

How to Get Your
FIRST
APARTMENT
From Dream to Lease

Sponsored by Justine & William Griffith, REALTORS®



SKYREALTY
Justine and William Griffith

YOUR REAL ESTATE EXPERTS

With years of experience and a commitment to client satisfaction, they make navigating the real estate market smooth and stress-free. Trust Justine and William to turn your real estate goals into reality, one home at a time.



WE OFFER



Buying a home is still within your reach and we are ready to help you through the process. Let's figure out your budget, wants, and needs, together!



Selling your home is a significant step, and we're here to make it seamless and stress-free.



Leasing a property can be a breeze with the right guidance! We're here to help you find your next lease with **FREE** services!



ABOUT US

Meet Justine and William, your dynamic real estate duo dedicated to guiding you through every step of your housing journey. Whether you're leasing your first apartment, purchasing your dream home, or selling to upgrade, they will provide expert guidance with a personal touch.

Call Today! 512-931-9020



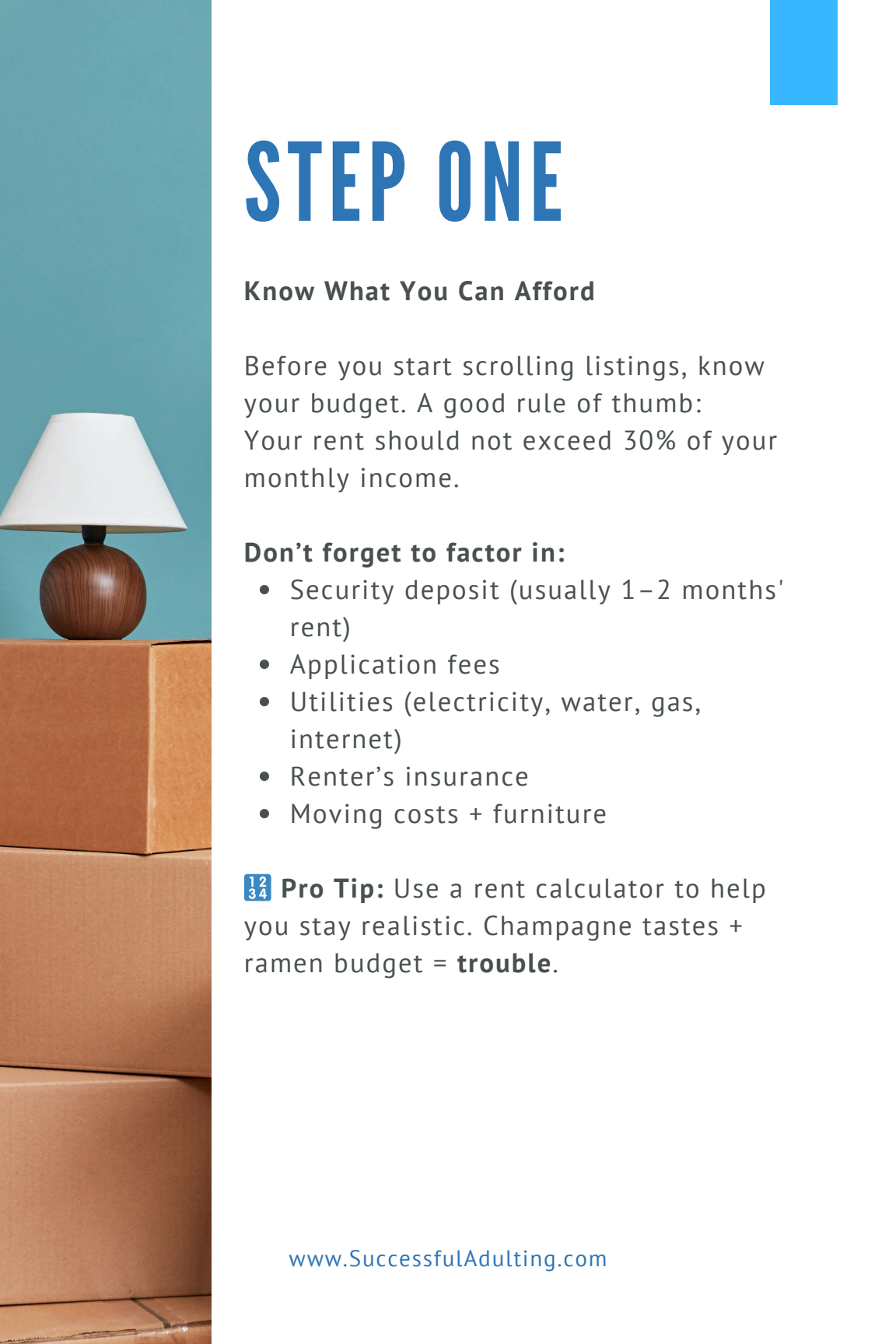
INTRODUCTION

Because Living on Your Own Is Awesome...
and Slightly Overwhelming

Moving into your first apartment is a major milestone, the kind that feels equal parts exciting and terrifying. You finally get your own space (no more roommates from hell or shared fridges with mystery leftovers), but also? You're suddenly responsible for rent, utilities, leases, and yes... possibly buying your own toilet paper.

This guide is your go-to resource for navigating everything from finding the right place to avoiding sketchy landlords and making sure you don't blow your entire paycheck on a trendy loft with zero closet space.

Whether you're moving out of your parents' house, leaving the dorms behind, or just ready to stop sleeping on your cousin's couch, we've got you covered with the tips, tools, and real-life advice you actually need to secure your first place, and thrive in it. Let's unlock that front door to freedom.



STEP ONE

Know What You Can Afford

Before you start scrolling listings, know your budget. A good rule of thumb: Your rent should not exceed 30% of your monthly income.

