

# Navigating the Rental Market

A COMPREHENSIVE GUIDE TO RENTING



PorchLight

RENTAL & DESTINATION SERVICES



*Renter***411**  
*from* PORCHLIGHT

**WELCOME  
HOME!**



PorchLight  
RENTAL & DESTINATION SERVICES

# Renter411

from PORCHLIGHT

## Navigating the Rental Market

A COMPREHENSIVE GUIDE TO RENTING



No part of this publication may be reproduced, stored in a retrieval system, or transmitted in any form or by any means, electronic, mechanical, photocopying, recording, scanning, or otherwise, except as permitted under Section 107 or 108 of the 1976 United States Copyright Act, without the prior written permission.

While the publisher and author have used their best efforts in preparing this book, they make no representations or warranties with respect to the accuracy or completeness of the contents of this book and specifically disclaim any implied warranties of merchantability or fitness for a particular purpose.



PorchLight

RENTAL & DESTINATION SERVICES

## TESTIMONIALS

*"She (the agent) understood my considerable stress levels and the requirements that I had so that I would be safe and comfortable. I certainly could not have been at this stage of the game without her help"*

*"I really appreciate your team's help and efforts for my relocation. You have made me very comfortable to decide our future residence"*

*"I'm very pleased with the service you provided me and my family to be able to find our new home. You are great in understanding your customer's needs and dedicated to make their plans achieved. I want to personally thank you for all the support and help made in this very important step in our family"*

*"It's a great comfort to know that I'm not dealing with what is a very stressful time alone. I wouldn't recommend that anyone move out of state, start a new job, AND relocate an elderly parent all at the same time without such great help!"*

*"This has been a super smooth process. I appreciate everything the team has done to help make this (move) happen!"*

*"I had a wonderful and seamless experience in finding a home. It was the kind of service that I expected to receive. The realtor that we were set up with was great and organized a tour of many homes in the surrounding area that met our criteria over our house hunting weekend"*

*"I work with Porchlight on a daily basis for several different clients, and have had positive feedback from all the transferees that take advantage of their service"*

*"I have had several clients ask me to only use Porchlight as they are consistent"*

# Navigating the Rental Market

*from* PORCHLIGHT

## CONTENTS

<b>CHAPTER 1 NOT FINDING THE LOCAL ASSISTANCE YOU EXPECTED?</b>	4
Why aren't landlords or rental agencies calling you back?	4
How will PorchLight and local expert help you?	5
<b>CHAPTER 2 FINDING THE RIGHT NEIGHBORHOODS</b>	6
Community Demographics	7
School Statistics	7
Searching for Schools	8
<b>CHAPTER 3 SEARCHING FOR RENTALS</b>	10
Apartment Search Websites	11
Private Rental Websites	11
Finding a Roommate	12
Roommate Websites & Agreements	12
Finding a Furnished Apartment	14
Corporate Housing	15
<b>CHAPTER 4 PREPARING FOR PROPERTY VISITS</b>	16
Documents to Bring	16
Touring Tips	18
Negotiating	20
<b>CHAPTER 5 BEFORE YOU SIGN A LEASE</b>	21
Utility Averages & Comparisons	21
Avoiding Scams and Foreclosures	22
Renter's Insurance	23
Lease Termination	23
Positioning the Lease Termination with the Landlord	24
Sample Lease Transfer Addendum	25
Tips for Lack of Credit	26
Create a Letter of Explanation	27
Sample Letter	27
<b>CHAPTER 6 MOVING WITH PETS</b>	28
Preparing your pet for the move	28
Making a Pet Resume	28
Sample Letter	29
<b>CHAPTER 7 ESTABLISHING CREDIT</b>	31
<b>CHAPTER 8 MOVING IN AND OUT OF YOUR RENTAL</b>	34
<b>CHAPTER 9 HELPFUL APPS</b>	35
Apps That Are "App-solutely" Helpful When Moving	35





PorchLight

RENTAL & DESTINATION SERVICES

## NOT FINDING THE LOCAL ACCESS YOU EXPECTED?

### Why aren't landlords or rental agencies calling you back?

As you begin this process, you may find that you have a hard time getting return calls and emails. This is common in markets where the rental occupancy is high and landlords are receiving many calls of interest regarding their rental. The first thing you can do to increase the return is to position yourself. Having a landlord or agent know that your company is relocating you immediately adds credibility. Also knowing when you'll be in town lends urgency for response.

If the market you're moving to offers a rental locator service, this may be an option to consider. Some locator services will physically drive you to the properties they represent at no cost to you. Some will have you come to their office and look at photos of properties on a computer that they will have narrowed down based on your needs. And some will send you options via email and you visit the property on your own. Locator services are often free to the consumer because they derive referral fees from the apartment communities they refer you to.

There is a misconception amongst the general public that real estate agents receive commissions on rentals. If they do, the rental commissions may equal up to one month's rent but in most U.S. cities, rental commissions are less than half a month's rent or non-existent. After the agent provides a portion of a commission to the listing agency and her broker (usually 75%), the agent is not compensated much. This is one major factor in why they may quickly show you some rentals that are easily accessible to them through their real estate database but beyond that, the workload increases and their compensation doesn't. This is why companies and clients hire PorchLight. We charge for our services and we have pre-qualified agents who understand rentals. They are compensated by us to provide professional rental finding and to coordinate productive, successful rental tours for our clients. You'll have the attention of an agent who will work to find you rentals meeting your needs. The fee is in lieu of commission because we want to encourage the agent to find you the perfect home regardless of the commission percentage. Guaranteeing them a payment to work on your behalf is a much greater incentive and a more professional way to compensate a person whom you expect to provide you professional services.

In a case study of 1,214 renters, PorchLight Rental discovered that renters using their services recognized that there was potential for significant savings.

- 42.5% of the renters using PorchLight's service reduced the number of days needed for temporary housing or hotel stays.
- The savings nets to \$1,493\* per renter.

While these numbers are beyond impressive, they aren't the only benefits to using our services. The amount of stress to renters and their families significantly decreases and the time required from the transferee in the rental search is lowered.

\* These figures are based on an average lodging rate of \$131 as reported by the Corporate Housing Providers Association (CHPA) survey.

## How will PorchLight and your local expert help you?

### Rental Assistance

The goal of our service is for you to understand the area well enough to select a neighborhood you'll feel comfortable living in and find a rental home.

If you have purchased touring services or your company has provided one for you, the local expert will:

- Acquaint you with neighborhoods that meet your criteria, as well as offer housing that meets your requirements.
- Research all rentals including MLS, property management companies, and other resources like Zillow, apartment web sites, etc. The agent will send options in advance via email when able, ensure availability, that the rentals meet your criteria, then make appointments.
- Escort you to each rental property meeting your criteria (minimum 6-10 in a full day).

**NOTE:** It is suggested to have Renters Insurance, and some Landlords require it. This protects the investment in your belongings in the event of a fire, etc. Quotes can be obtained at <https://assurantrenters.com/porchlightrental> and averages \$25-50/month.

**Having a hard  
time getting your  
calls and emails  
returned?**





PorchLight

RENTAL & DESTINATION SERVICES

## FINDING THE RIGHT NEIGHBORHOODS

You're moving to a new area and don't know anything about it. Where do you start when you have to quickly find what areas best meet your current lifestyle and requirements?

This guide will help you break it down easily.

- 1 Whether or not you have children, school systems are always a good indicator of a neighborhood where the residents are involved and invested.
- 2 Demographics can also help to understand who lives in the area. The first three areas to look at are crime statistics, the average home value and percentage of homes owned vs. rented. Other information that is available is average income. This is extremely helpful especially if you need to stick to a budget. You wouldn't want to be looking in an area where income is far higher (or lower) as the housing will not be representative of what you can afford.
- 3 If you want a downtown neighborhood, crime statistics won't help a lot because the rates downtown are always higher due to the population density. Walkscore indexes will be helpful, as well as income and home value.
- 4 Commute – how far are you willing to drive to work? This will narrow the neighborhoods significantly.

**Get the best match for your current lifestyle and requirements.**

Would you live in this area? Due to fair housing laws, real estate agents are not able to steer you toward neighborhoods. You can ask him or her if she'd live in the area or feel comfortable with her children living there.





## Community Demographics

Below are some excellent demographic and school web sites.

