# Apartment rent agreement format in word

Rent is a fee you pay in exchange for the use of someone’s property. Apartment rent gives you the right to occupy a residential apartment and the terms of your occupancy are described in the lease. Some of the things a lease covers are the amount of rent, when it’s due and fees or penalties for late payment as well as any tenant restrictions. Exactly how apartment rent works can vary somewhat from one landlord to another, so be sure you understand a lease before you sign it. When you rent an apartment, you pay the landlord an amount specified in the lease. Usually rent is paid monthly. The rental amount stays the same for the term of the lease. A one-year lease is the most common, although you may come across landlords who offer lease agreements of different lengths, particularly in a college setting. Rent is due on a date stated in the lease, often the first day of the month. Landlords may allow a grace period. For example, when the rent is due on the first, you might have until the fifth to pay before being hit with a late fee. Apartment rent pays for the residential space, but it may or may not pay some other things. Some apartment lease agreements include utilities as part of the rent. With others, you are responsible for your own electricity, gas, cable, Internet and water bills. Apartment complexes may offer amenities such as a pool, clubhouse or covered parking. Depending on the landlord’s policy, access to these perks may be included in your rent, or you might have to pay additional fees. When you move into an apartment, the first month’s rent is usually due in advance. The landlord may want a security deposit as well. The deposit protects the landlord if you don’t pay the rent or you damage the apartment. You’ll get the deposit back when you move out, assuming you leave on good terms. Sometimes landlords ask for the last month’s rent in advance, rather than a security deposit. That’s to your advantage because the last month’s rent can only be used to cover nonpayment of rent and to pay for property damage. If you have a pet, you may have to pay a pet deposit as well. Pet deposits are intended to safeguard the landlord against damage to the unit and common areas caused by your animals. Students often live with roommates when they rent apartments to save money. Roommates can split the rent as they see fit. Arrangements between roommates aren’t a landlord’s concern. If a roommate doesn’t pay his share of the rent, you can still be charged a late fee or even be evicted. That’s true even if you’ve paid your share of the rent. For this reason, it’s a good idea for you and any roommates to have a written agreement that spells out everyone’s obligations. As a renter, it sometimes can feel like your landlord has all the power, deciding what amenities you receive, what you pay each month and even how long you can stay. However, renters have rights too. Each state and municipality lays out its own rules governing the landlord-tenant relationship. If your landlord violates these rights in your lease, it may invalidate your rental agreement. In order for a written lease to be valid, it must clearly lay out your rent costs, your security deposit amount, when your tenancy ends and the name and contact information for your landlord. If any of this information is missing, your lease is not valid. It is illegal for a lease to include any rules that infringe on a renter's rights under federal, state or local law. For example, if your state law requires landlords to give tenants 30 days notice before eviction, a lease cannot stipulate that your landlord can evict you with just two weeks notice. If your state or municipality stipulates that security deposits cannot be non-refundable and that they can only be used to pay for apartment damage caused by the tenant, your lease cannot stipulate otherwise. Many localities also make it illegal for a property manager or landlord to enter your apartment without notice. Check your local laws before signing a lease to ensure your landlord complies with all requirements. Many states and municipalities require landlords to disclose certain facts about an apartment before you move in. For example, a state may require all tenants to be notified of any lead paint, asbestos, carcinogenic materials or methamphetamine on your property. Other municipalities require landlords to disclose if they've applied for a demolition permit for the property or if any deaths have occurred in the unit. If your landlord does not disclose this information, your lease may be invalid. A lease also can be invalidated if your landlord does not follow the terms he set out. For example, if your lease includes a move-in date, and your landlord moves that date significantly, it may invalidate your lease. Additionally, if your landlord gives you an apartment that differs significantly from the one you saw and expected, the lease may be invalid. References Mass Legal Help: Read the Lease Carefully Tenants Union: FAQs Rental Agreements UC Berkeley: Invalid Provisions in Leases NS Law Service: What Every Tenant Should Know Georgia Consumer Protection Division. "If I Terminate My Lease Early, Can My Landlord Keep My Security Deposit and Charge Me a Fee?" Accessed April 6, 2020. Oregon State Bar. "Fees and Deposits." Accessed April 6, 2020. Wisconsin State Legislature. "704.29 Recovery of Rent and Damages by Landlord; Mitigation." Accessed April 6, 2020. Realtor.com®. "Beyond the Security Deposit: When Can