



Living On Campus vs. Off Campus

Students are required to live on campus during their first year of college at Penn State University Park. After that, students may choose to continue with on-campus living or decide to move off campus for a variety of reasons.

This guide will help students through the rental process for off-campus living in State College. The Nittany Lion Renter's Guide has three major purposes:

- Give students knowledge about the various aspects of renting, maintaining a rental off campus, and potential expenses associated with renting.
- Give information about different services that can help in the process of renting.
- Explain the varied factors that go into choosing a rental and how they affect the overall cost of living.

Reflecting on the advantages and disadvantages of living off campus can help with the decision-making process. It is important to think about the financial, physical, and emotional costs of the decision to either move off or stay on campus.

The questions below can be used as a possible starting point to consider the advantages and disadvantages of moving off campus.

What do I currently like about living on campus?

How will living off campus affect my current routine?

What other expenses may I have to start paying for when I live off campus?

Considering the advantages and disadvantages of moving off campus allows students to decide if moving off campus is the best for **their individual lifestyles**. If it is not, that is okay! Not everyone needs to move off campus, especially if it is not realistic.

If the Penn State Housing and Food Contract for on-campus housing has already been signed for the semester and a student wants to move off campus, the contract obligation can be transferred to another eligible student. **Failure to do so by the deadline will require the student to live on campus and pay the full cost for room and board except under extreme circumstances.** Please see the "*Contract Cancellation and Release*" section in the [Terms, Conditions, and Regulations of the University Housing and Food Service Contract](#) located on liveon.psu.edu.

Typical Monthly Costs

Rent*	\$1150
Food (Groceries & Eating Out)	\$325
Utilities (Electric & Water)*	\$65
Internet & Cable*	\$50
Transportation (Gas, Insurance, & Parking Pass)	\$220
Entertainment**	\$40
Streaming Services (Netflix & Spotify)	\$15
Renter's Insurance	\$15
Laundry	\$20
Miscellaneous**	\$50
TOTAL	\$1950

*Averages are based off the assumptions that the student lives in a private room in a 3 bedroom apartment in downtown State College.

**Averages vary based on personal lifestyle choices. Numbers are an estimate and not based on statistical research.

Utilities

Utility costs vary depending on different factors, including seasonal changes. Knowing the utilities the landlord pays versus the tenant can help with estimating monthly costs. Landlords and utility companies may also be able to assist with getting an estimated monthly cost for a specific address.

Possible Utilities

Electricity	Internet
Gas	Cable
Water	Garbage

Entertainment

Entertainment can include a variety of amusement, diversion, and social activities such as going to the movies, attending a football game, and funding a hobby. Many students have subscriptions to streaming services rather than paying for cable. Always check to see if subscriptions have a student discount to save money.

Entertainment Subscriptions*

Netflix - \$9.99
Spotify Premium Student - \$4.99
Apple Music Student - \$4.99
HBO Max - \$9.99
Disney+ - \$7.99
Hulu Student - \$1.99
Disney Bundle - \$13.99

Other Subscriptions*

Amazon Prime Student - \$6.49
iCloud Storage - \$0.99 (50GB), \$2.99 (200GB), \$9.99 (2TB)

*Rates, terms, and conditions are subject to change per company guidelines.

Food

If the student cooks at home:

According to the USDA Official Food Plans data from October 2021, an individual's moderate-cost diet is \$82 per week or \$325 per month.

If the student eats out:

Average fast food meal - \$8.91*

If the student eats out twice per day - \$543.51 per month

Penn State Commuter Meal Plans:

Level 2 - \$500/semester, \$125/month, \$31.25/week
Please refer to Penn State's Meal Plan website for more information.

liveon.psu.edu/university-park/meal-plans

*Source: Average based on menu prices of combos at McDonald's, Chick-fil-A, Wendy's, Chipotle, and Taco Bell as of March 2022.

Transportation

Gas*

The average price per gallon in PA, as of March 14, 2022, is \$4.35-\$5.47 according to U.S. Energy Information Administration.

Fuel Cost Calculator:

fueleconomy.gov/trip

Car Insurance

Check with an insurance provider to ensure car insurance is up to date and all personal information is accurate. PA requires all vehicle owners to have car insurance.

Below are the average monthly premiums for car insurance in PA:

State Minimum - \$71.33
Liability Only - \$84
Full Coverage - \$245

Maintenance

Budget for monthly maintenance costs depending on the car's make and model, age, condition, and driving behavior.

Penn State Commuter Parking Pass

A parking pass is \$108 for the entire year as of fall 2022.

CATA Bus Pass**

One way fare - \$2.20
OnePass 1-month - \$86
OnePass 4-month - \$337

Buses around campus are FREE (White Loop, Blue Loop, Red Link)

*Price range is the average price/gallon of gasoline to the average price/gallon of diesel.

