Finding Housing—Preparation

Davis has many apartment communities and housing opportunities; how do you choose what is right for you?

- Use your present environment as a point of comparison for new places you are considering.
- Create a checklist of things you currently love about your living situation and things you would like to have in your new apartment/house.
- Think about the type of living arrangement in which you will be most successful.
- Keep school in mind, as well as general well-being. Some things to consider are:
  - Living alone
  - Sharing an apartment, but having privacy (e.g. own bedroom/bathroom)
  - Sharing a bedroom or bathroom
- What are your non-negotiables?
  - Do you have a pet? Make sure your new home is pet friendly!
  - Air conditioning? Close to campus? Closet space? Make a list of amenities you MUST have and things you are willing to part with.
  - Making a list of “Must-Haves” can give you a more coherent sense of what you’re looking for and a list of “Sacrifices” can prepare you for what is offered by different housing options.

Needs vs. Wants

A couple examples of things to consider:

Parking may be a NEED if you must drive to a job or internship.

A big kitchen may be a WANT if you like to cook.
Location and Environment

Thinking about the kind of environment and residents you will encounter will also aid in your search for housing.

Items to consider:

• Would you like to live somewhere close enough to bike, walk, or take public transit to class?
• Maybe you would like to live close to grocery stores, food, and other retailers.

Budget (which is discussed later in this packet) will factor into this as well; keep money matters at the front of your mind! Remember when looking at base rent prices to factor in additional costs such as parking, utilities, cable and Internet, food, furniture, cleaning supplies, etc.

Transportation

Transportation is an important factor to consider when choosing off-campus housing. With the high cost of parking on campus and maintaining a vehicle, most students living in Davis choose to bike, walk, or ride the bus to campus. Instead of purchasing a parking permit, you can join the UC Davis goClub! Members of the goClub receive benefits such as:

• Discounted bus passes,
• Free goClub parking permits,
• Free Zipcar membership and more.

Join for free or learn more at http://goclub.ucdavis.edu

Where to Start Looking

Davis is a community that offers many guides to housing. Looking through the options here should help in the start of your search!

• UC Davis offers a comprehensive guide to aid in your search. This would be a good starting point when you begin looking for apartments/houses/townhouses, etc. Check out: housing.ucdavis.edu or Davis Housing Guide Magazine.
• Your friends are your biggest resource for a first-hand reference on living. Discussing your thoughts with others may help you better figure out what you’re looking for (and give you more things to add to your checklist!).
• The Internet is teeming with information and reviews on housing! Websites that can help you find potential roommates include: davishousing.com, craigslist, chl.ucdavis.edu, roommates.
• com, rentlix.com, uloop.com, and social media sites such as Facebook.
• Attend UC Davis Housing Day or Housing Fairs to get an idea of what different locations have to offer. Start gathering an arsenal of resources (fliers, brochures, pamphlets, etc.) that give you a general overview of the various properties.

**Touring**

Give different properties a call and schedule an appointment to tour each one. This will give you a better sense of location and environment, and help you to create your checklist!

It is helpful to both you and the property manager to come prepared with questions to ask. Some examples:

• Are you pet friendly?
• What type of resident services or events do you offer?
• What is included in the rent? (e.g. utilities, Internet, parking)
• Do you offer roommate matching services?
• Do you allow subletting?
• How do I start the application process and make a reservation for fall?
Roommates

There are many ways to find roommates; but depending on how you find them, you may be signing different types of leases.

- Seek people that you share common interests with.
- Complete a roommate matching form (if applicable).
- Interview your potential roommate (may differ per property).
- Calculate cost and discuss with your potential roommate.
- Brainstorm with each other regarding personal space.
- Find out if the property of choice has a roommate matching program (some properties may only allow you to make roommate choice suggestions).
- Make sure that you have options to select from – don’t just pick anybody!

Roommate Program Leases:

- You will have your own room and share the common living areas.
- You sign a separate lease from the other people living in your apartment/house and additionally pay a separate security deposit.
- You will be responsible only for your rent and behavior.
- You will likely live with people you do not know.
- This may cost a little more per month than if you signed with a traditional lease.

Regular Leases:

- You will have your own room or share a room and share the common living areas.
- You will sign a lease with other people and share the cost of the security deposit.
- You and the other people on your lease will all share the responsibilities of your lease. If one person does not pay rent, it affects all residents’ credit history.
- If one roommate breaks community rules, it can affect all of your rental histories.
- Usually, you know the people you live with and will probably pay a little less in rent compared to a Roommate Program Lease.
Living in Harmony

If following the considerations from the previous page you should be able to select the right person/people to live with. Remember that you will be stuck with this person/people for the term of the lease.

