

# Off-Campus Housing | Guidebook

WELCOME TO SAIC! This short guide contains tips on renting in Chicago, resources for finding roommates and apartments, and details on temporary accommodations. We strive to provide you with ample information to begin your housing search.

Residence Life does not reserve or complete housing arrangements for off-campus living. All rental agreements are made between tenants and landlords/homeowners. SAIC does not inspect or endorse any off-campus housing units. We do not offer legal assistance, but can refer you to other agencies that offer such assistance. If you are planning a trip to visit SAIC, call ahead to schedule an appointment with a member of the Residence Life staff to discuss your living options.

The Residence Life office is located in Suite 1209 of the Sullivan Center, 36 South Wabash Avenue. Our office is open from 9:00 a.m.– 5:00 p.m. (CST), Monday through Friday. If we can be of any further assistance, please feel free to contact us at 312.629.6870 or at [reslife@saic.edu](mailto:reslife@saic.edu). We look forward to assisting you in your move to Chicago. Welcome Home.



Chicago, Harry Callahan, Gelatin silver print, c. 1950

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## Intro: Before You Begin Your Search...

Finding the right place to live while you are in school is very important. We have compiled some suggestions and tips as you begin your search

- Define the “ideal” apartment for yourself (See attached [brainstorming sheet](#)) From this “ideal” list, decide what items you can or cannot do without. By differentiating what is essential to you and what is not essential but still important, you will be able to compromise and find a place that suits you. For example, if size is most important to you (you need a lot of space for your work), you may consider compromising your location to fit your budget. If location is most important, you may consider compromising the size of the apartment and so on.
- Consider in which part of town you would like to live. Chicago is a city of neighborhoods. There are 77 city divisions and 228! socially recognized ones. See [attached neighborhood map and report](#). If you are new to the city, look at other Chicago travel guidebooks and at websites to gather information. Ask friends, relatives, or neighbors if they could recommend certain areas. It is also ideal to visit the city before deciding on an apartment.
- Remember that apartment-hunting takes good planning, patience, and persistence. There are great apartments here- you just have to find them. Apartments do go fast, so be open to many options, as something that was available on Friday could be rented Saturday morning.
- Be aware of temporary housing options. If you visit the city before securing housing, or if you do not know anyone in Chicago yet, you may be in need of temporary housing. See attached [list of Temporary Housing](#) for some examples. Hotels are ubiquitous, hostels are more affordable, and there are also some other alternatives.
- Look for apartments at least four to six weeks before you want to move.
- Do not compromise on your most important issues. You can be flexible AND get what you want.

# Brainstorm: Needs, Wants, Dreams

LOCATION, COMMUNITY, AMENITIES, GREENSPACE, PUBLIC TRANSPORTATION, LANDLORD RELATIONSHIP, LEASE TERMS, ETC

<b>NEEDS</b> What elements are critical to accomplishing your personal and professional goals?	<b>WANTS</b> What items make your work easier and nicer? Items worth a premium or useful in your development	<b>DREAMS</b> Think Big. How can your environment not only support you, but help you grow and change?

## Further Considerations

These are suggestions on how to reflect on this process, you do not have to do all or any of these exercises

Are there trends in what you put in each category?

How have previous living arrangements aligned or contrasted with these values?

Rank your amenities within each category above

What spaces, besides school/work and home, do you spend time at? Consider third spaces

What are your constraints? e.g. time, money, lifestyle etc.

Who can support your move and acclimation to your new living space?

What is the history of your neighborhood?

Will your living space be mostly social or private? Productive or restful?

Do you have plants, ESA/pets, art supplies, or other items that need additional space?

Will you live with a partner, dependent, family member?

What communities are you a part of, and how close do you wish to be to them in Chicago?

Rank your preference between building, apartment, neighborhood, and city amenities?

What prior negative living arrangements have you had? What did you learn?

What safety nets can you rely on if you need more time?

Draw what your mind's space looks like

If you have a roommate or share space, compare your lists

# SAIC Neighborhood Guide

Trends, Demographics, and Touchstones for Chicagoland Neighborhoods

As the 3<sup>rd</sup> largest city in America, Chicago has quite a few areas where a person can live.

Chicago is made up of numerous neighborhoods, each with its own feel or ambiance. The Office of Housing and Residence Life can provide you with general information about some different neighborhoods so that you can be more informed about each area; however, each person's live experience is unique and you should experience it in person when/where possible.

We say *more* informed, because you will not know a neighborhood until you experience it for yourself. We are not able to tell you if a neighborhood is "good" or "bad." It is important that you familiarize yourself (use public transit, go to local grocery stores, visit cafes, and stop by a few restaurants) with Chicago before looking at apartments and deciding where you want to live. You will find hidden gems and cultural alcoves within many of these neighborhoods so it is important to look curiously and not discount any neighborhood because of its reputation.