**Check the [CATA website](https://www.cata.org) for rate and route changes or suspension of service.

Rent

State College has many different rental options for students at different price points. Rent depends on location, floor plans, amenities, and more.

Apartment complexes or landlords offer different combinations of floor plans, which may not include a certain number of bedrooms or be a renovated unit. For example, a luxury apartment complex may offer 1-,2-,4- and 5-bedroom floor plans, but does not offer 3-bedroom floor plans.

Some apartment complexes or landlords allow for multiple people per bedroom, which reduces the price per person. It may be more difficult to find a house that is furnished, as many houses are unfurnished in State College. Check with the rental property for more information about roommates and floor plans.

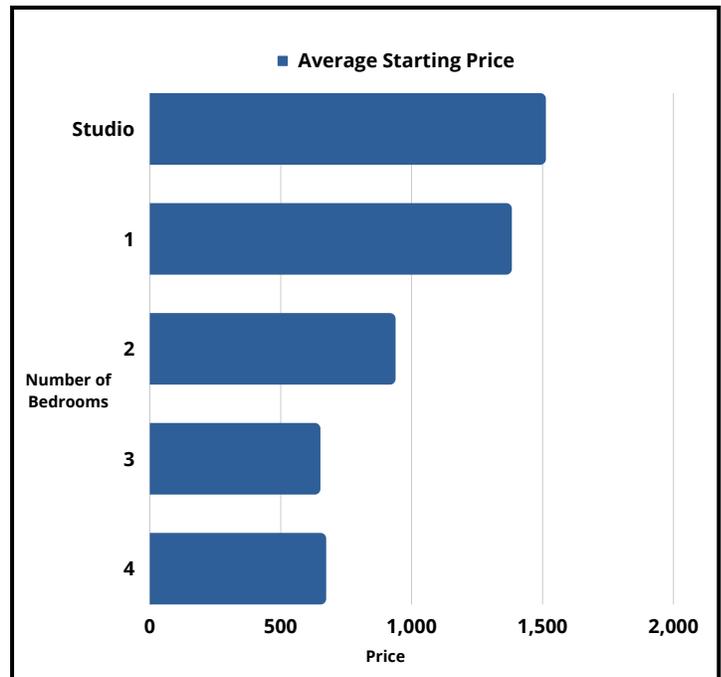
State College Neighborhood	Average Starting Rent per Person*
Downtown	\$1,150
South Atherton/Waupelani Drive	\$865
Toftrees	\$805
Vairo Boulevard	\$655
Martin Street/Blue Course	\$615
West Beaver Avenue**	\$505

*Rates are subject to change. All average rates are based on rentals with 3-bedroom floor plans and represent the estimated price that an individual will pay for a private bedroom. Rent can be higher or lower than the prices that are listed. Park Avenue neighborhood was excluded from this chart because there were not enough listings to collect for an average.

**Only includes unfurnished houses

There are affordable housing options in State College that students in specific circumstances may be eligible for. Students must meet strict eligibility requirements in order to receive affordable housing. According to the U.S. Department of Housing and Development, **affordable housing** is housing on which a person does not pay more than 30% of their gross income for housing costs, including utilities.

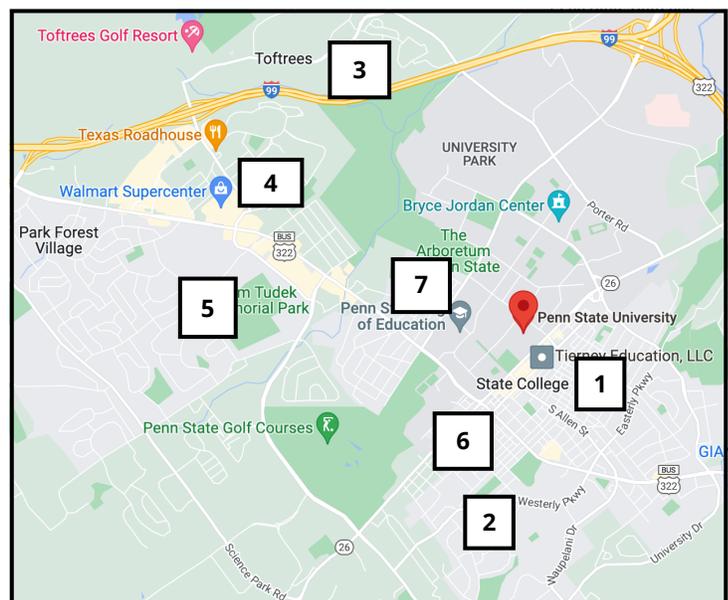
Average Starting Rent Per Person by Room*



*Average rates are taken from the prices of listings located in State College, PA. Rates are subject to change. All average rates represent the estimated price that an individual will pay for a private bedroom. Rent can be higher or lower than the prices that are listed.