- **www.homefair.com** – click “City Reports” on the left margin. It provides average income for the zip code, average home price, number of homes owned vs. rented, education and more.
- **www.neighborhoodscout.com** – everything that you need to know is all in one place, in one comprehensive report. 6 report categories - crime, school, housing, demographics.
- **www.bestplaces.net** – compares cities, climates, crime rates and cost of living. In addition bestplaces.net provides “bests” of the city, interesting facts and parent comments on schools.
- **www.livability.com** – quick snapshots of information, demographics and great blogs.
- **www.areavibes.com** – for location specific data for each area, including local amenities, crime rates, cost of living and housing prices.
- **www.familywatchdog.us** – a national sex offender registry.

Apartment rental rates and vacancy trends:

- **www.rentometer.com**
- **www.walkscore.com** 📍 this site can tell you how walk friendly the neighborhoods are, as well as provide rentals in/near the area.
- **www.zumper.com**

## School Statistics

- **www.niche.com** a PorchLight favorite to view top school districts on a map. You can also review both public and private schools, as well as studies on best ranked schools (usually best found in a google search).
- **www.greatschools.org** another PorchLight favorite for drilling down on a school for test scores, parent ratings, etc. Rankings are based on test scores.
- **www.schooldigger.com** has rankings based on test scores offering drilldown from district to school and comparison reports.
- **www.homefair.com/real-estate/school-reports/** is a free report including student/teacher ratio, educational climate, expense per student, special education classes, before-and-after school programs.
- **www.nces.ed.gov/ccd/schoolsearch/** provides not only general school information, but in-depth district stats including budget, number of aides, teachers, administrative staff, as well as number of students with IEP's.

**TIP: Go to the next page for more information and help navigating niche.com.**

📱 App's available for these sites.

**Online research  
can help you  
narrow down  
your choices.**



PorchLight

RENTAL & DESTINATION SERVICES

## FINDING THE RIGHT NEIGHBORHOODS cont.

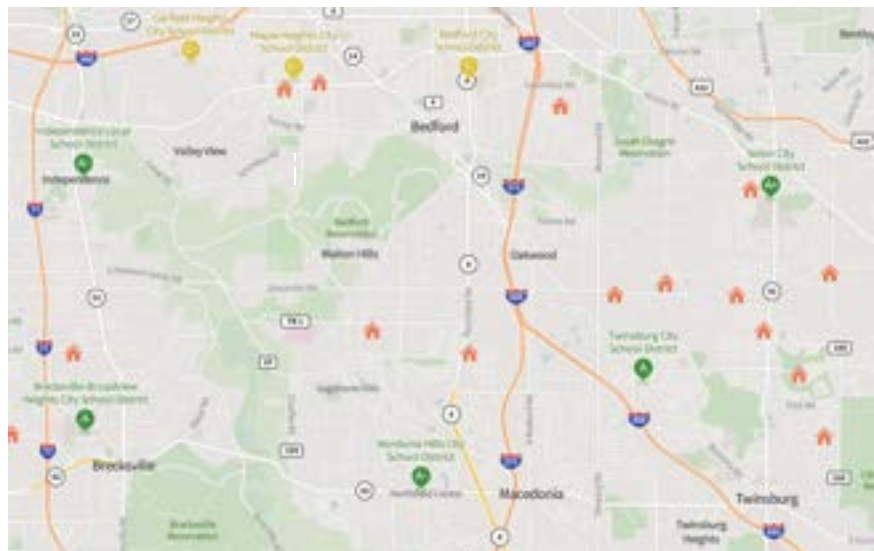
### Searching for Schools

Looking for schools doesn't just have to pertain to families with children. It can be helpful knowledge for those looking for neighborhoods where people are invested in their community resulting in lower crime rates.

Often, when looking for schools, people find it difficult to research and find enough credible information to make a decision. We recommend using [www.niche.com](http://www.niche.com) for your search. It gives district ratings, reviews, academics, student/teacher ratio, schools and more. Below, we will take you through the minimal steps to get the information you need.



1. Go to [www.niche.com](http://www.niche.com) and click K-12.
2. Type in the CITY, STATE you are looking for. Click search.
3. Click Districts.
4. Click View on Map.



5. Zoom out to see all the surrounding districts and their ratings.
6. Click on the district(s) of interest reviewing the sections on the left margin.

**Solon City School District**

#1 in Best School Districts in Cleveland Area

Overall Grade: SOLON, OH • ★★★★★ (4 reviews)

**Report Card**

- Academics
- Teachers
- College Prep
- Extracurriculars
- Administration

**Overall Niche Grade**  
A+  
How are grades calculated? See below

[View Full Report Card](#)

Solon City School District is a top rated, public school district located in SOLON, OH. It has 4,611 students in grades PK, K-12 with a student teacher ratio of 19 to 1. According to state test scores, 92% of students are at least proficient in math and 92% in reading.

[solonschools.org](http://solonschools.org)  
(440) 348-1400  
33800 NWOOD DR  
SOLON, OH 44139

About Solon City School District...

[all offered](#) [gifted prog. offered](#)

[View Nearby Homes](#)



**View test scores  
and other pertinent  
data on the schools.**

You can view schools here, or for more information, go to [www.greatschools.org](http://www.greatschools.org) for more in depth info.

**GreatSchools.org**

School name, level, or type: Solon, OH

**Orchard Middle School**

GreatSchools Rating: 9/10

Public school • 736 students • Grades 5-7 • [Contact](#) • [Address](#)

[Save](#) [Update](#) [Review](#)

**Overview**

Orchard Middle School, a public school located in Solon, OH, serves grades 5-7 in [Solon City School District](#). It has received a GreatSchools Summary Rating of 9 out of 10, based on a variety of school quality measures.

**GreatSchools Summary Rating**

- Student Progress: above average
- Test Scores: above average
- Equity: above average

Last updated: 01/15/2023



PorchLight

RENTAL & DESTINATION SERVICES

## SEARCHING FOR RENTALS

Many people today start with searching on the internet for rentals. As you begin your search, you may ask yourself the following questions:

- What type of neighborhood am I looking for (i.e. walk to shops/restaurants, downtown/urban, suburban or rural)?
- Is new construction important?
- Do I want neighbors above or below me, attached next to me or do I want my own dwelling?
- Is my credit acceptable?
- What are my “must haves” in my home?
- What am I willing to do without?
- What is my budget?
- What is the maximum commute time to work that will help narrow my search?
- Is public transportation important?

**Broker fees** are common in such areas as Manhattan, Boston (New England) and New Jersey, costing between 1 month’s rent and 15% of your annual rent depending on the area. This should be something you are prepared for in advance of the move.

### Do I need a furnished rental?

Note: most rentals are not furnished in the US. See the Furnished Rentals Section on page 16.



You'll find some websites listed below to help begin the rental search. These are the same websites that we, at PorchLight use to find available rentals. Using the next three ways to search will allow you to find the local resources and properties who may not advertise. This is a very effective way to search especially in areas where there aren't many rentals. In areas where there are lots of rentals, the apartment and private rental websites are a great starting point.

**www.google.com** search for:

- rentals, city/state
- property management company, city/state
- apartments, city state (go to map view each apartment building will be listed on the map, you can click and go to each one's web site)
- real estate, city/state
- chamber of commerce, city/state

**Chamber of Commerce** on the local web site, go to the member directory and look by category at:

- apartments
- property management
- real estate
- rentals
- or call to see if they have a list of rentals

### Apartment Management Websites

- [www.aimco.com](http://www.aimco.com)
- [www.amli.com](http://www.amli.com)
- [www.avaloncommunities.com](http://www.avaloncommunities.com)
- [www.bozzuto.com/apartments](http://www.bozzuto.com/apartments)
- [www.camdenliving.com](http://www.camdenliving.com)
- [www.corcoranapts.com/](http://www.corcoranapts.com/)
- [www.equityapartments.com](http://www.equityapartments.com)
- [www.fairfieldproperties.com](http://www.fairfieldproperties.com)
- [www.gables.com](http://www.gables.com)
- [www.greystar.com](http://www.greystar.com)
- [www.lincolnapts.com/communities](http://www.lincolnapts.com/communities)
- [www.postproperties.com](http://www.postproperties.com)
- [www.princetonproperties.com](http://www.princetonproperties.com)
- [www.villagegreen.com](http://www.villagegreen.com)
- [www.windsorcommunities.com](http://www.windsorcommunities.com)
- [www.winncompanies.com](http://www.winncompanies.com)

### Regional Subscriber Websites

- [www.westsiderentals.com](http://www.westsiderentals.com) 📱 (California)
- [www.sublet.com](http://www.sublet.com)
- [www.streeteasy.com](http://www.streeteasy.com) 📱 (New York City)

## Things to Remember

The pros associated with using national housing rental websites like [rentals.com](http://rentals.com) and [hotpads.com](http://hotpads.com) are that they pull from national websites like real estate databases (MLS) and Postlets. However, there are cons to them as well. They often miss local websites and property management companies not listing in real estate databases (MLS). They are often obsolete and are not removed once they have been rented.

