a written inventory from your movers, and also a good phone number so you can get in touch while en route to the new place.

Stress-Free Move Checklist

Clean out closets, attics, basements, storage rooms, guests rooms — anywhere junk accumulates. You don't want to move trash or things you never use. Bonus: Hold a garage sale and make a little money.

- Arrange to transfer utilities and school records, if necessary. Put in a change of address with the post office and change your address with banks, credit cards and government offices.

- Before you start packing, make a suitcase or two of things you absolutely need. Include changes of clothes, snacks, medicines, toiletries and anything else you might need. Make sure you have enough to last a few days.

- Start to pack, labeling boxes as you go on more than one side of the box. Wrap breakables in bubble wrap or newspaper. Remember to put heavier items in smaller boxes and to stuff any half-full boxes with paper so they can be stacked.

- Arrange for kids and pets to be elsewhere the day of the move; you don't want them underfoot or, even worse, getting away from you in a new neighborhood.

- Clean out your old property. Give appliances a good cleaning, spackle holes, fix any small repairs that may not be covered by your lease. Some cleaning services will do this for you for a reasonable fee. Schedule a walk-through with your landlord to avoid any surprise fees. Set an appointment to hand over keys.

- If you've hired movers, review the contract before the day of the move and make sure you've adhered to any conditions. For instance, some mov-



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ers may not move firearms or ammunition. Make sure they have room to work and clear access to your home.

- Take apart any furniture that needs it and stage it behind the boxes. Movers often

like to pack up boxes first. Any furniture that's not disassembled should be empty before moving.

- Get cash for tips or for take-out for your first night in the new place.

- As you unpack, place boxes in the room in which they go. Clean rooms before you unpack your belongings.

- If permissible, change the locks on the new place to ensure your safety. Make sure

all your memberships, utilities, medical and financial institutions are updated with your new address.

Now it's time to have fun exploring your new neighborhood and your new home.



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Buying Renters Insurance

You don't want to think about the worst — your new place going up in a blaze or all your possessions taken in a flood. But, for just a few minutes and a few dollars a month, you can buy the peace of mind that even if the worst happens, you'll be able to recover. That peace of mind is called renters insurance.

WHAT IS IT?

Renters insurance is a type of property insurance that covers your personal property, coverage for additional living expenses should your home become uninhabitable, and sometimes other situations, such as a visitor's injury. If you have auto or life insurance, talk to that agent or compa-

ny about whether they offer renters policies and what they cover.

WHAT TO LOOK FOR

Do a home inventory to decide on the appropriate coverage limits for your policy. You also may have to choose what kind of coverage to get. Actual cash value coverage will reimburse you for belongings

up to their current market value, save depreciation. Replacement cost coverage will pay to replace your goods at retail cost.

Bear in mind if you have rare pieces of art or expensive jewelry, your policy may not cover that. Talk with your agent about a rider or separate policy to cover those items.

DEDUCTIBLES

Your coverage probably won't kick in after a covered loss until after you pay a deductible. Higher deductibles mean you'll need to keep more cash on hand, but may be cheaper than policies with a lower deductible. Make sure both your deductible and your premium meet your budgetary needs.

Making the House Your Own

While you can't go all out with paint and taking out walls like you could if you owned the home, most rental agreements do allow you to customize your new space to an extent. Here are some tips for making your house a home.

DECK THE WALLS

Some apartments and landlords may even let you paint custom colors as long as they are approved or you agree to repaint when you move out. If you can't paint, look into removable wall coverings. These aren't your mother's wallpaper. They are available in solid colors and patterns. Make sure to test a sample before you go all in to prevent any damage you may have to pay for. Other options to cover up boring beige are colorful floating shelves stacked with interesting knickknacks, gallery walls of your favorite art and photographs, and walls lined with soft fabrics for texture.

WORK THE LIGHT

Your landlord may allow you to replace boring builder light fixtures with more interesting pieces of your own. Make sure



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you get permission in writing before changing out fixtures and, if necessary, get a pro to do it for you. Store the old fixtures so you can put them back before you move. In the kitchen, add easy (and stickable)

LED lighting under the cabinets for a great workspace and a modern touch.

WORK THE SPACE

If you're blessed with a giant room or a studio, use furniture

like tall shelving as a room divider to cut it into homier, more cozy spaces. Also consider fun screens, benches or curtains for this duty. If you've got a tiny space, remember to decorate to scale. Use light

colors and mirrors to make the room seem larger. If permanent fixtures, like bath tiles, are a color you can't abide, pick a complementary hue you love as the focal point of the space.

Knowing your Rights

While it would be great, chances are good that not everything will be rosy in your new home. You may butt heads with the landlord or with the neighbors. If you're prepared, these situations can be less stressful and you can come out a winner.

THE BASICS

While laws and regulations differ, there are some basic rules of the road. By federal law, a potential tenant cannot be refused based on race, sex, nationality, familial status, religion or disability. If you feel you've been discriminated against, you can file a complaint with the U.S. Department of Housing and Urban Development online, by email, by phone or by mail. Your landlord also has to provide you with a generally livable space, one with working plumbing, electrical components and climate control. In turn, you've got to pay your rent, no matter what.

KEEP IT SIMPLE

Be respectful. No matter the issue, remember that the other party is a person, too.

Treat them like you'd want to be treated. Try to address one issue at a time and resist the urge to pile on. If your neighbor has a barking dog, talk to them about that and, no matter how heated the discussion gets, don't also bring up the fact that he can't park and his music is loud.

REFER TO YOUR LEASE

Read and understand every word of your lease, and refer to it first in the event of any dispute. Get any changes or other agreements in writing with the date and exact specifications spelled out. Have all parties involved sign it. Also know your state and local laws

when it comes to rental property, and know if there are any tenants' rights organizations in your city or state that you can turn to if you need to.

DOCUMENT EVERYTHING

Take pictures on the day you move in and the day you move out. If you've got an

issue affecting habitability, take pictures and set your camera to capture the date and time of the image. If you've got an issue with a neighbor, take pictures or video of that, too. Also document any repairs or changes you make to the property yourself.

