OFF-CAMPUS HOUSING 101

SFSU Food+Shelter+Success
Getting to Know the San Francisco Area

Popular area for SFSU students

- Sunset
- Daly City
- Portola
- Richmond
- Lakeside

However, many students commute from farther neighborhoods like SOMA, the Mission and across the bay from Oakland and Berkeley utilizing their Gator Pass/Clipper Cards that give access to MUNI and Bart.
What to Expect from SF Housing Culture

➢ San Francisco offers DIVERSE housing/unit types, ranging from private apartments, private bedrooms in a shared space, an entire house, space in an apartment/condo or even co-operative living spaces. Landlords will try to list ANYTHING!

➢ Private apartments and shared livings space typically operate on a 12-month leasing agreement.

➢ However, if 12-month leasing agreements are not suitable for your student timeline, subletting often offers great flexibility and therefore less long-term financial investment into a space.

➢ Example of a typical first month’s rent: $1,500 rent + deposit = average of $3,000 for first payment. San Francisco honors rent control for rental units with a certificate of occupancy before June 13, 1979.
Costs to Anticipate Upfront

Application Fee

➢ Most application fees range from $30 - $50 for listings currently on the market.

Security Deposit

➢ Property managers generally collect up to the equivalent of 2 months rent for deposits on unfurnished apartments and up to 3 months rent for deposits on furnished apartments. State law requires the landlord to refund deposits within 21 days of the tenant vacating the unit.

First Month's Rent

➢ In addition to the security deposit and application fee, first month’s rent is a required payment before officially moving in.

Utilities (Gas, Electric, Internet, Water and Garbage)

➢ Average utility costs of a 1-bedroom apartment per month are approximately: Electricity: $40-$70, Gas: $25 - $65, Water: $30 - $60, Internet: $20 - $60

➢ For a 2-bedroom in SF: Electricity: $50 - $100, Gas: $45 - $75, Water: $35 - $65, Internet: $20 - $60

➢ For a 3-Bedroom in SF: Electricity: $100 - $180, Gas: $75 - $150, Water: $50 - $85, Internet: $20 - $60

Renters Insurance

➢ Renters insurance is not required by law in California, some landlords may require it for you to live in their building.

➢ Renters insurance generally ranges from $13 - $20 a month.
As of April 2023, the median cost of a 1-bedroom apartment in the San Francisco area is $2,995.

1-Bedrooms Across the Bay Area
- The Sunset - $2,395 to $2,635
- The Mission - $2,873
- Daly City - $2,368
- The Richmond - $2,350 to $2,595
- Oakland - $2,195
- Berkeley - $2,250

But that's if you're renting ALONE!
Shared Spaces Rental Cost

For most students, shared rental spaces are often the most affordable option for off-campus living.

- Shared Bedroom in a Shared Space: ~$800 - $1,100/month
- Private Bedroom in a Shared Space: ~$1,200 - $1,600/month
- Studio Apartment: ~$1,900 - $2,200/month
What Increases Rental Costs?

These things called **amenities**…

- Parking/Garage Space
- Garbage disposals
- Fireplaces
- Outdoor spaces/Patios
- Facility gyms
- Hardwood floors
- Weather proofing
- Central heat
- Air conditioning
- In-unit laundry
- Dishwashers
- Appliances.

*Prioritize what you NEED.*
# Budgeting for Off-Campus Living

(For a student living in a 3-bedroom apartment at $3,800)

<table>
<thead>
<tr>
<th>Expense</th>
<th>Details</th>
<th>Amount ($)</th>
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<tr>
<td>Rent</td>
<td>Rent should be 25-30% of your monthly income.</td>
<td>$1,266</td>
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<tr>
<td>Renter's insurance</td>
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<td>Utilities</td>
<td>Some may be included in rent.</td>
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<td>Lauromat</td>
<td>Depending if you have in-unit laundry</td>
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<td>Cable TV</td>
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<tr>
<td>Internet</td>
<td></td>
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<tr>
<td><strong>Total</strong></td>
<td></td>
<td><strong>$1,402.62</strong></td>
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Where to Start Looking

Furnished Housing Options/ Flexible Stays

- Vybe Living [https://vybeliving.com/](https://vybeliving.com/)
- Berkeley Student Co-Op [https://bsc.coop/](https://bsc.coop/)

Facebook Groups

- San Francisco State University Off-Campus Housing [https://www.facebook.com/groups/1156846944425859](https://www.facebook.com/groups/1156846944425859)
- San Francisco Housing, Rooms, Apartments, Sublets [https://www.facebook.com/groups/2176716625896699](https://www.facebook.com/groups/2176716625896699)
- San Francisco Bay Area Recent Grads Housing [https://www.facebook.com/groups/bayareagradhousing2015](https://www.facebook.com/groups/bayareagradhousing2015)
- Gay Area Queer Housing S.F. Bay Area [https://www.facebook.com/groups/575006355917172](https://www.facebook.com/groups/575006355917172)
- Affordable Housing For Ok People: Bay Area [https://www.facebook.com/groups/945920215452910](https://www.facebook.com/groups/945920215452910)
- SF Area Rentals and Sublets [https://www.facebook.com/groups/258201974518805](https://www.facebook.com/groups/258201974518805)

Apartment Websites

- Places4Students [https://www.places4students.com/Places/School?SchoolID=YGJwOTN7FTA%3D](https://www.places4students.com/Places/School?SchoolID=YGJwOTN7FTA%3D)
- Craigslist SF Housing [https://sfbay.craigslist.org/search/sfc#search=1~gallery~0~0](https://sfbay.craigslist.org/search/sfc#search=1~gallery~0~0)
- Zillow [https://www.zillow.com/](https://www.zillow.com/)
- Hotpads [https://hotpads.com/san-francisco-ca/apartments-for-rent](https://hotpads.com/san-francisco-ca/apartments-for-rent)
Roadmap for Off-Campus Housing

1. **Budget & Know the Market**
   - Starting at the beginning of March is a prime time to begin identifying your budget and getting a sense of current market values. Setting expectations of what you can afford, for all costs associated with off-campus living, will help you understand your obligations and necessities.