The pros with using national apartment websites like [apartments.com](http://apartments.com), [rent.com](http://rent.com) or [forrent.com](http://forrent.com) are they list apartments throughout the United States. The cons are the listings shown are limited to those that advertise with them.

📱 = APPs available for these sites.

## Apartment Search Websites

[www.rent.com](http://www.rent.com)  
[www.apartmentguide.com](http://www.apartmentguide.com)  
[www.rentals.com](http://www.rentals.com)  
[www.apartments.com](http://www.apartments.com)  
[www.forrent.com](http://www.forrent.com)  
[www.apartmentfinder.com](http://www.apartmentfinder.com)  
[www.apartmentcities.com](http://www.apartmentcities.com)  
[www.peoplewithpets.com](http://www.peoplewithpets.com)  
[www.walkscore.com](http://www.walkscore.com)

## Private Rental Websites

[www.realtor.com](http://www.realtor.com)  
[www.rentals.com](http://www.rentals.com)  
[www.rentcafe.com](http://www.rentcafe.com)  
[www.hotpads.com](http://www.hotpads.com)  
[www.homerentals.net](http://www.homerentals.net)  
[www.militarybyowner.com](http://www.militarybyowner.com)  
[www.invitationhomes.com](http://www.invitationhomes.com)  
[www.zumper.com](http://www.zumper.com)  
[www.trulia.com](http://www.trulia.com)  
[www.zillow.com](http://www.zillow.com) if the listing is from a pmc, go directly to that site for most up to date info  
**Facebook Marketplace**





**PorchLight**

RENTAL & DESTINATION SERVICES

## SEARCHING FOR RENTALS cont.

### Finding a Roommate

Be sure to interview all roommate candidates. You may also want to check with your HR department to see if they know of or could send out an email to employees for anyone looking for a roommate.

- Top 9 best roommate finders: <https://www.smartasset.com/mortgage/top-9-best-roommate-finders>
- Living with roommates: <https://www.reeparments.com/live-roommates-survival-guide/>
- Roommate Agreement – just change the county and state: [www.porchlightrental.com/pdf/roommate\\_agreement.pdf](http://www.porchlightrental.com/pdf/roommate_agreement.pdf)



**Search roommate websites to help you find a roommate that's a good match.**

### Roommate Websites

<https://www.bungalow.com> – rents by the room in major metropolitan cities. Their housing offers lightning fast WiFi, extra utilities, furnished common areas, house cleaning, and they vet and screen all roommates.

<https://www.furnishedfinder.com> – caters to professionals

<https://www.Common.com>

Facebook Marketplace

<https://www.airbnb.com>

Google Off-campus 4 bedroom apartments

Ask your HR department if they have a Intranet where employees post this information

<https://www.roommates.com>

<https://www.roommatelocator.com>

<https://www.roomster.com>

<https://www.roommatenation.com>

<https://roomiapp.com>

<https://www.anyplace.com>

<https://www.coliving.com>

<https://www.padsplit.com>

There are also a couple other things to keep in mind that will help you have a smooth renting process.

- If there is a dispute, the roommate agreement will allow the owner/landlord to determine who will ultimately make the decision. You may want to ask if that includes terminating that tenant's lease, and if so, how much notice would be given.
- What are the rules on food/refrigerator/kitchen, housekeeping?
- Pets – are there any now, will the landlord allow pets for other roommates? Is that an issue for you?

Typically, in many buildings, sublets are not allowed. There are reports that can be run to determine if the landlord is the owner of the unit/building, or if they are just leasing it. If they are just leasing, sublets are typically not permitted in leases so you may want to ask for his landlord's information to confirm that they have the owner's permission to rent out the rooms. If the landlord owns the unit, you may want to ask if the unit's rules and regulations allow them to rent.

**Leasebreak.com helps you find subletters who need to get out of their lease early in NYC and surrounding burroughs.**



**Use the Roommate Agreement to make sure you cover all the bases.**



PorchLight

RENTAL & DESTINATION SERVICES

## SEARCHING FOR RENTALS cont.

### Finding a Furnished Apartment

Most rentals in the United States come unfurnished and request 1 year leases. Some apartment communities offer short-term and long-term furnished rentals. In these cases, you can expect to pay the apartment rent, and some pass-through or slight mark-up cost on furniture. Ask if utilities can also be included; however, that becomes more challenging for the property to administer so many don't offer this option. If you find a property that already has furnished apartments, you will avoid furniture delivery fees from rental companies. Or if you arrange your own furniture rental, you will pay for delivery but avoid any pass-through or mark-up. In addition, there are places landlords offer furnished rentals. Typically it does not include utilities, only furniture.

- Short term/Unfurnished - [leasebreak.com](http://leasebreak.com) (NY only); [apartments.com](http://apartments.com) (apartment communities offering short term leases will usually have a premium added to the monthly rent)
- [www.furnishedfinder.com](http://www.furnishedfinder.com) and [www.sabbaticalhomes.com](http://www.sabbaticalhomes.com)
- Vacation Rental Web Sites such as [www.vrbo.com](http://www.vrbo.com) and [www.airbnb.com](http://www.airbnb.com) are perfect for short term rentals, especially in off-season.

#### RENTING FURNITURE

If you are not bringing furniture with you, it can be rented. It's common to find furniture rental companies that offer full rental packages that not only include furniture, but all kitchen utensils and linens for the bed and bath as well. The utensils and linens are referred to as "the house-wares package." You can determine how much or how little furniture and house-wares you want based upon your needs and budget. These companies also take credit cards for your convenience: [www.rentfurniture.com](http://www.rentfurniture.com), [www.cort.com](http://www.cort.com) and [www.rentacenter.com](http://www.rentacenter.com).

### You may also consider purchasing furnishings instead of renting.

IKEA ([www.ikea.com/us/en/](http://www.ikea.com/us/en/)) is a popular place to purchase affordable furniture. If you're here short term, it could average out to less than renting furniture.

LetGo ([us.letgo.com/en/](http://us.letgo.com/en/)), OfferUp ([offerup.com](http://offerup.com)) and Facebook Marketplace are popular sites for secondhand furniture, as are garage sales and estate sales.

 = APPs available for these sites.



**A furnished apartment can be a cost-effective, stress-free option.**



## Corporate Housing

When trying to secure fully-furnished, short-term housing, corporate housing companies will make that simple for you. They are designed to offer apartments on a month-to-month basis specifically for corporate transferees. The corporate housing companies will take the lease, connect utilities in their name and provide all furniture, kitchen utensils as well as linens for your stay. They will require credit card payment and a 30-day notice-to-vacate for you to avoid additional charges. Rates will vary by city and number of bedrooms.



PorchLight

RENTAL & DESTINATION SERVICES

## PREPARING FOR PROPERTY VISITS

### Documents to Bring

- Your Employment Verification/Offer Letter\* this is the most important document you can have with you. It should state the terms of your employment (permanent or temporary assignment), salary, start date and hiring manager (or number to confirm employment). This should be dated within 30 days of your start date. If you don't have an offer letter, you'll need the last 3 payroll stubs or a W-2 form.
- Driver's license or Photo I.D./Passport.
- References from the last 2-3 Landlords and personal references with contact information.
- Money – Some places will accept security deposits with personal checks, but others will require a certified check or money order. Most require the security deposit and application fee to be separate checks.
- Some Landlords may request you bring a copy of your credit report with your credit score (in US, can be obtained for free at [www.creditkarma.com](http://www.creditkarma.com) 📱 or [www.annualcreditreport.com](http://www.annualcreditreport.com) 📱).

