



## Off Campus Housing Referrals

University of Massachusetts Amherst | 235 Whitmore Administration Building | 413-577-2187 | [www.housing.umass.edu](http://www.housing.umass.edu)

### Help Your Student Screen Prospective Housemates

When looking for someone to share a house or an apartment, our students are often too trusting of people they meet through apartment, roommate, or housemate finder websites. We strongly recommend that you encourage your student to think like a conscientious landlord and consider the legal responsibility of sharing a home or apartment.

“A shocking fact of life for renters is that... the screw-ups of one roommate are laid at the door of everybody” who is on the lease, says Janet Portman, managing editor of Nolo, a Berkeley, California publisher of self-help legal information.

Typically, housemates sign a lease as co-tenants with “joint and several liability.” That means that the landlord can demand the entire rent from just one person.

In essence, your student is guaranteeing their housemates financial performance and behavior. If a housemate doesn't pay as promised, withdraws from school, or disappears, and the full rent isn't paid, your student could be evicted. That, in turn, could result in other landlords refusing to rent to them.

Encourage your student to do some research on potential housemates. Obtaining financial history, with consent, is crucial. Explain that this information will vouch for the level of financial responsibility. Your student should be prepared to offer the same information. Here are the steps to take:

- **Ask the person for a recent credit report.** Consumers can get one report free once a year from each of the three major credit bureaus – Equifax, TransUnion, and Experian Group – by going to the website [AnnualCreditReport.com](http://AnnualCreditReport.com). Look for warning signs like overwhelming amount of debt and missed or late credit-card or utility payments. For information about how to read a credit report, go the website [myfico.com](http://myfico.com).

- **Obtain proof of employment, salary, or other means to document ability to pay.** Ask for recent pay stubs, tax returns, or documentation from financial aid. Or call potential housemates current and past employers (with persons consent). The human resources department can provide proof of employment, term employed, and salary.
- **Check references.** If the prospective housemate has a current landlord, call that landlord. Even better, if you can, talk to the landlord before that. The current landlord has every incentive to paint a false, rosy picture just to have a poor tenant leave. Talk to current housemates if you can.
- **Put It in Writing.** Once you and your student agree on a housemate, they both should sign an agreement specifying the rent amount and the due date, how to handle utility, cable, and internet-access bills and the terms of potential departure.

In some instances, the security deposit is negotiable. When negotiating the amount make sure both housemates have equal amounts at stake. Be sure however that if your student is the new housemate that she/he is not held responsible for past infractions.

Ask the landlord how much he or she would charge for any damages to date. Ask a departing tenant to pay up if he or she is responsible.

For a sample roommate agreement and other helpful information please select the Sample forms link from the [UMOCH.org](http://UMOCH.org) homepage.