Considerations When Searching for Off-Campus Housing

When you visit potential rental units (and you should visit, not just look at pictures), make sure you take a paper and pen with you in order to write down the pros and cons of each place. Hopefully, you will be viewing a number of possible rental units and you don’t want to forget the important things about each (both good and bad). Ask yourself a few questions when looking at potential rental properties:

1. **Is the rental property in a location where I would feel comfortable living?**
   - Make sure to visit during the day, during the night, and on the weekend. There could be a tremendous difference in the environment during these different times.
   - Talk to the current tenants. Ask them what their experience has been with the landlord, maintenance, parking, crime, safety issues, etc.
   - Check out crime statistics for the area by visiting the Lexington Police Crime Watch website (http://crimewatch.lfucg.com).

2. **Does the rental property have the amenities I need?**
   - Make a list of the amenities that you simply must have (e.g. off-street parking, central a/c, allows pets, laundry facilities, etc.).
   - Make a second list of amenities that would be nice, but that you could live without if necessary.
   - While everyone would like to live in a place with all the bells and whistles, those extras do come with a cost. You need to be realistic about your expectations and match those with what you can afford.

3. **Would I feel comfortable renting from this landlord?**
   - Most landlords will seem nice initially, but you need to investigate what the future may hold. Make sure to talk to current tenants (while the landlord isn’t present) to find out about their experience with the landlord.
   - Regardless of how nice and cooperative the landlord seems, make sure any promises the landlord makes are put in writing with a specific completion deadline and included in the lease before you sign it. It’s best to add that if promised repairs/replacements aren’t completed satisfactorily by the deadline that rent will be reduced by a specific amount until the repair is completed.

4. **Is the condition of the rental property such that I could live there?**
   - When viewing a property, take note of its condition inside and out. Does it seem excessively dirty? If so, is it attributable to the current residents or the landlord?
   - Are there roaches? Rodents? Open drawers and cabinet doors to look for rodent droppings and/or insect eggs.
   - Are ceilings or walls stained or cracked? This could indicate a leaking roof or plumbing problems which could cause mold or a ceiling collapse.
   - Do windows have blinds? If not, will the landlord provide them?
   - If carpeting is in poor condition or other damage or wear is evident, ask about repairs and replacement before you sign a lease. If the landlord agrees to replace something, get it in writing before you sign a lease. Verbal agreements are generally worthless.
5. **Do the mechanical systems in the rental property seem to be working properly?**
   - Do the heat and/or air conditioning work? Ask to turn them on.
   - Do the cold and hot water faucets work throughout the property? Do the tub and sinks drain?
   - Do all windows open and close properly? Do they have screens? Do they lock?
   - Are locks and deadbolts on the doors in working condition?
   - Are smoke detectors and other safety equipment in working order?
   - Do the appliances (stove, refrigerator, microwave, washer/dryer, etc.) work?

6. **What additional costs are associated with this rental property?**
   - Are utility costs included in the rent? If not, ask current tenants how much they pay for gas, electric, water, cable, internet, etc. You can also contact the utility companies directly and ask them what the average monthly bill has been for a given address.
   - If there is off-street parking, is it free? Do you have exclusive use of the parking area or does the landlord also sell parking spots to non-residents? How is parking enforced? Make sure your ability to use the parking lot is included in your lease.
   - Are there laundry facilities? How much does laundry cost?
   - Consider the cost of renter’s insurance. Typically, your landlord is not responsible for damages to or theft of your property in the rental. Unless you’re covered under a parent’s homeowner’s insurance policy, you should purchase renter’s insurance to cover your belongings while living off-campus.

7. **Can I really afford this rental property?**
   - Remember, you likely aren’t going to be paying just for your rent. You’ll need to consider not only the cost of rent, but also utilities, insurance, food, books, laundry, transportation, parking, and other living expenses. Preparing a budget is a great idea in order to help you keep track of your money.