When coming from overseas into the United States, make sure to bring:

- Passport for you (and your family members).
- Your work address to have mail sent to.
- IDP International Driver's Permit recommended (or driver's license translated to English).
- Car seat or booster if you have kids less than 80 lbs.

\* NOTE: You will be asked to disclose annual salary.

### MONEY

You should earn annually 40 to 50 times the amount of the monthly rent i.e. \$2000 budget, earnings should be between \$80,000 - \$100,000.

An application fee is typically \$35-75 per person and a security deposit can be a few hundred dollars up to one month's rent (sometimes more depending on credit and pets).



📱 = APPs available for these sites.



**Do your research  
before you visit.**





PorchLight

RENTAL & DESTINATION SERVICES

## PREPARING FOR PROPERTY VISITS cont.

### Touring Tips

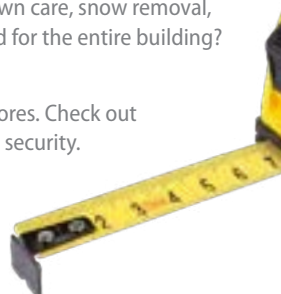
- Take pictures of properties and floor plans.
- Bring a pad of paper and a pen for writing important details down. If you can't remember what city your favorite house was in, it may be hard to move forward quickly enough. At the end of a long touring day, this will help you remember each property.
- Take floor plans the leasing office provides to be sure to note which floor plans are available. Rental rates are floor plan and floor level specific. It's best to note the rates on the floor plan material the leasing agent provides.
- When the leasing agent shows you a model apartment, take notice of the size and amount of furniture in the model to determine if your furnishings will fit well in the floor plan. Additionally, take note that most models don't include a television, which can distort the actual amount of furniture the floor plan can hold.
- Ask if there are any one-time or re-occurring fees/charges not reflected in the rental rate (i.e. setup/redecoration fees, parking, move out cleaning, utility fee, etc). Once you sign the lease, you will be liable for those charges.



### Helpful Advice:

- Be flexible in what you are willing to accept.
- Be realistic about what you can afford.
- Compile a list of references in advance, comprised of reputable people.
- Don't be offended if you are asked to have a guarantor or co-signor on the lease.
- Consider having your payments automatically deducted from your bank account.

**Take pictures to help you remember the properties you toured.**

- Find out who pays for hot water, heat, electricity, parking, lawn care, snow removal, and trash disposal. Is water individually metered or averaged for the entire building? Ask if average usage/rates are available.
  - Check about off-street parking, public transportation and stores. Check out the neighborhood at night, paying attention to lighting and security.
  - Bring a tape measure to ensure your furniture will fit.
  - The model apartments usually show the apartment with window treatments. Be sure to clarify if any window treatments are provided with your apartment. It is fairly common for apartment communities to supply window blinds.
  - When you tour, take into consideration what time you are in the area. If you are able to, visit the neighborhood later at night, or on the weekend. That way you can see what it is like when people are home.
  - Be well-prepared, upfront and honest. If you have pets, bring a pet resume or at least some pictures of your four-legged family member. Should you have a low credit score, have a letter, references and incentives at hand. Often, if you can explain the lower score and are willing to negotiate, the landlord may be more willing to accept your application.
- 



**Bring a tape measure on your tour!**



## Apartment Rental Tour Checklist

Date: \_\_\_\_\_



**Renter411**  
Real Estate

	Property & Contact <small>1</small>	Property & Contact <small>2</small>	Property & Contact <small>3</small>
<b>Apartment Details (get community map to make notes)</b>			
Floor plan shown and monthly rent? (picture of floor plan and possibly community map to locate where apartments are located)			
Which appliances are included? Which are electric vs. gas?			
Are heat and air controlled by tenant? Is there a master control that only allows heat and air to work at certain months of the year?			
Washer/Dryer: ✓ Is there a hook-up for w/d? (if not, where are laundry facilities?) ✓ If included, are they full size or stackable, gas or electric?			
Is fireplace gas, wood-burning or decorative only?			
Is kitchen/cupboard space ample for you?			
Is additional storage provided? If so, where and how large? Is it extra?			
Measure rooms if needed (room dimensions)			
What utilities are you responsible for?			
<b>Community Details (community map)</b>			
Where do residents dispose of refuse/rubbish your apartment near there?			
Where is mail delivered?			
Will the rental office receive packages when you're not home?			
Walk-out facility? What are the hours of operation/office?			
Pool? Indoor or outdoor? When is it open? (if regular or daily)?			
Parking: where is it located? Where do guests park?			
How quickly are maintenance issues resolved?			



inside

TRAK

from PORCHUGAT

You can use this Touring Checklist to help take notes and ensure you ask all your intended questions.  
Go to print out your own checklist. [www.porchlightrental.com/pdf/TouringChecklist.pdf](http://www.porchlightrental.com/pdf/TouringChecklist.pdf)



PorchLight

RENTAL & DESTINATION SERVICES

## PREPARING FOR PROPERTY VISITS cont.

### Negotiating

#### Use your “Corporate Move” to your advantage.

In major metropolitan cities, it's common for apartment communities to offer preferred employer discounts. Always ask the leasing agent if they offer such a program as a means of securing the best leasing rate. Some apartment communities will even put that information on their website for you to look at ahead of time.

During your search, you may find that apartment communities and property management companies will be less flexible negotiating rent or lease terms as they have to offer the same to all per fair housing laws. A private landlord may have more flexibility but more stringent credit requirements. Pay attention to how many units are available. Sometimes a property may have an abundance of one type of floor plan, and special rates may be available or more leverage. If availability is limited, the property can call the shots. It's all about supply and demand.

Based upon market conditions, properties may be flexible with some items that can save you money or enhance your living experience at the property. While on your tour, ask about some of the following opportunities:

- Is there flexibility with the security deposit?
- Is it possible to have a more desirable apartment (floor level, view etc.) for the same rent as the other lesser-priced option?
- If I lease today, can you offer me any better pricing?
- If I lease today, would you consider including...? (parking, the washer and dryer in the monthly rent, etc.)?
- If a lower rental rate is not an option, what other options might be available?
  - Reduced security deposit? This is popular if you use their portal or ACH deposit to pay rent.
  - Will they offer a shorter-term lease?
  - Will they offer to lease longer for a reduced monthly rate?

**Always ask if they offer preferred employer discounts.**





## BEFORE YOU SIGN A LEASE

- READ THE LEASE CAREFULLY before signing. Ask about anything you do not understand. You may wish to have an attorney review the lease and explain any provision you don't understand. PorchLight does provide a lease review at [www.porchlightinsidetrak.com](http://www.porchlightinsidetrak.com). If you or your company purchase a tour, a lease review is included.
- If something is important to you, get it in writing. Don't count on an oral promise.
- Try to talk with another tenant about the building, the apartment community and the landlord.
- Verify that when putting money down to "hold an apartment" that you receive a receipt and the receipt states whether it is refundable, applied to move in costs, etc. If you decide later not to rent it, this will serve as a safeguard.
- Always conduct a move-in inspection of the property. Make a list of issues/problems in the rental. Include the condition of walls, floors, windows, and other areas and ask the landlord to sign your list. This information will document the condition of the property at move in so these same conditions don't become problems when your lease is over and it's time to move out. [https://www.porchlightrental.com/pdf/MoveinMoveoutChecklist\\_IT.pdf](https://www.porchlightrental.com/pdf/MoveinMoveoutChecklist_IT.pdf)
- Your landlord's insurance does not protect you from damage or loss of your furniture or other property. Consider buying renter's insurance if you want this protection. ([www.assurantrenters.com/porchlightrental](http://www.assurantrenters.com/porchlightrental))
- Are you required to reserve the elevator? Are there certain times it is available for move in?
- Find the utility controls. Ask questions. Where is the thermostat? Who controls it? Where is the electric box? Where is the hot water heater?
- If you will be paying an electric bill, ask the electric company for billing on your unit for the past 12 months. The same rule applies to natural gas pipeline utilities, especially if you will be paying for your own heat. Ask to see the bills for last winter. ([www.numbeo.com](http://www.numbeo.com) provides city averages).
- Be sure that all utilities and appliances are working right. What is the maintenance response and what is the landlord responsible for vs. you?
- Check to see that all the screens, windows and doors can be locked and are not broken.
- Get something to keep your documents in for easy reference.
  - Lease or rental agreement
  - Security deposit receipt
  - Move in inspection list and pictures
  - Rent receipts or canceled checks
  - Landlord's address and phone number
  - Emergency phone numbers for maintenance or safety issues
  - Any other papers about your tenancy

