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## ***The Application Process***

### **The Owner / Property Manager**

You and your roommates will be dealing directly with the owner or property manager when renting an apartment, or house. Hopefully, the owner/property manager is responsible, understanding and easy to deal with because you and your roommates will be paying this person a large amount of money over the term of the lease for the apartment and ongoing maintenance of the building. In general, try to avoid situations where the owner/property manager does not live in the same town. Obviously, it is more difficult to deal with someone who is not around, especially if you and your roommates have an emergency. If the person showing the apartment to you and your roommates is an agent, try to set up another appointment to meet directly with the owner/property manager before putting in an application for the apartment.

### **The Application**

You and your roommates should be prepared to go through some sort of background check and general scrutiny when applying for an apartment. Even if you all have secure jobs, steady income, and good credit, the property manager will need to verify a few things about each roommate signing the lease. First, the property manager will verify each roommates employment and income. Most owners/managers will perform a credit check along with a criminal background check on each roommate. Additionally, they may ask for rental references, if you and your roommates have rented previously. Keep in mind, you and your roommates are entering into a large financial obligation when signing a lease, and the landlord is also taking a risk that the rent will be paid throughout the term of the lease. As a result, it is very normal for the owner/manager to check out you and your roommates, and you should not view this process as an insult to your character.

Below are some common items you and your roommates should be prepared to provide when applying for an apartment:

- Driver's license
- Date of birth
- Social security number
- Employment / salary information
- Names, addresses, and phone numbers of previous landlords
- Emergency contact information

### **Application fees**

Once you and your roommates have agreed on an apartment that you want to apply for, you should be prepared to pay an application fee. The application fees are usually non-refundable and collected at the time of application. The fee is used to cover the cost for checking the credit and references for each roommate to be included in the lease.

Many states regulate the rental applications and fees, so landlords are not able to overcharge potential tenants. You and your roommates should check out the local real estate property laws for your state to find out more about the application process your area.

The landlord may also require you and your roommates to provide a refundable deposit in addition to the application fee. For the most part, the additional deposit is a way for the owner/property manager to ensure that you and your roommates are serious about the apartment you are applying for. If there is an additional deposit required, make sure that you and your roommates receive a written agreement that states exactly how the deposit is refunded if the application does not go through, or how the deposit is applied towards rent if the application does go through.

### **Multiple Applications**

Often times, the property manager will accept multiple applications for the same apartment, then choose the best applicant from the bunch. You and your roommates should definitely ask the landlord if they will take the apartment off the market while your application is being processed. Ideally, you would like to be the only one applying for the apartment, but that is not likely in very competitive markets.

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