

How to find Off-Campus Housing

There are a couple of fundamental steps when it comes to finding off-campus housing. The most basic and main step is to have a list of priorities of what you are looking for in a place. Price, location, utilities, pet-friendliness, and aesthetics are some parameters that you may wish to determine which are more important to you. There are several options available that can help you when making the list of places you are interested in. You can use search engines, talk to current students, social media, etc. the more of these you use the better. Trim the list by weighing the apartment options under the parameters you deemed most and least important. Physically getting out there and looking at several places is crucial, do not rent a place without having been to the location. Pick an apartment that is the best match for you. Submit the application and proper documentation and before you know it you'll be ready to move in.

Glossary of Terms

Down-payment- a first payment that you make when you buy something with an agreement to pay the rest later.

Guarantor- a person who promises to pay back a loan if the original borrower does not pay it back.

Lease- a legal agreement that lets someone use a car, house, etc., for a period of time in return for payment.

Off-Campus Housing- dwellings not provided or obtained by students from the university.

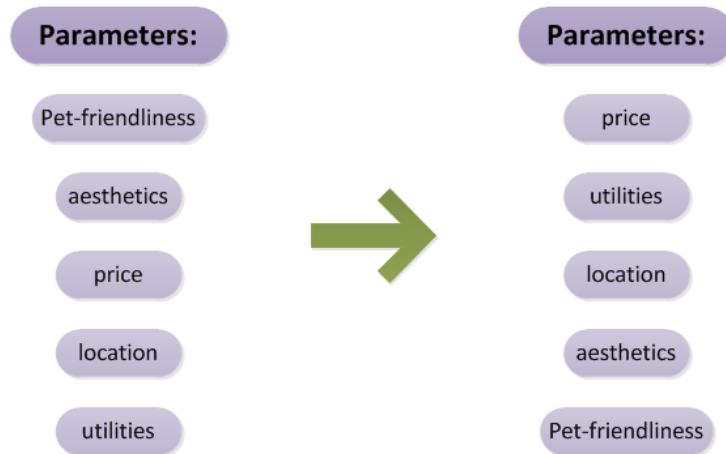
Rent- an agreed sum paid at fixed intervals by a tenant to the landlord.

Step 1:

Create a list of priorities regarding housing; the following are some you may wish to include in your list. Decide an order of importance among these parameters:

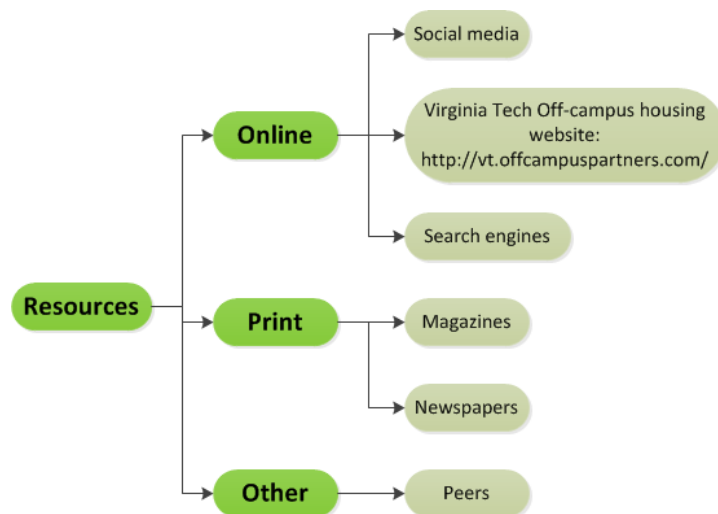
- price
- location
- utilities
- pet-friendliness
- aesthetics

Organize the priorities in order of importance. For example a student who is on a budget and has no pets may list his/her priorities in the following manner.