In order to assist you, we have gathered information on neighborhoods in which SAIC students currently live. We have chosen neighborhoods with the largest SAIC student population and additional neighborhoods that are becoming more popular with the SAIC community. Our descriptions and price ranges for these areas are culled from multiple online publications. This list gives a description of neighborhoods including location, public transportation options, distance from SAIC, and average rent. We recommend that you visit a variety of neighborhoods so that you can more fully understand all of your options.

Please note that we have listed price and distance ranges for neighborhoods, not for specific apartments. We hope this will give you a general idea of how location can play a big role

in finding the right apartment. We have also listed general transit options from each area to the SAIC campus. To reach a specific location via public transportation, visit [transitchicago.com](http://transitchicago.com) or [maps.google.com](http://maps.google.com). These websites will give you specific directions and various routes that you can take to get to your destination, as well as expected travel time.

Size, location, and condition are often the most significant factors in the price of an apartment. You may find a wide range of apartments available which fit your budget in different neighborhoods across the city. Don't let reported averages scare you from a particular area as you will find just as many apartments below that sticker price as you will at or above it. The areas closest to SAIC can be more expensive, since it is located in the heart of Chicago. Prices tend to decrease when you travel south or west.

Finally, the safety of a neighborhood should always be a consideration. Different neighborhoods will feel "safe" to different people and will change as you grow and familiarize yourself with the area. Visit [gis.chicagopolice.com](http://gis.chicagopolice.com) for crime statistics of various neighborhoods after.

# Where to Live?

The following information was collected using registered addresses by SAIC students.

Data was tabulated and rent averaged across multiple sources before then drawing onto a map of the 77 city recognized neighborhoods. It is important to note that there is a wide diversity and history between each neighborhood. Histories such as the migration of Chinatown from the Loop to Armory Square, the Middle Eastern hub in the South West Side, and the LGBTQ+ solidarity in the Uptown/North Side are hard to document and understand via solely the written word. Communities and neighborhoods have a long and fluid history. We implore you to use this guide as a starting point. Alongside price and physical accessibility, investigate the migration patterns of your neighborhoods and how you can contribute to its ever evolving tapestry

## City of Chicago<sup>1</sup>

Studio	1 Bedroom	2 Bedroom	3 Bedroom
\$1650	\$2100	\$2650	\$2950

Chicago was founded in 1837 on the unceded lands of the Anishinaabeg (Ojibwe), Odawak (Odawa), and Bodéwadmik (Potawatomi) tribes. Chicago was ideally located to take advantage of the trading possibilities created by westward expansion. It has since grown into a cultural and economic tour de force. It is the 3rd most populous city in the country. New residents should prepare for a unique mix of major metropolitan buzz and mid-western charm. While the snow and cold can be hard at first, that doesn't stop people from enjoying the lake, night life, and the many gardens and parks. Chicago is the "Urbs in Horto," or "City in a Garden."

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<sup>1</sup> Prices collected across 5 different sites in the spring of 2026. Actual prices may vary



## Neighborhood Spotlights



Named after the train tracks that circle the downtown area, the Loop is one of the busiest areas of Chicago. It includes the eponymous loop neighborhood, Printer’s Row, Millenium Park, and the AIC. There is no shortage of things to do in the Loop: theaters, parks, museums, lakefront trails, the harbor, and tons of restaurants. It is a central location that is incredibly close to campus, but apartments can be smaller and pricier than surrounding areas. Furthermore, it can be busier and nosier than most areas because of tourists and workers.

**Distance to the Loop/Campus:** a few feet to a mile

**Transit options to the Loop/Campus:** accessible by all lines

Studio	1 Bedroom	2 Bedroom	3 Bedroom
\$2425	\$2975	\$4225	\$6275



Primarily known for the Magnificent Mile, Near North has many more attractions than the row of high-end shopping on Michigan Avenue. Composed of communities such as River North, Old Town, and Gold Coast, Near North has enumerable restaurants, shopping, bars, beaches, nightclubs, and is part of the Lakefront Trail. Depending where you are in the Near North, you can be just across the river from the Loop, steps away from Lincoln Park, or just a bus ride away from the MCA. Culturally, this area is older and many business professionals work/live here. The rent in Near North is among the highest in the city but boasts numerous community amenities.

**Distance to the Loop/Campus:** 1 – 3 miles

**Transit options to the Loop/Campus:** Red Line – Chicago, Division, Grand; Brown Line – Chicago;

Buses 3, 10, 26, 33, 125, 143, 145, 146, 147, 148, 151, 156, x3, x4

Studio	1 Bedroom	2 Bedroom	3 Bedroom
\$2000	\$2625	\$3875	\$6400



Logan Square is a neighborhood that has experienced rapid change in the last few years. This primarily working class Hispanic populated area has gone through expansive gentrification in the past twenty years. SAIC students flocked to this west side neighborhood in the early 2000s because of the cheap rent for large spaces. Since then, restaurants and bars have been popping up along Milwaukee Ave and attracting people from all over Chicago. Spaces are still large, but the prices have gone up substantially. Logan Square is a mix of family oriented and young single people. The same is true of Bucktown.

