

Apartment Hunting in the Big City

A message from Liberty Mutual

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Moving is stressful enough, but when you want to find available rentals in an urban location, sometimes just the thought of looking seems daunting. But with a little research, a lot of determination to inspect each property thoroughly, and thoughtful consideration about location, transportation, space, amenities, and insurance, you just might find the apartment of your dreams.

Location

The neighborhood you choose will have an immediate and tangible effect on your daily routines and quality of life.

- **Convenience:** Calculate how long it will take to get to the destinations you routinely frequent, such as the supermarket, bank, gym, or hair salon.
- **Entertainment:** If you love dining out at restaurants or dancing at nightclubs, choosing an apartment in the middle of an entertainment district might be an exciting option. On the down side, these areas are typically loud and touristy—and usually feature sky-high rents.
- **Cell phone reception:** This often overlooked condition could make or break an apartment if you rely on your cell phone as your primary form of communication.

Transportation

Think about how you plan to get around and out of town—another major quality of life issue.

- **Commuting:** Whether you walk, take public transportation, or drive, weigh all of your options before spending more time than you have to sitting in a traffic jam, trudging for blocks in the heat, or waiting at a freezing bus stop. Sometimes combining transportation methods is the fastest, most affordable, or most comfortable way to commute.
- **Parking:** Realize that parking a car can add cost or inconvenience to your quality of life. You may have to pay extra for a rented space in a public garage or a higher rent at a complex with reserved spaces. Otherwise, you'll usually spend less money for a place with on-street parking, but spend more time hunting for spaces late at night or during parking bans for street cleaning or snow removal.

Space

How much room do you and your belongings need? Urban apartments are typically “efficient” in their use of space.

- **Closets and kitchen cabinets:** Are there enough for your clothes, dishes, linens and towels?
- **Storage unit:** Is it secured and private, or shared with other tenants?
- **Dimensions:** Will the rooms accommodate all of your oversized furniture?

Amenities

What can you live without? Prioritize your “wish list” of amenities and be flexible when you weigh the pros and cons, as well as the costs.

- **Balcony:** How often will you spend time outside if you live in a climate with a long winter or lots of rain?

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- Laundry: Must a washer and dryer be inside your building? Is a Laundromat within walking distance? Can you afford a fluff-and-fold service?
- Luxury amenities: Many newer apartment complexes feature doormen, chef's kitchen, concierge service, valet parking, a heated swimming pool, and a fitness center. Be honest—will you take advantage of them?

Insurance

Urban apartments are often more vulnerable to burglary. It's always wise to protect your belongings with a renters insurance policy, often for as little as \$20 a month. Liberty Mutual renters insurance covers:

- **Your personal property**: Inside the apartment, and even when your belongings are in your car or in a hotel room while you're on vacation.
- **Personal liability for injuries or accidents that occur on the property**: If someone files a suit against you for slipping on your newly waxed kitchen floor or tripping on your oriental rug, you're covered.

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