



Your Personal Survival Guide to Living Off Campus

**You're moving off campus!
Read this guide, and you'll
be well on your way to
finding and renting your
new home in Davis.**

UCDAVIS
STUDENT HOUSING

“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



Let's Get This Search Party Started

A great way to get your search started early is by attending the off-campus housing presentations! Another great way to extend your search is to attend Associated Students, University of California, Davis' (ASUCD) Housing Day, (asucd.ucdavis.edu/units/housing-day), January 19, 10 a.m.–3 p.m., ARC Pavilion. Representatives from many Davis apartment complexes attend Housing Day to inform students about location, prices and floor plans as well as answer any questions.

But we're getting a bit ahead of ourselves; you may already have in mind where in Davis you want to live. But, if not, you'll want to give some thought to what will be a good fit.

Create a checklist of things you currently love about your living situation and things you would like to have in your new apartment/house. Make a list of must-haves vs. what you can do without. We will call this your wants vs. needs list. Perhaps Internet is a must-have, but a walk-in closet not so much. Do you have a pet? Want central air conditioning? A location close to campus? Lots of closet space? Making a list can prepare you for what is offered by different housing options.

Living Arrangements

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 whether you want to:

- Live alone
- Share an apartment, but have privacy (e.g., own bedroom/bathroom)
- Share a bedroom or bathroom

Location and Environment

Thinking about the kind of environment and residence you might prefer will also aid in your search for housing.

Items to consider:

- Would you like to live somewhere close enough to campus 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 guide) will factor into this as well; keep money matters at the front of your mind!
- Once you have an idea of your preferred location and environment, you can narrow your search.

Factor in Costs

Remember when looking at base rent prices to factor in additional costs such as security deposit, parking, utilities (water, sewer, trash and electric), cable and Internet, food, furniture, cleaning supplies, etc.

Include your parents/guardians and roommates/housemates in establishing your housing budget and needs vs. wants.

Transportation

Transportation is an important factor to consider when choosing off-campus housing. With the costs of on-campus parking and maintaining a vehicle, most students living in Davis choose to bike, walk, or ride the bus. 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 at goclub.ucdavis.edu.

“Always check the reviews online, because it helps out a lot! And then the rest is up to you.” —VILLE V., ALUM

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!

Online

ASUCD runs the Community Housing Listing website, chl.ucdavis.edu. Other online resources for finding both housing and potential roommates include davishousing.com, craigslist, roommates.com, uloop.com and social media sites like Facebook.

Word of Mouth

Your friends are your best 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!).

Touring

Give the properties you're considering 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?

Find Your Roomie

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

- Look for people with whom you share common interests.
- Complete a roommate matching form (if applicable).
- Interview your potential roommate(s).
- Calculate costs and discuss with your potential roommate(s).
- Brainstorm with each other regarding personal space needs.
- Find out if your property of choice has a roommate-matching program. (Some properties may only allow you to make roommate choice suggestions).
- Select your roommate(s) with care.

Make the Budget Real

You have your roomies, and you have some places in mind. Now put numbers on paper, with your roomies if possible. For example, in the following scenario, five people are planning to live in one place. Calculating what everyone will owe before committing to an apartment or house ensures no surprises.

Let's say the apartment you have in mind rents for \$1,330 per month. Estimated utilities costs are \$45 per month for a total of \$1,375. Internet is about \$80 per month, and two roommates will pay an extra \$50 per month for a house phone. That means each person will pay \$291 per month for rent, utilities and Internet.

Once you've moved in, here's how your bookkeeping might look:

Roommate	Amount paid	Phone	Date paid	Balance
Mary	\$291	\$0	8/20	\$0
Michael	\$291	\$25	8/30	\$25
Terri	\$275	\$0	8/25	\$16
Jermaine	\$291	\$0	8/25	\$0
Clyde	\$250	\$25	8/30	\$16

Designate someone to keep track of bills and payments so you don't overlook anything and owe late fees.

There are also mobile apps that can help you track payments and even send and receive money.

