

# Off-Campus Living Basics

## Questions to ask yourself

### 1. *What is my budget?*

- Rent is not the only expense you will incur when you move off-campus. You will need to consider expenses such as utilities (heat, water, electric), cable and internet, cell phone, transportation, food, furnishings, cleaning supplies, personal items, recreation, household, credit card charges, tuition & fees and books.

### 2. *What is my housing and neighborhood preference?*

- There are many options to consider when searching for housing. First, gain an understanding of the difference among the types of housing such as, an apartment (studio, loft, duplex/triplex, one-bedroom), single family house, townhouse or condo. Second, research and familiarize yourself with the neighborhoods near and around the Downcity and Harborside campuses. Prioritize your list of what is important to you before you begin your search. Is safety an important factor? Maybe its the distance from campus or number of bedrooms.

### 3. *How long of a lease do I need?*

- Before you sign a lease, make sure you know the length of the lease. Is it month to month, 3 months, 6 months, 9 months, or 12 months. If you need housing for the academic year, not including summer, a 9-month lease would make the most sense. The landlord will require a co-signer if you do not have any credit established,

### 4. *Do I want roommates?*

- Roommates can help defray the expense of living off-campus but may pose other challenges that can be a source of conflict (i.e. sharing common areas, cleaning, paying rent and utilities, food, etc.) Before deciding on roommates, consider your personal preferences, habits and routines (i.e. preference for solitude vs. social time, early bird or night owl, smoker vs. non-smoker, etc.)

### 5. *How will I get to and from campus?*

- This is an important consideration when deciding to live off-campus. If you choose to drive yourself, you will want to purchase a university parking permit for either the Downcity garage or Harborside lot. If you choose to use public transportation, such as RIPTA, you will want to make sure the bus stop is within walking distance and purchase a JWU RIPTA UPASS. Both options will be an additional expense to consider. Ride sharing is another option you may want to consider. If you find housing closer to campus, walking or riding your bike may be doable.

### 6. *Do I need renter's insurance?*

- Check to see if your personal belongings while living in off-campus housing is covered under your parent's homeowners or renter's insurance. If not, it's a good idea to purchase renter's insurance in the event your personal belongings (i.e. phone, laptop, clothes, etc.) are damaged or stolen.



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## Questions to ask the landlord

### 1. *How much is the rent and what does it include?*

- You should know up front how much you will be paying for rent and when it is due and if there is a charge for late payments. Rent may or may not include utilities (heat, electric, water) and/or cable and internet. If it does include utilities cable and/or internet, make sure to find out if you or the landlord is responsible for payments. You may also be interested in knowing if the heat is gas, oil or electric. Gas heat is less expensive than oil and electric.
- Find out if the unit is fully furnished or do you need to provide your own furniture.

### 2. *Is a security deposit required?*

- The purpose of a security deposit is to cover expenses for damages beyond wear and tear incurred in the unit or if the tenant leaves without paying the rent owed to the landlord. The security deposit cannot exceed the dollar amount of one month's rent. In R.I., the landlord must return the security deposit within 20 days from the time the tenant moves out as long as no damage has been noted and the rent paid.

### 3. *What is the length of a lease? When can I move-in?*

- A lease is a written contract between the landlord and the tenant. Make sure to read the full lease noting the length (i.e. month to month, 3, 6, 9, or 12 months) and the move-in and out dates before signing the lease. You are legally responsible to pay rent for the entire period of the lease, even if you no longer occupy the unit. If there are two or more individuals renting the same unit, ask the landlord if only one or all tenants are required to be on the lease. The person (s) on the lease is responsible for ensuring the rent is paid on-time.
- If you only require a 9-month lease but the apartment is a 12-month rental, ask the landlord if subletting (renting to someone else in your absence) is permitted. Make sure this is clearly stated in the lease.

### 4. *Where can I park my car?*

- If you have a car, parking is a legitimate concern. Some apartments offer parking onsite, while others require you to park on the street. A permit is required for overnight parking for a fee. Check the city's ordinances for more information on overnight parking.

### 5. *Is there a laundry facility in or near the apartment?*

- *Laundry is a necessary expense so this is an important question. Ask the landlord if there is a washer and/or dryer in the apartment or a facility close by. Some apartments have coin operated machines on-site that is shared by all tenants and can be less expensive than a laundromat.*

### 6. *Who is responsible for yard maintenance, trash and/or snow removal?*

- *Ask the landlord who is responsible for cutting the grass, shoveling and/or taking the trash out to the curb. This will differ from landlord to landlord.*

### 7. *How secure is the apartment?*

- *Is there a security system or alarm in the unit/apartment complex?*

