



Module 6.1 Study Guide

HUD Housing Counselors Training



U.S. Department of Housing
and Urban Development

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MODULE 6.1 TENANCY/OBTAINING AND MAINTAINING TENANCY

MODULE INTRODUCTION

Whether clients seek counseling to transition away from homelessness or to prepare to purchase a home in the future, housing counselors can assist them in securing affordable rental housing.

In this module, you'll learn concepts associated with lease execution, termination, and the responsibilities of tenants and landlords for property maintenance. Additionally, you will explore steps to resolve disputes between landlords and tenants and the importance of renters insurance.

Note: Though many states have specific laws designed to protect the rights of manufactured-home owners who lease land as well as manufactured-home community owners, the concepts related to obtaining and maintaining tenancy outlined in this module generally also apply to land leases for manufactured-home owners. Tenants who rent a manufactured home and the lot are subject to the same landlord-tenant laws as a tenant who rents an apartment.

LESSON OBJECTIVES

By the end of this module, you'll be able to:

1. Comprehend rental housing counseling topics, which include counseling regarding future homeownership opportunities, seeking affordable rental housing, assisting displaced residents, and providing referrals to other housing services.
2. Demonstrate your understanding of lease terms and concepts by explaining to clients how a lease affects their ability to use and enjoy the leased property, including the consequences of early termination.
3. Apply knowledge of common maintenance requirements found in a tenancy lease when reviewing a client's responsibilities to maintain appliances, walls, and other physical assets within a leased property.
4. Use problem-solving techniques to assist clients in resolving "tenant/landlord" disputes peacefully.
5. Comprehend the importance of renter insurance coverage and the purpose of

maintaining a policy.

With these in mind, let's begin.

TENANT COUNSELING PROCEDURES

TENANT COUNSELING PROCEDURES

Recall from Module 2.2 how Jacob, an experienced housing counselor, discussed affordable rental programs with a client named Angela. We observed in that module that Jacob took two initial steps of tenancy counseling, or rental housing counseling:

1. Determine affordability.
2. Review affordable housing program options.

In this module, we will observe as Jacob prepares Angela to obtain and maintain tenancy in a new rental property by following these additional steps of tenancy counseling.

1. Provide referrals to rental housing assistance programs.
2. Discuss housing wants and needs.
3. Identify common obstacles and solutions for application approval.
4. Coach on upholding a lease agreement.
5. Share methods for resolving tenant-landlord conflict.
6. Explain renters insurance.

Eviction

A legal process by which someone is expelled from a property, usually a tenant from a rental property.

During this session with Angela, you will see that even clients with prior evictions, a history of homelessness, or a poor credit history can often overcome initial obstacles to becoming trusted and successful tenants.

Before we enter the session, let's take a moment to review notes in Angela's file:

File notes: Angela
• Her family moved in with her ailing mother.
• She reports a prior eviction after her husband was laid off from work and couldn't pay rent.
• She has overdue utility bills from a prior rental.
• Her husband currently has a stable job.
• She is not currently employed.



A Client, Angela

We'll now enter the session at the point where Jacob is referring Angela to long-term rental housing assistance programs and discussing her housing preferences. Recall from Module 2.2 the discussion of each type of rental housing assistance and qualifications for various programs. You can also refer to the [HUD Rental Housing Toolkit for Housing Counselors](#) for more information about providing rental housing counseling.

REFERRALS AND HOUSING PREFERENCES

JACOB: As I mentioned, it's most likely you'll receive long-term rental housing assistance through the Housing Choice Voucher Program and the project-based County Rental Assistance Program.

While you may qualify for public housing, there are no public housing programs available in this area right now.

ANGELA: Do I need to choose one to apply to or do I apply to both?

JACOB: I recommend you apply to both. Since it's likely that both programs have a waitlist, it is best to get on both waitlists and then see which option becomes available first.

ANGELA: Okay, do I just apply for them through your office?

JACOB: No. To apply for the Housing Choice Voucher Program, you must contact the local public housing authorities (PHAs) serving the areas where you'd like to live.

On the other hand, for project-based rental assistance programs, such as the County Rental Assistance Program, you apply directly to the property manager.

Let's look up the contact information for both the local PHA and the County Rental Assistance office.



- > Start by visiting resources.HUD.gov.
- > Click on “Find affordable housing opportunities near me.”
- > Adjust the map to focus on his location.
- > Review the list of nearby properties offering subsidized apartments.

HUD also maintains websites with housing resources for each state. Housing counselors can search “rental help” and the name of their state on HUD.gov to find local PHA information.

Jacob records the contact information he finds in the Referrals section of the Client Action Plan.

Referrals:

1. Public Housing Authority—555-5498
2. County Rental—555-2394

ANGELA: Okay, I will have my husband contact both of the programs.

As I was going through the pamphlet you gave me on the Housing Choice Voucher Program, I noticed it mentions that the voucher recipient needs to find suitable housing. I like that because I already have a good idea of the type of rental I’m looking for.

JACOB: Yes, once you are issued a Housing Choice Voucher, you can either select a rental

unit already approved by the local PHA, or you can find a rental unit on your own.

If you decide to find a rental on your own, keep in mind that:

- The unit must not exceed the home size for which your family is eligible, based on your family size and composition.
- The unit must meet an acceptable health and safety standard before the PHA can approve it.
- The landlord must be willing to participate in the rental assistance program.
- You and your husband will need to reach an agreement with the landlord over lease terms.
- The local PHA must inspect the dwelling and determine that the rent requested is reasonable.

In the meantime, since you already know your housing preferences, let's write those down on your Client Action Plan. Then, we can brainstorm other needs and prioritize them.

ANGELA: Good idea. That will help me focus my housing search when the time comes to find a new place.

Housing Preferences:	<i>Needs</i>	<i>Wants</i>
<i>Types & Features</i>	Dishwasher, more than one bedroom, on-site or in-unit laundry facilities.	Storage space and a main floor unit.
<i>Location</i>	Reasonable commute to husband's job and mother's apartment.	Near a park and public transportation.

APPLICATION APPROVAL

Next, Jacob explains to Angela that before she begins her housing search, she should be aware that some landlords or rental companies carefully screen applicants.

JACOB: Once you begin to apply for rental housing, either with a voucher or through the project-based program, landlords may reject your rental application if they identify certain issues of concern in your rental or financial history.

I recommend that you apply for the Housing Choice Voucher Program right away to get on the waitlist; however, I believe it would be best if you wait to submit applications to landlords or rental companies, like the County Rental Assistance Program, until we work together to address any issues that may concern them.