**Distance to the Loop/Campus:** 4 – 7 miles

**Transit options to the Loop/Campus:** Blue Line California and Logan Square stops; Buses – 56

Studio	1 Bedroom	2 Bedroom	3 Bedroom
\$1900	\$2350	\$2825	\$3550



Home to Boystown & Wrigleyville, an abundant nightlife, theater and music venues as well as shopping, Lakeview has no shortage of attractions. Lakeview boasts a wide range of global cuisines. Lakeview is a great area if you want to be in the middle of everything but you still want the feel of a neighborhood. The area is pretty large and houses many smaller neighborhoods within it. Alongside Chicago's trademark bay windows, many buildings are built surrounding a shared courtyard, meaning neighbor contact is more prevalent than other neighborhoods.

Some DePaul students, young professionals, families, the Chicago Cubs, and a section of the LGBT community call this area home.

**Distance to the Loop/Campus:** 3 – 6 miles

**Transit options to the Loop/Campus:** Red Line – Belmont, Addison; Brown Line – Sheridan, Diversey, Wellington, Belmont; Bus – 9, 151

Studio	1 Bedroom	2 Bedroom	3 Bedroom
\$1550	\$2100	\$2875	\$3925



Formed by Polish immigrants in the 19th century, this area has become among the most popular and populous neighborhoods in the city. Areas of note are Wicker Park, Ukrainian Village, and East Humboldt Park. The neighborhood has a robust entertainment and nightlife scene with many bars, Michelin star restaurants, and performance venues. The neighborhood attracts many young families and single adults for its social pulse and density of activities. Make sure to check out the 606, an old elevated track that was converted to a running trail akin to NYC's High Line.

**Distance to the Loop/Campus:** 2 – 4 miles

**Transit options to the Loop/Campus:** Blue Line – Grand, Chicago, Division; Bus – 56

Studio	1 Bedroom	2 Bedroom	3 Bedroom
\$2100	\$2350	\$2775	\$3125



The Near West Side has a very young feel. Alongside having the main campus for UIC and other colleges, it has social hubs such as Fulton Market and the United Center. Rush University and the medical center also reside here, so many medical professionals can be seen walking the neighborhood. There are relatively low housing options and a high volume of business/offices, thus prices can be high relative to other options. Cultural neighborhoods include Little Italy and Greek Town, and the restaurants match this.

**Distance to the Loop/Campus:** 1 -3 miles

**Transit options to the Loop/Campus:** Pink Line – Grand, Chicago, Blue Line – UIC, Racine, Western; Bus – 7, 20, 60, 126,

Studio	1 Bedroom	2 Bedroom	3 Bedroom
\$2275	\$2575	\$3450	\$5000



Uptown is well known for its live entertainment. Outside of Downtown, Uptown boasts some of the most notable comedy and performance venues, such as the Riviera Theatre. Despite this, it remains a very unassuming and relaxed neighborhood. It shares a border with Lakeview and has seen growing interest for people priced out of other areas. Uptown has many beaches and the Montrose Bird Sanctuary, offering a convenient jump to nature or leisure. Communities of note include Buena Park, Argyle Street (aka Little Vietnam), and Andersonville.

**Distance to the Loop/Campus:** 5 - 6 miles

**Transit options to the Loop/Campus:** Red Line – Sheridan, Addison, Wilson; Bus – 151

Studio	1 Bedroom	2 Bedroom	3 Bedroom
\$1400	\$1850	\$2575	\$3500



The Lower West Side started as a central and eastern European neighborhood but transitioned at the turn of the 20th century to a Hispanic community. This change was partly motivated by the stockyard to the south and revitalization efforts after the Chicago fire to the east that necessitated cheap labor. This neighborhood is very working class and has mostly multifamily homes and private landlords. Roads in Pilsen were raised to update water lines, thus many homes have their entrances on the “second floor” giving the neighborhood a unique character. A vibrant mural and art scene have made the neighborhood popular with SAIC students seeking more affordable homes and workspace.

**Distance to the Loop/Campus:** 2 - 4 miles

**Transit options to the Loop/Campus:** Pink Line – Polk, Damen, California; Bus – 18, 21, 60

Studio	1 Bedroom	2 Bedroom	3 Bedroom
\$1525	\$2075	\$2275	\$2450



With eight beaches, lakefront trails, small cafes and restaurants, and various theatres, there is no shortage of things to do in Rogers Park. The area is incredibly diverse both economically and culturally, housing a mix of college students (mostly from Loyola), families, people who have lived in the area for 30 plus years, and a large Asian population. Rogers Park is farther from the downtown area than other neighborhoods (about 50 minutes on the Red Line); however, the apartments are spacious and the neighborhood quiet.

