



## **Important Frequently Asked Questions for New Residents**

### **Is Renters Insurance Required?**

Yes, Renters Insurance is required. Tenants will have until move in to have purchased renters' insurance. If an insurance declaration page is not provided at the time of key pick up from your insurance provider, you will be automatically enrolled in the liability to landlord insurance option for \$12.50 monthly. This option does NOT cover any tenant belongings- only the liability to the landlord. This will be billed to your tenant portal and payment will be required along with rent. All financially responsible tenants must be listed on the renter's insurance policy they provide. If only one roommate has renters insurance we will add the landlord to liability insurance for the others lease holders upon move in.

### **When is rent due?**

Rent is always due on the 1<sup>st</sup> of every month after move in, and is considered late if received after 11:59 PM on the 3<sup>rd</sup>. Please note that it does not matter if the 3<sup>rd</sup> day of the month falls on a business day, weekend, or holiday- late fees will still be automatically applied on the 4<sup>th</sup> at midnight. We have a drop box located at the entrance of our driveway labeled Crosspointe. Please keep in mind that the lease states "if rent is paid in any way other than our online system, a \$20 processing fee per payment will be added to your account" so please utilize the online system to avoid this charge.

### **How much are late fees?**

Late fees start accumulating on the 4<sup>th</sup> of each month. The initial late fee of 10% of the rent will be posted to your account on the morning of the 4<sup>th</sup>. If rent still not paid after the late fee is applied, the eviction process will be started and all court costs/filing fees added to the balance of rent and late fees.

### **What forms of payment do you accept?**

Our residents are required to pay via the Online Portal system to avoid a \$20 processing fee. If you wish to pay in our office, we accept money orders or cashier's checks only. Please remember to add your \$20 processing fee if you chose to not pay by the online system. You can pay online at [www.crosspointegroup.com](http://www.crosspointegroup.com) through an eCheck. You are also able to set up an auto payment through the resident portal that will draft monthly on the date that you set. We will not be able to accept cash under any circumstances.

### **When will my maintenance get to my request?**

Work orders are processed in priority order first, and then in the order that they are received. Our goal is to get to each work order within 7 days of submission. Many of our properties maintain Home Warranties. If you call in a maintenance issue to us that falls under a Home Warranty claim, we will call the home warranty company and submit the work order on your behalf. We will provide them with your contact information. The home warranty company then dispatches the work order to one of their vendors. That vendor also receives your contact information and will call you directly to schedule the service to be completed. We have no control over an outside vendors schedule as we are at the mercy of the vendors involved. If you cannot be present for the repairs we will issue a key to the vendor.

**How do I submit a maintenance request?**

We require that all maintenance request be submitted in written form for tracking purposes. You may fill out a maintenance request online through your Online Portal at [www.crosspointegroup.com](http://www.crosspointegroup.com).

**What do I do if I have a maintenance emergency after office hours?**

Call 903-705-6587 and leave a detailed message with the issue you are having. We will determine if it fits the need for immediate service and will call the issue into Home Warranty Company or dispatch one of our maintenance technicians. If it fits the need for immediate service it will be placed on a "rush" status with them and they will start calling to try and find someone in the area that can come immediately. Please keep in mind we are at the mercy of the vendor's schedules. If you experience a life-threatening emergency, please call 911 before calling us.

**What is considered a maintenance emergency?**

- Fire (call 911)
- No electricity
- First you need to call your energy provider and receive further instruction
- Broken or non-operational locks, windows, or entry doors
- Commode not functioning (when there is only one in the dwelling)
- Any type of flooding, leak, or broken pipe that cannot be stopped and could cause secondary damage to the property

**What do I do if I am locked out of my house after office hours?**

The fastest service will likely be to call a locksmith. However, if available, our on-call staff can help but the cost of the service will be billed at \$50 / hour. The resident is responsible for all costs related to a lockout. Call 903-705-6587 and leave a detailed message including your call back number, name, and address.

**What if I need to break my lease?**

We hate to see you go, but understand that life's plans do change. Because a lease is a legally binding contract, breaking your lease is a very detailed and sensitive process. We recommend that you contact our office directly with any questions regarding this subject or refer to the Lease Break document that you signed in the lease packet

**Can I have a satellite dish installed at my property?**

We recommend utilizing the local cable company instead of satellite services, however, you are permitted to install a satellite dish assuming the following strict requirements are met:

- Under no circumstances can the satellite dish be mounted on the home (roof, wall, etc).
- The satellite dish must be mounted on a pole in the backyard that is not visible from the street.
- The pole and dish must be removed before you move out of the property.

There will be a \$500 violation fine for breaking these strict rules. Please make sure you are present when the satellite company comes because they may install on the roof without your knowledge; however, you will be the one charged \$500. There are no exceptions to this policy so please plan appropriately.

**Who is responsible for landscaping and pest control?**

Our lease requires that the residents maintain the yard, shrubs, and overall appearance of the home. We look at the exterior of a home as an extension of that home. If landscaping, grass, tree, or other plant replacement is needed when someone moves out due to neglect or lack of water, this is something that will be billed against the security deposit. Residents can use a pest control service at their expense if they choose to.

\*Many multi family properties include landscaping and pest control, please consult your lease to verify who is responsible or call our office.

**When can I expect to receive my move out disposition and/or deposit refund?**

All deposit refunds and dispositions will be mailed out within 30 calendar days of the resident's documented move out date on the lease. The only exception to this would be in the case of a broken lease. For a hassle free time getting the disposition, make sure you provide us with an accurate forwarding address.

**What kind of things will I be charged for when I move out?**

At the time of your move in, you will receive a list of "to-do's" that will describe what you should do to get your deposit back and what damages CrossPointe will charge for at the time of move-out. Please read it carefully. If you have any questions, please do not hesitate to contact our office.

**What maintenance items am I responsible for as a tenant?**

The lease dictates the responsibility of the landlord and the responsibility of the tenant in detail; however, here is a quick overview of what tenants are responsible for:

- Damage to doors, locks, and windows
- Damage caused by tenant
- Pest control including rodents and insects.
- Plumbing clogs caused by foreign objects (hair, feminine products, toys, etc)
- All light bulbs (interior and exterior)
- All batteries (smoke detectors, thermostat, etc)
- All filters (HVAC and refrigerator)
- Take precautions against broken pipes due to freezing (dripping faucets, covering exterior hose bibs, etc)
- Replace keys or get into home after a lockout
- Any repairs resulting in damage or negligence on the tenants part

If Crosspointe manages the repairs or maintenance items that fall in one of the categories above, you will be billed for the total cost of labor and parts involved in each repair. Labor is billed at a rate of \$50/hour with a 1 hour minimum and in 15 mins increments thereafter.

We hope that this has help to answer a few questions you may have. If you have any additional questions please feel free to call us at any time.