

Protecting Renters

1) Problems arising from rental relationships can be especially upsetting when the home becomes an extension of the day's frustrations, rather than a refuge from them.

Some landlords neglect maintenance, while others habitually enter without notice. Even those fortunate enough to avoid major issues may sometimes find it difficult to recover the security deposit. Although landlords often have the upper hand, tenants may still come out on top if they are savvy, informed consumers.

2) If you have never met a potential landlord in person:

Never send them money by wire transfer and never give them private financial information (such as your social security number, bank account numbers, credit card numbers). Beware of any potential landlord who makes such requests.¹

3) Carefully inspect the exact unit that you want to rent, not just a model unit.

Open every door and closet, note any odd smells or noises, check for deadbolt locks, and confirm there are adequate exits in case of emergency.

4) Read the lease contract carefully to make sure you can live with everything that is (or isn't) there.

If the landlord makes additional promises, they need to be written on the lease document before signing. Never rent without signing a lease.²

5) Take video and/or photos of the unit during the walk-through with the landlord.

The more photos, the better—if your landlord later tries to withhold your security deposit for existing damage, you will have proof that you were not responsible for it.³

6) Buy renter's insurance whether or not the landlord requires it, and make sure it is “replacement cost” insurance.

A typical policy may cost anywhere from \$10-30/month, and could even be less inexpensive if bundled with a car or life insurance policy.⁴

7) Do not allow your landlord to violate your right to notice before entry.

Most jurisdictions require at least 24 hours notice before the landlord may enter—knowing the law in your area will make it easier for you to protect your privacy.

¹ FTC Consumer Website: <http://www.consumer.ftc.gov/articles/0079-rental-listing-scams>

² HUD Renter's Guide: Ten Tips for Tenants: <http://www.hud.gov/local/shared/working/r8/mf/topten.cfm?state=nd>

³ NYC.gov Rental Tips Website: http://www.nyc.gov/html/dob/html/homeowners_and_tenants/renter_tips.shtml

⁴ HUD Renter's Guide: Ten Tips for Tenants: <http://www.hud.gov/local/shared/working/r8/mf/topten.cfm?state=nd>

8) Tell your landlord to make repairs.

Landlords are required to provide basic amenities of habitability, which typically includes heat, water, electricity, cleanliness, and safety. If talking to the landlord isn't going anywhere, you may be able to remedy the situation by withholding a portion of the rent, calling the building inspector, or breaking the lease and moving out without penalty.

9) If you need help with your specific situation, get free legal advice

Get free legal advice from your local branch of the [Legal Services Corporation](#)—they frequently specialize in landlord-tenant questions.

10) Additional Resources and State-specific consumer guides for tenants:

Student PIRGs: [Renter's Rights](#)

Department of Housing and Urban Development (HUD): [Tenant Rights](#)

State-specific consumer guides for tenants:

- Alabama: [The Alabama Tenant's Handbook](#)
- Alaska: [Alaska Landlord and Tenant Act](#)
- Arizona: [Landlord and Tenant Rights and Responsibilities \(Quick Guide\)](#), [Arizona Tenants' Rights and Responsibilities Handbook \(Guidebook\)](#)
- Arkansas: [Landlord/Tenant Resources](#) and [What You Should Know About Landlord and Tenant Rights](#)
- California: [A Guide to Residential Tenant and Landlord Rights and Responsibilities \(English & Spanish\)](#)
- Colorado: [Rental Property Handbook For Landlords and Tenants \(English & Spanish\)](#)
- Connecticut: [Landlord/Tenant, Rights and Responsibilities of Landlords and Tenants in Connecticut \(English & Spanish\)](#)
- Delaware: [Tenant's Rights](#)
- District of Columbia: [Frequently Asked Questions by Landlords](#), [Frequently Asked Questions by Tenants](#), [Washington, D.C. Tenant Survival Guide](#)
- Florida: [Florida PIRG Renter's Rights Handbook](#)
- Georgia: [Tenant's Rights \(English & Spanish\)](#), [Georgia Landlord Tenant Handbook](#)
- Hawaii: [Handbook for the Hawaii Residential Landlord-Tenant Code](#)
- Idaho: [Landlord and Tenant Guidelines](#)
- Illinois: [Landlord and Tenant Rights and Laws](#), [Your Rights as a Landlord or Tenant In Illinois](#)
- Indiana: [Tenants Rights in Indiana](#)
- Iowa: [Rental Housing Handbook for Landlords and Tenants](#), [Summary of Iowa Landlord and Tenant Law](#)