Don't forget to factor in:

- Security deposit (usually 1–2 months' rent)
- Application fees
- Utilities (electricity, water, gas, internet)
- Renter's insurance
- Moving costs + furniture

12
34 **Pro Tip:** Use a rent calculator to help you stay realistic. Champagne tastes + ramen budget = **trouble**.



To calculate what you can afford, first calculate your weekly income. To do this, multiply your hours by your base wage, then multiply by 52 weeks. ***Do no include tips, bonuses, etc. unless it is a consistent part of your income.***

Hourly Wage x Hours per Week x 52 Weeks = Income

Next, divide your Income by 12 months = **Your Monthly Income.**

If you are on salary, divide your annual salary by 12 months. This equates to your monthly income.

TO CALCULATE THE RENTAL AMOUNT YOU MAY QUALIFY FOR, DIVIDE THE MONTHLY INCOME BY 3 = THIS IS THE AMOUNT OF RENT YOU WILL QUALIFY FOR IF A PROPERTY REQUIRES THREE TIMES THE RENT.

Some properties only require 2.5 times the rent while other may require 4 and 5 times the rent.

To calculate what amount you'd need to make, take the rent amount and multiply by 3. That's what you are required to make per month to qualify.

Set Your Budget and Expectations

You'll save yourself a headache in the long run by knowing what you will and won't qualify for. Provide your locator with this information for a smoother search.

What are of town do you want to live? _____

What size property are you searching for? # rooms ____ # baths ____

What is your annual income? (before taxes) \$ _____

What is your rent range? _____ Min _____ Max

(See how to calculate on next page)

Do you have pets? Y ____ N ____

Do you have previous leasing history? Y ____ N ____

Do you have broken leases or judgements? Y ____ N ____

Do you have a criminal background? Y ____ N ____

Are there amenities you require? (i.e. Washer/Dryer in Unit, Pool, Etc.)

List here:





STEP TWO

What You Need to Qualify for an Apartment

Realize first that most apartment complexes will accept an application all day everyday just to say they have "traffic". This doesn't help you or them in the long run and yet they still do it, making it a very expensive process for you.

