



FIRST-TIME LANDLORD CHECKLIST · 76179

# READ THIS BEFORE YOU RENT YOUR HOUSE OUT.

*Ten decisions most first-time landlords don't think about – until they're already in a lease, with a tenant, and a problem.*

**Y**ou're probably here because you own a house in 76179 and you're debating whether to rent it out instead of selling it.

Maybe you're moving. Maybe you inherited it. Maybe the sale numbers don't feel right and you're wondering if holding it as a rental makes more sense.

That decision – rent vs. sell – is the first question in this checklist. But before you get there, here's the honest version of what becoming a landlord actually looks like:

## **It's not just "post it and collect rent."**

There's the mortgage question, the homestead exemption question, the insurance question, the screening question, the lease

question, and the "what happens when something breaks at 11pm" question. This checklist walks through all ten, in plain language, before you hand over the keys.

Some of this will feel like a lot. That's normal. These are real decisions. Get one wrong and it costs you. Most first-time landlords learn that the hard way.

If you get halfway through and start wondering whether it's worth doing yourself – that's also normal. That's exactly why some owners hire a property manager instead.

Work through the checklist with your actual address and numbers in mind. If you want help running those numbers, the last page tells you how to reach me.

## **NOTE · READ FIRST**

**This is not legal, tax, or financial advice.** This guide is educational. Landlord-tenant law, tax treatment of rental income, and depreciation rules are specific to your situation – talk to a licensed attorney and CPA before making decisions. When this guide touches on legal or tax topics, it points you toward the right questions to ask, not the answers to rely on.

# 01

OF TEN

## DECIDE: RENT OR SELL YOUR 76179 HOUSE?

*This is the first decision, and it's the one most people skip.*

- The right answer depends on your **mortgage balance, current equity, local rent comps**, and what you actually want your next few years to look like.
- If selling puts enough money in your pocket to move on cleanly, that might be the better move – even if the rental math "works."
- If you're underwater, relocating temporarily, or the market is soft, holding and renting can make real sense.
- There is no universal right answer. **The answer is in the numbers for your specific address.**

**Go Deeper** → Visit [andrewchavis.com/answers](https://andrewchavis.com/answers) and search "Should I sell or rent my 76179 house?" – it walks through the actual math framework.

*If running this analysis with your real numbers sounds useful, that's exactly what the strategy call on the last page covers.*

# 02

OF TEN

## CONFIRM YOU'RE ALLOWED TO RENT

*Mortgage, HOA, and city rules – before you list anything.*

- **Mortgage:** Some loan types (FHA, VA, USDA) have occupancy requirements. If you moved in on an owner-occupant loan and haven't held it long enough, renting it may violate your loan terms. Call your lender or read your mortgage note before assuming you're clear.
- **HOA:** If there's an HOA, check the CC&Rs. Some restrict or prohibit rentals outright. Others require registration or limit how many units in a community can be rented at once. Find out before you sign a lease.
- **City rules:** Fort Worth, Saginaw, and surrounding cities have rental registration or certificate of occupancy requirements for landlords. Check with the city before your first tenant moves in.

*Skipping this step doesn't make the rules go away. It just means you find out about them when it's expensive.*

# 03

OF TEN

## UNDERSTAND HOMESTEAD & PROPERTY TAX IMPACT

*This one surprises a lot of first-time landlords.*

- **Homestead exemption:** If this is your primary residence, you're likely getting a homestead exemption on your property taxes. Once you rent it out and it's no longer your primary residence, you lose that exemption. **Your tax bill goes up.**
- **Insurance:** Your current homeowner's policy almost certainly does not cover a rental property. You need a landlord policy (also called a dwelling policy). It costs more. Budget for it.
- **Tax treatment:** Rental income is taxable. Property taxes, mortgage interest, depreciation, repairs, and management fees can offset some of that – but the specifics depend on your situation. Talk to a CPA before your first rent check clears.

**Go Deeper** → Visit [andrewchavis.com/answers](https://andrewchavis.com/answers) and search "What happens to my homestead exemption if I rent my house in Texas?"

