

RENTING 101

HOUSING SERVICES OFFICE, (HSO)

Our operating hours are:

Mon – Fri 0730 – 1600

We're open during the lunch hour.



First Stop:
Housing
Services Office
600 Thomas
Ave,
3rd floor, South
Wing

Before doing ANYTHING regarding a lease you should come to the Housing Services Office for information on the area.

You will receive important information on “How to:”

1. start your search.
2. use the Automated Housing Referral Network.
3. check local schools, crime stats in the area, and much more.





Army Housing Online User Services

Housing America's Soldiers and Families



RENT vs BAH

Rent and utilities should not exceed your BAH

When determining how much home you can afford you should use the following formula:

BAH - Utilities - Renter's Insurance = Rent I Can Afford



Good planning will keep your head above water!

LEASE TERM

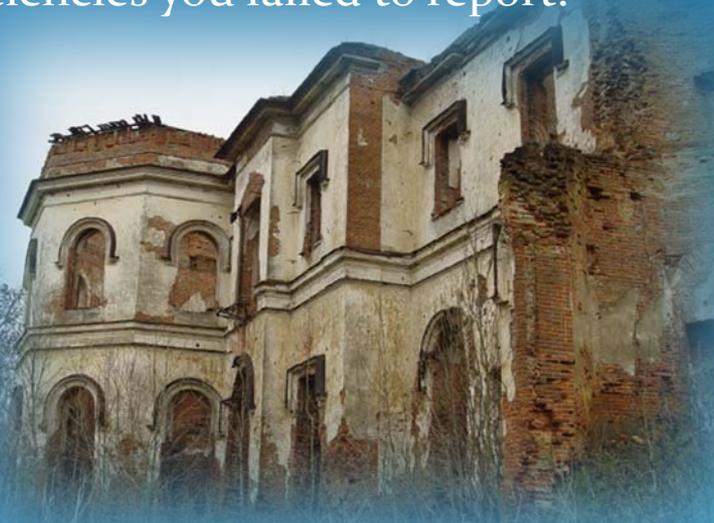


- Your lease should be a 1 year maximum – signing longer could be expensive if you find you do not like the home once moving in to it.
- Short Term Lease – some apartment communities offer leases on a month-to-month basis.

INITIAL INSPECTION

A good quality “attention to detail” initial inspection is crucial! It’s important that you note ALL deficiencies, large and small, as soon as possible after moving in. It’s best if you can do the initial inspection before moving your furniture into the home.

Failing to do this inspection could prove to be costly when you are ready to move out as you could be charged for the deficiencies you failed to report.



MAINTENANCE



- WHAT AM I RESPONSIBLE FOR?
- WHAT IS THE LANDLORD RESPONSIBLE FOR?
- WHEN SHOULD I REPORT MAINTENANCE ISSUES, AND TO WHOM?



RECORD KEEPING

Good record keeping can save you a lot of time and money in the long run....

Keep copies of:

- the Original Lease and any addendums to it.
- maintenance requests and repairs made.
- dates and times you discussed issues with your landlord.
- all receipts – rent, utilities, repairs paid by you, deposits, etc.

SECURITY DEPOSIT

HOW MUCH?

- There are limits to how much a landlord may charge for a security deposit:
- Unfurnished – 1 months rent
- Furnished – 1 ½ months rent
- Pets – an additional ½ months rent per pet
- Landlords do not have to pay interest on the deposit. If they agree to do so, get it in writing.



WILL I GET IT BACK?

- Security deposits can't be used as your last month's rent.
- Any damages you caused during your tenancy will be deducted from your security deposit and the balance refunded to you.
- You must follow the instructions in your lease to get your security deposit refunded.

Security deposits are to be returned to you within 30 days of terminating your lease.

EARLY TERMINATION

You may terminate a lease at any time; however, depending on the circumstance, it can be very costly!

- **Military Clause** – if you receive orders to PCS more than 35 miles for more than 90 days, you can terminate your lease early without penalty. You must provide a copy of your orders and give a written 30 day notice to your landlord.
- **Other than PCS** – read your lease! Should you decide you want to break your lease, there is usually an early termination clause that will allow you to “buy” your way out of the lease.
- If there is no early termination clause, you can try and negotiate a way out with the landlord. But be prepared to pay a substantial fee.



SERVICEMEMBERS CIVIL RELIEF ACT (SCRA)

Servicemembers Civil Relief Act

Know Your Rights Under the Servicemembers Civil Relief Act

On 19 December 2003, President Bush signed into law the “Servicemembers Civil Relief Act” (SCRA). This law is a complete revision of the Soldiers’ and Sailors’ Civil Relief Act (SSCRA) which provided a number of significant protections to servicemembers.

While protecting the United States during the war on terrorism, some servicemen and servicewomen may face difficulty in meeting certain financial obligations at home, such as rent or mortgage payments, if they are activated for military duty. HUD has taken steps to ensure that servicemembers protecting our country do not suffer the added burden of worrying about the loss of a home.

SERVICEMEMBERS CIVIL RELIEF ACT (SCRA) cont.

Military personnel should learn about the SCRA and the protections and benefits it provides for themselves and their families. The SCRA can provide many forms of relief to military members. Below are some of the most common forms of relief.

Mortgage Relief	Termination of Leases
Protection From Eviction	6-Percent Cap on Interest Rates
Stay of Proceedings	Reopening Default Judgments

The SCRA actually provides many more protections other than those listed above, and the Supreme Court has ruled the SCRA must be read with "an eye friendly to those who dropped their affairs to answer their country's call." If you have a problem with a lease or the SCRA contact Legal Assistance for further guidance.