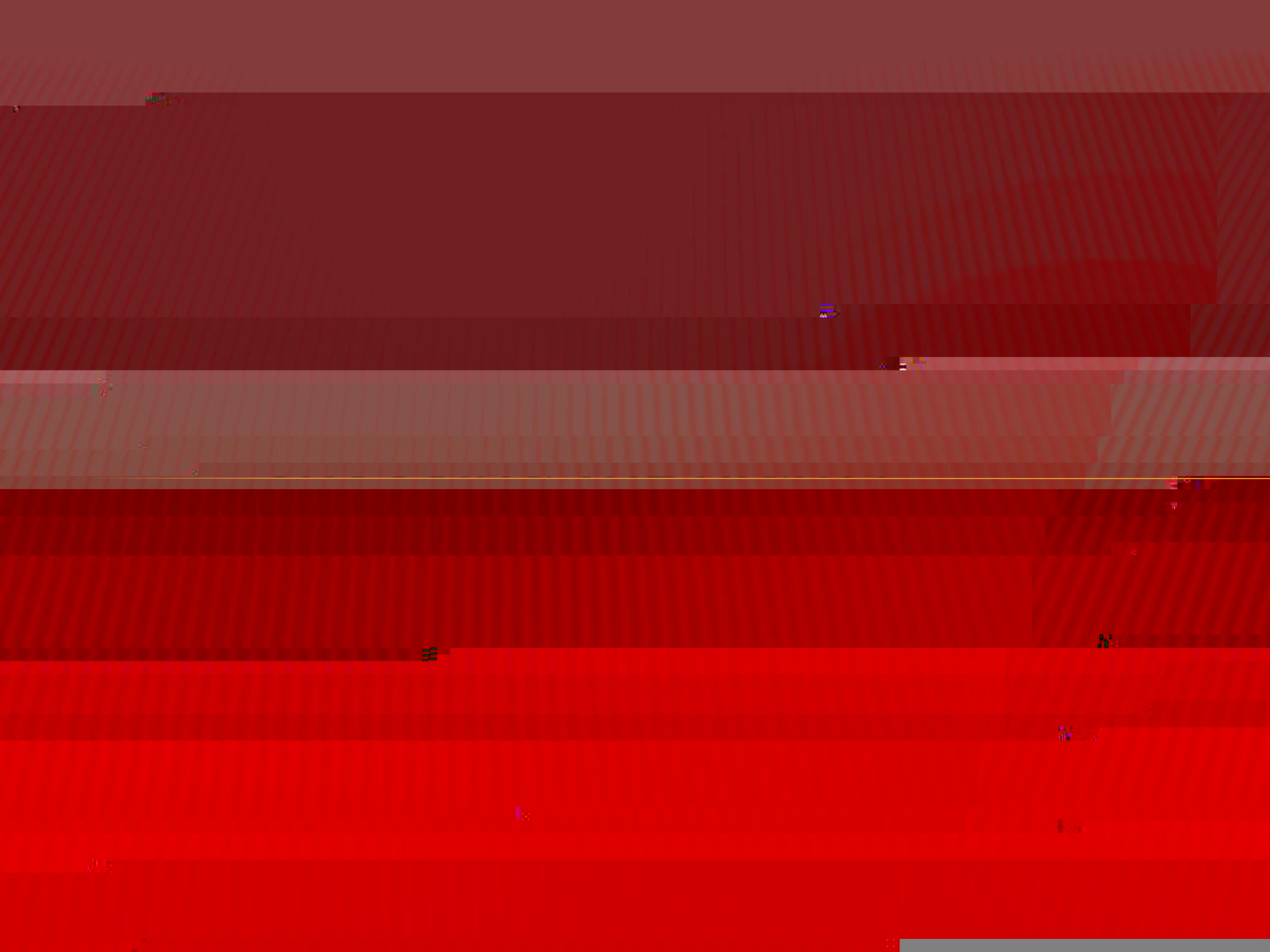


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# WHAT ARE YOU LOOKING FOR?