**Distance to the Loop/Campus:** 8 – 10 miles

**Transit options to the Loop/Campus:** Red Line – Loyola, Morse, Howard; Bus – 147, 151

Studio	1 Bedroom	2 Bedroom	3 Bedroom
\$1275	\$1500	\$2075	\$2750



Starting as orchards and farmland, Edgewater became a prestigious area for elite members to build their mansions. While it has since become more inviting, this area is still dominated by larger buildings and homes. If you trace the skyline from the lake you will see an increase in hotels, multifloor apartment buildings, and skyscrapers beginning here. Part of the warming up of the community was the large influx of families. Lesbians, not feeling welcome in Boystown, also settled in the early 1990s; however, raising prices have diminished their presence. Hollywood Beach and the business corridor along Belmont are highlights.

**Distance to the Loop/Campus:** 6 – 9 miles

**Transit options to the Loop/Campus:** Red Line – Argyle, Berwyn, Bryn Mawr; Bus – 147, 151

Studio	1 Bedroom	2 Bedroom	3 Bedroom
\$1275	\$1650	\$2225	\$3125

# Financing: Establishing Your Housing Budget

*Moving to a new city can be an exciting, yet intimidating, experience. To help plan your budget and eliminate some surprises along the way, we have developed the following list of possible expenses you may incur during your move:*

## **CREDIT CHECK**

Landlords will often require a credit history report on you. This service fee can range from \$30–\$50. To save money, you can also visit the credit agencies’ websites, pay a small fee for a month’s access, and print out as many copies of your credit report as you need. You may also qualify for a free credit report. There are three main credit agencies: [TransUnion](#), [Equifax](#), and [Experian](#).

## **RENT/SECURITY DEPOSIT**

You will probably have to pay rent for at least the first month when you sign your lease or to hold your space, and most landlords require first month’s rent and a security deposit (one or two months’ rent).

## **RENTER’S INSURANCE**

Few buildings have insurance which covers fire or other damage for their tenants. Be aware that your landlord will not be responsible for your belongings in case of fire or theft. A renter can get a “contents policy” which will cover personal property and injury for an apartment. Check major companies for rates; this can run around \$250 a year for first time insurers.

## **MOVING EXPENSES**

These may include car, van, or truck rental, and food and lodging during the move. Consider the time to perform and recover from the move, especially if coming from out of state or country.

## **UTILITIES**

The cost of heating an apartment might not be included with rent—be careful or you may have huge bills in winter. Your landlord **MUST** disclose accurate estimates of your utility bills. Call all utility companies at least one week before your move-in date for a connection. Keep in mind that renters do not pay for water in the city of Chicago. Don’t be impressed when the landlord tells you it’s included in the rent.

## **TRANSPORTATION**

### **CTA FARES**

All full-time students can purchase a Ventra Card to ride the CTA during the fall and spring semester. CTA rides cost \$2.25 per ride outside these windows. In addition, students living further from the loop may need to use Metra, which is an ancillary service. Ventra Cards can be purchased at all CTA stations.

### **AUTOMOBILE EXPENSES**

Alongside standard costs of gas, insurance, and maintenance, Chicago residents **MUST** have a “city sticker” on their car windshield or risk being ticketed/towed. The price per sticker is \$85-135 or less per car, depending on the size of the vehicle and time of year purchased. Stickers can be purchased [online](#). Some neighborhoods require additional residential parking permits, also found on the previous website. If you live in the Loop, expect to pay for garage parking.

### **DIVVY BIKES**

Having a Student Annual Membership of \$55 to Divvy means you’ll have access to thousands of bikes at hundreds of stations 24/7. To become an SAIC Member of Divvy Bikes, look under Student Membership and fill out a quick [application form](#) with the password provided by SAIC. They’ll then send you a unique Member key in the mail right away.

## **TEMPORARY ACCOMMODATIONS**

You may need to stay in temporary housing while you are searching for your apartment. Hotel/hostel prices range from \$40 to \$250 per night.

## Finance Practice Sheet

Expenses		Income	
<b>MONTHLY COSTS</b>	<b>AMOUNT</b>	<b>MONTHLY</b>	<b>AMOUNT</b>
Tuition		Financial Aid	
Rent		Jobs	
Utilities		Family Support	
Groceries		Savings	
Transportation			
Insurance/bills			
<b>Special Consideration</b>		<b>Seasonal</b>	
Emergencies		Gifts	
Move			
Security Deposit			
Social Engagements			
<b>TOTAL</b>		<b>TOTAL</b>	

### Short Term Saving Goals

### Long Terms Saving Goals

# Searching: What to Look For In A Potential Room/mate

*Finding the right roommate can be one of the hardest tasks you do before coming to the School. When you are considering prospective roommates, you may want to ask the following questions:*

## **GENERAL QUESTIONS**

- What is your estimated monthly budget (including utilities)?
- Where would you like to live?
- How long do you plan to stay in the apartment?
- Are you financially secure? Will you be able to pay rent on time?
- Do you want to sign separate leases, if possible?
- What are your expectations in a roommate relationship? Are you looking for a friend, someone to do things with, or just someone to share your space and expenses?
- How do we manage disagreements?
- Are there any allergies, triggers, or concerns in sharing space?
- I suggest drawing or finding photos of your expectations around cleanliness, decoration, etc as having a shared visual can be more accurate than oral descriptions.

