



# Renting an Apartment or House

A lease is a contract that you sign to rent an apartment or house. When you sign a lease, you agree to follow the rules written in the lease.

The landlord who owns the apartment or house also must do what the lease says and must obey the law. If you think your landlord is breaking the law or breaking the lease, there are people who can help you.

## What should I do before I rent an apartment or house?

Read the lease **before** you sign it. When you sign a lease, you agree to do what it says. You might not understand everything in the lease. Find someone you trust to help you read the lease.

The landlord might make promises. Check that they are written in the lease. After you sign the lease, get a copy and keep it.

## What if a landlord won't rent to me because of my credit or a background check?

If you have bad credit, you need to show the landlord that you can pay your rent. The landlord might ask you to:

- show pay stubs or bank statements
- pay more money in your security deposit
- pay your first and last month's rent before you move in

Landlords must tell you if they will not rent to you because of information in your credit report or background report. Landlords also must tell you if they will charge you more money because of information in your report. This is called an adverse action notice.

The adverse action notice must tell you how to contact the organization that created the credit report or background report. That agency must give you a free copy of your credit report if you ask for it within 60 days. You have a right to question wrong information in your report with that agency, and try to correct it.



### What should I do if I think my landlord is breaking the law?

You might think a landlord is breaking the law or that a landlord is breaking your lease. Here is what you can do:

- Find out about your rights as a tenant. Go to [hud.gov](http://hud.gov) and click on Find Rental Assistance.
- Find low-cost or free legal help. Go to [lsc.gov](http://lsc.gov) and look up your state under Find Legal Aid.
- Talk to your local housing counseling agency. Go to [hud.gov](http://hud.gov) and click on Find Rental Assistance.

A landlord cannot change the rental deal or refuse to rent to you because of your race, color, national origin, religion, gender, disability, or family status. That would be discrimination.

You can file a complaint about housing discrimination with the U.S. Department of Housing and Urban Development (HUD). Call 1-800-669-9777 or go to [hud.gov/fairhousing](http://hud.gov/fairhousing).