

## Finding an Apartment

### First decide how you would like to live:

- Your own apartment (usually the most expensive option)
- Sharing an apartment with others (roommate situation)
- How long do you need to live there?

### Where to Look

1. Start with a good map  
A map that also has any public transit options overlaid on the map is essential
2. Listen to your network  
Ask friends, coworkers and your employer about their experiences. Perhaps they know of upcoming vacancies. Check bulletin boards at local markets and local newspapers.
3. Read the newspapers  
Local newspapers not only have rentals advertised, they also give you an idea of the flavor of the area you are moving to. If you have a particular area or neighborhood in mind, many have community newspapers.
4. Work with a real estate agent or agency  
A real estate agent links prospective tenants with prospective landlords. Many will charge a fee of up to one month's rent. The fee may be paid by the landlord in some areas of the country or by the tenant in other areas of the country. *Only a licensed real estate agency can collect a fee for rentals.* Most states have a web site so you can verify that the person you are working with is licensed. Each state should have a Board of Registration that includes real estate agencies. You can verify their status and also register complaints.
5. Check with your employer  
Many companies offer relocation assistance and resources. If so, take advantage of this.
6. On line resources  
These should be approached with caution. Many on line advertising sites are not moderated. Typical scams on these sites are "bait and switch" types of scam or simply an advertisement for an apartment that does not exist. Register any problems with such deceptive advertisements with the web site on which they were found. If in doubt, check with the local Better Business Bureau or State Consumer Affairs Offices. *Never rent an apartment without seeing it first. You should end any dealings with a landlord who urges you to do so, because it is either fraud or the apartment is in such poor condition, the*

*landlord knows you will not sign a contract upon viewing it. Never wire money for a rental – this usually indicates a scam.*

### Your Search: What to Expect

1. How much should I expect to pay for rent?

By visiting public web sites, you can get a good idea of what the going rate is for rentals in the area you are considering. Prices vary across the country. Please see the cautions on using on line rental sites above.

2. How much will I have to pay upfront?

You can expect to pay three or four months rent when you agree to lease an apartment:

- first month's rent
- last month's rent
- security deposit equal to one month's rent
- realtor fee (if you use a real estate agency)

Never pay cash. Use traveler's checks, bank checks, or money orders and be sure to get a receipt.

3. Will I have to sign a lease?

Apartments are usually rented on an annual basis, and you will probably be expected to sign a one-year lease. This varies across the country and world. Some areas have no leases and offer a "tenancy-at-will" arrangement. This means that you sign a contract to rent on a month-by-month basis. There are pros and cons to both. A lease will lock in the monthly rent for the duration of the contract, along with any other agreements you made with the property owner. In a tenancy-at-will, any terms can be changed with a one rental period notification. Leases also lock in your responsibility and if you leave before the end of the lease, you are fully responsible for the rent until someone else moves into your former apartment. With a tenancy at will, you can give one rental period written notice to the landlord and leave with no further rent liability.

4. Will I have to pay for heat and other utilities?

Heat, water, electricity, cable, internet, telephone are not always included in the rent. Get a clear understanding of your responsibilities right from the start. If you are paying for utilities, find out when and who to call to transfer these accounts into your name – and to make sure you have utilities on the day you move in. It can take some time to make these arrangements.

5. Check in line with the local government web sites for information on landlord/tenant regulations for the area you are considering.

6. How can I recognize fraud?

Never rent an apartment without seeing it first. You should end any dealings with a landlord who urges you to do so, because it is either fraud or the apartment is in such poor condition the landlord knows you will not sign a contract upon viewing it. In one common fraud or scam, the “landlord” claims to have been transferred to another country unexpectedly, making it impossible to show the apartment. He or she promises that the property appears exactly as online photos depict, then asks that the applicant complete an application and send two months rent. The “landlord” claims that upon receipt of this down payment, he or she will send the keys to the apartment—but has no intention of doing so. The prospective renter has lost a large sum of money without much hope of recovering it. If you encounter a suspicious listing, please report it to the website on which it appears.

