How to find an apartment

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Step 1: Preparation

Before you start looking for an apartment, think about what kind of apartment you want. The following questions can help:

- How many people (and pets) will move with you into the new apartment?
- Where (in Hamburg and the surrounding area) do you want to live? Or better: Where do you definitely not want to live?

How close to your workplace should the apartment be?

Don't forget: Hamburg has a very good and very reliable <u>public transport system</u>. This means that it is very fast and easy to get to distant places in Hamburg using the bus or train. A long way to work should therefore not be the deciding factor. Usually, you can find cheaper apartments on the outskirts of Hamburg.

- What should be the minimum size of your apartment? (How many rooms / square meters)
- What is the maximum rent that the apartment can cost?
- If you **receive benefits from the Jobcenter or social welfare office (Sozialamt)**: Before you start looking for a place to live, you should find out what the respective office currently considers to be reasonable costs. The current rent limits for gross cold rent by number of persons in the household can be found here (in German).
- Perhaps you can apply for a Permit for Subsidised Housing? This allows people with a low income to move into social housing that is cheaper in comparison. The calculation is always individual. You can find more information here.
- Can you imagine to share the apartment with a stranger? To live in a shared apartment (WG = Wohngemeinschaft) is mostly cheaper, because you share the rent. There is also the possibility to live as a subtenant.





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What is a **shared apartment (WG)?** A WG is an apartment shared by several people who are not family and not married or partnered. Each person in the apartment has his/her own room. Common rooms such as the bathroom, kitchen and living room are shared. A WG can help you to make new friends. All people in the shared apartment are responsible for keeping the common areas clean.

In a **sublease**, generally a maximum of 2 people share an apartment. Sometimes an apartment may be rented to you alone for example when the tenant is abroad.

- What other criteria does the apartment have to meet?
 - ➤ Do pets have to be allowed? Especially dogs can complicate the search for an apartment.
 - Do you need a parking space for a car?
 - Do you need a bathtub or a balcony?

Write down a few notes on each point.

But keep in mind: The more conditions you put for the new apartment, the more complicated it will be to find one. Therefore, stay open-minded and try make compromises.

Take a look at your notes and underline the criteria that are especially important.

- ➤ Is the location/size more important than the price of the apartment?
- Are there things on your list that you could do without if necessary?

Step 2: Where do I look?

Once you know what kind of apartment you want to live in and what things are important for you, you can start your search. There are several ways to find an apartment:

Option 1: The Internet

The <u>website of the city of Hamburg</u> is a good place to start. Various other websites can offer a first insight into how much a suitable apartment will cost you. Many private landlords also offer their apartments online on websites where you can directly submit your application.

It is also worth looking at Facebook. There are many groups where people are looking for and offering apartments or shared apartments.

Option 2: Cooperatives

There are several housing cooperatives (Wohnungs - Genossenschaften) that own and rent out apartments. These housing cooperatives often work with a waiting list. You can contact them and ask for a spot on the waiting list. In many cases, this can be done through their website. Here you can find an overview on all housing cooperatives in Hamburg: http://wohnungsbaugenossenschaften-hh.de/ueber-uns/stadtteile. Finding an apartment through a cooperative usually takes longer, but cooperative apartments are often cheaper.





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How do housing cooperatives work?

- If you want to rent an apartment from a housing cooperative, you need to become a member.
- For becoming a member of a housing cooperative, you have to buy some cooperative shares.
- The amount of cooperative shares ranges from flat to flat and depends on the apartment's size. The shares are usually the same amount as the rental deposit (Mietkaution) would be.
- The cooperative shares will be paid interest on. If you leave the cooperative flat you'll get the money back.

You have to register yourself (mostly online) at every housing cooperative that you're interested in. This registration is without obligation and free of charge. You just have to specify in which parts of the city and at what conditions you are looking for and the cooperative will send you non-binding offers, if they have apartments available.

