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MOVING AND SETTLING TO YOUR NEW RENTAL HOME *tips for tenants*

Moving to a new rental property can feel like a big upheaval, and once you're in your house or flat, you'll need to get settled and make yourself at home. Keep reading for top tips on how to ensure the move itself runs smoothly.

THE BIG MOVE: A CHECKLIST

START PACKING EARLY

The sooner you start packing your possessions up, the less rushed and stressful this process will be. Start with the non-essentials a fortnight or so before moving day. Make sure you pack items together that will belong in the same rooms in your new home. This will make unpacking much easier.

LABEL EVERYTHING

To avoid confusion when you arrive at your new home, ensure all your boxes are accurately labelled.

KEEP THE ESSENTIALS TO HAND

You'll need certain items the first day/night you're in your home, so it pays to make a box or two containing these essentials. You could include everything from cleaning products, bin bags and bedding to a kettle, mugs, tea and coffee.

DITCH WHAT YOU DON'T NEED

When you're packing, try to be ruthless with your possessions. If there are things you don't need or use anymore, give them to charity or, if they're in poor condition, throw them away. This will lighten the load when you move and mean you don't clutter your new place up with unnecessary items.

FIND A GOOD REMOVAL SERVICE

Moving to a new home can be incredibly exciting but even if you're only moving a relatively short distance or if you don't have too many things, moving your stuff from A to B can be a pain. It's still worth considering your removals options - especially if you need to use public transport or rely on a friend or family to help.



REMEMBER TO REDIRECT YOUR POST

From your doctor to your bank, make sure you update the relevant people and organizations about your change of postal address.

PUT YOUR OWN STAMP ON THE PLACE

There's a limit to what you can do to revamp a rental property. For example, your landlord might not want you to redecorate. However, there are simple steps you can take to give your new pad a more personal feel like adding vases or displays with your favorite color or artist.



Tired of Renting? 6 SIGNS YOU'RE READY TO BUY YOUR FIRST HOME

Have you been renting for a while? Are you finally ready to put down some roots? Here are six signs that prove you're ready to buy your first home:

1. Your Rent Payments Keep Increasing
Rent prices are currently skyrocketing. A monthly mortgage, on the other hand, doesn't usually increase for homeowners with fixed-rate mortgages. This means, if you own a home, you don't have to worry about your landlord increasing your rent by \$50 dollars every year

2. Your Income Is Stable
How are your finances? If they're in good shape, you might become a first-time homebuyer. A stable income means you're more likely to be approved for a loan, than someone with an unstable income.

3. You're Actively Paying Down Debt
Contrary to popular belief, you don't have to be debt-free to own a home. Sure, it would be nice. But with the amount of debt most American's have, it's not exactly realistic. Because

of this, today's lenders are more than willing to work with potential first-time homebuyers who have debt, just as long as their debt-to-income ratio (DTI) isn't too high.

4. You Know Where Your Life Is Headed
Not only have you been at your job for a while, but you have a pretty good idea of where your life is headed in the next few years. You don't plan on changing careers or moving across the country for a change of scenery. You have a plan, and it includes staying exactly where you are. If that's the case, why not put down some permanent roots and purchase a home?

5. You Have A Good Credit Score
Have you been renting for years? Then, you might not know what your credit score is. Or, more importantly, whether it's high enough to get approved for a loan to buy a house. For most loans, a good credit score is what dictates whether you can afford to buy or not. Lenders usually want a score around 690 and higher. But even with a credit score as low as 500, you could be approved for a loan.

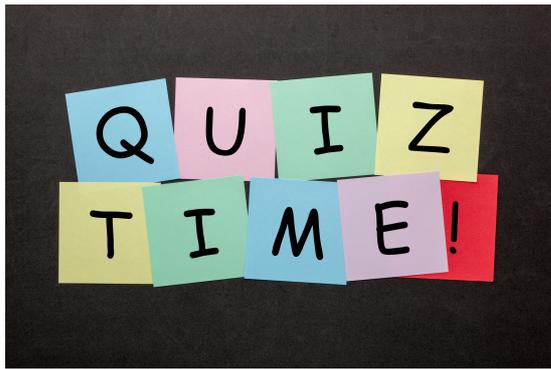
6. You Have Savings
Buying and owning a house is expensive. Besides a down payment, you have closing costs which on average run between 2% and 5% of your loan amount. And let's not forget about additional expenses like furniture, appliances, movers, electricity, water, etc. You should have a good amount of money saved before you even consider buying.

**ARE YOU READY TO BUY YOUR FIRST HOME? WE CAN HELP YOU...
CALL 843-864-3990 OR EMAIL SMALLSRENATA@GMAIL.COM NOW!**



- **Lowcountry Juneteenth Experience - June 11th - June 19th** - "Juneteenth" also referred to as Freedom Day or Liberation Day is the longest running African American Holiday celebrating the emancipation of African Americans who had been enslaved in the United States.
- **Root of Soul: J19th Fest, June 11 2022** - Juneteenth celebration at Hanahan Amphitheater, with art, live music, food, vendors and other activities.
- **Charleston Carifest, June 18 2022** - Festival celebrating the food, music and culture of the Caribbean, with carnival and parade.

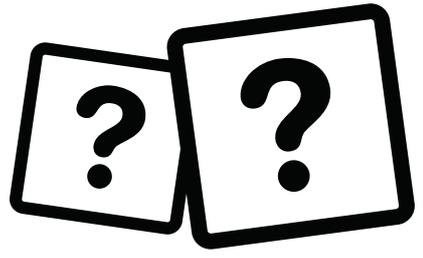
Events to look forward to!



QUIZ TIME! TRUE OR FALSE?

Landlords can set the price of an apartment to any number they see fit

- TRUE
- FALSE



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