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**Renter's Insurance:**

- It is NOT your landlord's responsibility to cover the cost of your belongings or to pay for items that are destroyed. If you want to be sure you are covered, you should purchase renter's insurance.
- There are many types of renter's insurance; make sure you get the amount of protection you think you'll need. Some policies will protect from fire, theft, AND flood, while others will limit your payments to certain types of losses. MAKE SURE YOU KNOW WHAT TYPE OF PROTECTION YOU ARE GETTING.
- Some more expensive policies will pay to replace your belongings, while others will give you the cash value of an item at the time it was destroyed. For example, replacement insurance will pay for a new television, while fair market insurance will give you the value of the television at the time it was destroyed.
- Certain types of renter's insurance also pay for the cost of personal injury on the rental property.

**Housing Inspections:**

If a polite call or letter to your landlord doesn't remedy a housing complaint, a confidential inspection by the Lucas County Health District [(419) 213-4100] may be the answer. Otherwise, houses are generally inspected every two years. During these inspections, the Health District Officer will inspect everything. Interior sanitation is included in the inspection. No illegal substances! The Health District Officer can and will confiscate them. You will have 24 hours notice prior to inspection.

**House Safety:**

Know where the fire extinguishers are and make sure they are in working condition. Make sure their charge has not expired. Check smoke detectors monthly. If you use natural gas, your house should have a carbon monoxide detector. Lock doors at night. When leaving for long weekends and breaks, secure all valuables. Purchase renter's insurance to protect your belongings.

**Avoiding Roommate Conflicts:**

Conflict is inevitable. Deal with it in healthy ways. Consider mediation to resolve disputes. Make out an alternating weekly chore list. Live with people you know well and get along with. Respect others possessions. Disrespect is the fastest way to an argument.

By following these 21 simple steps, you may be able to avoid legal problems later.

**1.** In shopping for a place to live: Go to the Wood County Health District (419) 213-4100 or the City of Toledo Dept. of Neighborhoods at (419) 245-1400 and review their file on the address you are considering. Check with

the utility company to determine previous winters' heating. Talk with current/ prior tenants of landlord you are considering

- 2.** Read your lease and make sure you get a copy for yourself. Any provision of your lease that conflicts with the landlord-tenant law is not enforceable.
- 3.** Don't agree to an oral modification of a written lease. Write all modifications down and sign with the landlord.
- 4.** Avoid "shared utilities systems". (Several apartments and one electric/water bill, etc.)
- 5.** Do not pay rent in cash. Get receipts. **back to top**
- 6.** To increase chances of getting your security deposit back, photograph/video-tape/document your apartment when you move in and when you move out.
- 7.** Contact your landlord IN WRITING at the first sign of condition problems in your apartment. (Contact us if you need assistance with the letter.)
- 8.** Make a copy of everything you send the landlord. Keep everything you receive from the landlord.
- 9.** Don't argue with your landlord, nor write in haste or anger.
- 10.** Be a good neighbor. Respect yourself and others.
- 11.** Don't accept legal advice from your landlord. (Call us!) **back to top**
- 12.** Meet all your legal obligations: Keep your apartment safe and sanitary, get rid of garbage in a clean, safe and sanitary manner; use appliances; prevent others from damaging your place; don't disturb your neighbors; don't unreasonably withhold consent for your landlord to enter your place.

**13.** Recycle, Reduce and Reuse.

**14.** When you move out, leave a written forwarding address for your ex-landlord. (Contact us if you need assistance with your move-out letter.)

**15.** If your landlord fails to repair a problem that materially affects your health and safety, you may be able to escrow your next rent with the court and not pay your landlord. You must be current in your rent and you must give written notice about the problem to your landlord. (Contact us for assistance) **back to top**

**16.** Seek help at the first sign of a problem.

**17.** Register and vote in local elections.

**18.** Try not to rent from your employer or work for your landlord.

**19.** Landlords must give reasonable notice, presumed to be 24 hours, to the tenant before entering the apartment. This notice doesn't apply in emergencies.

**20.** If problems arise between housemates or your landlord, consider mediation as a way to resolve the conflict.

**21.** Know where the fire extinguishers are and make sure they are in working condition. Check smoke detectors monthly.

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