OFF-CAMPUS HOUSING GUIDE

UNIVERSITY OF MIAMI
HOUSING AND RESIDENTIAL LIFE
The Off-Campus Housing Handbook is a comprehensive guide that provides tips on how to search for housing in the Miami community and general information all renters should know before signing a lease.

As you look at your options for off-campus housing, there are many factors to consider. Until now, someone else in your life has probably handled the details of running a home for you, such as paying the electric bill, shopping for furniture and household appliances, and deciding the area of town in which you want to live. Today, however, you are much more responsible for making your own housing decisions, and this handbook is designed to help you with this new stage in your life.

First Steps
The first step in your housing search is to determine what you want as far as cost, location and amenities.

- Will you have a car, use public transportation or walk?
- Have you factored in the cost of deposits, utilities and furniture?
- Have you considered that you will most likely need to sign a 12 month lease?
- What are the most important qualities you are looking for in an apartment or house to rent? Close to campus? Quiet neighborhood? Washer/dryer in the unit? Allows pets?

Determine your priorities and what amenities you think you need. These factors may change as you search, but they provide a base from which you can start looking.
GETTING STARTED:
TYPES OF HOUSING

Apartments/Condominiums
Apartments and condominiums (condos) provide the most services and require the least responsibility on your part. The landlord usually takes care of the mechanical systems, yard work, redecoration (such as painting), and repairs. Laundry facilities may be available in the apartment unit or complex. Condos are units that are individually owned and typically require a background and credit check before you are approved. A studio apartment is a self-contained unit with one main room, one bathroom, and some closet space; there is no distinct bedroom in a studio.

Efficiencies
Efficiencies are small apartments with a bathroom, limited cooking facilities, and a studio-type living room, which also serves as a bedroom. There are many of these in older Coral Gables homes or in detached buildings on their property.

Houses
Houses usually have the most space, a yard and perhaps a carport or garage. Houses also afford more privacy than any other form of housing. Groups of students often rent entire houses. Some houses are found in the form of duplexes, in which two residences share a wall but have two separate entrances. Be aware that sometimes pool maintenance may be your responsibility.

Room Rentals
Room rentals are provided by homeowners that have extra space. Some owners allow the student the complete use of their homes. Be sure to clarify whether or not you share the utility expenses, have a private bath, have kitchen privileges, and use of such amenities as the telephone, laundry, or pool. Determine how many people live at the address and if you are expected to clean more than your room.
The key to discovering your housing options is to use a number of different resources. This way, you are most likely to uncover the greatest selection of possibilities.

**The Department of Housing and Residential Life**

The Department of Housing and Residential Life provides assistance in identifying off-campus housing options. A web-based search engine of community listings and information about apartment complex listings is available at www.miami.edu/housing. The Off-Campus Housing Database listings are not inspected or sanctioned by University staff. For more information regarding off-campus housing, stop by the Department of Housing and Residential Life Office in Room 153 of Eaton Residential College or call us at 305-284-4505.
The role of the Internet in searching for housing is ever-increasing. There are many sites you can visit to find available housing. While searching online is useful and often safe, we suggest that you use caution, as fake listings exist (see Scams and Fraud).

The Miami Herald has extensive rental listings for properties all over the Miami-Dade County area. Check the Sunday Real Estate section for their complete listings, or look online at www.miamiherald.com and click on the “Real Estate” tab. Another good source is the free newspaper distributed around campus and the city, The New Times. See listings at www.miaminewtimes.com, under “Classifieds” then “Real Estate.” Limited local listings are also available in The Miami Hurricane and other community newspapers.

Many realty companies have rental information on homes and apartments. Realtors can supply you with lists of apartments and can take you around to view the properties. This service is usually at no charge to you since most apartment listings used by realtors include a built-in commission from the property owner, but it is always best to check first.

A number of private companies produce apartment guides, which are available throughout the county. These guides tend to cater to the more resort-type apartment and condominium complexes, but you may find something that is just right for you. They are usually free and distributed out of newspaper dispensers in drug stores, convenience stores, and supermarkets.

Landlords of apartment complexes and homes are prompt about posting signs if they have vacancies. You can find these vacancies by driving around the neighborhoods you want to live in. If you see a vacancy listed, stop and check it out.

If you know students who live in an area or apartment/condo complex that you like, ask them about upcoming vacancies. Many of the most popular buildings don’t even have to post a sign or run an ad.
Looking for a Roommate

For financial and/or social reasons, you may decide to live with a roommate. Choosing the right person is extremely important for a positive off-campus living experience. Consider a few things when selecting a roommate: What can you deal with? What can you not tolerate? What are your likes and dislikes? What are your lifestyle priorities? In what areas can you be flexible? The answers to these questions should give you an idea of what type of person will be a compatible roommate.

