



# ***Rent Smart***

## ***Module D***

# ***Who's Responsible for Maintenance, Repairs and Care?***

**Rent Smart 2017** focuses on the knowledge and skills essential for a successful renting experience. It challenges participants to know and understand their rights and responsibilities as a tenant as well as know and understand the rights and responsibilities of their landlord. Emphasis is on forming a strong partnership between the tenant and landlord. **Rent Smart** was originally based on information collected through focus groups held with property managers and tenant advocates. It was piloted under its original name, **Good Neighbor-Good Tenant**, for several years, then taught as **Rent Smart** in numerous Wisconsin counties for the past 15 years.

**Rent Smart 2017** participant goals include:

- Learn new skills to build positive relationships with landlords and neighbors.
- Gain confidence in their ability to find and maintain affordable housing.
- Understand the application and screening processes used by landlords.
- Learn the responsibilities and rights of tenants and landlords.

The 2017 revised curriculum continues to emphasize an active learning approach designed to foster participant motivation and course effectiveness. Videos, case studies and internet links have been incorporated in the updated curriculum to provide additional interactive learning options. The 2017 revised curriculum consists of six modules, designed to be taught separately or in combination.

**Rent Smart 2017** Modules:

- How Much Will It Cost? And Can I Afford It?
- Checking Out the Rental Property and the Landlord
- Application Process
- **Who's Responsible for Maintenance, Repairs and Care?**
- Communications
- Rental Agreements—Moving In, Moving On

The “**Who's Responsible for Maintenance, Repairs and Care?**” module was prepared by Michelle Tidemann, Fond du Lac County Family Living Educator and Judy Knudsen, Brown County Family Living Educator.

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*References to websites and resources used in this publication are not an endorsement of one product over other similar products.*

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## Overview

Responsibility for repairs and upkeep are common communication topics between landlords and tenants. This module covers who is responsible for maintenance, repairs, and care while emphasizing the rental team concept and importance of good communication. The module includes information on developing a plan for caring for the rental unit and how to deal with specific pest control issues and lead paint.

Participants will also learn ways to protect their property and their security deposit through use of the *Check-In/Check-Out Rental Condition Checklist*, recordkeeping and rental insurance.

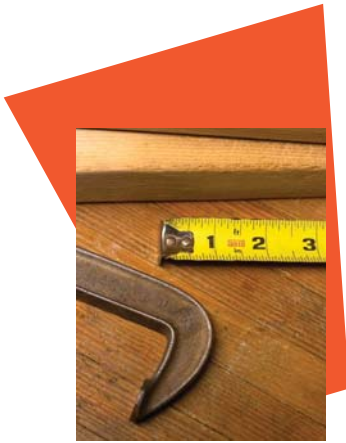
## References

Instructors are encouraged to investigate and identify where to obtain local housing codes for participants' use.

Instructors are also encouraged to review the references listed below to become familiar with upkeep and repair responsibilities for renters.

- Pine Tree Legal, The Rights of Tenants in Maine  
<https://7ptla.org/sites/default/files/tenants.pdf>
- Know about Lead When Purchasing or Renting a home:  
[https://www.maine.gov/ag/consumer/housing/lead\\_paint.shtml](https://www.maine.gov/ag/consumer/housing/lead_paint.shtml)  
<http://www.mainehousing.org/docs./default-source/brochures/lead-brochure.pdf>
- Know about Lead When Purchasing or Renting a home:  
<https://www.dhs.wisconsin.gov/lead/homepurchase.htm>
- Free Couch? Think Twice About Bed Bugs: <http://labs.russell.wisc.edu/insectlab/2016/08/15/think-twice-about-bed-bugs/>
- Insect ID from the UW Department of Entomology: <http://labs.russell.wisc.edu/insectid/category/indoor-and-kitchen-insects/>
- HUD's Healthy Homes Program [www.hud.gov/healthyhomes](http://www.hud.gov/healthyhomes)





## Objectives

Participants will:

1. Understand tenant responsibilities and those of landlords for repairs and upkeep.
2. Learn ways to protect their property and security deposit.
3. Gain an increased appreciation of the financial and personal value of caring for rental living spaces.

## Activities

**Activity 1: Who is Responsible?**

**Activity 2: Check-In/Check-Out Forms**

**Activity 3: Record Keeping**

**Activity 4: Renter's Insurance**

**Activity 5: Caring for Your Living Space**

## Teaching Outline

Provide *Overall Handout* and *Handout 1: Repairs and Government Regulations* before beginning the module.

## Suggested Introduction

Who is responsible for changing lightbulbs in the rental unit? Who is responsible for fixing a broken window? Do tenants need insurance? Is it the tenant or the landlord? Don't know? You are not alone. Questions about responsibility for upkeep and repairs are among the chief topics of discussion for both tenants and landlords alike. This module explores these questions and offers some ideas for keeping responsibilities clear within the rental team.

Responsibility for the care and repair of a rental property are shared by the landlord and tenant. The Maine Attorney General's Office publishes the *Consumer Law Guide*, a technical summary of the law with references to the specific statutes. The Guide includes chapters on consumer rights when renting an apartment (Chapter 14), consumer rights when living in a mobile home (chapter 15), and a model lease (Chapter 16). For more information, see [www.maine.gov/ag](http://www.maine.gov/ag) and click on the *Consumer Law Guide*, or call 1-800-436-2131. Most municipalities also have housing codes that establish minimum quality standards that landlords must meet for residential rental properties.

Questions about responsibility for upkeep and repairs are among the chief topics of discussion for both Tenants and Landlords alike.

Handout 1: *Repairs and Government Regulations* lists some of the care and repair requirements of landlords and tenants.

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### Activity 1: Who is Responsible?

(Objective 1: Understand tenant responsibilities and those of landlords for repairs and upkeep.)

- Instructor Materials: *Who is Responsible?* Answer Key (Options 1 & 2)
- Handout 2: *Who is Responsible?* (Option 1)
- Instructor Materials: *Who is Responsible Game Board* Participant (Option 2)
- Instructor Materials: Game Cards for *Who is Responsible Game* Instructor/Participant (Option 2)

#### Option 1

Provide Handout 2: *Who Is Responsible?* Ask participants to vote on whether the landlord or the tenant is responsible for each item listed. In most cases, there will be some disagreement on each item. Use Instructor Materials: *Who is Responsible* Answer Key for correct answers.

Refer to the *Overall Handout* for the Keys to Determining Responsibility. Review and explain that in the rest of the module each of these keys will be discussed.

