



# Off Campus Housing Resources

## *Residential Experience*

### Disclaimer

---

Off-campus housing information is provided solely as a courtesy. Colorado College does not inspect, endorse, or assume any responsibility for any properties, accommodations, or other housing options or websites; and it expressly disclaims any and all responsibility for any problems that may arise within connection therewith. Individuals are strongly advised to thoroughly investigate and inspect any properties, accommodations, or other housing options before making final arrangements.

### Table of Contents

---

- ❖ Housing Search Check List
- ❖ Top Ten Renters' Mistakes
- ❖ Understanding Your Lease
- ❖ Safety and Security
- ❖ What is Renter's Insurance
- ❖ Budget Planning for Living Off-Campus
- ❖ Off Campus Housing Complexes
- ❖ Being a Good Neighbor

### Housing Search Check List

---

Before your Begin a Search

#### What kind of rental unit do you want to live in?

- Studio, 1, 2, 3, or 4-bedroom apartment
- Suite or apartment in private home

## OFF CAMPUS HOUSING RESOURCES

### *Residential Experience*

- Room in a shared house
- Room in private home

#### **What are your transportation needs?**

- Within walking distance
- Within biking distance
- Safe Ride

#### **What features are essential?**

- Dishwasher
- Washer and dryer in the unit
- Air conditioning (room units or central air)
- Cable and internet capabilities
- Off-street parking

#### **What are your financial means?**

- Living with others can lower housing expenses.
- Rooms in a student or private house tend to be the least expensive.
- Include the cost of renting or purchasing furniture, if needed
- When calculating your maximum affordable rent, be sure to include utilities

#### **How much legal protection do you require?**

- A lease offers a certain amount of legal protection.
- Units that do not carry a lease offer maximum flexibility but limited legal protection.

### During your Housing Search

- Begin your search using the widest criteria possible.
- Narrow your choice by adding more features.
- Inspect the actual unit you intend to lease and consider writing the necessary repairs into the lease.
- Check the security of the unit.
- Check the fire safety of the unit (a smoke detector is required by law).
- Be sure that there are two means of egress (exit) from the unit.

## OFF CAMPUS HOUSING RESOURCES

### *Residential Experience*

- Arrange for services and utilities to be turned on by the time you move in.

#### After You Move-In

- Complete a thorough inventory of your apartment.
- Give a copy of your inspection form to the landlord.
- Purchase renter's insurance
- Consider purchasing additional fire safety equipment (fire extinguisher, and/or smoke detectors)
- Always get a written receipt from your landlord when you pay rent or deposits.

## Top Ten Renters' Mistakes

---

Many first-time renters are unaware of important factors to take into consideration when searching for off-campus housing. Here are some of the most frequent mistakes that renters make when looking for off-campus housing, and tips for how you can avoid them.

### **# 1. Signing a lease without reading it thoroughly**

Carefully read your lease before you sign it; make sure that you understand what all its provisions mean, as well. Our "Understanding Leases" and "Lease Signing Checklist" handouts can serve as guides. You can also take your lease to the Undergraduate Legal Aid office and have them review the lease with you.

### **# 2. Signing a lease without visiting the property and meeting with the landlord**

Signing a lease before viewing a property is risky — you are legally bound to the property as is, so you may be unaware of existing damages that need repair. Additionally, visiting the property allows you to not only see exactly where you will be living, but you will also get a feel for the neighborhood and whether you would be comfortable living there.

### **# 3. Forgetting to take into consideration your transportation options (car, bus, shuttle, walking, etc.)**

There are many factors to consider when moving and transportation should be a priority. You should consider both the logistics of getting to campus and elsewhere as well as the costs associated with your options. If you will drive, keep in mind parking permit, gas, insurance, and maintenance expenses. If you will be riding public transit, calculate the monthly cost of fares. To lower your transportation costs, consider living in an area served by Mountain Metro shuttle, which is free to students with their CC ID.

### **# 4. Not conducting a walk-through with the landlord to detail existing damages prior to signing the lease.**

## OFF CAMPUS HOUSING RESOURCES

### *Residential Experience*

Schedule a walk-through of your unit with your landlord to get a detailed account of pre-existing damages to the unit. If necessary, take pictures for future reference. This will protect you when you move out because you will be held accountable for any damages once you occupy the unit.

#### **# 5. Not taking into consideration the cost of utilities.**

Utilities may or may not be included in your rental price. Be sure that you know which utilities you will be responsible for activating and paying. Specific questions to consider: Are they included in the rent? Will there be extra fees for cable/ Internet? What is the average cost per month?