ANGELA: My husband and I have had this same setback before with a landlord turning us down, but we figured it was because his job was new at the time. Now, though, his job is stable. What else do you think landlords might be worried about?

JACOB and Angela then discuss common reasons that landlords reject a rental application, identifying obstacles that Angela may encounter as she applies for housing and brainstorming ways to address the obstacles.

Note: When purchasing an existing manufactured home in a manufactured home community, the homebuyer must typically apply for tenancy and sign a lease before being allowed to move into the home. Failure to do so could result in eviction of the home and the homeowner from the community. Housing counselors should encourage manufactured-home buyers to obtain community approval before finalizing the home purchase to avoid having to relocate or sell their new home.

Explore the common obstacles and solutions below.

Low Income

Description:

Landlords may request paycheck stubs or other documents from applicants to verify monthly income. Some have a policy to reject applicants when the stated monthly rent exceeds 30% of the applicant's gross monthly income.



Solution:

Individuals who do not have sufficient income to rent a home in their areas can:

- Consider applying for housing assistance programs for which they are eligible.
- Expand their housing search areas.
- Share their rental units and expenses with roommates. It is best to select a dependable roommate who will be able to pay their portion of the rent for the duration of the tenancy.
- Move in with family or friends and contribute to their rent.

Outstanding Utility Bills

Description:

Landlords may deny an application if the applicant has any unpaid debts, including utilities, related to previous rentals. Unpaid utilities will often appear on the applicant's credit report.



Solution:

To improve credit specifically for the purpose of renting, applicants can pay off unpaid utilities before other debts.

Insufficient Savings

Description:

Landlords will expect renters to have sufficient savings to pay upfront costs associated with renting. These costs may include:



- **A credit report fee:** A fee the landlord charges to pull an applicant's credit report. This amount is often bundled together in the apartment rental application costs.
- **A security deposit:** A lump sum typically due upon signing the lease. The landlord returns it to the tenant when a lease is terminated if the tenant does not cause damage to the unit or violate the terms of the lease.
- **First month's rent:** The initial month's payment due upon signing the lease.
- **Last month's rent:** The final month's payment, often due upon signing the lease.
- **Moving expenses:** Expenses for packaging materials, renting a vehicle, or hiring moving professionals, which the new tenant may incur during the moving process.
- **Appliances:** Expenses for buying necessary appliances that are not provided in the home may be incurred.
- **Connection fee for utilities:** Charges incurred when a new tenant transfers the rental home's utility bill from the previous tenant's name to their name
- **Outstanding utility bills:** If a new tenant has outstanding utility bills from a previous rental, these debts must be paid before utility companies will activate the services for the new rental unit.

- **Solution:**

To prepare to cover upfront rental costs, potential tenants can plan ahead and use budgets.

To reduce upfront rental costs, individuals may:

- Seek to rent from an individual landlord rather than a rental management company. Individual landlords may be more likely to waive or negotiate lower prices for various upfront costs.
- Ask friends and relatives to help them move.
- Buy refurbished appliances.

Poor Credit History

Description:

Landlords typically run a credit report on applicants. Information on a credit report that might concern them includes:

- A low credit score.
- History of late payments to creditors.
- Collections or judgments.
- Bankruptcy or foreclosure.

Solution:

To reduce a landlord's concern about issues stated on a credit report, an applicant can:

- Explain reasons for the issues.
- Describe steps taken to correct the issues.



Unfavorable Rental History

Description:

Landlords may be hesitant to trust an applicant who has been evicted from prior rental properties or who has no rental history.



Solution:

Applicants can provide a landlord with proof of capacity for responsible tenancy, such as:

- A letter from a friend or relative with whom they previously lived and to whom they informally paid rent.
- A letter from a housing counselor confirming that they have participated in tenancy counseling and are now aware of the related rights and responsibilities.
- A reference of a landlord with whom they have had no disputes.

Bank Account Overdrafts

Description:

Landlords may not trust an applicant's ability to pay monthly rent responsibly when the applicant has a history of overdrafts on a bank account, leading to bounced checks and other issues. Bank overdrafts occur when an account does not have sufficient funds to cover a payment, such as covering a check written from that account.



Solution:

Applicants can adjust their financial habits by participating in a financial management education course. Subsequently, a housing counselor can confirm the applicant's participation.

CLIENT ACTION PLAN

Let's take a look at Angela's Client Action Plan to see what she and Jacob have identified as her possible obstacles during the housing application process.

Obstacles:

1. Least expensive rents in the area exceed 30% of income.
2. Account overdraft fees recorded on bank statement.
3. Eviction from prior rental apartment.
4. Unpaid utility payments from prior rental apartment.

JACOB: It may take some time to work through steps to overcome your renting obstacles.

ANGELA: That's not a problem. My family can stay with my mother for a few more months while we work on each task.

JACOB: Great. I'll note down all the solutions we discussed in your Client Action Plan, including your steps and mine.

Counselor Actions/Tasks and Time Frames:

1. Set up a follow-up meeting by mm/dd/yyyy (usually within 30, 60 or 90 days after the last counseling session).
2. Enroll Angela in the financial management education course by mm/dd/yyyy (usually within 30, 60 or 90 days after the last counseling session).
3. Write a letter to prospective landlords by mm/dd/yyyy (usually within 30, 60 or 90 days after the last counseling session) confirming Angela's participation in a financial management course that taught her how to manage funds and bank accounts effectively.
4. Help Angela write a letter to prospective landlords in the mm/dd/yyyy (usually within 30, 60 or 90 days after the last counseling session) meeting that explains:
 - The circumstances of Angela's eviction.
 - The skills and knowledge Angela gained in tenancy counseling.

Client Actions/Tasks and Time Frames:

1. Contact the PHA to apply for the Housing Choice Voucher Program by mm/dd/yyyy (usually within 30, 60 or 90 days after the last counseling session).
2. Participate in a financial management course starting by mm/dd/yyyy (usually within 30, 60 or 90 days after the last counseling session).
3. Ask my mother's landlord to compose a letter of recommendation and request an additional verification letter from her landlord by mm/dd/yyyy (usually within 30, 60 or 90 days after the last counseling session).
4. The letters will state that I have contributed to rent while living with my mother and have been a responsible tenant.
5. Contact the utility company and pay utility debts by mm/dd/yyyy (usually within 30, 60 or 90 days after the last counseling session).
6. Compile a list of potential rental units that will accept a voucher before mm/dd/yyyy (usually within 30, 60 or 90 days after the last counseling session).
7. Submit applications to potential rental units (including County Rental Assistance Program) after meeting on mm/dd/yyyy (usually within 30, 60 or 90 days after the last counseling session).