Option 3: Real estate agents

You can hire a person to search for an apartment for you. Such a person is called a Real estate agent. Real estate agents often possess special contacts that can help in the search for an apartment. However, a real estate agent wants to be paid for a successful search. You therefore have to pay extra money. Usually, however, people in Germany look for housing themselves because of the high cost of a real estate agent. If the person who intends to rent or sell an apartment or house to someone decides to hire a real estate agent, the fee must be paid by this person.

In general: the person who gives the order to the real estate agent also pays the fee in the end. On the website limmobilienmakler Hamburg you will find all real estate agents in Hamburg.

Option 4: Newspapers

Sounds dusty - but can be a real stroke of luck. Older people in particular still use newspaper ads to look for apartments. So it's worth taking a look at the ads, especially in the major Hamburg newspapers or even posting an ad yourself.

Step 3: The Rent

When looking for apartments, pay attention to the price.

The price that is written on an apartment ad is not always the price that has to be paid. Pay attention to the words "**Kaltmiete**" (cold rent) and "**Warmmiete**" (warm rent).

Cold rent only includes the price you have to pay per square meter. Service charges are not included. You will have to pay additional cost to the cold rent on monthly basis.

Warm rent includes the cold rent and a (large) part of the additional costs. For example costs for:

- Water & sewage
- Street cleaning & garbage collection
- Elevator
- House cleaning & pest control



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- Garden maintenance
- Lighting

The price of the warm rent can therefore tell you more accurately how much you will actually have to spend on an apartment. Therefore, always ask for the warm rent and also ask which additional costs are not included in the warm rent.

Tip: Ask how much the previous tenant had to pay for utilities and how many people lived in the apartment. If only one person lived in the apartment before and you move in with 2 or more people, you should expect the water costs, for example, to increase.

There are **other costs** that are not included in the warm rent, but still have to be paid for each month. Plan for these as well. These can be:

Broadcasting fees.

Every household has to pay broadcasting fees. If you live alone in an apartment, you have to pay the same amount as a family with 2 children. If you move into a shared flat, the costs are shared by all people living in the flat. Broadcasting fees are about 18 Euros per month and have to be paid even if you don't watch public broadcasting stations or don't own a TV or radio.

Internet and telephone

If you want to have a landline connection or W-LAN in your home most of the time you will have to pay extra money. Sometimes, however, an Internet connection is already included in the rent. Consult the landlord.

Security deposit

The rent security deposit is paid by the tenant to the landlord at the beginning of the tenancy and is intended to protect the landlord against damage caused by the tenant. The deposit is paid only once and it may not be higher than three net cold rents. When moving out, the tenant gets the deposit back in full, unless there are still outstanding debts to the landlord or damage to the apartment.

On the next page you can see a graphic illustration of the rental costs.





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MIETKOSTENSCHEMA (WOHNUNGEN) / 1) RENTAL COSTS SCHEME (APARTMENTS)

üblicherweise monatliche Zahlung an den Vermieter / usual monthly payment to the landlord

> Mietpreis je m² abhāngig von / rent per m² depending on

- Wohnungsart (z. B. Doppelhaushälfte, Mehrfamilienhaus) / type of housing (e. g. semi-detached house, apartment building)
- Wohnungsgröße (z. B. Wohnfläche, Zahl der Zimmer) size of apartment (e. g. living space, number of rooms)
- Wohnungsausstattung (z. B. Trennung von Bad/WC, Heizungsart) equipment of apartment (e. g. separated bath/WC, type of heating)
- Wohnungsbeschaffenheit (z. B. Baujahr, Zuschnitt) condition of apartment (e. g. year of construction, layout)
- Lage der Wohnung (z. B. Umgebung, Infrastruktur) location of apartment (e. g. environment, infrastructure)

üblicherweise monatliche Vorauszahlungen an den Vermieter und jährliche Abrechnung

(anteilige Kosten abhängig von Wohnfläche und Gesamtkosten) / usual monthly amount payed to the landlord in advance with annual billing (proportionate charges depending on living space and total costs) z. B. für / e. g. for:

