

Tips for Renters

1. Make a good impression.

Be on time for your showing and if you can't make it, have the courtesy to call and cancel in advance. Sometimes landlords and showers travel a distance to meet you and you leave a bad impression when you no-show!

2. Be prepared at the showing.

The best way to get a quick response from a prospective landlord is to be prepared. Have your driver's license, social security number, employer names, contact information and monthly income figures ready at the showing. Also, if you have credit problems be sure to notify and explain to your prospective landlord so he or she is not surprised when they perform your credit check.

3. Talk to your landlord.

Keep communication open with your landlord. Landlords can't handle problems or issues if they don't know about them. Notify landlords of problems right away! Tenants have the impression that if they call with problems their rent will be raised or the landlord will be upset with them. In fact, good landlords appreciate the calls! It not only saves them money in the long run but it also keeps additional, sometimes very costly problems from happening.

4. Don't be afraid to get everything in writing.

To avoid disputes or misunderstandings with your landlord, get everything in writing. Keep copies of any correspondence and follow up an oral agreement with a letter, setting out your understandings. For example, if you ask your landlord to make repairs put your request in writing and keep a copy for yourself. If the landlord agrees orally, send a letter confirming this.

5. Purchase renter's insurance.

Your landlord's insurance policy will not cover your losses due to fire, theft or damage. Renters' insurance also covers you if you're sued by someone who claims to have been injured in your rental due to your carelessness. Renter's insurance is very affordable and covers loss due to theft or damage caused by other people or natural disasters. You can't afford not to have it.

6. Protect your security deposit.

To protect yourself and avoid any misunderstandings, make sure your lease or rental agreement is clear on the use and refund of security deposits, including allowable deductions.

When you move in, do a walk-through with the landlord to record existing damage to the premises on a move-in statement or checklist.

7. Deal with an eviction properly.

Know when to fight an eviction notice -- and when to move. If you feel the landlord is clearly in the wrong (for example, you haven't received proper notice, the premises are uninhabitable, etc.), you may want to fight the eviction. But unless you have the law and provable facts on your side, fighting an eviction notice can be short-sighted. If you lose an eviction lawsuit, you may end up hundreds (even thousands) of dollars in debt, which will damage your credit rating and your ability to easily rent from future landlords.

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