

Apartment Renting 101

Living off campus gives you more space, greater independence, AND greater responsibility. While you may be thinking of all the fun you'll have, be clear that signing a lease is entering into a legal, binding contract. While landlords may be friendly, seem laid-back, you will be living in their property, their investment. They will take whether or not you're following the terms of the lease, and how you care for their property very seriously.

LOOKING AT APARTMENTS

Questions to ask the landlord:

Are utilities included? How much do they generally cost?

Obvious, but always necessary. Utilities range across buildings and cities. The landlord should know the answer. Ask for the name of the water, gas, electric utility companies~you can call the utility providers to get estimates from them directly.

Is internet provided? If not, who is the local provider? Does the landlord know the average monthly cost? The landlord can give you the name of the internet provider used by previous tenants.

What's the parking situation like for your vehicles? How close are guest spots and extra spots to your apartment?

Are spots reserved or first come? Can you pay extra for additional reserved spots or a garage?

Will your apartment fit your storage needs? Are storage sheds/garages available?

Especially when you are sharing an apartment with a roommate, knowing exactly how much room you have will prevent you from choosing an apartment that will leave your closets jam-packed for your entire lease.

What is the path of the sun over the available apartment? Will you receive lots of natural lighting or will your apartment feel like a cave?

Light is important for both people and pets. Having plenty of natural light will be crucial for yours and your pet's happiness.

Questions to ask about your lease agreement:

Is there a fee if you have to break your lease?

Is your rent prorated on half months?

What's the policy around subletting? *This is very, very important to know in advance!*

Under what circumstance can a landlord terminate your lease?

Most importantly, get everything in writing. If your leasing agent promises you anything that is not within the lease, have them write it down for future reference (and ideally in an email so it's clearly dated). Also take lots of photos upon your initial move in and email them to your landlord, highlighting any issues so there are no discrepancies when you move out.

Questions to ask and things to do as you tour an apartment:

Check cell phone reception in the apartment

Forgetting to do this is more important that you could ever realize. Unless it's happened to you already.

What's the quality of the property? Is it well-kept? Do the buildings need renovations?

While the majority of properties are kept in decent shape, if the one you are looking at does have any signs of poor maintenance, that's a red flag that the management might be negligent.

Check to see if the outlets, and every appliance works. This includes all kitchen appliances, washer and dryer and air-conditioner.

Bring a phone charger to make sure all the outlets work.

WHEN SIGNING A LEASE

Read and Understand the Lease~You're an adult now, don't sign anything without reading it carefully!

Don't ever feel rushed into signing a lease. Read the contract thoroughly, noting any concerns you see. Be sure that what you and the landlord agreed on verbally is written verbatim in the lease agreement. For example, if it's acceptable to have a dog and no additional fees are required, make sure it states that in the lease.

Get Renters Insurance

It helps replace your items if there is ever damage to your belongings or a break-in inside your apartment. Coverage is quite reasonable, running between \$10-20 a month, typically. Contact an insurance company for pricing. When you obtain renters insurance, the provider may ask you to retain proof of items you're looking to cover. Photos and receipts (if possible) should suffice. Jewelry and art pieces may require added coverage in terms of a rider. All documents should be put in a safety deposit box at the bank or a fireproof safe in the apartment.

Moving In

Do a 'walk-through' with the landlord. Go through every single room, test every faucet, and every appliance with your landlord there. Inspect your new apartment. If you have any concerns be sure to talk to the landlord at the time and ask when the concern can be taken care of, or repaired.

Take pictures of each room to document the general condition of the apartment. Take close up pictures of any nicks or dents in the walls, any significant scratches, holes in the walls. Email these pictures to yourself, your roommates, and your landlord.

As a tenant, it's your right to live in a safe and habitable environment. Both you and your landlord have certain maintenance responsibilities for the apartment.

Always put your repair requests in writing. Within a reasonable length of time, your landlord has an obligation to respond. If you need to make a complaint to your landlord, again, do it in writing.

Never let a structural defect, health hazard, or community concern just sit. Telling your landlord about problems immediately can protect you from liability when you move out.

AFTER YOU MOVE IN

Pay your rent on time every month. You need to establish a credit history in the US and this will help you. Having good credit will be important in your future if you rent another apartment or make a large purchase.

Pay all of the utility bills ON time. Same reason. If one person is making the payment for all tenants, make sure that person is responsible, can manage money well, and pays attention to details such as when the bills are due. Most utility bills can be paid online now, making it easier than ever to create a very good credit rating.

A bad credit rating will have a longer impact on you than a bad grade. Don't put off your tenant responsibilities because you're busy with class work, senior seminar, exams or papers.

MOVING OUT

Clean, clean, clean! The landlord can keep your deposit if:

- *you leave things in the apartment that have to be removed
- *if it needs cleaned
- *if there is damage that needs repaired
- *if you leave unpaid utility bills

If the oven isn't working and you didn't tell the landlord when it happened, the landlord may assume that you caused the problem, and can charge you to have it repaired (and will keep money from your security deposit to pay for the repair).

The best practice is for you to do a 'walk-through' with the landlord before you leave. If you do this together the landlord can tell you what s/he thinks you still need to do to leave the apartment in acceptable condition to have your security deposit returned.

For further information consult: <http://illinoisattorneygeneral.gov/consumers/landlordtenantrights0404.pdf>