- Grundsteuer / real estate tax, Müllabfuhr / garbage collection
- Aufzug / elevator/lift, Treppenhausreinigung / cleaning of staircase,
- Straßen- und Gehwegreinigung / cleaning of street and pavement ,
- Gartenpflege / garden maintenance, Hauswart / caretaker
- Gebäudebeleuchtung / lighting of building
- Gebäude-/Haftpflichtversicherung / building/liability insurance

üblicherweise monatliche Vorauszahlung an den Vermieter oder an den Versorger und jährliche Abrechnung (Kosten abhängig vom Verbrauch) / usual monthly amount payed to the landlord or provider in advance with annual billing (amount depending on consumption)

- z. B. für / e. g. for:
- Heizung / heating
 Warmwasserbereitung / heating of warm water
- Gas / gas

üblicherweise Zahlung direkt an den Versorger, eventuell monatliche Vorauszahlungen und jährliche Abrechnung / usual monthly amount payed directly to the provider, possibly with monthly advance payment and annual billing z. B. für / e. g. for:

- Kalt-Wasser / cold water
- Abwasser / sewage
- Strom / electricity
- Telefon / telephone
- Teleron / telephon
 Internet / internet
- Die tatsächlichen Verhältnisse ergebe sich aus dem jeweiligen Mietvertrag! / The actual measures result from the

(x 2 + 38 % USt/VAT = MAX. MAKLERCOURTAGE / MAX. REAL ESTATE AGENT'S FEE.

x 3 = MAX. MIETSICHERHEIT, KAUTION / MAX. SECURITY DEPOSIT

³⁾ Keine prozentuale Darstellung! / No scoled percentone!

BRUTTOKALTMIETE / GROSS RENT (EXCLUSIVE OF HEATING COSTS ETC.)

BRUTTOWARMMIETE / GROSS RENT (INCLUDING HEATING AND OTHER SERVICE CHARGES)

STEN / UTILITY COSTS: ("NEBENKOSTEN")

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Step 4: The Application

Once a suitable apartment has been found, it's time to apply. There are several documents that the future landlord would like to see. It is best to add them to your application. This way, your chances to get a viewing appointment is higher. In addition, you should bring printed copies of the documents with you directly to the viewing appointment.

These documents should include:

□ Schufa information

- Information about your financial reliability for example, whether you pay your debts.
- How to get it: You can apply for the "Schufa-Auskunft" (Schufa report) directly on the
 <u>Schufa website</u>. There you can download the required document directly. Then you only have
 to print it out or insert it into the mail to the landlord.

☐ Proof of salary or monthly income

• Every landlord wants to make sure that you can afford the apartment and will be able to pay the rent every month. Therefore, you should prove how much money you get every month. You can verify this by sending a copy of your pay slip, your notice of government benefits or your current bank statement (Kontoauszug).

☐ Information on how to contact your previous landlord

• Did you have an apartment in Germany/Hamburg before? Then you can provide the contact details of your previous landlord. This information is optional.

☐ (Short) resume

 Some landlords like to see a short resume. Write down a few important points. For example: When did you come to Germany or how long have you been working in your profession? This information is optional.

☐ Proof of a guarantee (Bürgschaft)

• Since every landlord wants to get his rent regularly, the proof of a guarantor is helpful. A guarantor (Bürge) is a person who guarantees that you will pay your rent. In the event that you are unable to pay your rent, your guarantor has to pay it for you.

□ Proof of your residence permit.

• Feel free to tell the landlord that you have a residence permit. This information is optional.

Once you have sent your application for the apartment, you will have to wait. The landlord will look into your application and hopefully contact you.

But keep in mind: Many people are looking for an apartment in Hamburg. Very often there are a lot of applications for an apartment. You might have to wait a few days or weeks for a reply and sometimes there are so many applicants that the landlord cannot reply to every person.

Therefore, ALWAYS apply for several apartments at the same time.





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Step 5: The viewing appointment (Wohnungsbesichtigung)

Once the landlord has contacted you and suggested a viewing appointment, you are a step closer to finding your apartment. Now you have the chance to introduce yourself to your potential landlord.

