

First Time Renters Handbook



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WHERE DO I BEGIN?

Cost- How much can you afford to spend each month? There is a long list of items you need to consider when trying to figure out how much you can afford each month. If you haven't already set up a budget for yourself, now is a great time to do that. Listed below is a sample budget.

INCOME:	
Wages and Bonuses	
Financial Aid	
Support from Parents	
Miscellaneous Income	
Income Subtotal	
EXPENSES:	
HOME:	
Rent	
Renters Insurance	
UTILITIES:	
Electricity	
Water and Sewer	
Gas	
Telephone (Land Line, Cell)	
FOOD:	
Groceries	
Eating Out, Lunches, Snacks	
FAMILY OBLIGATIONS:	
Child Support/Alimony	
Day Care, Babysitting	
HEALTH AND MEDICAL:	
Insurance (medical,dental,vision)	
Out-of-Pocket Medical Expenses	
Fitness (Yoga,Massage,Gym)	
TRANSPORTATION:	
Car Payments	
Gasoline/Oil	
Auto Repairs/Maintenance/Fees	
Auto Insurance	
Other (tolls, bus, subway, taxi)	
DEBT PAYMENTS:	
Credit Cards	

Student Loans	
Other Loans	
ENTERTAINMENT/RECREATION:	
Cable TV/Videos/Movies	
Computer Expense	
Hobbies	
Subscriptions and Dues	
Vacations	
PETS:	
Food	
Grooming, Boarding, Vet	
CLOTHING:	
INVESTMENTS AND SAVINGS:	
401(K)or IRA	
Stocks/Bonds/Mutual Funds	
College Fund	
Savings	
Emergency Fund	
MISCELLANEOUS:	
Toiletries, Household Products	
Gifts/Donations	
Grooming (Hair, Make-up, Other)	
Miscellaneous Expense	
Total Investments and Expenses	
Surplus/Shortage (Spendable income minus expenses & investments)	

As a First Time Renter you also need to consider the start-up costs that may be associated with renting for the first time.

- Application Fee
- Security Deposit
- 1st months rent
- Pet Deposits
- Deposit to turn on electricity
- Deposit to turn on gas
- Deposit to turn on cable/internet service
- Deposit to turn on telephone service

Location- When shopping around for an apartment community to call home, you'll want to ask yourself a couple of questions about what you want to be closest to.

- Work
- School
- Family
- Friends
- Shopping
- Entertainment

Once you've figured out how much you can afford each month and what location would be best for you, now you can really start making some decisions on what you need.

- Studio
- One Bedroom
- Two Bedroom
- Three Bedroom
- Four Bedroom

Extras- Here are some other items you may want to consider, if you have a preference or not.

- Do you prefer to be upstairs or downstairs?
- Is it important that you are close to the office staff?
- Close to the parking lot?
- How long do I need my lease for? Twelve months? Six months?
- Is there a pool/spa?
- Is there an exercise room?
- Do you need access to a business center?
- Do you want to be close to the pool or farther away from common areas?
- Is there a washer & dryer (or hookups) in the unit?
- Is there a Laundry Room close by?
- Do you prefer a dishwasher? Fireplace?
- Are pets accepted? (check for size and breed restrictions)
- Do you need a garage space to rent? Covered parking?
- Is there a clubhouse there? Is it available to be rented for gatherings?
- Does each unit have a patio/yard?

Now what? Now you can check out our website and see what properties meet your needs! If you see a property that you're interested in, feel free to contact them directly to set up an appointment to check it out!

You can also save yourself some time and contact the MEB Leasing Connection. Here we help you find an apartment community that has what you're looking for! Give us a call today! 866-MEB-APTS (866-632-2787)

How does this work? Listed below are the steps you'll go through to make it all happen!

1. Start the process early, like two or three months before you plan to move. It can be a time consuming process.
2. Set up an appointment to visit the communities you're interested in.
3. Visit the property and check it all out. Be sure to bring your license with you.
4. Once you find the one you like, submit your application and application fee. The rental application will ask for your Social Security and Driver's License numbers, employment and income history, credit information, references from former landlords and employers, past evictions, bankruptcies or felonies. If you've never rented before and have little or no employment, rental or credit history, you might be asked to provide a co-signer.
5. You'll be contacted by the leasing staff once your application has been approved and you'll set up a time to get together to review and sign your new lease!
6. Once you have the lease in front of you, be sure to take the time to read through it all. The agreement will spell out what the landlord is agreeing to provide and what is expected of you. If you have any questions on what it says, be sure to ask. Our leasing staff will be happy to go over all your questions and concerns with you.
7. Sign the lease paperwork and be sure to get a copy for your records.
8. Be sure to ask the leasing staff what utilities you are responsible for turning on and paying for each month.
9. One week before you move into your new apartment home, get the utilities turned on in your name.
10. At this same time, you'll also want to set up your Renter's Insurance. The person that handles your car insurance is usually the

