



Winning Over a Landlord

There are ways to persuade landlords to rent to you, whether your baggage includes animals, financial or credit problems or a prior eviction.

Pets

If you have a dog it can be hard to find an apartment or landlord willing to accept your pet. Breeds perceived as dangerous may not be covered by insurance, and tenants with three parakeets, two turtles and four dogs are going to have problems finding an apartment or a house.

Owners of cats and small dogs -- 20 pounds or less as defined by the American Kennel Club -- will have an easier time finding a rental. Yet it is possible to get your big dog into an apartment. The best way to move with animals is to make sure they are well behaved. Many properly trained and socialized large dogs are more sedate than their toy counterparts and can pose less risk of property damage.

To show that you are a responsible owner, bring a copy of the vet's last bill and records of your pet's registration and health history, including shots. The AKC offers a canine-good-citizen program certifying dogs that have good manners at home and in the community.

The landlord's going to be concerned about the damage that your pet is going to do. If you have a well-behaved pet, you are less likely to have damage. Pet owners also can get a recommendation letter from their vet or, especially, a prior landlord.

Show them the money

Paying an extra month's deposit up front can go a long way toward easing a landlord's concerns. For prospective tenants with financial problems or even an eviction history, it's important to re-establish your credibility. Provide proof that you can pay the rent with paperwork such as pay stubs and bank statements. Show your history of paying bills on time for services such as utilities.

Most landlords are human beings. They weren't all born rich. They understand what it takes to get ahead. It is also suggested that tenants speak to the landlord if necessary. A lot of concerns can be eased by providing a clear and direct explanation of their situation.

Continued on page 2...



Make a good first impression

Even if you have bad credit or a pet that makes you less attractive to a landlord, you can still make a good impression. One key thing for a prospective tenant when they go out and view property is they need to show up on time, or a little bit before. If a tenant is late, it's a good indication that they may be late in paying their rent.

Also, it never hurts tenants to look their best. Tenants need to try to present themselves in a good, clean condition. If a tenant drives up and the car is filthy and filled with junk inside, that doesn't give the image that the tenant will take good care of a property.

Children with behavior problems probably should be left at home when meeting a prospective landlord for the first time. Property managers don't want to see unruly children splashing apple juice on the new rug. Landlords want to make sure their tenants not only pay rent on time, but also do not cause problems for the neighbors.

Be upfront at the get-go

Landlords may look more forgivingly on credit problems caused by certain items, such as unavoidable medical bills. Disclose things upfront and it won't be a problem later on. Let a prospective landlord know you had a divorce and this is going to show up on your credit. Let them know you got laid off and were behind on your bills for the 3 months it took you to find a new job.

It's much better to for a tenant to disclose rather than trying to hide it because it won't be pretty when it comes to light. It shows more honesty, more professionalism.

It's easy and common for property managers to pull up reports on prospective tenants, paying a total of \$25 to \$75 for credit, eviction and felony histories. If their credit problems are that they are late on credit-card payments, then landlords would want more money upfront.

It may be more difficult for landlords who own one or two properties to absorb financial risks. Tenants who have evictions, foreclosures or a repossessed vehicle may want to try an apartment community instead. They have one owner who owns several hundred units and can accept more risk.