

Security Deposit Return Kit

Return deposits on time, deduct only what you can show, and keep the paper trail.

What's inside

Return letter and itemized statement	Each deduction with its cost and receipt, and the math from deposit to refund.
Receipts follow-up	Send paid receipts later if your statement used estimates.
Wear and tear vs. damage	For you: common examples of what's usually deductible.
Move-out inspection checklist	Room by room, move-in vs. move-out, with photo numbers.
Chicago interest worksheet	Yearly interest on deposits held more than six months.
Delivery log	When and how each statement and payment went out.

The timeline in Chicago and Illinois

When	What to do
Move-out day	Inspect with the checklist, take dated photos, get a forwarding address and email.
Within 30 days	Send the itemized statement with repair costs and paid receipts. Used estimates? Send receipts within 30 more days.
Within 45 days	Return the deposit plus interest owed, minus unpaid rent and itemized damage. No statement? Return it all.

Check these before you deduct anything

- ✓ **Only rent and real damage.** Deductions are limited to unpaid rent and damage beyond normal wear and tear.
- ✓ **Show your costs.** Each deduction needs a cost and paid receipts. In Illinois you may charge a reasonable cost for your own labor.
- ✓ **Send it the right way.** Illinois allows personal delivery, postmarked mail, or email to an address the tenant gave you.
- ✓ **Chicago extras.** The RLTO also requires a signed deposit receipt, a federally insured Illinois account, telling the tenant which bank within 14 days, and yearly interest after six months. Violations can cost two times the deposit plus interest.

Does Chicago's RLTO cover your unit? Most Chicago rentals, yes. Units in owner-occupied buildings with six or fewer units are not covered (nor are some other housing types). Illinois' Security Deposit Return Act still applies to every residential landlord.

Sources: City of Chicago Department of Housing (RLTO summary; 2026 deposit interest rate); 765 ILCS 710. Not legal advice. Rules change; check yours or talk to a local attorney.

Want move-outs to start from the record?

Landlord's Desk keeps each tenant's deposit, ledger and documents together. You approve every change before it goes out.

[Join the founding waitlist at landlordsdesk.com](https://landlordsdesk.com)

Your name or company _____

Mailing address _____ · Phone _____ · Email _____

Security Deposit Return

And itemized statement of deductions

Date _____

To _____,

Rental address _____

Moved out on _____

Here is the accounting of your security deposit. Deductions are limited to unpaid rent and damage beyond normal wear and tear.

Itemized deductions for damage

Item and location	Damage (compared with move-in)	Cost	Actual / estimate	Receipt #

Security deposit held	\$ _____
Plus interest owed, if any	+ \$ _____
Minus unpaid rent (_____)	- \$ _____
Minus damage deductions (total from the table above)	- \$ _____
Amount returned to you	\$ _____

Refund sent by _____ on _____. If deductions are more than the deposit, the balance you owe is \$ _____, due by _____.

Copies of paid receipts are attached. Questions? Contact me at _____ or _____.

☐ Some costs above are estimates. I'll send the paid receipts for those items within 30 days of this statement.

Attached: ☐ paid receipts ☐ estimates ☐ photos ☐ move-out checklist ☐ lease page listing agreed costs

Landlord or agent name, signature

Title, for example owner or property manager

Your name or company _____

Mailing address _____ • Phone _____ • Email _____

Paid Receipts for Estimated Repairs

Follow-up to your security deposit statement

Date _____

To _____,

Rental address _____

Original statement
dated _____

My statement dated _____ listed estimated costs for some repairs. The work is now done. Here are the paid receipts and the final amounts.

Item and location	Estimate	Final paid cost	Difference	Receipt #

Total of estimates on the original statement	\$ _____
Total of final paid costs	\$ _____
Additional refund to you (if final costs were lower)	\$ _____

☐ Final costs were lower than estimated. The difference was sent by _____ on _____.

Copies of the paid receipts are attached. If you have questions, please contact me at _____ or _____.

Landlord or agent name, signature

Title

Your copy only. Delivered on _____ by ☐ hand ☐ postmarked mail ☐ certified mail ☐ email to

Normal Wear and Tear vs. Damage

For you. Wear and tear is the normal cost of renting; damage is what goes beyond it. These are common examples, not legal rules.

