Housing Terms

**Co-signer (or Guarantor)**
Someone who assumes responsibility for a lease with a tenant who otherwise would not meet the landlord’s financial qualifications. If you don’t have rental history or have bad credit, you may be required to have a co-signer or guarantor. This is different than having roommates who also sign the lease on their own behalf.

**Credit Check**
Landlords will review a potential tenant’s credit history through one of several credit rating agencies before approving a rental application. This provides the landlord with an understanding of your financial history. You need to give written consent which permits the landlord to check your credit and almost all applications will require this.

**Full Bath**
A bathroom which includes a toilet, sink, and a bathtub or shower. A “Half Bathroom,” on the other hand, has a toilet and sink, but no shower.

**Furnished Apartment**
An apartment that comes with basic furniture such as a bed, sofa, kitchen table, and chairs, etc.

**Landlord**
The person or company who owns and/or manages property that is leased or rented to others.

**Lease**
An agreement between the landlord and tenant that lists all the rules and stipulations of the rental. Most leases are for a one-year duration.
Repairs

A lease should specify whether the tenant or landlord is responsible for repairs on the rental apartment. Without a provision for repairs in the lease, it may be very difficult to persuade a landlord to make needed repairs.

Rent

Amount of money paid every month to landlord or building owner for housing.

Security Deposit

A deposit, usually in the amount of one month's rent (Connecticut law allows up to 2 months rent for security), that a tenant will pay to the landlord at the time of signing a lease as security to cover the expenses of a possible damage to the apartment during the course of their tenancy. At the end of the lease term, the landlord will take the cost of any damages caused by the tenant out of the security deposit before returning it. The landlord must return tenant's security deposit, either in full or in part (after deducting cost of damages), within 30 days of the end of the lease.

Efficiency/Studio

An apartment which is composed of a single room and a bathroom. The main room functions as the kitchen, living room, and bedroom. Usually appropriate only for one person.

Sublease

An agreement whereby a tenant grants possession and use of all or part of the leased property to another party, who is known as the (sub)'lessee', 'subtenant' or 'undertenant'. Subletting may be prohibited by the original lease or require written permission from the landlord. In a sublease, the original tenant, who is now regarded as the 'sublessor' or 'over-tenant', remains directly responsible for making the rent payments to the landlord.

Tenant

The person who is leasing the apartment.

Utilities

Services such as heat, water, electricity, and gas. Sometimes these services are included in rent and sometimes they are not. Make sure your landlord indicates in the lease what utilities are included in rent. If they are not included, you will have to arrange and pay for the utility service directly with the utility companies.

Common Abbreviations

A/C
Air Conditioning

**Apt**

Apartment

**BR**

Bedroom: you will usually see this preceded by the number of bedrooms (i.e., 3BR is an apartment with 3 bedrooms).

**BA**

Bathroom; you will usually see this preceded by the number of bathrooms, where a “half” bathroom (0.5) is just a sink and toilet with no shower or bathtub. For example, 2.5BA is an apartment with 2 full bathrooms (toilet, sink, and shower or bathtub) and 1 half-bathroom (sink and toilet).

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