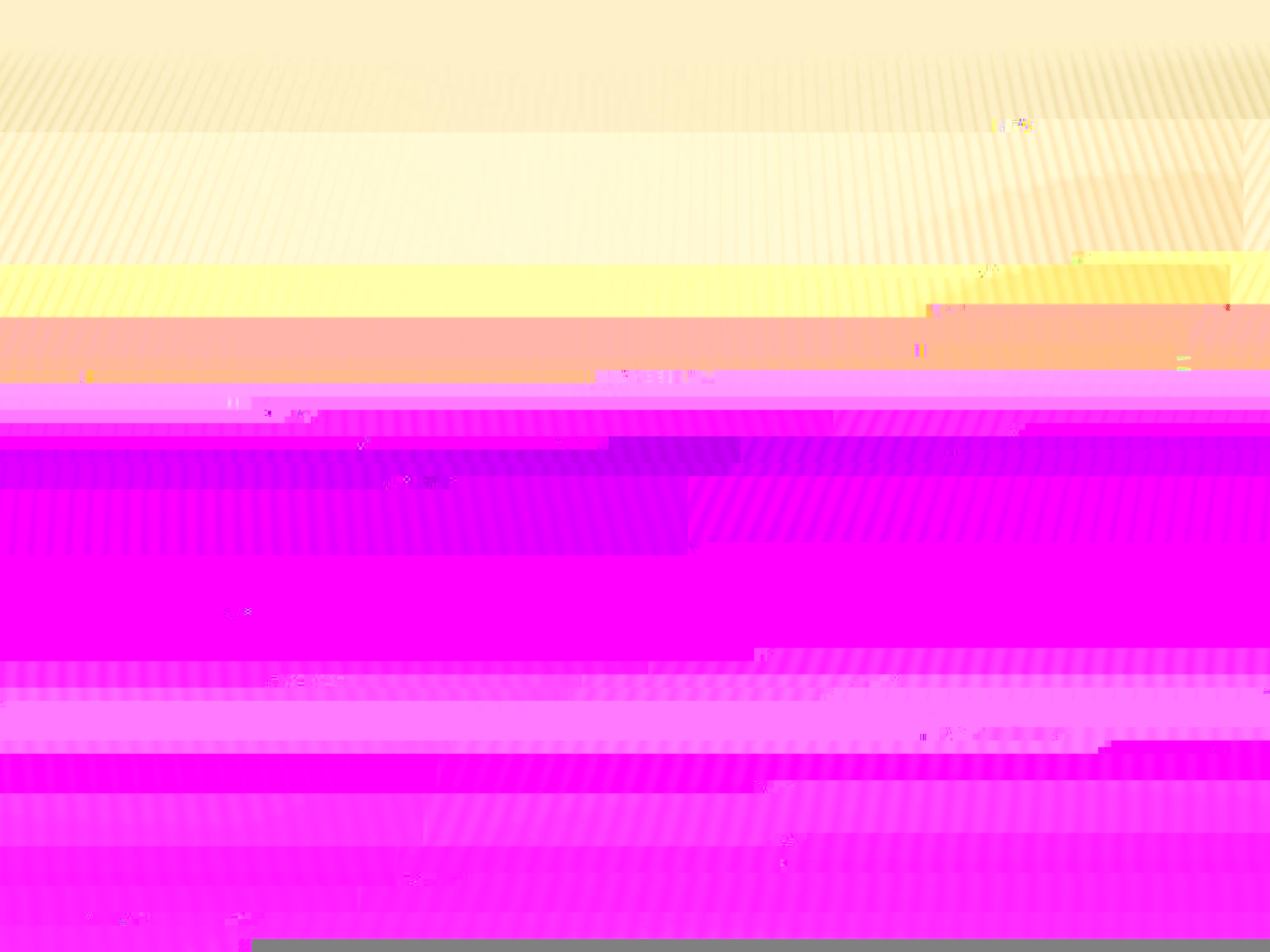
# AVOID PAYING FEES!!!

If you use a realtor's services, look for listings where the landlord offers to cover part or all of the realtor's fee

Always negotiate- fees are often negotiable and not set in stone, especially if the property has been on the market for some time



# RENTING AN APARTMENT





# KNOW YOUR RIGHTS

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Knowing your rights and responsibilities as a tenant will help protect you throughout the tenure of your lease

Know what you are responsible for and what your landlord is responsible by law, and look out for clauses in your lease that may adjust these obligations

<http://www.mass.gov/Eoca/docs/TenantsRights.pdf>

# SIGN ON THE DOTTED LINE

Make sure EVERYONE who will be living in the apartment/house signs the lease.

By signing the lease, all of the tenants will be equally responsible for the terms and no one will be left with the blame for someone else's actions

# UNDERSTAND THE PAYMENT PLAN

Check with your landlord to see if he/she will accept a rent check from each person each month for their portion of the rent or if he/she prefers one check for the total amount

# PAY ON TIME!

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Late rent payments get reported on your credit score

As a college student, having your first apartment may be your first opportunity to establish good credit, so **PAY ON TIME!**

If one of your roommates pays rent late consistently, this will also reflect on you as rent is considered on the whole, meaning when you sign a lease you take responsibility, along with the other tenants, to pay the full amount on time each month.

If a roommate falls behind, help them to set up a meeting with the landlord right away to discuss payment options, solutions, etc.

# SET FINANCIAL GROUND RULES

Decide before moving in who will put their name on each utility bill, such as gas, electric, cable, and internet.

Decide if you will have communal food or if everyone will buy their own

Decide how household necessities (toilet paper, cleaners, etc.) will be purchased; will you take turns, collect money for necessities and send one person to the store, etc.

Decide how to handle a situation where one or more roommates is late with their rent payment



# TAKE CARE OF YOUR SPACE

Landlords are not required to determine who was responsible for damage to a rental unit, so every roommate can lose their security deposit if one person causes damage and every roommate can be billed to pay for damages

You may want to talk to your roommates about determining how damages will be paid for if they are incurred



# THE RENTAL APPLICATION

Rental applications will ask for basic information, such as name, address, phone number.

