The Boston Renter's Move-In Rights Checklist

What Massachusetts law actually allows landlords to charge and require — and the questions to ask before you sign. 2026 edition.

1 · What a landlord can legally collect upfront

Under M.G.L. Chapter 186 §15B, the **maximum upfront total is 3 months' rent** — never 4. The only permitted charges:

- **First month's rent**
- **Last month's rent**
- **Security deposit** — capped at exactly one month's rent, no exceptions
- **Cost of a new lock and key** — that's it. Nothing else is legal.

Illegal charges to refuse: pet deposits (banned in Massachusetts), "move-in fees," "application fees" from the landlord, and holding fees beyond the four items above.

2 · The broker fee — who pays changed in 2025

Whoever **hires** the broker pays the fee. If the landlord engaged the broker to list the unit — the common case — **the landlord owes the fee, not you.**

- Ask in writing: *"Who engaged the broker for this listing?"*
- If the landlord hired them, decline any broker fee on your ledger

3 · Your security deposit has rules attached

- Deposit must be held in a **separate, interest-bearing Massachusetts bank account** — ask for the bank name and account details in writing
- You are owed **5% annual interest** on both the deposit and last month's rent
- Get a **signed statement of condition** within 10 days of moving in — photograph everything and return it with your notes
- At move-out, the deposit must be returned **within 30 days** with an itemized list of any deductions

4 · Before you sign anything

- Late fees are only enforceable if **written into the lease** — and Massachusetts gives you a 30-day grace period regardless
- No rent control in MA — but on a fixed lease, rent **cannot increase until the lease ends**; month-to-month requires 30 days' notice
- Verify the actual unit and your appliances/heat work — heating is a legal habitability requirement Sept 15 – June 15
- Confirm in writing who pays each utility before signing

Boston market check — Q2 2026 (Homzora baseline)

Citywide 1BR average: **$2,850/mo** (flat YoY ±1%) · Studios: ~$2,200–2,400 · 2BR: $3,500–4,000 by neighborhood. If a quote is far above these without an amenity story, negotiate.

See which Boston neighborhoods fit *your* salary

homzorarealty.com/boston-rent-affordability-calculator-2026

Free tools, neighborhood rent data, and the quarterly Boston Renter Report — homzorarealty.com/data