OFF CAMPUS
HOUSING SERIES

Where to Start & Budgeting

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“First things first, how expensive is this going to be?”

It depends on your finances. Before you actually start the off-campus housing search process, you should be sure you know what your budget looks like.

Potential Expenses:
- Rent
- Utilities (Gas/Electric, Water*, Internet)
- Transportation
- Monthly expenses (Food, Personal Needs, Spending Money)
In a recent survey of Tufts University Students:

What students thought they could afford to pay

What students living off campus actually pay

*Of the people surveyed, higher rents were to be found in Somerville over Medford and other surrounding areas.
## Housing Cost Comparison

2019-2020 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 ($9,980/yr for 9 month)</th>
<th>On Campus - Premium Apt Single w/ Kitchen ($10,219/yr for 9 month)</th>
<th>Item (per month)</th>
<th>Off-Campus - Single in 4-person apt (12 month lease)</th>
</tr>
</thead>
<tbody>
<tr>
<td>$1,109</td>
<td>$1,135</td>
<td>Housing</td>
<td>$700 - $900*</td>
</tr>
<tr>
<td>Included</td>
<td>Included</td>
<td>Utilities</td>
<td>$75*</td>
</tr>
<tr>
<td>Included</td>
<td>Included</td>
<td>TV/Internet</td>
<td>$50*</td>
</tr>
<tr>
<td>$200 - $375*</td>
<td>$200 - $375*</td>
<td>Food/ Meal Plan</td>
<td>$200 - $375*</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>$1,309 - $1,584*</td>
<td>$1,335 - $1,610*</td>
<td>TOTAL</td>
<td>$1,025 - $1,500*</td>
</tr>
</tbody>
</table>

**Note:**
Landlords often ask for several things upon signing a lease: First & Last Month’s Rent (the first and last months you will live in a given location), and sometimes a security deposit which can be 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 sometimes equivalent to one-month’s rent. To avoid these fees, look for housing with no-fee associations.
“Okay, so what do I do with that information? I can’t afford to live where I want off-campus and my chances of finding something on campus are slim.”

Be smart. Be open to compromises.

➢ **Do Your Research.** Where are the most cost effective areas for college students?

➢ **Number of Housemates.** Would it be more cost-effective to have more roommates? Be knowledgeable about the town ordinances about number of non-related people living per unit. What are the risks you take if you or the landlords ignore this ordinance?
   - Medford: Maximum of 3 non-related people
   - Somerville: Maximum of 4 non-related people

➢ **Distance.** Are you willing to move slightly further away from campus to be able to locate housing?

➢ **Working.** Are you willing or able to work? Average Work Study awards are about $2,000 - $2600/year which could supplement your living costs.
“How am I going to make this work for me (and my friends)?”

- Be honest with yourself and know what you are feasibly going to be able to look for.

- Understand that you don’t need to sign a lease RIGHT NOW.
  - Often times, the frenzy around housing is exacerbated that students who felt pressured in the past, and landlords who feed off of that panic.

- Be open to compromises.
  - You may need to find housing slightly further from campus than you would have liked.
  - Is a car a necessary expense? Are you familiar with MBTA?

- Be ready.
  - When the time comes, will you have the amount of money set aside, and the understanding of your rights and needs to be able to sign your lease?
“Okay, so where do I start?”

Welcome to our Off-Campus Housing Website.
Here you can:

- Find housing options
- Find roommates
- Get useful information about off-campus living and other resources
- Utilize our Message Boards to find students selling furniture, looking for subletters, etc.

https://offcampus.tufts.edu
“Okay, so why the Off-Campus Site? Why not Facebook, or Craigslist, or Zillow?”
“Should I look for an apartment OR take my chances with the housing lottery?”

- Why rush?
  - Friends state this is the only way to guarantee something
  - I don’t know if I’ll get a housing lottery number or not
  - History says...

- Reasons to wait..
  - Plans change
  - Friendships can change
  - What if a better option comes up?
  - Why be stuck with something so early on?
“I need to sign a lease NOW!”

Aside from information previously listed about reasons to wait...
➢ Signing a lease so far in advance may “guarantee” you a place to live for that next year, however it also makes several other things almost impossible... **What if:**
   ➢ The apartment doesn’t look like it did when the lease was signed
   ➢ You start to have issues with the people you signed up with
   ➢ You have issues with the landlord
   ➢ There are changes to your plans
   ➢ You signed a contract that’s beyond your means

How many of you are confident that you will be able to come up with first and last month’s rent AND a security deposit right away?
The Frenzy:
Students are competing against other students.

The frenzy and panic is caused by the idea that housing on the neighboring street is going to be scooped up by someone else first. Because of this, students sign on to expensive apartments because landlords often take advantage of the demand.

Students have the power here - pause and be sure before you sign.
“I’m going abroad - how can I secure housing for one semester?”

Many leases are for a full 12-month term, meaning you are responsible for paying the rent on the space for the entire 12 month period, whether or not you are present in the house.

What happens if you only need the space for one semester? What about the summer or winter months?

Chances are there are people who are looking to go abroad for the opposite semester as you are planning - we have recently added an area for Study Abroad students to be able to connect on our Off Campus housing website.
For more assistance with this process...

Contact:

Angelic “Angy” Sosa via reslife@tufts.edu for an appointment or stop by during office hours at 20 Professors Row:

Mondays 2pm - 4pm
Wednesdays 11am - 1pm
Fridays 2pm - 4pm