Factors to Consider When Looking for a Rental

There are a number of things to consider when looking for accommodations off-campus. The cost of living includes rent as well as utilities, food, transportation and amenities. Other factors to look into when it comes to prices are the building or area specific charges. The information provided below will help you navigate your way to finding a good home for you while you complete your CSUDH degree.

Location:

Do I feel safe? Is this environment for me? How far away am I from campus? How long will it take me to travel? What other locations are around me? These are just a few questions to ask yourself when identifying an area to which to live. Here are a few tips:

- Observe the neighborhood: check out the atmosphere during the day, in the evening and weekends. Ask if it is for you. Is it too noisy? Too Quite?
- Meet the neighbors: Check out who you will be living next too. Do they have kids? Are they fellow college students? Do they keep to themselves?
- Travel: Observe the traffic. How long will it take you to get to school/work? Is there a Bus route? How much will it cost in gas to travel to school/work? Is parking available? How much is parking?
- Convenience: What is nearby? Do you have access to a grocery stores? Are there too many stores? Too Little? Can you walk to them or do you have to drive?

Apartment vs. House vs. Room:

Depending on the city, the availability of rentals can differ. Certain smaller cities may cater to more Home & room rentals while other cities will cater to different style of apartments. So what is the difference?

- **Apartments**: Apartment is often use to describe any rentable dwelling, but traditionally it refers to a building with multiple units, varying in the number of rooms, unit sizes and amenities. Most often apartments can be multi-leveled units and sometimes lack the amenities one gets from a suburban home.
  - **Studio**: Studio apartments refer to an apartment with no bedroom. The often come with the single bathroom, and vary between having a kitchen, a kitchenette or no kitchen.
- **Houses or homes**: The definition sometime varies but often defined as Single Family Dwelling, a single level unit with the traditional suburban layout. This means the property often includes a type of lawn, driveway and/or garage.
  - **Townhomes & Condos**: A condominium, or condo, is a type of housing wherein a very specific part of a larger property — almost always an apartment within a complex — is privately owned by the homeowner, while all other connecting areas of the complex are communally owned by all condo residents. Townhouses, or townhomes, are individual houses that are placed side-by-side, where one or two walls of each house are shared between adjacent homes.
Condos generally are smaller, while townhouses are built with more square footage.

- **Rooms & Roommates:** Home owner often rent out rooms in their own homes or homes they are already renting to others. Others who are renting an apartment often will post seeking a new apartment (room) mate. Often the cost is just of the room and a split cost of the utilities or amenities available to those living in the facility.

**Utilities:**

Utilities are a major sales point when it comes to renting any space. When a listing indicates Utilities, it often indicates Water, Gas and/or Electricity. Often Apartments will include water as the utility covered in one’s rent. The Cost of the utilities will vary per area and how often one uses them throughout the month. Some apartments will include all the utilities paid for by the owner as an incentive for potential renters. When looking at an ad, look for “Owner/Renter pays...” or “Includes ....”

**Amenities:**

Depending on the facilities and the location, amenities are the extras that come with the rental, and can often be communal. Some amenities can be free, some are paid for by the owner instead of the utilities, or you might be requested to pay for the amenities.

Common Amenities:

- Laundry room
- Laundry Hook Ups
- Parking

Additional Amenities:

- Air Conditioning
- Dishwasher
- Pool
- Fitness Room
- Gardening
- Security (complex specific)

Chargeable Amenities:

- Parking (area specific or additional spaces)
- Gardening
- Recycling
- Security (Complex specific)

**Policies:**

Similar to University Housing, when renting any unit, there will be specific policies you must adhere to, to remain eligible for residency. Policies will differ from place to place depending on the type of rental (house vs apartment vs room). Most policies will have to do with noise ordinances, pets, facility usage and other activities. Most policies will be listed in your leasing contracts.
Contracts:

The leasing contract is the most important piece between you and your new rental. It is this contract that will list what you have agreed to pay, any stipulations, policies and living dates. Make sure to read it carefully! Most contracts have a time obligation, meaning that you cannot break your contract until you have a certain amount of time living within the unit, or a contract renewal. Typically these end-of-contract/contract renewal dates are 6 months to a year.

Credit Check, Proof of Income & Cosigner:

Before you sign, most landlords or management companies will ask for a credit check and/or proof of income-usually paystubs. This is to guarantee that whoever they rent to is capable of paying their rent and in a timely manner. Application fees may be added for any cost of information processing. If they do a credit check and your credit is not the greatest, they can ask for a cosigner.

Cosigner: Essentially, a co-signer acts as a guarantor, promising to pay your rent if you can't do it. Your landlord may not ask for a co-signer unless you have no (or poor) credit history. So, you might need a co-signer if you're renting your first apartment, or if you recently had to declare bankruptcy.

Deposits:

A security deposit is a fixed amount of money you pay your landlord, or management company, to cover any damage you might cause to the property. The landlord can't spend that money while you are living in the apartment. An example of deposits can be the same amount as rent, or first and last month’s rent, depending on what is listed in your leasing contract. Sometimes, policies can state that pets maybe allow but only with a pet security deposit along with other details. This is to cover any damage to the apartment due to your pet.

Prior damage: before you move in and hand over a deposit, make sure that you document any issues with you rental space prior to move in. Document any visible damage, check your water and test out all the electrical switches and sockets. Let management know to ensure that anything that is not working can be fixed without affecting your deposit.

So now you have your new rental, what next? Well here few things to consider when moving out on your own regarding your budget:

Internet & Cable: If you want wifi or cable, be aware that the cost will vary based on location, bandwidth amount/speed, and packages. Certain companies have specific locations which they service, which means not all companies are available everywhere. Often, these same companies can provide combo packages of both internet and cable, often more affordable and only going up in price if you select a larger selection of cable channels & quality.

Groceries and Toiletries: Now that you have more expenses, your shopping habits may have to be tweaked to fit your budget.

Renters insurance: Renters insurance may be something to consider purchasing to insure all your belongings from burglary, Natural disasters, or any accidents.

Furniture: Some apartments may come with a stove top gas burner or stove because of the kitchen layout, but all other furnishings are the responsibility of the tenant. Often, when renting a room, some
places may already provide bedroom furnishings, while others may not. Be sure to budget for any important furnishings.

**Pets:** If your rental policies allow pets, there are a few things to take into consideration before obtaining one. Just like humans, pets require a financial & social obligation. The cost of the pet deposit, pet health coverage, food, and other pet necessities are all access cost that you must include in your budget if you choose to become a fur parent.