Your Landlord Sue You for Property Damage?" Accessed April 6, 2020. The Judicial Branch of California. "Security Deposits." Accessed April 6, 2020. Updater. "Breaking a Lease: Everything to Know." Accessed April 6, 2020. New Jersey Department of Community Affairs. "Lease Information Bulletin," Page 3. Accessed April 6, 2020. Consumer Financial Protection Bureau. "Could Late Rent Payments or Problems With a Landlord Be in My Credit Report?" Accessed April 6, 2020. Experian. "Does Breaking a Lease Affect Your Credit?" Accessed April 6, 2020. Experian. "How Long Does It Take for Information to Come Off Your Credit Reports?" Accessed April 6, 2020. New Jersey Department of Community Affairs. "Lease Information Bulletin," Page 2. Accessed April 6, 2020. Michigan Department of Attorney General. "Other Legal Protections and Rights Provided By State And Federal Law." Accessed Apr. 23, 2020. Writer Bio John Louis is an award-winning journalist based in Washington, D.C. He attended Columbia University, where he was editor-in-chief of the "Columbia Spectator." He is currently studying law at Georgetown University. Renting with an option to buy is an attractive option for a consumer who wishes to become a homeowner but is not able to qualify for a mortgage. Sellers find these deals appealing because the deal terms are very owner-friendly, and buyers may wind up owning a home they can't currently afford. Unfortunately, there are significant risks, and both tenants and buyers should take care to evaluate the potential relationship before disappointment ensues. Tenants should approach the deal as a buyer would, and view the home as a long-term residence. Having an inspection and an independent appraisal before the deal is drawn up is a key element to success (tenants, or buyers, should pay for the inspection, while sellers should pay for the appraisal). The tenant will not have an equity stake in the home until the lease has ended and a mortgage is secured, but the rent and the option fee will be derived from the purchase price. Once the purchase price has been decided upon, at the beginning of the lease the tenant pays an option consideration fee to the seller that guarantees the renter the right of first refusal on the eventual purchase of the home. This fee is negotiable and can range from 1 to 5 percent; 1 percent is the norm. At the end of the lease, the consideration fee is applied toward the purchase of the home. In the event that the tenant does not purchase the home, the seller retains the fee, a considerable risk for the tenant that may result in the loss of thousands of dollars. After payment of the option consideration fee, the tenant moves in and begins making monthly rent payments to the seller, with an important distinction: the rent premium. The rent premium is an above-market payment to the seller that's also applied to the purchase, either partially or in full (this should be negotiated at the beginning of the lease). Like the option consideration fee, the rent premium is not refunded to the tenant if he fails to secure a home loan at the end of the lease term, which lasts anywhere from two to five years. The biggest risk to the seller is that the home value increases so much over the course of the lease term that the rent premium does not offset it. Of course, the home's price may fall over the lease term; in both cases, one side has little incentive to end the lease with a sale. Sellers should also make sure that they can afford to maintain two residences in the event that the tenant defaults. Tenants especially should be very cautious, because if they are unable to qualify for a loan, then they will not be able to recoup the option fee or the rent premium. Saving as much money as possible during the course of the lease while also maintaining an excellent credit score is the best way to maximize the chance that a mortgage approval letter is in the cards. Both sides should strongly consider hiring experienced, independent representation to negotiate the terms of the agreement. There are few topics in personal finance as controversial as this debate: should you buy a house or rent an apartment?On one side of the debate, you have people saying "rent is throwing away money". On the other side, you have people saying that you can rent and invest the difference and you'll come out ahead.Honestly, my take is this: when it comes to your primary residence, it's a personal preference as to whether to buy or rent and they both have pros and cons. Money-wise, they will likely be pretty equal, assuming you are comparing apples-to-apples in terms of size, location, etc. The truth is, when people buy their own house to live in, they don't treat it as an investment. They put in money and personal touch. They may spend more than they would if they rent. So it's always hard to compare.However, I'm going to share some very real math on the true cost of homeownership, and compare it to renting the exact same house. For this comparison, I'm lucky enough to use a similar house in the same sub-division that was for-rent as a comparison, so these numbers are about as apples-to-apples as you're going to get.Let's dive in!Whenever you have the buy vs. rent debate, it's always essential to look at the variables. But first, we have to start with a basic premise - you have to live somewhere that will cost you money (so, not your parent's house). If you have other free housing options, well, that will always win!With that out of the way, when you talk about buying a