### Utility Averages and Setup

- View average utility bill in over 20 cities at [www.numbeo.com](http://www.numbeo.com)
- Compare pricing and packages from utility vendors
- Set up utilities online at [www.utilityconnect.net/porchlight](http://www.utilityconnect.net/porchlight)

Print your Move In/Out Checklist at  
[https://www.porchlightrental.com/pdf/MoveinMoveoutChecklist\\_IT.pdf](https://www.porchlightrental.com/pdf/MoveinMoveoutChecklist_IT.pdf)

BUDGET  
 RENT \$800.00  
 ELEVATOR \$27.00  
 PHONE \$54.00  
 CABLE \$57.00  
 GAS \$125.00  
 WATER \$37.00  
 \$1,100.00





PorchLight

RENTAL & DESTINATION SERVICES

## BEFORE YOU SIGN A LEASE cont.

### Avoiding Scams and Foreclosures

There are many free web sites to advertise rentals on, and although those sites are excellent tools, they can also be a playground for scams. Likewise, in today's economy, many homes are being foreclosed upon. This section shows how you can ensure that the rental you are pursuing is legitimate.

- Should you find a private rental, make sure that you or the company representing the rental verifies that you are working with the rightful owner. This can be for a minimal fee at [www.beenverified.com](http://www.beenverified.com) or [www.propertyshark.com](http://www.propertyshark.com).
- Because scam artists can also research who the owner of the property is and assume that person's name, be sure to ask for a photo ID to ensure that the person you're working with is who he/she says he is.
- Make sure that the landlord and the property are financially solvent. Just as a landlord requires a credit check on a prospective tenant, it is wise for a tenant to do his/her due diligence and ask for a statement from the landlord's bank confirming that the mortgage payment and property taxes are up to date. A delicate way of doing this is to let the landlord know that your relocation company requires this documentation before the lease is signed.
- There is also some additional safety in renting a house or apartment through a real estate/property management company. Usually they screen the landlord first and verify that the property is not in foreclosure. Should something happen during the term of the lease, they can assist through the process, possibly renegotiate the lease; and at a minimum, would have additional rentals available for your consideration should you need one.



**Make sure the rental you are pursuing is legitimate.**

## Renter's Insurance

Although your landlord most likely has insurance on the property you are renting, that policy does not cover your personal belongings should they be damaged or stolen, or should one of your guests become injured while at your home. Typically premiums are very reasonable and they provide protection for your property against:

- Fire
- Certain natural disasters
- Theft
- Vandalism
- Liability protection

In some cases, a landlord may even require that their tenants have renter's insurance.

For more information on where you can obtain a policy or for a quote, go to the following link:

[www.assurantrenters.com/porchlightrental](http://www.assurantrenters.com/porchlightrental)

## Lease Termination

It is always possible that your company may ask you to relocate again, sometimes before your lease term has concluded. Always consider asking the landlord to insert a lease termination provision (also called a diplomatic clause) that allows you to terminate the lease as a result of an employment-related relocation. Such a provision allows you the flexibility to consider another relocation while relieving you of the requirement to fulfill the remaining lease term.

Standard lease termination clauses allow a 30-day notice and 2 month penalty fee. This allows you to occupy the unit for 1 month and gives the landlord 2 months to re-rent. The other standard option is a 60-day notice and 1 month penalty fee. This allows you to occupy the unit for 2 months and gives the landlord 30 days to re-rent.

If the Landlord is not agreeable, it is important to note that they can only hold you responsible until the unit is re-rented as it is illegal to receive double rent. You would be responsible for paying back any specials or concessions received, any cost for re-letting the unit and any difference in rent.

Typically subletting is illegal and prohibited in most leases unless written permission is obtained from the Landlord. All in all, it's better to have the new tenant sign a new lease, as a sublet means that you are still paying the rent and the new tenant is paying you.



**PorchLight**

RENTAL & DESTINATION SERVICES

The next page provides a lease transfer addendum that you can make your own.

## BEFORE YOU SIGN A LEASE cont.

### Positioning the Lease Termination with the Landlord

When presenting the lease break clause, we've found that it is almost always accepted at apartment communities, but we believe it also makes sense for a private owner of a home or condo. In slower seasons, the landlord is taking a risk in the unit not renting right away; however, the lease transfer addendum gives them 90-days to re-rent the apartment while they collect rent/penalty fees. If this is still not acceptable to them, see if they would allow the lease break if they excluded certain months. For example, "The Lease Break Addendum may not be exercised during the months of "x-X" or suggest adding a provision to the lease break addendum that it cannot be used until:

- After 6 months of occupancy
- Only in certain months
- Of after the 1st year

Many other provisions within a lease state that concessions must be paid back. If needed, the commission to an agent or property management company can be paid back too. This way, it's a win-win for the Landlord, you and your Employer.



**Always consider asking the landlord to insert a lease termination provision into your lease agreement.**

## SAMPLE LEASE TRANSFER ADDENDUM

**SAMPLE LEASE BREAK ADDENDUM**

Property Address:	
City, State, Zip:	
Landlord Name & Phone:	

If tenant should terminate lease due to: *choose all that apply and delete others*

- Transfer, at least fifty (50) miles from present location, with proof of transfer on new employer's letterhead.
- Purchasing a home with any or name(s) of specific realtor/development. Copy of purchase agreement and estimated closing date must be provided.
- Building a home with any or name(s) of specific builder. Copy of purchase agreement and estimated occupancy date must be provided.

Tenant will forfeit a Lease Termination fee of \$(*i.e. ideally \$0, more typically 1 or 2 month's rent*). Tenant is responsible for the Lease Termination Fee for using the lease break clause. Lease Termination Fee must be paid (*i.e. within the 30 day notice period and/or prior to move out*). Security deposit, which is separate from this Lease Termination Fee, will be returned within (*insert state law requirement*) amount of days after departure provided there are no damages or cleaning charges.

Written notice of your election to terminate your lease must be given (*insert # of days, i.e. 30 days*) days prior to move out and must be accompanied by proof of transfer on new employer's letterhead.

Agreed:

\_\_\_\_\_  
Tenant Date

\_\_\_\_\_  
Tenant Date

Accepted:

\_\_\_\_\_  
Leasing Consultant Title

**A Lease Break Addendum is a win-win for the Landlord, you and your Employer.**

[Click here for Lease Break Addendum.](https://porchlightrental.com/wp-content/uploads/2024/10/LeaseBreak.doc)

<https://porchlightrental.com/wp-content/uploads/2024/10/LeaseBreak.doc>



PorchLight

RENTAL & DESTINATION SERVICES

### TIPS for Credit Concerns:

Going about overcoming a poor credit history is not unlike finding a job. You need to have a well prepared “resume” with references and overcome the landlord’s concern that you won’t pay your rent on time or possibly at all.

## BEFORE YOU SIGN A LEASE...cont.

### Tips for Lack of Credit

Going about overcoming a poor credit history is not unlike finding a job. You need to have a well prepared “resume” with references and overcome the landlord’s concern that you won’t pay your rent on time or possibly at all.

Searching for rentals listed directly by the landlord is a great start. Your credit rating may never rise above the radar. Some private landlords do not use sophisticated credit checking systems to qualify their tenants.

On the other hand, real estate agents or property management companies with rentals will run a credit report and adhere to stricter rental guidelines for qualifying and accepting rental applications. First, call the apartment community or property management company to determine their credit policy and what is needed. If there is some flexibility in the policy:

**Step 1: Check Your Credit for Free** - If you’ve lived in the US before, you are entitled to one free credit report a year from each credit reporting agency (Equifax, TransUnion & Experian). This is helpful to see all the credit you have and each claim. This report does not have a credit score, so you should also check this. Most properties ask for 650 or higher.

If you’ve never lived in the US or had a Social Security Number, it will be very helpful (but not required) for you to bring a credit report from your home country. No credit is better than poor credit.