We have now seen how Jacob provides referrals to other housing services, determines a client's housing needs, identifies a client's potential obstacles for getting an application approved, and creates solutions for overcoming those obstacles. Let's now take a moment for some knowledge checks.

KNOWLEDGE CHECK 1

Jacob has a session with a new client, Ruth, later that day. She has received notice that her apartment complex, which offers her project-based housing assistance, will be sold to a new management company in six months. The new company will renovate the building and will no longer participate in the project-based assistance program. In his role as a housing counselor, which action is Jacob **unable** to take to help Ruth find another affordable rental?

- A. Provide Ruth with contact information for local housing authorities that administer rental assistance programs.
- B. Approve Ruth for a Housing Choice Voucher.
- C. Help Ruth understand what may deter a landlord from approving her rental application.
- D. Assist Ruth in distinguishing between her housing wants and needs.

KNOWLEDGE CHECK 2

Match the client's description on the left with actions they can take to reduce the risk of their rental application being rejected on the right.

- | | |
|---|---|
| A. A client makes \$35,000 a year and is applying to rent a home that costs \$18,000 a year. | ___ 1. The client can invite friends to move into the townhouse with them and share the rent |
| B. When Jeff and May got divorced, May moved out. Jeff was left to pay rent for his home with one income instead of two incomes, as they had done before. This led him to have late payments, which decreased his credit score. | ___ 2. The client can prioritize paying off debts to utility companies.
___ 3. The client can provide the prospective landlord with a letter of recommendation from the individual to whom they informally paid rent |
| C. Jackson has had five bounced checks in the past year. | ___ 4. The client can be upfront with the potential landlord about why they had late payments on the previous rental. They can also describe how the current situation differs in a way that will allow them to consistently make payments on time. |
| D. Mary did not pay her electricity bill during the last month in her previous rental. | ___ 5. The client can take a financial management course and ask their housing counselor to confirm that they have done so. |
| E. Jordan has lived in a friend's home for the past eight years. He paid him rent every month but had no formal lease agreement. | |

LEASE AGREEMENTS

UPHOLDING A LEASE AGREEMENT

Let's return to the session now to see how Jacob coaches Angela on upholding a lease agreement.

JACOB: Now, once you find a place that fits your needs, is affordable, and will accept your application, you'll want to do everything possible to be a successful tenant and avoid eviction.

ANGELA: I have been evicted before and know now that I need to avoid it no matter what!

At that time, my husband had lost his job, and we didn't have rent money for a few months. We were eventually evicted and not only had to pay for those months of rent when my husband got a new job, but we also had to pay many legal charges as well.

As you've seen, it also brought our credit scores way down.

JACOB: I am sorry you found yourself in such a difficult situation.

As you mentioned, it is common for eviction to cause financial stress and a credit score reduction; however, exact consequences connected to each eviction vary based on state laws and the lease agreement.

Eviction also can result in the loss of a Housing Choice Voucher or other rental assistance.

ANGELA: How do you suggest that we avoid facing eviction again?

JACOB: *Understanding and upholding your lease will provide you with the best protection against eviction.*

One of the most fundamental aspects to understand about a lease is that it legally binds tenants to pay rent for the entire lease period. Most evictions occur in situations like yours, where tenants are unable to do this.

Even when you have unexpected expenses or loss of income, it is important to always pay rent on time.

To minimize the risk that you'll be late paying rent again, I recommend that you:

- Prioritize paying rent before other expenses.
- Build up savings to use for rent during periods of unemployment.
- Be aware of your finances at all times.
- Set up an automatic payment for your rent each month.

- Avoid signing a lease for a period of time that extends beyond your term of guaranteed employment.

ANGELA: Those are very useful tips. I will talk to my husband so we can start following your advice. Is there anything else that would be helpful to understand about the lease?

JACOB: Yes. Let me explain more about different types of leases and different types of tenancy.

Note: Manufactured-home owners who do not uphold their responsibilities under the land lease or property rental agreement risk being evicted. When a manufactured-home owner is evicted, they must sell the home or remove the home from the lot, which can cost up to \$20,000. In some states, the landlord has the right to charge storage fees and seize the home if it is not moved or sold within a specific time period.

TYPES OF LEASES AND TENANCIES

Jacob then offers simple explanations of the following lease and tenancy types to Angela.

Lease Types

Written Lease

A written document outlining the terms by which a property will be rented. Written leases provide security and can simplify the process of resolving conflicts.

Oral Lease

An agreement that is discussed verbally, but not put in writing, which outlines the terms by which a property will be rented. Oral leases are recognized and enforced in many states, but they rely simply on the memories of involved parties and thus can lead to arguments.

Tenancy Types

Contractual Tenancy

An arrangement in which both a tenant and a landlord sign an official lease, which outlines a fixed term of tenancy, a rent payment process, and other rental conditions.

Tenancy at Will

An arrangement in which the tenant receives permission from the homeowner to reside in a home without a formal lease, rent payment, or a specified rental period.

Tenancy at Sufferance

An arrangement in which a tenant is allowed to reside in a home after a lease has expired as long as they continue to meet the conditions of the original lease.

JACOB: Some landlords may offer you an oral lease, which may be enticing since it is easy and informal; however, remember that it is not very secure.

I recommend that you always request a written lease outlining contractual tenancy in order to best protect your right to use, enjoy, and remain in your rented home.

RENTAL AGREEMENTS

Next, Jacob and Angela look at a sample lease used for contractual tenancy. Jacob helps Angela understand how to read a rental agreement and identify important provisions.

Oftentimes, individuals enter disputes with landlords or face eviction because they simply have not understood the rules outlined in their lease regarding practices, such as:

- Paying rent.
- Paying additional fees.
- Handling bills for utility providers.
- Using parking areas.
- Using storage areas.
- Hosting guests.
- Keeping pets.
- Maintaining the property.
- Making alterations to the property.
- Limiting noise.

See Resources for a sample lease.

In other situations, clients do not fully enjoy the use of their property because they have not understood their rights protected by the lease, such as:

- A rental unit that is safe, sanitary, and generally habitable.
- Uninterrupted gas and water service.
- A refund of the security deposit when the rental agreement terminates.
- An assurance of timely repairs to the rental unit.
- Prior notice before a landlord comes to the property.

KNOWLEDGE CHECK 3

Ahmed has received a note from his landlord explaining that he will be evicted if he continues to break tenant regulations. The note did not specify exactly what Ahmed was doing wrong. If Ahmed reviews his lease, which guideline is **least** likely to be in the tenant regulations?