If you are looking for a roommate and do not know where to begin, the Department of Housing and Residential Life has a roommate finder on its off-campus website. To get started, visit miami.edu/housing and find the Off-Campus Housing Resources tab. You can search with different parameters such as gender, age, program of study, living habits and the type of housing you are seeking.

After determining what’s important to you in a roommate, meet your prospective roommate on neutral territory. Meeting at one of your homes may make one or both of you feel uncomfortable. Instead, try the Student Activities Center or a local restaurant. The goal of this meeting is to get to know your prospective roommate, let them meet you, and to talk about your living habits.

Good friends do not always make good roommates. To ensure that you and your friend can live together compatibly, you are encouraged to discuss living habits as if you did not know each other.
One of the most important factors to consider when embarking on a housing search is location. Where you live will affect your commuting time, accessibility to services and recreational opportunities, personal safety, and living costs. Miami offers a variety of neighborhoods and communities, each with their advantages and disadvantages.

Some strategies you can utilize to assure that you pick the right place for you include:

- Visit the neighborhoods during the day and after dark to get a feel for the security of the area.
- Try commuting to campus from your potential home at different times of the day to test out the traffic situation.
- Drive around the neighborhood to gauge the services available to you—how close are you to grocery stores, gas stations, laundromats, etc.?
- Talk to some neighbors, especially other UM students, to get their impression of living in that community

Below are some brief descriptions of Miami communities. This information is designed to give you some insights on the neighborhoods, but nothing equals a personal visit.

MIAMI’S NEIGHBORHOODS

Coral Gables
Coral Gables is home to the University of Miami main campus. It is primarily a residential area, with some houses, duplexes, apartments, condos, efficiencies, and guest cottages for rent. Coral Gables has quiet streets, and is home to some of Miami’s best restaurants and art galleries. There are several city bus routes that stop in front of campus, at the University Metrorail stop.

Kendall
Extending west from US-1 down Sunset Drive, Kendall Drive, and the Killian Expressway, Kendall is a sprawling suburb of apartment complexes, housing subdivisions, and strip malls. A large number of UM students live in the apartment complexes close to the Dadeland Mall. From Dadeland there is easy access to the Metrorail or a 15-20 minute commute to campus on US-1 with no traffic. Renting further into Kendall is typically reasonable, and the more west you are willing to go, the more likely that you will get a high quality place at a good price.

South Miami
South Miami, located a few minutes south of the Coral Gables campus, sprawls across US-1 in a combination of residential and commercial areas. The busy downtown area, centered east of US-1 at Sunset Drive and Red Road, has many restaurants and shops, as well as The Shops at Sunset Place (an outdoor mall) and a movie theater. A variety of affordable residential options extend from the periphery of downtown, as well as to the west of US-1. There are bus routes serving South Miami that connect with the South Miami Metrorail station (one station south of the University station) and that also travel along Red Road, a perimeter road of the University.
Coconut Grove
Coconut Grove is north of Coral Gables and is typically a 10-15 minute easy commute to campus. “The Grove,” originally settled in the 1800s, remains a charming, bayside village within the urban dynamic of Miami. The pedestrian-friendly village center is filled with sidewalk cafes, galleries, parks and bars. There are houses, duplexes, apartments, and condos for rent.

Brickell/Key Biscayne
Both the Brickell area and Key Biscayne are considered to be nice, high quality and clean. Brickell is primarily comprised of high rise condos and apartment buildings. It is approximately 10-15 minutes north of campus and can be an easy commute when traffic is low. Key Biscayne is off Brickell Avenue, accessible only by the Rickenbacker Causeway. The area is known for its beaches and Crandon Park. There are some condos for rent on Key Biscayne and on Brickell Avenue; however, these rentals tend to be more expensive than other parts of the city because of their location.

South Beach
South Beach is the center of art deco design, nightlife, and culture in Miami-Dade County. Many students choose to live on South Beach to experience its unique lifestyle and environment. The commute can easily take 45 minutes by car at peak traffic times. Also, parking on South Beach can be difficult, as many apartment buildings do not have parking for their tenants. However, most people who live on South Beach have city-issued permits for street parking. Without a car, the commute to campus can take well over an hour, as bus service connecting the island to the mainland is minimal.
TRANSPORTATION

As you search for housing, you will also want to keep in mind the commute and the transportation options available to you. Your transportation options as well as the cost and accessibility of those options are important factors to weigh when deciding where to live.

Cars
Students (except for first year students), including residents and commuters, are permitted to purchase permits to park their cars on campus. Visit the Department of Parking and Transportation Services’ website www.miami.edu/parking or call 305-284-3096 for information regarding parking permits and campus shuttle services.

