

Guide to Off-Campus Living

Brought to you by the
Office of Residence Life



ST. EDWARD'S
UNIVERSITY
AUSTIN

This guide is designed to help you make an informed decision about off-campus living. If you have any questions, contact Residence Life at 448-8419 or residencelife@stedwards.edu.

Tips for First-Time Renters

Ready to get started? Check out our step-by-step list before you start your off-campus housing search.

TIP #1: LEARN TO BUDGET WISELY

First and foremost, you need to determine how much you can afford to pay in rent. Start by creating a budget. Look at your monthly income (after taxes and financial aid) and subtract your expenses. Whatever amount you have left over can be applied to rent each month. Lots of free budget templates are available online, so do a search for “personal budget” and get started!

TIP #2: PREPARE FOR ADDITIONAL COSTS

Your rent may not cover all monthly utilities. When we surveyed current St. Edward's University students, the majority said some utilities were included. Check with your landlord and find out what utilities are included with the rent payment. Be sure to ask about the following:

- Water
- Electricity
- Natural Gas
- Cable (Internet and television)
- Trash disposal
- Telephone

Check with your landlord and find out what utilities are included with the rent payment. Also, ask if any of the utilities require a deposit.



ADDITIONAL FEES

There are several fees that may be required to rent an apartment, including:

- **Application Fee:** A non-refundable fee to process your application and run a credit check.
- **Hold Deposit:** Required to hold an apartment before signing a lease.
- **Pet Deposit:** Required if you plan to have a pet in the apartment. Be sure to ask if this is refundable at the end of your lease.
- **Security/Damage Deposit:** A refundable fee (typically equal to one month of rent) paid at the lease signing or move-in. This fee may be kept by the apartment complex to cover damage to the apartment.
- **Utility Setup Fee:** Most utility companies require a setup fee.
- **Lease-Breaking Fee:** You will be charged a fee to break your lease early.
- **Parking Fee:** Most apartment complexes allow free general parking but charge a monthly fee for garage or covered parking. Be sure to check the policy of each complex you are considering.

TIP #3: START SEARCHING!

How do you find an off-campus apartment? When we surveyed current St. Edward's University students who live off campus, 36 percent relied on the advice of a friend or peer about where to live. Other students turned to leasing agencies, the web, classified and print advertisements, real estate agents, and flyers posted around town.

TIP #4: WALK THROUGH THE APARTMENT

Once you find some places you're interested in, take a tour! And don't just rely on the model apartment; you should be able to walk through the actual apartment before you sign a lease. Inspect the apartment for noticeable problems beyond general wear and tear. Document any problems before you move in.

Here are a few things to pay attention to:

- How big is the apartment? Will your furniture fit through the doorways and in the space?
- Are there smoke and carbon dioxide detectors? Is there a fire extinguisher?
- Is everything in good working order? For example, are there any leaks in the plumbing, including faucets, toilets and kitchen pipes?
- How is the water pressure? How is the water temperature?
- Do the appliances work?
- Are a washing machine and dryer provided? If not, are there hook ups to bring your own units? Where are the laundry facilities?
- Do you see any evidence of insects or rodents?
- What is the building/complex security like?
- What is the repair policy if something breaks?

DIFFERENCE BETWEEN A FEE AND A DEPOSIT

- A fee is non-refundable. Once you pay a fee, you won't have to pay it again.
- A deposit is refundable. In most cases, deposits are refunded only after you have moved out. Security deposits are the most common deposit required.

TIP #5: THINK ABOUT RENTER'S INSURANCE

Renter's insurance averages \$10 to \$20 a month and will cover damage or theft of most of your possessions including clothes, books, CDs, DVDs, electronics, furniture and more. Some complexes may require you to carry renter's insurance.

TIP #6: PREPARE BEFORE YOU SIGN A LEASE

There are a few things you'll need to do before you sign a lease.

- **Check your credit report.** It's a good idea to make sure your credit report is accurate. Most apartment complexes will check your credit report before you're allowed to sign a lease. You can check your credit report for free at www.annualcreditreport.com.
- **Discuss the terms of the lease.** Make sure you agree to all the lease terms before you sign. A signed lease is a legally binding contract.
- **Find out how long approval takes.** Most properties will accept or deny your application within 48 hours. Ask for a specific time frame when you submit your paperwork and deposit(s).
- **Find a guarantor.** If you haven't rented before and/or if your credit isn't high enough, you may need to provide a guarantor — a person who agrees to pay the costs associated with the lease if you are unable to fulfill your financial obligations. Most guarantors are either a parent or guardian.
- **Read the lease.** Despite all the fine print, be sure to read a lease all the way through before you sign it. Make sure that the leasing terms you agreed to verbally with the landlord match up with the wording of the lease.
- **Sign the lease:** If everything lines up, sign the lease and prepare to move into your new home.