- Kansas: [Kansas Tenants Handbook](#), [Tenant Handbook](#)
- Kentucky: [Rental Housing](#), [Legal Aid Network of Kentucky](#)
- Louisiana: [Movin' In...Movin' Out...And Everything in Between](#), [Basic Landlord-Tenant Law](#)
- Maine: [Renting/Tenant's Rights](#), [Consumer Rights When You Rent an Apartment](#)
- Maryland: [Landlords and Tenants: Tips on Avoiding Disputes](#), [Landlord/Tenant](#)
- Massachusetts: [MassPIRG Tenant's Rights](#), [Tenant's Rights in Massachusetts](#)
- Michigan: [Before You Rent: What Every Tenant Needs To Know](#), [Tenants and Landlords](#)
- Minnesota: [Landlords and Tenants: Rights and Responsibilities](#), [Housing](#)
- Mississippi: [Landlord Tenant Law in Mississippi](#)
- Missouri: [You and Your Landlord](#)
- Montana: [MontPIRG's Renter's Rights](#), [Montana Tenants' Rights & Duties Handbook](#)
- Nebraska: [Landlord and Tenant Handbook](#)
- Nevada: [Nevada Legal Services: Common Issues](#), [Do tenants have any rights in Nevada?](#)
- New Hampshire: [Tenant's Rights](#), [Renting](#), [Security Deposits](#), and [Evictions](#)
- New Jersey: [Tenant's Rights \(English & Spanish\)](#)
- New Mexico: [Renter's Guide](#), [Questions and Answers from Renter's Guide](#)
- New York: [Tenant's Rights Guide](#), [What Every Tenant Should Know](#)
- North Carolina: [Landlord-Tenant Handout](#), [Landlord/Tenant Law](#)
- North Dakota: [Landlord Tenant Law in North Dakota](#), [Tenant Rights](#)
- Ohio: [Landlord-Tenant Issues](#), [Landlord/Tenant Rights and Obligations](#)
- Oklahoma: [Landlord and Tenant Problems](#), [What are Your Rights and Duties as a Tenant?](#)
- Oregon: [Resources for Oregon Tenants](#), [Landlord-Tenant Law in Oregon](#)
- Pennsylvania: [Landlord Tenant Overview and Notice Requirements](#), [Renting a Home or Apartment: Leases and Security Deposits](#)
- Rhode Island: [Your Rights as a Tenant](#), [The Rhode Island Landlord-Tenant Handbook](#)
- South Carolina: [Tenants' Rights and the Law](#), [Landlord & Tenant Law In South Carolina](#)
- South Dakota: [Landlord-Tenant Disputes](#)
- Tennessee: [Landlord and Tenant Act](#)
- Texas: [Tenant Rights](#)
- Utah: [The New Renter's Handbook](#), [Utah Renter's Handbook](#)
- Vermont: [Renting in Vermont](#)
- Virginia: [Your Rights as a Tenant](#), [Know Your Rights](#)
- Washington: [Your Rights as a Tenant In Washington State \(English, Spanish, Russian\)](#)
- West Virginia: [Landlord/Tenant Responsibilities](#)
- Wisconsin: [Tenant Sourcebook](#), [Tenants' Rights and Responsibilities](#)
- Wyoming: [Private Landlord/Tenant FAQ](#), [Landlord Tenant Information](#)