

Top 5 Apartment Hunting Tips

Whether you are renting your first apartment or your hundredth, the process rarely gets easier. Unfortunately, many find apartment hunting to be tedious and often frustrating. Plus, if you have little experience with the real estate industry, you may feel an overwhelming suspicion that the landlord or agent has a hidden motive to take your money at all costs, which could make you skeptical about every listing.

However, there are good apartments out there. You just need to know where to find them. If you take the following five tips into account, you will be able to facilitate the apartment hunting process and ensure that you are a smart shopper when it comes to looking for your next apartment.

1. Where to Search



Despite the site's rudimentary layout and sometimes sketchy reputation, Craigslist is still one of the best places to find apartment listings online. Oftentimes, the listings will link to a realtor's website, and from there you can do more searches through their own listings. If you find a realtor that you really like, then you can ask them to keep an eye out for new listings that meet your criteria. Even if you cannot trust a listing on Craigslist without pictures and an address, it is still a great place to learn more about local realtors.

<u>PadMapper</u> is another great site that allows you to search for apartments directly on Google Maps so that you get an idea about the location without having to even click on the listing. This is great if you are targeting a certain area.

2. Narrow the Search Radius

Put a cap on the farthest you're willing to drive to work or school and then don't even look at an apartment listing that is out of that range. You may get excited that the apartment that is slightly out of range is a lot cheaper, but what you'd save in rent might not be much of a gain once you factor in the extra gas or extended walks to the train station. If you can, limit yourself to looking at only one or two towns, or one area of the city in which you are searching.

Get to know the neighborhood before you even take the time to book a showing. Google Street View is a great way to become familiar with an area if you don't have the ability to drive by. You can also speak with the local police station and ask them about the safety of an area. Since they have no stake in whether or not you rent there, they will be able to give you



a more candid answer than the agent. Also, be sure to walk around the complex and ask current residents their opinion of the place. Do they seem to be excited about it, or are they ragging on the landlord? Be sure to also do an online search of reviews of the apartment complex.

3. Make a Wish List

Write down all of the (realistic) qualities that you are looking for in an apartment. The top item should be the maximum rent price. Then, consider each item and whether or not they are a deal breaker for you. Cross off each item that you could live without. Understanding the difference between what you need and what you want will help you know just what type of apartment to look for.

4. Get Your Credit Score

Most landlords require a copy of your credit score with your application to ensure that you are a responsible person that will pay the rent on time. It costs about \$15 for them to run a credit score, and they will typically pass that cost on to you. However, did you know that everyone is entitled to one free credit score per year? If you haven't used yours yet, then you can obtain this information from AnnualCreditReport.com and provide copies of your credit score with each application. Be sure to get your score from each of the three main credit bureaus. Depending on how many places you apply to,

you could save a lot of money by taking this one step. While the landlord may still want to run their own credit check, having your own copy will show that you are proactive in the process, and may give you priority over other applicants.

Also, most landlords only require the credit score of one of the lessees. So if you're moving in with a friend or partner who has much better credit than you, then you can simply provide their credit score and improve your chances of getting the apartment.

5. Find Out How Repairs Are Handled



One thing that many people tend to overlook when analyzing the likeability of an apartment is the quality of the maintenance services. When that time comes for something to break, you will want to be assured that your landlord is going to be responsive. If the lock on your front door isn't working, this isn't something that can wait a week for repair, yet many renters actually run into this problem.

The great thing about renting from an apartment complex is that they are more likely to have a quicker maintenance response time because they manage a number renters, while a landlord simply leasing out a portion of their home will have concerns other than whether or not your air conditioning is working.

Ensure that you will be able to have any problem attended to within 24 hours of notifying the landlord. Ask the individual renting to you about the maintenance response time, and get it in writing if possible. If you can't get a straight answer from the landlord or agent, then consider asking a current resident. They'll be able to give the inside scoop on how quickly they make repairs.

It's important to choose an apartment in a well-maintained building. If things are falling apart from the start, then it's an indicator that none of your maintenance requests will be met either.

Upon moving in, be sure to make note of anything that needs repairing and any surface imperfections. Give this list to the landlord so that they do not attempt to withhold your security deposit for damage that you did not do.

Once you have signed the lease to the apartment of your dreams, it is important to look into getting <u>renters insurance</u>. That way, if anything unforeseen does occur, you and your

belongings will be covered. Renters insurance covers instances of theft, vandalism, fire, flooding, and loss of use of the living quarters. <u>Contact</u> the agents at TJ Woods Insurance to learn more about obtaining a renters insurance policy. Oftentimes, when you combine renters insurance with other types of insurance, your monthly payments may actually lower.

TJ Woods Insurance Agency is located at 20 Park Avenue in Worcester, MA. We offer personal and commercial insurance coverage to Massachusetts residents and businesses as well as financial services throughout New England.

