

How safe is your rental? 12 things to check

Apartment demand is growing, but it's up to you to ensure that whatever you rent is safe. Here are 12 essential checks.

Here, then, are 12 key items to check before handing over that first payment:

1. Smoke detectors

This is the most valuable protection you can have — and must have.

Although nearly all housing laws are local, there's one that every jurisdiction agrees on: Owners must provide tenants with working smoke detectors. Missing or damaged detectors should serve as a red flag: What other safety issues might the owner have forgone? Detectors should be on ceilings outside the bedrooms, main living area and kitchen. Check to see that they are working and ask when the batteries were replaced.

2. Exits

Every dwelling is susceptible to fire, obviously. Carelessness abounds; accidents happen. But residents of multiunit buildings face an added and elusive danger: They are at the mercy of their neighbors' stove-top antics.

Whether your apartment is in a basement, attic or even a separate wing 100 feet from the kitchen, make sure that you have at least two ways to get out. A bedroom must have an egress window, too.

When doing a walk-through of an apartment you're considering, become a worrier in chief. Look around and ask, "Would I be able to get out in a fire?"

An average of 270 apartment fires break out each day in this country. Every year, nearly 3,000 people die in home fires and 13,000 are injured, according to the NFPA. Young children and the elderly are most at risk because they have trouble escaping.

3. Electrical wiring

Electrical fires are scary. Unlike a lit stove or fireplace, to which you may be attentive, an electrical fire can start through no fault of your own and smolder behind a wall for days.

Every year, about 53,000 electrical fires occur in homes in the United States, causing more than 500 deaths, 1,400 injuries and \$1.4 billion in property damage, according to the NFPA.

When going through the apartment, check:

- Are there enough outlets for each a room? "Particularly in older homes, there tends to be one outlet in a room, and it can be easily overburdened," says Christopher Lindsay, director of programs for the Electrical Safety Foundation International, a nonprofit. The excess energy turns into heat and, potentially, fire. "We see a number of those fires every year."
- Is the owner relying on extension cords or expecting you to? This presents a fire hazard for the same reason. "Extension cords aren't meant as permanent wiring. They're only meant for temporary situations," Lindsay says.
- Do any of the outlets or switches have broken plate covers? This can pose a risk of shock or electrocution, particularly for children with poking fingers.
- Do the areas around the outlets appear discolored? Teardrop burn stains above an outlet can indicate faulty wiring.
- Does the landlord have to reset the breakers often? If so, why? "Breakers that are constantly tripping are usually indicative of a more serious problem," Lindsay says. "And it's something that you can't resolve as a consumer. It's something that needs to be looked at by a licensed electrician." (You may need to ask other residents about this issue.)
- Flip the light switches. Do you hear any sizzling or popping? Those aren't good signs, and also can indicate serious wiring problems.
- Do you see any cords jutting out? "We have a zero tolerance for exposed wiring," Lindsay says. That means anywhere — from outlets, walls, ceilings or fixtures. It could indicate improper installation and cause deterioration of the wire's insulation.
- Do the outlet plates in the bathrooms and kitchen have a red reset button in the middle? Those are ground-fault circuit interrupters, and they are required in new construction in locations near water. GFCIs detect leaking electricity and automatically shut off the circuit, protecting against electrocution.

4. Windows

Do egress windows have break-away latches on the inside? Do ground-level windows or those beside fire escapes have solid locks on the outside? If you have children, do the screens and windows have childproof locks?

5. Doors and gates

If it's a multiplex, ask if common entries are locked to the public. How are the common areas secured? Does the swimming pool have childproof gates? Has the lock to your individual unit been changed since the previous tenant moved?

6. Mold and lead

Mold grows in wet areas. Check for discoloration inside cupboards and closets, near pipes, around windows or any other place where moisture collects.

"Mold is visible. If you're looking for signs of mold, you would see mold. If mold is allowed to grow, it can cause allergic reactions and in some cases can be toxic.

Homes built before 1978 should also be tested for lead, and many agencies can provide free assistance. Federal law requires that landlords disclose the existence of lead-based paint, but be sure to ask.

The paint is dangerous if it is peeling or otherwise damaged. The ingestion of lead dust or chips can cause serious neurological and other damage, particularly in young children and fetuses.

7. Infestation

Rodents are common, so a brief appearance needn't be a deal breaker. But you don't want to live with them. Mice and rats spread disease and cause physical damage that can lead to other health issues.

The pressing question is whether the landlord swiftly removes critters. Ask other tenants. Look for droppings by opening the closets and cupboards, places that are dark and not disturbed very often.

Will the landlord exterminate promptly? Fumigation could delay tenancy for several days. It's one more reason why it's critical to see for yourself the exact unit you'll be occupying.

Don't rely on photos on a Web site of the model unit. It's great if you're trying to narrow down your search, but if you're at the point where you're looking to sign a lease, look at the actual unit.

8. Plumbing and water

Turn on each faucet and let the water run for half a minute. Does it flow continuously? Is it clear? Does it drain well?

Flush the toilets a couple of times. Does any water bubble up in the tub or sink? "If you've got a break in the sewer line, it's going to back up into the tub or somewhere else," says Tim Boling, deputy director of the neighborhood services department for the city of Phoenix.

Check the walls and floors behind the shower, between the tub and sink, and any other places where you suspect pipes are located. Look for stains, which could indicate leaks.

Not only will you waste, and possibly pay for, leaking water, but water damage could lead to mold, and the underlying plumbing problems could eventually curtail the delivery of your water, both of which pose health risks.

9. The neighborhood

Does the property manager screen every tenant for a criminal past? Has there been criminal activity on the property or nearby? Ask the manager and local authorities. Return in the evening, or when tenants are likely to be home, and get a sense of how safe you feel.

10. Lighting

Here's another good reason to stop by after dark: Are the parking areas and paths well-lit?

11. The owners

Go to city hall and check property records for the address of the building where you'll be renting. (Many municipalities now have the data online.) Then make sure you are dealing with the real owner.

You'll avoid falling for an increasingly common scam in which con artists find a property that's vacant or for rent, make keys and advertise themselves as the licensed agent or owner. The would-be tenant visits, signs official-looking documents and hands over a couple of months' rent and a hefty deposit. When the real owner shows up, the "tenant" is ejected, empty wallet and all, for illegally squatting. It's a nice scam. Don't fall for it.

12. Code violations

Code violations against a property also are public record. If an apartment has been cited for a health or safety violation, there will be a paper trail at city or county headquarters. Contact the local building or housing departments and look up the address of the rental. Check the identity of the owner and whether any violations have been associated with the property.