Area	Usually normal wear and tear	Usually damage
Walls	A few small nail holes, light scuffs, paint faded by sun or age	Large holes or gouges, crayon or marker, unapproved paint colors
Carpet	Worn paths where people walk, matting, light fading	Burns, pet urine or large stains, tears, missing sections
Floors	Light surface scratches, dull finish from normal use	Deep gouges, water damage from spills left standing, burns
Kitchen	Worn countertop finish, loose cabinet hinges from normal use	Burns or cuts in counters, broken shelves or drawers, broken appliance parts
Bathroom	Worn grout, minor fixture wear, light mineral buildup	Cracked sink or toilet, broken fixtures, mold from ignored leaks the tenant didn't report
Doors and windows	Sticking doors, worn handles, sun-faded blinds	Broken doors or windows, bent or missing blinds, damaged screens
Keys and fixtures	Light bulbs burned out after normal use	Missing keys or fobs, removed fixtures or smoke detectors
Cleaning	Normal cleaning between tenants	Extra cleaning for trash, heavy grime or items left behind, where your lease and local law allow

Charging fairly

- ✓ **Compare with move-in.** A deduction is strongest when your move-in record shows the item was fine before.
- ✓ **Charge the real cost.** Use receipts, estimates or a reasonable rate for your own labor, not a flat penalty.
- ✓ **Consider the item's age.** Many landlords prorate replacement by remaining useful life, for example charging for 3 of 8 years left on a carpet. It's a common practice, not a formula set by Chicago or Illinois law.
- ✓ **Photos help.** Dated photos at move-in and move-out are strong evidence. California requires them; in Illinois they're good practice.

Deadlines elsewhere (as of September 2026; always check yours)

Where	Deadline
California	21 days, with an itemized statement; photos required for deductions.
New York	14 days, with an itemized statement.
Texas · Washington	30 days (Washington also requires a move-in checklist to keep any of it).
Florida	15 days to return in full, or 30 days to send written notice of a claim.

Not legal advice. What counts as damage, and the deadlines, depend on your lease and local rules.

Mailing address _____ • Phone _____ • Email _____

Rental address				
Tenant(s)				
Date / keys				
Room / item	At move-in	At move-out	Photo #	Notes / est. cost
Living areas				
Walls and ceiling				
Floors / carpet				
Windows, screens, blinds				
Doors, locks, lights				
Kitchen				
Counters and cabinets				
Appliances				
Sink and plumbing				
Bathroom(s)				
Tub / shower and toilet				
Sink, vanity, floors, walls				
Bedrooms				
Walls and floors				
Closets, doors, windows				
Whole unit				
Smoke / CO detectors, heating and cooling				
Other: _____				

Tenant name, tenant (optional)

Signing only confirms the inspection took place and what was observed. It doesn't mean the tenant agrees to any deduction.

Chicago Deposit Interest Worksheet

For Chicago units covered by the RLTO. Interest is owed on deposits held more than six months, paid within 30 days after each 12-month rental period, in cash or as a rent credit.

Tenant / unit _____
Deposit amount \$ _____
Date received _____
Held at _____ (tenant told in writing on _____)
Receipt given _____

Yearly interest

12-month period	Rate for that year	Interest (deposit × rate)	Paid or credited on	Cash or rent credit

Example: \$1,500 deposit × 0.01% = \$0.15 for the year.

The City Comptroller sets the rate each January. For 2026 it is 0.01%. Look up each year's rate on the City of Chicago Department of Housing website before you calculate.

At move-out

Interest still owed, if any (carry it to the return statement)	\$ _____
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Outside Chicago: buildings or complexes with 25 or more units anywhere in Illinois fall under a separate state interest law (Security Deposit Interest Act, 765 ILCS 715). Not legal advice.



Delivery Log

Record every statement, receipt and payment. If the timing is ever questioned, this is your proof.

Date sent	Tenant / unit	What was sent	How	Tracking # / email	Days after move-out

How: hand, postmarked mail, certified mail, email to a tenant-provided address. Keep a copy of everything you send.