

Questions from Housing Q&A Sessions

BUDGET-RELATED QUESTIONS

Q: What are the standard move-in costs, and when are they due?

A: Move-in costs generally include your initial application fee, a housing deposit, your first month's rent, and sometimes your last month's rent. If you have pets, there is typically an additional pet deposit. And if you need to connect utilities such as electricity, gas, landline phone, cable, and internet, there will be up-front costs for each of those. You must budget ahead to have all of your move-in costs covered before you actually move in, as these payments are expected in advance of your taking occupancy. While these costs vary by property, they should be clearly stated in your lease.

Q: When are monthly rent payments due if you move-in mid-month?

A: Most rent payments are due on the first day of every month. If you move in on a different date, for example the 12th of the month, you will pay a pro-rated amount to cover days 12-30 of that month, then will pay the full amount on the 1st of the next month.

Q: How can I find out about average utility costs?

A: Most property managers and landlords can give you an expectation of average monthly costs, but remember that these will vary by property and will be impacted by your usage. For example, if you keep the heater at a higher temperature in the winter or the air conditioning at a lower temperature in the summer, your bills will be more costly than average.

Q: How do payments work if I have a scholarship?

A: Scholarship and fellowship funds are paid directly to you as the student (or to the university directly to cover tuition), then you pay your rent and bills with that money. These are made through bi-monthly payments deposited in your bank account. There are a few very rare exceptions for which the university will arrange and pay for on-campus housing for students, which will be communicated to those few students by their academic department.

Q: Does Fischer rent include utilities?

A: Yes, Fischer Graduate Residences include utilities, internet, cable, water, and trash collection. You pay a single monthly cost to cover all of these, which makes budgeting much simpler.

Q: Is the convenience of being close to campus worth the higher cost?

A: This will depend a great deal on your options for transportation and your attitude towards a short daily commute. If you do NOT have a car, being closer to campus or to a direct bus route must be a top priority. If you DO have a car, then being further from campus means adding time to your day for driving, parking, and walking from your car to your office/lab/class.

Q: How much does an average good car cost?

A: Used cars have gone up in price recently due both to inflation and supply shortages. And prices vary greatly by type, age, mileage, and condition of the vehicle. [Kelly Blue Book](#) is a resource that tracks the value of new and used vehicles (what they are worth) so you can compare that to the seller's asking price.

Q: What extra expenses are applicable if I have a pet?

A: Your housing costs will likely increase if you have pets, as both deposits and monthly fees are likely to apply. Your lease will specify these costs, and indicate the conditions under which they are or are not refundable.

Q: How much can an average graduate student save monthly?

A: That is difficult to answer because graduate students do not all make the same amount of money, and they have varying expenses and financial obligations. Since graduate school is a time when your earning potential is likely to be lower than at other times in your life, your expectations for savings will necessarily be more moderate. The simple 70-30 budgeting rule, which recommends saving 30% of your monthly income and spending 70% on living expenses, may or may not be realistic depending on

your income level. But it could help guide you in making more affordable choices in your spending habits.

Q: And how expensive is food and clothing?

A: The [average cost of living](#) in South Bend is below the national average. Food costs vary by your tastes and dietary needs, as well as where you do your shopping, but can be estimated using online tools such as [the one found here](#). Your most significant clothing costs will be to acquire adequate winter outerwear, such as a good coat, and boots. These can be costly, but will last the entire time you are here. Shop online for deals, or visit the Outlet Stores in Michigan City for discount merchandise.

SAFETY-RELATED QUESTIONS

Q: Do you recommend any specific neighborhoods that are particularly safe and good for graduate students?

A: There are many nice neighborhoods in the South Bend area, and graduate students live all over town. If you want to live in an area where many grad students reside, talking to and getting recommendations from current students is your best source of information. Our [Facebook Group for new ND grad students](#) is one way to connect with current students. And your Department Administrator can also put you in touch with current students in your program. As for safety, students can certainly share their perspective on that, but you can also [look up the crime statistics](#) for any area you are considering.

Q: Similarly, are there any particularly dangerous areas to avoid when searching?

A: We recommend you [look up the crime statistics](#) for any area you are considering. You can also reach out to the [Notre Dame Police Department](#) for advice on staying safe off-campus.

Q: Please what can you say about Stadium Club apartments? (it's safety and proximity to campus)

A: Stadium Club apartments are approximately a mile from the center of campus, so relatively close, and in a neighborhood that is relatively safe. From the outside they appear well-maintained, which can be an indicator of the degree of care with which the property is managed. This is not an endorsement, simply an observation.

Q: What kind of insurance is needed?