#### Option 2

In advance, cut apart the Game Cards for *Who is Responsible Game* and give one card to each participant or pair of participants depending on the size of the class. The items on the cards are the same as those on Handout 2: *Who is Responsible?* For a large group you could enlarge the *Who's Responsible Game Board* or recreate the chart on a flip chart.

Instruct each participant to read their card to the group. The group then decides where to place the card on the chart, indicating who is responsible for the repair and why by referring to the section on the *Overall Handout* about the Keys to Determining Responsibility. This activity may also be done in smaller participant groups with multiple sets of cards and game boards. After the small group completes the activity, they report out to the group for large group discussion. Use Instructor Materials: *Who is Responsible?* Answer Key for correct answers.





## Activity 2: Check-In/Check-Out Forms

(Objective 2: Learn ways to protect their property and security deposit.)

- Handout 3: *Check-In/Check-Out Rental Condition Checklist*
- Rental Unit Inspection Tools: flashlight, hairdryer, lightbulb, and pen/paper/camera/measuring tape (or photos)
- Video Check-In/Check-Out
- Instructor Materials: *Photos of rental unit*

Provide participants with Handout 3: *Check-In/Check-Out Rental Condition Checklist*.

**Suggested Introduction:** Most landlords require residents to make a security deposit when they move into a rental unit. The purpose of the deposit is to provide funds to pay for any damage that occurs while the resident lives there. However, what if the landlord charges a resident for damage that was caused by a previous resident? The best way for residents to protect themselves from this is to complete a detailed inspection of the unit—with the landlord or with a witness who does not live in the rental unit—before moving in.

It is a good idea to complete a Check-In Form when moving into a rental unit for documenting the condition of the unit

The primary goal of the inspection is to identify items that may end up as deductions from your security deposit if you don't call them to the landlord's attention before you move in. However, there are two other important functions of the check-in inspection:

1. To make sure everything is in working order—for example, faucets, drains, electric outlets
2. To make sure tenants know how to operate and care for equipment in the rental unit

The best time to identify problems is before you move in. As you are most likely to have the landlord's attention at this time, take the opportunity to make sure you know how things work in the rental unit and what maintenance work you are expected to do.

When completing a Check-In Form, look for missing items, damaged items, dirty items and/or excessive wear. Use the form to write down everything found wrong with the rental unit when you move in. Be sure to list even very small "damages," for example, the number of nail holes in each wall, dents in the kitchen floor, or chipped paint on the baseboards.

Sign and date the Check-In Form; make a copy for yourself and then give the original form to the landlord. It is best to have the landlord sign and date

your copy to show the original was received. Maintain a copy for your records.

Using the examples on the first page of Handout 3: *Check-In/Check-Out Rental Condition Checklist* show participants how to use the form to document the current condition, not just place a check mark on it. Look for:

- Missing Items—Ice cube trays, window screens, and broiler pans are examples of items that should typically come with the rental unit, but may be missing.
- Damaged Items—Cracked window glass, burned or cracked counter tops or bath fixtures, and holes in plaster are examples of damage.
- Dirty Items—Ovens and stove tops may have a build-up of baked-on dirt and grease. Bathtubs may have a layer of grime on the bottom that can be hard to remove.
- Excessive Wear—Normal wear and tear should not result in deductions from security deposits. However, there can be disputes about what normal wear is and what excessive wear is. It is a good idea to be sure you understand how the landlord defines “normal wear” and to be alert for items that seem to show excessive wear. Carpeting, vinyl flooring, and window treatments are items with which wear and tear can be an issue.

Demonstrate how to use the Rental Unit Inspection Tools or show video of them in use.

- Pen/Paper—to document the inspection and to use for noting/dating changes or repairs
- Camera/Video—recorder—take pictures of the inspected rooms to have on file, give a set to Landlord. Then store them until it is time to move out, take a new set of photos to show before and after.
- Flashlight—to look in dark places, hard to see areas, behind or below. Looking for pest infestations, uncleanliness and damage.
- Hairdryer—use to make sure all sockets work. Additionally, because hairdryers use a lot of electricity this should indicate if there are any electrical limits.
- Lightbulbs—for use in the areas where a lightbulb should be and there isn't one. Makes sure the light works.
- Measuring Tape—for use in measuring for furniture, window coverings, closets, etc.



### Option 1

Have small groups complete an inspection of the site where the class is being held or by using still shots of rental unit rooms. Remind them to look for missing items, damaged items, dirty items and/or excessive wear. Document their findings on Handout 3: *Check-In/Check-Out Rental Condition Checklist*.

### Option 2

Using video of a rental unit (<https://www.youtube.com/watch?v=QTcMU0Ba-7s&feature=youtu.be>) “walk through” to inspect the rental unit. Occasionally pause the video to assist the participants. Ask them to look for the missing items, damaged items, dirty items and/or excessive wear. Document their findings on Handout 3: *Check-In/Check-Out Rental Condition Checklist*.

### Activity 3: Record Keeping

(Objective 2: Learn ways to protect their property and security deposit.)

- Handout 3: *Check-In/Check-Out Rental Condition Checklist* (second blank copy)
- Gallon resealable bags 1 per participant (Optional)
- Handout 4: *Rental Records*
- Handout 5: *Family Records: What to Keep Where and for How long*, NDSU Extension, 2/2015

**Suggested Introduction:** Keeping important family records, which include rental agreement, Check-In/Check-Out Forms, and related documents, in an organized manner is a lifesaver when a tenant needs them. It saves time, trouble, money, and frustration of searching for materials. Recordkeeping systems, like spending plans, need to fit your lifestyle. Record keeping systems can be a file cabinet or a simple drawer in a bedroom or a paper box with a cover. You could use file folders, recycled large mailing envelopes or gallon resealable bags to organize documents. Getting started on a record keeping system may be time-consuming at first, but once it is set up, it will be easy to maintain and most important—important papers will be right at one’s fingertips!

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Distribute all of the above handouts and the gallon resealable bags (optional) and review each handout and methods participants have used for record keeping.

### Activity 4: Renters Insurance

(Objective 2: Learn ways to protect their property and security deposit.)

- Handout 6: *Renter’s Insurance*

Explain that the landlord has insurance only on the building. Tenants are responsible for insuring their belongings.



**Suggested Introduction:** Who is responsible for damages or loss of belongings in a rental property? Most landlords carry property insurance that covers damages to the building. Tenants are responsible for insuring their belongings. Renter's insurance protects the tenant's property within the rental unit. Documentation of personal belongings is important when purchasing renter's insurance. Using a camera or video, renters should document their belongings. The photos could be placed with the policy in the record-keeping system. A record of a tenant's possessions will be invaluable in settling claims with the insurance company.