- A. Guests may not stay at the housing unit more than 15 days without the owner's written consent.
- B. The resident is permitted to park only in the parking location 152.
- C. The resident agrees to permit the landlord to enter the apartment unannounced to show the unit to potential tenants.
- D. The resident agrees to keep the premises and all items in order and good condition.

KNOWLEDGE CHECK 4

Jacob has a Skype appointment scheduled with his client, Tatiana, who is upset about her landlord's behavior. Which action is usually considered acceptable according to typical lease guidelines?

- A. Fixing a broken stovetop seven months after she submitted a request for repair.
- B. Arriving on the site of the property for a random home inspection, without prior warning.
- C. Failing to pay the water bill led to two weeks without water service.
- D. Calling Tatiana in advance to advise her that he will come by to replace a broken cabinet

TENANT AND LANDLORD RESPONSIBILITIES FOR PROPERTY CONDITION

TENANT-LANDLORD MAINTENANCE RESPONSIBILITIES

Let's return to Jacob and Angela's session where they continue to discuss key concepts related to lease agreements.

While reviewing the sample lease, Angela is interested to learn that in many cases, a landlord is responsible for making major home repairs. During her last tenancy, she was not aware of this and postponed requesting repairs, assuming that they would lead to additional expenses for her family.

Jacob gives Angela a brochure that outlines common lease components pertaining to landlord and tenant maintenance responsibilities. Let's take a look at it.

Tenant-Landlord Maintenance Responsibilities

Typical Tenant Responsibilities

- Remove trash regularly.
- Keep the unit as clean and safe as conditions permit.
- Repair any damage residents or guests cause to the unit.
- Notify the landlord immediately of major damage.
- Ensure the property is clean and in good condition upon move out.

Typical Landlord Responsibilities

- Inspect the unit as needed.
- Make repairs soon after the tenant submits a work order.
- Ensure locks and windows are safe.
- Repair and replace large home systems and appliances as needed, including the heater, stove, and refrigerator.
- Ensure unit is in compliance with housing codes.
- Maintain common areas, such as entryways, hallways, parking lots, and decks.
- Provide adequate fire protection.
- Maintain properly functioning plumbing and heating systems.
- Ensure the home is in good condition when a new tenant moves in.

Tenant Tips

- Be persistent in contacting the landlord when household items need repair.
- Complete a home inspection before moving in.
- Complete a home inspection when moving out.

See Resources for a sample move-in/move-out inspection form.

KNOWLEDGE CHECK 5

Before the sentences below, assign each responsibility as either (A)landlord responsibility or (B)tenant responsibility.

- ___ 1. Maintain properly functioning heating and water systems.
- ___ 2. Keep home in compliance with housing codes.
- ___ 3. Keep the unit as clean and safe as conditions permit.
- ___ 4. Clean the unit regularly.
- ___ 5. Provide adequate fire protection.
- ___ 6. Remove trash.

EXECUTION AND TERMINATION OF A LEASE AGREEMENT

BEFORE SIGNING A LEASE

After Jacob and Angela review the brochure, Jacob suggests a few actions for Angela to take before signing a lease:

- Understand all conditions outlined in the lease.
- Verify that the lease does not contain any blank areas.
- Ensure that any promises made by the landlord have been put in writing.
- Review the term of the lease and any other important dates, such as when the rent is due.

EARLY LEASE TERMINATION

While discussing the lease, Jacob points out that if either the tenant or landlord breach lease conditions, the other party has the right to terminate the lease early.

Another situation that may cause an early lease termination occurs when a tenant needs to move for personal reasons, such as job relocation. A case like this may involve financial obligations for tenants.

Some leases include a clause that explains specific fees and regulations associated with a tenant request for early release from a lease. Each state also has laws regarding terminating leases early.

In order to minimize negative effects of a tenant-initiated early lease termination, Jacob recommends that tenants communicate well with landlords and understand state laws.

Jacob then explains to Angela how taking these steps can minimize the adverse effects of terminating a lease early.

Communicate with Landlord

A landlord may release a tenant from a lease without any financial obligations if the landlord is given enough advance warning to find a new tenant.

Understand State Laws

Depending on the state, it is possible for tenants to terminate a lease without paying rent for the entire lease period in circumstances such as:

- The landlord breaches conditions stated in the lease.
- The property becomes uninhabitable.
- You or your spouse are relocated for a military assignment

In most cases, the law also requires a landlord to make a reasonable effort to re-lease the property so that the tenant won't remain liable to pay rent during the entire term of the lease. In this situation, the tenant may still be charged for expenses associated with advertising the unit to find a tenant to replace them.

AVOIDING DISPUTES

JACOB: Understanding state laws and communicating frequently with your landlord are important ways to avoid and resolve other disputes with landlords as well.

ANGELA: That makes sense. Do you have any other suggestions for avoiding and resolving disputes with my landlord?

JACOB: Yes, I suggest that you:

- Document everything, including promises your landlord makes and maintenance requests, and refer back to your records.
- Seek mediation from an agency that specializes in tenant-landlord disputes.

KNOWLEDGE CHECK 6

Pair the client description on the left with information a housing counselor could provide to protect the client's interests on the right.

- | | |
|---|---|
| A. A client wants to end her lease early because she will be moving to a new state for a different job. | ___ 1. In most cases like yours, the law requires a landlord to make a reasonable effort to re-lease the property so that the tenant won't remain liable to pay rent during the entire term of the lease. |
| B. A client wants to terminate a lease because the landlord has not fixed the heat after multiple requests over several months. | ___ 2. Depending on the state, it is possible for tenants to terminate a lease without paying rent for the entire lease period in this type of situation. |
| C. A client wants to terminate her lease early because her husband is being relocated for a military assignment. | ___ 3. You have the right to terminate a lease if the landlord breaches lease conditions, including maintaining properly functioning heating and water systems. |

RENTERS INSURANCE COVERAGES

RENTERS INSURANCE COVERAGES

Jacob also covers renters insurance with Angela, preparing her for tenancy. He outlines the standard financial protections included in renters insurance and optional add-ons, which are similar those found in homeowners insurance policies.

Content Coverage

Contents coverage is also known as personal possessions coverage. Contents coverage reimburses policyholders for **personal property** destroyed by certain **perils**. Depending on the policy, insurers can reimburse the tenant for damaged clothing, furniture, household items, musical instruments, laptops, and other items. For example, if a thief stole a flat-screen television and laptop from a home, insurers may reimburse homeowners for the value of the stolen items.



Personal Property

While homeowners policies cover most personal property, certain valuable items such as expensive jewelry, artwork, or silverware may have limited coverage. Clients with valuable family heirlooms or other expensive items may want to consider a “floater,” a separate policy that provides insurance for specific valuables.