Important tips:

- Arrive on time for the apartment viewing. That means: Be there at least 10 minutes in advance.
- Wear the right outfit. Avoid loose clothing, such as sweatpants or a tank top. First impressions count here. So wear something dressier. It doesn't have to be a suit, but a nice shirt or blouse would be a good start. The dress code at the apartment tour is similar to a job interview.
- Be friendly and polite.
 - > Greet the landlord. Reach out to him and introduce yourself.
 - Let him finish.
- Ask questions, like:
 - ➤ When will you get back to me?
 - When may I get back to you if you haven't given feedback yet?
 - What will happen next?
 - ➤ How much are the additional costs? Are heating costs part of the warm rent or are they charged extra?
- Answer questions from the landlord truthfully. However, there are questions that are not allowed and therefore do not need to be answered (truthfully). These include questions regarding:
 - Nationality
 - > Religion
 - Criminal record
 - ➤ How often you throw parties
 - ➤ How loud you listen to music
 - Whether you smoke
- However, there are also questions that must be answered with the truth. If you don't answer
 these questions truthfully, you could face summary dismissal. These include questions
 about:
 - Marital status
 - > children
 - > pets
- Pay attention to the following during your inspection:
 - ➤ Is the hallway clean?
 - Does the elevator work?
 - ➤ How does the apartment smell (damp, like mold)?
 - Are for example, some corners on the outside repainted (this can also be an indication of mold)?
 - Are there any kitchen furniture? Are those part of the rental contract or is a replacement fee required?
 - In the case of a shared apartment or sublet ask yourself if you like the other tenants.





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At the end of the viewing appointment there is a new application form that you must fill out if you still want the apartment. Only if you actually fill it out and return it to the landlord you will have a chance of getting the apartment. Here you often again have to state your profession, your salary and also your contact details. Then add the printed documents that you have already sent with the application. This way the landlord has everything at hand.

Many landlords invite several people to a viewing appointment. So take part in as many viewings as possible and do not just focus on just one apartment, but several.

Whereby you will recognize a frivolous offer for accommodation:

I. The housing provider doesn't disclose his/her identity

You don't know the identity of the housing provider or he/she uses a false identity. He/she lives allegedly abroad and you only have email contact with him/her. They use bad grammar in their emails.

II. No viewing appointment for the accommodation

The housing provider told you that he/she is overseas. A viewing appointment with him/her or with an estate agent is not possible. You have to transfer him/her money so he/she will send you the key for the accommodation in return.

<u>Please note</u>: Reliable housing providers don't demand a deposit for a key or money for other benefits (like a rent) in advance.

III. Extremely favorable rent price

The housing provider offers a luxurious accommodation for an extremely favorable rent. In this case you should compare the sqm-price of this accommodation with the average sqm-price in this area.

IV. The accommodation is not available anymore

The accommodation is not available anymore, but in the office of the housing provider you are offered a list with insider tips and lots of available accommodations. A prerequisite is to pay 150 – 200 € for this list. Don't pay for it, the list is worthless.





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And finally: Wait

Once you have submitted contact information on the application form, it is again time to wait. The landlord will contact you with an acceptance or rejection. Don't worry if you don't get an apartment right away. Many people are looking for an apartment in Hamburg. It is not easy for anyone and it can often take some time to find an apartment. So do not lose heart and patience. You will surely manage to find a suitable apartment.

When you have your rental contract in your hands: Congratulations! But you should read it carefully. You can find out more about this topic and what else you need to know on our Hamburg Welcome Portal.

If you are accepted for an apartment and **receive benefits from the Jobcenter or the social welfare office (Sozialamt)**, it is important for you to make an appointment with the responsible office **before signing the contract**. There has to be a check whether your rental apartment meets the <u>adequacy limits</u> (in German) and the office needs to give its approval beforehand.

If you do not receive any benefits, you can check whether you are entitled to <u>housing benefit</u>. This assumes that you can cover your other living expenses and part of the rent or charges from your own income.

Good luck in finding a new home!



