

Have you Considered Homeownership?

Pros and Cons of Homeownership

Pros:

- + More homes are currently available for sale than for Rent
- + Build equity in your own home
- + Grow your net worth instead of someone else's
- + Do what you want. Choose your own paint colors, make it your own
- + Often, mortgage payments are lower than rental payments (more house for your money)
- + Take advantage of today's low interest rates
- + Pride of homeownership
- + Tax benefits
- + Stability- Live there as long as you desire
- + Financial Stability- No more rent increases

Cons:

- You pay for maintenance
- Coming up with the down-payment
- Job transfer? Other need to move?

Weigh your options wisely, and if living in a home that you own makes sense, any member of our **True Blue Realty** Team would be happy to guide you through the home-buying process from start to finish. We work with several Lenders, who can tell you if you're qualified to purchase now or if waiting makes more sense. We have agents who specialize in working with Buyers from the first-timer to the seasoned investor.



About True Blue Realty

We are deeply rooted in Arvada. For four generations, we have made Arvada our home. Each member of our team attended school and grew up in Arvada. We are thankful that we are able to live, shop, work, and play in this great city.

Our Managing Broker has been selling and managing homes in Arvada since 2004. She is President-Elect 2014 for the National Association of Residential Property Managers (NARPM) and will earn her RMP (Residential Management Professional) Designation in 2014. She has also earned REOS (Real Estate Owned Specialist) and SFR (Short-Sales & Foreclosure Resource), and REPM (Real Estate Property Management Specialist) Designations.

Our Team Members are required to participate in Fair Housing Training every two years, and we meet quarterly with our team of Attorneys who keep us up to the minute with rental laws, procedures, and trends.

We have been family owned and operated since 2007. We are a husband-wife-and son team who are committed to offering superior service to our Property Owners, Tenants, Buyers, and Sellers, based on strong guiding principles.



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RENTER'S RESOURCE GUIDE

Compliments of...

The Arvada
Visitors Center

and

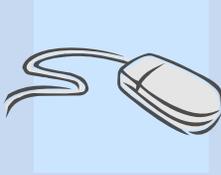
TRUE BLUE
REALTY, LLC



Where Do I Begin...?

It's not easy to find a rental in the Arvada area. At this time, rental homes are getting snapped up as soon as they are made available, and the process has gotten competitive.

Today, the internet is by far the most effective way to search for a rental home. However, there is no "clearinghouse" or "one stop shop" that lists all available rental homes, so you'll have to visit many sites to find out what's out there. Here are the top area rental sites that you should be checking daily:



www.TBRHomes.com

www.denver.craigslist.org

www.rentproperty.com/denver-homes-for-rent

www.zillow.com

www.trulia.com

www.hotpads.com

www.aggusrealty.com

www.ireyhomes.com

www.bluesagerealtyinc.com

www.jerichopropertiesllc.com

www.mgrpm.com

www.atsmithco.com

www.cityscapedenver.com

www.huffordco.com

www.rentabr.com

www.kposiviata.com

www.metrobrokersonline.com/agents/Patrick.Salankey

www.mymarketplacerealty.com

www.metroreig.com

www.remgproperties.com

www.centuryrents.com

www.apartments.com

Also consider checking newspaper classifieds and looking for signs in neighborhoods that interest you.

The Next Step

The next steps that you take will help to determine your success in securing your rental home.

- ✓ Call the Manager, verify availability, and schedule an appointment to view. (Do not leave more than one message, as this "bottlenecks" response time).
- ✓ Set aside time for a showing. Usually showings are scheduled during daytime business hours.
- ✓ Be on time for your showing. Most Managers will not wait more than 10-15 minutes past your appointment.
- ✓ Do not expect a private showing. In competitive markets, group showings are common.
- ✓ If you are interested in the home after viewing, submit a **complete** application packet and application fees immediately.



Be Prepared

Most applications ask for the following information that you will want to have on hand:

- ✓ Driver's License and Social Security #s
- ✓ Current and Past Landlord Contact Info
- ✓ Current and Past Employment Info
- ✓ References/ Emergency Contacts
- ✓ Monthly Income

Be prepared to follow up with any documents that are commonly requested for further verification:

- ✓ Paystubs for the past 1-2 months
- ✓ Driver's Licenses
- ✓ Verification of income/ savings (bank statements, employer offer letters, court orders for alimony/ child support, etc., documentation of other income)

In a Competitive Market...

Be Fast- Oftentimes, the early bird gets the worm. Delays can cost you the home that you want.

Be Flexible- Be willing to explore a larger area. Be flexible with Move-In dates and lease terms, if possible.

Be Thorough- Fill in all blanks on your application. Each question is designed to help you qualify for your rental.

Be Honest- Disclose all facts up front. Don't forget to include savings, all income, past homeownership, and if you have a co-signer. Also disclose criminal history, pets, bankruptcies, foreclosures, other credit situations, special needs and requests.

Questions to Ask

- ✓ Is the home available, and when will it be available?
- ✓ How much is the rent?
- ✓ How much is the security deposit?
- ✓ How long is the lease term?
- ✓ How much is the application fee?
- ✓ What are application requirements?
- ✓ How long does it take to process my application?
- ✓ What utilities or amenities are included?
- ✓ Are pets allowed? (State dog breed)
- ✓ Is there a pet deposit?
- ✓ Who would I call if I have a maintenance problem?
- ✓ How do you handle multiple applications?
- ✓ Do you take Section 8/ government subsidy/ voucher payments, etc.

