

411 on Renting—Tips for renters

Things to consider before renting:

✓ Questions to ask yourself:

- What can you afford to pay for rent on a monthly basis? Good rule of thumb is no more than 30% of your take home monthly income. Don't forget to include utility costs – heat, hot water, electric, cable and internet.
- Are you looking for utilities to be included in the rent?
- How long are you looking to rent for? A year, six months?
- Do you want a furnished or unfurnished apartment?
- How far away is the apartment from work, school, etc?
- Do you want a place with off-street parking? Always a plus in winter weather!
- Do you need an apartment close to public transportation?
- How many bedrooms are you looking for?
- Is there a grocery store or laundry mat close by?

Please see Questions to ask when renting - a list to take with you on your apartment inspections.

✓ Fees you may not know about: Questions to ask the landlord.

- Security Fee
- Application fee
- Cleaning fee – is this fee refundable or does it depend on how the apartment is left.
- Damage deposit required.

✓ Do look at all the apartments you are interested in before renting.

✓ Things to look for during inspection:

- Don't rush through your inspection of your potentially new apartment. Be thorough and take your time.
- Inspect the property carefully. Don't be afraid to ask questions.
- If there is any damage or repairs to be made, make sure it is repaired before you move in. This way you don't have to worry about it later. Make sure it is noted in the lease as well.
- Look for safety features – smoke detectors, fire extinguishers, locks and peep holes, etc...
- Look for any water mark damage and any leaks in the kitchen or bathroom.
- Check to make sure all appliances work properly and are not damaged.
- Check your cell phone reception.

Signing a Lease...What to know!

Before entering a rental agreement:

- ✓ Before you sign an agreement make sure you understand the terms and conditions of renting the space. Ask your landlord questions if you are not sure.

- ✓ **There are 2 kinds of renting:**

Lease - A lease is a written agreement/contract between the landlord and the tenant. There is a specific time frame you must remain in the apartment; typically a lease is for one year. During this time frame the rent cannot be raised and the landlord cannot end the tenancy unless the tenant fails to follow all the conditions listed in the lease. As a tenant you are obligated to pay the rent till the end of the lease.

Tenancy -at-will – It is an agreement between a tenant and landlord without a specific time frame, unlike a lease. The tenant pays an agreed upon rent each month. The rent can be raised by the landlord; however the landlord must give thirty days or one month notice, whichever is longer. If the landlord or tenant chooses to end the tenancy they must give the other party notice of up to thirty days or one month before the due date of the next rent payment, whichever is longer.

Information obtained from Attorney General's Office of Massachusetts.

- ✓ If there are corrections that need to be made to the lease do not sign the lease until those corrections have been made.

- ✓ **Make sure to read the following items and that they are correct on the lease:**

- The beginning date on which the lease takes effect.
- The expiration date on which the lease will no longer be in effect.
- The correct rental price.
- Make sure it reflects any other costs you have to or will be paying - security deposit, key and lock change, first month's rent, last month's rent, etc...
- Information about the return of your security deposit.
- Reasons for which your lease can be terminated.
- Penalty for moving out of your apartment before the lease is up, unless agreed upon with the landlord.

- ✓ Do make sure you keep a copy of your signed lease with all the signatures.

Other Helpful Hints/Home Safety Tips

Other helpful hints:

- ✓ **Write it down** – save all paperwork and any communication you have with your landlord, as well as, any payments made.
- ✓ **Do a detailed inspection** – Do this when you first move in and move out. Write down any scratches, marks or damages. Take pictures of this as well. This is to protect you in the long run. Make sure your landlord gets a copy of everything you recorded.

On our website we have a checklist you can bring during your inspection of the apartment.

Information adapted from Attorney General of Massachusetts website, eHow to rent an apartment or house, Apartment rental tips and suggestions, University of New Hampshire's Community Guidebook, Apartmentfrog.

Home Safety Tips:

- **Lock your doors.** All doors in your house should be locked at all times. If you have a car, make sure you keep those doors locked as well. Landlords are required to provide effective locks for residences - contact your landlord if you have concerns about any security devices in your house.
- **Never let strangers in your home without proper identification, including maintenance, service or repair persons.**
- **Lock your windows.** Don't give burglars an opportunity to gain easy access to your home. Keep your windows locked at all times.
- **Leave an outside light on at night.**
- **If someone you don't know enters your residence, call the police immediately via 911.**
- **Mind your valuables.** Keep your valuables out of sight at all times.
- **Secure your laptop.** Make sure that you purchase a lock for your laptop and keep it locked, even when in your home.
- **Buy a quality lock for your bike to protect against theft.**
- **Make sure all entranceways and stairwells in your apartment/home are well lit.**
- **Do not automatically open the door when someone knocks.** Ask who is it. If you are hesitant about the response do not open the door and keep it locked.
- **Make sure your smoke detectors are working, check the batteries monthly.**
- **Make sure the parking lots are well lit.**

Some information taken from University of New Hampshire's Community Guide Book

Renter's Insurance

Renter's Insurance

It is important to know that your landlord's insurance policy does not cover any of your belongings. You must purchase renter's insurance to cover losses if any of your possessions (such as your laptop, CDs, clothes, or furniture) are lost due to theft or destruction.

Basic renter's insurance often includes protection for you in case someone is hurt in your home. Check with your insurance company, as policies and coverage differ.

Check with your parents to see if you're covered under their insurance policy. Students are typically covered under their parents' policy when living in campus housing, but are not covered when living off campus.

Renter's insurance is relatively inexpensive considering the protection it provides for you. Most insurance providers offer free quotes for renter's insurance online. WSC does not endorse any specific insurance company.

