

# OFF CAMPUS HOUSING 101

HOW TO FIND, PAY FOR AND BE HAPPY IN OFF CAMPUS HOUSING

# OVERVIEW:

- WHERE TO START
- ROOMMATES
- FINDING HOUSING
- NEIGHBORHOODS/COSTS
- LEASES/SUBLET/FEEES
- MOVE-IN/MOVE-OUT
- UTILITIES/INSURANCE
- GETTING ALONG
- HELP FROM CITY/MASSART
- BUDGETING



# How do I start looking?

The way to start is by asking yourself a lot of questions. Some questions to consider are:

- What is my budget?
  - How much do I need to pay upfront?
- Where do I want to live?
  - How will I get to school?
- How long do I want to live there?
- Do I want to live with roommates?
- Do I need a co-signor?
- Do I need furniture?
- Do I want to have a pet?

# What about roommates?

Going through this process alone can be challenging. A roommate may be helpful and may expand your options. You have a lot of options to look for possible roommates. Some places you may find them are:

- Among friends who are looking for possible apartments.
- Other students within the Pro Arts Community - [www.proartsconnect.org](http://www.proartsconnect.org)
- MassArt Class Facebook Pages
- Craigslist
- Maybe even other people in this room?!



# Now, how do I find housing?

There are a few different ways to find housing. It's very likely that most of you will work with a realtor to find a space.

- Realtors. Do know - they charge a brokers fee.
- Property Management Companies. May charge a brokers fee.
- Current occupants looking for a new person (ProArts/CL/FB).

Since you've already answered the question of where you want to live and how much you want to spend - hopefully your search will be a little easier.

MassArt doesn't maintain any specific relationships with Realtors or off-campus Property Management Companies. A quick search will yield multiple results. Have a conversation with a realtor who seems like they may be a good match for you. **If you sense any negative vibes during your conversation, go elsewhere.**

# Neighborhoods to consider



## **Mission Hill**

T Access: E Train / 39 bus

Commute Time: 5-20 min walk  
or 5 min T ride

## **Jamaica Plain**

T Access: Orange Line / 39 bus  
Commute Time: 30 - 45 min walk  
or 15 min T ride



# Neighborhoods to consider



## **Fenway/Kenmore**

T Access: Green Line & local bus options

Commute Time: 5-20 min walk

## **Allston / Brighton**

T Access: B Train, 65/66 Bus

Commute Time: 60+ min walk or  
30 min bus ride



# Neighborhood costs

<u>Area/City</u>	<u>Studio</u>	<u>1 bedroom</u>	<u>2 bedroom</u>	<u>3 bedroom</u>	<u>4 bedroom</u>
Allston	\$1,500-1,000	\$1,800-2,400	\$1,950-2,800	\$2,700-4,500	\$3,200-5,400
Back Bay	\$1,900-2,850	\$2,200-3,150	\$2,500-4,650	\$4,100-6,200	\$5,300-7,000
Brighton	\$1,500-1,000	\$1,800-2,400	\$1,950-2,800	\$2,700-4,500	\$3,200-5,400
Brookline	\$1,350-2,050	\$1,700-2,650	\$2,050-4,150	\$2,900-4,550	\$3,700-5,250
Cambridge	\$1,500-2,100	\$1,900-2,950	\$2,500-3,500	\$3,300-4,550	\$4,500-6,650
Fenway	\$1,500-1,800	\$2,000-2,500	\$2,800-3,600	\$3,500-5,000	\$5,000-6,500
Jamaica Plain	\$1,350-2,000	\$1,650-2,400	\$2,050-2,900	\$2,800-3,700	\$3,400-5,000
Mission Hill	\$1,350-1,800	\$1,600-2,300	\$2,200-2,900	\$2,700-3,800	\$3,800-4,800
Roxbury	\$1,500-2,000	\$1,150-1,900	\$1,550-2,300	\$1,850-2,900	\$2,350-3,750
South End	\$1,500-1,800	\$2,000-2,500	\$2,800-3,900	\$3,900-4,800	\$4,800-5,200

# Leases and Fees

## **Rental Costs**

When moving off campus it is important to consider your budget. How much money do you have to spend on rent, utilities (often not included), cable, internet, food, transportation, etc.? Students often live with roommates in order to reduce living expenses.

## **Upfront Fees**

You must also consider the upfront cost to rent an apartment. There are generally four fees you will need to pay when you sign a lease: first month's rent, last month's rent, security deposit, and realtor's fee. If a new lock is being put on the apartment, a landlord may charge a new lock/key fee.

Know This! A realtor can ask for a deposit (first month's rent) at the time of application. However, do not make any more payments until you have read, agreed to, and signed the lease.