Some rental insurance policies will also cover a tenant's property when it's outside of the rental unit. Some policies offer liability insurance and cover fire or water damage. It is important for a tenant to check all insurance options within a policy that is being considered. For as much as it covers, renter's insurance is relatively inexpensive.

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Distribute Handout 6: *Renter's Insurance*. Review information provided in handout.

### Activity 5: Caring for Your Living Space

(Objective 3: Gain an increased appreciation of the financial and personal value of caring for rental living spaces.)

- Handout 7: *If You Don't Care for Your Living Space*

OPTIONAL:

- Handout 8: *Cleaning Tips for Renters—Cleaning Institute*
- Sticky notes with each task from, wall signage-Daily, Weekly, Monthly
- Handout 9: *Your Plan for Care for your Living Space*
- Handout 10: *Bed Bug/Roach Control and Lead Paint Hazards*
- Instructor Materials: *Photos of Bed Bug and an Infestation* (need to be 8x10)
- Excerpt from Don't Let the Bed Bugs Bite found on the Rent Smart website Module D, activity 5 (Audio)

Depending on your participants, consider if information on caring for the rental living space is appropriate. If a rental unit is not kept reasonably cleaned and cared for, the tenant may lose some or all of their security deposit and have addition costs when moving out. If this activity is included, emphasize making the care of the rental unit easier and more effective. Note that there is a financial return associated with caring for the rental unit when the tenant's security deposit is returned.



**Suggested Introduction:** Many landlords are concerned that tenants do not keep rental units clean. This is a problem for landlords because a poorly cleaned unit can cause pest problems and increased wear on the unit. Likewise, this can be a problem for tenants. If tenants don't keep their units clean, tenants may see deductions from their security deposit and cleaning and/or repair charges when moving out.

Ask participants to list problems that can result from not caring for the rental unit living space.

Provide Handout 7: *If You Don't Care for Your Living Space*. Review the potential problems associated with a poorly maintained home. Suggest that they may be able to use some of these reasons to motivate family members or other household members to help with the care of the rental unit.

OPTIONAL: Provide Handout 8: *Cleaning Tips for Renters—Cleaning Institute*. Share that keeping the rental unit clean will not only please the landlord, it will also make it healthier and save money in the long run for tenants. Having a plan for how one will care for the rental living space will aid in keeping the rental unit clean in a timelier manner, leaving time for other activities.

On large sticky notes, list each of the tasks for care found on Handout 8: *Cleaning Tips for Renters—Cleaning Institute*. Evenly distribute these sticky notes among participants. Instruct them to post each note under signs you have tacked up, designating daily, weekly, and monthly/as needed tasks.

When posting is complete, review where items have been posted. Provide Handout 9: *Your Plan for Care for your Living Space* and instruct participants to complete their own cleaning plan.

OPTIONAL: Provide and discuss Handout 10: *Bed Bug/Roach Control and Lead Paint Hazards*

Share that prevention is the key to bed bug and roach control. This handout goes into detail on these hard to control insects. Use the Instructor Materials: *Photos of Bed Bug and an Infestation* for visual identification. Prevention is also the key to roach control. If you have the capability to play an audio file, play the excerpt from *Don't Let the Bed Bugs Bite*, interview with P.J. Liecsh, Extension entomologist specialist, found on the Rent Smart website, Module D, activity 5. Following the tips related to roach control will make rental units less hospitable to roaches. Roach poisons should always be used with great care. Follow labels carefully and use only when other controls have proven ineffective.

Discuss the serious health risks associated with lead poisoning and what tenants can do to avoid lead poisoning. Lead poisoning is one of the most common child health problems. Lead paint is common in housing built before 1978. Landlords must alert new tenants to potential lead paint hazards and give them information about lead poisoning and its prevention.



## Learning Assessment

Have participants learned the key concepts of this Rent Smart module? The following questions or activities are recommended to assess participant understanding of the information covered in this module.

- List the 4 Keys to Determining Responsibility.
- From the “Who is Responsible?” Activity—select two repairs—ask who is responsible and why for each.
- Ask participants to identify “What can happen if a tenant does not care for their living space?”



## Who's Responsible for Maintenance, Repairs and Care?

### Module Notes:

Tenant responsibilities for repairs and upkeep.

Landlords responsibilities for repairs and upkeep.

Check-in/check-out form.

The financial and personal value of caring for rental living spaces.

### Remember:

Responsibilities are shared by the landlord and tenant and identified by different resources. Most cities have housing codes that establish minimum quality standards that landlords must meet for residential rental properties.

### Keys to Determining Responsibilities

- Rental agreement terms
- Check-in forms
- Government regulations
- Common sense

It is best to do the check-in with the landlord, but doing it with a witness who does not live in the apartment is also a possibility.

### Questions to Consider:

- What do you look for in an inspection before moving in?
- Where should you keep the Check-In/Check-Out Rental Condition Checklist and other important rental documents?
- How will you plan the care for your living space?
- What happens if you don't care for your living space?

### References and Resources:

Pine Tree Legal, The Rights of Tenants in Maine:

<https://ptla.org/sites/default/files/tenants.pdf>

Renter's Insurance:

[www.practicalmoneyskills.com/personalfinance/lifeevents/renting/insurance.php](http://www.practicalmoneyskills.com/personalfinance/lifeevents/renting/insurance.php)

Know about Lead When Purchasing or Renting a home:[https://www.maine.gov/ag/consumer/housingq/lead paint.s.html](https://www.maine.gov/ag/consumer/housingq/leadpaint.s.html)

<http://www.mainehousing.org/docs/default-source/brochures/lead-brochure.pdf>

Free Couch? Think Twice About Bed Bugs: <http://labs.russell.wise.edu/insectlab/2016/08/15thinktwiceabout-bed-bugs/>

Insect ID from the UW Department of Entomology:[http://labs.russell.wise.edu/insectid/catearv/indoor-and kitchen-insects/](http://labs.russell.wise.edu/insectid/catearv/indoor-and-kitchen-insects/)



## Repairs and Government Regulations

### Part 1: Landlord Responsibilities

1. Correct building or housing code violations affecting the unit or common areas.\*
2. Provide hot and cold water and operational sewage drains.\*
3. Maintain heating equipment so that it is safe and capable of keeping temperatures at least at 68 degrees Fahrenheit at a distance of three feet from the exterior walls, five feet above floor level at an outside temperature of -20 degrees Fahrenheit. (Municipalities can adopt stricter standards)
4. Keep electrical/plumbing system in safe operating condition.\*
5. Correct other defects that could cause a "substantial" safety risk to tenants.
6. Make repairs required due to normal wear and tear.
7. Maintain equipment (i.e. heating system, water heater, elevators, and air conditioning) that serves the unit and common spaces.