- You can get a copy of your US Credit Report for free at [www.annualcreditreport.com](http://www.annualcreditreport.com)
- Your US credit score can be obtained for free at [www.creditkarma.com](http://www.creditkarma.com)

### Step 2: Consider a Credit Consolidation or Restoration Service -

We have partnered with Sperity, experts in credit restoration and education. For \$1, they’ll review all three credit reports with you – examining line-by-line, noting issues and putting together a detailed list and gameplan. To sign up for this FREE consultation click here: [www.WeAreSperity.com/porchlight](http://www.WeAreSperity.com/porchlight)

### Helpful Advice:

1. Have your offer letter/employment verification letter available indicating: a) your salary, b) a contact person at the place of employment, c) indication if this is a new position or you’ve been with the company and, d) if possible a reference that they are paying for your relocation.
2. Get 1-2 creditor references from those whom you have established a steady payment plan with such as your bank, a loan officer, or even credit card company.
3. Prepare a list of personal references or compile letters from those whom the property manager would trust such as pastors, priests or rabbis, credit counselors as well as other community leaders. If they know you, they might be willing to act as references, or talk to the prospective landlord. If you have an outline or payment plan established regarding repayment of past debts, it will show that you are willing to improve your standing.
4. In advance, determine who can be a co-signer if needed (someone with great credit). The web sites below offer this service (this has not been investigated): [www.insurent.com](http://www.insurent.com); [www.leapeasy.com](http://www.leapeasy.com); [www.theguarantors.com](http://www.theguarantors.com)
5. Also, if you can afford it, you can offer to pay double or triple the rent or deposit. Usually it can be negotiated to have a payment plan over 2-3 months. **Note:** Some states limit the amount of security deposit that can be collected up front.
6. Write a letter of explanation, and if you’re working with a credit restoration company, say so. (See the next page)

*Monthly, you should make 2-3 times the monthly rent or annual salary 70-80 times the monthly rent.*



### Step 3: Create a Letter of Explanation

Below you will find an example of a letter of explanation that combines all the items in Step 2 and Helpful Advice. This is a guide for you to use when creating a letter for your potential landlord. By providing an explanation for the issues, the landlord may be better able to understand and work with you. An extra month's rent may be required up front, or something else of that nature.

- Explain your situation.
- Indicate you are relocating with your company and provide your offer letter.
- If this is a promotion or continuous employment, emphasize this as well.
- Then understand what is needed for you to become a serious contender (commonly this may require paying a double security deposit).

December 26, 2013

To Whom it May Concern,

I feel that your house would be a great fit for me. By way of this letter, I'd like to introduce myself. I have been living in Kentucky for 2.5 years now. I am the youngest of five children and value family very much. I look forward to turning your house into my home, where I can entertain friends and family.

INSERT PICTURE

For 6.5 years, I have been employed at X company. I started off as an hourly employee and worked hard to develop my skills. My skills and accomplishments got me promoted to manager and relocated to Louisville, KY. I have been a manager for the last 2.5 years further developing my skills and knowledge of the business. I now have been promoted to General Manager and my company is relocating me to Augusta, GA.

While in Kentucky, I worked in three different stores causing me to move multiple times. All of my landlords were happy with my tenancy and would welcome your call.

Landlords: David Johnson 270-xxx-xxxx, Martin Nobody 502-xxx-xxxx

In addition to the application, I have also included my offer letter for your review indicating my salary, as well as my credit report dated 12/26/13 from Experian. As you will see, every creditor listed has a payment history of "OK" meaning on time with the exception of an outstanding student loan of \$4,962. I had a short-term personal issue and notified the bank of the temporary problem with the hopes of arranging a deferred payment schedule. I have since made a payment that put this up-to-date and can now continue to make my monthly dues.

I have become much more responsible eliminating all of my credit card debt and living within my income. I am very tidy and have respect for other people's property and will ensure that your home is left in good condition. I hope that you will consider me. I would like to call this "home" and believe it would be a great fit.

Regards,  
John Doe

216-xxx-xxxx

Attachments: Offer Letter, Credit Report

[Click here for a Word template of sample letters.](#)

[www.porchlightrental.com/resources/sample\\_letters.doc](http://www.porchlightrental.com/resources/sample_letters.doc)



PorchLight

RENTAL & DESTINATION SERVICES

## MOVING WITH PETS

If you own small cats and/or dogs, be sure to check city ordinances for breed or pet restrictions. Once you've determined an area, ask landlords or properties about pet policies and ask if there are added fees that apply. With pets, it's common that a portion of your initial security deposit will be non-refundable. Be sure to ask about additional monthly fees that are commonly referred to as "pet rent." This is an additional amount that is added to your normal rental rate and common at apartment communities. If, for example, the monthly rent for a one bedroom apartment is \$1200, pet rent of approximately \$35-50 per month per pet is added to your \$1200 rent. Asking these questions upfront can help you make the right decisions based upon your budget.

On private rentals or if you have multiple pets, you should be prepared with concessions you are willing to make to help secure a rental. For example, it's common that a landlord who advertises a home will indicate that pets are or aren't considered. That is your opportunity to ask what you can do or pay to alleviate their risk. Will they consider your pet in exchange for a higher security deposit or longer lease? Will they consider your pet if you agree to monthly or quarterly property inspections to help alleviate fears of damage to the home? What will it take for you to consider my pet? Be prepared or offer to sign a pet agreement, and provide an extra deposit to cover any pet damage. See [www.peoplewithpets.com](http://www.peoplewithpets.com). For pet-friendly hotels, see [www.petswelcome.com](http://www.petswelcome.com).

### Helpful Advice:

#### Prepare your pet for the move.

**Visit your veterinarian.** A couple weeks before moving, request a copy of your veterinarian records, a rabies vaccination certificate, and a health certificate. Be sure your pets are up to date with their shots. If your pet is a senior or has health problems, ask whether a mild sedative would be advisable before travel. Can your vet recommend another in your new location? For out-of-state moves, contact the State Department of Animal Husbandry or the state veterinarian about entry regulations – almost all states have entry laws for most animals except tropical fish.

**Get tags and leashes.** If you have a dog or an indoor/outdoor cat, buy or create identification tags with your new address and phone number. Be sure your pets are wearing them during travel. While you're at it, pick up a leash – you'll need it if you're taking a long road trip or an airplane.

**Have a plan in place** for when someone may need to enter the apartment. Where will the pet be? How will you prevent him from escaping or jumping on/hurting someone?

### Making a Pet Resume

Include the pet's age, any training the dog has had, references from neighbors, previous landlords and vet info. And of course, don't forget a picture. This will confirm the size of the pet, but more importantly, it'll pull at the landlord's heart-strings. Possibly include a picture of your family with the pet.

**Details:** Include the pet's weight and any characteristics you want to highlight. It may also be helpful to indicate if the pet is crated when you're not home.

**Training:** Any training the dog has had, and if crate-trained when you're not home.

**References:** Be sure to get contact information and perhaps a written statement from previous landlord(s) and/or neighbors.

**Veterinarian:** Be sure to provide a reference or contact information for your vet. Some properties require documentation that all the shots are up to date.

**Include a Photo:** This will confirm the size of the pet, but more importantly, it'll pull at the landlord's heart-strings. Possibly include a picture of your family with the pet.

**Temperament:** It may be a good idea to emphasize if your dog has a good, docile and possibly lazy temperament. A good resource for information can be found at [www.dogbreedinfo.com](http://www.dogbreedinfo.com)

Note: If your pets provide you or a family member emotional or mental support, you may register as an ESA (Emotional Support Animal). Most states recognize this designation and landlords must allow the ESA pet(s) without any pet fees. These sites guarantee a certified letter within 24-48 hours barring any state stipulations.

<https://www.supportpets.com> or <https://americanservicepets.com>

To Whom It May Concern,

By way of this letter, I'd like to introduce myself and my family. I have been living in Tennessee for 12 years now. I am the youngest of two children and value family very much. For 7 years, I have been employed at XYZ Company. I started off in the call center taking calls and then promoted to a Supervisor within a year. I have now accepted a position as a Manager and the company is relocating me to Jacksonville, FL.

