



BE AN INFORMED TENANT

What to Do Before Move In

Read Your Lease

Leasing agreements include important information like payment due dates, community rules, maintenance obligations, terms for breaking your lease, and more. Keep in mind that rental agreements are legally binding, so ignoring a critical part could result in having to deal with hidden costs and fees. If there's anything you're not sure about when reviewing your lease, ask the landlord or apartment manager and have them walk you through it.

Budget

Ideally, your rent should be at or under 30% of your after-tax income. But that's not the only cost you must factor into your budget. One of the biggest mistakes first-time renters make is not accounting for other rental costs and living expenses, such as:

- **Advanced Rent:** Some rental companies may require you to pay a stipulated amount of rent—like the first and last month's payments—in advance when you sign your apartment lease.
- **Rental Deposits & Fees:** Including but not limited to leasing fees, damage deposits, community fees, pet rent, and utility fees.
- **Utilities:** Depending on the apartment you choose utilities like electricity, water, gas, trash, and cable/internet may or may not be included in your rent.

Renters Insurance

Renter's insurance can help you cover the loss of items due to fire, theft, water damage, and natural disasters. It's readily available and relatively inexpensive with the average around \$17 per month. Even if it's not required by your landlord, it's worth considering.



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Continued

Inventory Check List

Your landlord must provide you with two blank copies of the INVENTORY CHECKLIST upon move in. The Inventory Checklist preserves proof of the condition of the property when you move in. You must complete and return the checklist to your landlord within 7 DAYS after moving in. If you fail to complete it or fail to return it and a dispute over damages occurs at the end of your lease, it'll be your word against your landlord's.

- Take time/date stamped photos or video recordings of the property before you move in.
- Where are the smoke and carbon monoxide detectors? Do they work?
- If there's a security system, make sure it's functioning properly.
- Open and close all doors and windows to see if they function smoothly. Check to make sure the outlets work.
- In the bathroom check the water pressure and tub/sink drainage.
- In the kitchen make sure the oven turns on, the stove gets hot, and the refrigerator is cold.
- Document stains, chipped paint, and any damaged carpet or walls.
- Follow up with an email to your landlord outlining any issues he or she agreed to address.

Within 14 DAYS of moving into your home, your landlord must provide you with a written notice of ALL the following:

- Landlord's name and address.
- Name and address of the financial institution where the security deposit is held OR the name and address of the surety company and who filed the bond with the Secretary of State.