#### **# 6. Not meeting or speaking with your roommates before you move in together.**

Since you will be sharing close living quarters with them, it is important to meet or speak with your roommates prior to moving in. This will allow you to learn more about them and their living, study, and other habits. This prior meeting will also allow you an opportunity to figure out who will bring what into the unit.

#### **# 7. Not setting down house “rules” Everybody has different expectations of new roommate situations.**

Setting house rules early allows everyone to voice their expectations and come to a compromise. Rules can also outline what roommates will do in case of a conflict. Communication is key! Use our “Roommate Guide” for more information on settings rules and addressing roommate disagreements.

#### **# 8. Not being clear on the responsibilities of a tenant.**

Just as your landlord has certain obligations to you, you also have certain legal obligations to your landlord. Among them are paying rent and, if applicable, utilities in full and on time. Other tenant responsibilities include maintaining a reasonably clean rental, taking care of some household maintenance, and notifying the landlord in a timely manner of any needed repairs.

#### **# 9. Not securing the rental unit**

Regardless of where you live, it is always important to be proactive about your safety. Making sure your rental is secure is as easy as locking doors and windows, and activating a security system, if you have one.

#### **# 10. Withholding rent or not paying rent on time!**

Some landlords may give a small leeway period for paying your rent, but if you exceed that time/period you run the risk of late fees or even eviction from the property. Additionally, do not withhold your rent until a landlord makes repairs or meets some other condition. Unless you have set up an escrow account, you are legally obligated to pay your landlord according to your lease.

### Understanding Your Lease

---

**Read your lease** before you sign it and move in this way you can limit future problems with your landlord. If you request it in writing, you have a right to see the lease before you sign it or moving in. Oral leases are not recommended because they do not provide sufficient legal protection for the tenant. You should ask for a written lease. If your landlord has five or more units, he or she must provide a written lease.

**Rent:** Your lease will include the amount due for rent each month along with the due date and any discounts that have been applied.

**Late Fees** on rent cannot be more than 5% of the amount due; beginning the 5th day after the rent is due. However, it is always advisable to pay your rent on time to avoid any credit or other problems. Leases should specify obligations as to utilities, including heat, gas, electricity, water, and repairs. They should also specify whether tenants are expected to pay for repairs if they are at fault.

**Application Fees** of less than \$25 are not refundable and can be kept by the landlord, even if you choose not to take the apartment. For fees above \$25, they have to return whatever was not used to process the application. However, if you sign and waive your right, they could have the ability to keep the fee.

**Inspections** - Landlords cannot request security deposits for amounts greater than two months' rent. Landlords must issue receipts for the security deposit, though it is sufficient if the deposit amount is specified in the lease. To help ensure return of your security deposit we strongly encourage that you request a list of existing damages to the apartment at the time of move in. You are entitled to this list if you request it in writing. A move out inspection must take place within 5 days of when you moveout. If you request it in writing 15 days prior to moving out, the landlord must allow you to be present at the inspection unless otherwise stated in the lease.

**Subletting** – Under Colorado case law, unless the lease prohibits subleasing, a landlord may not unreasonably withhold permission to sublet.

**Termination** – Read your lease carefully for details about termination. Some leases automatically terminate at the end of the term, without any further notice required from either party. Other leases automatically renew, and you must give at least 30 days' notice if you do not wish the lease to continue. If you are on a month-to-month lease, written or oral, you generally must give and are entitled to receive at least 30 days advance notice to move. You are legally responsible for rent for the entire term of your lease, but if you need to break it for some reason, the landlord is required to make reasonable attempts to re-rent. If a replacement tenant is found and they move in, you are no longer obligated for rent. If the lease contains a

## OFF CAMPUS HOUSING RESOURCES

### *Residential Experience*

“penalty” clause (typically two month’s rent for breaking the lease), you may want to consult with a legal entity of your choice.

**Security Deposit** – Your lease should explain an outline of your security deposit. Each company may follow different rules/regulations based on what you agreed upon.