Metrorail
Extending from Kendall to Medley, the Metrorail is Miami-Dade County’s rail system, and it is primarily a north-south route. If you live close to a Metrorail station, or to a bus that can get you to a station, Metrorail can take you directly to the University (via the University station, south of the Stanford Drive entrance to UM). You can pay each time you ride, or you can purchase college student Metrorail passes and monthly Metrorail parking permits at the ticket window at the first floor of the Whitten University Center. You must have your ‘Cane Card (Student ID) with you to purchase these special passes. For more information about these passes, call the University Center Information Desk at 305-284-2318. For more information about the Metrorail, visit www.miamidade.gov/transit or call 305-770-3131.

Metrobuses
In addition to the Metrorail, Miami-Dade Transit offers 100 bus routes, which crisscross Miami-Dade County daily. Many buses connect with the Metrorail, and the cost is included in the college student Metropass. Several bus routes travel down Ponce de Leon Boulevard, the street in front of the University of Miami campus. Copies of bus route maps are available at the Information Desk on the first floor of the University Center, at the University Metrorail station information desk, as well as at www.miamidade.gov/transit.

Bicycles
Bike racks are located throughout campus. To protect yourself against bicycle theft, lock your bike with a high quality lock whenever leaving it unattended. You must register the bike with the campus police to assist with theft recovery. Visit www.miami.edu/public-safety or call UMPD at 305-284-6666 for registration and bike lock information.
Many apartments require that you make arrangements for your own electrical hookup. Florida Power and Light (FPL) is the local power company and can be reached at 305-442-8770. FPL should be contacted a few days before you move. The company often requires a deposit to hook up a new service, which can be around $150. FPL can also arrange for “budget billing” which can help you avoid large summer bills.

**Electricity**

**Phone and Internet/Cable TV**

Many companies provide phone, internet, and television services all in one package. You should make arrangements to have these services installed around your move-in date. Check with your landlord or leasing company for provider information.

**Water and Trash**

When considering your average utility costs per month you may have to include a trash bill and/or a water and sewage bill. The average bill for each falls between $10 and $30 a month or a combined rate can cost $20-$60. Find out whether or not these utilities are included in your monthly rent.
A written lease is a legal contract, and when signing a lease you should be aware of what ought to be included in it:

- Description and identification of the property rented (i.e. address and specific apartment number).
- Names of the landlord and tenant (landlord means the owner or lesser of a dwelling unit and tenant means any person to occupy a dwelling unit under a rental agreement).
- Date of execution (completion of lease).
- Date that you are to move in and the length of the lease (e.g. 6, 9 or 12 months).
- Amount of rent and when and where it should be paid.
- Statement concerning lease renewal or termination.
- Allotment of specific responsibilities (e.g. repairing plumbing or broken fixtures, painting, necessary lawn/yard care, pest control, preparing the property for a hurricane, who notifies a repairperson).
- Entry clause specifying circumstances under which the landlord may enter the apartment (e.g. with 24-hours notice or in an emergency).
- Statement concerning the security deposit: the amount, the conditions which must be met before it is returned, and the length of time from the completion of the lease before the deposit is returned.
- Clause on subletting permission.
- Statement that the lease can be changed only upon written approval of both parties.
While the majority of landlords are fair, there may be some who will take unfair advantage of a renter. The following are some examples of lease provisions that are generally forbidden by law:

- A provision that forces you to agree to accept the blame in any future dispute with your landlord (such a clause will usually stipulate that you will pay your landlord’s legal fee in any court action taken against you).
- A provision permitting the landlord to exert unfair leverage on you, such as obtaining and failing to return “security deposits” or “prepaid rent” under false pretenses or unproved evidence.
- A provision permitting the landlord to assume possession of your personal property for lack of payment of rent.
- A provision freeing the landlord of responsibility for negligence in causing you or guests injury.
- A provision permitting retaliation against you by eviction, shutting off the water, padlocking doors, and/or turning off heat for such things as complaints to proper authorities about housing code violations and making repairs yourself.
- A provision permitting the landlord to force you to continue to pay rent for a dwelling gutted by fire, hurricane, tornado, or other disasters.

Even though these unlawful clauses may not be binding, you may be forced to go to court to pursue your rights; therefore, it is much better practice to remove illegal clauses before signing the lease agreement. A landlord who offers a lease containing illegal clauses and refuses to remove them may not be the type of landlord from whom you wish to rent!
Deposit money means any money held by the landlord on behalf of the tenant, including but not limited to, damage deposits, security deposits, advance rent deposits, pet deposits, or any contracted deposit agreed to between landlord and tenant either in writing or orally. A standard to go by in South Florida would be a deposit equal to your first month and last month of rent. It is typical to pay the equivalent of two to three months’ rent upon moving into an apartment.