It's All About the Lease

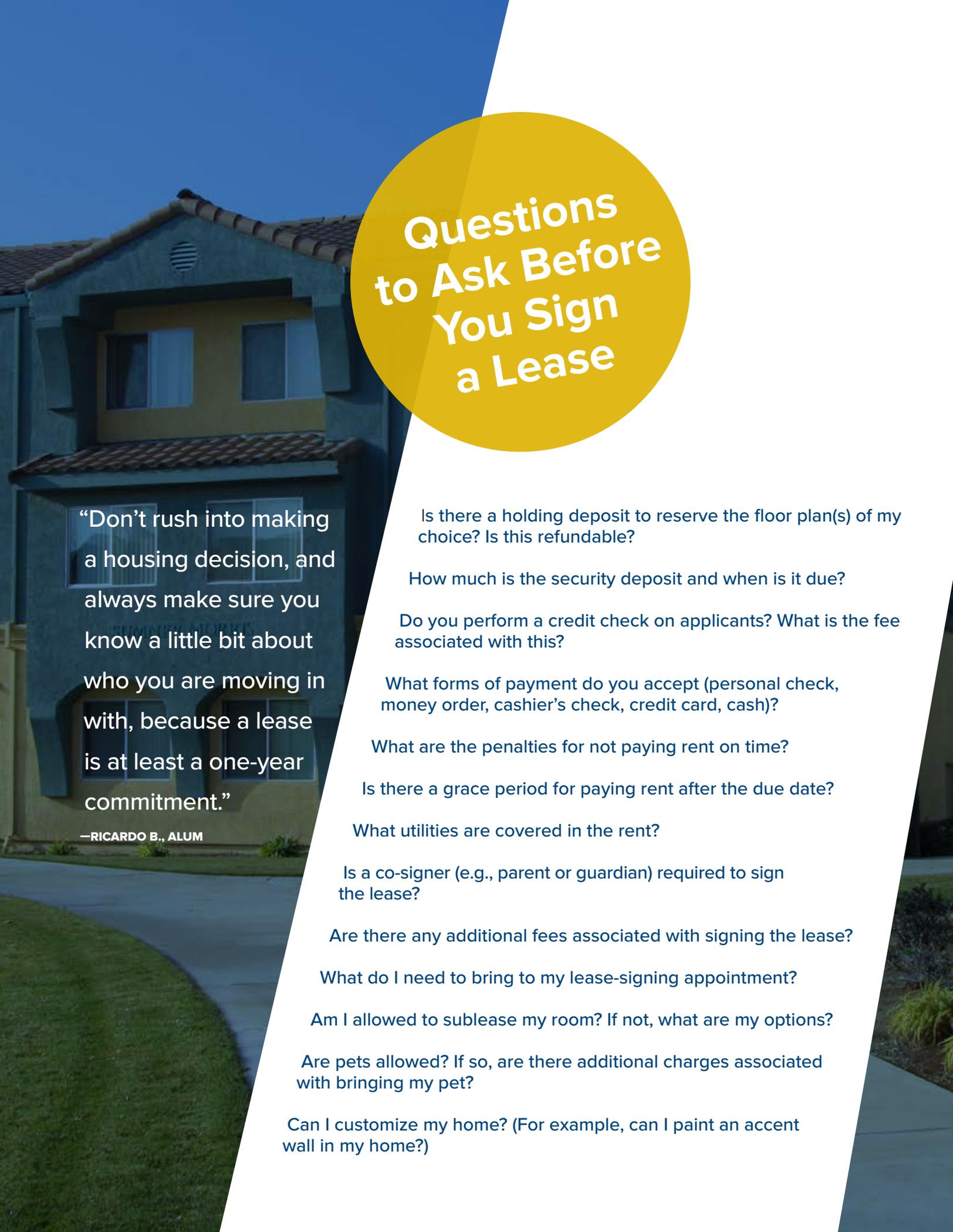
What is a lease? A lease agreement is a written, legally binding contract that you sign and is between you (the renter) and the rental property owner or manager (landlord).

In short, it includes:

- Name(s) of authorized occupant(s) (generally 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

Keep in mind that leases in Davis are generally a year long (September to September), including the summer when many students leave. You and your roommates are responsible for the rent even if you aren't living in the apartment or house.

Not reading your leasing contract is a mistake that could cost you. Once you sign a lease, you are agreeing to all its terms, so be sure to review everything beforehand and ask questions—which leads us to the next section.



Questions to Ask Before You Sign a Lease

“Don’t rush into making a housing decision, and always make sure you know a little bit about who you are moving in with, because a lease is at least a one-year commitment.”

—RICARDO B., ALUM

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 on time?

Is there a grace period for paying rent after the due date?

What utilities are covered in the rent?

Is a co-signer (e.g., parent or guardian) required to sign the lease?

Are there any additional fees associated with signing the lease?

What do I need to bring to my lease-signing appointment?

Am I allowed to sublease my room? If not, what are my options?

Are pets allowed? If so, are there additional charges associated with bringing my pet?

Can I customize my home? (For example, can I paint an accent wall in my home?)



Types of Leases

Individual and Joint 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 may or may not live with people you do not know.
- If a roommate leaves before the lease ends, the property manager may choose a new roommate to fill the vacancy.
- 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 an individual and joint lease.

Periodic Lease

A month-to-month lease gives you more flexibility but usually costs more.

Fixed Term

A fixed-term lease states the expected length of tenancy, usually 12 months, and has pre-determined lease start and end dates.