Where Students Rent

1 - Downtown	Mostly apartments, most expensive, closest to campus,
2 - South Atherton/Waupelani Drive	Houses, townhomes, or apartments, larger living options, bus pass or car convenient
3 - Toftrees	Apartments or townhomes, private location, bus pass or car recommended
4 - Vairo Boulevard	Townhomes or apartments, less expensive, bus pass or car recommended
5 - Martin Street/Blue Course	Mostly townhomes, less expensive, bus pass or car recommended
6 - West Beaver Avenue	Houses or townhomes, larger living options, 10 minute walk to west campus
7 - Park Avenue	Houses and townhomes, quieter location, 5-10 minute walk to north campus



Lease Review

After picking the right place to move in, the next step would be the lease review and signing process. Although the legal agreement tends to be a long document to read, it is crucial to understand the content and **the tenant's rights**. Many leases have **additional policies** that can differ between rental properties. These can include having pets, late fees, and utility policies. Ask the landlord or property manager about the lease terms before signing it. Completing the [Tenant Rights module](#) provided by Penn State's Off-Campus Student Support could provide further knowledge. When facing any confusion or conflicts after moving in, consider reaching out to the [Penn State Student Legal Services](#) for further assistance.

Unit Type & Move-in Date

The unit information and the move-in date are usually in the first section on the first page of the lease. Since students tend to find housing months before the lease starts, the assigned unit may not be known. It is the renter's right to confirm that the **property type listed on the lease matches the one they move into**. This could prevent students from facing a situation where the housing is over-sold and the landlord wants to change the unit type when assigning, which could lead to a rent difference.

Upfront Payment

The lease includes initial costs that tenants are required to pay before and when moving in. It is important to **consider all additional fees**.

Common additional fees:

- Prepaid Rent
- Security Deposit
- Pet Deposit and Non-refundable Pet Fee
- Resident Life Fee
- Administration Fee
- Co-applicant Fee

Addendum

Leases can include **addendums** which are the additional coverage for items not listed in the lease, but they have the same legal reliability as the lease. These specific details would include penalty fee schedule, promotions, insurance, parking, and bed bugs.

Promotions are also part of addendums. Some apartment complexes offer benefits or rewards for applicants throughout the year. The lease should have addendums for all the waived fees and deductions as promised. The addendum for these promotions and deals creates a written promise to the tenant.

Average Estimated Initial Costs per Person

1st Month's Rent		\$990
Initial Fees (application, utility set up, etc.)	+	140
Security Deposit (usually 1st month's rent)	+	990
Total Estimated Initial Costs		\$2,120

Average estimated initial costs are based on prices of various rentals with no limitation on type, number of bedrooms, or neighborhood. Rates subject to change.

Renter's Insurance

According to the Pennsylvania Insurance Department, renter's insurance serves as a policy that protects the tenant and their personal property from damage, theft, and liability, based on the type of policy. Additionally, most policies ranged from **\$10 to \$30 per month**. In some cases, the landlord or apartment complex may require the resident to have renter's insurance as part of the lease agreement.

Some renter's insurance options are:

- An option that the property provides
- State Farm
- Liberty Mutual
- Travelers
- Allstate
- Nationwide

Sublets and Lease Assignments

In some cases, students only need a short-term rental option. In order to achieve this, students may be able to opt into a **sublet, assignment, or novation**. Student Affairs defines these terms on their [Know Your Rights](#) page.

A **sublet** is when the renter signs a contract with the subletter and then becomes their landlord. The original lease does not go away and the landlord can hold the original renter responsible for rent and damages.

An **assignment** of the lease is when a new person enters into a contract directly with the landlord, but the original renter is still responsible for rent or damages.

A **novation** is a type of assignment where the original tenant is released from their original obligations of the lease. The renter is no longer responsible for rent or damages after a novation.

If considering getting or giving a sublet, assignment, or novation, check with the landlord, the apartment complex, or lease terms to see if it is permitted. Some landlords and complexes **do not allow** sublets, assignments, or novations and **some allow them, but require a fee**.

Tips for Living Off-Campus

Financial

- Set up **automatic payments or reminders** for rent, utilities, and other expenses to avoid missed payments.
- **Track recurring and individual expenses** using the budgeting worksheet provided by the Financial and Life Skills Center.
- Follow the website or social media accounts of rental properties to find when they give the **best rates and deals** on rent and/or fees.
- **Buy used furniture** at thrift shops, Lion Surplus (near the Arboretum), or online marketplaces.

Roommates

It is important to have **discussions** with roommates before moving in together. These discussions help everyone know what the expectations are for the living situation. Below are some topics that can be discussed:

- Buying cleaning supplies/groceries
- Sharing kitchen utensils and appliances
- How to split up shared spaces (closets, cabinets, etc.)
- Chores (who does them and when)
- Guests
- Pets
- Noise level

Throughout the year, more things may arise that need to be discussed and mitigated with roommates. It is best to be respectful when having these continuous discussions.