Rental applications will also ask for credit and

# UNDERSTANDING LEASES

# LEASE AGREEMENTS

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# CHOOSING ROOMMATES

# WHAT TO CONSIDER WHEN SELECTING ROOMMATES





# DEALING WITH ROOMMATE ISSUES

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Making a roommate relationship work for everyone requires planning, commitment, involvement and hard work. There are many advantages of having roommates—companionship, friendship, and the opportunity to share expenses and responsibilities, etc. But there can be a downside, too, if you find out too late that your roommate never pays his or her bills or is reckless with the property. You may find out you're not really compatible or that you have different values. It makes sense to sit down with everyone involved and discuss some ground rules for how you want to live together before jumping into a roommate situation—simple rules with clear definitions.

Put it in writing and having all the roommates sign the form. This may sound a bit stuffy and formal, but it can help you avoid future problems if your agreement is written down and not just verbal. If you find yourself disagreeing with a roommate, you won't have to rely solely on memory—you can go back and read your written agreement.

# ROOMMATE GROUND RULES

**Set money ground rules.** ([www.buxfer.com](http://www.buxfer.com) or [www.billmonk.com](http://www.billmonk.com), allow you to form groups of friends or roommates and track who owes what for dinner tabs, utility bills, and other shared expenses).

**Study time.** (noise level, time of day, etc.)

**Food sharing.** Will you share food or each buy food separately? Will you divide refrigerator space? How about cupboard space? Are there staples you will buy together? Or will everything be bought separately?

**Sharing personal items.** What items can be shared or borrowed and what items are off limits? Do you want to be asked for permission before an item is borrowed? Or is it OK for someone to just grab an item to use? Are there staples you will buy together, such as laundry soap and toilet paper?

**Household chores.** Who is responsible for cleaning the areas that you share and how often?

**Smoking and drinking.** Are you OK with smokers in the house? If you and your roommates are over 21 years of age, how do you feel about drinking alcohol in the apartment? What will you do if a guest drinks too much?

# ROOMMATE GROUND RULES (CONT.)

**Quiet time.** Bedtimes? What time is too late for visitors? When is it too late to receive phone calls? How loud do you want your music playing?

**Guests.** How do you feel about overnight guests? How do you feel about a boyfriend's or girlfriend's long-term visit? At what point does a "guest" become an additional roommate?

**Party time.** How often are you planning to have parties? Who will clean up?

**Privacy.** What are your needs for privacy?

**Security.** Should anyone besides the roommates have keys? Where will you keep extra keys? Does everybody agree to lock doors and windows when you are away from home? How about when you're at home?

**Pets.** Does your lease allow pets? Do you want a pet? Are you allergic to any pets? How many pets are you willing to have in the apartment?

**Moving out.** Will all roommates be there at the end of the lease? Who will clean the place at move-out time?



# TOP 10 WAYS TO BE A GOOD ROOMMATE







### 3. OBSERVE ESTABLISHED QUIET HOURS

Be responsive to requests for quiet when your roommates are trying to sleep or study.

## 4. BE (REASONABLY) CLEAN

Keep your mess confined to your area and clean up after yourself in the rest of the house.

# 5. SHARE

The phone, TV, stereo, cooking chores, other responsibilities.

## 6. BE CONSIDERATE

Especially when having guests—you are responsible for their behavior.





## 8. RESPECT THEIR STUFF

Ask before borrowing and take care of things that are lent to you.

## 9. CONVEY MESSAGES PROMPTLY

Write them down and put them in a pre-determined location.

## 10. REPLACE ITEMS WHEN NEEDED

If you use the last of something, replace it. At the very least, tell you roommates that you're "out" of something (milk, toilet paper, etc.).

# SAVING ON FURNISHINGS

# HOW TO GET STUFF CHEAP

**Ask friends:** Tell family, friends, classmates, and coworkers that you're looking for furniture. People will often direct you to someone they know who's trying to sell or give away furnishings.

**Buy used:** Instead of buying new furniture, you can save considerably by buying used items from thrift and consignment stores. You may be able to find excellent buying opportunities.

# NEGOTIATING INABILITY TO PAY RENT



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PAY?

If you share rent with roommates, let them know as soon as possible that you will be paying your rent late.

# SAVING ON RENT

# RENT IS NOT NECESSARILY FIXED

**Add another roommate.** If you're living off campus and you have extra space, consider adding another roommate to help share the costs.

**Negotiate rent increases.** If you've been a good tenant, paying your rent on time, and taking care of the property, ask for a break when rent increases occur. Many property owners will consider dropping an increase in exchange for knowing they have a good tenant who will be back next year.

**Turn down the heat.** You can save on the heating bill by lowering the thermostat to 55 to 60 degrees at night and whenever you're gone during the day. If you have a roommate, talk about what temperature you can both live with while at home-wearing an extra layer in winter will help lower the heating bill.

# QUESTIONS?

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