OFF CAMPUS HOUSING
What to do and How to do it

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Is it too early to start this process?

It’s never too early to educate yourself on the process, or to start researching the process; however, signing a lease this early may not be the best idea.

There are several factors to consider when considering signing a lease this early.

1. Signing a lease a year ahead of time leaves little ability for contingency planning:
   a) Will your friend group stay the same?
   b) Will your finances stay the same?
   c) How might COVID-19 affect school and other things?

2. Supply and demand
   a) Year to year, a false narrative has spread through the University regarding “not being able to find anything later.”
   b) Landlords profit off your stress over the situation: Prices are much higher, you may not be getting the best location/apartment, something better might come up later.
   c) Students who are not 100% clear on the process, or do not have all of the information rush into decisions that they may have to pay for later.
Where to start

**Number 1: Ask yourself a few questions**
- Do you want to live on-campus?
- Are you looking for definite plans to live off campus? Or just in case?
- What are your plans for 2021-2022 school year?*

**Number 2: Start looking at your finances**
- Research the prices of some locations
- Check out our Off-Campus Budget Worksheet
- If you’re on Financial Aid, chat with your rep

**Number 3: Have the hard conversations w/ friends and families**
- What are the non-negotiables with an off-campus space?
- Will you require a co-signer? Who can you ask to do this for you?

*No decisions have yet been made regarding the 2021-2022 academic year as it relates to in-person classes, however, students should still consider this current academic year as a precaution.*
FINANCES
What is typical...?

- **Rent costs**: $700 - $1,000 / month per person not including utilities
- **Utilities (gas, electric, internet)**: Approximately $100/month per person
- **Food**: Variable
- **Transportation**: Variable
- **Personal**: Variable

*How to work through this:*
- Consider ways to budget appropriately. Perhaps utilize a wholesale club with your housemates to split the cost on items you all use.
- Call your utility companies ahead of time to gauge the average costs per month.
- Do you have a vehicle? Will you need to pay for parking? Will you need to utilize public transportation?
Understanding your Finances

Start considering the things you will need to pay for when living off campus.

1. Up to 4 months in rent costs when you sign your lease
2. Furniture*
3. Monthly Rent / Utility costs which can fluctuate
4. Other needs

**A link to this is available on our Off-Campus Housing Resources page.

<table>
<thead>
<tr>
<th>ONE TIME/ INFREQUENT EXPENSES</th>
<th>MONTHLY EXPENSES (i.e. x12)</th>
<th>OTHER NEEDS</th>
</tr>
</thead>
<tbody>
<tr>
<td>Upfront Costs:</td>
<td>Rent:</td>
<td>School Supplies:</td>
</tr>
<tr>
<td>First</td>
<td>Gas/Oil:</td>
<td>Clothing/Grooming:</td>
</tr>
<tr>
<td>Last</td>
<td>Electricity:</td>
<td>Entertainment:</td>
</tr>
<tr>
<td>Security</td>
<td>Internet/Cable:</td>
<td>Unexpected/Emergencies:</td>
</tr>
<tr>
<td>Broker*</td>
<td>Cell Phone:</td>
<td></td>
</tr>
<tr>
<td>Apartment Needs:</td>
<td>Groceries:</td>
<td></td>
</tr>
<tr>
<td>Furniture</td>
<td>Transportation:</td>
<td></td>
</tr>
<tr>
<td>Kitchen Items</td>
<td>Other Bills (i.e. Credit cards, etc):</td>
<td></td>
</tr>
<tr>
<td>Total:</td>
<td>Total:</td>
<td>Total:</td>
</tr>
</tbody>
</table>
Does my financial aid change?

- Tufts Standard Cost of Attendance is based on the double room rate and the premium meal plan.
- Your Family Contribution is determined by the FAFSA and the CSS Profile.
- **Financial aid does not change if you live off campus or change your meal plan.**
- Goal is to find rent that is similar to the cost of living on campus. If your total off-campus expenses are the same as the Tufts standard room & premium meal plan rate, it won’t cost you more money to live off campus (and possibly less!)
How much will I owe Tufts directly?

- Tufts will not bill you for a room and typically students choose no meal plan or a very limited one

- Your financial aid remains the same even when charges change

- What you owe varies based upon your personal financial aid package

- Tufts may owe you money to help pay your off-campus costs if you have financial aid that usually pays for your Tufts room and board. Refunds are not processed until the first day of the semester.

- Remember: your financial aid does not change, but your bill from Tufts does (because of no room charges, and reduced or no meal plan).
How much apartment can I afford?

- Tufts Cost of Attendance based on 9 months
  - Standard Dorm Room = $8,516 ÷ 9 = $946/month
  - Board = $7,114 ÷ 9 = $790/month
  - = $1,736/month for rent, food, and all utilities.

- If your total living expenses are $1,736/month it will cost the same to live off campus as it would to live on campus with a premium meal plan during the school year.