*This is a real dollar change, not a paperwork technicality. Run the actual numbers before you commit. If the tax and insurance picture here feels like more than you want to navigate alone, that's a good reason to talk to a property manager before you list.*

## 04

OF TEN

## RUN A REAL CASH-FLOW &amp; RESERVES CHECK

*Most landlords run the wrong math.*

- **Gross rent is not income.** Start with what the market supports for your address – not what you'd like to get. Check current Tarrant County comps, not what your neighbor says they heard.
- **Subtract the real costs:** property taxes (no homestead exemption now), landlord insurance, any HOA fees, a maintenance reserve (budget at least 10-15% of rent), and vacancy (plan for at least one empty month per year).
- **If you have a mortgage:** net rental income needs to cover the payment plus that reserve, not just break even on the note.
- **Reserves matter:** At some point the HVAC goes out. Budget for it before it happens, not after.

**Go Deeper** → Visit [andrewchavis.com/answers](http://andrewchavis.com/answers) and search "Will my house actually cash flow as a rental in 76179?"

*If you want to run your actual address, payment, and current rent comps through this framework together, that's the strategy call on the last page.*

## 05

OF TEN

## GET CLEAR ON TAXES, DEDUCTIONS &amp; DEPRECIATION

*Rental income has real tax implications – both the income side and the deduction side.*

- **Rental income is taxable.** It's reported on Schedule E. There's no way around this.
- **You can deduct real expenses:** mortgage interest, property taxes, insurance, repairs, property management fees, and more.
- **Depreciation is real – and has a cost.** The IRS lets you depreciate the structure over time. That reduces your taxable income now, but creates a recapture liability when you sell. Your CPA needs to walk you through how this plays out for your specific property value and situation.
- **Passive activity rules** may limit how much of a rental loss you can deduct against your regular income, depending on how much you earn and how active you are in managing the property.

*None of this is advice – these are the questions to bring to a CPA who handles rental properties. That's not optional. If the tax picture here is making you second-guess whether the numbers actually work, that's exactly what the strategy call on the last page is for – running your real numbers, not hypothetical ones.*

## 06

OF TEN

## MAKE IT "RENT-READY" – NOT "PERFECT"

*"Rent-ready" means a tenant can move in without problems. It does not mean renovated.*

- New or re-keyed locks on every exterior door.
- Smoke and CO detectors installed and tested – as required by Texas law; verify current requirements for your property type.
- All appliances functional and clean.
- HVAC filter replaced, system serviced if it hasn't been recently.
- No active leaks, no plumbing issues, no deferred repairs.
- **Fresh-eyes walk:** smell the house. Tenants notice odors immediately. Pet smells, smoke, mildew – these directly affect whether your property leases quickly and at what price.
- Touch up obvious paint scuffs. Replace burned-out bulbs. Pull the weeds.

*You're not trying to make it perfect. You're trying to make it clean, functional, and the kind of place a good tenant wants to live in. The condition of the property before move-in directly affects the quality of tenant you attract and how long they stay.*

## 07

OF TEN

**DECIDE: SELF-MANAGE OR HIRE A PROPERTY MANAGER***This is an honest decision, not a sales pitch.*

- **Self-managing makes sense** if you're local, have time, understand maintenance coordination, and are comfortable with the legal side of leasing, inspections, and tenant communication.
- **Hiring a property manager makes sense** if you're out of state, time-constrained, don't want to be on call for maintenance, or if this is your first rental and you'd rather not learn on the job with a real tenant and a real lease.
- **The math:** professional management typically runs 8-12% of collected rent in Tarrant County. On a \$1,800/month rental, that's \$144-\$216/month. Whether that's worth it depends on the value of your time and your risk tolerance for doing it wrong.
- There's a middle ground: some owners self-manage with a professional handling leasing and tenant placement only. That's a conversation worth having.

**Go Deeper** → Visit [andrewchavis.com/answers](http://andrewchavis.com/answers) and look for "Should I manage my own rental in 76179 or hire a property manager?"

*If you're leaning toward professional management and want to understand what that actually looks like for your property, the strategy call is the right next step.*

## 08

OF TEN

**KNOW HOW YOU'LL SCREEN TENANTS***Your screening standards are your first line of protection. Set them before the first application comes in – not during.*

- Decide before you list: **minimum income requirement** (most landlords use 3x monthly rent), acceptable credit range, prior eviction policy, broken lease policy. If you're unsure how to apply eviction or broken lease criteria consistently, talk to an attorney before you start screening.
- **Write it down. Apply the same standards to every applicant.**
- A background and credit check is not optional. Use a paid service – the information matters and so does your documentation.
- **Verify income.** Pay stubs, offer letters, or bank statements. Do not accept screenshots of a bank app.
- **Check rental history.** Talk to prior landlords, not just the current one – a landlord who wants a tenant gone will say anything.
- **Fair Housing:** Your screening standards must apply the same way to every applicant. Inconsistent application – even unintentional – is a Fair Housing violation. Write your criteria down. Apply them. Document every decision.