home, you have the purchase price and the selling price. But you also have the down payment, you have mortgage payments (which is part interest, part principal pay-down), insurance, and much more. You also have enormous transaction costs - both to buy and to sell.So, when it comes time to exit your "investment" you could easily see 5-6% of your gains disappear. It's important to remember that.It's also incredibly hard to actually realize any equity in your home. If you do sell, you have to live somewhere else. Chances are, housing prices in your area have gone up at all levels, so you're really just going to put your equity back into someplace new to live. The only exception here is geo-arbitrage - where you sell in a high cost of living area, and move to a much lower cost of living area. When it comes to renting, you eliminate most of these costs. Renting really just has two costs: the rent payment every month, and renters insurance. Things like maintenance, taxes, and more are all covered by the landlord.For the sake of comparison, we're going to ignore variables like utility costs. Since we're comparing apples-to-apples and the houses are the same size, in the same neighborhood, we can assume that utilities like electricity and water will be the same at both.For this example, we're going to be looking at a three bedroom, two bathroom house in the suburbs of a higher-cost of living area. The house was purchased 6 years ago (almost to the day) for $510,000, and sold for $672,500. That's a nice gain of $162,500 in just 6 years. Looking at that number is what people get really excited about in the whole buy vs. rent debate. But when it comes to real estate, there is so much more than price.To buy this house, we're going to put $103,000 down as the down payment (effectively 20% down), and take out a conventional 30-year fixed mortgage for $407,000.With that in mind, here's the real cost history of this house for six years. Note, all figures have been added up for the entire 6 years of ownership.The purchase expenses reflect the one-time fees, charges, and taxes the buyer had to pay out of pocket to own the home. Remember, even when you buy, you typically have to pay some of the expenses to close the deal. This also doesn't include any home inspections that you may have purchased to check out the house - which could add another $1,000 to the expenses.These are the monthly "sunk costs" of owning the home. We only include mortgage interest as a sunk cost, since the principal portion of the mortgage payment is building equity. These are payments you make every month that go to someone else - not towards equity in your home. Some may argue that you get to deduct mortgage interest from your taxes, and that may be true. However, the value of this could change, so tread lightly on thinking this is a make or break aspect of your decision.The annual sunk costs of homeownership are basically the property taxes you pay ever year. Again, money you pay as a homeowner that goes to someone else, not equity.Another potential tax deduction is property taxes, but changes to the SALT deduction may make this a moot point for many.Maintenance and Upgrade CostsWe did need to include lawn and yard care, as this is something that the vast majority of renters won't pay - it would be covered by the landlord. We also need to talk about repairs. As a homeowner, you're responsible for repairs (most tenants are not responsible for repairs). If you fail to repair your home, it might become a major issue. Furthermore, it can impact resale value if not fixed.In this section, I would also include upgrade costs. In this scenario no major remodels or upgrades were done, but the older the home is, the more upgrades will be required to get top-dollar on resale. People won't pay top-dollar for a 15-20 year old kitchen and bathroom, old carpets, and more. You have a choice of upgrading and paying an expense as an owner, or accepting a lower sale price on exit. Either way, upgrading your home, or failing to upgrade will be a cost you incur.When you go to sell your home (which must happen at some point to get the equity out of it or else this entire conversation is pointless), you're going to face large transaction costs.Realtor commissions are typically 5-6% in most places. Then you have escrow and other costs of the sale - in this case getting a termite clearance. Selling a house isn't like selling stocks - it's expensive!If you do the math and add up all of the sunk costs of homeownership for this house for six years, it comes out to $210,646. Look at that number. That's the money you would spend owning this house that doesn't build equity or do anything - it's gone. You paid it out of pocket for the privilege of owning your own home. And while you do have an asset that has gained value, it doesn't mean you're not spending money on things to maintain that asset that add no direct value.So, let's go back and remember the numbers. We bought this house for $510,000. We sold this house for $672,500. The ending loan balance at sale was $353,713 after principal pay down via the mortgage payments.That means, over six years, you had $318,787 in equity built up. But don't forget, you came to this dance with $103,000 already. That means in six years your house gained $215,787 in equity. That equity grew from both price appreciation and paying down the loan balance via principal payments.But here's what hurts. You paid $210,646 in sunk costs over the life of being a homeowner.That leaves you