

A lease is an agreement that outlines the obligations of the owner and the tenants of a house or apartment. It is a legally binding document, so it is important for you to know the exact terms of the lease agreement before you sign it. Please do not sign a lease without reviewing it with your IOR DS Consultant.

Types of rental properties

- **Apartment**

An apartment is rented from a company or individual that owns the property. Apartment buildings are usually multistory with people over, under and beside each other with common hallways or walk ways. Apartments are often rented from a company or an individual in the form of an individual lease with no bearing on the other tenants of the building (besides noise complaints, property damage, etc.)

- **Studio Apartments**

A studio apartment is basically a one room apartment with sleeping, dining and kitchen all in one room plus a full bathroom. A “convertible” or “alcove” studio may have a nook or area which can be sectioned off separately for sleeping.

- **Condominium**

A condo is a communally owned estate and the owners share the ownership of the common areas such as grounds and hallways. Condominiums may be apartment style buildings or town house type buildings, but condo owners do not usually own the land. Condo owners are required to pay monthly common maintenance charges; although these might be reflected in your rental rate (it is important to clarify this with your landlord).

- **Townhouse**

A Townhouse is a kind of structure where the individual properties are flush against each other with tiny front and back “yards” and shared walls between them. Almost always they are multistory single family. Usually townhouse owners own the property under their townhouse. Usually services such as lawn care and snow removal are already included in the lease and will be provided by the property management where the town house is located.

- **Single Family Houses**

Single-family houses are free-standing rental properties that are inhabited by one person or a family. As you do not share this rental space with any other tenants, single-family homes offer the most amount of privacy. Homes also often come with a parking spot and/or garage space, but may require that you handle certain maintenance items (i.e. your lawn, minor repairs, etc.) 1

Rental Agents

In most situations, your IOR DS Consultant will partner with a local realtor to have access to the most current and extensive property listings as well as the realtor's expertise in preparing and negotiating leases. This agent receives a commission for their assistance, in most US locations this commission is paid by the Landlord, not the tenant. Your IOR DS Consultant will discuss this with you. If you find a property through your own search, please share it with your IOR DS Consultant and (s)he will contact the landlord to try to arrange a tour for you.

Renter's Rights

Tenants who lease or rent property are protected against discrimination by [The Fair Housing Act](#). If you think your rights have been violated, you may write a letter or telephone the Housing and Urban Development (HUD) office nearest you. You have one year after the alleged violation to file a complaint with HUD, but you should file as soon as possible.

While you can generally expect the same service from landlords, it's important to know your state's laws. Each state and most major cities have their own tenant rights, laws and protections.

You can also visit the [HUD website here for a full guide to renters' rights by states](#).

If your rental property ever suffers any defects that make your place uninhabitable, your landlord has a duty to fix it. While some apartments let you make online requests for repairs, as well as provide a phone number for "emergencies," always make sure you document your request in writing. The landlord will then have a certain amount of time to make those repairs.

Privacy

You have the right to privacy. While the landlord owns the property, they can't access it anytime they want. All states have laws stating renters have a right to privacy while renting. Basically, the only time the landlord can come into your rental without permission or notice is when they're responding to an emergency that threatens injury or property damage. Any other time the landlord wants to enter your apartment, they need to have your permission and, in most cases, give you 24-hours' notice before entering (your lease should state the amount of notice time required before entering).

What to expect from the landlord:

In most states, you are legally entitled to:

- Safe structural elements including floors, walls, roofs and secure doors and windows.
- Privacy as described above.
- All electrical, plumbing, heating and air conditioning systems function.
- Working hot and cold water.
- Exterminating infestations of rodents and other insects.
- Access to trash receptacles.
- Landlords cannot discriminate based on race, gender, sexual orientation or disabilities.
- Apartment buildings sometimes come with laundry and dryer machines in the basement.
- Water, electricity and gas bills are up to you to pay. Your IOR DS Consultant can give you information on how to start your utilities.

Utilities and Appliances

Your IOR DS Consultant will assist you or provide information on connecting your utilities. It is possible some will be included in your rent, but typically most are not.

If you are moving from Europe to North America, you might be surprised at the relatively large size of the kitchen appliances in your accommodation, especially the refrigerator! It may also surprise some expats that properties are rented **with** appliances. In the U.S. it is standard for properties to include a refrigerator, stove and oven. Properties may also include a dishwasher, microwave, washer and dryer depending on the location, size and price point.

