

## Lease Checklist

## A New Lease

Renting a room, apartment, or home means that you'll sign an agreement for what you will pay to live there, what you get for that payment, and any other rules about the property. This agreement is called a lease. As the renter, you're often called the "lessee." The landlord who owns the property and is renting to you is often called the "lessor."

## **Reviewing a Lease**

Before you sign a lease, there are lots of things to review and check. It is always a good idea to have another person help you, like a parent, friend, or expert you know just to make sure everything looks right. This lease matters now for your new home, but can also affect you going forward. If you have big issues with your lease, it can jeopardize housing vouchers now and forever, and affect your credit score which makes it hard to rent or borrow money in the future. Here are some things to check out as you get your lease before you agree to sign. If you feel worried or don't understand, go back to your trusted helpers (e.g., parent, friend, Support Coordinator, Housing Guide) to ask question.

- Your Responsibilities- Look to see what you (the renter, or lessee) is responsible for doing. Make sure they are all things you can do, and that you don't give up your rights to get help later from an attorney or other helper.
- **Deposits** The lease should explain how much you have to pay before you move it. To pay for the first and last month's rent is common. It is also common to be asked for a security deposit that the landlord will hold and pay back to you when you leave if the unit is in good condition. Check for pet fees, utility fees, and any other costs. Make sure you have a way to pay for it. If you are using State Rental Assistance Program (SRAP) funds, check with your Support Coordinator to see if you're eligible for Flexible Funds which can help pay for these costs.
- Monthly Rent and Fees- The lease will explain what you owe and when, and usually has a penalty for paying late. Make sure you have a way to remember to pay on time each month. You should also check to make sure your rent is the same each month (called fixed term lease) or if it can go up or down. Ensure your landlord accepts any housing voucher or other housing money you'll be putting toward rent.
- Visitor Rules- Leases may say how many visitors you're allowed to have, when, and for how long. It may also say where your visitors are allowed to park. Make sure this policy works with the visitors you plan to invite to your new home.
- **Cleanliness, Noise and Decorations** Look to see if there are rules on how clean the unit must be, and any rules on side or outside decorations. Check to see if you're allowed to paint or make any other changes you need to make it feel like home. The lease should also explain any rules about limits on noise or quiet hours.
- Landlord Visits- It is standard for landlords to have to give at least 24 hours notice before coming in. That gives you time to be there and prepare the home. It may not be a good idea to sign a lease that allows a landlord to enter any time.
- **Pets** Look for limits on types of pets, number of pets, pet noise, and pet fees. Make sure it works for you if you'd planned to bring an animal. (Note that the Fair Housing Act protects people bring service or support animals, and there should not be fees or limits so long as the landlord understands that is the modification requested due to your disability)
- Breaking Your Lease- If you need to leave your lease early, make sure you know when that is allowed and what it would cost. If you do break your lease, it is possible it will jeopardize any housing voucher you may be using now and in the future, and could affect your credit score and ability to move elsewhere.

## Additional Resources:

- 1. More lease guidelines and lessee protections-https://ipropertymanagement.com/guides/predatory-lease-agreements
- 2. Our Housing Resource Guide- https://thearcofnova.org/programs/transition/finding-home-adults-disabilities/
- 3. Fair Housing Act Informationhttps://www.hud.gov/program\_offices/fair\_housing\_equal\_opp/fair\_housing\_act\_overview

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