- Space in your apartment may be a little tight – prepare for it! Bring what you will need so that you don’t add to cluttering the apartment.
- Ask permission from your roommates if you can have guest over – remember not only your items are in the apartment (check with your property of choice; restrictions may apply).
- Utilize your property’s amenities to give you and your roommate some space.
- You all will be responsible for the apartment, so make sure that you are all following the rules of the lease.
- Organize your living/sleeping areas to keep peace with whom you will be rooming with!

Common Sources of Tension

Setting household ground rules is crucial to a harmonious living environment. Listed below are some important topics that tend to cause issues between roommates if they are not discussed in advance.

- Overnight guests
- Study time (quiet hours)
- Sharing of belongings and food
- Music (volume and/or headphones)
- TV (cable, video games, hours, volume)
- Bills and rent payment plans
- Purchase of commonly used items
- Alarm settings (how many times you can hit snooze before your roommates throw something at you!)
- Smoking and alcohol
- Food and pet allergies and preferences
- Locking the door
- Using the AC/heater (temperature and frequency)
- Cleanliness of the common area and chores (creating a chore list/wheel)
When Roommate Frustrations Occur

- Respectfully talk it out with all roommates present.
- Make general house rules so that you all will be on the same accord. For example dishes, garbage take out, lights out, simple chores, food purchases and so on!
- Speak to a mediator at your school.
- Speak to your office staff to seek any type of encouragement.
- Speak to your office staff for “OPTIONS” they may assist you with.

Before letting these or other issues spiral out of control at home, try the UC Davis Ombuds Office, which can help you with various conflicts: ombuds.ucdavis.edu, (530) 219-6750.

“I wish I would have known…”

Real life experiences from UC Davis students.

“Don’t rush into it and always make sure you know a little bit about who you are moving in with because a lease is at least a 1 year commitment.”
- Ricardo B., alum

“Start searching early and make sure you find roommates you can stand or else you’ll just have to move all over again.”
- Lindsey F., student

“I think transportation is really important - whether you will be biking or taking the bus, and making sure both of those are easy from where you are living.”
- Sabrina M., student

“Always check the reviews online because it helps out a lot! And then the rest is up to you.”
- Ville V., alum
Credit

Credit is your reputation as a borrower. It tells others how likely you are to repay your loans. Credit is made up from information about your borrowing history. Most of the information comes from your credit reports.

How Credit Affects Applications and Qualifications

When going through the qualification process, be prepared for the possibility that your credit may be screened and your application approval may be contingent upon the quality of your credit score. Insufficient credit score and history may result in the requirement of additional criteria such as a double deposit, financial guarantor or co-signer.

What It Means to Run a Credit Report and Have Your Credit Screened and Scored

When your credit is scored by a property management company, it is their way of assessing your financial and rental history to ensure you meet their particular qualifications. A credit report score is a rating of the combination of several elements such as income to rent ratio, income to debt ratio, rental history, check writing history, bankruptcy and eviction history, etc.

You have the right to request a copy of your credit report whenever your credit is screened. Whether you pass or fail the qualification process, you have the right to request a copy of your screening report based off of your credit report.
Establishing Credit

Establishing credit comes hand in hand with paying rent and your check writing history.

Good ways to establish credit include:

- **Credit Cards**
  - Opening a revolving credit account such as a credit card with your desired lender establishes credit easily
- **Showing Responsibility**
  - On-time payments build your credit score
  - Using your credit card within your means
  - Paying debts on time
- A debit card is not a reliable source for establishing credit. It is simply a direct access to your bank account.

Establishing a good check writing history:

An efficient way of establishing good check writing history is by paying your monthly rent and utilities on time and with your own personal checkbook. When writing a check, be sure all funds are present in your account to avoid a returned check fee, also known as a NSF (non sufficient funds fee).

Bad Credit

How bad housing history affects your credit:

If you or your roommates fail to pay rent on time or neglect to pay any balance dues after you move out, your account could default into eviction or collection. Any eviction or collection listed on your trade line will negatively impact your credit score and severely limit your housing options in the future.
Budgeting and Finances

Budgeting your finances can be tricky. Here are some great items to think about when you’re sitting down to balance your finances.