2. **Finding Roommates**
   - April - May is the best time to start building relationships and clarifying what your living situation will be either independently or with others. Facebook groups, Craigslist, and living spaces have great opportunities.

3. **Take a Tour**
   - April - May is also prime time to start touring units that fit your budget, space, and location preferences. Ask questions of landlords/property managers to get the most.

4. **Apply**
   - Late June - July, either as an individual or as a group, housing applications should be sent in. Awaiting approval by applying to multiple units will strengthen your chances of being accepted and moving into a new residence before the start of Fall semester. Many applications will ask for references, credit scores, 2-3 pay stubs, and Co-Signer information if needed.

5. **Move-In**
   - Before moving in, ensure you document any existing damages, clarify with your landlord any expenses, and review the lease agreement and purchase renters insurance.
Strengthening Your Application

Many property listings have a streamlined application process through their portal systems which is a requisite of attaining a lease. An added rental packet can improve your credibility as a renter and allow landlords/property management companies to get to know you better as a potential tenant.

A rental packet includes:

- Photos and short bio of each applicant
- Rental application
- Rental resume
- Housing References (from current landlord, or current/previous employers)
- (Optional) Letter of Guarantee: Many landlords who rent to students require a co-guarantor for the rent. Mention in your cover letter that you will provide one upon request and have the form filled out and ready to go.
What to Know Before Signing a Lease?

Lease Information: How long is the lease? Can I extend my lease when it ends?

Rent and Monthly Payments: What is the cost of rent? What utilities are included? When is rent due?

Deposit: How much is the deposit? When will it be returned?

Roommates: Should all roommates sign the lease? Should each roommate pay for rent individually?

Subletting: Does the landlord allow subletting? If so, for how long?

Termination Options: If I need to end my lease early due to emergency, what are my options?

Community Rules: Is there a noise curfew? Are parties allowed?

Alterations: Can the apartment be painted? How should pictures and things be hung on the walls?

Co-Signer: Is a co-signer needed?

Renter’s Insurance: Is insurance required?
Avoid Scams

Red Flags

- Price of the listing is way below market value.
- Typos and/or incongruencies in the listing (sq. footage is reported differently, price changes within listing, etc.)
- Stock photos are used in listing.
- Missing information such as unit number or address.
- Any request to wire money in advance without a formal application or seeing the unit in-person first.

Big Scam Do’s & Don'ts

- DO NOT make a deal with or mail cash/cashiers checks.
- DO insist on being sent the leasing document before putting down any deposit.
- DO meet with the landlord in person.
- DO see the apartment in person prior to signing a lease or transferring funds.
- DO be aware of the current market rates.
- DO NOT forget your resources at SFSU.
Top 5 Rights as a Tenant

1. Your landlord can only raise rent once every 12 months. San Francisco Rent Increase Limits: Beginning March 1, 2023 until Feb 29, 2024, the allowed rent increase is 3.6%

2. You can't evict your roommates, unless you are the master-tenant. If you have subtenants, they can be evicted for "just cause" rationales.

3. You can get a rent reduction if rental repairs are not made in a timely manner: If formal request for repairs have gone unresponded to by your landlord inform them that you can file a report to the city's health and/or building departments to receive a rent reduction.

4. Your landlord can't enter your apartment without proper notice: a landlord or a landlord's agent can make agreed-upon repairs to the unit with at least 24-hours written notice. If the purpose of the visit is to show the building to possible buyers, the landlord only needs to give the notice verbally 24 hours in advance. In case of an emergency, or with the tenant's okay, the landlord can enter immediately.

5. You get an inspection before you move out so that any necessary repairs or need for cleaning are made clear before deductions are taken out: It is required that landlords notify their tenants that they have the right to an inspection of the unit within 2 weeks before they depart so that any necessary repairs or need for cleaning are made clear. Deductions can be made for any damage beyond "normal wear and tear" or any unpaid rent or bills. The refundable amount must be paid to the tenant within 21 days of moving out.
Getting Support

Students can book one-on-one meetings for further support with:
- Mediation for roommate and landlord conflict
- Guidance in the rental processes, housing market themes, and transitioning into off-campus life.
- Referrals for campus and community services related to off-campus living

(click to link to make a one-on-one appointment)
https://basicneeds.sfsu.edu/off-campus-housing-program
Websites and Contacts

Res Life Contact - Alvin N. Mangosing (anmangosing@sfsu.edu)

Josey Miele - Off-Campus Housing Coordinator (josephinem@sfsu.edu)

Stephanie Porcell - Student Stability Housing Coordinator (sporcell@sfsu.edu)

Christopher Lujan - Director of Food+Shelter+Success (christopherlujan@sfsu.edu)