

Steps to Renting



- 1. Read VHDA's free renter's guide.**
You'll find it on vhda.com.
- 2. Decide if you're financially ready.**
Before you begin the rental search, know what you can afford. Creating a personal Spending and Savings plan, which identifies your total income, expenses and debt, is a big part of ensuring your rental success. How much can you comfortably afford to spend on rent and other related costs?
- 3. Identify Your Needs and Wants.**
Make a list of must-haves to include your price range, number of bedrooms and desired location. A list of what would be nice, but not absolutely necessary, should be considered as well. Knowing your needs and wants will help narrow the search. Browse online search engines such as VHDA's comprehensive housing locator at virginiahousingsearch.com.
- 4. Understand the various types of rentals and available resources.**
One of the most important decisions we make is where to call home. What type of rental is right for you? The choices within your county or city may include the traditional apartment, studio, SRO, rent assistance housing, single family home or mobile home rental. Housing counseling agencies throughout the state can assist with many aspects of renting to include identifying other available resources. Visit Hud.gov to locate a housing counselor near you.
- 5. Know the Fair Housing laws.**
Virginia enforces fair housing laws that protect against bias. The law prohibits rental transactions that discriminate. Certain protected classes cannot be treated differently and discriminatory treatment of them is unlawful. Once you become a tenant there are additional local, state, and federal laws/acts that continue to provide protection. Visit dpor.virginia.gov/FairHousing for additional information.
- 6. Beware of Scams!**
Is the person you're dealing with reputable? Everyone wants a good deal, but is it really a good deal or a scam? Beware of individuals who ask for money before you have actually viewed the property and those who ask for cash only. Ask yourself, is this truly the landlord or a scam artist. Is the property actually for rent?
- 7. Read before you sign.**
It's important to read and understand all documents to include the initial application, authorization forms, and the lease agreement before signing them. Disclosures are equally important. Ask questions, get clarification and seek assistance from a professional if needed.
- 8. Inspect the Property.**
It's highly recommended that you begin inspecting the property right away. Note any pre-existing conditions or damages in writing once you move in. Take pictures! Submit the report to the landlord for future reference, and keep a copy for your records. This report will become an invaluable document when you vacate. The likelihood of the landlord charging you for pre-existing problems is minimized. And the likelihood of receiving your full security deposit refund back is maximized.
- 9. Acquire Renters Insurance.**
"The landlord's insurance policy will cover me if my property is damaged or destroyed in the case of an unforeseen hazard." This is a common misunderstanding. To protect yourself against costly repairs/replacements of your personal property or liability expenses due to injury, consider purchasing renters insurance. Policies vary, but the cost is often very affordable. To protect your furniture, clothing, electronics, and household items from being a total loss. The State Corporation Commission (SCC) provides useful guides and publications for consumers at scc.virginia.gov.
- 10. Adhere to all lease provisions.**
Both the landlord and the tenant have rights and responsibilities. The landlord simply wants someone who will pay rent on time, maintain the property and follow the terms of the lease. Do this and your rental experience should be a pleasant one. But remember, the landlord is accountable as well. When the time comes, tenants can terminate the lease agreement by providing sufficient notice. However, the tenant can also seek to have the lease terminated if they believe the landlord is in noncompliance of the lease agreement. In addition, the landlord can terminate the agreement when the lease term expires and when the tenant is in noncompliance. Best practice — adhere to all lease provisions. The Virginia Residential Landlord and Tenant Act (VRLTA) provides detailed information and can be found at dhcd.virginia.gov.