## **CLEANLINESS EXPECTATIONS**

- How often do you clean/do dishes?
- Who will be responsible for common areas/how often will these areas be cleaned?

## **STUDY HABITS**

- How much time will you need to study without interruptions?
- Do you study in the evenings or on weekends?
- Can you study/work with music/TV?

## **PERSONAL HABITS**

- How much time per day do you spend at home?
- What types of entertainment do you most often take part in?
- Do you smoke?
- How often will you have guests stay for the evening or night? Do we need to communicate this beforehand?

## **FOOD**

- Do you eat meat or dairy products?
- Are you allergic to any type of food?
- Will we share food and shopping responsibilities?
- Are you comfortable sharing food?

## **ART INTERESTS**

- What types of artwork do you do at home?
- Will you need extra space or special ventilation?

## **PERSONAL ITEMS**

- If you own something (television, stereo, etc.), what would your policy for use be? What type of furniture do you have?
- How do you feel about loaning your things (clothes, art supplies, books, utensils, food, etc.)?
- How will we decorate common spaces?

## **SLEEPING PATTERNS**

- What time do you wake up, or go to sleep?
- Are you a light sleeper?
- What do you imagine quiet hours being?

## **SUGGESTIONS**

- Be honest and open about your needs and concerns.
- Communication and respect are essential for a good roommate relationship.
- Share previous living arrangements and lessons from those experiences

## Roommate Reflection

Space to answer the preceding questions and add your own. Compare

## Apartment and Roommate Finding in Chicago

Be informed, patient, and persistent. Your apartment is out there!

As we mentioned earlier, Chicago is a city of neighborhoods. The attached [neighborhood guide](#) can give you a quick idea of the areas where you might like to live. While there are many websites and resources for finding apartment listings in the city, SAIC has partnered with an off-campus housing resource called Places4Students. [Place4Students](#) contains apartment listings around Chicago. The website also has a roommate finding feature. You may create a profile to advertise your need for a roommate much like many social networking sites. The profile and any information you post on the website will only be visible to other SAIC community members.

### Apartment Hunting and Renting Tips

You can avoid 90% of apartment related problems with proper planning, inspections of the apartment building, and knowledge about the landlord. If you are renting a space with a lease, make sure to read ALL of the fine print. If possible, have someone else (parent, friend, lawyer) review it with you. It is also helpful to bring someone with you if you are not planning on having a roommate. That way, you have more than one set of eyes and ears. Bring your [Brainstorming Worksheet](#) and check off your wants and needs

#### WHAT TO CONSIDER WHEN SEARCHING FOR AN APARTMENT

- Is it accessible to and from campus? Use a Google map to find out! Map how long your CTA ride or bike ride will be to campus or other Chicago destinations. Is this feasible in the winter?
- What's around your apartment? There are websites that can help you find out. Try [Walk Score](#) to see how accessible your apartment is.
- Are there other units in the building available/listed? Even if other spaces don't meet your needs, other in-building photos can inform you on the amenities, building maintenance and comparable pricing. The same can be applied to units in the same neighborhood
- Is the landlord an individual or a property management company? Individual landlords may live on site and could be more flexible with lease terms or payment, while larger property

management companies can offer more structured maintenance procedures. Understand who you are renting from!

- Can you afford this? Make sure you have an established housing budget. Read the Establishing your housing budget section of this document – and stick to your bottom line.

## **WHAT TO LOOK FOR WHEN VIEWING AN APARTMENT**

### **Outside the apartment:**

- How well is the exterior maintained? Does it appear clean?
- Is there sufficient exterior lighting?
- How is the main entrance secured? Is there a doorman? A security system?
- Is the main entryway well maintained?

### **Inside the apartment:**

- Open and close all doors. Check for working locks.
- Inspect the shower and/or bathtub for evidence of mold or drainage problems
- Check for adequate water pressure in the shower.
- Flush the toilet.
- Are the bedrooms large enough? If you will have roommates, how will bedrooms be chosen?
- Inspect all windows. Are they secure? Do they have screens? Do they have working blinds?
- Is there sufficient closet space? Does the apartment include any additional storage space? If so, ask to view it!
- Where are the telephone, electrical and cable outlets? Do they appear to be in good condition?
- Where are the carbon monoxide and smoke detectors? Are they working properly?
- Check all kitchen appliances. Open the refrigerator and freezer. Turn on the stove. If there is a garbage disposal or dishwasher, turn it on.
- Is there sufficient counter and cabinet space? Are they accessible? Look inside all cabinets for evidence of mold or rodents.
- What is the heating/cooling method?