Loss-of-Use Coverage

Loss-of-use coverage is also known as additional living expense coverage. It provides funding for housing and food expenses of policyholders who temporarily cannot live in their rental home when it is damaged or destroyed by certain **perils**. For example, if part of a home is destroyed by fire, the residents may live in a hotel while the home is being repaired and may claim funds from their insurer for the hotel and food expenses.



Perils

Qualifying perils may vary by insurance policy. Some examples of possible qualifying perils include fire, windstorms, hail, vandalism, and theft. Most regular renters insurance policies will not cover damage caused by earthquakes or flooding.

Personal Liability Coverage

Personal liability coverage provides **funding** for a defense lawyer or legal judgment if a policyholder is sued for a negligent act that led to a guest’s injury. For instance, if someone gets injured from tripping over clutter in a home that doesn’t belong to them, they may decide to file a negligence lawsuit against the policyholder.



Funding

Personal liability coverage provides funding only up to a certain limit. Those who need a larger amount of liability protection can purchase an “umbrella” policy, which kicks in when a limit on the main coverage is reached.

Add-Ons

Add-ons are often referred to as “riders” and “endorsements.” Common add-ons include:



- Earthquake Coverage—Since typical renters insurance does not cover damage to possessions from earthquakes, renters who live in areas with high risk for earthquakes might consider purchasing an earthquake rider.
- Business Merchandise Coverage—Those who have home businesses or have products in their rental home, which they sell online, might consider protecting the value of their merchandise through this coverage.
- Incidental Business Liability—This coverage is particularly beneficial for those with a small home business that brings customers to the home, such as a babysitting business. It helps protect against liability claims related to the business.

RENTERS INSURANCE FAQs

Next, Jacob answers some basic questions that Angela has about renters insurance.

Who do you recommend gets it?

A landlord may require you to obtain renter’s insurance through a rental agreement. Whether or not it is required, most renters should have insurance because it could offer a large amount of financial security for a relatively small monthly premium.

What is included?

Generally speaking, renters insurance covers damage to personal possessions inside a home destroyed by disasters such as fire, smoke, lightning, theft, vandalism, windstorm, and water.

What is excluded?

Typically, renters insurance does not cover damage to possessions caused by floods or earthquakes. Neither does it cover damage to the actual structure of the building caused by *any* perils. It’s essential to read the policy thoroughly to be aware of other exclusions.

What affects the costs?

The value of personal property. The main factor influencing renters insurance cost is the value of your personal belongings. To assess this value, create an inventory of your possessions, including photos, purchase dates, prices, and receipts, especially for significant items. Store this inventory in a secure location outside your home, like a bank safe deposit box.

Discounts and Other Factors

Other factors that may influence the cost of renters insurance include the base deductible, the number of insurance claims you have made in the past, and the number and type of discounts that apply in your situation. Though some of the following may require landlord approval, here are several examples of actions that may qualify you for discounts:

- Purchasing package insurance or bundling policies entails having the same insurer provide multiple types of coverage. For instance, the carrier that offers your car insurance or other policies may also provide your renter's insurance.
- Installing deadbolts.
- Purchasing smoke alarms.
- Installing an interior sprinkler system.
- Increasing your credit score.

Actual Cash Value vs. Replacement Cost

There are two varieties of insurance policies: actual cash value and replacement cost. Actual cash value policies consider depreciation and reimburse you for what you would be able to sell the item for at the time it was damaged or destroyed. Replacement cost policies, on the other hand, will pay you for the amount that it would cost to replace the item with a new item of the same variety.

Here is an example that demonstrates why paying a higher premium to purchase a replacement cost policy is generally worthwhile.

Jane's father gave her his ten-year-old refrigerator when she moved into her rental home. Her refrigerator was destroyed that same year in a house fire. With an actual cash value policy, she would have received \$50 for her refrigerator and would have spent \$1,650 out of pocket to replace it with a new one that cost \$1,700; however, if she had a replacement cost policy, she may have received the entire \$1,700 from her insurer.

KNOWLEDGE CHECK 7

Jamie has an actual cash value renters insurance policy with contents coverage, loss of use coverage, and liability coverage. For which expense will she likely be reimbursed?

- A. The cost of rebuilding the living room, which was destroyed by fire
- B. The entire cost of purchasing a brand new bedroom set damaged by a pipe burst and subsequent water damage
- C. Expenses associated with purchasing replacement materials for the artwork she makes and sells through an online vendor
- D. Expenses for legal fees when Jamie is sued by her daughter's classmate who injured himself when he tripped over clutter at Jamie's apartment

KNOWLEDGE CHECK 8

Jamie has a lucrative Etsy shop and stores her handmade crafts in the garage of her rental home. Which type of add-on policy should Jamie consider in case her crafts are destroyed in a disaster?

- A. Incidental Business Liability
- B. Loss of Use Coverage
- C. Business Merchandise Coverage
- D. Personal Liability Coverage

SUMMARY

In this module, you learned to:

1. Comprehend rental housing counseling topics, which include counseling regarding future homeownership opportunities, seeking affordable rental housing, assisting displaced residents, and providing referrals to other housing services.
2. Demonstrate your understanding of lease terms and concepts by explaining to clients how a lease affects their ability to use and enjoy the leased property, including the consequences of early termination
3. Apply knowledge of common maintenance requirements found in a tenancy lease when reviewing a client's responsibilities to maintain appliances, walls, and other physical assets within a leased property.
4. Use problem-solving techniques to assist clients in resolving "tenant/landlord" disputes peacefully
5. Comprehend the importance of renter insurance coverage and the purpose of maintaining a policy.

KNOWLEDGE CHECK ANSWER KEY

1. (B) Approve Ruth for a Housing Choice Voucher.

Housing counselors cannot approve clients for Housing Choice Vouchers; however, they can refer clients to local housing agencies where they can submit an application.

Incorrect answers: (A) Provide Ruth with contact information for local housing authorities that administer rental assistance programs; (C) Help Ruth understand what may deter a landlord from approving her rental application (D) Assist Ruth in distinguishing between her housing wants and needs—As we saw in the session with Jacob and Angela, this is a topic that should be discussed in a rental housing session.

2. Correct matched items:

(A) A client makes \$35,000 a year and is applying to rent a home that costs \$18,000 a year: 1. The client can invite friends to move into the townhouse with them and share the rent.

(D) Mary did not pay her electricity bill during the last month in her previous rental: 2. The client can prioritize paying off debts to utility companies.

