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Moving Out: A Renter's Obligations

By dan the roommate man

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Moving is an exhausting process, from finding a new place to live to hiring reputable movers to boxing your belongings and unpacking. So it's easy to understand why many renters tend to overlook important details before they they move out. In the rush to wrap things up and move into their new residences, people occasionally forget their obligations as a tenant, and those obligations later come back to haunt them.

A frequent question asked by renters is how much notice they're required to give before moving out. A minimum of 30 days notice -- in writing -- is standard procedure. (Make a copy of that letter for yourself.) That gives the landlord or management company adequate time to find a new tenant to fill your apartment, and time for the maintenance staff to clean the unit prior to the arrival of its new resident or residents.

Tenants moving out often find they need additional time to clean their apartments after packing is over. It stands to reason, then, that the next most frequently asked question is how long they're allowed to remain in their apartments after their lease expires or they've given notice that they're breaking their leases. The safest answer to that question, and the one you're most likely to get if you ask your landlord or leasing representative, is that you're required to be out by the time your lease expires -- meaning by the end of the month.

Management companies and some landlords have been known to be flexible with departing tenants, and they generally appreciate a tenant's efforts to clean the unit before he or she departs. Your request for a few extra days to vacuum and pack up the last of your belongings will often be met with agreement, but don't be surprised if your landlord or management company asks for a daily fee in return for their flexibility. That's perfectly within their rights, according to the real estate law books, so there's not much you can do when faced with a fee -- except to hurry up and ship out.

And speaking of cleaning up before your departure, what are your obligations as a tenant? Do you have to leave it as spotless as it was when you moved in? (That question assumes that your unit was adequately cleaned, of course.) The answer is yes. Err on the side of "too clean" in order to prevent

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your deposit from being reduced. You don't have to hire a professional carpet cleaning company or buy an expensive contraption to clean the carpeting yourself. But by all means, vacuum the floor, dust every surface, and consider wiping down the windows with a little glass cleaner. It doesn't take long, and it leaves a good impression. Depending upon who leased you your apartment, you could be faced with a reduced deposit — or even no deposit — based on criteria you find ridiculous. Instead of getting involved in the hassle of debating those points with your soon-to-be ex-landlord or management company, spend a good half-hour giving your empty apartment a once-over.

Generally, you don't have to repaint your walls unless you changed the paint color while you lived in your apartment, and your lease stipulates that you restore the wall color to its original condition before you leave. If you rented your apartment from a management company, inquire if they have a mover's checklist to help you inspect your unit before moving out. You may even request an informal inspection

from a leasing agent or landlord after you clean the unit. At that time, the inspector can inform you if you've missed any spots and help you prevent any deductions to your deposit.

If you've caused damage to your apartment during the time you've lived there, you're going to face either a considerable deduction from your deposit, or you may not receive any of your deposit back. If the landlord or management company decides the cost of the damage exceeds the amount of your deposit, it's within his/her/their rights to sue you for the difference. Owning up to the damage and paying for it immediately is the best way to avoid major headaches — not to mention a "black mark" on your renter's record.

Some reckless renters who know they've caused considerable damage to their homes and know that the dollar amount will exceed their deposits have elected to hit the road suddenly and without warning. While some tenants may have gotten away with it, many haven't. And the consequences of such actions — including the real possibility of a lawsuit filed from your former landlord/management company to gain compensation of the rent they lost when you fled, plus compensation for damages, is far more expensive than accepting responsibility for the damage you caused. Accidents and even occasional bouts of stupidity happen. Owning up to these incidents will pave a smooth path to your next home. Believe it or not, management companies and landlords do call on a prospective tenant's former management company/landlord. Moving is hassle enough. In the renters' world, those tried-and-true rules you learned as a kid apply: Clean up after yourself, take responsibility for your actions, and you'll be well-received. Mom always did know best, didn't she?

Since 1989 dan the roommate man has helped 1000's of people find rooms,apartments or roommates. Need help? Contact him at 800-487-8050 or www.roommateexpress.com

WHAT IS RENTER'S INSURANCE & DO I NEED IT?

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If you are moving into an apartment you may want to consider investing in insurance. Along with the first month's rent, chances are you will be asked to pay a security deposit. This is a type of insurance for your landlord. The landlord can use this deposit to pay for any damages caused during your residency. For you, security comes in the form of renter's insurance.

Most renters use the homeowner's form of insurance known as the HO4 policy. This policy will typically cover furniture, clothing, and most personal property in the event of fire or smoke, lightning, vandalism, theft, explosion, windstorm, or water damage from plumbing. In most cases, the insurance company will take your word for what you think your property is worth. However, if you're wanting to insure your jewelry, art pieces or other collected items, you might need to pay extra for what's called a "Scheduled Personal Property Endorsement." For this type of coverage, the insurance company will send out an appraiser. An appraiser will also be sent out to your property in the event that your insured items have been damaged.

For a little extra, most insurance companies will cover your things on a replacement-cost basis. For example, if your old microwave is only worth fifty dollars, but it would cost one hundred and fifty to replace it, the company will insure that microwave for a hundred and fifty dollars. That way, in the event of an actual disaster, or if your property is damaged and your insurance company is going to cover it, you won't be reimbursed for a ten year old refrigerator or a five year old couch, but for what it will cost to replace them.

The HO4 policy also pays any necessary additional living expenses you are forced to make due to a natural disaster or in case your apartment asks you to move out for a short period of time while they remodel, fumigate, etc. If your apartment building is hit by a tornado, it's going to take more than a couple of days to rebuild your complex. Eating every meal out and living in a motel can add up quickly. By investing in this policy, you won't have to worry about these expenses.

Renter's insurance is typically priced around \$200/yr for \$30K worth of coverage and \$100K worth of liability. However, the cost for renter's insurance may vary depending on several factors. For example, you will pay a lower premium if you're next door to the fire department than if you're two miles away. If you are in a high crime area, your premium will be considerably more than someone living in a picture book neighborhood. In older apartments without up-to-date wiring, the premium will be a bit higher. For complete details, contact your local insurance company.

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