Lease Addendum

A lease addendum is 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.

Joint and Several Liability

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

Leasing Application Process

Once you find your new home, you will need to be approved before you are eligible to sign a lease. Here's what to expect.

Paperwork

- You fill out an application.
- You 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 as co-signers, they will most likely need to fill out an application and agree to the terms of qualifying as well.

Associated Costs

- Typically each applicant is charged a screening fee (\$30-\$40).
- You might be asked to put down a deposit to reserve your space.

Are You Ready to Sign?

DO

- Sign a lease only if you are certain that you want to live in the property. 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 under 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 when you feel ready.
- Sign if it isn't where you want to live. Even living with your best friend won't make you love the apartment that you didn't like in the first place!



Credit

Credit is your reputation as a borrower. It tells others how likely you are to repay your loans and is generated from information about your borrowing history. The credit decisions you make now will impact you for years to come.

How Credit Affects Applications and Qualifications

When going through the rental application and qualification process, be prepared for the possibility that your credit may be screened. Your application approval may be contingent on 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

Property management companies use your credit report to assess your financial and rental history and ensure you meet their lease qualifications. A credit report combines 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 on your credit report.

Establishing Credit

Establishing credit goes hand-in-hand with your rental and 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, even one that can be used like credit card, is not a reliable source for establishing credit. It simply provides direct access to your bank account.

Bad Credit

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

Be sure you have sufficient funds in your checking account if you or your roommates use personal checks to cover any expenses. Your credit is negatively affected if checks are returned for non-sufficient funds, and you may be charged a non-sufficient funds fee for each returned check.

You're In!

The Move-in Inventory and Inspection

Property managers and owners use the move-in inventory and inspection form to establish the condition of an apartment or house the day you move in.

Any existing damage or repairs needed are noted on the form so that those costs are not deducted from your security deposit when you move out.

Examples of items to note on the form:

- Cosmetic damages, such as dents or scratches
- Permanent damage to windows or window coverings
- Paint or stains on the flooring
- Any other repairable maintenance items

The landlord or property manager will use this form to assess charges, if any, when you move out.

Know Your Responsibilities

Be aware of what your responsibilities are as a resident and the responsibilities management has as your landlord. Some examples:

Yours

- Report any maintenance or pest concerns promptly.
- Pay rent on time.
- Maintain cleanliness and avoid damaging the property.
- Leave the unit in the condition you found it. (See the section on the inventory and inspection form.)
- Communicate with management or the landlord to help prevent and resolve problems.
- Read and understand your lease agreement.

Management's

- Maintain the rental property in a habitable condition and respond to maintenance concerns promptly.
- Collect the rent on time on behalf of the owner.
- Collect deposits to cover damages or cleaning charges accrued during your tenancy.
- Provide units to new residents in the best condition possible.
- Communicate with residents to help renters prevent and resolve issues.
- Provide documentation and answer questions!

Living In Harmony

Follow our suggestions for finding compatible roommates, and you should be able to select the right person or people to live with. Remember that you will likely be living with this person or people for the term of the lease, generally one year.

- Space in your apartment may be tight so bring only what you will need initially. It's easy to add more later.
- Ask your roommates for permission to have guests stay over. Also, check with your property manager about guest policies since restrictions may apply.
- Utilize your property's amenities, such as study lounges or game rooms, to give you and your roommate(s) some space.
- Unless you're living alone, you and your roommates will be responsible for the apartment/house, so make sure that you are all following the rules of the lease.
- Organize your living/sleeping areas to keep peace with your roomies!

If There's 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. Discuss them 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, pet allergies and preferences
- Locking the door
- Using the air conditioner/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 and review general house rules so that you will all be on the same page. For example, how frequently are dishes washed, who takes out the garbage, how are chores assigned and rotated, etc.
- Talk with your management team or landlord. They may be able to help or refer you to someone who can.
- Consult the Yolo Conflict Resolution Center about mediation (yolocrc.org, 530-564-2324).

“Start searching early, and make sure you find roommates you can get along with or else you’ll just have to move all over again.”

—LINDSEY F., STUDENT



Thank You
to Our City
of Davis
Partners!



Additional Resources

ASUCD Community Housing Listing
chl.ucdavis.edu

ASUCD Legal Services
Undergraduates often qualify for
free legal counseling
asucd.ucdavis.edu/units/legal-services

California Apartment Association
has a great online tutorial for renters.
caanet.org

City of Davis Affordable Rental Information
bit.ly/2dcOnBJ

City of Davis Tips for Renters
cityofdavis.org/Home/ShowDocument?id=2594

Student Housing: Second-Year Housing
housing.ucdavis.edu/current/housingoptions.asp

Financial literacy and money management
financialaid.ucdavis.edu/tools/literacy.html

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