



**Tennessee**  
TECH

# **OFF-CAMPUS HOUSING RESOURCES**

The information in this packet is provided by the off-campus housing consultant for Tennessee Tech students seeking housing off-campus. The information in this packet is for informational purposes only and does not imply an endorsement for any one entity that is listed. In the event that on-campus housing is not available, Tech's University Housing and Residential Life will work with this new consultant to help each student find affordable housing off-campus but cannot guarantee the availability of units at rental agencies listed in this packet.

# **Housing Search Checklist**

## **Before You 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
- Room in a shared house
- Room in a private home
- Single family home
- Fraternity House (as a member or non-member boarder)

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

- Within walking distance
- Within biking distance
- On a shuttle route
- Using carpool or vanpool
- Adequate parking available

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

- Dishwasher
- Washer and dryer in the unit
- Cable and Internet capabilities
- Furniture included
- Handicapped accessibility
- Private room and/or bath
- Smoking (or not)
- Pets permitted

### **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
- Rent, be sure to include utilities

### **DURING YOUR HOUSING SEARCH**

- Check the security of the Unit
- Check the fire safety of the unit (a smoke detector is required by law)
- Arrange for utilities to be turned on by the time you move in

### **AFTER YOU MOVE IN**

- Complete a walk through of your apartment and let Landlord know if there is any damage immediately
- Purchase renter's insurance

# 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 of its provisions mean, as well.

## 2. ***Singing a lease without visiting the property and meeting 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 you transportation options (car, bus, 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 a parking permit, gas, insurance and maintenance expenses.

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

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?

# TOP TEN RENTERS' MISTAKES Cont'd

## **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 roommate(s) 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 to the unit. See the attached questions to get you started on what to ask your new roommate.

Leases are by unit not by person. Meaning you are both responsible for the lease and you can't move out without consequences if you do not get along.

## **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 conflict. Communication is key! Use your "Roommate Guide" for more information on setting rules and addressing roommate disagreements.

## **8. Not Securing 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. Be sure to consult our "Safety tips" and "Security Checklist" handouts for more detailed information

## **9. 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. Consult our "Living off-Campus: Strategies for Success" handout for information on how you can be a responsible tenant.

## **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. You are legally obligated to pay your rent to your landlord according to your lease.

Communication with your landlord is key. Make sure you talk to them whenever there is a problem.

# 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 move 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 on 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.

**SUBLETTING** - most agencies do not allow subletting of your unit. Any changes to the occupancy must be run through your landlord. Before allowing someone to take over your lease contact your landlord to see what the procedure is.

**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 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. If for some reason you need to break your lease it is important to talk to your Landlord about what penalties they have for leaving early.

# Lease Signing Checklist

Before committing to rent a housing unit, you should clearly read through and understand your lease. The following items should be explicitly identified in your lease. If some things are not addressed, be sure to ask the landlord about his or her policy regarding those items.

## RENT

- Amount
- Due date
- Penalty for late payment
- Price changes
- Conditions for price changes

## Security / Damage Deposit

- Amount
- Conditions for return
- Date of return

## Parking

- Location
- Assigned
- Limitations
- Guest parking

## Additional Cost

- Utilities (i.e., gas, electric, internet, water)
- Pet-related charges / deposit
- Overnight or weekend guest
- Parking
- Furnishings
- Cleaning
- Is Renter's Insurance required?

## Time of Occupancy

- Dates (be exact)
- Requirements for moving notification or renewal
- Number of occupants (min and max)

## Damages

- Responsibility for damages
- Assessment of damages
- Responsibility for repairs

## Change In Agreement

- Conditions for changes of agreement
- Process for changing agreement

## Laundry Facilities

- Washer / Dryer included
- Ability of tenant to install machines

## Annual Inspections

- Notification of planned inspection

## Owner

- Name and address of property manager
- Who to make payment out to

## Special Considerations

- Planned improvements / special work

# Safety and SECURITY

## ***What are you Legally Entitled to when Renting?***

- Your landlord must provide deadbolt locks on all exterior doors.
- If you would like any additional upgrades for security purposes such as an alarm, extra lighting or bars on the windows, you must first consult with your landlord and generally you will be responsible for the cost of upgrades.

## ***When searching for a place to live, look for the following:***

- Are the areas outside the building well lit, particularly from the parking areas to the entrance?
- Is the door sturdy and are the locks sufficient?
- Do all the windows have locks and are these locks sufficient?

## ***To avoid being a victim of theft or burglary:***

- Secure your valuables. Make sure you don't leave valuables outside of your residence
- Keep doors locked at all times
- Be sure that windows are closed and locked when you leave the home
- Don't leave boxes for high value goods visible in your trash (e.g., computer, electronic equipment.)
- If you or your roommates will not be in the home for an extended period of time, have someone collect your mail.
- Don't leave valuables unattended in public places

## ***To avoid being robbed***

- Don't walk alone at night if you can avoid it.
- Avoid isolated locations near high crime areas
- Don't walk around while heavily intoxicated

## **EMERGENCY CONTACT NUMBERS**

**Emergency Fire and Rescue and Police 911**

### ***Non-Emergency Numbers***

**City of Cookeville Police**  
**931-526-2125**

**Putnam County Sheriff**  
**931-528-8484**

**Tennessee Tech Police**  
**931-372-3234**

**Cookeville Regional Medical Center**  
**931-528-2541**

**Downed Electrical Line**  
**931-526-7411 or 931-526-2125**

**Gas Leak**  
**931-520-4427 or 931-526-9591**

**National Poison Control Center**  
**800-222-1222**

**Water/Sewer Leak**  
**931-520-5227 or 931-528-5533**

# SECURITY CHECKLIST

## *Outside the Unit*

- Are the buildings and the grounds well maintained?
- Are the entryways, sidewalks, and parking areas well lit?
- Are the entryways visible to the street?
- Are the residents' names printed on the mailboxes?
- Is the mailbox lockable and in good condition?
- Are the lots and surrounding streets free of abandoned cars?
- Is parking usually available close to your door?
- Is the area well lit at night and on weekends?
- Are there designated visitor parking spaces?
- Do neighbors feel safe?
- Is the building close to high-traffic, well-traveled areas?
- Are shrubs cut below window level?
- Are tree limbs cut above window level so that you can see in and out of your home?
- Is the unit number visible from the street?
- Are the alleys around the residence clean?