### What Do You Need?

- Expenses. Can you realistically afford the expenses involved in renting this apartment? You should plan to spend approximately 1/3 of your income (after taxes) for rent. Other expenses to consider:
  - Electricity
  - Fuel for heat and hot water
  - Insurance (renter’s insurance should not cost more than 200/year)
  - Cable
  - Internet
  - Telephone
  - Transportation costs
  - Food
  - Household supplies (cleaning items, toilet paper, etc)
  - Furnishings
  - Car payments
  - Loan and credit card payments
  
- Parking. Is parking provided on the premises or available on the street? Will there be an additional charge for off-street parking? Do you need a resident permit for on street parking? What are the street cleaning days (to prevent towing)?
  
- Transportation. Is the unit accessible to local public transit?
  
- Shopping. Is it close to a supermarket?
  
- Laundry. Are the laundry facilities in the apartment, the building or nearby?
  
- Storage. Is there adequate storage space for your clothing and other belongings?
  
- Appliances. Does the apartment have a stove, refrigerator, etc? Are they in good working order?

- Heat? Is the cost of fuel for heat included in the rent? Is the unit heated by oil, gas, or electricity? Are the heating units in good condition? The same would apply to air-conditioning in some areas of the country or world.
- Pets. Are pets permitted? Permitted with a fee?
- Noise. Is there excessive noise from traffic, factories, restaurants, clubs or neighbors?
- Improvements. If the apartment needs painting, will the landlord pay for or provide labor and/or materials? Will the landlord make any needed repairs before you move in? Be sure to have any verbal agreements with the landlord written into the lease.
- Pests. Are there signs of bugs or rodents?
- Safety. Do the building and apartment appear to be well-maintained and secure? Is the surrounding neighborhood well kept?
- Past tenants. What do previous tenants have to say about the safety of the community, average utility costs, and the responsiveness of the landlord?
- Mail. Are locked individual mailboxes provided?
- Entry. Does the doorbell and/or intercom system work?
- Neighborhood. Does the neighborhood appear to be safe? Check with the local police department – many have crime statistics on line.
- Lead paint. Was the building built before 1978? If so, it might have traces of lead paint, which is a danger to children under six.
- Maintenance. Who is responsible for building maintenance? Who handles tasks like shoveling the sidewalk or mowing the lawn? Owner occupied buildings or those with resident superintendents tend to provide more efficient and reliable repair and emergency services.

#### Guide to rental market terms

**Absentee landlord**—A landlord who does not live in the community where his or her rental housing is located. Absentee landlords sometimes neglect their properties.

**Amenities**—The conveniences offered by a landlord to a tenant.

**Bank check or money order**—A check that is purchased from a bank with cash.

**Board**—Usually refers to meals and certain basics like soap and bedding.

**Boarding house**—A house that is divided into individual private rooms for rent. The arrangement might include one or more meals.

**Condo or condominium**—An apartment that is owned by an individual(s) in a building where the shared or common parts of the property—such as the grounds and building structure—are owned jointly by all the individual apartment owners in the building.

**Co-signer or co-signee**—A co-signer agrees to share responsibility for the lease. A co-signer might be the person you're sharing the apartment with or a family member who agrees to co-sign to help your rental application win approval from a prospective landlord. If you have bad credit or no rental history, you may be required to have a co-signer or guarantor.

**Credit check**—Most landlords will conduct a credit check to get a sense of your ability to pay the rent. You will be required to fill out forms to authorize a credit check. Any personal information you are asked to provide will be kept confidential.

**Down payment**—A portion of the fees given to a realtor or landlord before signing a lease to secure an apartment.

**Duplex**—A house divided into two apartments.

**Efficiency or studio**—An efficiency or studio apartment has a bedroom, bathroom, and kitchen, but all in one room. The kitchen in an efficiency is usually smaller than the kitchen in a studio.

**Finder's fee**—Realtors usually charge a commission or finder's fee when they locate an apartment for a tenant. They can only charge a finder's fee if they are licensed and if they successfully find an apartment for the tenant.