Step 2:

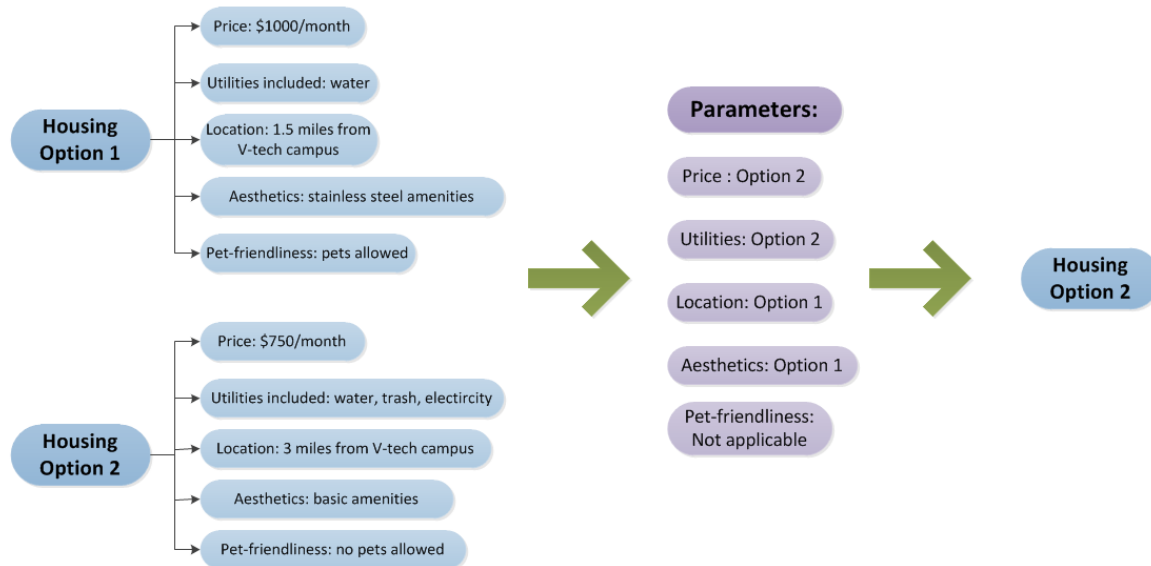
Start your housing search; you can use your peers' advice, search engines, social media, and newspapers to come up with a list of available off-campus housing.



Step 3:

Use your list of priorities to trim down the housing options you have.

Compare the housing options against the parameters you previously chose to determine which is the best off-campus housing choice for you. The following is an example between two different housing options. For a student who is on a budget and has no pets housing option 2 would be the best choice. Housing option 2 has a lower price and has more utilities included, both of which are top priorities for the student. Housing option 1 is closer to campus and has newer amenities but these two parameters are not really important priorities for the student. Thus Housing option two is the best option out of the two.



Step 4:

Pick a place that fits your priorities, it is always useful to have a backup complex.

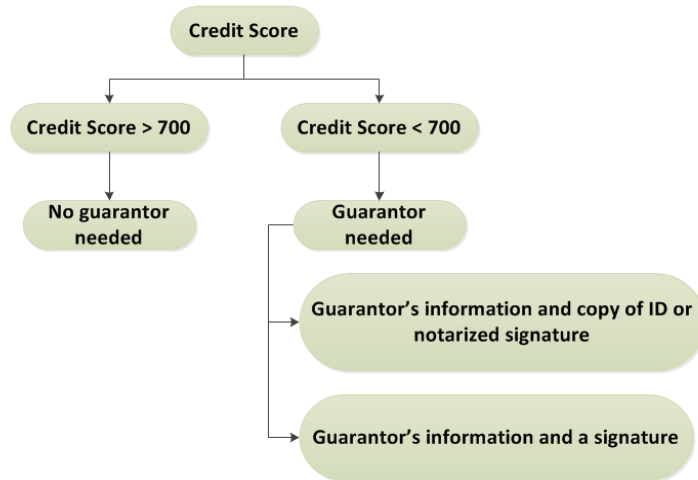
Step 5:

Submit an application, as well as the application fee.

Step 6:

Check for the credit score requirements, if you do not meet them find a guarantor. Some places will require you to have your guarantor fill out additional paperwork and a copy of their ID, others may only need a signature from them; make sure you know which will be the case with your off-housing campus choice.

Off-campus housing complexes have different parameters when it comes to a student's credit score. Make sure to ask and find out the requirements for the apartments you are interested in.



The credit score used is an estimate number, it may vary with each particular complex, make sure to check the specific credit score value for the place you are interested in.

Step 7:

Submit the guarantor's paperwork, the guarantor may need to be present, sign the lease, pay the down payment.

