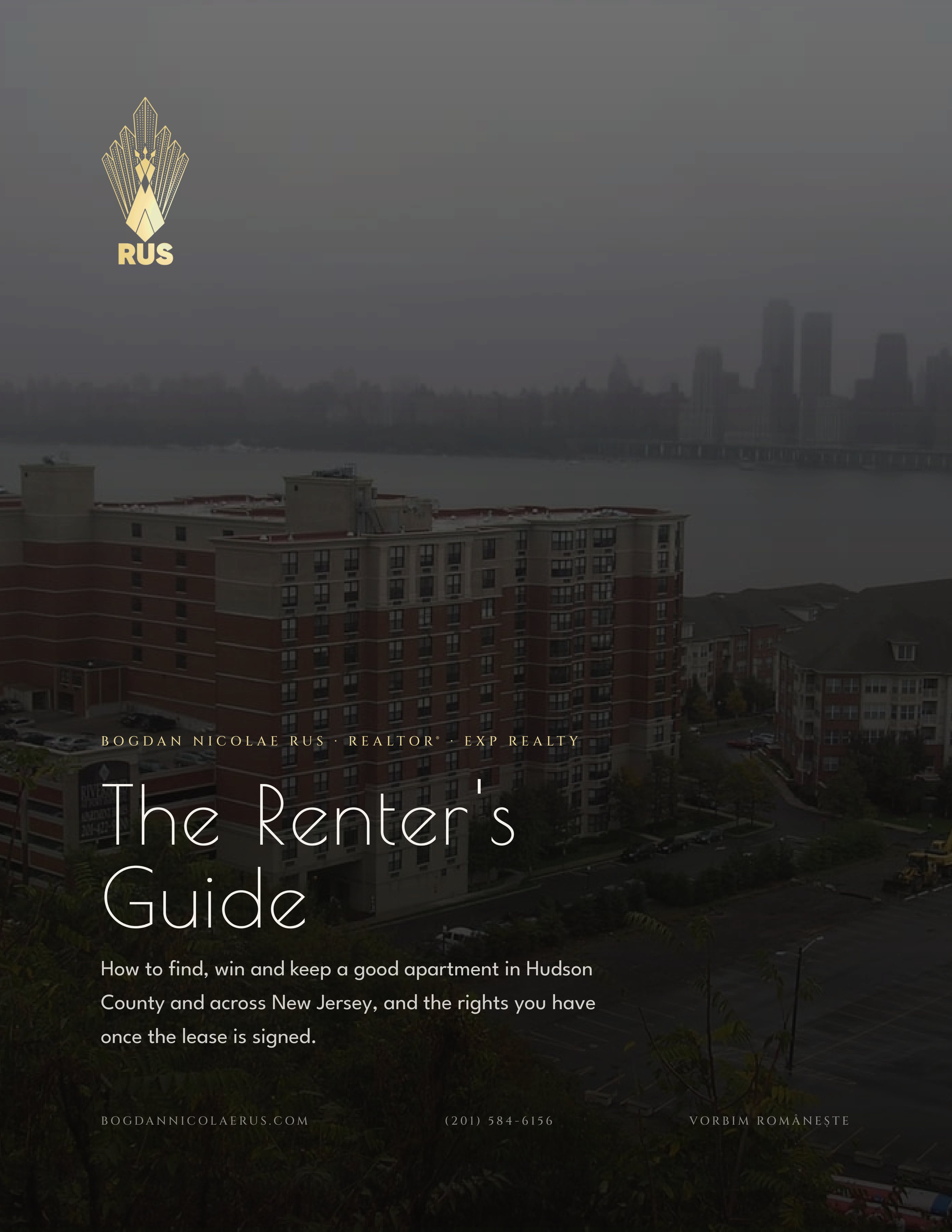

BOGDAN NICOLAE RUS · REALTOR® · EXP REALTY

The Renter's Guide

How to find, win and keep a good apartment in Hudson County and across New Jersey, and the rights you have once the lease is signed.

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VORBIM ROMÂNEȘTE

A NOTE FROM ME

Before you start, read this.

Renting here is fast. A good apartment posted on Thursday is gone by Sunday, and the people who get it are the ones who walked in with their paperwork ready. It is also a place with unusually strong tenant protections, most of which renters never hear about until something goes wrong.

This guide covers both halves: how to win the apartment, and what New Jersey law says about your deposit, your rent, repairs and your right to stay. It is written for Hudson County, where rent control, older buildings and a lot of small landlords make the rules matter more than most places.

I am a licensed REALTOR® with eXp Realty and I rent as many apartments as I sell. I work in English and Romanian, and the neighborhoods on my site are the ones I actually walk.

Read it before you sign anything, and call me with what it does not answer.

Bogdan

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What is in here.

"The apartment you get is the one you were ready for. Have the folder before you have the tour."