(E) Jordan has lived in a friend's home for the past eight years. He paid him rent every month but had no formal lease agreement: 3. The client can provide the prospective landlord with a letter of recommendation from the individual to whom they informally paid rent.

(B) When Jeff and May got divorced, May moved out. Jeff was left to pay rent for his home with one income instead of two incomes, as they had done before. This led him to have late payments, which decreased his credit score: 4. The client can be upfront with the potential landlord about why they had late payments on the previous rental. They can also describe how the current situation differs in a way that will allow them to consistently make payments on time.

(C) Jackson has had five bounced checks in the past year: 5. The client can take a financial management course and ask their housing counselor to confirm that they have done so.

3. (C) The resident agrees to permit the landlord to enter the apartment

unannounced to show the unit to potential tenants.

Tenants are not required to let landlords enter the unit without prior notice except in the case of emergency.

Incorrect answers: (A) Guests may not stay at the housing unit more than 15 days without the owner's written consent—Guidelines for the number of guests allowed to stay at the unit and how long they stay are often outlined in lease agreements; (B) The resident is permitted to park only in the parking location 152—Restrictions on parking location and parking fees are typically outlined in lease agreements (D) The resident agrees to keep the premises and all items in order and good condition—A tenant is responsible for maintaining general order by depositing waste, cleaning carpets and floors, and other regular household tasks.

4. (D) Calling Tatiana in advance to advise her that he will come by to replace a broken cabinet door

If a landlord notifies the tenant with ample time before coming to the property, they uphold the lease.

Incorrect answers: (A) Fixing a broken stovetop seven months after she submitted a request for repair—Leases generally state that a landlord must make timely repairs to the rental unit; (B) Arriving on the site of the property for a random home inspection, without prior warning—Leases generally require that a landlord give prior notice before they come to the property. (C) Failing to pay the water bill led to two weeks without water service. In cases where the landlord covers the bills directly, they are usually obligated by the lease to ensure continuous gas and water services.

5. Correct matched items:

(A) Landlord's Responsibilities:

1. Maintain properly functioning heating and water systems.
2. Keep home in compliance with housing codes.
5. Provide adequate fire protection.

(B) Tenant's Responsibilities:

3. Keep the unit as clean and safe as conditions permit.
4. Clean the unit regularly.
6. Remove trash.

6. Correct matched items:

(A) A client wants to end her lease early because she will be moving to a new state for a different job: 1. In most cases like yours, the law requires a landlord to make a reasonable effort to re-lease the property so that the tenant won't remain liable to pay rent during the entire term of the lease.

(C) A client wants to terminate her lease early because her husband is being relocated for a military assignment: 2. Depending on the state, it is possible for tenants to terminate a lease without paying rent for the entire lease period in this type of situation.

(B) A client wants to terminate a lease because the landlord has not fixed the heat after multiple requests over several months: 3. You have the right to terminate a lease if the landlord breaches lease conditions, including maintaining properly functioning heating and water systems.

7. (D) Expenses for legal fees when Jamie is sued by her daughter's classmate who injured himself when he tripped over clutter at Jamie's apartment

Jamie's personal liability coverage offers financial support for legal defense or settlements if Jamie is sued for negligence resulting in a guest's injury.

Incorrect answers: (A) The cost of rebuilding the living room, which was destroyed by fire—Renters insurance does not usually cover damages to the actual structure of the building caused by any perils; (B) The entire cost of purchasing a brand new bedroom set damaged by a pipe burst and subsequent water damage—Jamie would need a replacement cost policy, rather than an actual cash value policy, in order to be reimbursed for the entire cost of a new bedroom set (C) Expenses associated with purchasing replacement materials for the artwork she makes and sells through an online vendor—Jamie does not have business merchandise coverage, so she will not be reimbursed for any materials or products in her rental home that are associated with her home business.

8. (C) Business Merchandise Coverage - this type of coverage would protect the value of Jamie's crafts and supplies in case they are destroyed.

Incorrect answers — (A) Incidental Business Liability — this type of add-on policy would not benefit Jamie as she does not have customers in her home. (B) Loss of Use Coverage — this type of coverage is typically included in a rental policy and would not normally cover small business merchandise, (D) Personal Liability Coverage — this type of coverage is typically included in a rental policy and provides protection from lawsuits related to incidents occurring inside the rental.

HUD.GOV

www.hud.gov

HUD PUBLIC HOUSING AUTHORITY CONTACT INFORMATION BY STATE

www.hud.gov/program_offices/public_indian_housing/pha/contacts

HUD RENTAL HOUSING TOOLKIT FOR HOUSING COUNSELORS

www.hudexchange.info/resources/documents/Rental-Housing-Toolkit-for-Housing-Counselors.pdf

SAMPLE MOVE-IN/MOVE-OUT INSPECTION FORM

https://www.hud.gov/sites/documents/DOC_35775.PDF

SAMPLE LEASE FORM

LEASE

BASIC RENTAL AGREEMENT OR RESIDENTIAL LEASE

This Rental Agreement or Residential Lease shall evidence the complete terms and conditions under which the parties whose signatures appear below have agreed. Landlord/Lessor/Agent, _____, shall be referred to as "OWNER" and Tenant(s)/Lessee, _____, shall be referred to as "RESIDENT." As consideration for this agreement, OWNER agrees to rent/lease to RESIDENT and RESIDENT agrees to rent/lease from OWNER for use solely as a private residence, the premises located at _____ in the city of _____.

1. TERMS: RESIDENT agrees to pay in advance \$_____ per month on the ____ day of each month. This agreement shall commence on _____, _____ and continue; (check one) A. __ until _____, ____ as a leasehold. Thereafter it shall become a month-to-month tenancy. If RESIDENT should move from the premises prior to the expiration of this time period, he shall be liable for all rent due until such time that the Residence is occupied by an OWNER approved paying RESIDENT and/or expiration of said time period, whichever is shorter. B. __ until _____, _____ on a month-to-month tenancy until either party shall terminate this agreement by giving a written notice of intention to terminate at least 30 days prior to the date of termination.

2. PAYMENTS: Rent and/or other charges are to be paid at such place or method designated by the owner as follows _____. All payments are to be made by check or money order and cash shall be acceptable. OWNER acknowledges receipt of the First Month's rent of \$_____, and a Security Deposit of \$_____, and additional charges/fees for _____, for a total payment of \$_____. All payments are to be made payable to _____.

