

# NAVY HOUSING SERVICE CENTER HOUSE-HUNTING TIPS

- ◆ Never rent a unit site unseen.
- ◆ Never pay any money if unsure of unit/complex.
- ◆ Check the unit location at night with a partner. Drive through the neighborhood, check for illumination, type of traffic on the street and talk with residents.
- ◆ Be sure the unit is what you want and confirm unit address on the lease, before signing the lease agreement. You may lose your security deposit if you change your mind.
- ◆ Check crime statistics on the city web page (i.e. Norfolk.gov).
- ◆ The SCRA (Servicemembers Civil Relief Act) and VRLTA (Virginia Residential Landlord Tenant Act) which include the “military clause” are federal and state laws created to protect military members in various situations including those involving unfair rental practices.
- ◆ It has come to our attention that some landlords/management companies are including a paragraph in, or an addendum to their leases that require a military member to waive their rights under the above laws.
- ◆ Make sure your lease includes a Military Clause and that there is **no** requirement to sign a SCRA Waiver.
- ◆ SCRA requires the member to give written notice of termination and copy of orders. Termination of the lease is effective 30 days after the first date on which the next rental payment is due and payable after the date on which the notice is delivered.
- ◆ Consult any Navy Housing counselor regarding SCRA.
- ◆ It is imperative that you read and understand all parts of the lease agreement you are signing. If you are unsure about anything, bring your lease into the housing office so that it can be reviewed by a counselor.
- ◆ Ask the real estate agent or landlord about the possibility of paying your security/damage deposit in two installments.
- ◆ Find out when your rent is due each month and how payment is to be made. Most landlords will charge a late fee, if the rent is not paid on time. Rent is normally due on the first of the month.

- ◆ Remember rental history records, credit reports, references, and proofs of income are generally required by the landlords to qualify tenants.
- ◆ Inquire at the nearest Navy Federal Credit Union about the Utility Deposit Guarantee Program, prior to contacting the utility companies.
- ◆ All business transactions with the real estate agent or landlord must be in writing. Be proactive not reactive. Verbal means nothing.
- ◆ If the real estate agent or landlord does not conduct arrival/termination inspections with you, it is suggested that you use the Off-Base Housing Condition and Deposits Record form to list discrepancies and give to the landlord within 5 days of taking possession. This form is available at the Navy Housing Service Center.
- ◆ Obtain renter's insurance to protect personal belongings and make sure it includes liability.
- ◆ Member must comply with lease requirements in giving notice to vacate (i.e. 30/60 day notice). Check the lease for the number of days required. Failure to do so may result in extra expenses and loss of deposit. Vacate notice takes effect on the first day of the month after notice is given. Vacate notice must be in writing.
- ◆ By Virginia law, the tenant must request, in writing, permission to be present at the final checkout inspection
- ◆ Take your lease and your Check-In Condition Report with you to your final checkout inspection. This will eliminate potential problems.
- ◆ If you are sharing a rental unit with other military personnel, check with the real estate agent or landlord regarding your responsibility for the balance of the lease if your roommate(s) is/are transferred before you, or the possibility of vacating without a penalty at the same time.
- ◆ You must leave the rental unit in clean, undamaged condition to insure a full refund of your security/damage deposit. The landlord has 45 days to refund your security/damage deposit.
- ◆ Information and Referral assistance is available at the nearest Navy Housing Service Center. You may reach us by logging onto [www.cnic.navy.mil/housing](http://www.cnic.navy.mil/housing), or by calling one of the following service centers:

NSA Hampton Roads/NAVSTA Norfolk	(757) 445-2832/Toll-free (800) 628-7510
JEB Little Creek-Fort Story	(757) 462-8939/7069
NAS Oceana	(757) 433-3268/3368
NWS Yorktown	(757) 847-7822/Toll-free (800) 704-5488