01 · THE REAL NUMBER

What a rental really costs.

The monthly rent is the headline. The move-in check, the fees and the utilities decide whether you can actually afford the place. Add them up before you apply.

Move-in money

First month's rent plus a security deposit. In New Jersey the deposit cannot be more than one and a half times one month's rent, and "last month's rent" collected up front counts as part of that deposit. So the most a landlord can ask at signing is two and a half months in total.

Broker fees

Some listings are "no fee", some ask the tenant to pay a broker fee, often one month's rent. Ask before the tour, and ask who the broker represents. When I find you an apartment, we agree in writing who pays what before we start.

Utilities and the building

Heat and hot water are sometimes included in older buildings and rarely in new ones. Ask for last winter's bills. Add internet, renter's insurance, parking, laundry, and any amenity or move-in fee the building charges.

The 40-times rule, and alternatives

Many landlords want household income around 40 times the monthly rent, or a guarantor with more. A larger deposit is not allowed as a substitute here; a guarantor, a co-signer or a longer track record is.

02 · BE READY

The folder that wins the apartment.

In a competitive building the first complete application usually gets the lease. Have everything below in one folder, on your phone, before the first showing.

- [ ] Government ID for every adult who will live there.
- [ ] Two or three recent pay stubs, or an offer letter if you are starting a job; for the self-employed, last year's tax return and recent bank statements.
- [ ] Employer contact for verification.
- [ ] Recent bank statements showing the move-in money.
- [ ] Credit report or score, and your permission for the landlord to run one. Many buildings require a score in the high 600s or better; know yours.
- [ ] Contact details for your current and previous landlord.
- [ ] A guarantor's documents, if you will need one: usually income around 80 times the rent, and often required to live in the tri-state area.
- [ ] Renter's insurance quote; many buildings require a policy before the keys.
- [ ] Pet paperwork: vaccination records and a photo. Pet deposits count toward the one-and-a-half-month cap.
- [ ] A short introduction: who you are, where you work, when you can move. It is the part landlords read first.

Landlords may screen on income, credit and history. They may not refuse you for source of lawful income, including vouchers, or for any protected characteristic under New Jersey's Law Against Discrimination. Ask me if something feels wrong.

How the search works here.

01 **Decide the day, not just the rent**

Where you work, how you get there, what you do at seven in the evening. Every town and Jersey City neighborhood on my site has a day walked block by block. Read yours before you tour.

02 **Timing**

Most leases here start on the first of the month and most listings appear four to six weeks before. Start looking about six weeks out; earlier and the good ones are not posted yet, later and you are choosing from what is left.

03 **Where the listings are**

The portals, the MLS through an agent, building websites, and a lot of small landlords who list nowhere and rely on agents. That last group is where the quiet good apartments are.

04 **See it in daylight, and at night**

Light, noise, the block at 10 pm, the walk from the station. Water pressure, the windows, the cell signal. Photograph everything.

05 **Apply the same day**

If it fits, apply from the sidewalk. The folder is ready; that is why you built it.

06 **Read before you sign**

The lease, the building rules, the rent-control registration if there is one. I go through it with you; it takes twenty minutes and saves a year of arguments.

Choose the building, not just the unit.

The apartment is what you saw. The building is what you live in. These are the questions I ask on every rental before a client applies.

Who is the landlord

An owner with two units upstairs, a management company with two hundred, or an investor who lives out of state. Each fixes a broken boiler differently. Ask, and look up the landlord registration; in New Jersey it must be given to you in writing.

Rent control

Jersey City, Hoboken and several other Hudson County towns have rent-control ordinances that limit annual increases for covered buildings. Whether your unit is covered depends on the building's size, age and ownership. Ask, and check with the town's rent leveling office before you sign.

Heat, hot water and who pays

Older buildings often include heat and hot water; newer ones rarely do. Know before you compare rents.

The lease term and renewals

Twelve months is standard. Ask what happens at the end: New Jersey tenants generally have a right to renew unless the landlord has good cause, and increases must be reasonable and, in rent-controlled buildings, within the ordinance.

Lead, smoke, and the certificate

Buildings built before 1978 must be inspected for lead-based paint hazards and must give you a lead-safe certificate; every rental needs working smoke and carbon monoxide detectors. Ask to see the paperwork.

Flood

Parts of the waterfront towns flood. Ask whether the building or the basement has, and get renter's insurance either way.

Read the lease.

A New Jersey residential lease can say many things; it cannot take away rights the law gives you. Here is what to look for and what to question.