3. SECURITY DEPOSITS: The total of the above deposits shall secure compliance with the terms and conditions of this agreement and shall be refunded to RESIDENT within _____ days after the premises have been completely vacated less any amount necessary to pay OWNER; a) any unpaid rent, b) cleaning costs, c) key replacement costs, d) cost for repair of damages to premises and/or common areas above ordinary wear and tear, and e) any other amount legally allowable under the terms of this agreement. A written accounting of said charges shall be presented to RESIDENT within _____ days of move-out. If deposits do not cover such costs and damages, the RESIDENT shall immediately pay said additional costs for damages to OWNER.

4. LATE CHARGE: A late fee of \$_____, (not to exceed ___% of the monthly rent), shall be added and due for any payment of rent made after the _____ of the month. Any dishonored check shall be treated as unpaid rent, and subject to an additional fee of \$_____.

5. UTILITIES: RESIDENT agrees to pay all utilities and/or services based upon occupancy of the premises except _____.

6. OCCUPANTS: Guest(s) staying over 15 days without the written consent of OWNER shall be considered a breach of this agreement. ONLY the following individuals and/or animals, AND NO OTHERS shall occupy the subject residence for more than 15 days unless the expressed written consent of OWNER obtained in advance _____.

7. PETS: No animal, fowl, fish, reptile, and/or pet of any kind shall be kept on or about the premises, for any amount of time, without obtaining the prior written consent and meeting the requirements of the OWNER. Such consent if granted, shall be revocable at OWNER'S option upon giving a 30 day written notice. In the event laws are passed or permission is granted to have a pet and/or animal of any kind, an additional deposit in the amount of \$_____ shall be required along with additional monthly rent of \$_____ along with the signing of OWNER'S Pet Agreement. RESIDENT also agrees to carry insurance deemed appropriate by OWNER to cover possible liability and damages that may be caused by such animals.

8. LIQUID FILLED FURNISHINGS: No liquid filled furniture, receptacle containing more than ten gallons of liquid is permitted without prior written consent and meeting the requirements of the OWNER. RESIDENT also agrees to carry insurance deemed appropriate by OWNER to cover possible losses that may be caused by such items.

9. PARKING: When and if RESIDENT is assigned a parking area/space on OWNER'S property, the parking area/space shall be used exclusively for parking of passenger automobiles and/or those approved vehicles listed on RESIDENT'S Application attached hereto. RESIDENT is hereby assigned or permitted to park only in the following area or space _____. The parking fee for this space (if applicable is \$_____ monthly. Said space shall not be used for the washing, painting, or repair of vehicles. No other parking space shall be used by RESIDENT or RESIDENT'S guest(s). RESIDENT is responsible for oil leaks and other vehicle discharges for which RESIDENT shall be charged for cleaning if deemed necessary by OWNER.

10. NOISE: RESIDENT agrees not to cause or allow any noise or activity on the premises which might disturb the peace and quiet of another RESIDENT and/or neighbor. Said noise and/or activity shall be a breach of this agreement.

11. DESTRUCTION OF PREMISES: If the premises become totally or partially destroyed during the term of this Agreement so that RESIDENT'S use is seriously impaired, OWNER or RESIDENT may terminate this Agreement immediately upon three day written notice to the other.

12. CONDITION OF PREMISES: RESIDENT acknowledges that he has examined the premises and that said premises, all furnishings, fixtures, furniture, plumbing, heating, electrical facilities, all items listed on the attached property condition checklist, if any, and/or all other items provided by OWNER are all clean, and in good satisfactory condition except as may be indicated elsewhere in this Agreement. RESIDENT agrees to keep the premises and all items in good order and good condition and to immediately pay for costs to repair and/or replace any portion of the above damaged by RESIDENT, his guests and/or invitees, except as provided by law. At the termination of this Agreement, all of above items in this provision shall be returned to OWNER in clean and good condition except for reasonable wear and tear and the premises shall be free of all personal property and trash not belonging to OWNER. It is agreed that all dirt, holes, tears, burns, and stains of any size or amount in the carpets, drapes, walls, fixtures, and/or any other part of the premises, do not constitute reasonable wear and tear.

13. ALTERATIONS: RESIDENT shall not paint, wallpaper, alter or redecorate, change or install locks, install antenna or other equipment, screws, fastening devices, large nails, or adhesive materials, place signs, displays, or other exhibits, on or in any portion of the premises without the written consent of the OWNER except as may be provided by law.

14. PROPERTY MAINTENANCE: RESIDENT shall deposit all garbage and waste in a clean and sanitary manner into the proper receptacles and shall cooperate in keeping the garbage area neat and clean. RESIDENT shall be responsible for disposing of items of such size and nature as are not normally acceptable by the garbage hauler. RESIDENT shall be responsible for keeping the kitchen and bathroom drains free of things that may tend to cause clogging of the drains. RESIDENT shall pay for the cleaning out of any plumbing fixture that may need to be cleared of stoppage and for the expense or damage caused by stopping of waste pipes or overflow from bathtubs, wash basins, or sinks.

15. HOUSE RULES: RESIDENT shall comply with all house rules as stated on separate addendum, but which are deemed part of this rental agreement, and a violation of any of the house rules is considered a breach of this agreement.

16. CHANGE OF TERMS: The terms and conditions of this agreement are subject to future change by OWNER after the expiration of the agreed lease period upon 30-day written notice setting forth such change and delivered to RESIDENT. Any changes are subject to laws in existence at the time of the Notice of Change Of Terms.

17. **TERMINATION:** After expiration of the leasing period, this agreement is automatically renewed from month to month, but may be terminated by either party giving to the other a 30-day written notice of intention to terminate. Where laws require “just cause”, such just cause shall be so stated on said notice. The premises shall be considered vacated only after all areas including storage areas are clear of all RESIDENT’S belongings, and keys and other property furnished for RESIDENT’S use are returned to OWNER. Should the RESIDENT hold over beyond the termination date or fail to vacate all possessions on or before the termination date, RESIDENT shall be liable for additional rent and damages which may include damages due to OWNER’S loss of prospective new renters.

18. **POSSESSION:** If OWNER is unable to deliver possession of the residence to RESIDENTS on the agreed date, because of the loss or destruction of the residence or because of the failure of the prior residents to vacate or for any other reason, the RESIDENT and/or OWNER may immediately cancel and terminate this agreement upon written notice to the other party at their last known address, whereupon neither party shall have liability to the other, and any sums paid under this Agreement shall be refunded in full. If neither party cancels, this Agreement shall be prorated and begin on the date of actual possession.

19. **INSURANCE:** RESIDENT acknowledges that OWNERS insurance does not cover personal property damage caused by fire, theft, rain, war, acts of God, acts of others, and/or any other causes, nor shall OWNER be held liable for such losses. RESIDENT is hereby advised to obtain his own insurance policy to cover any personal losses.

