

Tips for Renters

◆ Finding the right neighborhood for you

Determine how close you need to be near campus or how far you are willing to commute. Before you commit to an apartment or other rental property, become familiar with the neighborhood. Ask yourself if you are comfortable in your surroundings. Does the environment feel safe? Are you picking up only good vibes? Check out the neighborhood after dark. Is there good lighting? Are there questionable people about? Look at the cars, too. For example, are there clunkers parked nearby?

◆ Public transportation

Did you know that all members of the UofL community, students, faculty and staff, ride TARC (Transit Authority of River City) for **free**, just by showing a UofL ID? That's right! If you do not own a vehicle, it would be wise to try to find a place to live that is on a bus line. TARC schedules are available in hard copy in various places throughout campus (SAC, Commuter Student Services, etc.) and online at <http://www.ridetarc.org/SearchByRoute.asp>

◆ Before you sign a lease

Read any document carefully before you sign it. Make sure that you understand and agree to the terms before you make a commitment to the landlord. It does not pay to be rushed through the reading of the lease. If you can, take the lease with you to examine closely before signing.

◆ Move-in expenses

Landlords may legally collect the first month's rent in advance as well as a security deposit equal to or less than one month's rent when the lease is signed.

During the first month or so in an apartment, students usually discover many unanticipated needs. Furnishing an apartment and identifying those missing items will often result in added expenses. Cable TV, Internet hookup costs, and possible deposits to utility companies should be taken into consideration.

◆ The cost of food

Everybody needs to eat. Grocery shopping and cooking at home are the least expensive way to go. Many students enjoy preparing and sharing meals. If you plan and shop carefully, grocery bills should run about \$200+ per month per person. Remember that the first month is the most expensive as cupboards need to be stocked with basic ingredients.

◆ Utilities

For some utilities, a single name may be required as the responsible person. Whose name will go on the bill and how will the bills be divided and paid? Will there be more than one phone line? How will phone, cable, and computer priorities be set?

Renter's Insurance

We strongly recommend purchasing renter's insurance to cover the loss of a tenant's personal property through fire, theft, etc. If you cannot afford to replace belongings that are damaged or lost, renter's insurance is a must. If you insure your property with the same insurer as your car insurance, you will generally receive a discount. Sometimes students' insurance can be added to parents' insurance for less cost than a new, separate policy.

◆ **The roommate situation**

In any living situation, it helps to talk about problems before they arise. When students are establishing a financial arrangement in addition to a living arrangement, it is essential to communicate clearly with one another. Topics that will likely need to be discussed include:

- Who will write the rent check? The property owner will want to receive only one check per unit.
- Who will get which bedroom? If three people are living in a two-bedroom apartment, will roommates exchange rooms at some point during the year?
- If there is one parking space provided for each apartment and if the roommates have more than one car among them, who will get the parking space?
- Will roommates share expenses of groceries and household goods? How will they determine who pays for what?
- How will household chores be divided? Who will cook, do dishes, take out the trash, clean the bathroom? Will chores change from week to week? What if someone refuses to do particular chores?

◆ **Rapport with your landlord**

- It's always good to establish a healthy rapport with your landlord. The person from whom you rent should be viewed as an ally, not an adversary. Some things that you can do to maintain a good relationship include paying your rent on time, communicating any maintenance problems early on and with courtesy, and not viewing yourself as a victim should anything go wrong.
- If your designated rent paycheck is issued to you before your rent is due, go ahead and pay it early. This is a sign of good faith to a landlord. On the other hand, if you cannot pay your rent on time, be sure to let your landlord know when he/she can expect it. Apologize sincerely. Many property owners allow a grace period of three to five days for late payments without questions.

◆ **Being a good neighbor and tenant**

- A good tenant and neighbor will do things like picking up trash that has blown into the yard, taking out (and putting back) trash and recycling containers on pickup day(s), being considerate of others in the building in terms of noise, cleanliness and helping out, and treating the property with respect. Not only are these things common courtesy, but they will also reflect one day on a reference you might need from your landlord when you rent yet another property.

- It's wise to make minor, inexpensive repairs on your own without calling the landlord. For example, if you have a cracked light switch plate, buy a new one (in the same color) inexpensively and replace it yourself. Small things like this save the property owner time so that you can be better served as a tenant and keeps costs—and your rent—down. Save the maintenance calls for the big things. Don't be a pest.

Remember that some maintenance issues are urgent. If you have a major water leak, no hot water, a furnace that won't start, a door that won't lock, or other similar situations, call your landlord right away. Problems can fast become progressively worse as time goes on. Your landlord will want to know about urgent maintenance issues before they escalate into something worse.

We hope these tips will help make your transition to living on your own a smooth one. Enjoy your new home!

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