with just a net gain of $5,141 after 6 years. That's a total return of just 5% over six years, or an annual return of just 0.815% per year. That's not anything special.I think it's important to note that any of the above expenses can change too. It could go either direction - maybe you buy a home without an HOA, or lower property taxes. But on the flip side, you could face major repairs or need to remodel it.So while every situation varies, most primary residence living and ownership situations really don't provide stellar returns.With renting, there are far fewer sunk costs. You basically pay your rent, and possibly renters insurance. This house rents for $2,400 per month. The insurance cost for renters insurance would be $12 per month. For the same house as above, here's what the rent and insurance cost would be. Note, all figures have been added up for the entire 6 years of renting.This brings your total cost of being a renter in the same house, for the same period of time, to $173,664. You could argue that your security deposit would be a sunk cost, in which case you'd have another $2,400 added to this (but I dismiss this, as in many jurisdictions your security deposit earns interest and, unless you lose it for causing damage, you get it back).Some landlords are now charging fees for rental applications (usually to cover credit check costs, etc). You could also include a $25 application fee as a sunk cost as well. This definitely varies by area, and many don't charge anything.Also, this dismisses potential additional costs, such as a pet deposit or extra pet charges. You wouldn't have to pay for that if you own your own home. Finally, it's important to note that the average two bedroom apartment rent in the United States is only $1,343. That's significantly lower than our example. Keep that in mind. Where you rent definitely has an impact on price, even in the same cities. So, there are so many variables when it comes to the cost of renting, but this example is apples-to-apples. Personally, if I was renting, I'd focus on keeping my costs as low as possible.While the financial costs of renting are lower than that of home ownership, there are definitely pros and cons. In some cases, the psychological costs of renting can outweigh the financial benefit.Let's look at some of the pros and cons:ProsLess expensiveNo need to worry about maintenance and repairsTransactions are easier and cheaper (no need to buy or sell)Apartment locations may be more flexible to your needsConsYou could get evicted for things outside your control (e.g. the landlord could decide to not renew your lease or provide notice to terminate your rental agreement)You cannot personalize or customize very muchYou may be subject to community rules or other restrictions (e.g. parking or pet ownership)You have to coordinate repairs with your landlord and a repairman, adding another layer of complicationAt the end of the day, renting is a viable preference financially, but it does have some serious logistical and emotional cons - specifically the risk you have to move through no fault of your own. Now that we've broken down the math, which is better - buying a house or renting an apartment?Let's look at the money and other factors.Comparing Sunk CostsThe first major comparison is the sunk costs. This is what you spend and you're never getting back. For homeownership, there are a lot of them. From buying and selling expenses, to taxes and mortgage interest, you spend a lot of money to own a home.With renting, you just pay your rent and maybe a few other things. But that money is still gone forever.In this example, you're going to pay $36,982 more in sunk costs to own a home than to rent an apartment. That breaks down to a roughly $6,163 per year difference in the cost of renting versus buying.That's significant for many people - more money than it takes to fund your IRA contribution each year!This difference would also grow significantly if you invested that difference as well. Which is what's next up.When it comes to both buying a home and renting an apartment, there are also the opportunities for gains. This is the primary motivator for home owners who think that their primary property is the path to wealth. But, as you can see in our example, it might not be net of expenses.And historically going back to 1928, housing has returned just 3.7% annualized. Compare that with 9.5% annualized for the S&P 500. But, you might argue, when you rent, you're throwing money away - there is no investment. But what are you doing with your savings of roughly $6,163 per year? Sure, some people aren't investing it, but plenty of people are investing it and it's the savvy way to go.Homeownership GainsIf you're viewing your home as an investment, then you're putting $103,000 into the investment, and over the course of 6 years, you grew that into $108,141. As we mentioned above, that's a total return of just 5% over six years, or an annual return of just 0.815% per year. You would almost earn more in a high interest savings account.Renting GainsHowever, if you're renting, you're already ahead in year one - having $6,163 in savings versus the same person buying. This can get powerful, assuming the 6 year timeframe, and a 9.5% annual return.If you're dropping your full annual savings of $6,163 in to your investments each year, you'd have $48,966 at the end of the 6 year timeframe. You would have saved/invested $36,978 and would have had earnings/growth of $11,988. That's pretty sweet for a renter. This