

# FREQUENTLY ASKED QUESTIONS



## 1. WHAT IS A GUARANTOR?

The word "Guarantor" is a term which refers to the person who will guaranty the obligations of the Resident including, but not limited to financial responsibilities.

A Guarantor must meet the following criteria

- Rent/Earnings Ratio
- Guarantors must: Make 4 times the monthly rent to be approved -or- Have a sum of income/funds by paycheck stubs or bank statements.
- Non-Criminal Financial Screening
- Guarantors will be screened using a third-party screening company to evaluate Guarantor's credit check-writing history and rental history. Recommendations from the third-party company will be returned as one of the following: Full Pass (Standard deposits apply, if applicable), Pass with Conditions (Non-criminal factors do not meet community standards; the application is rejected), or Deny (Non-criminal factors do not meet community standards; the application is rejected. Applications which yield a Pass with Conditions or Deny recommendation from the screening company are welcome to apply with a different guarantor).

## 2. WHAT ARE INSTALLMENTS?

One of the portions, usually equal, into which a debt is divided for payment at specified intervals over a fixed period. Rental payments are accepted in installment payments specific to the chosen bed space and executed Lease Contract.

## 3. HOW CAN I PAY RENT?

We've made paying rent easy and convenient. We have several payment options to suit your needs. You can make payments online through our Resident Portal or in person in our Leasing Office.

## 4. WHAT IS A RESIDENT PORTAL?

All of our Residents and their guarantors have access to our online resident portal. That is where you and your student can pay rent, submit maintenance requests, set up automatic payments and more.

## 5. DO I NEED RENTERS INSURANCE?

Residents' (and/or their guests') personal belongings are not insured by GMH when signing a lease. Renter's Insurance is required to move-in. Usually renters insurance is about \$20/month and can often be issued through your automobile insurance carrier or existing homeowners insurance.



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## 6. ARE THE APARTMENTS FURNISHED?

All of GMH's Student Properties are furnished. Please check with the local leasing office to see what furniture is included! Also check our packing list online to see what else to bring!

## 7. HOW LONG ARE YOUR LEASES?

Our designated lease term are approximately 12 months with 12 equal rent installments. However, unlike on campus housing, we do not close during Holidays or Summer months.

## 8. CAN YOU PROVIDE ROOMMATE MATCHING?

We definitely have roommate matching! Contact the GMH Community you're interested in to learn more and they'll be able to set you up in an apartment in no time!

## 9. WHAT IF MY STUDENT DOESN'T GET ALONG WITH HER ROOMMATE?

We ask students to first communicate directly with one another to work towards a solution that is amenable for all residents of the room. If this strategy does not work, or a roommate is unwilling to compromise, then students are asked to seek out the counsel and assistance of our office staff. The intervention from our management can range from a conversation with the concerned student, to a mediated discussion with the roommates involved. If one feels compelled to vacate, that student must find a replacement sub-leasing student, or if possible, we can transfer the student to another apartment.

## 10. WHAT TYPE OF SECURITY IS OFFERED?

We take the well being of our residents very seriously and although all communities are at risk, we do take proactive measures to increase the security of our buildings, such as (may vary property to property): 24 hour on-call emergency, security officers, security cameras, individual keyed suites, electronic apartment access, emergency maintenance and more.

## 11. DO GMH UNIVERSITY HOUSING PROPERTIES HAVE ON-SITE MAINTENANCE?

Yes we do! We have on-site and on-call maintenance staff that respond and resolve all building issues.

## 12. WHAT DOES INDIVIDUAL LEASING MEAN?

Each resident has their own lease for their specific bedroom.

## 13. HOW MUCH IS RENT?

Rent varies from property to property. It depends on the size of the unit, floor plan style and the quantity of apartments left to lease. Please contact the GMH Community you're interested in to learn more about availability and rent rates.