I have 2 dogs and a cat that I have had since they were 6-10 weeks old and that are my family. My mother and brother live in Georgia so I don't get to see them as much as I would like. My pets are my children and are just as important to my family who celebrates their birthdays and holidays.

**Cooper** – Rottweiler – 10 years old – 103 lbs: Cooper was my first child that I got while I was in college at the University of Tennessee. A few months ago we found out that he had a tumor and had to have his front leg amputated to save his life. Since his surgery he has undergone Chemotherapy but is back to his old self. He is a very happy dog that spends most of his time napping. He is really good around other people and doesn't bark in the house.



**Carly** – German Sheppard/Golden Retriever mix – 8 years old – 60 lbs: While I was in college I was working full time and going to school full time which didn't allow me to be home as much as I would like. I got Carly as a companion for Cooper so he wouldn't be home by himself. While they didn't get along in the beginning, she has taken on the role as a "little sister". She is very shy with people she doesn't know but it doesn't take time for her to warm up to new people. While she is a long haired dog she gets groomed regularly to help cut down on the shedding.



**Caleb** – Domestic House Cat – 2 years old – 7 lbs: Caleb was the final addition to my family. I was at work one day when they found a litter of abandoned kittens in the parking lot. We found homes for all of them except two. Another supervisor and I each took one to ensure they wouldn't have to be put down. Even though the dogs think they rule the roost it's really the cat that is in control.



We spend a lot of time at home together, but when I travel they travel with me. All of them are up to date on their shots, and have been spayed and neutered. They spend most of their time indoors, and mostly on my couch.

As a homeowner I understand that owning certain breeds raises your insurance premium and puts the owner at risk. I have had a difficult time finding a rental because of this. In the three years I've owned my home in our quiet neighborhood I've never had a complaint or problem.

**Vet information:**

Hardin Valley Animal Hospital – (865) 123-4567

Animal Emergency and Specialty Center (Oncologist) – (865) 123-4567

I appreciate your consideration.

John Doe

xxx-xxx-xxxx; email@email.com

[Click here for a Word template of sample letters.](http://www.porchlightrental.com/resources/sample_letters.doc)

[http://www.porchlightrental.com/resources/sample\\_letters.doc](http://www.porchlightrental.com/resources/sample_letters.doc)



# PorchLight

RENTAL & DESTINATION SERVICES

## Example Email to Send to Prospective Listing or Landlord



## Pet Resume Examples

**Penny**  
... is a Portuguese Water Dog and is 4 years old. I've had her with me in Boston since she was a pup.

### Details

Spayed  
Weights about 40-lbs  
Hypoallergenic – does not shed.  
Training – She has attended the New England Dog Training Club classes since she has been 8-months old.

### Vet & References

IF YOU HAVE THEM – past landlord or neighbor would be great.



### Breed Information

Prized for its strength, spirit and soundness, the Portuguese Water Dog are highly intelligent, can have curly coats and have webbed toes for swimming. Portuguese Water Dogs grow to be about 17 to 21 inches tall, and they weigh between 35 and 50 pounds. PWDs have a single-layered coat that does not shed, and therefore their presence is tolerated extremely well among many people who suffer from dog allergies.

### Temperament

Portuguese Water dogs make excellent companions. They are loving, independent, and intelligent and are easily trained in obedience and agility skills. Once introduced, they are generally friendly to strangers, and enjoy being petted, which, due to their soft, fluffy coats, is a favor that human beings willingly grant them.

[Click here for a Word template of sample letters.](http://www.porchlightrental.com/resources/sample_letters.doc)

[http://www.porchlightrental.com/resources/sample\\_letters.doc](http://www.porchlightrental.com/resources/sample_letters.doc)

## ESTABLISHING CREDIT

Building credit takes time and patience. In the United States, there are three Credit Reporting Agencies (CRAs) – Equifax, Experian and TransUnion and they do not share information with each other. In addition, if you are from overseas, they are not able to receive transferred credit history from your home country.

Credit in the United States is linked to a person via their social security number (SSN), and unlike in other countries both the good and the bad are reported. Credit history and credit score are determined by patterns of payment (late or timely), loans that have been taken out, amount being lent, any defaults in payment (i.e. bankruptcy, foreclosure, etc). Any bad markings on a person's credit can last about 7 years. The CRA's cannot discriminate against you, only report on information gained based on your payment and loan history. You officially start building your credit history when you get credit from a lender who reports your account and payment history to one or more of the CRAs.

Having poor credit or no credit may create complications in getting goods and services requiring ongoing payment, like mobile phones, apartments, (car) loans, and more. In addition, be wise in building your credit. Once you start building credit, you may be approved for multiple credit cards for low amounts. Be careful in only using them for what you are able to pay back. In addition, when a potential landlord or loan officer inquires on your credit, your credit report will reflect it. Each inquiry is recorded and if there are too many inquiries at the same time, it can negatively impact your credit score.

### Step One: Get a Social Security Number (SSN) or Tax Identification Number (TIN)

Unfortunately, you cannot get a SSN solely for credit purposes. Social Security numbers are used to report wages to the government for tax purposes. Social Security numbers are assigned to foreign workers who are authorized to work in the United States via a visa or employment authorization document (EAD). The Social Security Administration (SSA) does not charge for a Social Security card. You can apply for your SSN as soon as you land, however the SSA will not process it until after you've been in the country 10 days and all papers have been processed through Homeland Security. When you apply, you will not leave with your SSN. However, after waiting the 10 business day cycle, you can call to get the number or stop in for a printout. That way, you can provide it when applying for drivers license, banking, phone, etc. Otherwise, your card is mailed to you in approximately 2 weeks.

Be cautious about giving your private information, especially your Social Security number, to anyone. Identity theft, the crime of obtaining the personal or financial information of another person is rampant. To prevent identity theft, experts recommend that you regularly check your credit report with major credit bureaus. See Free Credit Report Information at [www.annualcreditreport.com](http://www.annualcreditreport.com) to learn how to do this.

### Step Two: Get Accounts in Your Name

Get an apartment, utilities, phone service, car, etc. in your name and pay timely and consistently. You can also make your rent payment help build your credit score at <https://learn.self.inc/lpg/mpa/rent-bills-landing/>.

#### COSIGNER

If you have someone that will agree to be a cosigner, this is a great way to build credit. In addition, there are companies that you can pay to be a cosigner like [www.insurent.com](http://www.insurent.com) (not vetted). Ensure that both of your names are on the application. Otherwise, you will not build credit history.







PorchLight

RENTAL & DESTINATION SERVICES

## ESTABLISHING CREDIT cont.

### Step Three: Get a Bank Account

Open a checking account and perhaps, a savings account for the ability to pay bills. You'll be able to manually write checks or use a "Bill Payer" system that the bank provides. To open a bank account, most banks will require the following:

- Proof of US Address. Have your work address handy. Sometimes a letter on company letterhead and signed indicating your employment address or where you'll be residing temporarily while looking for your home or apartment can be used, along with your previous address.
- 2 forms of ID – Passport, Driver's License or Photo ID
- Name, address, phone number
- Money for deposit – each bank will have a minimum deposit.
- Social Security Number – this is required by most banks.
  - 🏠 Citibank, Chase Bank and Wells Fargo are three banks that will allow you to open an account without a social security number. All that is needed is your passport and VISA; however, they request that you update them with your SSN once you receive it.
  - 🏠 Bank of America will allow you to open an account with proof that your application has been submitted to SSA. They can also pull your credit from most countries and provide that to creditors. This is helpful when financing a car. They also offer first time car buyer options.
  - 🏠 TD Bank (most branches on the east coast) is more flexible not needing social security numbers up front. [www.tdbank.com/](http://www.tdbank.com/)
  - 🏠 PNC and BankFirst (most branches in the Midwest) is more flexible not needing social security numbers up front. [www.pnc.com/](http://www.pnc.com/) and <https://bankfirst.com/>
  - 🏠 Truist (most branches in the south) is more flexible not needing social security numbers up front. [www.truist.com/](http://www.truist.com/)
- Check to ensure there is a local branch in your new destination.

### Step Four: Get Credit

#### CREDIT CARDS

WalletHub ([wallethub.com](http://wallethub.com) 🏠) also offers comparisons on credit cards and loans as well as tracks your credit score.

**Major Credit Card Companies:** American Express, Discover, Mastercard and Visa

#### Secured Credit Card

This is a major credit card that requires a security deposit. Research and compare secured credit card offers on [Credit.com](http://Credit.com).

