



Tips for hassle-free flatting

There is a lot to organise and remember when you're flatting. This information sheet explains basic guidelines to follow to ensure you have a positive renting experience.

1. Know your rights and responsibilities

It's important to know your rights and responsibilities when you're renting. The Department of Building and Housing booklets *Renting and you* and *What to do when you're renting* explain the law that covers renting – the Residential Tenancies Act (RTA). You can download these resources at www.dbh.govt.nz or request a copy by calling 0800 TENANCY (0800 836 262).

2. Figure out what you can afford

When you first move in you may need to pay rent in advance, bond and an agent's fees. That can add up quickly. For example, if your rent is \$120 per week, you may need as much as \$855. This is what the figures might look like:

Four weeks' rent as bond	\$480
Two weeks' rent in advance	\$240
One week's rent for agent's commission + GST	\$135
Total	\$855

3. Understand your tenancy agreement

A tenancy agreement is a legal contract between a tenant and a landlord. It records contact details for both the landlord and tenant and sets out the terms of the tenancy (eg amount of rent, amount of bond, the date the tenancy begins, the maximum number of occupants, and any other terms the landlord and tenant agree on, as long as they do not breach the RTA).

The tenancy agreement includes a property inspection report which you can complete with the landlord to record the condition of the property. You can download a tenancy agreement from www.dbh.govt.nz

Both the landlord and tenant need to sign the tenancy agreement and keep a copy. Keep copies of anything else put in writing. If you have questions contact the Department on 0800 TENANCY (0800 836 262).

4. Keep track of rent payments

A tenant is responsible for paying the rent on time. Make sure you keep records of all rent payments. Remember, the landlord can ask for up to two weeks' rent in advance, but this rent must be used up before the landlord can expect you to pay rent again. Ask the landlord for a receipt for any cash payments you make.



5. Ensure your bond is lodged properly

A landlord can ask for up to the equivalent of four weeks' rent as bond. The bond is paid to the landlord, and the landlord must lodge the money with the Department of Building and Housing within 23 working days. The Department of Building and Housing will send you and the landlord a receipt for the bond and will hold the money until the end of the tenancy.

Make sure you inform the Department of Building and Housing if there are any changes to the information on the bond record (eg change of tenant or landlord, new address for service, etc) to ensure your bond refund can be.

When you have moved out of a property, complete a Bond Refund form with your landlord. This form needs to be signed by the landlord and all tenants named on the Bond Lodgement form. Send your completed Bond Refund form to the Department of Building and Housing.

If you have questions about your bond, call 0800 737 666. You can read more about bonds in the information sheet *All about bonds* on www.dbh.govt.nz

6. Know what insurance you need

The landlord's insurance does not cover your personal items, so it is a good idea to get your own contents insurance. Speak to your insurance company about personal liability insurance. If you damage the property, you may be personally responsible to the landlord's insurance company for the cost of the damage. Personal liability insurance can cover you for this.

You can read more about insurance in the information sheet *What insurance do I need?* available at www.dbh.govt.nz

7. Know the difference between tenants and flatmates

Tenants named on the tenancy agreement have shared responsibility for the entire tenancy. They can also be individually liable for the entire tenancy. This means that if one tenant causes damage to the property or gets behind in rent payments, all other tenants can be jointly or individually held responsible. They may have to pay the debt if the tenant who caused the damage or owes rent does not pay.

Flatmates are people who are living in the property but are not part of the tenancy agreement. It is a good idea to have a flat/house sharing agreement (available from www.dbh.govt.nz) and keep records for all your payments. Flatmates are not covered by the Residential Tenancies Act. Your local Citizens Advice Bureau can offer advice on flatmate relationships.

8. Know where to go for help

For tenancy advice and information visit www.dbh.govt.nz or contact the Department of Building and Housing on 0800 TENANCY (0800 83 62 62).