Some complexes charge app fees PLUS admin fee PLUS deposits and only deposits are refundable if you are denied. Keep this in mind when submitting an application to any apartment complex. You'll spend a lot of money submitting applications all over town so by knowing what they are looking for up front will save you big bucks.

Don't waste time, or money, applying to different apartment complexes hoping that someone will approve you. Your locator will reduce this stress.



CREDIT REPORT

Yes, your credit report is run as a part of the application processing. First, because Federal law requires a person's identification be verified which includes your social security number and driver's license number.

Second, your credit report holds valuable information for management. Your report will show previous addresses, debt owed to other properties as well as your other debts.

The main things an apartment complex looks for is money owed to previous rental addresses, money owed to utility providers (including electric and cell) and will also show if you owe Student Loans. All of these are things that can hurt you in getting approved.



CREDIT REPORT

Medical bills will also show up on your report but for the most part won't be held against you.

Know what's on your credit report prior to giving anyone permission to run it. This will save you time and money, not to mention the headaches.



STABLE EMPLOYMENT HISTORY

The next thing a rental property will verify is your employment history. Believe it or not, employment history will show you are stable, so if you are changing jobs every few months, you may have a harder time of finding a place to call your own.

For example, most properties require that you be on your job for a minimum of 12 months. It is not uncommon for some properties to require that you have at least one to two years employment.

The purpose of this verification is to make sure you aren't likely to up and break your lease in the future. Obviously the longer you have been at your job, the better.



ABILITY TO PAY

Employment history runs hand in hand with your ability to pay rent. Typically an apartment complex will require that you be able to show that you make 2-3 times the rent to ensure you can afford the rent amount.

For example, if a complex requires that you make three times the rent and the rent is \$800 then to qualify you should make \$2400 per month. (Before taxes) If you are self employed, it may be a little harder to verify income but not impossible. Tax returns are often approved documentation for verifying your income.

Tip: One common misconception is the income must be verified at every lease renewal. This typically is not the case.



RENTAL HISTORY

A previous address is something most people don't think will show up on their report if they don't list it on their application. This is not true.

Believe it or not, most apartment complexes talk with one another and have a process of verifying information even if you haven't written it down. The address will show up on your credit report and provides contact information for the previous landlord.

It is never a good idea to try to hide previous addresses. It will show up sooner or later.

When a property is verifying your rental history they are typically looking to see if you owe the property money, if you broke a lease or if there were any damages left to the property after you moved out.



BACKGROUND

Most properties will also run a criminal background, and while not all records will get you denied, you are looking at a harder time of getting approved if you have a felony, just to be honest.

FYI: Traffic tickets aren't typically held against you.



STEP THREE

Hire an apartment locator.

An apartment locator is not just a convenience but a valuable partner in your journey to finding the perfect living space. By tapping into their expertise, you unlock a world of options, save time, and ensure a smooth and stress-free transition to your first apartment. AND THEY ARE **FREE TO YOU!**

Plain and simple, a locator will find the best move in specials, get the best rental rate, and will get as close to possible in finding everything on your wish list. They do all the hard work. And just like you wouldn't enter a court room without a lawyer, you shouldn't look for your first rental without a locator.



BENEFITS

Expert Local Knowledge: Apartment locators are seasoned professionals with an in-depth understanding of the diverse neighborhoods across Texas. Whether you're drawn to the vibrant energy of Austin or the urban sophistication of Dallas, these experts possess a wealth of local knowledge to guide you to the neighborhood that aligns with your lifestyle.

Time Efficiency: Searching for an apartment can be time-consuming and overwhelming, especially with the vast array of options available. An apartment locator streamlines the process, presenting you with curated choices that fit your criteria. This not only saves you time but also ensures that each property aligns with your specific preferences.