****Note that you will need a social security number in order to register and pay for utilities****

Recycling

Ask your IOR DSC about the recycling arrangements and requirements. While domestic waste disposals are common, recycling bins are not always present even if such services exist.



The Lease Process

Review your housing budget with your IOR DS Consultant

Your IOR DS Consultant can help you understand what kind of property your budget can afford. You also need to take into account that you may be responsible for some of the utility costs of your rental.

Know what you want

What are you looking for in a property? Do you want a studio or a single bedroom? Maybe you want to rent a single family home? Do you need the property to come with appliances, including washer and dryer? Do you want it to be close to school or your work? Do you want it to be within walking distance of retail, like groceries or coffee shops? Are you looking for a child friendly area? It is important to note, that the standard rental property in the US is conveyed unfurnished. Therefore, when there is no household goods shipment from the home country, you may consider furnishing the property inexpensively through local store purchases or via a furniture rental company which can be expensive. Keep in mind that outside of the city center in major cities, there is not much public transportation and most locals drive everywhere.

Occupancy Requirements

Many city ordinances have a requirement that the number of occupants per unit (defined as heartbeats) determine the minimum amount of bedrooms the tenant must rent. Typically the rule is two occupants (heartbeats) per bedroom. For example, a family with two parents and one child will need to rent a two bedroom unit due to the rule that two heartbeats per bedroom are allowed. The Landlord/Property Manager will advise on the building requirements, therefore, please understand that this is not a negotiable area, rather it is determined by local law and must be observed when rentals are scheduled for viewing by the local consultant.

Identify potential apartments

IOR offers rental finding services to aid you with this process. Your IOR DS Consultant may work with a local broker who will help to organize appointments and visit properties. They will also assist in the rental application and the leasing process.

Common Abbreviations and Acronyms used in rental housing listings

Acronym	Meaning
24-hr mtn	24-hour emergency maintenance
AC or A/C	Air conditioning
Appls	Appliances
Apt	Apartment
BA	Bathroom
BR	Bedroom
Bsmt	Basement
CAC	Central air conditioning
DA	Dining area
Det	Detached
Dk	Deck
DR	Dining room
Dw (D/w)	Dishwasher
Eff	Efficiency
EiK	Eat-in kitchen
Fin bsmt	Finished basement
FDR	Formal dining room
FHA	Fair Housing Act
FMR	Fair market rent
FP	Floorplan
Gar	Garage
H/A	Handicapped accessible
H/W	Hardwood floors

Acronym	Meaning
LA	Living area
LR	Living room
MBR	Master bedroom
MBTH	Master bathroom
Neg	Negotiable
Ofc	Office
OSP	Off-street parking
Pkg	Parking
PM	Property manager (management)
Pvt	Private
Pwdr rm	Powder room (1/2 bath)
RE	Real estate
Renov	Renovated
Rf	Roof
Rm	Room
SF	Single-family
SFA	Single-family attached
SFD	Single-family detached
Sp, Pl (S/p)	Swimming pool
Sq. ft	Square feet
Th (T/H)	Townhouse
Vw (vu)	View
W/A	Wheelchair accessible

Hi ceil	High ceilings
HVAC	Heating, ventilation, and air conditioning

W/W	Wall-to-wall carpeting

Visit

Make this process as efficient as possible by visiting as many potential properties as you can in one or two days. Try to view the rental properties during the week during daylight, if possible. Your IOR DS Consultant will work with you to set an appropriate schedule and to ensure that the properties you visit meet your needs as closely as possible. Please note that the supply of rental properties available for rent will vary and cyclical special offerings/discounts may be offered only at certain times of the year (i.e. discounted deals to rent properties in the middle of winter in Michigan or northern Minnesota).

What to do once you're there

As you look at the rental unit, be sure to ask a lot of questions. While you should keep small concerns to yourself about the unit while looking at it, feel free to ask the landlord or apartment manager any questions you might have that will help in your decision. Here are some possible questions you may consider asking:

- What's the monthly rent?
- Are any utilities included with the rent?
- How much is the security deposit?
- When is rent due? Do you have auto-pay?
- What's the parking situation like? Do you pay for a parking spot?
- Do you take care of small maintenance issues or are you responsible for some of the repairs in the property?
- Are you able to re-paint the walls or make other modifications?

