Landlord's Desk

Chicago Lease Kit

An Illinois residential lease with the Chicago rider, written for the 2027 fee rules, plus the attachments that go with it.

What's inside

Page 1: summary and fee disclosure	Parties, rent, deposit, and every fee the tenant must pay, on one page.
Lease terms (sections 1 to 26)	Rent, deposit, fees, repairs, entry, pets, ending early, notices, signatures.
Rider A: City of Chicago	RLTO deposit rules, late-fee limit, Fair Notice periods, required disclosures.
Attachments	Deposit receipt, lead paint, radon, flood, shared utilities, condition report, Chicago disclosure statement.
Three ways to fill it	Fillable PDF (type, tick boxes, pick from drop-downs), Word, or print and fill by hand.

Put the package together in this order

1. Summary of Rights for Safer Homes: the official Illinois Department of Human Rights form (dhr.illinois.gov/safer-homes). It goes first, before page 1. Don't retype or edit it; each tenant signs every page.
2. Lease page 1, then the lease terms and signature page.
3. Rider A: City of Chicago.
4. The attachments that apply to your unit, plus the official documents: the current RLTO summary, this year's security deposit interest rate summary, the City bed bug brochure, the IEMA "Radon Guide for Tenants" with the state radon disclosure form (every lease), and the EPA lead pamphlet for buildings built before 1978.

Using the fillable PDF

- ✓ Open it in Adobe Acrobat Reader (free), Chrome or Edge for every feature. Mac Preview fills it too, but won't do the math.
- ✓ Click a shaded field to type. Fields with a list (due day, fee type, frequency, smoking policy, signer title) also take your own answer.
- ✓ Type the owner, tenants and address once. The same details fill in on the rider and attachments.
- ✓ Total monthly cost adds itself up: rent plus every fee marked Monthly. A warning pops up if a late fee is above the legal limit.
- ✓ Hover over any field for a tip. Save a copy, then send it for signature or print it.

Filling in page 1

- ✓ List every fee the tenant must pay in the fee table, and nowhere else. A fee that isn't on page 1 isn't owed. Add rows if you need them, but keep every row on page 1.
- ✓ The late fee, returned-payment fee and early-termination charge go in the second table, "Charges that apply only if something happens". They don't count toward the total monthly cost.
- ✓ Chicago late fees can't exceed $10 on the first $500 of rent plus 5% of rent above $500. One late fee per month, no daily fees.
- ✓ Name the bank or credit union holding the deposit. In Chicago it must be a federally insured, interest-bearing account at an Illinois institution, separate from your own money.
- ✓ Leave out fees for renewals, notices, repair requests, routine maintenance, walk-throughs and pest work the tenant didn't cause. Section 6.2 lists them.
- ✓ Pet rent and pet fees go on page 1. A pet deposit is added to the security deposit.

The rest of the lease

- ✓ Section 3.2: the mailed check or money order option always stays, with no fee. Any address that accepts mailed checks works; cash isn't required.
- ✓ Section 1.3 guest days: use 14 or more.
- ✓ Section 8.3 smoking: pick one, covering tobacco and cannabis. No smoking anywhere on the property; no smoking in the unit or common areas except a designated outdoor area; or smoking permitted in the unit.
- ✓ Section 16 renters insurance: check one of the three options. If you require it, $100,000 of liability coverage is common. You can't pick the tenant's insurer.
- ✓ Section 19 early termination: optional. If you offer it, two months' rent or less is a common, defensible charge.
- ✓ Signatures: one tenant block per adult tenant. A manager can sign for the owner if the owner has authorized it in writing; check the agent line.

Before you sign

- ✓ Check the boxes in section 25 for every attachment you include, and have the tenant initial page 1 and the rider. The radon form and pamphlet go with every lease.
- ✓ Give the tenant a complete signed copy within 14 days (section 23.4). Same day is better.
- ✓ Use this kit for units inside Chicago city limits, including RLTO-exempt units (check the exemption box in Rider A1). Suburban Cook County and the rest of Illinois have their own kits.

Not legal advice. This kit is a general form and doesn't cover every situation; laws change. For your specific situation, talk to a local landlord attorney.

Keep every lease, deposit and disclosure in one place

Landlord's Desk is property-management software for independent landlords. You approve every change before it goes out.

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