Cost Savings: Apartment locators often have access to exclusive deals, discounts, and special promotions that may not be readily available to the general public. Their industry connections and relationships with property managers can result in cost savings, making your move more budget-friendly.



BENEFITS

Personalized Service: Unlike generic online searches, apartment locators provide a personalized and human touch to your apartment hunt. They take the time to understand your unique needs, preferences, and budget constraints, curating a list of options that align precisely with your requirements.

Stress-Free Process: Moving to a new apartment should be an exciting adventure, not a stressful ordeal. Apartment locators handle the logistics, from scheduling property tours to negotiating lease terms. This allows you to focus on the excitement of finding your new home, minus the hassle and stress.



STEP FOUR

Expenses to Consider

When you're getting your first apartment, it's important to consider all potential expenses beyond just the rent. Here's a breakdown of some common expenses you might encounter:

Application or Administrative Fees: This is the first expense in your apartment rental journey. These fees are to process your application.

Security Deposit: Landlords often require a security deposit upfront, typically equal to one month's rent, as a form of insurance against damages or unpaid rent.

Parking: If you have a car, you may need to pay for parking, either through a monthly fee for a dedicated spot or through metered or permit parking.



EXPENSES

Renter's Insurance: While not always required, renter's insurance is highly recommended to protect your belongings in case of theft, fire, or other disasters. The cost depends on factors like coverage amount and deductible.

Utilities: You'll need to budget for utilities such as electricity, water, gas, heating, and sometimes trash removal. These costs can vary greatly depending on factors like location, climate, and usage habits.

Internet and Cable: If you want internet access and cable television, you'll need to budget for these services. Consider whether you need high-speed internet or additional channels beyond basic cable.



EXPENSES

Furniture and Appliances: If your apartment is unfurnished or lacks essential appliances, you'll need to budget for furniture (e.g., bed, couch, table) and appliances (e.g., refrigerator, stove, washer/dryer).

Moving Costs: Whether you're hiring professional movers or renting a truck and moving yourself, don't forget to budget for moving expenses such as packing materials, transportation, and any associated fees.

Groceries and Household Supplies: Don't forget to budget for groceries and household essentials like toiletries, cleaning supplies, and laundry detergent.

