USF Law Admissions

Housing Workshop

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Frequently Asked Questions

Why is the cost of living so high in San Francisco?

Lots of factors on this one but suffice to say it’s an absolutely amazing place to live: water, beaches, parks, restaurants, festivals, universities, cultural events, impressive sites, interesting people & innovative companies, etc… These combined with our lack of space to build, and economic draw have boosted up rent/housing prices.

What is the most affordable way to find housing?

The majority of students live with roommates, it will be the most affordable way to find housing near campus.
What neighborhoods are close to USF?

Neighborhoods closest to USF are: USF/Panhandle, Inner & Outer Richmond, Inner & Outer Sunset, NOPA, Hayes & Cole Valley, & Haight Ashbury. Although one can also live in other areas with a slightly longer commute time.

Get these skills working:
• Organization
• Research
• Networking
• Perseverance
• Realistic Expectations

Frequently Asked Questions

How do I start the search?

Quick answer… YES it’s POSSIBLE! But will take persistence and effort. Rarely can you get everything you want/ask for in a unit so I encourage you all to be honest with yourself and determine wants vs. needs.

Is it possible to find housing in SF?
What are my 1st Steps?

Know the Market

Average Cost Shared Room: $1,000-$1,700
Private Room: $1,500-$1,900
Studio: $1,900-$2,200
1 Bedroom: $2,600-3,600

Steps

Determine your Budget
Assess your values, priorities & flexibility
Research Neighborhoods
Network
BREATHE!!!

Action

Get your finances & renter’s data together
Organize your financial information & postings
(if in need of a co-signer designate one now)
Narrow down housing options
Create a bio post and send out to prospective people
Work with Admissions Office for support and resources
Timing Your Search

• June - July: Explore the neighborhoods; establish what is most important to you in an apartment; find a roommate. Every day review new listings online; contact landlords; maintain detailed records; end of July sign lease

• Beginning of August: Move-in; get settled

• Middle of August: Start law school!
Getting Ready

- What can you afford?
  - Income
  - Scholarships & Loans
  - Outside resources
  - Realistic financial inventory
  - Deposit

- What is important to you?
  - Room or apartment
  - Neighborhood
  - Near USF, transportation, restaurants
  - Safety
  - Amenities: washer/dryer, garage, pets, furnishings
  - Privacy

- Prepare a renter’s resume
- Verification of financial aid letter
  - Contact: Assistant Director of Financial Aid, Eufemia Aquino at eaquino@usfca.edu
- Obtain a copy of your credit report
  - Most banks offer free credit reports for their customers
Roommates

Why having a roommate is a good idea?

- Save money on rent and utilities
- Network and make friends
- Safety
- Your financial aid budget for Room and Board takes into account shared living. The maximum estimate for rent per month on your financial aid budget is $1,700 per month
- Spend less on furniture
- There is always a spare key
- Complete the roommate/carpool questionnaire even if you’re not sure you want a roommate
What are the different neighborhoods to live in?

- **Inner Richmond**
  - Rich in local favorites such as the Toy Boat Dessert Cafe and the Green Apple bookstore
  - Next to USF
  - Accessible from USF on the 5, 31 and 38 bus lines
  - High USF population live here

- **Outer Richmond**
  - Great on a sunny day to picnic and relax
  - Close to the ocean
  - Accessible from USF on the 5, 31 and 38 bus lines
  - Affordable Prices
● Outer & Inner Sunset
  ○ Known as the “Outside Lands”
  ○ A quaint neighborhood of small houses and local businesses
  ○ The cheapest area near USF
  ○ Requires a bus transfer to get to USF

● Other Options
  ○ Laurel Heights
  ○ Panhandle
  ○ Haight-Ashbury
San Francisco Housing Culture

- Housing space takes many forms: private apt / private room / shared bedroom / living room / in law / Jr. 1 bedroom / studio
- Many types of housing situations: apartment buildings, luxury apartments, condo splitting, flat splitting, in laws
- Most rentals are in smaller buildings with 2-4 units and you’ll find less large apartment complexes with variety of units
- Leases are typically 12 months. It’s rare to sign for month to month but some landlords will offer a month to month lease AFTER a year-long lease is completed. If looking for less than 12 months then you might want to look at subletting.
- Older apt. are typically small with no amenities but also lots of character and probably a bit cheaper
- Landlords will not typically “hold” an apartment. If the space is open the money will be due to secure it.
San Francisco Housing Culture Continued…

- Typically move in cost equals 1 month rent + deposit = average $4,000
- Most rentals are run by individuals or small companies and not large property management firms
- Landlords tend to be less flexible about allowing pets
- Parking is extremely limited and is usually an additional fee; public transit is quite convenient and readily available
What’s an example of legit post with potential?