**Additional Costs:**
Utilities (water, sewer, trash and electric), cable and Internet, pet rent, parking fees, laundry, meal plans, and transportation fees, are all potential additional costs aside from rent. Be sure to include these elements when doing your financial planning. When looking at your desired housing, ask how much these items will be in addition to your basic rental amount.

**Needs vs Wants:**
When calculating and setting your housing budget, be sure to include your parents/guardians and roommates/housemates to establish your key housing needs vs. wants. Remember to keep in mind your survival necessities (food, water, housing, electricity, transportation) and filter out the frivolous elements that can bloat your budget and result in debt and over spending.

**Splitting Charges**

If your budget does not allow you to live alone, consider potential roommates and housemates to help divide and reduce your living expenses. Create forms that will make your living situation easier.

MONTH: September  
Rent: $1330  
Utilities: $45  
Other Bills: $80/$50

<table>
<thead>
<tr>
<th>Roommates:</th>
<th>Amount Paid:</th>
<th>Date Paid:</th>
<th>Balance:</th>
<th>Other Shared Bill ($80):</th>
<th>Other Shared Bill ($50):</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mary</td>
<td>$275</td>
<td>8/20/13</td>
<td>$0</td>
<td>$16</td>
<td>$25</td>
</tr>
<tr>
<td>Michael</td>
<td>$270</td>
<td>8/30/13</td>
<td>$5</td>
<td>$16</td>
<td>$0</td>
</tr>
<tr>
<td>Terri</td>
<td>$200</td>
<td>9/1/13</td>
<td>$75</td>
<td>$16</td>
<td>$0</td>
</tr>
<tr>
<td>Jermaine</td>
<td>$275</td>
<td>9/1/13</td>
<td>$0</td>
<td>$16</td>
<td>$25</td>
</tr>
<tr>
<td>Clyde</td>
<td>$275</td>
<td>9/3/13</td>
<td>$0</td>
<td>$16</td>
<td>$0</td>
</tr>
</tbody>
</table>

- Rent of $1330 + Utilities of $45 = $1375 all together.
- Divide by the number of roommates (5 in this example): $1375/5 = $275 each
- Cable/Internet is another $80 a month, plus two roommates pay an extra $50 for a house phone.
Leasing

Application Process

Once you find your new home, you will need to be approved before you are eligible to sign a lease!

What to expect:

• Paperwork
  • You will need to fill out an application.
  • You will need to agree to the terms of qualifying and any associated costs to be approved.
  • If you are going to have a parent or guardian help you qualify for your new home, they will most likely need to fill out an application and agree to the terms of qualifying as well.

• Associated costs
  • There is typically a fee for screening ($30-$40) each applicant.
  • You might be asked to put down a holding deposit to HOLD your space.

• Getting approved
  • You or your guarantor/co-signer will need to show proof of income, so the housing company knows you can afford to live at the community.

• Signing your lease
  • The management company will have you sign your lease once you are approved. Check with them before starting an application to see if you sign a contract immediately and get your home guaranteed!

Guarantor/co-signer:
A person who guarantees to pay for someone else’s debt if he or she should default on an obligation.

Lease Addendum:
An attachment to your lease that can modify the original contract, provide additional information, change the original conditions, or contain more information about the rules and regulations of your lease. The addendum becomes part of the legal contract.
What is a Lease?

A lease agreement is a written contract that details a mutually beneficial agreement between two parties. It is legally binding agreement between you (renter) and the owner or manager of the rental property (landlord).

In short, it includes:

- Names of authorized occupants (you!)
- Term length of lease with start and end dates
- Monthly rental rates and any additional charges
- Security deposit amount
- When rent is due
- What utilities are covered by the owner
- Rules, regulations, and provisions

Joint and Several Liability:

You are jointly and severally (separately) liable for damages/rent/etc. For example you might be jointly responsible for damage in the common area of the apartment but separately liable for damage in your bedroom only.

Know Your Options: Types of Leases

<table>
<thead>
<tr>
<th>TYPE</th>
<th>DESCRIPTION</th>
</tr>
</thead>
<tbody>
<tr>
<td>PERIODIC</td>
<td>A month-to-month lease; more flexible terms, but usually has a higher associated cost.</td>
</tr>
<tr>
<td>FIXED TERM</td>
<td>Outlines expected length of tenancy, usually 12 months. Has predetermined lease start and end dates.</td>
</tr>
<tr>
<td>JOINT</td>
<td>Tenants are jointly responsible for lease terms. More flexibility and housing options, this can be the most affordable option. You and your roommates will be responsible for splitting bills, and collecting rent money. If one roommate defaults, the rest need to make up the difference, as everyone is equally responsible for the entire rent.</td>
</tr>
<tr>
<td>INDIVIDUAL</td>
<td>“Roommate program”; each renter is responsible for his/her portion of the lease and apartment. If one roommate defaults, the others are not affected.</td>
</tr>
</tbody>
</table>
Are You Ready?