## Safety & Security

---

### Home Security & Safety

- Make use of door and window locks (deadbolts, window pins, sliding glass door bars & upgrade if needed. If the locks on the doors or windows do not work, contact your landlord.
- Use external lighting for better visibility (motion sensor lamps, flood lamps, etc). Leave your front and back porch lights on after dark. Lighting is the cheapest and most effective way of deterring criminal activity.
- Leave a light on inside while you’re away so your house will look occupied, and you won’t return to a dark house. Purchase a timer for your lights.
- When you leave your house ensure all doors and windows are locked.
- Don’t hide a spare key outside of your house.
- Even when you’re inside your home, ensure your doors and windows are locked.
- Draw shades and curtains at night to prevent people from peeking in.
- Install a blocking device or removal pins on your windows so you can open them slightly for ventilation. This will help prevent anyone from gaining access through a completely open window.
- If there is a window air conditioning unit, check to see if it can be easily removed. If it can, ask your landlord to secure it properly.
- Have your landlord supply screens or storm windows for additional protection.
- Do not open doors to strangers (identify the person verbally, install peepholes or look out a window before opening the door).
- Ask repair and maintenance men for identification before allowing them inside.
- Know your neighbors and neighborhood (cars, kids, delivery persons, business, etc.). Know what is normal for your neighborhood.
- Have a neighbor watch your house (pick-up the mail & papers, shovel sidewalks, mow the lawn, etc) when you are out of town. Do the same for them.
- Keep bushes and trees trimmed away from doors and windows. Untrimmed vegetation provides concealment for criminals.
- Report any maintenance problems involving safety to the landlord. Keep a list of the repairs, when reported and when repaired.

## OFF CAMPUS HOUSING RESOURCES

### *Residential Experience*

- Bring your bicycle inside your house.
- Use your first initial (instead of first name) on the mailbox and/or doorbell.
- If you have an assigned parking area, ensure there is adequate lighting provided.
- Purchase a fire extinguisher and keep it easily accessible in a central location.
- Ensure all your smoke detectors work. If you have no smoke detectors, get some or have the landlord supply them.
- Purchase a Carbon Monoxide Detector if one is not available or have the landlord supply one.
- Have a home escape route planned (In case of an emergency. Know how to get out).
- For Apartments: is there some kind of control over who enters the building? Are entrances, parking area, hallways, stairways and laundry room well lit? Are fire stairs locked from the stairwell side (this permits tenants to escape but other cannot enter)? Are door hinges on the outside of the door? If so, ensure there is a pin in the door hinge to prevent the hinge pin from being removed. Are laundry rooms and storage areas kept locked? Is there more than one exit in case of fire?
- Report all crimes and suspicious people or activity to CSPD.

### **Personal Safety**

- Decrease your chances of assault by walking with someone else.
- Avoid walking in areas with limited lighting, especially alleys and parks.
- If you think you are being followed, walk towards areas that are most likely to be populated and call CSPD immediately.
- Tell others where you are going and when you expect to return.
- Stay alert and keep your mind on your surroundings.
- Be suspicious of everyone and everything. Trust your instincts.
- Act confident and walk with a purpose. Make eye contact.
- Wear comfortable clothing and shoes and avoid carrying lots of packages.
- Carry your whistle.

## **What Is Renter's Insurance?**

---

Renter's insurance provides protection and compensation for personal property if it is destroyed or stolen. It can cover personal property that is damaged by fire, smoke, vandalism, water, hail and windstorms. Renter's insurance may also protect you from accountability if an accident occurs in your dwelling. If an emergency requires you to vacate your home, the renter's insurance may cover temporary living expenditures. With most policies, each tenant

## OFF CAMPUS HOUSING RESOURCES

### *Residential Experience*

must have a renter's insurance policy. Residential Experience does not endorse any of these services over another.

#### Some Renter's Insurance Companies

- Progressive Insurance
- Liberty Mutual
- Allstate
- Geico
- State Farm
- And many more!

## Budget Planning for Living Off-Campus

---

As a student at Colorado College, you have many choices regarding where to live on and around our campus. The college and many local private landlords and apartment complexes offer a wide range of housing options to students. As you review your personal finances and estimated living expenses, you will want to consider a range of factors, including your own priorities and your specific circumstances. We have developed the questions below to assist you in your planning. You will also find a cost calculator worksheet attached that you might use to plan your living expenses budget.

### **Am I prepared to shop for an prepare my own meals?**

After rent, meals are often the largest expense in your overall cost of living. As a rule of thumb, we advise students living off campus to budget at least \$300 per month for food. That figure can vary widely depending on what you like to eat, how much you like to eat, and how efficient a grocery shopper you are. Students who don't like to shop and cook can find themselves spending significantly more than \$300 per month on dining out, carry out, delivery, etc. Students who are comfortable shopping and cooking for themselves and who team up with apartment-mates to share the responsibility of shopping and cooking can sometimes spend less than \$300 per month. Be realistic about how much you expect to spend on food.