Quality Checks

- **Tour multiple houses and apartments** to see different options-it is free!
- Before looking for a rental, figure out **five things that an ideal rental has** (e.g., number of bedrooms, personal bathroom, furnished, etc.). Not every rental may have all five things, but one rental may have more than another.
- **Do the move-in and move-out inspection thoroughly and take pictures!** This shows the state of the apartment when moving in. During the move-out, the landlord will do another inspection and compare the two to take any damages out of the security deposit (even if it was there before, but wasn't included in the original inspection).
- **Ask the residents** at the prospective rental property about their experience. Try to see an actual unit at the property.

International Students

For many international students, the lack of a Social Security number is the biggest barrier to securing off-campus housing. Without a guarantor connection in the U.S. or a credit score, the landlord would not be able to analyze the risk to rent the housing and sometimes decline to take international student renters. However, to sign a lease with a student visa (F1), there are several solutions to possibly prove the qualification of potential tenants.

1. Guarantor

For international students who don't have a U.S. resident family member to serve as a guarantor, most student housings offer **self-guarantee options**. In most cases, this option requires a higher security deposit (2 to 3 months) with I20, visa, and passport provided.

2. Social Security Number

The most common path for an international student to obtain a SSN would be working on campus, so many students don't have one when signing a lease. In lieu of the missing documents, property management groups would **verify with similar documents provided for self-guarantee**.

3. Proof of Income

In many cases, the leasing office may accept a financial statement (official bank account statement) with enough funds to cover the lease term, as an alternative to the proof of income.





Nittany Lion Renters Guide

Housing Options Comparison

Lease	Option A	Option B	Option C	On-Campus Housing
Rent				
Security deposit				
Application fee				
Signing fees				
Length of lease				
Renter's insurance				
Total yearly cost of lease*				
Utilities				
Water/sewage paid?				
Gas/heat paid?				
Electricity paid?				
Cable/internet paid?				
Trash/recycling paid?				
Utility set-up fee				
Total yearly cost of utilities*				
Food				
Monthly/semesterly meal costs				
Total food/grocery cost*				
Travel				
CATA Bus pass included?				
Bus pass expense				
Parking availability/cost				
Car insurance				
Monthly gas expense (for car)				
Total yearly cost of travel*				
Additional Items				
Laundry on site/cost				
Pets? Pet fee?				
Penalty for breaking lease				
Amenity fee?				
Total yearly cost of items*				
Additional fees/costs*				
Total yearly cost \$\$\$				

*Some costs/expenses are paid on a monthly basis. In order to get a yearly cost, you must multiply the monthly expenses by 12.



Nittany Lion Renters Guide

Housing Options Comparison

Lease	Option A	Option B	Option C	On-Campus Housing
Type (apartment, townhome, etc.)				
Floor level				
Number of bedrooms				
Number of bathrooms				
Private bedroom/bathroom				
Carpet or hardwood floors				
Furnished				
Laundry in unit				
Age of appliances				
Dishwasher				
Microwave				
Gas or electric stove				
Counter Space (kitchen/bathroom)				
Responsibility for snow shoveling				
Safety				
Smoke detectors				
Fire extinguisher				
Outdoor community lighting				
Door or window locks				
Security availability				
Location				
Distance to class/campus				
Distance to practice				
Distance to downtown				
Distance to grocery store				
Distance to bus stop				
Distance to healthcare facilities				
Additional Pros				
Additional Cons				



Resources

Sokolov-Miller Family Financial and Life Skills Center

financialliteracy.psu.edu

FinLit@psu.edu

Schedule an appointment to get help with personal financial management in regard to budgeting, student loans, and more!

Offers a student resource guide that includes many options for housing and assistance with other basic needs.

Provides self-study modules, webinars, a mentorship program, and other presentations on the website.

LiveOn University Park

liveon.psu.edu/university-park

Find information regarding on-campus housing to help with the decision-making process.

The Terms, Conditions, and Regulations for the Housing and Food Contract can be found on this site.

Penn State Student Legal Services

studentaffairs.psu.edu/legalservices

PennStateSLS@psu.edu

Make an appointment to get help with lease review and any issues that arise with an apartment complex or landlord.

Penn State Off-Campus Student Support

livingoffcampus.psu.edu

OffCampus@psu.edu

Make an appointment to discuss off-campus options and common policies.

Lists rentals for students and provides help with finding roommates.

Community Resources

www.lionslease.com/resources.html

URL links to many community resources available to students including government resources, affordable housing, and safety resources.

Student Affairs - Living Off Campus Page

studentaffairs.psu.edu/involvement-student-life/living-campus/living-off-campus

Provides information on leases, tenant rights, available apartment rentals, and more!