also assumes you came to the apartment with no other investments or savings (unlike the home where you had to drop down a 20% downpayment).This is significant if you have the diligence to invest your savings of renting versus buying. It significantly shifts the math in favor of renting, but sadly most renters won't do this. That being said, just because they won't do it (or can't do it), doesn't mean it's not a valid option and something to consider when evaluating like items.If you have the means to both rent or buy the same house, it also means that you have the ability to do this.We also need to discuss long-term transaction costs of buying a home versus renting. When it comes to renting, there aren't many transaction costs - maybe an application fee, that's it. Yes, you need a security deposit, but it will be refunded if you leave the rental in good condition. So, when it comes to renting, we can effectively write-off transaction costs.That's not the case with homeownership. When it comes to buying and selling a home, the costs are very high. And Americans move. The average homeowner will own three homes in their lifetime - but that number is increasing as Americans move more frequently.In our example above, the buying cost was $2,079 and the selling cost was $45,439. These costs combined were 22.5% of the total sunk costs of homeownership. If you're doing that multiple times over your life, it will put a significant dent in the overall growth of equity you'll see in your primary residence as an asset. You can't have this discussion about renting versus buying a home without covering the psychological costs. I use that word broadly, but I want to make sure things like the threat of eviction are thought about as a real cost.The biggest drawback of renting is simply the fact you don't own it - and as such, you're at the whim of a landlord. If you're a month-to-month renter, there is a risk of eviction for no reason. That means you could have to pack up and move within 30-60 days, which could be traumatic.There are ways to mitigate this risk (such as signing long-term leases, renting in a complex/building versus a home with a small landlord), but the risk remains. Also, you cannot typically customize a rental very much. When you own a home, you can do anything you want to it - remodel, upgrade, or simple things like paint and flooring. With a rental, you cannot do most of that. And even small things you are able to do (like paint), you'll have to return to it's existing condition when you leave. Finally, there are restrictions imposed on renters that may not apply to homeowners. Things like not being able to own a pet, or certain parking restrictions for complexes. These can have a major impact on your emotional or psychological feelings about renting. And they are one of the big perks of homeownership.I want to clarify something here: real estate can be a great investment. But your primary residence isn't a real estate investment. You're going in and buying this property with a completely different mindset, and a completely different purpose, than you would with investment real estate.That's not to say that you can't boost the return of homeownership. For example, you can house hack - which we've covered in-depth here: How To Get Started House Hacking. This is where you leverage areas of your home to earn revenue. For example, renting a bedroom, renting spare space in your garage or yard, or even renting your entire house if you're on vacation.However, these unconventional living situations aren't for everyone. But I think that's a common theme in this article. Unconventional - you can rent an be better off financially if you invest the difference. Or understanding that primary home ownership isn't a straightforward path to wealth. Now that the math has been laid out, in the big scheme of things, it's pretty neck and neck. Yes, renting has some potential monetary benefits. But there are other costs to consider, and preference is huge.I think homeownership has some big perks, but it's not the "greatest investment" that too many people portray it out to be. Real estate as an asset class can be a good investment, but your primary home isn't an investment - it's where you live.I also think that a lot of the stats about homeowners being better off financially has to do with behaviors and demographics as well, not just the fact they own their own home. Homeowners also ten to be older than renters. According to the American Community Survey, the median age of renters is 40, while the median age of homeowners is 53.Furthermore, four out of every ten renter households are under 35 years old, compared with just one in ten for homeowners.Yes, after 30 years of paying off your mortgage you're left with an asset you own outright - but how much sunk cost did you spend outside of building equity, and what was the opportunity cost of it? Could you have built a larger net worth doing something else?So, the next time someone tells you "rent is throwing away money" or "rent is paying someone else's bills", you can leverage this article to show them that there are just as many sunk costs with homeownership as there are with being a renter. Note: This article was inspired by a lot of the comments on our TikTok video here. Check it out and subscribe to our channel if you have TikTok.Further StudiesHere are some studies on the topic you may find interesting:What do you think in the buy versus rent debate?

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