#### Retail Store Credit Cards

Retail cards are credit cards issued for use at specific retail stores. Some examples are Saks, Macy's, Bloomingdales and The Gap (and gas stations). Retail cards are generally much easier to obtain even if your credit history and credit scores aren't in the best shape.

- Pros – Again, you are building your credit history.
- Cons – You are limited in where you can use the card and the interest rates are generally very high. Also, credit limits on retail cards are typically very low.  
(Taken directly from [www.immihelp.com](http://www.immihelp.com).)

### Student Credit Card Programs

Most reputable credit card issuers offer student card programs that require little or no credit history. These cards are generally offered through a program with a college or university. The credit card issuers who participate in student card programs are betting that if they can get “in your wallet” first that you will remain loyal to them as you go from student to wage earning employee.

- Pros – These cards are generally very easy to qualify for and you are building a credit history.
- Cons – These cards generally have very low credit limits and, therefore, cannot be used for any major purchases. (Taken directly from [www.immihelp.com](http://www.immihelp.com).)

### SUMMARY

Follow these 4 steps and use your credit cards to show a positive payment history. You won't build the credit overnight. Give it about 60 days after you pay your first bill, then you can check your credit (see Free Credit Report Information to learn how to do this). Slow and steady – the goal is to build credit, not go in debt. Only use the credit cards for what you can afford and what you would have normally paid for in cash. You can make a payment to the credit card company right after using the credit card or pay it in full each month. Generally plan on it taking at least 6 months to get a credit history started.

**TIP:** No credit is different than poor credit. Apartment communities will approve no credit with an increased deposit, SSN and employment letter.





PorchLight

RENTAL & DESTINATION SERVICES

**Plan a pre-move-out inspection with your landlord.**

## MOVING IN & OUT OF YOUR RENTAL

Documenting the move-in condition of your rental and doing a walk-through with your landlord present helps your rental experience go more smoothly. It's the best way to assure that both parties have proper expectations going into the tenant/landlord relationship.

### Before Moving Into Your New Rental:

It's wise to document the move-in condition. Taking that step may help to avoid any confusion about whether something was damaged before or while occupying the home. By using this checklist link [http://www.porchlightrental.com/pdf/MoveinMoveoutChecklist\\_IT.pdf](http://www.porchlightrental.com/pdf/MoveinMoveoutChecklist_IT.pdf) and documenting the move-in condition of your rental, you create a record for you and your landlord. Be sure to make note of items that are questionable or need repaired.

- Document items that are not to your liking and that you would like the landlord to fix.
- Agree upon the items you expect to be repaired and a deadline for completion.
- The document should be reviewed and signed by both you and your landlord. It serves as a legal document and provides a means of recourse if something isn't adhered to.
- Take pictures of anything you feel needs to be documented, for reference at a later date, to protect your interests.

### Moving Out of Your Rental

**READY TO MOVE OUT?** Refer to your lease for move-out notice requirements.

- Most leases require a minimum of a 30-day notice to vacate, and some must be given the first day of the month. Also, be aware of what the lease says in terms of extending or renewing your lease.
- When serving your notice to vacate, it should be done in writing and sent in a trackable way - by email or certified mail as proof of receipt.
- Be sure to provide your forwarding address.
- Plan a pre-move-out inspection with your landlord to review expectations for cleaning and any items the landlord needs you to repair in order to receive your full security deposit.
- During your move-out inspection, refer to your move-in inspection form as your guide.
- If you took pictures of damages during the move-in inspection, refer to that during the move-out inspection. The landlord will be reminded that those items will not reflect a reduction in your security deposit.
- Confirm repair items in writing.
- Return all keys.
- States have guidelines on the return of the deposit and it is usually within 30-60 days of having the unit vacated and keys returned.



## HELPFUL APPS

Apps that are “App-solutely” helpful when moving.

### All-in-one:

**City Travel** tour guide is personalized for your preference! Read ratings and reviews and find things for the family to do together, places to go shopping or dining, entertainment options and more! The app allows you to save your favorite locations or places to check out.

**Yelp** is used by millions of people to get great reviews on EVERYTHING. Whether you need to find a new doctor or dentist, school, veterinarian, hairdresser, or more, this app has over 70 million reviews that will point you in the right direction...and give you the address to get there!

### Buy/Sell/Trade:

**OfferUp** and **LetGo** are virtual local yard sales. It only takes minutes to post an item for sale or search for something you need. Great for avoiding wait time for something in the mail or searching all over town for a certain item. Pictures, reviews, and more are available to help you make a decision! And it's extremely helpful for decluttering before or after your move!

### Meet People & Be Social:

**Meetup** is an awesome new app to help get your social life started in your new town. Unlike other social apps, this one focuses on connecting you with groups of people in your area that share the same interests. Whether you're interested in books, fitness, pets, photography, or finding moms in your new area, this app is perfect for you! There's even a group for new people in town! The app is free, but you must subscribe to organize a “meetup”. Now compatible with the Apple Watch, too!

**Bandsintown** is a unique app for music lovers. It keeps you up to date on live music and concerts in your area, syncs and plays your preferred music, and even lets you buy concert tickets in app!





PorchLight

RENTAL & DESTINATION SERVICES

## HELPFUL APPS cont.

### Get Transportation and Traffic Tips

**Gas Buddy** and **EVgo** are extremely helpful in locating EV and gas stations and comparing fuel prices in your area. It's as easy as entering your new zip code!

**Google Maps**, **Moovit**, **Transit**, and **Waze** are great apps to help you navigate your new town. Check out these apps to find one that has your new location and that best fits you! Things like the best ways to get live public transit updates or traffic information, like road blocks and construction areas, to finding nearby gas stations and the best routes to your destination are right at your fingertips.

**Uber** and **Lyft** are great apps to use when you need a local ride. No need for reservations or waiting in a long taxi line. Most of these drivers are just regular local people that drive on the side. The rides are relaxed and friendly and the drivers can give great tips on the area!

### Keep Connected:

**Wi-Fi Finder** uses GPS to locate the closest available Wi-Fi spot near you. It also describes the type of location (store, gas station, coffee bar, etc) and states whether it charges a fee for use or is free. The app also has a function that allows you to save the location to remember for later! It located hotspots in over 50,000 cities worldwide!

### Overwhelmed by your to-do list?

**Angi** and **TaskRabbit** can save the day! This app matches you up with the perfect helper for your task. With over 30,000 helpers that have been background checked, screened, and interviewed to help with your needs, this app shows ratings and reviews from all types of people employed to help others with their to-do list tasks. Whether you need help cleaning your home, walking the dog, running errands, putting together furniture or a million other things, this app is golden! It's currently available in 19 major US cities, so you'll need to check to see if it's available in your area.

### Stay on top of your business needs:

**DocuSign** is a life-saving app when arriving in a new town. No need to stress about having to find all the cords for your printer or searching for a full-service print shop until you get your internet connected! DocuSign allows you to import documents from your email straight to the app where you can fill out, sign and date the important documents from anywhere that has a Wi-Fi connection. It also allows you to save the documents to Dropbox, Google Drive, and other locations!

**LinkedIn** is a great app for staying connected both casually and professionally. Whether you're searching for a new job, connecting with old and new colleagues, coworkers, and friends, checking out your new employer, or staying on top of business tips, this app is extremely useful! You can create a free profile that acts as a live resume, build contacts ("links") in your career field, and receive endorsements providing in-your-face references to anyone that views your profile!

**Google Translate** – this app and website can translate text or documents.

*\*\*Disclaimer- not all apps are located in every US city. Check the app to see if yours is listed!*



[illegible]



# PorchLight

RENTAL & DESTINATION SERVICES



**Get your Personalized Change of Address E-Card  
compliments of PorchLight**

[www.porchlightrental.com/porchlight\\_punchbowl.html](http://www.porchlightrental.com/porchlight_punchbowl.html)

For additional consultation  
services, e-mail us at

[RA@porchlightrental.com](mailto:RA@porchlightrental.com)

Call us at 888-622-4325

Follow us on Twitter and Like us on Facebook



Copyright © 2024  
PorchLight Apartment Rental Service LLC.  
All rights reserved.

UPDATE 10-2024