Making the Move Off-Campus — Advice from Current Students

LOCATION, LOCATION, LOCATION

North or south? Downtown or uptown? Here's what students have to say about where to live in the Austin area. Advice is varied, so figure out what is important to you and get moving!

- Living downtown is a lot of fun and very convenient. I can walk around and do more things.
- If you don't have a car, find a place that's near St. Edward's or a place with a bus stop nearby.
- Stay south. Commuting from the north or from up around UT takes far too long.
- I recommend living close to campus because it saves gas money, allows a quick trip home, and there is less of a chance to be late due to traffic and weather conditions.
- Don't be afraid of living in a neighborhood that's a few miles from school. South Austin is very friendly.

SAFETY MATTERS

We know safety is important, so here's some advice on ensuring that you find a complex in a safe area.

- Always drive through an apartment complex during the day and night to make sure you want to live there. Trust me; they can be completely different during the evening and night time than during the day.
- Make sure the apartment, regardless of how nice it seems, is located in a safe neighborhood.
- Avoid living in a bad neighborhood just for less expensive rent. Apartments off Riverside are notorious for car break-ins; you get what you pay for.
- Do some research before you go and check out places. Also, look up crime statistics at Austin Police Department's website (www.ci.austin.tx.us/police/).
- Try not to compromise your sense of safety for price. An apartment may be very cheap, but if you don't feel safe where you live, you will generally be unhappy.

CHOOSING A ROOMMATE

So you know want a roommate. Here are some things to consider when deciding who that person will be.

- I'd say live with someone first, unless you are absolutely sure you are able to be completely on your own. I lived with two, then one, then by myself.
- Beware of roommates — they can be your worst nightmare. If possible, find people you know to room with.
- Find a good trustworthy roommate and that will ease a lot of the potential problems.
- Be prepared to not exactly get along with your roommates if you select to live with random ones in the student apartments. Sometimes it's cool, but sometimes it's awful.
- Be sure that all persons living in the residence sign the lease and that your landlord will be willing to work with you, either for a sublease or new tenant, in the event that a roommate moves out.

PAYING THE BILLS

As you go out on your own, consider this advice on paying the bills.

- Learn how to budget your money wisely before you move out on your own. It will come in handy when your rent, utilities and grocery bills are all separate.
- Try to find a place that will include some bills in the rent to avoid the hassle of paying multiple bills.
- Make sure you think about the basics you need and make sure you know what your limits are in your monthly budget.

FINDING THE RIGHT PLACE

With so many complexes in Austin, how do you decide where to live? Consider this advice before you embark on your search.

- Start early. Look into moving in during the summer. Apartments usually get rented to whoever can move in soonest.
- Make sure you meet your neighbors and ask them about their living experience at that place. Ask everything you can think of, and don't feel bad for being picky.
- Don't sacrifice price for service. When signing a lease of any type, be sure to ask for a copy if it is not given to you — and be sure to read through it thoroughly.
- Go with your gut. If you get a funny feeling about the area, don't live there.
- Know exactly what you want and use every resource available to you. Craigslist, apartment locators, and personal contacts are all great ways to find an apartment. And remember to search often! Listings change constantly.



Helpful Resources

APARTMENT LOCATING SERVICES

- **Apartment Finders:** www.ausapt.com or 512-322-9556
- **Apartments Now!:** www.austinapartmentsnow.com or 512-258-8224
- **Austin City Realty:** www.AustinCityRealty.net or 512-477-2489
- **For Rent Magazine:** www.forrent.com or 512-326-1133
- **Gimme Shelter! Apartment Locators:** www.gimmeshelterlocators.com or 512-567-4276
- **Greater Austin Apartment Guide:** www.apartmentguide.com or 512-231-0514

UTILITIES

Home Telephone

- **AT&T:** 800-464-7928
- **Grande Communications:** 512-220-4600
- **Time Warner:** 512-485-5555

Internet/Cable

- **Time Warner:** 512-485-5555

Electric, Water and Solid Waste Service

- **Austin Energy:** 512-494-9400 or 512-322-9600

Natural Gas

- **Texas Gas Service:** 800-700-2443





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