WELCOME TO TRUMAN STATE UNIVERSITY

International Student Pre-Orientation Information Living Off Campus

Fall 2015

LIVING OFF CAMPUS: WHAT YOU NEED TO KNOW



Only transfer students, Juniors, and Seniors may live off-campus. All beginning freshman MUST live on campus.

Lease Information -There are some important terms to know when you rent an apartment:

- Lease a legal contract you sign before you move into your apartment
- Tenant the person who lives in the room or apartment
- Landlord the person who takes owns or takes care of the room or apartment
- Sublease when you find someone to move into your apartment to take your place, this is a sublease (also called subletting)

When you rent an apartment, a room in a house, or a dorm room, you will sign a legal contract. This means you promise to live there for a certain amount of time and your promise to do and not do certain things. If you live off-campus, the contract is called a "lease." If you live in a university residence hall, the contract is called a "housing contract."

The lease says:

- How many months you will live in your apartment and how much money you will pay.
- What you can and cannot do in the apartment.
- Who can and cannot stay in the apartment with you.
- What problems the building owner must fix for you and what problems you have to fix.

IMPORTANT A lease is a legally binding document! If you break it, the building owner can make a lot of legal trouble for you! So make sure you understand it before you sign!

- **READ ALL** of the lease before you sign it. If you need help understanding your lease, please contact the ISAO or the Student Affairs Office. <u>Click here</u> for helpful information about renting in Kirksville.
- The "security deposit" is money you pay when you move in. If you break something or damage the apartment, the landlord keeps the money to fix the damage. But you can get your security deposit back when you move out if your apartment is in the same condition as it was when you moved in.
- Before you move in, take pictures of the place so that you know what things were already damaged. If there is anything that needs to be replaced make sure and tell your landlord. –
 - Ex. Screen door has no glass in it, window lock is broken, etc.
- Be sure to check out the apartment or house as much as you can!
- Notice small things, such as cracks in walls, discolored paints, dirty carpet, etc. It is a very good idea to take pictures of these things. If your landlord does not want to give your security deposit back when you move out, and you disagree, you can use the pictures to help your case.
- Keep a copy of the lease.
- When you sign a lease, you legally agree to EVERYTHING in the lease. Make sure you understand it before you sign. Get help if you do not understand.

- Important Questions:
- How long is the lease for? 6 months, 10 months, 12 months, per semester? When are the beginning and the ending dates?
- When is rent due? Usually a landlord will require first, last months rent and a security deposit which usually equals one months rent.
- Does the rent include water, trash removal gas, and/or electricity? Be sure any verbal agreements with your landlord are added in writing in the lease.
- What other deposits or fees will you have to pay?
- What do you need to do to get a refund?
- Is there a penalty for late payment? Is there a grace period for late payment?
- What happens if you lose your key?
- What are the reasons for which your landlord can break your lease contract?
- Are there any penalties for moving out of your apartment before the expiration date?
- How many people can live with you? What about family and visitors?
- What happens when one roommate leaves school or becomes ill?
- Is subletting permitted? Is there a fee for subletting? (Subletting means someone else takes your place on the lease)
- Will you have rental insurance?
- Who is in charge of repairs?
- When can the landlord come into your place?
- Are there any rules concerning conduct, quiet hours, etc.?
- Is everything working in the apartment now? Do the pipes or sinks leak? Does the water work?
- Does the shower work properly? Does the toilet flush?
- Do all of the lights and outlets work properly?
- Are there any cracks or mold on the walls?
- Is it noisy outside?

Breaking Your Lease

- As with any contract, you could face a penalty (have to pay a lot of money) if you break your lease. If your lease is for a fixed term (such as a year), as leases typically are, it means you've agreed to pay rent for the entire term. The fact that you only pay your rent month by month doesn't mean that you don't have to pay the rest of the money if you decide to move out early.
 - Talk with your landlord to see the possibility of moving out of your lease
 - Give as much notice as possible
 - Give a good reasons to move out
 - Offer to help by looking for a replacement tenant yourself This is called "subletting." It is often the ONLY way that you can break your lease without paying a lot of money.

Rental Insurance

• Personal property is not covered under University or landlord insurance. If you have valuable personal possessions that would be difficult to replace or have extreme sentimental value, it is strongly suggested that you have personal property insurance/renter's insurance. If something happened to your apartment, your landlord is not responsible for that and his/her insurance will NOT cover your personal belongings. You can often buy rental insurance from the same company where you buy your car insurance.