

SETTLING GUIDE

Settling In: Home, Contracts & Utilities

Finding a place, signing the lease and getting the lights on — this is where most first-timers lose the most time. Here's how it actually works in 2026.

Finding a rental apartment

- You don't need a tax number to rent, but get one anyway on day one — it's free, takes minutes online, and you'll need it for the contract, utilities and bank account that follow.
- Agent commission (emlakci) is legally capped at one month's rent plus 20% VAT — some agents informally ask for more from foreign tenants, so confirm the fee before you view properties, not after.
- Furnished apartments typically run 25-30% more than unfurnished. Unfurnished usually still includes kitchen cabinets and bathroom fixtures.
- Landlords often expect a full year's rent upfront or in large installments from foreign tenants — this is market practice, not a legal requirement, so it's negotiable.

The rental contract (kira sozlesmesi)

- Security deposit is capped by law at a maximum of 3 months' rent.
- A written contract signed by both parties is legally valid without a notary — notarizing it is optional and mainly useful if a dispute ever comes up.
- Declaring rental income is the landlord's job, not yours — they file it with the tax office annually. Your responsibility is simply to pay rent and keep your copy of the signed contract.
- Standard contract length is 1 year, renewing by default unless either side gives notice.

The old 25% rent-cap rule is gone

Turkey's temporary 25% annual rent-increase cap ended July 2024. Since then, increases are capped at the 12-month average inflation rate (TUFE) instead — still a real limit, just a different number each year. Ask your landlord which figure they're using before you sign.

Setting up utilities

Electricity — regional distributor	1-3 days to activate
Water — municipality (belediye)	1-2 days to activate
Natural gas — regional distributor	in-person + inspection visit
Internet — Turk Telekom, Superonline, Vodafone	12-24 month contracts standard

- Providers are regional, not national — Istanbul's European and Asian sides even use different electricity companies. Every utility asks for the same core documents: your tax number, rental contract, and an active DASK policy number.

DASK earthquake insurance — non-negotiable

- DASK is legally required before you can open electricity or water in your name — providers check for an active policy before connecting service.
- Annual cost depends on your building's construction type, size and risk zone — get a real quote from dask.gov.tr before you budget for it. Buy it early; it's the one step that catches new arrivals off guard.

Address registration (adres kaydı)

- Book online at randevu.goc.gov.tr with e-Devlet access and your rental contract — you have 20 business days from move-in, and slots fill up fast.
- A few Istanbul districts periodically cap new foreigner registrations — check your specific district before signing a lease there.

Want the whole move handled, not just explained?

We find the apartment, review the contract, and get every utility connected in your name — before you've even landed.

[Book a free call →](#)

Disclaimer: This guide is general information as of 2026. Rental rules, utility providers and DASK pricing vary by city and can change — confirm current terms with your landlord, provider or a local advisor before signing anything.