\*If any of these conditions are not met in the home or in the common areas of the building, the landlord must disclose the problem to the tenant before renting.

### Part 2: Tenant Responsibilities

1. Report problems to landlord as soon as they are noticed.
2. Make repairs required because of tenant negligence or improper use. Landlords may choose to make such repairs at tenant's expense.



## Who is Responsible?

Who is responsible for each of the following items, the tenant or the landlord?

1. Your son or daughter throws a ball through a windowpane.
2. Your bathroom lightbulb burns out.
3. Your front door lock doesn't work.
4. There is mold on the ceiling of your bathroom.
5. Your smoke detector batteries are dead.
6. The oven is dirty, but was dirty when you moved in.
7. Your sink drain is plugged.
8. There is no hot water.



## Who is Responsible? Answer Key

1. The Tenant's son or daughter throws a ball through a window pane.

**Tenant** (Rental Agreement Terms)

However, while the tenant is responsible for the cost of the repair, the landlord may elect to do the repair.

2. The bathroom lightbulb burns out.

**Tenant** (Common Sense)

It is the tenant's responsibility to replace light bulbs.

3. The front door lock doesn't work.

**Landlord** (Government Regulations)

The landlord is responsible for maintaining all equipment that is part of the property in working order, particularly when it could affect the tenant's health and safety.

4. There is mold on the ceiling of the rental unit's bathroom.

**Tenant/Landlord** (Common Sense, Rental Agreement & Check In/Check Out)

Landlord/Tenant: Most rental agreements require that the tenant keep the property clean and in the condition in which it was rented. Landlord: If the mold is chronic and cannot be cleaned with normal means, it may be a building defect.



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5. The smoke detector batteries are dead in the rental unit.

### **Tenant/Landlord Check** (Government Regulations)

Maine State Law requires that the tenant keep charged batteries in smoke detectors and check them periodically.

7. The oven is dirty, and was dirty when tenant moved in.

### **Tenant/Landlord** (Check In/Check Out)

If the tenant completed a check-in condition inventory and the landlord signed it, indicating that the oven was dirty, it is the landlord's responsibility. If a check-in was not completed by both parties, it may be the tenant's responsibility.

8. The sink drain is plugged.

### **Tenant/Landlord** (Common Sense, Government Regulations)

If the drain cannot easily be opened with simple equipment such as a plunger, it becomes the landlord's responsibility. If it is plugged because of tenant negligence, the cost of opening the drain will be the responsibility of the tenant.

9. There is no hot water.

### **Landlord** (Government Regulations)

Maintain equipment (i.e. heating system, water heater, elevators, and air conditioning) that serves the unit and common spaces is state regulation.





## Who is Responsible? (Game Board)

Why	Who	
	Landlord	Tenant
The Rental Agreement		
Government Regulation		
Check-in Form		
Common Sense		



## Who is Responsible? (Game Cards)

Instructor note: copy these cards and cut apart. One set for each game board

<p><b>Your son or daughter throws a ball through a windowpane.</b></p>	<p><b>Your sink drain is plugged.</b></p>
<p><b>Your bathroom lightbulb burns out.</b></p>	<p><b>Your front door lock doesn't work.</b></p>
<p><b>There is mold on the ceiling of your bathroom.</b></p>	<p><b>Your smoke detector batteries are dead.</b></p>
<p><b>The oven is dirty but was dirty when you moved in.</b></p>	
<p><b>There is no hot water.</b></p>	



## Check-In/Check-Out Rental Condition Checklist

This checklist is intended to be used both as a way to record the condition of the apartment when you move in and as a way to compare the move-in condition with the condition when you move out. This means that you should complete the move-in checklist carefully and be sure that both you and the landlord, or a witness who will not be living with you, sign the checklist. In the "Comment" column, describe any problems you find. Use a separate sheet of paper if you need it to describe the situation or add to the checklist, as each rental is item specific. Give a copy of the completed checklist to landlord for both Check-in/Check-Out.

Photos may be helpful, particularly if they are dated. Keep the completed checklist with other important papers/ records about your apartment so you will have it when you move out. If the landlord promises repairs, ask that the promise be put in writing and signed with an estimated completion date.

Sample example of Checklist Use

ITEM	IN		OUT		COMMENTS
	O.K.	Dirty/damaged	O.K.	Dirty/damaged	
Kitchen					
Floor		Tile chipped in front of refrigerator.			
Refrigerator		Shelf missing Ice cube trays missing			
Counter Top		Burn marks			
Light Fixtures	✓				

SAMPLE

Address: 123 Anywhere Street Apt. #4, City, Wisconsin 00000

Move-in Date: July 1, 2016

Move-out Date:



## Check-In/Check-Out Rental Condition Checklist

ITEM	IN		OUT		
Living Room/Dining Room	O.K.	Dirty/damaged	O.K.	Dirty/damaged	COMMENTS
Floor					
Walls and Ceiling					
Doors and Locks					
Woodwork					
Windows/Screens					
Curtains/Blinds					
Closets					
Light Fixtures					
Electrical Outlets and Switches					
Other:					
Kitchen	O.K.	Dirty/damaged	O.K.	Dirty/damaged	COMMENTS
Floor					
Walls and Ceiling					
Doors and Locks					
Woodwork					
Windows/Screens					
Curtains/Blinds					
Pantry					
Light Fixtures					
Electrical Outlets and Switches					
Range Hood and Top					
Oven					
Refrigerator					
Counter Top					
Cabinets					
Sink and Disposal					



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ITEM	IN		OUT		
Faucets and Drains					
Other:					
<b>Bedroom 1 (describe location)</b>	<b>O.K.</b>	<b>Dirty/damaged</b>	<b>O.K.</b>	<b>Dirty/damaged</b>	<b>COMMENTS</b>
Floor					
Walls and Ceiling					
Doors and Locks					
Woodwork					
Windows/Screens					
Curtains/Blinds					
Closets					
Light Fixtures					
Electrical Outlets and Switches					
Other:					
<b>Bedroom 2 (describe location)</b>	<b>O.K.</b>	<b>Dirty/damaged</b>	<b>O.K.</b>	<b>Dirty/damaged</b>	<b>COMMENTS</b>
Floor					
Walls and Ceiling					
Doors and Locks					
Woodwork					
Windows/Screens					
Curtains/Blinds					
Closets					
Light Fixtures					
Electrical Outlets and Switches					
Other:					
<b>Bathroom (describe location)</b>	<b>O.K.</b>	<b>Dirty/damaged</b>	<b>O.K.</b>	<b>Dirty/damaged</b>	<b>COMMENTS</b>
Floor					
Walls and Ceiling					



