

HOW TO APPLY FOR AN APARTMENT

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HOW TO APPLY FOR AN APARTMENT

By dan the roommate man

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WHAT DO I NEED TO BRING

You and your roommate finally find that perfect apartment and you are ready to submit your application. What kind of information will you be expected to provide?

Most property management companies will need the following from you:

- * Name, address and telephone numbers of past and current employers.
- * Name, address, and telephone numbers of past and current landlords usually up to 3 years but you may be required to back further.
- * A photo ID and/or drivers license
- * Your social security card

Please note that if you are applying for a special program such as in a "tax credit" property, then you will be required to supply additional verification of employment and income.

HOW LONG DOES THE APPROVAL PROCESS TAKE AFTER I SUBMIT MY APPLICATION

It generally takes 3-5 days but this varies widely. If you are applying to a special program, it can take quite a bit longer.

HOW DO APARTMENT COMMUNITIES HANDLE CREDIT PROBLEMS?

Every property management company is different but if you have had credit problems it is best to be up front about it. Provide any documentation that you have as to how the problem came about and how it is being resolved. If you have made arrangement to pay back a creditor, bring letters and canceled

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checks to prove it.

AN EVICTION OR UNPAID RENT SHOWS UP ON YOUR CREDIT REPORT

If a landlord finds out that you were evicted or left owing an apartment community money, then it is virtually certain that your application will be denied. Most property management companies are very tough on that

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Is Renters' Insurance Really Necessary?

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You and your landlord share a common goal: You both want to ensure the protection of your interests. Obtaining a security deposit from you — usually ranging from \$100 to a full month's rent, and averaging \$250 — is how your landlord obtains a degree of insurance from you. The deposit covers your landlord should you cause any damage to your apartment while you are a tenant. Your landlord, in turn, may keep the deposit if you fail to pay your rent or you leave before the end of your lease. However, if, as a tenant, you keep your end of the bargain — following the terms of your lease and leaving your apartment in good condition when you leave — the deposit is refundable.

So how do you protect your own interests as a tenant? Renters' insurance. If you're an apartment-dweller, you're probably accustomed to brochures dangling from your door that advertise various renters' insurance policies. And if you're like many renters, you probably disregard them. But you may want to consider taking out insurance. Before you say, "But I'm not going to cause any damage to my apartment," remember that renters don't always cause damage themselves. Mother nature, or other tenants with little regard for your property, could prove to be the source of your problems later.

According to Metropolitan Life Insurance Company, policies typically provide coverage for the following renters' pitfalls:

- * Damage to personal property from fire or wind
- * Theft
- * Personal liability in the event you are sued over accidental injury to others who are in your apartment
- * Accidental damage to property of others in your care
- * Living expenses if you are forced to live elsewhere while your apartment is being repaired

This list doesn't begin to elaborate on the multitude of other possibilities for disaster: An electrical surge fries your computer, television, and/or stereo; while visiting your neighbor, you tip over his barbecue and start a fire; or you accidentally cause injury to someone away from your apartment; and the list goes on and on. And of course, as we've all discovered, we can never discount such

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crazy-sounding possibilities — because they can and do happen if and only if we're not prepared (or covered) for them.

Note that renters' insurance policies may differ according to the insurance company in question, as well as the laws in your state. An insurance representative will be able to determine what type of policy best meets your needs. If you've thrown away all of those brochures dangling from your door handle, the Internet is a good place to do your homework — specifically apartment-search sites. Links to renters' insurance information will fill you in on the details, and you may apply online.

Since 1989 dan the roommate man has helped 1000's of people find roommates. Need help? Contact him at 800-487-8050 or www.roommateexpress.com



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