

Apartments.com FAQ for Paying Rent Online

1. What is Apartments.com (formerly COZY)? Is it required?
 - a. It's a FREE online portal for paying your monthly rent. Yes it is required.
2. How does it work?
 - a. Instead of writing checks and mailing your monthly rent payments by snail mail your rent gets paid automatically from your checking account using ACH.
3. How do I sign up for Apartments.com?
 - a. You will receive an email from Apartments.com with an invitation to register 30 days prior to moving in. If you don't get this message send your landlord an email with your mobile number and new address. Wait for an invitation from support@Apartments.com. The invitation email will have all the details.
 - b. When you register with Apartments.com they will send two small deposits (both less than \$1), to your bank account within 1-3 business days. You will need access to your bank account to confirm these deposits.
4. How long does it take to register?
 - a. The online registration takes a few minutes but it will take up to 3 days to confirm your checking account. Plan ahead, rent is due on the first of the month.
5. When is rent due and when should I schedule my monthly rent payments to avoid a late fee?
 - a. Rent is due on the 1st of every month. It takes Apartments.com a few days to deposit your rent to your landlords account but as long as you schedule the payment on or before the 1st of the month there is no late fee. Note: It may take up to 5 days for Apartments.com to debit your bank account so make sure you keep the available funds until the amount is debited.
6. What if I don't have a checking account?
 - a. ACH (checking account) payments are 100% free but Apartments.com accepts Credit and Debit Cards with a 2.75% transaction fee on top of your rent payment. This is a convenience fee that Apartments.com charges, not your landlord. If you don't own a checking account, we highly recommend that you get one. The UW Credit Union (located in the UWM Union) has a personal checking account that offers many perks such as a free debit card, no fee ATMs and direct deposit from your employer.
7. Can a parent/guardian or friend make a one-time payment on my behalf
 - a. Yes. Contact your landlord by email for details.
8. How do I split the rent with roommates?
 - a. If you're paying with roommates, you can split the rent however you want. You'll just need each roommate to register.
 - b. Note: All tenants still see the full amount of rent due when looking at their payments page, but you will only pay the portion that you've set yourself up to pay. You set the amount per person based on parking, room size etc.
9. What are the benefits of using Apartments.com?
 - a. Automatically schedule monthly rent payments. This means no checks to write, no stamps/envelopes to mail (snail mail) and no late fees (provided you pay on or before the first of the month)
 - b. Online access to your lease and other documents/forms.

For more information on using Apartments.com visit their website and select "For Renters"

Renters Insurance FAQ

1. What is renters insurance? Is it required?
 - a. Renters insurance provides coverage for your personal belongings should they be lost, stolen, damaged, or destroyed in a fire. However, most policies provide further coverage for liability, temporary housing, and medical payments to others. Yes it is required.
2. How much is it?
 - a. Renters insurance costs around \$12-\$15 per month for a basic package with \$10,000 of personal property and \$100,000 of liability.
3. How do I buy it?
 - a. Some tenants may already be covered under their parents' home owners policies. Contact your family's agent and ask for proof of renters insurance
 - b. While registering for online auto pay with Apartments.com you will be prompted to get a free price quote.
 - c. Go to www.lemonade.com for a competitive price quote or search online for keywords "Renters Insurance Milwaukee"
4. How long does it take to purchase?
 - a. Just a few minutes online.
5. After purchasing a policy how to I provide proof of coverage?
 - a. If you buy through Apartments.com it will be listed automatically. If you elsewhere or have coverage through your family's insurance send proof of coverage to your landlord and email.
6. What is the penalty if I don't buy renters insurance?
 - a. According to your lease and Addendum A there is a \$25/month fee per tenant that will be automatically added to your monthly rent if you do not provide proof of insurance within 30 days of moving.

For more information on Renters insurance including a comparison chart of insurers see www.tenantresourcecenter.org/renters_insurance

Note: Your landlord does not receive a commission or any compensation from Lemonade.com nor Apartments.com