## Rental Records

### Records Keeping Listing for Resealable Gallon Bag

- \_\_\_\_\_ Rent Smart Certificate
- \_\_\_\_\_ Copy of Rental Contract
- \_\_\_\_\_ Check-In/Check-Out Form and photos
- \_\_\_\_\_ Building Rules/Policies
- \_\_\_\_\_ Letters/Notices from Property Manager
- \_\_\_\_\_ Phone Conversations Record Listing
- \_\_\_\_\_ Copies of Written Requests/Letters
- \_\_\_\_\_ Record of Utility Payments
- \_\_\_\_\_ Rent Receipts
- \_\_\_\_\_ Copy of Credit Report
- \_\_\_\_\_ Renters Insurance Policy



## Family Records: What to Keep Where and For How Long

FE445 (Revised)

# FAMILY RECORDS: What to Keep Where and For How Long

Reviewed by Lori Scharmer

Family Economics Specialist • NDSU Extension Service

Families are like a small business with important records about each family member and the business the family does through time.

Keeping important family papers and records organized can save frustrations and hours of searching. Even on an everyday basis, organized recordkeeping makes paying bills, finding receipts and managing the family's finances much easier.

### Why Should You Keep Records?

Keeping family records in an organized manner saves time, trouble, money and frustration. Recordkeeping is important because:

- Income tax preparation requires information on tax deductions; records substantiate deductions.
- Death, fire or theft may call for records to establish ownership; records help in estate settlement and insurance or benefit claims.
- Records document certain transactions; if someone makes a mistake or official records are destroyed, your records may be needed.

- Records could shorten the time collecting insurance, military benefits, veterans benefits or an income tax refund can take.
- Evaluating records provides information for planning future spending. Records provide a summary of your financial situation and can help you keep tabs on where the money goes.

### What Kind of System Do You Need?

Use a system that fits your family's lifestyle. The family finance center might be as elaborate as a home office or as simple as a drawer in the kitchen or a file cabinet in the family room.

Deciding who will take major responsibility for recordkeeping in the family is important. All members – including children old enough to understand – should know how the recordkeeping system works and how information can be found easily. Some of the tasks can be shared or delegated, but one person with the skills and interest should take the leadership.

Develop a regular schedule for bookkeeping and resolve to stick to it. A routine will reduce the amount of time you spend on recordkeeping.

A well-organized recordkeeping system will eliminate confusion when you need important papers.

Getting started on a recordkeeping system may be time-consuming, but once it is set up to meet your family's needs, maintaining the system will be easy.

**NDSU** EXTENSION  
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## Module D: WHO'S RESPONSIBLE FOR MAINTENANCE, REPAIRS AND CARE?

### How Do You Organize a Record System?

You should carry some basic records with you at all times. Your wallet, billfold or purse is a small record system.

Keep identification, including your driver's license, name of the person to notify in case of an emergency, credit cards and organization membership cards, with you. You may wish to carry only one or two major credit cards.

You also should carry health, accident and auto insurance information, and information on allergies, health problems and blood type.

Other records require a different approach, but the approach does not need to be difficult. Use NDSU Extension Service publication HE446, *"Inventory of Important Family Records,"* as a guide for what type of records to keep and also as a record of where these records can be found.

The easiest way to keep track of your family papers and business records is to set up a filing system. A place to store file folders is more important than a fancy desk.

A metal filing cabinet, an under-the-bed storage chest or cardboard box, or an accordion folder will do the job as well as a desk drawer.

Gather your important papers from throughout the house. Divide your file folders into three major areas:

- Current records
- Inactive records
- Permanent records

The **current** files should include employment records, credit card information, insurance policies, family health records, warranties and guarantees, education records, bank statements, a household inventory, tax records and canceled checks. These headings may be used as a basis for your filing system.

The **inactive** files are used to store the items from the current files that are three years old. Go through the current files once a year. Discard unneeded items and transfer others to inactive storage. A good time to make transfers is the first of the year, when you work on your income tax forms. File headings would be the same as for current files.

**Permanent records are very important papers**, ones that should be kept safe in a safe-deposit box or fireproof (and waterproof) storage container.

Every family's file folder labels will be different. Divide each area into categories that make sense to you and meet your family's changing needs.

A good recordkeeping system will allow someone who is unfamiliar with the system to locate important documents, maintain records and prepare reports in case of an emergency.

### What Are Very Important Papers (VIPs)?

**Very Important papers Include:**

- Papers or records that prove ownership (such as real estate deeds, automobile titles and stock and bond certificates)
- Birth, adoption, marriage and death certificates
- Legal papers (such as divorce and property settlement papers)
- Contracts
- Household inventory
- Wills
- Advance directives, such as living wills or durable powers of attorney for health care
- Anything else that would be expensive or difficult to replace

### Where Should You Store VIPs?

A safe-deposit box in a financial institution or a home fireproof safe is the best place for your family's VIPs. Papers that cannot be replaced or would be costly or troublesome to replace belong in this type of storage. In general, bank account registers, canceled checks, transcripts, medical histories, employment records, tax returns and insurance policies do not need to be kept in a safe-deposit box or fireproof home storage.

### How Long Should You Keep Tax Records?

The Internal Revenue Service (IRS) has a three-year statute of limitations on auditing a return. Keep all records of income or deduction expense for three years.

However, if you use the income averaging option available to farmers, you may need to prove your taxable income for four base years.

If you failed to report more than 25 percent of your gross income, the government will have six years to collect the tax or start legal proceedings.

Filing a fraudulent return or failing to file a return eliminates any statute of limitations for an audit by the IRS. If you hire a tax specialist, check to see how many years you should keep your records.

Keep records that show the original cost or value of your property. Also keep a record of home improvement costs to reduce capital gains tax if your home, land or property ever is sold for more than its original cost or value.

All canceled checks are not needed to support tax deductions. Save only those checks that substantiate an income tax deduction, such as checks paying for medical/dental expenses or charitable contributions.





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Putting a "T" for "tax" in the memo blank of a check when you write it might help you sort canceled checks faster. In cases where your only record is a duplicate check, you may need the monthly checking account statement to verify that the check went through.

Keep a copy of filed tax returns. **Should you need it, a prior tax return copy can be obtained from the IRS by calling (800) 829-1040.**

Taxpayers have two easy and convenient options for getting copies of their federal tax return information – tax return transcripts and tax account transcripts – by phone or mail.