**Building amenities:**

- Where is the trash room or dumpster? Does the area look well maintained?
- How accessible is the leasing office? How was their email vs in-person communication style?
- Is there a yard, porch, or other common space? How is the back of the property secured? If there is a porch, how is it supported?
- Fitness center?
- Is there a bike storage area?
- Is there laundry on the premises/in-unit? If not, where do the building residents do their laundry? If yes, how much is a wash and dry? Do the machines appear to be in working order?
- Where is mail delivered? How do you access your mail?
- If renting from a multi-unit building, what is their relationship to current tenants? Do they say hi, avoid eye contact, offer social events?

**After the apartment tour:**

- ask for the application material. Even if you are unsure, it will be more difficult to get this information after the fact and securing an apartment is usually time sensitive
- Always read the lease/fine print. If it isn't written, it's not enforceable. Take note of damage fees, security deposits, utility costs (and landlords must cover water per Chicago law), subleasing rights, etc etc.
- Come back at different times. Most apartment tours occur in the middle of the day, but how does it feel at night, when you would come back from classes, on the weekends? This is also a great opportunity to try multiple transit options and explore the surrounding neighborhood.

## Closing the Deal

### Leases, Get it in Writing!

- Know your rights as a tenant. Tenants in Chicago are protected by the Landlord Tenants Ordinance. To learn more about your rights, we recommend the Chicago Renter's Resource Guide prepared by the Lawyer's Committee for Better Housing and available [online](http://lcbh.org) (lcbh.org).
- Do not go with verbal promises made by the landlord or manager. When you need something done for the apartment, GET IT IN WRITING! If it is not in writing, basically, IT DOES NOT EXIST!
- Do not sign a commercial lease for a loft space. If you do not sign a residential lease, you have no basic rights as a tenant. You could be evicted at any time.
- A lease is an agreement between the tenant and landlord. Leases can be amended. If you do not agree with something in the lease, DO NOT sign before changes have been made.

### QUESTIONS TO ASK BEFORE SIGNING A LEASE:

- Who is signing the lease? If you're renting with roommates, ensure that all parties can and do sign the lease.
- How will rent payments be made? Individual or group checks? How do you submit rent? What is the late payment policy? If renting from a private landlord, they may request zelle or other electronic transfers. Keep a record of all payments and transaction
- What are the terms of the lease? What are the move-in and move-out dates? As a student, keep in mind that most leases are a yearlong. Will you be living in Chicago for the whole year?
- Does the lease list specific appliances? If you expect an appliance to be in your apartment, make sure it's in the lease.
- What is the timeframe of the lease? What is the penalty for breaking the lease? Is subleasing permitted?
- What is the maintenance and repair process? The Chicago tenant ordinance requires landlords to respond to requests within a certain period of time, after which you can deduct the inconvenience from your rent
- What is the pet/animal policy?

## **HAPPY IN YOUR NEW APARTMENT?**

Great! Now that you're settled, be a good tenant:

- Make sure you've transferred the utilities to your name.
- Pay rent on time.
- Report apartment and building maintenance issues appropriately.
- Be considerate of your neighbors.
- Give your landlord appropriate notice if you plan to resign your lease. Generally, communication about the resigning process should initiate 6-8 weeks prior to the end of the lease.

# Resources

## NOT HAPPY IN YOUR APARTMENT?

Approaching your landlord with grievances about your apartment requires forethought and knowledge about your rights as a tenant. If problems arise that require additional follow-up, you should attempt to communicate in writing to create a record of your complaints. At the very least, keep notes of verbal conversations as a reference.

The Chicago Landlord – Tenant Ordinance makes provisions for many problems that come along during a rental period, but understanding it can be tricky. As we said earlier, a great resource is the Lawyer’s Committee for Better Housing. Their guide, which is free at [www.lcbh.org](http://www.lcbh.org), explains your rights and your landlord’s responsibilities.

If a problem escalates, another helpful resource is the Metropolitan Tenants’ Organization. They offer a free hotline (Monday-Friday, 1-5pm) for advice on housing related issues. Call 773.292.4988. If you have a more immediate need, call the Chicago non-emergency city services hotline by dialing 311.