- Decent rent for a good size apartment. Shared between 2 students = $1450 each per month
- Excellent location – literally blocks from USF
- Good amount of clear photos of rental unit
- Exact building and unit address is provided

$2900 / 1br - GORGEOUS, MUST SEE TOP FLOOR INNER RICHMOND ONE BEDROOM!!!(inner richmond)

- Spacious and beautiful top floor one bedroom apartment in a corner building
- Updated kitchen with brand new stainless steel Fri. slate refrigerator, electric stove, and dishwasher
- Brand new oak engineered flooring throughout
- Gorgeous, fresh new three tone paint from top to bottom
- Beautiful new crown and base moldings throughout
- Tons of closet space – three hallway closets including one walk-in!
- West facing Richmond district views
What’s out there in the SF market?

Inner Richmond District

$1,100
1 bedroom in a shared apartment

Utilities included(PGE & Comcast)
10x12ft square

Free parking available for 1 car, no pets.

Inner Richmond District

$2,400
2 bedroom - Unit B Near USF

Laundry coin-operated machines on site
Street parking

https://sfbay.craigslist.org/sfc/apa/d/san-francisco-off-campus-2br-unit-near/7492916432.html
Richmond District

$975
1 bedroom in a shared apartment

The House is very big! Massive two car garage space for any storage. Living Room, Dining Room, and Kitchen under utilized

https://sfbay.craigslist.org/sfc/roo/d/san-francisco-975-month-roommate-wanted/7483777862.html
Richmond District

$850
1 small room for rent in a shared apartment.

Shared bathroom and kitchen, washer dryer in unit, and easy roof access. We have a 4 bedroom apartment with 3 guys in their late 20s and early 30s, located in the Richmond District, San Francisco

https://sfbay.craigslist.org/sfc/roo/d/san-francisco-bedroom-for-rent/7485789624.html
Inner Richmond District

$925
Female roommate needed within a 4 bedroom, 1.5 bathroom apartment

The unfurnished room has a big bay window that looks onto the street and is about 20ft by 12ft with hardwood floors.

What would cause rent increase?

- Newly remodeled appliances
- Hard wood floors
- Close & Easy access to public transportation
- Desirable Location (near popular area / tourist attractions / view / natural light)
- Space / Garden / Rooftop access
- Ability to have furry friends (especially dogs) – pets may also limit housing options
- Parking / Laundry facility is included with apartment rental
Tips/Thoughts

- Finding housing in San Francisco is a competitive endeavor but it **CAN BE DONE**.
- There are **MANY** success stories so don’t get discouraged
- When you see a "For Rent" sign, be prepared to contact the landlord immediately.
- When you are viewing a property, bring your Renter's Resume and checkbook. If you like the place, you should be prepared to make a deposit immediately.

- Walk or drive through neighborhoods looking for "For Rent" signs if here in the area
- Network via every method you have available (friends, groups, social media, etc...)
- Leases are typically 12 months. At times contracts can be month to month but rare
- Send NO MONEY without verifying the legitimacy of the apartment / house / space
Tips/Thoughts

• Check listings every day to get an idea of what you like and to catch deals that pop up
• Be flexible, you may have to make some sacrifices
• The 1st and 15th of each month are peak-times for units to open up
• Become familiar with the neighborhoods that you like, visit the area during the day and night to get a feel for its character and safety
Avoiding Scams

- Rental amount is unusually low
- The landlord or property manager refuses to show you the rental
- Requesting for advance payment through wiring money or money order
- All the photos are of a staged house or taken from a magazine
- The landlord says they are out of town and asks for money first and claims they will mail you the keys
- Many misspellings in the ad and excessive use of capitalization
Safety Tips From Craigslist

When meeting a landlord for the first time
- Tell a friend or family member where you're going
- Take your cell phone along
- Consider having a friend accompany you
- Trust your instincts
Calling the Landlord

• Give them your phone number early in the message and then repeat it before you hang up
• Give a quick indication of your ability to support yourself financially
• Give a reason why you are interested in the rental unit: proximity to campus, the beauty of the area, etc.
• Be polite, informative, and to the point
Meeting the Landlord

- Be on time
- Complete application first
- Bring checkbook
- Bring a copy of your credit report
- Bring a list of references / renter’s resume
- Look presentable and bring your mask
- Bring a copy of your admissions letter in case you are asked to provide proof of student status
What questions should I ask the property manager?