A tax return transcript shows most line items from the tax return (Form 1040, 1040A or 1040EZ) as it originally was filed, including any accompanying forms and schedules.

It does not reflect any changes you, your representative or the IRS made after the return was filed. In many cases, a return transcript will meet the requirements of lending institutions, such as those offering mortgages and student loans.

A tax account transcript shows any later adjustments either you or the IRS made after the tax return was filed. This

transcript shows basic data, including marital status, type of return filed, adjusted gross income and taxable income.

Request transcripts by calling the IRS or ordering by mail using Form 4506-T, Request for Transcript of Tax Form. Specify the type of transcript you are requesting. The IRS does not charge a fee for transcripts, which are available for the current and three prior calendar years. Allow two weeks for delivery.

If you need a photocopy of a previously processed tax return and attachments, complete Form 4506, Request for Copy of Tax Form, and mail it to the IRS address listed

on the form for your area. The IRS charges a fee of \$57 for each tax period requested. Copies generally are available for the current and past six years. Allow 60 days to receive your copies.

### What to Keep Where and for How Long?

Records are kept in four places: in a home filing system, in a safe-deposit box or fireproof home storage, in the wallets and billfolds of household members and in each vehicle owned (refer to the Guide for Family Records).

## Guide for Family Records

Item	Where	How Long
<b>Personal and Family</b>		
Birth, marriage and death certificates	Safe-deposit box or fireproof home storage	Permanently
Adoption and custody papers	Safe-deposit box or fireproof home storage	Permanently
Citizenship papers	Safe-deposit box or fireproof home storage	Permanently
Divorce and separation papers	Safe-deposit box or fireproof home storage	Permanently
Settlement agreements	Safe-deposit box or fireproof home storage	Permanently
Military papers	Safe-deposit box or fireproof home storage	Permanently
Will	Signed original with probate division of circuit court or Safe-deposit box (if jointly rented); copy in home file	As long as in effect
Advance directive (living will/durable power of attorney for health care)	Home file, Safe-deposit box and copies with agents and family members	Permanently (update as needed)
Passports	Home storage or safe-deposit box	Until replaced
Social Security card	Original in safe-deposit box; copy in home storage	Permanently
Diplomas, transcripts	Home storage or safe-deposit box	Permanently
Medical history	Home file	Permanently (update as needed)
Employment records	Home file	Permanently
Inventory of valuable papers and advisers	Home file; copy with trusted family member or friend	Permanently (update at least annually)

*continued*



## Guide for Family Records

Item	Where	How Long
<b>Property</b>		
Real property deeds, title papers, abstracts, mortgage and other lien documents (include rental property)	Safe-deposit box	Duration of ownership or longer if needed for tax purposes
Burial lot deed	Safe-deposit box	Duration of ownership
Tax assessment notices, purchase contracts, records of capital improvements (include rental property)	Safe-deposit box	Duration of ownership or longer if needed for tax purposes
Motor vehicle titles, purchase receipts and licenses	Safe-deposit box	Duration of ownership
Records of auto service/repair	Home file	Duration of ownership
Jewelry and other valuable items	Safe-deposit box if safety of family may be threatened if kept in home	Duration of ownership
Inventory of household goods and appraisals (include rental property)	Safe-deposit box; copy in home file	Permanent (update at least annually)
<b>Financial</b>		
Stocks, bonds and other securities	Safe-deposit box; listing in home file	Duration of ownership or longer if needed for tax purposes (usually up to six years)
Bank accounts, account registers and statements	Home file	Duration of ownership or longer if needed for tax purposes (usually up to six years)
Canceled checks	Home file for nontax deductible expenditures	Three years minimum
Savings certificates	Safe-deposit box; listing in home file	Duration of ownership or longer if needed for tax purposes (usually six years)
List of credit cards, credit contracts, agreements, records of credit payments and account statements	Home file	Duration of account or obligation or longer if needed for tax purposes (usually six years)
Insurance policies and records of claims made and paid	Home file; list of policies in safe-deposit box	Permanently (update as needed)
Copies of past tax returns	Home file	Six years minimum
Receipts and records of deductible expenses, including home improvement expenses, income and tax payments	Home file (current); fireproof home storage after filing of taxes	Six years minimum; life of property for improvements

*This publication was authored by Debra Pankow, former family economics specialist, NDSU, 2004.*

**For more information on this and other topics, see [www.ag.ndsu.edu](http://www.ag.ndsu.edu)**

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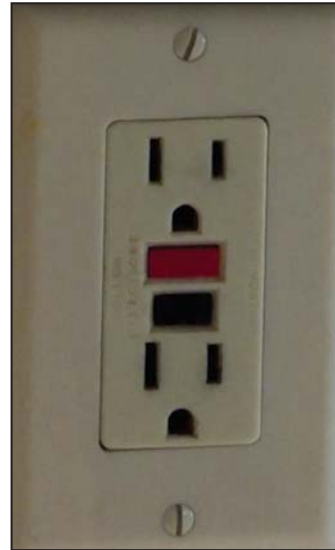
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Things to look at in the kitchen during Check-in and Check-out





Things to look at in the bathroom during Check-in and Check-out



37	<b>BATHROOM</b>
38	Cabinet & Vanity
39	Water Closet/Seat
40	Ceramic Tile/Caulk
41	Towel Bars
42	Faucets
43	Walls/Ceilings





## Module D: WHO'S RESPONSIBLE FOR MAINTENANCE, REPAIRS AND CARE?

Things to look at — doors, locks, floors, closets — during Check-in and Check-out



What else might you look for during Check-in and Check-out?



## A Brief Guide to Renter's Insurance

Like homeowner's insurance, renter's insurance protects your property against several types of losses like damage from a fire or theft. Renter's insurance also covers injury or damage stemming from your negligence or that of your family members.

### Types of Policies

There are several types of homeowner's insurance policies sold in Maine. They vary according to the coverage in the policy and the type of dwelling being insured. HOMEOWNER'S FORM 4 (HO-4) *is especially designed for renters*. It covers your personal property for several different types of damage including theft, smoke, vandalism, fire, explosion, falling objects, building collapse, and rupture of steam or hot water systems. There is no coverage for the dwelling as that is the owner's responsibility and should not be insured by the renter.

### Additional Coverage

Other losses covered by a renter's policy are:

- A minimum of \$25,000 in personal liability for each occurrence of bodily injury and property damage to others arising out of your negligence.
- A minimum of \$1,000 in medical payments without regard to fault for injuries occurring in your home to anyone other than you or your family.
- Injuries occurring outside your home if caused by you, a member of your family living with you, or your pet.
- 10% of the limits of your personal property coverage for your belongings if destroyed or damaged away from your home if the cause is covered by your policy.
- Reasonable and necessary additional living expenses from residing in a temporary location because of damage caused by a covered loss.