## Helpful Phone Numbers and Emails

### RESLIFE + SAIC SCHOOL OFFICES:

Residence Life	312.629.6870 - <a href="mailto:reslife@saic.edu">reslife@saic.edu</a>
162 North State Street Residences	312.846.2121 - <a href="mailto:162office@saic.edu">162office@saic.edu</a>
24-hour Security Desk Phone	312.846.2100
Jones Hall	312.516.5490 - <a href="mailto:joneshalloffice@saic.edu">joneshalloffice@saic.edu</a>
24-hour Security Desk Phone	312.516.5300
The Buckingham	312.471.1707 - <a href="mailto:buckingham@redstoneresidential">buckingham@redstoneresidential</a>
24-hour Security Desk Phone	312.496.6211
Admissions	312.629-6100 - <a href="mailto:admiss@saic.edu">admiss@saic.edu</a>
Student Financial Services	312.629-6600 - <a href="mailto:finaid@saic.edu">finaid@saic.edu</a> / <a href="mailto:saic.sfs@saic.edu">saic.sfs@saic.edu</a>
Registration and Records	312.629-6700 - <a href="mailto:saic.registrar@saic.edu">saic.registrar@saic.edu</a>
Campus Life	312.629-6884 - <a href="mailto:stulife@saic.edu">stulife@saic.edu</a>
Academic Advising and Student Success	312.629-6800 - <a href="mailto:studenthelp@saic.edu">studenthelp@saic.edu</a>
Disability Learning Resource Center	312.499.4278 - <a href="mailto:dlrc@saic.edu">dlrc@saic.edu</a>
Wellness Center/Health Services	312.499.4288 - <a href="mailto:healthservices@saic.edu">healthservices@saic.edu</a>

**CHICAGO UTILITIES:**

**Commonwealth Edison** (electricity) 1.800.334-7661 - comed.com  
**People’s Gas** (gas/heat) 1.866.556-6001 - peoplesgasdelivery.com  
**Comcast/XFINITY** (cable/internet/phone) 1.800.934.6489 - xfinity.com/Comcast  
**RCN** (cable/internet/phone) 1.800.746.4726 - rcn.com  
**AT&T** (internet) 1.800.288.2020 - att.com

**CIVIL AND PUBLIC RESOURCES:**

Chicago Transit Authority (CTA) 312.968.7282 - transitichicago.com; local trips  
Regional Transit Authority (RTA) 312.836.7000 - transitichicago.com; regional trips  
Oversees public transportation, both bus and train, within the city. Visit the website for helpful tools such as phone applications, maps, and schedules  
Metropolitan Tenants Organization 773.292.4988- tenants-rights.org  
Call the MTO Tenant’s Rights Hotline, M-F from 1-5pm for free advice on housing related issues  
Walk-Score walkscore.com  
Search your potential new address for a quick rating of its walkability. The site also offers commuting information and customizable neighborhood maps.  
Google Maps maps.google.com  
Map your commute by train, car, and bike. Remember that a 15 minute walk to the train might be nice in August, but not in frigid January!  
Chicago Department of Housing 312.744.4190 - www.cityofchicago.org/housing  
city answers to housing questions including tenant’s rights and landlord responsibilities.  
Chicago Quick Responders 911 (emergencies) - 311 (non emergencies)  
City services such as police, fire, water, and electricity, 24-hours a day.  
Chicago Crime Statistics home.chicagopolice.org  
Crime Reports www.crimereports.com  
Crime Reports works with thousands of law-enforcement agencies to help reduce, prevent and solve crime by enabling officials to easily open and manage a controlled dialog with citizens.

## Temporary Housing Options

*We strive to provide you with the most helpful information for moving to Chicago or moving within the metropolitan area. However, we are not affiliated with any temporary housing accommodations. Prices reflect nightly rates and are subject to change.*

Hosteling International - Chicago                      312.360.0300 - hichicago.org

24 East Congress Parkway, Chicago, IL 60605

\$35 and up, per person per night (dorm room types)

\$90 and up, per person per night (private room types)

Stay 424 Hostel                                              773.353.2414 - stay424hostel.com

1415 N. Ashland Avenue, Chicago, IL 60622

\$25 and up, per person per night (dorm room types)

\$99 and up, per person per night (private room types)

Wrigley Hostel                                              773.5988.4471 - wrigleyhostel.com

3514 N Sheffield Avenue, Chicago, IL 60657

\$40 and up, per person per night (dorm room types)

\$150 and up, per person per night (private room types)

You can also find a large list of hotels, bed & breakfasts, and other options at

[www.saic.edu/housing](http://www.saic.edu/housing)

## Term Glossary

**Amenities**—These include features of a building. Common examples include a fitness center, business center, balconies, laundry room, swimming pool, childcare center, playground, and community room.

**Cooperative (also referred to co-op housing)**—A building owned by a cooperative apartment corporation. The corporation issues shares of its stock which are allocated to each apartment depending on the size and features. This means you don't own the actual space but rather a share in the corporation.

**Co-signer**—A person that agrees (in writing) to pay your lease and associated expenses if you default (are unable to pay) on your lease. The guarantor will be responsible for the full amount remaining to be paid on the contract if you default. A guarantor may be required when applying for a lease if you are not able to demonstrate a history of good credit or an income capable of paying the rent. Keep in mind that your guarantor will need to demonstrate the good credit history and income that you might be unable to demonstrate.

**Credit**—A dollar amount borrowed by you from a lender (a store, credit card company, landlord, etc) and paid back at a set rate of pay at a set time (i.e., monthly, bi-monthly) until the debt is repaid in full.