best place to start. Most likely they provide renter's insurance or they can refer you to someone that does. Renter's insurance will help protect you against theft and fire. Your landlord carries insurance on your unit, but not on its contents. That's your responsibility. Renter's insurance is usually very affordable. You can usually expect to pay \$150 to \$250 a year (\$12 - \$21 per month). It can be invaluable if you have an unexpected loss.

11. Submit a change of address card at the post office.
12. Notify friends, family, and creditors of your new address.
13. Review our Basic Item Checklist. It may not list everything that you will need, but will at least get you started.
14. Pack your bags and get moving! When you arrive, you will need to do a walk-through to inspect the unit and agree to the overall condition of the unit. This checklist will be provided to you by the leasing agent. It will walk you through, room by room. It will be your responsibility to turn in the inspection list to the Leasing Office within 48 hours so that it may be kept in your file alongside your lease agreement. This same inspection form will be used at your move-out inspection.
15. You might take a minute to introduce yourself and keep an open line of communication with your neighbors. It can go a long way in avoiding unwanted disagreements in the future!

Basic Item Checklist

Kitchen/Dining

Table & chairs

Cups/Glassware

Dishes

Paper plates/Cups

Toaster

Blender

Microwave

Coffee Maker

Silverware

Silverware Tray

Knives

Measuring Cups/Spoons

Cooking Utensils

Baking Sheets

Pots/Pans

Strainer/Colander

Cutting Boards

- Hot pads
- Spices
- Foil/Plastic Wrap
- Ziplock Bags
- Dish towels

Living Room

- Couch
- Chairs
- Coffee Table
- End Tables

Bathroom

- Shower curtain
- Bath mat
- Towels
- Air Freshener

Bedroom

- Bed
- Bedding set/Pillows
- Nightstand
- Alarm clock
- Lamp
- Mirror

Cleaning Supplies

- Toilet Brush
- Toilet Cleaner

- Paper towels
- Napkins
- Can/Bottle Opener
- Cookbooks
- Dish drainer/rack

- Lamps
- TV Stand
- TV
- DVD Player

- Hamper
- Plunger
- Toilet Paper
- Shampoo/Soap

- Dresser
- Rug
- Desk w/ Chair
- Computer
- Fan
- Hangers

- Rubber Gloves
- Dish Soap

- Sponges
- Kitchen Cleaner
- Bathroom Cleaner
- Glass Cleaner
- Floor Cleaner
- Dust Mop

- Vacuum
- Wet Mop/Bucket
- Broom
- Laundry Detergent
- Bleach
- Dryer Sheets

General

- Wall Décor
- Garbage Cans
- Trash Bags
- Curtains
- Plants
- Wall Clock
- Telephone
- Iron/Ironing Board

- Fan
- Extension Cords
- Surge Protectors
- Holiday Décor
- Small hand tools
- Flashlight
- Batteries
- Pet supplies

What's expected of you-

- Abide by the legal terms of your rental or lease agreement.
- Pay rent and utilities on time.
- Keep your unit and adjacent common areas clean and undamaged.
- Respect other residents' right to privacy.
- Properly use gas, plumbing and electrical fixtures.
- Dispose of trash and garbage properly.
- Don't intentionally or carelessly destroy or damage the property and don't allow others to do so.
- Notify the Leasing Office of any locks or other security devices that are broken.
- Use the unit as a place to live and use each room for its intended purpose.
- Return the unit in the same condition as when you moved in.

- Notify the Leasing Office right away of any repairs that are needed.
- Give proper notice of your departure at the end of your lease agreement as stated in your agreement. 30-45 days prior to the expiration of your lease you must give either notice to renew, sign a month-to-month lease or give 30 days notice in writing of your intent of vacate.

The following pages are samples of typical rental forms. These include:

- Sample Rental Application
- Sample Rental Agreement
- Sample Unit Condition Form

These forms are samples only and may vary from the forms you receive as you go through the rental process.