### How Much to Buy

The main factor to consider in determining how much

insurance to buy is the actual value of your belongings. This involves establishing the "actual cash value" of all your possessions.

**Actual cash value** is usually determined by taking the replacement cost of the property when new and subtracting the amount of depreciation that has taken place. For example, a piece of furniture that cost \$500 to replace may have a reasonable "life" of 20 years. If this furniture is destroyed by fire after 10 years, its actual cash value at the time of loss is probably about \$250.

**Replacement cost coverage** on contents may be obtained for an additional premium. Replacement cost coverage pays for your losses on the basis of how much it would cost to replace or repair the item at current costs without deduction for depreciation.

*The easiest way to determine value is to make a complete inventory of your belongings and try and determine their value at the time of inventory. Reinventory and reevaluation of your belongings should be done annually.*

Some property, such as art objects and antiques do not lose value and should be scheduled separately on your policy. Other types of property are covered on a *limited basis* only because they are especially susceptible to loss. These include guns, cash, jewelry, and stamp and coin collections. All homeowner's policies can be modified at additional cost to protect you against such losses. *You may want to discuss these coverage and policy issues with your agent.*

### Costs

Costs for renter's insurance vary depending on the fire protection rating, type of building, the location, and the amount of insurance. As a renter, you will pay less for your insurance if you live in a fire-resistant building or a building with four or less apartments. This is primarily because the incidence of fires is less in these types of buildings.



## If You Don't Care for Your Living Space

- Increased chance of sickness and injuries
- Increased wear and tear to the rental unit
- Deductions from security deposits
- Move-out cleaning will be much harder
- Trouble with bugs and rodents
- More danger of fire
- Spend more time looking for things
- Embarrassed to bring friends home
- Could be grounds for eviction



## Cleaning Tips for Renters—Cleaning Institute

Cleaning Tips for Renters, [www.cleaninginstitute.org/clean\\_living/cleaning\\_tips\\_for\\_renters.aspx?print=y](http://www.cleaninginstitute.org/clean_living/cleaning_tips_for_renters.aspx?print=y)

### Cleaning Tips for Renters

Just because you don't "own" your place doesn't mean you shouldn't have a regular cleaning routine to keep your environment fresh and in good condition. Cleaning on a regular basis makes the job easier when you do tackle these tasks – and what's more, keeping your rental in good shape helps ensure that you'll get your deposit back when your lease is up! Follow these tips ... but always read the product label for exact household cleaning product usage instructions.

### In the Kitchen

#### Appliances

*Outside surfaces:* Avoid abrasive cleansers. Wipe up spills immediately with a dry cloth to prevent discoloration, and allow cooking surfaces to cool before cleaning.

*Inside the refrigerator:* Use a solution of baking soda and water to avoid scratching the surface.

Inside the oven (if not self-cleaning): Use oven cleaner. (Don't use oven cleaner on a self-cleaning or continuous cleaning oven because it may damage the surface.)

*Porcelain sinks:* nonabrasive, all-purpose cleaner disinfectant cleaner mild abrasive (liquid or powder cleanser) Glass cooktops: Use cleaner formulated for ceramic glass or a paste of baking soda and water and apply to a cooled cooktop with a clean nonabrasive sponge or paper towel; rinse and dry thoroughly.

#### Countertops

*Laminated surfaces:* Prevent damage by using a trivet or insulated pad to protect surfaces from hot pans, and always use a cutting board. Clean with nonabrasive, all-purpose cleaner (without bleach) and wipe up cleaning solutions immediately to prevent discoloration. Never use scrapers or abrasive pads; instead, try a soft vegetable brush to clean textured countertops.

*Solid surfaces:* Use a nonabrasive or abrasive all-purpose cleaner on matte (no-shine) surfaces, and nonabrasive all-purpose cleaners on satin or high-gloss finishes. Avoid damaging the surface by using trivets and cutting boards.

*Wood block:* Wipe up spills and liquids immediately to prevent warping, and clean with a wood cleaner.

#### Cabinets

Use a product that cleans finished wood to remove fingerprints, smudges and other soils. A polish or wax may be used if a shine is desired. Buff with a soft cloth. Be sure wood is properly finished. Any substance, even water, used on unfinished or improperly finished wood can damage the surface.





## In the Bathroom

### Toilet

*For the inside:* Use toilet bowl cleaner and a long-handled toilet brush to clean rim holes and the trap. Attach an in-tank (continuous) cleaner to maintain the freshness of the bowl (but remove it before using toilet bowl cleaner - don't mix the products).

*For the outside:* Use a nonabrasive, all-purpose cleaner or disinfectant cleaner on the exterior of the toilet and the toilet seat. Thoroughly rinse and dry hinge areas and bumpers.

### Tub/Shower/Sink

*Mold and Mildew Prevention:* Use the fan (or open a window) when showering. Wipe down the tub walls with a sponge after bathing; use a towel or a squeegee on shower walls. Keep shower doors and curtains open after use to allow them to air dry.

*Tub, Sink, and Tile:* Rinse the tub and sink after each use to prevent buildup. Clean regularly with a nonabrasive, all-purpose cleaner; tub/tile/sink cleaner; or liquid cleanser and rinse with clean water. Avoid using powdered abrasive cleansers that could scratch surfaces. Dry and buff tile, faucets and handles to prevent water spots. Try a daily shower cleaner to keep shower and tub surfaces free of buildup: just spritz it on and go – no scrubbing or rinsing required!

*Grout:* Clean with a solution 3/4 cup of liquid household bleach to 1 gallon of water or a mildew stain remover, applied carefully with a soft-bristled brush. Rinse thoroughly.

### *Stain-Solvers:*

- Mildew: Use liquid household bleach or cleaners with bleach to remove stains.
- Rust: Only use a rust remover for such stains (not a cleaner with bleach).
- Stubborn stains or soap film buildup: Use disinfectant cleaner; allow it to penetrate thoroughly, then rub or scour.

## In Living Areas

*Painted Walls:* Using a nonabrasive, all-purpose cleaner or a wood cleaner, test the "washability" of the surface first by washing an inconspicuous area. To clean, start at the bottom of the wall and work up to the ceiling, overlapping areas as you clean and using a circular motion.

*Woodwork:* Remove dust with a dusting product; spray it onto the surface or onto a dusting cloth. Remove stains and add shine with furniture cleaner, cleaner-polish or polish applied with a clean soft cloth.