The “Dos and Don’ts” before you sign a lease:

**DO**
- Sign only if you are absolutely certain that you want to live there, as a lease is a legal contract that cannot be broken.
- Read your lease and all accompanying information packets before you sign anything.
- Make sure you are able to pay the rent on time. Late payments will result in penalties and will affect your rental history!

**DON’T**
- Sign if you or any member of your group is already in another contract. Owing rent for more than one apartment that you can’t afford will have costly consequences.
- Feel pressured into signing a lease by your friends, a landlord, or a leasing consultant. Sign a lease only when you feel ready.
- Sign if you are settling. Even living with your best friend won’t make you love the apartment that you didn’t like in the first place.

ALWAYS ASK QUESTIONS! The management team is there to help you understand the content of your lease!

**Warning**

NOT READING your leasing contract is the biggest mistake you can make! Once you sign a lease, you are agreeing to ALL terms, so make sure to review everything beforehand and ask lots of questions.

**Questions to Ask**

Before you sign, here are a few things you should ask before your lease signing appointment.

- Is there a holding deposit to reserve the floor plan(s) of my choice? Is this refundable?
- How much is the security deposit and when is it due?
- Do you perform a credit check on applicants? What is the fee associated with this?
- What forms of payment do you accept (personal check, money order, cashier’s check, credit card, cash)?
- What are the penalties for not paying rent
The Move-In Inventory and Inspection Form

One of the most important documents in the lease signing process is often completed months AFTER you sign your lease.

**What is it?**

Residents use this form to document the condition of their apartment and to note any damages or repairs needed so that those costs are not taken from your security deposit at move-out.

Examples of items you’ll want to note on the form:

- Cosmetic damages, such as dents or scratches
- Permanent damages to windows/window coverings
- Paint/stains on flooring
- Any other “fixable” maintenance items

The landlord will use this form to assess charges made to the vacating resident when they are preparing the unit for the next resident.
# Know Your Responsibilities

Beyond all the paperwork, the lease outlines management vs. resident obligations. During your tenancy, it is important to remember what your responsibilities are as a resident and what management’s responsibilities are as your landlord. Here are some examples:

<table>
<thead>
<tr>
<th>Your Responsibilities</th>
<th>Management Responsibilities</th>
</tr>
</thead>
<tbody>
<tr>
<td>Report any maintenance or pest concerns promptly.</td>
<td>Maintain the rental property in a habitable condition and respond to maintenance concerns promptly.</td>
</tr>
<tr>
<td>Pay rent on-time.</td>
<td>Collect rent in a timely fashion on behalf of the owner.</td>
</tr>
<tr>
<td>Maintain cleanliness and avoid damaging the property.</td>
<td>Collect deposits to cover any damages or cleaning charges accrued during your tenancy.</td>
</tr>
<tr>
<td>Return the unit in the condition it was received. See section on Inventory and Inspection Form.</td>
<td>Provide units to new residents in the best condition possible.</td>
</tr>
<tr>
<td>Communicate with Management in order to help prevent and resolve any problems that may arise.</td>
<td>Communicate with residents and to help renters prevent and resolve any issues that might arise.</td>
</tr>
<tr>
<td>Read and understand your lease agreement!</td>
<td>Providing documentation and answer any questions!</td>
</tr>
</tbody>
</table>

*Please note that the complete list of responsibilities will be outlined in your lease agreement.*
“Wait, I have a problem! Where can I turn for help?” Don’t sweat it! Problems can arise during anyone’s tenancy. If you find yourself in a pinch, ask for help!

**Your Management Team or Landlord**
Chances are that management has seen a problem like yours before and can suggest ways to help.

**UC Davis Ombuds Office**
Help with various conflicts including roommate conflicts or disputes with management
ombuds.ucdavis.edu, (530) 219-6750

**ASUCD Legal Services**
Undergraduates often qualify for free legal counseling
(530) 752-1990

**California Apartment Association**
Great on-line tutorials for renters
www.caanet.org

**Yolo County Housing Authority**
Especially helpful for Affordable Housing resources
www.ych.ca.gov

**Thank you to our City of Davis partners!**