## *In the Unit*

- Are the exterior doors made of core wood or metal?
- Do the doors have knob locks, chains, deadbolts, and /or peepholes.
- Is there a security system in the building?
- Is there a sufficient number of working smoke detectors in the living space and in hallways?
- Are they hardwired?
- Are there adequate emergency escape routes in the event of a fire?
- Are there fire extinguishers?
- Do curtains, blinds, and draperies fully cover windows?
- Are there safe places to go in case of a tornado?

## *Entrance to the Unit*

- Can the main entryway be easily seen from the street even at night? Is it well lit?
- Are there sturdy locks on all of the windows?
- Does the landlord have a published policy about issuing replacement keys?
- Are locks on the doors of the buildings and apartments adequately secure?
- Do doors have deadbolt locks?
- If door hinge pins are outside, are they non - removable?
- Does the door securely fit the jam?
- Is the strike plate securely fastened to the door jam?
- Is the door jamb fastened tightly?
- Does the bolt extend sufficiently into the strike plate?
- Do sliding glass doors have blocking cleats to prevent opening from the outside?
- Are door locks located so they can't be reached through a window?

# **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 wind storms. 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. Ask your landlord if you are required to have renter's insurance.*

## **Frequently Asked Questions:**

### **What is Renters Insurance and Why do I need it?**

*Renters Insurance covers damages to personal belongings in the event of fire, theft, or severe weather. If someone is injured at your home, renters insurance will also protect you in the case of a liability lawsuit.*

### **I thought my dwelling was already covered by insurance?**

*The landlord of your apartment / house has insurance for the structure of the building but not the personal belongings in it which could add up to thousands of dollars. With renters insurance, the majority of your losses will be covered in the event of a fire, theft, or severe weather.*

### **How much is Renters Insurance?**

*Renters insurance varies by company and ranges from a few dollars to fifteen, it all depends.*

### **What is covered with Renters Insurance?**

*With renters insurance, what is covered varies on what type of policy you sign up for. However, the basics of what is covered is personal belongings such as electronics, furniture, jewelry, and liability in the event of a lawsuit.*

### **Am I Not covered under my Parent's Insurance?**

*Depending on your parents policy, you might already be covered or are able to be covered. Have your parents check their policy statement. If not, it is strongly advised for you to get renters insurance in the event of a fire, theft, or severe weather damage.*

# **Budget Planning for LIVING OFF-CAMPUS**

*As a student at Tennessee Tech University, you have many choices regarding where to live off-campus. The University 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 as a way to plan your living expenses budget.*

## ***Am I prepared to shop for and 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 month, but that amount can vary widely.*

## ***Where will I be living in the Summer?***

*Your summer plans play a large roll in determining your overall cost of living for a year at TTU. Unlike on-campus housing that is for the academic year, off-campus housing runs for a calendar year (12 month lease). 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 the 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.*

# **Budget Planning for**

## **LIVING OFF-CAMPUS CONT'D**

### ***What are my technology needs - phone, internet, cable?***

*Another significant expense that can vary are costs of phone, internet and cable. Do you need to have a land line phone in your home? Will you rely exclusively on your mobile phone? 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 your transportation needs?***

*Will you have a car and need a parking pass? Is your unit within walking distance to campus? Will you use public transportation? When calculating your overall living BUDGET PLANNING FOR LIVING OFF-CAMPUS 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 for the additional cost of campus parking fees ([LINK](#)).*

### ***Anything else?***

*You will 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 will also want to plan for entertainment costs such as movies, etc.*

# COST CALCULATOR WORKSHEET

Rent - Academic Year \_\_\_\_\_ per month x months = \_\_\_\_\_ (1)

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)

**SUBTOTAL**  
**(add lines 1 - 5)** \_\_\_\_\_ (6)

Rent - Summer \_\_\_\_\_ per month x months = \_\_\_\_\_ (7)

Meals - 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)

**SUBTOTAL**  
**(add lines 7-11)** \_\_\_\_\_ (12)

**TOTAL ESTIMATED ANNUAL EXPENSES**  
**(add lines 6 & 12)** \_\_\_\_\_

# **Be a Good NEIGHBOR**

*As a new neighbor in the City of Cookeville, there are a few things you should know:*

**1** *Introduce yourself to your neighbors. If your neighbor knows a little about you, like your major and where you are from, they will see you as an individual instead of "just another student."*

**2** *Be mindful of how your actions affect others. Loud noises, unkept yards, and unruly parties can be upsetting to your neighbors.*

**3** *The night time noise limit (10pm to 7am) is about the equivalent of a normal conversation between two people. Keep this in mind so everyone in your neighborhood can get a good night's rest.*

**4** *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.*

**5** *Show pride in your home and community by picking up your trash. This also pertains to pet waste - make sure to bring a plastic bag with you.*

**6** *Watch out for safety of your community. Be observant, and if you see something suspicious, contact the police.*

**7** *If you have a pet be mindful of the noises it makes. Barking can be a problem when you are away from your unit. Be sure to discuss this with your neighbors so they know to come to you if there is a problem.*