*Flooring:* Mix a nonabrasive, all-purpose cleaner with warm water; use a mop, sponge or cloth dipped in the solution and wrung out. Some products require rinsing, others do not -- so check the label. A floor cleaner with polish can help fill in scratches and add shine.

*Carpet:* Vacuum regularly to remove dirt and allergens, and treat spills immediately with a carpet-cleaning product.



## Your Plan for Caring for Your Living Space

To be smart about cleaning and care for your living space, remember that some jobs need to be done more often than others. Jobs may need to be done:

- Every day or every other day
- Once a week
- Once a month

Check the jobs you will do.

### Jobs to do daily:

#### Kitchen:

- Wash dishes.
- Wipe off table, counter tops, range, and appliances.
- Clean sink.
- Empty garbage.
- Clean stove top after use.
- Sweep floor.
- \_\_\_\_\_

#### Living Room:

- Tidy up—pick up dirty dishes, clothes, and other clutter.
- Put away or throw out papers.
- Empty ashtrays.
- \_\_\_\_\_

#### Bathroom:

- Rinse out sink and tub/shower.
- Hang up towels.
- \_\_\_\_\_

### Jobs to do weekly:

#### Kitchen:

- Mop floor.
- Disinfect counters, cutting boards, and sink drain with one teaspoon of bleach in a quart of water.
- \_\_\_\_\_



## Module D: WHO'S RESPONSIBLE FOR MAINTENANCE, REPAIRS AND CARE?

### Bathroom:

- Clean sink and tub with all-purpose cleaner or baking soda.
- Clean toilet bowl.
- Wipe toilet seat and outside of toilet bowl with all-purpose cleaner.
- Wash floor with all-purpose cleaner.
- \_\_\_\_\_

### Living Room:

- Clean floors—vacuum carpets, mop vinyl floors.
- Dust shelves and furniture.
- Clean spots from walls and woodwork.
- Empty waste baskets.
- \_\_\_\_\_

### Jobs to do monthly:

#### Kitchen:

- Clean oven.
- Clean range hood.
- Clean and defrost refrigerator.
- \_\_\_\_\_

#### Bathroom:

- Scrub mold on grout or walls with solution of  $\frac{1}{4}$  cup chlorine bleach added to 1 quart of water.
- Clean drains with baking powder and vinegar.
- \_\_\_\_\_

Keep all cleaning products away from young children!

Adapted from "Develop a Plan for Cleaning" by Nayda I. Torres, published by North Carolina Cooperative Extension Service. North Carolina State University, College of Agriculture and Life Sciences.



## Bed Bug Control

### Why Worry about Bed Bugs?

Bed bugs are blood feeding insects that are tiny (3/16 inch long) but visible to the naked eye. They have a flat, oval shaped body and the adults are reddish-brown in color, whereas the nymphs are light colored. They feed during the night, and the bites are painless enough that they won't wake you up. Any exposed skin on your body at bed time such as your arms, shoulders, legs, face, and neck can become a hot spot for bed bugs attacks. Typically, a bed bug will feed for 3 to 10 minutes and return back every 5 to 10 days. People may notice the symptoms of an attack on their skin after a day or two, with small bite marks, reddish swellings, and itching. For some people, it may take longer for the symptoms to appear. But the good news is that the bedbugs do not carry any human diseases and do not breed from human blood.



Source: UWEX State Entomology Specialist, Phil Pellitteri

Bedbugs are known to crawl quite a distance at nighttime in search of food, but they do not fly. According to the CDC, they can travel more than 100 feet in a night, but they tend to live within 8 feet of where people sleep. Usually mattress seams, headboards, inside box springs, wooden bed frames, furniture (nightstands, dressers, chairs), and photo frames are common hiding areas for



Source: UWEX State Entomology Specialist, Phil Pellitteri

bedbugs during the day time. But they can also hide under electrical plates, cracked wallpaper, around door and window casings, stereo speakers, curtain folds, and so on. This makes it very difficult to control bedbugs. Most common telltale signs of bedbugs found around the hiding areas include its molted skin castings, live eggs, rusty blood colored spots, black waste spots, and the presence of a sweet musty odor.

Bedbugs can go through a generation in about 5 to 6 weeks. However, they can live for several months to a year without feeding. Under warm conditions (70°F), a healthy well fed female bedbug can lay about 500 eggs in her lifetime and the eggs can hatch in about 6 to 10 days. The nymphs undergo 5 stages of molting to reach adult stage, and for each stage they need to feed. Under circumstances where no human hosts are available, they can feed on pets.

### How to Prevent?

Early detection is the best way to prevent bedbugs. When staying at hotels, motels or even in apartments check under the box spring, sheets and mattress for any telltale signs of bedbugs. Keep your luggage off the ground and away from the beds. When you return back from the trip, launder your clothes, travel bags, and sleeping bags immediately at a higher temperature (above 115°F) and dry in a hot dryer. Vacuum your suitcases thoroughly. Avoid bringing in any used furniture, couches, or discarded mattress from outside. Inspect under your beds and vacuum your mattress, bed frames, and box springs thoroughly. Special bedbug proof mattress covers and box spring covers are sold in stores these days. If you have a serious infestation, call a professional for effective treatment. For successful control, the treatment has to be thorough and it may take at least two or three follow-up treatments by a professional.

Source: Vijai Pandian, Horticulture Educator, Brown County UW Extension - UWEX State Entomology Specialist, Phil Pellitteri



## Roach Control

### Why worry?

- Cock roaches contaminate or damage food.
- They can damage wiring.
- Cock roaches contribute to allergies.

### Start with prevention

- Don't bring roaches with you.
- Don't feed roaches.
- Keep food in tightly covered containers.
- Don't leave dirty dishes out overnight.
- Take garbage out daily.
- Fix leaky faucets and pipes.

### Getting rid of roaches

- Use roach traps to determine where roaches are living.
- Apply insecticides where roaches live.
- Apply insecticides away from pets, children, dishes, and food.



## Lead Paint Hazards

### When should you worry about lead paint hazards?

- Only in homes built before 1978
- Only when paint is peeling, chipping, chalking, or cracking
- On surfaces where children chew or that have a lot of wear like windows and doors
- In soil near outside of older homes

### How do you know?

- Landlords must tell you if they know of any lead hazard in the home before they rent to you.
- Landlords must give you information about lead paint hazards and what to do about them before you rent.
- A pin prick blood test is used to determine whether your child has lead poisoning.



Source: UWEX State Entomology Specialist, Phil Pellitteri



Source: UWEX State Entomology Specialist, Phil Pellitteri