



# Avoiding Apartment Pitfalls: CUB's Renter's Checklist

FACT SHEET

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CUB constantly gets complaints from renters who are slapped with high telephone, electric, and gas bills simply because nobody educated them about their rights and responsibilities. When you move into an apartment, or if you already live in one, follow CUB's checklist.

## End Your Old Service

When you move into a new place, make sure your electricity, natural gas, and local telephone service—whatever you were responsible for—has been ended at your old apartment.

Do not assume that establishing service at a new residence automatically cancels the service at your old place. It is possible to have service in your name at two locations—and even to pay for the services enjoyed by the person who moved into your old place. The utility company is not responsible for asking you if you want to cancel your old service, so you should make it clear to the company.

Then, you should eventually receive what the utility identifies as the final bill for that address. For gas and electric service, make sure that final bill is an actual meter reading (sometimes marked by the abbreviation "ACT"). You don't want to get billed for an underestimated meter reading from your old apartment long after you've moved.

## Study That Lease

Read the lease carefully to see what utilities you are responsible for paying. Make sure you aren't being charged for more than what you agreed to. For example, renters are sometimes inappropriately charged for utility costs connected to the laundry room, outside lights, and even the building's hot water heater.

If your electric bill seems too high, you can try your own test. Turn off all your electric appliances and then find your meter and check if it's still running. Also, it's your right to ask the gas or electric utility to trace your lines to determine if you're paying for utility service in an additional apartment or any other area that isn't your responsibility. If the company finds something wrong, ask it to send you a letter confirming the problem.

The utility is not obligated to correct the problem and will hold you responsible for the charges, so use the letter to pursue your landlord to fix the matter and give you compensation. Remember, for any suspiciously high bills, the company is obligated to investigate within 30 days.

If the company's probe alleges that there has been a "tap" on the pipes or wires—meaning somebody is stealing your gas or electricity—the utility will attempt to ask the landlord to remove it immediately and determine who benefitted from the tap.

## Remember Roommates

Beware that a utility will require that you provide a copy of your lease, and it will record all the tenants on that lease. That means your credit history could be threatened if the utility bills aren't paid, even if your name isn't printed on the bill. If this happens, call CUB to have the situation investigated.

Regardless, it's wise to have a clear agreement with your roommate(s) about how the bills will be paid. To be extra cautious, you may want to get that agreement in writing and notarized.

Gas and electric companies are not allowed to flat out refuse service to someone whose roommate owes the same company a past-due bill from a previous residence. However, a string of past-due bills is considered [Payment Avoidance by Location](#) and the utility may deny service. It's good to have a conversation with potential roommates about any utility debt.

## Know What You're Getting Into

Make sure you know whether your radiators or furnace, hot water heater, and stove are gas or electric. (Remember, even if you don't pay for water, you may be responsible for the gas or electricity that heats your hot water.)

Under Chicago law, before you sign your lease you have the right to get a report of the previous year's heating costs. The [heating disclosure form](#) must be printed from the City of Chicago's website, filled out by you, and submitted to ComEd (electric heat) or Peoples Gas (gas heat). The utility companies will then fax or mail the requested heating information back to you.

## Don't Forget the Meter

If you see that your gas or electric company has not been reading your meter for several bills, but is estimating usage (it is labeled “estimated” or “EST”), call the company and find out why. You’re responsible for calling your landlord (always know how to contact him or her!) to get the utility company full access to the meter—whether it’s in your home or another location in the building.

To help your cause, get the utility to send a letter to the building management saying that it needs to read the meter regularly. Otherwise, the utility will try to estimate your usage, which could eventually lead to a large make-up bill if the company has been underestimating your bills.

## Check Your Bills

You can utilize paperless billing to save a few bucks each month, but always read your bill and make sure the utility company has your correct unit number, meter number, and rate. CUB gets many complaints from consumers who are getting charged a higher commercial rate for their electric and natural gas service, rather than the proper residential rate. See our [Making Sense of Your Electric Bill](#) and [Making Sense of Your Gas Bill](#) factsheets for more information.

## File Those Bills

Obtain an actual reading of the electric and gas meters on your first day in your new apartment as well as on the day you move out. Having this information on hand will help you if there is a billing dispute with the company in the future. If you want, you can read the meter yourself with [CUB's How to Read Your Meter Factsheet](#).

If you use paperless billing, make sure to keep a record of paid bills, whether through your utility’s online account portal or downloaded to your computer.

## Energy Efficiency Checklist

Here are a few simple ways to keep your energy bills lower as a renter:

- Use fans and open windows before reverting to air conditioning. Make sure any ceiling fans are in summer mode (run counterclockwise), to create a downdraft.
- If you do need to use your AC, be conscious about the temperature setting. Always defer to your own health and comfort, but aim to keep your AC set at about 74 degrees.
- Turn off your AC or any fans before leaving your apartment.

- Make sure the AC unit is properly sized for the room. Visit this [EnergyStar](#) webpage to learn how to size your AC.
- Regularly clean the filter on your AC unit.

For more information, visit the Efficiency Tips tab on [CUB's Clean Energy page](#).

## Beware Utility Maintenance Plans

Your utility company may try to sell you a maintenance plan that for a monthly fee of about \$7 on up to cover repairs to your apartment’s utility wires, pipes, and equipment. Since any needed repairs are only of benefit to the building owner (you can’t take them with you!), think carefully before you agree to any maintenance plan.

Most if not all of these repairs should be covered by the building manager. Even if the building doesn’t cover the repairs, consider this: These optional plans often cover rarely needed repairs.

In fact, the list of what they don’t cover usually is longer than what they do. Your savings by skipping such plans will probably be enough to cover such repairs, if you ever need them done.

## Resources

If you have any question or complaint about your utility rights and responsibilities as a renter, read [CUB's Renter's Guide](#), check out the [CUB Help Center](#) or call CUB’s Consumer Hotline, at 1-800-669-5556.