20. **RIGHT OF ENTRY AND INSPECTION:** OWNER may enter, inspect, and/or repair the premises at any time in case of emergency or suspected abandonment. OWNER shall give 24 hours advance notice and may enter for the purpose of showing the premises during normal business hours to prospective renters, buyers, lenders, for smoke alarm inspections, and/or for normal inspections and repairs. OWNER is permitted to make all alterations, repairs and maintenance that in OWNER’S judgment is necessary to perform.

21. **ASSIGNMENT:** RESIDENT agrees not to transfer, assign or sublet the premises or any part thereof.

22. **PARTIAL INVALIDITY:** Nothing contained in this Agreement shall be construed as waiving any of the OWNER’S or RESIDENT’S rights under the law. If any part of this Agreement shall be in conflict with the law, that part shall be void to the extent that it is in conflict, but shall not invalidate this Agreement nor shall it affect the validity or enforceability of any other provision of this Agreement.

23. **NO WAIVER:** OWNER’S acceptance of rent with knowledge of any default by RESIDENT or waiver by OWNER of any breach of any term of this Agreement shall not constitute a waiver of subsequent breaches. Failure to require compliance or to exercise any right shall not be constituted as a waiver by OWNER of said term, condition, and/or right, and shall not affect the validity or enforceability of any provision of this Agreement.

24. ATTORNEY FEES: If any legal action or proceedings be brought by either party of this Agreement, the prevailing party shall be reimbursed for all reasonable attorney's fees and costs in addition to other damages awarded.

25. JOINTLY AND SEVERALLY: The undersigned RESIDENTS are jointly and severally responsible and liable for all obligations under this agreement.

26. REPORT TO CREDIT/TENANT AGENCIES: You are hereby notified that a nonpayment, late payment or breach of any of the terms of this rental agreement may be submitted/reported to a credit and/or tenant reporting agency, and may create a negative credit record on your credit report.

27. LEAD NOTIFICATION REQUIREMENT: For rental dwellings built before 1978, RESIDENT acknowledges receipt of the following: (Please check) ___ Lead Based Paint Disclosure Form ___ EPA Pamphlet

28. ADDITIONS AND/OR EXCEPTIONS _____
_____.

29. NOTICES: All notices to RESIDENT shall be served at RESIDENT'S premises and all notices to OWNER shall be served at _____.

30. INVENTORY: The premises contains the following items, that the RESIDENT may use. _____
_____.

31. KEYS AND ADDDENDUMS: RESIDENT acknowledges receipt of the following which shall be deemed part of this Agreement: (Please check) ___ Keys #of keys and purposes _____
_____ House Rules ___ Pet Agreement ___ Other _____

32. ENTIRE AGREEMENT: This Agreement constitutes the entire Agreement between OWNER and RESIDENT. No oral agreements have been entered into, and all modifications or notices shall be in writing to be valid.

33. RECEIPT OF AGREEMENT: The undersigned RESIDENTS have read and understand this Agreement and hereby acknowledge receipt of a copy of this Rental Agreement.

RESIDENT'S Signature _____

Date _____

RESIDENT'S Signature _____

Date _____

OWNER'S or Agent's Signature _____

Date _____

SAMPLE MOVE-IN/MOVE-OUT INSPECTION FORM

4350.3 REV-1

Appendix 5

Appendix 5: Sample Move-In/Move-Out Inspection Form

[Company name]
[Company address]

Property Resident
 Apartment No. Unit Size Move-In Inspection Date Move-Out Inspection Date

Item	Condition		Cost to Correct
	Move-In	Move-Out	
ENTRANCE/HALLS			
Steps and landings			
Handrails			
Doors			
Hardware/Locks			
Floors/Coverings			
Walls/Coverings			
Ceilings			
Windows/Coverings			
Lighting ¹			
Electrical Outlets			
Closets ²			
Fire alarms/equipment			

Item	Condition		Cost to Correct
	Move-In	Move-Out	
LIVING ROOM			
Floor/Coverings			
Walls/Coverings			
Ceiling			
Windows/Covering			
Lighting ¹			
Electrical outlets			
DINING ROOM			
Floor/Coverings			
Walls/Coverings			
Ceiling			
Windows/Coverings			
Lighting ¹			
Electrical outlets			
KITCHEN			
Range			
Refrigerator			
Sink/Faucets ³			
Floor/Coverings			
Walls/Coverings			
Ceiling			
Windows/Coverings			

Item	Condition		Cost to Correct
	Move-In	Move-Out	
Lighting ¹			
Electrical outlets			
Cabinets			
Closets/Pantry ²			
Exhaust fan			
Fire alarms/equipment			
BEDROOM(S)			
Doors and locks			
Floor/Coverings			
Walls/Coverings			
Ceiling			
Windows/Covering			
Closets ²			
Lighting ¹			
Electrical outlets			
BATHROOM(S)			
Sink/Faucets ³			
Shower/Tub ³			
Curtain rack/Door			
Towel rack			
Toilet			

Item	Condition		Cost to Correct
	Move-In	Move-Out	
Doors/Locks			
Floor/Coverings			
Walls/Coverings			
Ceiling			
Windows/Coverings			
Closets ²			
Cabinets			
Exhaust fan			
Lighting ¹			
Electrical outlets			
OTHER EQUIPMENT			
Heating Equipment			
Air-conditioning unit(s)			
Hot-water heater			
Smoke/Fire alarms			
Thermostat			
Door bell			
TOTAL			
1. Fixtures, Bulbs, Switches, and Timers 2. Floors/Walls/Ceiling, Shelves/Rods, Lighting 3. Water pressure and Hot Water			

Move-In

This unit ****is in decent, safe and sanitary condition.**** Any deficiencies identified in this report will be remedied within 30 days of the date the tenant moves into the unit.

Manager's Signature

I have inspected the apartment and found ****this unit to be in decent, safe, and sanitary condition.** Any deficiencies are noted above. ****** I recognize that I am responsible for keeping the apartment in good condition, with the exception of normal wear. In the event of damage, I agree to pay the cost to restore the apartment to its original condition.

Resident's Signature

Resident's Signature

	By	Date
Prepared	_____	_____
Reviewed	_____	_____
Prepared	_____	_____
Reviewed	_____	_____

Move-Out

Manager's Signature

___ Agree with move-out inspection

___ Disagree with move-out inspection

If disagree, list specific items of disagreement.

Resident's Signature

Resident's Signature

	By	Date
Prepared	_____	_____
Reviewed	_____	_____
Prepared	_____	_____
Reviewed	_____	_____