A: Basic renter's insurance will cover most of the contents of your apartment (furniture, clothing, electronics, etc.). If you have particularly valuable property, such as a collection of expensive jewelry or specialized electronic equipment, you can add what is called a "rider" to obtain additional coverage for these items.

Q: What are red flags when dealing with a landlord?

A: There is no reason a potential landlord would need your photograph. If they ask for one, decline to provide it, then seriously consider why they want it, and whether you should trust their intentions. The Fair Housing Act forbids property management companies from asking any questions about or making leasing decisions on the basis of race, religion, sex, national origin, disability, familial status, sexual orientation, or gender identity. If a potential landlord asks about any of these aspects of your identity, they could be in violation of your rights. Individual property owners who rent rooms or houses are exempt from these requirements. However, if a potential landlord seems overly concerned about an aspect of your identity, then you might want to consider why they are concerned and whether you feel safe entering into a contractual relationship with them.

If you are ever unsure whether something being asked of you is normal or should be a source of concern, please reach out to [Leah Kicinski](#) for advice. And do not sign anything that makes you uncomfortable until you have had a chance to thoroughly read and understand it.

GENERAL QUESTIONS

Q: Do I have to have a roommate in Fischer?

A: Yes. All Fischer Graduate Residences are double occupancy (2 people per apartment). But they do have some resources available to assist you in finding a compatible roommate.

Q: How long does it take to hear about an application?

A: That will vary depending on the property and the timing of your application. Right now many landlords are focusing on residents who will be moving in during the month of June, which could cause a small delay for applications for Fall move-ins.

Q: What options are available for family housing?

A: [The Landings at Notre Dame](#) is the only University-Related property for student families, but there are many options all over South Bend. For example, many families prefer renting or buying houses, depending on how long they will be here and how old their children are. The offcampus.nd.edu website is a great way to identify housing options. The find.nd.edu website is a helpful resource for learning about schools, daycare, family activities, and more. And the [Family Resource Center](#) is the best way to connect with other student families.

Q: If the housing I prefer isn't available until Fall, what options are there for summer-only housing?

A: First be sure to ask if the property you are considering has any options for early move-ins or for sub-leasing from a current resident. Next, check the offcampus.nd.edu website for other sub-lease options. Then check the site for short-term leases. You can also look into staying temporarily at the [Sacred Heart Parish Center](#). If none of those options work, you may need to consider a different housing choice that meets both your short and long term needs.

Q: Can we wait until our visa processing is complete before signing a lease?

A: In general, the earlier you sign a lease the more options you will have, but anything before the middle to end of June should still be fine. If your visa is expected to be approved after that, then discuss this with the landlord or property manager before signing anything. Ask about cancellation options should your visa not come through in time for you to arrive this semester. If they agree to accommodations, be sure to get it in writing.

Q: When they say a house is furnished, what does it include?

A: It varies by property, but in general it will include living room and dining room furniture (tables, chairs, sofa), and bedroom furniture (bed, dresser, nightstand, shelf). It may include some basic houseware items such as a shower curtain, trash bins, and cookware. But it will usually NOT include linens (sheets, towels, pillows) or most kitchenware (utensils, glasses, etc.). The lease should list very specific details about what is included.

Q: What resources are available to help me buy a house?

A: Notre Dame has a preferred realtor for Graduate Students, [Cressy & Everett](#). And the City of South Bend has the [Community Homebuyers Corporation](#) to assist first-time home-buyers finance their home.

Q: Is Notre Dame a party school?

A: Notre Dame has similar rates of alcohol consumption among its student population as other US colleges and universities, so there is definitely some partying. And football weekends can be particularly celebratory.

Q: Is it difficult to park on campus?

A: Not at all. There is ample safe and affordable parking at Notre Dame. It might be a longer walk than you'd like from the parking lot to your building, but that is in order to maintain the safety and beauty of our pedestrian campus. And there are two [shuttle bus routes](#) from outer lots into central locations on campus.

Q: Is off-street parking near campus safe? Does window-smashing occur often?

A: Window-smashing does occur, but rarely. As long as you don't leave valuables in plain sight within your vehicle, it is fairly safe to park it anywhere near campus.

Q: What transportation is available from O'Hare Airport to Notre Dame?

A: ISSA will be running a [limited number of shuttle buses](#) this summer to campus. If these do not match your schedule, then you have a few options that range from very convenient (but very expensive) to very affordable (but not at all convenient). This [Airport Transportation Guide](#) google sheet summarizes all the options, and gives details on each tab on how to access them. (Since this list was created last summer, prices will undoubtedly have gone up.)