*The tenant you place is the single most important decision you make as a landlord. A bad placement costs multiples of what a vacancy costs. If you want a second set of eyes on your screening criteria before you start accepting applications, that's worth a conversation – it's one of the first things I walk new owners through.*

## 09

OF TEN

**USE THE RIGHT LEASE & UNDERSTAND KEY RULES***The lease is a legal document. Use one written for Texas.*

- **Do not use a generic lease from the internet.** Texas has specific landlord-tenant laws – security deposit limits, required disclosures, notice requirements – and a poorly written lease creates problems you won't see until you're already in one.
- The **Texas REALTORS® lease form** is widely used for good reason. It's written by attorneys who know Texas law.
- Understand what you're signing on your end, too: habitability standards, repair timelines, required notices.
- **Security deposit rules in Texas are specific** – how much you can charge, what you can deduct, and how quickly you must return or itemize it after move-out. Know the rules before you collect a deposit.

*The specifics depend on your exact lease terms and situation – which is why this section keeps it short. Have a real estate attorney or an experienced property manager review your lease before the first tenant signs it. If the lease and legal side of this feels like a gap in your knowledge, that's the most common reason first-time landlords bring in a property manager for at least the first placement.*

# 10

OF TEN

## PLAN FOR COMMUNICATION, MAINTENANCE & WORST-CASE

*The things that end landlord relationships are usually not the big stuff – they're the slow drips that nobody managed.*

- **Communication:** Decide upfront how you'll communicate with tenants (text, email, portal), what your response window is for non-emergency items, and what counts as an emergency. Tell the tenant at move-in. Stick to it.
- **Maintenance:** Have a contractor or two you can actually call before you need them. An HVAC company, a plumber, a general handyman. Finding a reliable contractor at 7pm on a Friday is not the time to start building your vendor list.
- **Inspections:** Drive-bys and periodic inspections (done legally, with proper notice) catch small problems before they become expensive ones.
- **Worst-case planning:** Learn the Texas eviction process – notice requirements, filing timeline, court process – from your attorney or property manager before you need it. File wrong once and you restart the clock.
- **Exit strategy:** What happens at lease end? Renewal, month-to-month, or move-out? Have a plan before the lease expires, not after.

*If any of this section made you realize you don't want to manage this yourself – that's useful information. It's better to know that now.*

## YOU'VE JUST WORKED THROUGH TEN DECISIONS MOST LANDLORDS DON'T THINK ABOUT UNTIL THEY'RE IN ONE.

Mortgage rules. Homestead exemption. Cash flow. Taxes. Screening. Leases. Maintenance. Worst-case scenarios.

If this looks like a lot – it is. You're not wrong. Running a rental property isn't a second income stream, it's a second job. **Whether it's worth it depends entirely on your numbers and how much of it you want to take on yourself.**

### WHO I WORK WITH

#### 76179 OWNERS – ESPECIALLY ACCIDENTAL & FIRST-TIME LANDLORDS.

I work with owners who want to keep the property but don't want to figure all of this out alone. Not every owner I talk to ends up hiring a property manager. Sometimes the numbers don't support it, or they've got the time and want to do it themselves. **I'll tell you that too.**

#### FIRST-TIME LANDLORD STRATEGY CALL

### 15–20 MINUTES. NO PITCH. NO PRESSURE.

The honest version of what your house looks like as a rental – here's what we can cover:

#### 01 •

Your address, estimated rent comps, and current payment → a simple cash-flow picture.

#### 02 •

How the homestead exemption loss and tax changes affect your real numbers.

#### 03 •

Whether self-managing or hiring out makes more sense for your situation.

*No pitch. No pressure. Just the honest version of what your house looks like as a rental.*

CALL OR TEXT • TO SCHEDULE

**(817) 420-0833**

EMAIL • SUBJECT "LANDLORD"

**ANDREWCHAVIS63@GMAIL.COM**

### GO DEEPER →

Everything in this checklist has a longer version at [andrewchavis.com/answers](http://andrewchavis.com/answers) – 35 questions about 76179 real estate organized by topic. Pricing, tenants, taxes, property management. Start with whatever decision is in front of you.



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#### NOTICE

*This guide is educational only. Not legal, tax, or financial advice. Consult a licensed attorney and CPA before making decisions about your rental property.*

FIELD GUIDE

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