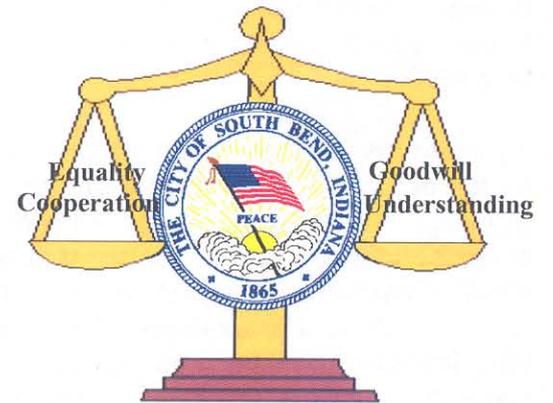


South Bend Human Rights Commission

Ten Tips Every Tenant Should Know



South Bend Human Rights Commission
301 South Saint Louis Boulevard
South Bend, Indiana 46617

One way to win over a prospective landlord is to be prepared.

1. The best way to win over a prospective landlord is to be prepared. Bringing the following information when you meet prospective landlords will give you a competitive edge over applicants:
 - a) *a completed rental application*
 - b) *written references from*
 - 1) *landlords,*
 - 2) *employers*
 - 3) *friends and colleagues*
 - c) *a current copy of your credit report*
2. Carefully review all the important conditions of the tenancy before you sign on the dotted line. Your lease or rental agreement may contain a provision that you find unacceptable-for example, restrictions on guest or pets, design alterations or running a home business.
3. To avoid disputes or misunderstandings with your landlord, get everything in writing. Keep copies of any correspondence, follow up on an oral agreement with a letter, setting out your understanding. For example, if you ask your landlord to make repairs, put your request in writing and keep a copy for yourself. If he agrees orally, send a letter confirming this fact.
4. Protect your privacy rights. Next to disputes over rent or security deposits, one of the most common and emotion-filled misunderstanding arises over a landlord's right to enter a rental unit

and a tenant's right to enter a rental unit and a tenant's right to be left alone. If you understand your privacy rights (for example, the amount of notice your landlord must provide before entering), it will be easier to protect them.

5. Know your rights to live in a habitable rental unit-and don't give them up. Landlords are required to offer their tenants liveable premises including adequate weatherproofing, heat, water and electricity; and clean, sanitary and structurally safe premises. If your rental unit is not kept in good repair, you have a number of options ranging from withholding a portion of the rent to pay for repairs to calling the building inspector (who can usually order the landlord to make repairs) to moving out without liability for your future rent.
6. Keep communication open with your landlord. If there's a problem-for example, if the landlord is slow to make repairs-talk with the landlord to see if the issue can be resolved short of a nasty legal battle.
7. Purchase renter's insurance to cover your valuables. Your landlord's insurance policy will not cover your losses. Renter's insurance typically costs \$350 over a year for \$50,000 policy that covers loss due to theft or damages caused by other people or natural disasters.
8. Make sure the security deposit refund procedures are spelled out in your lease

or rental agreement. 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. Indiana requires that deposits must be returned within 45 days with an explanation of charges.

9. Learn whether your building and neighborhood are safe, and what you can expect your landlord to do about it if they aren't. Get copies of any state or local laws that require safety devices such as deadbolts and window locks, check out the property's vulnerability to intrusion by a criminal, and learn whether criminal incidents have already occurred. If a crime is likely, your landlord may be obligated to take some steps to protect you.
10. Know when to fight an eviction notice and when to move. Unless you have the law and provable facts on your side, fighting an eviction notice is usually short-sighted. If you lose an eviction lawsuit, you may end up hundreds (even thousands) of dollars in debt and may damage your credit rating.