- Rental leases are for 12 months, financial aid only for 9 months. How do you pay the other 3 months of rent?
  - Options: Sublet or work during the summer to pay rent June-August

- Fees when signing a lease: 1st, Last & Security (negotiate to pay only two of the three). Each one = typically a month’s rent.
### Understanding your Finances

**2020-2021 housing costs**
*costs are approximate and may vary dependent on a variety of factors.*

<table>
<thead>
<tr>
<th>On Campus - Standard Apt Single w/ Kitchen ($10,340/yr for 9 month)</th>
<th>On Campus - Premium Apt Single w/ Kitchen ($10,586/yr for 9 month)</th>
<th>Item (per month)</th>
<th>Off-Campus – Single in 4-per. apt (12-month lease)</th>
</tr>
</thead>
<tbody>
<tr>
<td>$1,149</td>
<td>$1,177</td>
<td>Rent</td>
<td>$700-$1,000</td>
</tr>
<tr>
<td>Included</td>
<td>Included</td>
<td>Utilities (gas, electric, internet)</td>
<td>$100</td>
</tr>
<tr>
<td>$790 (premium)</td>
<td>$790 (premium)</td>
<td>Food/Meal Plan*</td>
<td>$200-$375*</td>
</tr>
<tr>
<td>$526 (160 Plan)</td>
<td>$526 (160 Plan)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>$273 (80 Plan)*</td>
<td>$273 (80 Plan)*</td>
<td></td>
<td></td>
</tr>
<tr>
<td>$0-100*</td>
<td>$0-100*</td>
<td>Transportation*</td>
<td>$0-100*</td>
</tr>
<tr>
<td>$TBD</td>
<td>$TBD</td>
<td>Personal*</td>
<td>$TBD</td>
</tr>
<tr>
<td>Approx. $1,422 - $2,039</td>
<td>Approx. $1,450 - $2,067</td>
<td>MONTHLY TOTAL</td>
<td>Approx. $1,000 - $1,575</td>
</tr>
<tr>
<td>Approx. $12,796-$17,454 over 9 months</td>
<td>Approx. $13,042 - $17,770 over 9 months</td>
<td>OVERALL TOTAL</td>
<td>Approx. $12,000 - $18,900 over 12 months</td>
</tr>
</tbody>
</table>

**Note:**
*Above costs are based on 2020-2021 housing and dining rates and estimated rental fees. Landlords often ask for several things upon signing a lease: First & Last Month’s Rent, and sometimes, a security deposit normally the equivalent of a full month’s rent. Realtors can be useful allies in the search for housing, however, they are working professionals as well. With each apartment they show and get a lessee, they are due a broker’s fee which is normally equivalent to one-month’s rent. To avoid these fees, look for housing with no-fee associations.*
I’m ready to begin my search.

Many students begin their search by looking at a multitude of methods...

- Facebook
- Word of Mouth
- Craigslist
- Zillow
- Apartments.com – main page

While these locations can list options, they are often not monitored for potential scams. Our website partners with apartments.com to help list many available spaces; however, many of them are currently available and likely available via a broker. Our website also allows you the option to flag potential scams so that our developers can remove them from the site.

Whichever option you choose, be sure to ask the right questions and know that if it sounds too good to be true, it probably is.

https://offcampus.tufts.edu
So, you’re looking at a place...

Things to consider, questions to ask...

• Location, Price, Amenities
  – Upfront fees?
  – Where is the place located?
  – Can you afford the monthly costs?
• Start date / End Date – Lease Length?
  – Considering COVID-19, are you able to get out of your lease prior to taking occupancy?
• How does the unit look? Is it well kept, any damages?
• Are the current tenants there? How is their relationship with the landlord?
Zoning Ordinances

Zoning Laws are defined by each city and town. In Medford, the zoning ordinance allows for no more than 3 (three) unrelated individuals to live together in one unit. In Somerville, the zoning ordinance allows for no more than 4 (four) unrelated individuals to live together in one unit.

Possible outcomes for not abiding by these ordinances include fines or eviction.
Typical issues that have come up while looking for an apartment...

**Example:**
Landlord/Broker shows the apartment to a group of students and informs them that if they don’t sign the lease right away, another group will end up taking the unit.

**Example:**
Two groups of students are looking at two apartments on two separate floors of the same building. One of the apartments does not have a kitchen, the landlord says they’ll have to use the kitchen in the other apartment.

Adjustment: The same two groups of students are listed on one lease, which says “Unit 1 & 2” for the address.

**Example:**
Landlord’s lease says that the utilities include gas and electricity, but the students receive a monthly bill from the landlord for water.
On Campus Housing

• Are there housing options for Juniors / Seniors on campus?
  – Yes, but they are limited. Juniors and Seniors have options in Hillside Apartments, Latin Way Apartments, CoHo, and Sophia Gordon* (traditionally senior-only housing).

• How many spaces are available for Juniors / Seniors in campus housing?
  – This information changes from year to year due to a variety of factors. As first and second year students are guaranteed housing, this is dependent on available spaces after all have been housed.
  – With COVID-19 affecting much of the way many Universities are able to run, housing availability could be much more available based on the course types, etc.

• When can we expect to be able to apply for housing and get lottery numbers?
On Campus Housing

Current Timeline
• December 2020 – January 2021 – Housing Applications Due
• December 2020 – January 2, 2021 – Theme House applications due
• February 2021 – Lottery/Waitlist information
• March 2021 – (mid March) Group formation
  – Recent changes: Rising Juniors are now eligible to seek on campus housing in Sophia Gordon. Rising Sophomore and Rising Juniors are able to form groups together in select locations on campus.
• March – April 2021 – Housing Selection

*Due to COVID-19 and restrictions in place for health and safety precautions, this timeline is currently undergoing restructuring to best fit within the needs of the students and Tufts University.*
Useful Resources

**Off Campus Housing Page** – [https://offcampus.tufts.edu](https://offcampus.tufts.edu)
Search for off campus housing options*
Useful community resources
Links to previous presentations / survey information*
How to’s regarding your housing search

**Office of Residential Life and Learning (ORLL) – Off Campus Housing**
[Offcampusinfo@tufts.edu](mailto:Offcampusinfo@tufts.edu)
617-627-3248
Set up an appointment to further discuss your specific situation or review leases.

**Financial Aid / Student Services:**
[studentservices@tufts.edu](mailto:studentservices@tufts.edu)
617-627-2000

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