**Credit Check**—A credit check entails seeking a detailed analysis from a credit reporting bureau or agency. The report usually contains things like date of birth, social security number, current, and in some cases previous address, employment history, current employer and income, and payment history for loans and other debts.

**Credit Report**—Statement created by financial companies that document whether you paid your bills on time. This report is important because it is what your landlord will look at to determine whether you're trustworthy enough to rent to.

**Deposit**—Also known as a security deposit, is a fixed sum of money given to the landlord by the prospect at the start of tenancy to cover reasonable losses that may occur during the time that the tenant is occupying said space. If the space is left in the same condition as it was entered into, the landlord is obligated to return the full amount of the security deposit. If the tenant has afflicted damages beyond what is deemed reasonable or breaks the lease agreement that he or she signed with the landlord then the landlord keeps the deposit amount.

**Eat-in kitchen**—A kitchen large enough to contain seating for meals.

**Eviction**—The formal removal of a resident when they have broken the terms of their apartment rental agreement. In most cases, this requires formal notice beforehand.

**Full Bath**—A bathroom that includes a toilet and sink plus a shower and/or bath. The presence of the shower and/or bath makes this bathroom distinct from a half bathroom.

**Furnished Apartment**—means that you'll have the basics covered. You'll have your sofa, your kitchen table and chairs, your bed, a dresser and probably your basic household items. These units are perfect for people who need temporary housing (for a short-term business assignment, for example). More often these days, you'll see corporate housing companies offering their services in major metropolitan markets; corporate housing is probably your best bet in these circumstances, because you can be fairly certain that all of your needs will be met.

**Half-Bath**—an apartment with an extra bathroom that has no shower.

**High-Rise Apartment**—Multi-level residential building (Usually five or more levels).

**Kitchenette**—An area in an apartment that includes core items normally found in a kitchen, such as a refrigerator, freezer, stovetop, microwave, and some shelves and drawers.

**Lease (leasing Agreement)**—A rental contract between a landlord and tenant, by which an owner/landlord conveys the "right of possession" (i.e., to live in and use a property) temporarily to a tenant, for a set sum of money—usually, but not always, per month.

**Loft apartments**—A large, open-space apartment with high ceilings and large windows, often the result of a conversion of a former industrial building.

**Move-in Specials**—Apartment communities offering lease incentives such as "1 month free upfront or prorated," "no application fee," etc.

**Parties to a Lease**—Those who agree to abide by the provisions of a lease; typically you as a tenant, any roommates, and the apartment complex owner.

**Pro-Rated Rent**—The most common scenario for paying pro-rated rent is if you don't begin occupying the apartment at the first of the month. In that case, your landlord may agree to charge you only a part of the month's rent. If you move in October 15 instead of October 1, for example, you can be charged 16 days' rent (October 15 to 31) instead of 31. Beginning November 1, you would then be charged the normal monthly rate.

**Renter's Insurance**—If your possessions are stolen during a break-in or damaged by a fire or severe weather, a renter's insurance policy will allow you to recover their value. If someone is

injured during an accident in your home, renter's insurance will help protect you in the case of a liability lawsuit.

**Security Deposit**—An advanced fee or deposit. This is to cover any damages to the apartment found by the landlord when you leave. The security deposit should be returned to you when you leave the apartment. Here's a note about deposits from the Chicago Tenants Union: "In Chicago and Evanston, the security deposit which the landlord is holding is actually the property of the tenant. Within 30 days of moving out, the landlord should notify you, in writing, whether he or she is going to make any deductions from your security deposit for repairs for damages you caused. If the landlord does not notify you of damages, then the landlord is obligated to return the security deposit within 45 days of your moving out. If the landlord notifies you of the estimated cost of repairs, he or she has an additional 30 days to furnish you with paid receipts. In Evanston, the landlord has 21 days to make deductions and must return the security deposit within 21 days."

**Short-term Lease**—A rental agreement less than one year. Apartments typically rent for one year; anything less is referred to as a short-term lease. Because of the added expense to find and prepare the unit for another renter, short-term lease rates are typically more expensive than one-year rates.

**Sublease**—A lease between a current tenant (called a sublessor or subtenant) and another person (called a sublessee) who occupies the apartment either along with the tenant or alone and pays rent to the tenant. Many landlords ban subleases altogether or require specific approval of each one.

**Sublessee**—A person who rents an apartment from a tenant under a sublease.

**Sublet**—Agreeing to permit someone to use a rental property for a term less than the full term of the apartment lease and to be paid for that permission.

**Studio**—An apartment where the bedroom is also the living room and the kitchen.

**Tenement**—Building with many apartments, most of which open out onto an airshaft.

**Utilities**—Apartment utilities often refer to heat, electricity, water, and Internet.

**Walk-up Apartments**—Four to five story apartment buildings with no elevator and usually no doorman. They were originally constructed as multifamily housing and lack the charm and elegance of traditional brownstones or townhouses.