## **Security Deposit**

A security deposit is collected at the time a lease is signed to cover any damages that may be incurred during tenancy or if rent is owed at the end of tenancy. The security deposit cannot exceed one month's rent. If there are no damages at the end of tenancy, 100% of the security deposit, plus interest, is returned to the tenant.

Know This! Avoid unreasonable or false deductions by documenting the apartment condition within the first 15 days of tenancy. Give the landlord a copy as a record of needed repairs and pre-existing conditions. Take photos of every room, including floors and walls, before moving in and after moving out as further record of the apartment condition.

## **Realtor (Broker) Fee**

A realtor fee is collected at the time a lease is signed as payment to the realtor or broker. Most realtors in Boston charge a realtor fee which is usually paid by the tenant.

Know This! The realtor fee cannot be more than the cost of one month's rent. A realtor or landlord cannot charge other fees on top of a realtor fee, such as application fee, pet fee, etc.

# Leases and Fees (cont)

You should also consider one-time and monthly expenses (made by Northeastern University's Off Campus Office):

**ONE TIME COSTS**

**MONTHLY COSTS**

# Leases and Fees (cont)

A lease is a binding legal contract between you (the tenant or lessee) and the landlord (lessor). You are given the possession of an apartment that is owned by the landlord and, therefore, there are specifications as to what you must do and not do. A typical lease states the terms of the rental agreement and is legally enforceable. Most landlords use the Fixed Term Lease with an attached addendum. If you don't agree to the terms listed, **do not sign it.**

- Your lease defines what you can and cannot do while living in your apartment.
- **All tenant names must be on the lease.** If your name is not on the lease, you are not protected.
- Violating the terms of the lease can lead to serious consequences.
- Never pay rent in cash! Pay by check or money order and keep receipts of all payments.
- Obtain a copy of your lease after you sign it.
- Working with a realtor often requires an extra fee, which is usually equivalent to one month's rent. This is called the realtor or broker fee.

# Leases and Fees (cont)

## Top 10 things to know about your lease:

**1. Purpose of the lease:** It protects both the landlord and the tenant, as it binds the tenant to make rental payments and protects the tenant from rental increases or eviction during the lease term.

**2. What is included in the lease:** Name of all tenants, landlord contact information, address of the apartment, term of the lease (start and end dates), monthly rent amount, when rent is due, who to send rent to, amount of security deposit, contact information for repairs, subletting permission requirements, and any utilities included.

**3. Typical terms of a lease:** Most leases are for 12 months, Sept. 1- Aug. 31. If looking for a shorter term, consider a sublet. If your lease is month-to-month (or Tenant-at-Will), your landlord can raise your rent or evict you with 30 days notice. You must also give 30 days notice to leave a month-to-month rental. A year lease provides greater protection against changes.

**4. When to sign the lease:** Sign the lease only AFTER you have read it (including the addendum) in its entirety, or have had someone else read it, such as a parent. Only sign once you have clarified all concerns, negotiated any terms and feel comfortable abiding by all terms of the lease. **Do not sign** a lease for an apartment that is under construction unless you understand the risks that construction may not be complete when you move in.

**5. What to pay upfront:** There are generally four fees you will need to pay when you sign a lease: first month's rent, last month's rent, security deposit, and realtor fee (broker's fee). First month's rent can be requested as a deposit before you sign the lease. Only pay the remainder of the fees after you have read, agreed to, and signed the lease.

# Leases and Fees (cont)

**6. No More Than 4 Rule:** The Boston ordinance, No More Than 4, protects you from unsafe conditions by limiting the number of undergraduate students who can live together to 4. This is to protect students from overcrowded housing and unsafe conditions. Landlords know about this rule and should follow it. Be wary of those that don't.

## **7. Watch out for:**

“As is” clauses that stipulate the premises will be taken “as is” – this does not protect you against receiving the apartment in an unclean and unsanitary condition.

Some leases allow your landlord to access your apartment without your consent. Protect your right to privacy by making sure your lease has a clause that states the landlord must give you reasonable notice.

Any unusual or unreasonable rules or regulations in the addendum that may not be in your best interest. Be sure you read all rules and ask for clarification as needed.

**8. Get everything in writing!** It may feel awkward to ask for verbal promises to be put in writing, but you need to protect yourself and ensure everything agreed upon is in writing.

**9. Get a copy of your lease.** A landlord is legally required to provide you with one copy of your lease (hard copy or electronic) for free.

