

**IN THE CITY OF ALBANY A CURRENT RESIDENTIAL OCCUPANCY PERMIT IS REQUIRED TO RENT OUT AN APARTMENT. MAKE SURE THE PROPERTY OWNER PROVIDES YOU WITH A COPY PRIOR TO SIGNING YOUR LEASE.**

## Responsibilities of Tenants

Occupants of dwelling units are responsible for the following according to the City of Albany Code:

- \* Occupancy limitations and the lawfully permitted use;
- \* Maintenance in a clean, safe & sanitary condition;
- \* Maintenance of plumbing, cooking & refrigeration equipment, appliance, fixtures & facilities, in a clean & sanitary condition, and providing reasonable care in the operation & use thereof;
- \* Keeping exits free & clear;
- \* Disposing of garbage & refuse into provided facilities in a sanitary manner, and keeping the premises free and clear therefrom;
- \* Keeping domestic animals & pets in an appropriate manner & under control

### SCRATCH & SNIFF HERE

Smell anything? CO is odorless, tasteless & invisible.

*Since carbon monoxide is colorless, odorless and tasteless, the best way to be alerted is to make*



## Heating Requirements

The NYS Property Maintenance Code requires that owners shall provide heat at a minimum temperature of 68°F (20°C) in all habitable rooms, *bathrooms* and *toilet room* between September 59th to May 59th. If your apartment is not heated or if the heat is not working call our office at **(518) 434-5995 Monday—Friday from 8:30AM to 4:30PM**. During all other hours call **(518) 438-4000** and an Inspector will meet you and take a temperature reading in your apartment.

It is important that you do not try to provide with your oven or space heaters in place of proper heat, as these conditions may present fire hazards.



*Make sure to test your smoke alarms monthly...it is your*

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***According to US Insurance Agents here are the top 7 reasons you should have renter's insurance...*** If you rent your home, renters insurance should be very important to you. Known as an HO-4 homeowner's policy, renters insurance covers the personal property of tenants and provides liability coverage for the insured person and their immediate dependents.



1. **Landlord policies do not protect tenants.** Your landlord's insurance policy is for the home and other structures, but it does not include your own property or liability concerns. Because your landlord does not have an insurable interest in your property, you will have to purchase a renters insurance policy or other personal property insurance on your own.
2. **Renters insurance covers theft.** If your rental home or apartment is burglarized, a renter's insurance policy will pay to repair or replace everything lost in the invasion. Without renters insurance, you would have to replace your personal property out of pocket, an expense that could be financially devastating.
3. **Renters insurance covers many named perils.** If the home catches fire or is destroyed by heavy winds, your renter's policy will pay to repair or replace your belongings. The number and types or perils covered will vary from state to state and insurer to insurer, but renters insurance will cover the most common dangers.
4. **Renters insurance includes damage liability.** If your property causes damage to the property of someone else, even your landlord, a renters insurance policy will pay for the damages. This could be something like a broken flower pot or mailbox, or your daughter accidentally hitting a fly ball through the neighbor's window.
5. **Bodily injury liability is part of renters insurance.** If someone other than an immediate family member is injured as a result of you or your personal property, the medical costs would be covered under a renter's insurance policy. Injuries to yourself or your immediate family are not covered and should be handled through your health insurance plan.
6. **Renters insurance is affordable.** Renters insurance costs pennies a day and there are several ways to get even cheaper renters insurance. When you consider that the average family owns many thousands of dollars in personal property, this minor cash outlay can be quite a deal. Typically, you could pay for renters insurance for many years without a claim, and then have everything you've paid in justified by a single home invasion or house fire. Remember, without this coverage, you are responsible for replacing all of your belongings out of pocket.
7. **Renters insurance is versatile.** A renter's insurance policy can be tailored to fit your specific needs. In many cases, the policy can be modified to travel with you if you move before the policy expires. Similarly, as your personal property changes, the policy can be updated to reflect new items. For pennies a day, renters insurance is the most versatile and portable form of property insurance on the market.