### **Are utilities included in my monthly rent?**

Utilities are one of the areas that often surprise first-time renters. Electricity, natural gas, and water can add a significant cost to your monthly expenses. Many local apartment communities include utilities in the monthly rent expense, but some do not. Other apartment communities include a portion of utilities (a capped amount) in your monthly rent then require you to pay the additional cost if you use more than allowed per month based upon the terms of your lease. In places where utilities are not included, we recommend budgeting approximately \$100 per



## OFF CAMPUS HOUSING RESOURCES

### Residential Experience

month, but that amount can vary widely. Ask your prospective landlord for an estimate of monthly utilities based on the unit and the number of people living there.

#### Where will I be living in the summer?

Your summer plans play a large role in determining your overall cost of living for a year. Most off-campus apartment communities require tenants to sign a 12-month lease, requiring 12 monthly rental payments. For students taking summer classes or who will be engaged in other summer activities in this area (e.g., internship, summer employment, or research project) the added expense of a 12-month lease may be reasonable and necessary. For students who would otherwise live at home for the summer, the added expense of summer housing can add significantly to your off-campus housing costs. Many apartment communities allow tenants to sublease their room over the summer, however, given the decreased demand for student housing in the summer and the increase in the number of options available, you should plan your budget without assuming you will be able to transfer your lease to another person for the summer. (Please note, there are often additional lease transfer fees associated with sub-leasing.)

#### What are my technology needs – internet, cable, etc.?

Another significant expense that can vary are costs for Internet, and cable/satellite television. Does your landlord provide Internet service? Is the service hard-wired and/or wireless? Are Internet and/or cable TV included in your monthly rent, or do you have to contract for those services separately?

#### What are my transportation needs?

Will you have a car, or will you rely on public transportation? When calculating your overall living expenses at different locations, be sure to consider the transportation expenses that accompany that particular living option. If you might park a vehicle on campus, you should plan to include a parking pass in your expense, in addition to the parking fees charged by your landlord or apartment complex. Many apartment communities have an additional fee for parking that can range from \$35 per month to \$150 per month.

#### Anything else?

You'll also want to consider miscellaneous expenses such as does your apartment include a washer and dryer or will you need to pay to do your laundry? You'll also want to plan for entertainment costs such as movies, etc.

### Cost Calculator Worksheet

Cost Calculator Worksheet			
Rent – Academic Year	\$_____per month x	Months =	\$_____ (1)

## OFF CAMPUS HOUSING RESOURCES

### Residential Experience

Meals – Academic Year	\$_____per month x	Months =	\$_____ (2)
Utilities – Academic Year	\$_____per month x	Months =	\$_____ (3)
Phone/Cable/Internet – Academic Year	\$_____per month x	Months =	\$_____ (4)
Transportation – Academic Year	\$_____per month x	Months =	\$_____ (5)
		<b>Subtotal (add lines 1-5)</b>	\$_____ (6)
Rent – Summer	\$_____per month x	Months =	\$_____ (7)
Meal – Summer	\$_____per month x	Months =	\$_____ (8)
Utilities – Summer	\$_____per month x	Months =	\$_____ (9)
Phone/Cable/internet – Summer	\$_____per month x	Months =	\$_____ (10)
Transportation – Summer	\$_____per month x	Months =	\$_____ (11)
		<b>Subtotal (add lines 7-11)</b>	\$_____ (12)
<b>TOTAL ESTIMATED ANNUAL EXPENSES</b>			\$_____ (13)
(Add lines 6 & 12)			

## Being a Good Neighbor

1. Familiarize yourself with the local laws and community expectations
2. Introduce yourself to your neighbors. There are local community members who have lived in Colorado Springs for decades. Some may have had bad experiences with student renters in the past, but you can change that! If your neighbor knows a little

## OFF CAMPUS HOUSING RESOURCES

### *Residential Experience*

more about you, like your major and where you are from, they will see you as an individual instead of “just another student.

- 3.** Be mindful of how your actions affect others. Loud noises, unkept yards, and unruly parties can be upsetting to your neighbors
- 4.** Find out if there are quiet hours in your community and keep this in mind so everyone in your neighborhood can get a good night’s rest
- 5.** Keep your neighbors informed. If you are going to have a large social gathering, let them know so they can contact you if there is a problem. This shows respect and builds trust.
- 6.** Show pride in your home and community by picking up your trash to keep your street litter free. This also pertains to pet waste—make sure to bring a plastic bag with you on walks
- 7.** Watch out for the safety of your community. Be observant, and if you see something suspicious, contact the police.