Off-Campus Housing



Housing in the U.S.

- Familiarize yourself with common housing terms and abbreviations [1]
- Review this <u>robust off-campus living guide</u> [2] for info like:
 - Tips for starting your renting process in the right direction [3]
 Learn about setting up utilities [4]
- Learn about <u>New Haven neighborhoods</u> [5]
- Learn about Living in New Haven [6]

Understand Housing Costs

Below is a list of expenses you can expect when renting an off-campus apartment.

<u>Rent</u>

Rents in the neighborhoods surrounding the University vary from one unit to another, however, expect to pay between at least \$1000 to \$1400 per month for a one-bedroom apartment.

Security Deposit

In addition to the first month's rent, a security deposit (in the amount of one or two month's rent) is often required. Your security deposit will be returned after you vacate the apartment, granted you have left it clean and in good condition.

Deposit

A deposit is sometimes requested to hold an apartment until credit checks and/or employment verification can be completed.

Realtors

If you rent through a realtor, they may charge an application fee (generally less than \$50) or have you pay for the credit check.

Personal Property Insurance

As a renter, it may be a good idea to purchase Personal Property Insurance in case of an unlikely loss or damage to your personal belongings. <u>Information for students may be found at the General Counsel's site</u> [7].

Utilities

If the apartment rent does not include utilities (electricity, water, gas), before signing the lease you will want to inquire about the average monthly cost of the utilities and the cost of heating the apartment in the winter. This will help you understand the full cost of the rental.

Unfurnished Apartment

An unfurnished apartment will usually contain no furniture. You can ask the landlord if there is any furniture available, but if not you will have the additional expense of furnishing your apartment.

Beware of Rental Scams

When using online websites to find an apartment, be alert to the possibility that the ad may be a scam. While it does not happen often it helps to pay attention to the advice below which will help you spot a possible scam. The <u>Better Business Bureau</u> [8] and the <u>FBI</u> [9] both advise renters to look out for the following red flags:

- If it sounds too good to be true, it probably is. Scammers will often list a rental for a very low price to lure in victims. Find out how comparable listings are priced, and if the rental comes in suspiciously low, walk away.
- The landlord is located elsewhere and prefers to communicate via email. Scammers might say they have just been relocated out of the country for a job or missionary work don't believe it. Speak to the landlord directly.
- The landlord requires a substantial deposit before handing over the keys or even showing the home. Don't pay any money before visiting and inspecting the home, inside and out.
- The landlord asks the renter to wire money through wire transfer services such as Western Union or MoneyGram. Money sent via wire transfer service is extremely difficult to retrieve and once the scammers have picked it up; there is little recourse—if any—for getting your money back.
- Don't pay in cash or money order. Normally it is best to pay rent with a bank check so you have evidence of payment. If the landlord demands payment in cash you should always get a receipt as evidence of each payment.
- Don't give out personal information like bank account or credit card numbers.
- Should you have any legal questions or disputes concerning leases or housing issues, please refer to the <u>Housing Disputes</u> [10] section of our website.

Understand a U.S. Housing Lease

A lease is a legally binding housing contract, normally spanning a 12 month period, or ending at the beginning of the academic year. The <u>Yale Off-Campus Housing website</u> [11] provides detailed information about signing a lease. A few of the most important details are listed below:

- Be cautious of signing a lease on a property you have not seen in person.
- Read everything carefully and understand all of your obligations.
- Make sure that any special stipulations you require, such as permission to have a pet, are stated in the lease.
- Landlords are not bound by law to agree to subletting, and some will not allow it at all.
- Keep a signed copy for your own records. Never rely on verbal agreements alone.
- If you have a disagreement with your landlord, never violate your lease by ceasing payment on your rent.
- Should you have any legal questions or disputes concerning leases or housing issues, please refer to the <u>Housing Disputes</u> [10] section of our website.

Important Note:

Do not pay your rent in cash. Use personal checks, money orders, or traveler's checks for deposits or payments. A money order can be purchased at banks or an official U.S. Post Office for a small fee.

Find Available Off-Campus Housing Options

Below are resources for finding off-campus housing. If you are new to living in the U.S., check out our housing terms and abbreviations page [1] as well as the Off-Campus Living Guide [2].

Long-Term Housing

- <u>Yale Off-Campus Living</u> [12] A website for the Yale community to find off-campus housing, including listings of available places to rent [13].
- Elm Campus Partners [14] Yale-owned properties available for rent
- <u>Yale Housing Fair</u> [15] Annual event with local property information. Includes the <u>2019 Off-Campus</u> <u>Housing List</u> [16].
- <u>Housing Facebook Page</u> [17] (Open group within Yale) An unmonitored Facebook page that Yale community members post about housing available for rent and subletting, and furniture for sale. It is an open forum, so please take care when making arrangements. You need a Yale email address to join.

Short-Term Housing

- Temporary Accommodations [18]
- <u>Housing Facebook Page</u> [17] (Open group within Yale) An unmonitored Facebook page that Yale community members post about housing available for rent and subletting, and furniture for sale. It is an open forum, so please take care when making arrangements. You need a Yale email address to join.
- <u>Vrbo.com</u> [19]
- <u>AirBnB.com</u> [20]

Source

URL: https://oiss.yale.edu/campus-community-life/for-students/practical-matters/housing-information/off-campus-housing

Links

[1] https://oiss.yale.edu/campus-community-life/for-students/practical-matters/housing-information/off-campushousing/housing [2] https://your.yale.edu/work-yale/campus-services/campus-living/resources/campus-living-guide [3] https://your.yale.edu/community/campus-living/resources/campus-living-guide/renting-process [4] https://your.yale.edu/work-yale/campus-services/campus-living/resources/campus-living-guide/setting-utilities [5] http://onha.yale.edu/initiatives/living-new-haven/community/new-haven-area-profiles [6] http://livingnh.yale.edu/ [7] http://ogc.yale.edu/erm/ins/protecting-personal-property-yale-university-campus [8]

https://www.bbb.org/article/news-releases/16908-scam-alert-rental-cons-cash-in-on-stressed-out-movers [9] https://archives.fbi.gov/archives/news/stories/2009/july/housingscam_072909 [10] https://oiss.yale.edu/taxeslegal/housing-disputes [11] https://your.yale.edu/work-yale/campus-services/campus-living/resources/campus-livingguide/you-sign-lease [12] https://your.yale.edu/work-yale/campus-services/campus-living [13] http://offcampushousing.yale.edu/Login.aspx [14] http://www.elmcampus.com/ [15] https://your.yale.edu/workyale/campus-services/campus-living/yale-university-housing-fair [16]

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