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Renting an Apartment or House

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What is renting?

You rent an apartment or house when you pay the owner money every month to live there. The money you pay is called "rent."

What is a lease?

A lease is a contract that you sign to rent an apartment or house. A lease says:

- how much rent you will pay and when you will pay
- how long you will rent the apartment or house
- what happens if you do not pay on time
- the rules you must follow
- other costs you have to pay

A lease will say whether the costs of utilities are included in your rent. If utilities like heating and water are included, your landlord pays those bills. If utilities are not included in your rent, you must pay those bills yourself. Utilities can be expensive.

How long does a lease last?

Leases might last a year or longer. If you do not plan to stay in the apartment or house for a year, look for a short-term or month-to-month lease.

If you move out before the end date in your lease, it is called breaking your lease. You might have to pay extra money. Read your lease to see how much money you will have to pay if you move out before the lease period ends.

What is a security deposit?

A security deposit is extra money you pay one time when you rent an apartment or house. A security deposit is not part of the rent you pay every month. The security deposit might be the same amount of money as one month of rent.

The owner of the apartment or house is called a landlord. The landlord keeps your security deposit until you move out. Most of the time, you get your deposit back when you move out. But you might not get your security deposit back if you:

- damage the apartment or house
- leave before your lease period ends

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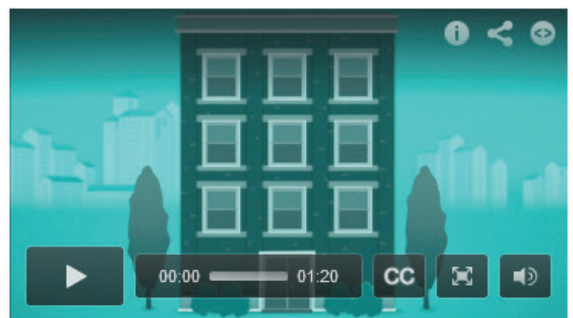
What do I need to rent an apartment or house?

When you apply to rent an apartment or house, you will need:

- information about your employer and your income
- identification, like a driver's license, for a credit or background check
- information about where you lived before

You also might need money to pay for:

- your first month's rent
- a security deposit
- extra rent if you have bad credit
- utility deposits for electricity, heat, water or other utilities
- a credit check or a background check



Do I need good credit to rent an apartment?

Landlords usually check your credit to see if you pay your bills when they are due. Some landlords might not rent to you or might ask you to pay more rent in advance if your credit history isn't good, or if you don't pay your bills when they are due.

Read more about [your credit history](#).

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A lease is a contract that you sign to rent an apartment or house. When you sign a lease, you agree to follow the rules written in the lease.

The landlord who owns the apartment or house also must do what the lease says and must obey the law. If you think your landlord is breaking the law or breaking the lease, there are people who can help you.

What should I do before I rent an apartment or house?

Read the lease before you sign it. When you sign a lease, you agree to do what it says. You might not understand everything in the lease. Find someone you trust to help you read the lease.

The landlord might make promises. Check that they are written in the lease. After you sign the lease, get a copy and keep it.

What if a landlord won't rent to me because of my credit or a background check?

If you have bad credit, you need to show the landlord that you can pay your rent. The landlord might ask you to:

- show pay stubs or bank statements
- pay more money in your security deposit
- pay your first and last month's rent before you move in

Landlords must tell you if they will not rent to you because of information in your [credit report](#) or background report. Landlords also must tell you if they will charge you more money because of information in your report. This is called an adverse action notice.

The adverse action notice must tell you how to contact the organization that created the credit report or background report. That agency must give you a free copy of your credit report if you ask for it within 60 days. You have a right to question wrong information in your report with that agency, and try to correct it.

What should I do if I think my landlord is breaking the law?

You might think a landlord is breaking the law or that a landlord is breaking your lease. Here is what you can do:

- Find out about your rights as a tenant. Go to [hud.gov](#) and click on Find Rental Assistance.
- Find low-cost or free legal help. Go to [lsc.gov](#) and look up your state under Find Legal Aid.