- Rent: How much; When it is due; Move in Date?
- Deposit: How much; How will it be used; How and when is it refunded?
- Damages: Who pays for breakage or other damages over and above normal wear and tear - individuals, or all occupants?
- Subletting: Is it permitted; What is the procedure?
- Roommates: Should all roommates sign the lease; Are roommates responsible for only a portion of the rent; If someone moves out must the remaining roommates make up the difference?
- Alterations: May the unit be altered, such as painted; Can you hang pictures on the wall (and how)?
Credit Reports

When the landlord checks your credit

- Ask for the name of the credit service so that you may check the accuracy of the report yourself
- If a landlord asks you to pay for a credit report, be sure to get in writing:
  - Will the fee be applied to the first month’s rent?
  - Will the fee be returned to you if the landlord rents to somebody else?
  - How long will the credit report take?
  - Is your fee refundable if the credit report takes too long and you are forced to rent another place?
- The landlord must give you a receipt
- How do I get my credit reports? For FREE
  - Visit Annual Credit Report: https://www.annualcreditreport.com/index.action
Rental Applications

• Names, addresses, and telephone number
• Current and past landlords, current and past employers, and references
• Social Security and driver’s license numbers
• Bank account and credit card numbers and addresses
• Financial information regarding your ability to pay the rent (e.g., monthly income)
• Names of people who will be living in the unit
Inspecting the Property

- Inventory the condition of the property before you move in
- Look for and ask about the following things when you inspect any rental unit:
  - Move and use everything to make sure things work
  - Look for damage, broken, leaking, stained or infested things
  - Check out the amenities: washer / dryer, garage, cable / internet etc.
  - If the landlord promises to paint the unit before you move in, get this in writing
- Safety Checklist
  - Check the neighborhood at night to see if the area feels safe
  - Are stairways, sidewalks, garages and other common areas maintained and well lighted?
  - Are exterior doors solid with little clearance, good locks and a peephole or intercom?
  - Are curtains, blinds, shades and window locks provided?
  - Is there a fire escape and at least one smoke detector?
Deposits

- First & Last Month’s Rent
- Security Deposit
- Cleaning Deposit
- No such thing as a “non-refundable deposit,” if you comply to the terms of your lease, and the unit is as clean as when you arrived, you are entitled to all your money back. Take pictures!
- Deposits cannot charge more than 2x the monthly rent for an unfurnished unit or more than 3x the monthly rent for a furnished unit
- If you break your lease, you may lose some or all of your deposit
- Check out the SF Rent Board if you find yourself needing assistance. You may call their office at (415)252-4600.
Leases

The rental agreement should contain the following:

- The period of tenancy
- The date rent is due and the amount of late charges
- What utilities, if any, are included in the rent
- The amount of any required security deposits
- Policy on pets, smoking and the number of tenants allowed
- Who is responsible for maintenance and repairs
- The period of notice required for moving out

*Always ask for a copy of the completed agreement after you and the landlord have signed it. Keep the copy in a safe place.*
Renter’s Insurance

Keep in mind that your belongings are not covered under the landlord’s insurance policy. Renter’s insurance protects against property losses such as losses from theft, fire, vandalism or water damage.

Examples of possible situations:
1. someone steals your TV
2. water pipe breaks and ruins your belongings
3. fire ruins your furniture

Top 5 Renter’s Insurance Companies
USAA:
https://www.usaa.com/inet/wc/insurance_home_renters?wa_ref=pub_home_renters
State Farm: https://www.statefarm.com/insurance/home-and-property/renters
Geico: https://www.geico.com
Progressive: https://www.progressive.com
Allstate: https://www.allstate.com
Don’t Forget

• Get receipts & copies of everything
• Insist that all communications and agreements with your landlord are in writing
• Keep it all in a safe place
• Call Admissions if you’d like to schedule a phone appointment or if you have questions about a listing / location!
USF Off Campus Living Department

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Resources
- https://myusf.usfca.edu/off-campus-housing
- https://myusf.usfca.edu/off-campus-housing/resources
- https://myusf.usfca.edu/sites/default/files/users/slhedgcock/online_brochure.pdf
Short Term Accomodations

- Hostel International: City Center SF - 685 Ellis St, SF 415-474-5721  
  [www.norcalhostels.org](http://www.norcalhostels.org)
- Latitude 38 Housing Services (1 month lease min.)  
  [www.sfhousingservices.com](http://www.sfhousingservices.com)
- Casa Loma Hotel [https://www.casalomahotelsf.com/](https://www.casalomahotelsf.com/)
Websites

- ApartmentRatings.com
- Apartments.com
- Craigslist San Francisco
- Apartmentlist.com
- MyNewPlace.com
- Oodle.com
- Padmapper.com
- Trulia.com
- Zillow.com
- Zumper.com

Roommate Finder

- Apartmentlove.com

Facebook Groups

- University of San Francisco (USF) Housing, Sublets, & Roommate
- San Francisco Bay Area – Housing, Rentals, Apartments, Rooms, Sublets
- USF Law Class of 2025-2026 (Class Entering Fall 2022)

*Please note that the Admissions Office does not endorse or recommend any of the websites or information you may find while using these resources.
Other Resources:

- www.sfmta.com (SF MTA- trip planner)
- www.511.org (Trip planner)
- www.nextbus.com (MUNI tracker)
Questions?