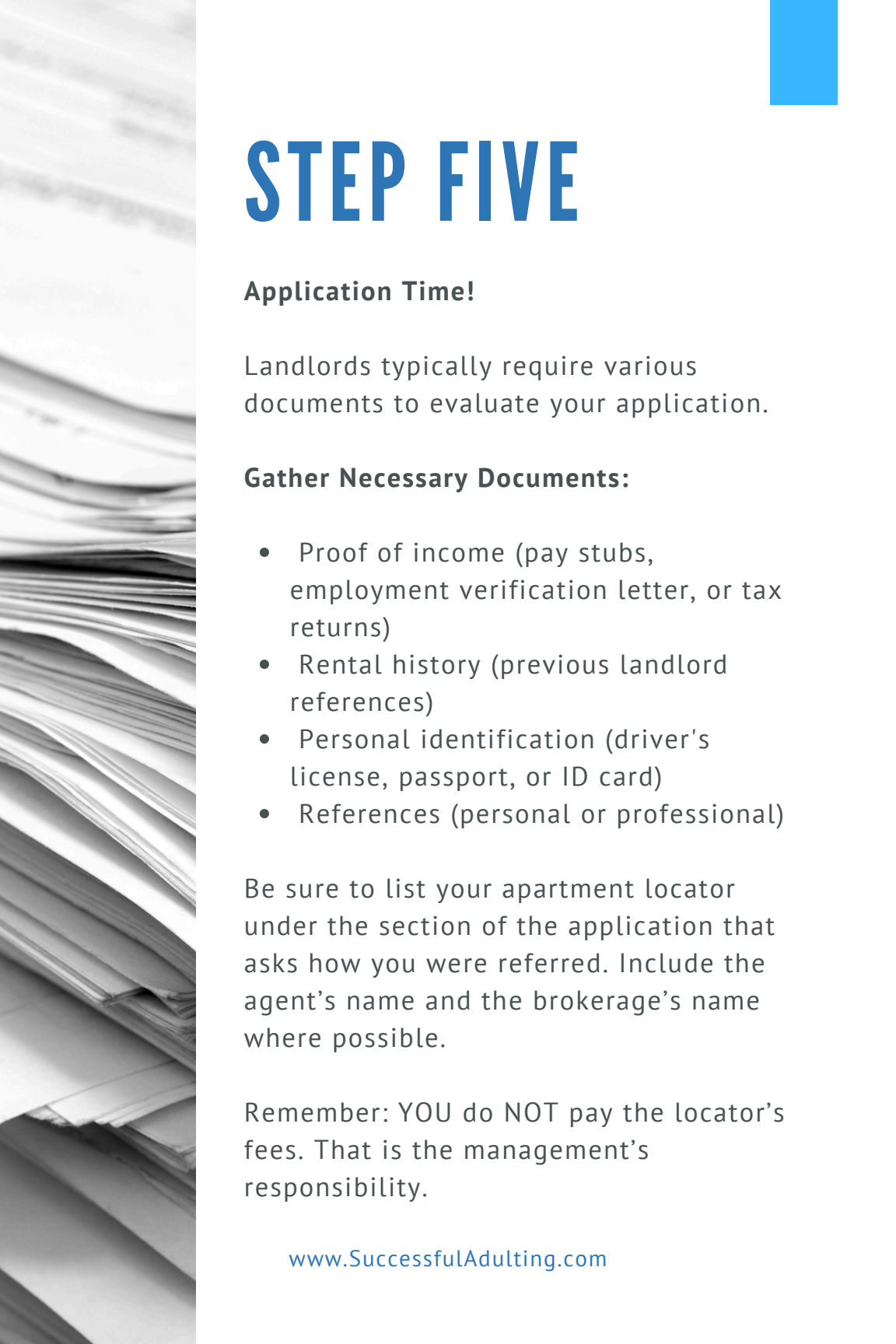
Pet Expenses: If you have pets, consider the additional expenses for things like pet rent, pet deposits and monthly pet rent, usually around \$15-\$50 per month/per pet.



EXPENSES

Miscellaneous Expenses: It's always a good idea to have a buffer for unexpected expenses or one-time costs like decorating, entertainment, or dining out.

Maintenance and Repairs: While landlords are typically responsible for major repairs, you may be responsible for minor maintenance tasks and repairs. Budget for things like light bulbs, batteries, and basic cleaning supplies.



STEP FIVE

Application Time!

Landlords typically require various documents to evaluate your application.

Gather Necessary Documents:

- Proof of income (pay stubs, employment verification letter, or tax returns)
- Rental history (previous landlord references)
- Personal identification (driver's license, passport, or ID card)
- References (personal or professional)

Be sure to list your apartment locator under the section of the application that asks how you were referred. Include the agent's name and the brokerage's name where possible.

Remember: YOU do NOT pay the locator's fees. That is the management's responsibility.



REVIEW LEASE

As a tenant, it's essential to thoroughly review the lease agreement for any fees that have not discussed and understand the terms and conditions to make informed financial decisions when securing your new rental space.

TIP: INFORM THE LEASING AGENT THAT THIS IS YOUR FIRST LEASE AND YOU WOULD LIKE THEM TO GO THROUGH EACH PARAGRAPH ON THE LEASE DURING SIGNING.

For example, Waste/Water/Trash are usually billed by apartment complexes while duplexes or houses will require you set up your own services. Be sure to note this in your lease.

Other items to note are how long guests are allowed to visit, when inspections are (this should be covered in the lease), parking where applicable, and any other item that you may not have asked about during the walk through.