- [ ] **Names, dates, rent, deposit.** Every adult's name on the lease, the exact start and end date, the rent and the day it is due, the deposit amount and, by law, the bank where it is held.
- [ ] **Truth in Renting.** Landlords of most buildings must give you the state's Truth in Renting statement, a plain-language summary of your rights. If you did not get it, ask.
- [ ] **Late fees and grace period.** Whatever the lease says, New Jersey gives most tenants a five-business-day grace period before a late fee can be charged. Ask what the fee is.
- [ ] **Repairs and who does what.** The landlord must keep the home safe and habitable; the lease may make you responsible for small things. Read which.
- [ ] **Utilities.** Which are included, which are metered, whether you must put any in your own name.
- [ ] **Renewal and increases.** How much notice, and whether the rent can change mid-lease. It generally cannot, unless the lease says so.
- [ ] **Subletting, guests, pets, smoking.** Usually restricted; know the rule before you need it.
- [ ] **Early termination.** What it costs to leave early. New Jersey allows tenants to break a lease in certain situations, including domestic violence and, for some, serious illness or a move to care; ask.
- [ ] **Clauses that are not enforceable.** A waiver of your right to a habitable home, a right for the landlord to enter without notice, or a fee above what the law allows. Those parts of a lease do not bind you, but do not sign them either.
- [ ] **Get everything in writing.** Any promise made at the showing, a repaired stove, a painted bedroom, a parking space, goes into the lease or a signed rider before you sign.

The security deposit: the rules.

New Jersey's Rent Security Deposit Act is one of the strongest in the country, and most renters never use it. Your deposit stays your money. The landlord only holds it.

The cap

No more than one and a half times one month's rent, including any "last month", "pet" or "key" deposit, whatever it is called. If the rent goes up, the deposit can rise by no more than 10% a year and never above the cap.

Where it lives

In an interest-bearing account at a New Jersey bank, in trust, not mixed with the landlord's money. Within 30 days of paying, you must be told in writing the bank, the account type, the rate and the amount. The interest is yours, paid or credited yearly.

If you were never told

You can give written notice and apply the deposit to your rent, with 7% interest, and the landlord cannot ask for another. Talk to me or Legal Services of New Jersey before you do; the notice has to be done right.

Getting it back

Within 30 days after you move out, the landlord must return the deposit with interest, less an itemized list of deductions, by hand, registered or certified mail. Damage beyond normal wear and tear and unpaid rent can be deducted; repainting and ordinary wear cannot.

If they keep it wrongly

You can sue in Special Civil Part without a lawyer, and the court can award double the amount wrongfully withheld plus costs. Landlords know this.

Owner-occupied two and three families

The deposit law does not apply to them unless the tenant asks in writing that it should. Ask.

Rent, increases and rent control.

Your rent cannot change during the lease term unless the lease says so. At renewal it can go up, but not by any amount and not without notice.

Notice

A landlord who wants to raise the rent at renewal must end the old lease and offer the new terms in writing, generally with at least a full month's notice. No notice, no increase.

"Unconscionable" increases

Even outside rent control, New Jersey courts can refuse to enforce an increase that is unconscionable: far above what similar apartments rent for, with no justification. You can challenge one without moving out.

Rent control in Hudson County

Jersey City, Hoboken, Union City, West New York, North Bergen, Weehawken, Bayonne and others limit annual increases for covered buildings, typically tied to a cost-of-living index and capped. Coverage depends on building size, age and owner-occupancy, and new buildings are often exempt for a period. The town's rent leveling office can tell you your unit's legal rent.

Vacancy decontrol and registrations

Some ordinances let the rent reset when a unit turns over, and require landlords to register the rent. If you suspect you are paying above the legal rent, you can ask the town and, in some cases, recover the difference.

Late fees and grace

Most tenants have a five-business-day grace period by statute before a late fee can be charged. Fees must be reasonable and stated in the lease.

Pay in a way you can prove

Bank transfer, check, or a receipt for cash. If there is ever a dispute, the proof is the argument.

Safe, decent and habitable.

New Jersey law implies a warranty of habitability into every residential lease: the landlord must keep the home fit to live in, and no lease clause can waive it.

01 **Heat, water, safety, structure**

Working heat in season, hot and cold water, plumbing, electricity, a sound roof and windows, working locks, smoke and carbon monoxide detectors, no infestation. Those are the landlord's, always.

02 **Ask in writing**

Text or email, dated, with photos. Give a reasonable time to fix it. Most problems end here.

03 **Call the town**

Every Hudson County town has a housing or code inspector. A dated inspection report is the strongest evidence you can have, and inspectors can order the landlord to fix it.

04 **Repair and deduct, or withhold, carefully**

New Jersey lets tenants make necessary repairs and deduct the cost, or withhold rent for serious conditions, but the steps matter: notice, a chance to fix, and setting the rent aside in case a judge disagrees. Get advice from Legal Services of New Jersey or a tenant lawyer first.

05 **Lead**

If the building is older than 1978 and there is a child in the home, ask the town health department for a lead inspection. Landlords must inspect covered rentals for lead hazards periodically and at turnover; you are entitled to the certificate.