**Furnished/unfurnished**—The room or apartment contains some furniture. Unfurnished means that the apartment does not contain any furniture.

**HVAC**—Heat, ventilation, and air-conditioning.

**Landlord**—The person who offers the apartment for rent. The landlord might be the owner of the building or someone hired by the property owner to manage apartment rentals.

**Lead paint**—Before it was outlawed in the early 1970s, paint used in homes contained lead that was later found to be dangerous to small children. Many states have laws that requires the deleading or control of lead hazards existing in homes built before 1978 where children under age six live. This law is not universal, so be sure to check local regulations.

**Lease**—A legal contract stating the dates, price, rules, and other stipulations of the rental agreement between an individual and a management company or landlord. A lease must be in writing to be valid.

**Month-to-month or tenancy-at-will**—This agreement, which may be formalized with a written agreement, continues from month to month for an indefinite period until either the landlord or tenant gives proper notice to end it. Rent is due monthly.

**Normal wear and tear**—This refers to the reasonable degree of damage that is expected during the course of a lease, such as minor carpet wear, faded paint, or a leaky faucet. A security deposit cannot be withheld to cover repairs and improvements for normal wear and tear.

**Roommates**—Individuals who live together in a house or apartment to share expenses. Each roommate typically has a private bedroom.

**Security deposit**—A security deposit, often equal to one month’s rent, is money paid to the landlord before you move in. It covers any damages that might occur while you are renting the apartment. When your lease ends, the security deposit should be returned to you minus any amount needed to cover damages beyond normal wear and tear.

**Studio or efficiency apartment**—A one-room apartment with a bedroom, bathroom, and kitchen all in one space. The kitchen in an efficiency apartment is usually smaller than the kitchen in a studio.

**Sublease or sublet**—Sometimes renters find, for whatever reason, that they cannot stay in the apartment for the full term of the lease. They often try to sublet the apartment to another qualified tenant for the remainder of the lease term.

Landlords are required to cooperate by approving a qualified tenant to sublet when the original tenant needs to vacate the apartment before the end of the lease, if a qualified replacement tenant is available.

**Tenancy-at-will or month-to-month**—This agreement, which might be formalized with a written agreement, continues from month to month for an indefinite period until either the landlord or tenant gives proper notice to end it. Rent is due monthly.

**Tenant**—A tenant is a person who rents an apartment from a landlord.

**Utilities**—A general term that refers to such basic services as water, heat, and electricity.

### Guide to rental listing abbreviations

Here are a few abbreviations you might find in apartment listings. Keep in mind that abbreviations often vary—for example, bedroom might be abbreviated as br or bd—but those listed here are among the most common.

½ bath	toilet and sink only
¾ bath	toilet, sink, and shower OR bath
a/c	air conditioning
apt	apartment
ba	bath
balc	balcony
bb	baseboard heat (electric)
bd or br	bedroom
bkyd	backyard
bsmt	basement or cellar
cac	central air conditioning
cbl	cable hookup
cpt	carpet
cent h/a	central heat and air conditioning
dk	deck
dbl	double

dr	dining room
eik	eat-in kitchen
ele	electric
elv	elevator
d/w	dishwasher
fa or fha	forced air heat
fp or fpl	fireplace
full bath	toilet, sink, shower, bathtub
gmt kit	gourmet kitchen
g-rng	gas range or stove
hb	half bath (toilet, sink)
hdwd	hardwood (usually floors)
hw	hot water
lrg	large
lft	loft
lr	living room
mbr	master bedroom
mo	month
mwv	microwave
ngs	natural gas
ofc	office or study
pqt	parquet (a type of wood floor)
prkg	parking
prv	private
rdr	radiator (a heating unit)
ref	refrigerator
scrnd prch	screened porch
sq ft	square feet
str	street parking
w/d	clothes washer and dryer
wkg	working, as in working fireplace
wsh	clothes washer
wtr	water
w/w crpt	wall-to-wall carpeting
yd	yard