REVIEW LEASE

Your lease should also cover if you are responsible for maintenance issues or if the property manager dispatches maintenance personnel.

Building a positive relationship with your landlord and being a responsible tenant sets the foundation for a successful transition to your first apartment.

- Always pay your rent on time and keep lines of communication open.
- Report maintenance issues as soon as you can.
- Abide by your lease.



Once the lease is signed, it is YOUR responsibility to walk the unit and complete the Inventory Condition Form. THIS IS IMPORTANT. You'll only have a day or two to complete this form. Make note of any thing you find after move in, scratches on counters, walls, baseboards, bathroom, light fixtures, etc.



STEP SIX

It's Time to Move In!

Now, the fun begins!

- Turn on utilities and internet.
- Submit your *change of address* to the post office for your zip code.
- Access the online portal for your property so you don't miss rent payments.
- Start building credit with furniture rentals.
- Keep in touch with your Apartment Locator in case you want to move at the end of your lease or decide it's time to buy a home!
- Take the time to explore your new surroundings. Locate nearby grocery stores, pharmacies, public transportation, and any other essential services.



PRE-MOVE

Contact movers. Compare pricing, discuss the moving process and schedule a pick up date. Provide the company with all the necessary details about your move. Save time by comparing multiple moving companies all at once.

Pack it up. You'll save money by doing your own packing and since you'll be the one doing the unpacking, having it all organized is important. Be sure to label each box so you'll know what is in each box. It could cost more to have the moving company organize the move by doing the packing and moving your belongings so to save money just do it yourself.

Ready, set, move. Now that you have carefully wrapped and packed all of your valuable possessions and scheduled the movers, it's time take a short breather before they arrive. You'll want to save your energy but maybe knowing that you saved money on your move will make that a little easier to do.



UPDATE ADDRESS

Update Your Mailing Address

Now that you have signed the lease on the new place, connected utilities, and have moved everything in, it's time for the administrative stuff. Updating your address on your driver's license, credit card accounts, and most importantly with the Post Office.

Update your driver's license. You have about 30 days from the time you move to update your driver's license with the local DMV.

Update your information with the credit card companies. Not only do you want to make sure your accounts are up to date, updating your address will also help in keeping your credit report updated.

Update address with bank. Your bank accounts also need to have the correct information when it comes to your address. It is Federal Law.

Complete a Change of Address Card. Contact the USPS (United States Post Office) to update your address and ensure your mail is forwarded from your previous address. You can do this online at [USPS.com](https://usps.com).



POST-MOVE

Recycle those boxes. One way to save money on a move is to recycle the boxes lying around the house. Doing this will save more money than if you were to purchase the boxes from a local storage company. From shoe boxes to the copy paper boxes to the reusable plastic storage bins, use them all for packing. You can also check with the local grocery stores on their delivery days and see if they are willing to give away those leftover boxes. When you contact the movers, you can also see if they have boxes included in the moving service.

Skip the expensive bubble wrap. To save money on a move, consider using newspaper. Most convenience store carry stacks of those ‘free’ papers so pick up a few every time you visit the store. Don’t get carried away by swiping the entire stack of course. Newspapers come in handy for wrapping those breakables and are much better for the environment than the plastic bubble wraps should it end up in the landfill.



POST-MOVE

Safety First: Familiarize yourself with emergency exits and safety features in your new apartment. Install smoke detectors and ensure that locks and security measures are in good working order.

Personalize Your Space: Once you've settled in, add personal touches to make your apartment feel like home. Decorate with items that bring you joy and reflect your personality.

Connect with Neighbors: Introduce yourself to your new neighbors. Building a friendly relationship can create a sense of community and make settling in more enjoyable.

Celebrate Your Achievement: Moving into your first apartment is a significant accomplishment. Take a moment to celebrate with friends or family, acknowledging the exciting journey you've embarked on.