06 **Retaliation is illegal**

A landlord may not raise your rent, cut services or try to evict you because you complained, called the inspector or joined a tenant group. That defense wins cases.

The Anti-Eviction Act, in plain words.

In most New Jersey rentals a landlord cannot simply decline to renew your lease. They need a good-cause reason under the Anti-Eviction Act, the right written notice, and a court order. No self-help, ever: no changing locks, no removing doors, no shutting off utilities.

Good cause means

Not paying rent, habitual late payment after notice, breaking the lease or rules after notice, damage, disorderly conduct, an owner taking the unit for their own family in a small building, permanent removal from the rental market, or a condo conversion with long notice. Each has its own notice period.

What is not good cause

The landlord wants a higher rent than the law allows. A new owner bought the building. The landlord "needs the unit" in a larger building. You complained. None of those, alone, end your tenancy.

Exemptions

Owner-occupied buildings with no more than two rental units, and some other narrow cases, are outside the Act. If you are in one, your lease and the notice rules still protect you, but the right to renew is weaker. Know which you are in.

If you get papers

An eviction is a court case. You get a summons with a date; go, or you lose by default. Free help exists: Legal Services of New Jersey and the county's landlord-tenant assistance. Bring your lease, payments, photos and letters.

Registration matters

A landlord who has not registered the property with the town or the state generally cannot get a judgment for possession. Ask the clerk to check the file.

Moving in, moving out.

Moving in

- [ ] Walk through with the landlord and write down every scratch, stain and broken thing. Photograph everything, date the photos, and send the list to the landlord in writing. Both of you keep a copy.
- [ ] Confirm in writing the bank details for your deposit within 30 days.
- [ ] Test every detector, lock, window and appliance the first week and report anything in writing.
- [ ] Put utilities in your name on the lease start date, not the move-in date.
- [ ] Get renter's insurance. It is cheap, most buildings require it, and it covers you when the upstairs neighbor floods your ceiling.
- [ ] Keep the lease, the rules, the Truth in Renting statement and every receipt in one folder.

Moving out

- [ ] Give notice in writing, the way the lease requires, usually a full calendar month or more. Keep proof.
- [ ] Clean to the standard you moved into, patch small holes, replace what you broke. Do not repaint unless you painted.
- [ ] Walk through with the landlord again, with the move-in list, and photograph the empty unit.
- [ ] Return every key and fob and get a receipt.
- [ ] Give a forwarding address in writing. The deposit and the itemized statement must reach you within 30 days.
- [ ] If the deposit does not come, or the deductions are wrong, write once, then file in Special Civil Part. Double damages are the rule, not the exception.

Renters who buy next.

A surprising number of my buyers started as my renters. If the monthly rent is starting to look like a mortgage payment, it is worth an honest hour with the numbers, with no pressure to do anything.

What it takes

A credit score most lenders accept, a down payment of as little as 3% to 5% for many buyers, closing costs, and a job history. New Jersey's housing agency adds down-payment assistance for first-time buyers who qualify, up to $15,000 and more in some programs.

Rent versus buy, honestly

Buying wins when you will stay five or more years, when the total monthly cost is close to the rent, and when you have reserves left after closing. Renting wins when you might move, when the market is overpriced on your block, or when the deposit would leave you with nothing. I will tell you which.

The timeline

Pre-approval, the search, and a closing of 45 to 60 days. Start about four months before your lease ends, and know what your lease says about leaving early or going month to month.

The Buyer's Guide

Everything above, in detail, is in my Buyer's Guide. Ask me for a copy, or download it from the site.

Who you will meet.

Me, your agent

The search, the honest showings, the application, the lease review and the negotiation of what can be negotiated. English and Romanian.

The landlord or manager

The person who holds your deposit and fixes the boiler. Know their name, address and registration; the law says you must be given them.

The listing broker

Represents the landlord. Ask who pays their fee before you tour.

The town's rent leveling office

Tells you whether your building is rent-controlled and what the legal rent is. Free.

The housing or code inspector

Your evidence when repairs are not made. Free.

Legal Services of New Jersey

Free legal help for tenants who qualify, and a plain-language Tenants' Rights manual for everyone at lsnjlaw.org.

The county's landlord-tenant court

Where eviction cases are heard, and where deposit disputes go. Special Civil Part handles small claims without a lawyer.

Your insurer

Renter's insurance for your things and your liability. Cheap, and often required.

The guarantor

A family member or a paid service that promises to pay if you cannot. Their paperwork is part of your folder.

Your future lender

If you decide to buy, the pre-approval starts here.

NEXT STEP

Let's find the right block.

Tell me the day you want to live, what you can spend and when your lease ends, and I will send you what fits, including what is not on the portals yet. The folder, the lease review and the negotiation come with it. No fee to talk, and I say so in writing before we start.

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