We recommend you ask your questions in a friendly and polite manner.

The Application

The next step in the leasing process for an apartment is to submit a rental application for the desired property. The manager or landlord will provide you with the application as well as anything else that may be required. You will need your passport, Visa, and proof of employment. A Letter of Employment on your company letterhead that verifies your salary and/or relocation allowance will support your application if you do not have US credit history established. Your IOR DS Consultant will assist with this process. For a single family home there will likely be a rental application.

Some landlords may charge you an application fee which could be between \$20 to \$400 dollars, depending on the landlord. This could be a combination of an application fee and move-in fee.

Once you've applied, it can take up to a few days to hear back from the property manager. Once your application has been approved, the lease review process will begin with IOR and likely your employer.

Signing the lease

DO NOT SIGN THE LEASE until your IOR non-legal lease review checklist has been completed and/or your company has approved the lease. The lease is a binding contract, so it is very important to pay attention as a leasing agent reviews the lease with you. It is perfectly normal for you to take your time and read all the fine print for yourself. If you are working with an IOR DS Consultant, make sure to review the Lease Review Checklist to understand the lease terms to which you are agreeing.

Some things to look for in a lease:

- Term of the lease and any important dates such as when the rent is due.
- Extra fees for parking spaces or storage, garbage collection and pets.
- Information regarding utility providers and whether you or the landlord is responsible for those bills.
- Notification requirements in case of renewal.
- Requirements/responsibilities of the tenants to do routine repairs such as lawn maintenance, cleaning or notification of repairs.
- Clauses that allow the landlord to change the terms of the lease after it is signed.
- Restrictions that would prevent you from living normally or comfortably in the home.

Sometimes landlords will ask for a security deposit before you sign the lease. This is normal, but you shouldn't pay in cash. Make sure all payments are made out as a check or money order.

What to expect from the lease

Most leases in the United States allow for little or no room to negotiate lease terms and are very standard. This will vary by location. Most US leases include the following or a variation thereof:

- A Transfer or Break Clause in case you are transferred for work or personal needs.
- A one year or longer lease term.
- Minimum stay of typically three fourths of your lease contract time. If you choose to move out before this date, you will lose your security deposit. If you move out afterwards, you are still required to give a specified number of days' notice.
- Security Deposit. Landlords will expect you to leave them with a deposit (usually about one to two month's rent) that they will hold for the duration of your lease. You will receive your security deposit back at the end of the lease provided you don't break any specific clauses in your lease, such as moving out without proper notice, not paying rent, causing damages to the property, etc.
- Landlords should not be given unchecked access to your apartment. If there isn't anything in your lease about landlord's rights to enter the leased premises, suggest the following clause:
Entry by the Landlord. Landlord or his agent will not enter Tenant's home except to deal with an emergency; to make necessary or agreed repairs; to supply necessary or agreed services; or to show the unit to potential purchasers, tenants, or repair persons. Unless there is an emergency, Landlord will give Tenant at least 24 hours' written notice of the date, time, and purpose of the intended entry and will schedule entries during normal business hours, Monday–Friday.

If the landlord refuses such terms to access the rental property, it is possible that the landlord won't be reasonable in other respects, too. You may wish to continue your housing search if this is the case.

Moving In

On your selected move-in date, after the lease has been signed and deposits have been paid, you should be given your keys and more than likely a move-in form to fill out. Your IOR DS Consultant will assist you with an initial walk through of your apartment. Look for dings in the walls, cracked windows or other irregularities and report them on this form. This will indicate that these things were there before you moved in and you will not be held responsible for them at the end of the lease term.

Get Renter's Insurance

Renter's insurance covers your personal belongings. Most policies cover your belongings for a specific list of perils and some will cover your belongings on an all risk basis.

Renter's insurance also covers you and your family for personal liability. Most cover you in the US but some do offer worldwide coverage.

A Renter's policy does not extend liability coverage for damage you do to your rented premises, with the exception of fire, smoke and explosion and, in some cases, water damage.

Flood insurance is excluded but is available as a separate policy.

Always talk to your insurance professional for a good understanding of your policy and ask about available endorsements that may broaden coverage. Talk to your Destination Services Consultant for local insurance agent referrals. A few popular options are [Allstate](#) and [StateFarm](#).