**10. Ask Questions!** Don't understand a clause or rule? Ask. Don't agree with the language? Ask to have it changed.

**Never sign a lease in which you do not agree! You can walk away from a lease before you sign it.**

# Moving-in & Moving-out

## Moving In:

- Request to move in early. Landlords and management companies may let you move in early if the apartment is available.
- Consider moving in a few days later to allow crowds to clear. Classes start on Tuesday, September 5th, 2017 which gives you some flexibility.
- If you need one, ensure that you reserve a moving truck, van or rental car well in advance.
- Within 15 days of moving in, complete a check and document the condition of your apartment (looking for damage or wear/tear) and send a copy to your landlord or property manager. Take pictures too!
- Purchase or rent furniture as needed.
- Ensure that you meet your neighbors and **be a good neighbor**.

## Moving Out:

- Provide 30 days' notice to your landlord in writing if your lease is month-to-month.
- Check your lease for move out date and specifications.
- Conduct a joint inspection with your landlord to determine if any damage occurred and ensure your security deposit will be returned. Consult the documentation you completed when moving in to note pre-existing damage.
- Provide your forwarding address for your security deposit. Security deposits must be returned within 30 days after your lease ends.
- Schedule movers and make a storage plan if needed.
- Notify your cable company and electric/gas company about your move out date.
- Complete a Change of Address form with the post office so your mail does not get lost.
- Determine move in date and time of your new apartment.
- Follow trash and recycling guidelines provided by the city.
- One you move all of your belongings out, take photos of all rooms, including walls and floors, as evidence against any damage claims. A landlord may deduct money from your security deposit for damage beyond 'normal wear and tear,' unpaid rent, or if you leave garbage or items behind (excessive cleaning).

# Utilities and Insurance

## **Utilities:**

Utilities costs vary greatly and depend on usage, how many roommates share the cost, and if any utilities are included in the rent. The following utilities should be contacted and switched over to you, arrange billing information, and confirm start dates **prior** to moving in. Ask your landlord or property manager which companies currently manage your utilities.

Example utilities include:

- Electricity (some providers are: National Grid or Eversource)
- Gas (some providers are: National Grid or Eversource)
- Cable TV & Internet (some providers are: Comcast, RCN, DISH, Direct TV)

## **Renters Insurance:**

Renters insurance covers you and your possessions as a renter of an apartment or house. A standard renter's policy protects your personal property, in many cases of theft or damage, and may pay for temporary living expenses if your rental is damaged and unlivable. It may also protect you from personal liabilities.

If you have a car, talk with your insurer to see if they offer renters insurance. Alternatively, you can ask your family members who they may have had previous experience with.

Most insurance companies have household inventory sheets to aid in calculating how much coverage is needed. Complete coverage may cost as much as two hundred dollars or less per year depending upon location. Shop around and compare prices. Renter's insurance is a small price to pay for protection.

# Getting along with roommates

When you're living off campus, there is a lot to consider. There are real financial responsibilities that need to be shared among all members of the apartment. Utilities may be shut off for lack of payment and late rent payments can result in eviction.

It's helpful to document, in writing, who will be responsible for specific bills/utilities, how you will split monthly expenses, how you will manage subletters and/or guests, how any pets are handled, what drug or alcohol use within the apartment may be, and how you will resolve matters when conflicts arise.

Sample roommate contracts are available online in numerous locations. We also have sample contracts available for you to use with your roommates.

# Help from Boston and MassArt

Both the City of Boston and MassArt are invested in your overall success. We want your time in College to be a happy and productive one. **If you need help, ask for it.**

Within the city, you can dial 3-1-1 to get connected to the Mayor's hotline, where you can be routed to Boston's Inspectional Services Department (ISD). ISD protects and improves the quality of life for all Boston residents by enforcing building, housing, health, sanitation and safety regulations mandated by the City. They can also help with landlord issues, or refer you to legal services that may be able to help. 3-1-1 can also answer questions you may have about parking, trash removal, recycling, or other city services.

While you won't be living in one of MassArt's residence halls, you still have access to resources within the Division of Student Development at MassArt (including Counseling and Wellness and Residence Life). If you need help navigating an off-campus roommate conflict, or suffer a loss of housing (due to fire, flood, etc), reach out and ask for help.

# Budgeting and Paying For It

Your student loans can work to cover your off campus living costs. Loan balances are available in the form of a “refund check” which is issued mid-semester in both the Fall and Spring semester.

MassArt’s Office of Student Financial Assistance is very happy to assist you in determining how much you may qualify for and what may be reasonable for you.

Ask your future landlord or property management company about average utility costs, this can be very helpful to figuring out how much you may need to budget for the year.

Remember, you have a lot of resources at your disposal. Talking with family members can be very helpful, but don’t forget about online resources such as SALT to learn more about budgeting.

Remember the different supports available to you throughout the city and the college. Speaking with friends and family who have gone through the process already can make things feel a bit easier.

If you need help, make sure that you ask.