By following these steps and staying organized, you'll navigate the process of moving into your first apartment smoothly. Remember that a well-planned move sets the tone for an enjoyable living experience, marking the beginning of a new chapter in your life.

Congratulations! You did it!

THE MOVING CHECKLIST



8-6 WEEKS BEFORE

Logistics:

- ☐ Set a moving budget
- ☐ Choose a moving company
- ☐ Book movers and truck (if needed)
- ☐ Schedule moving day off work (and for helpers, if applicable)

Purge and Pack:

- ☐ Declutter ruthlessly (donate, or sell)
- ☐ Gather packing supplies (boxes, tape, labels)
- ☐ Research packing hacks for efficiency
- ☐ Start packing non-essentials in labeled boxes (room by room)

New Place:

- ☐ Research your new neighborhood
- ☐ Measure doorways and furniture for fit at the new place
- ☐ Schedule utility and internet transfer/installation for new home

6-4 WEEKS BEFORE

Change of Address:

- ☐ Submit Change of Address (USPS)

Update Your Contact Information:

- ☐ Work & School
- ☐ Family & Friends

Utilities & Home Services:

- ☐ Electricity
- ☐ Water
- ☐ Gas
- ☐ Internet, Phone & Cable
- ☐ Garbage removal
- ☐ Lawn service
- ☐ Move-out cleaning

Finances:

- ☐ Bank & credit unions
- ☐ Credit cards
- ☐ Loan agencies

Subscriptions & Memberships

- ☐ Gym, clubs & organizations
- ☐ Streaming services
- ☐ Online shopping accounts

Insurances & Service Providers

- ☐ Homeowner & renters insurance
- ☐ Car insurance
- ☐ Health & dental insurance
- ☐ Life insurance
- ☐ Doctors, Dentists & Veterinarians
- ☐ Accountants
- ☐ Attorneys

Government Agencies:

- ☐ Update your address with DMV
- ☐ Voter registration
- ☐ Internal Revenue Service (IRS)
- ☐ Social Security Administration

THE MOVING CHECKLIST



DAY BEFORE

Essentials for your first night

- ☐ Pajamas & change of clothes
- ☐ Toiletries & medications
- ☐ Phone charger & power bank
- ☐ Snacks & drinks
- ☐ Paper towels & toilet paper

LABEL AN OPEN FIRST BOX (DAY BEFORE)

Essential unpacking items

- ☐ Trash bags & cleaning supplies
- ☐ Tools (screwdriver, multi-tool)
- ☐ Flashlight & headlamp
- ☐ Bottled water & snacks
- ☐ Medications
- ☐ Dishes, utensils & paper plates
- ☐ Bedding (sheets, blanket, pillow)

NOTES:

- ☐
- ☐
- ☐
- ☐
- ☐
- ☐
- ☐

MOVING DAY

Preparation:

- ☐ Have cash on hand for moving crew tips and unexpected costs
- ☐ Clear walkways and driveways for movers' access
- ☐ Disassemble furniture (if not done by movers)

Oversee the Move:

- ☐ Double-check inventory list
- ☐ Direct movers where to place boxes in your new home

Settling In:

- ☐ Unpack your labeled "Open First" box and overnight bag
- ☐ Set up the kitchen and bedrooms first for immediate comfort
- ☐ Make sure all utilities are turned on



NOTES:



SKYREALTY

SKYREALTY



Justine Griffith

📞 (512) 931-9028

✉️ JustineGriffithRealtor@gmail.com

💻 linktr.ee/JustAskJustine

📍 3737 Executive Center Drive, Suite 150
Austin, TX 78731

SKYREALTY



William Griffith

📞 (512) 931-9020

✉️ WilliamGriffithRealtor@gmail.com

💻 linktr.ee/LevelUpWithWilliam

📍 3737 Executive Center Drive, Suite 150
Austin, TX 78731



SA

Successful *Adulting*
by Hutto

SuccessfulAdulting.com