A cleaning deposit is a separate deposit, which allows the landlord to use the money to clean or paint the rental after you move. The landlord usually does not refund a cleaning deposit. The damage deposit must be returned when you leave the premises unless you caused physical damage beyond normal wear and tear. An inspection inventory signed by both landlord and tenant will help determine the conditions of the premises before moving in or out. The original inspection should be used to evaluate the occupancy before moving out. The Florida Landlord and Tenant Act defines a security deposit as any monies held by the landlord as security for performance of the rental agreement including, but not limited to, monetary damage to the landlord caused by the tenant’s breach of the lease terms.

Deposit Refunds

Your landlord must inform you in writing, at the beginning of the occupancy, the conditions upon which the deposit will be refunded. Look for this disclosure in your lease. It should state that your landlord has 15 days after the tenant vacates the premises for the termination of rental agreement to impose a claim against the tenant’s security deposit. If the landlord fails to give you notice of such claim within the 15 days, the landlord waives the right to retain the deposit and must return it to you pursuant to Florida Statutes.
If the landlord imposes a claim against your deposit, it must be written and sent via certified mail to your last known mailing address. The landlord forfeits any right to impose a claim if the required notice is not properly sent. For example, the notice can be substantiated as follows:

This is a notice of my intentions to impose a claim of damages in the amount of $____ upon your security deposit, due to ______. It is sent to you as required by section 83.49(3), Florida Statutes. You are hereby notified that you must object in writing to this deduction from your security deposit within fifteen (15) days from the time you receive this notice, or I will be authorized to deduct my claim from your security deposit. Your objection must be sent to______ (landlord’s address).

The amount of money claimed must be clearly stated in an itemized list. Be sure the list does not exactly equal the amount of the deposit plus interest and that the landlord is not exacting an illegal forfeiture. Remember you may choose to object to the landlord’s notice. But failure to respond in writing indicates tacit approval to the claim through lack of action. Be sure to keep a copy of your letter, and send the original to the landlord by certified mail with a return receipt requested from the post office.

If the landlord sends you an incorrect itemization of damages, you must object in writing within 15 days. Send your objection in writing to your landlord and keep a copy. If you do not object within 30 days after the landlord gives you an itemization of deductions, the landlord must remit to you the remainder of the deposit. If you have objected, ask your landlord to respond in writing to each of your objections. If the landlord’s response is unsatisfactory, you may then consider going to court. There is not a statute of limitations for returning your deposit after you have objected.

If the landlord does not explain the reasons for the deduction, or you cannot agree on the amount to be deducted, you may challenge the landlord’s claim. You may file a complaint in the District Court of the city in which you are renting.
RENTER’S INSURANCE

Renter’s insurance covers your personal belongings in the rental unit, and your liability to others should an accident occur in your apartment. Your renter’s policy coverage includes furniture, clothing, and most other personal belongings. If you want coverage for specific valuables such as jewelry, you should speak to your insurance agent about adding them to your existing policy or getting a separate one.

The renter’s policy should insure your belongings against loss from fire or lightning, removal of property endangered by fire or other perils, windstorm or hail, explosion, riot or civil commotion, aircraft, vehicles smoke, vandalism and malicious mischief, theft, falling objects, weight of ice, snow, sleet, building collapse, sudden and accidental tearing apart, cracking, burning or bulging of a steam or hot water heating system or of appliances for heating water accidental discharge, leakage or overflow from within a plumbing, heating, or air-conditioning system or cosmetic appliance, sudden and accidental injury from artificially generated currents to electrical appliances, devices, fixtures and wiring.

The liability coverage in a renter’s policy applies at home or elsewhere to damages or injuries caused by you, a member of your family or even a pet. It covers any legal cost that you may need to pay if you are sued. The coverage is not applicable to injuries caused by automobiles.

SUB-LEASING

Check your lease before making any commitment to sublease your living facilities to verify that it does not prohibit subleases. A paragraph prohibiting subleasing may read something like this:

Tenant shall not assign this agreement or sublet the dwelling unit without consent of landlord. Such consent shall not be withheld without good reason relative to the prospective tenant’s ability to comply with the provisions of this agreement. This paragraph shall not prevent tenant from accommodating guests for reasonable periods.

If permission is granted to sublease, a written agreement should be made between the tenant, subtenant and landlord.

MOVING OUT

If you intend to move out of your unit at the end of your lease, you must give 30-60 days notice in writing to your landlord (according to your lease). You may want to make an appointment with your landlord to jointly inspect the unit after all of your belongings have been removed. Bring your completed inspection report from your move-in to compare with the current condition of the unit.

Utility companies require advance notice of your departure to prepare final bills, to turn-off services, and to return deposits. Your last month in the unit is also a good time to send change of address forms to all relevant individuals and companies.
The Florida Landlord-Tenant Residential Act has defined the rights and responsibilities of both landlords and tenants and provides for both parties when one fails to live up to their responsibilities. The legislation is fairly comprehensive, but listed below are some general guidelines to protect yourself as you enter into a lease agreement.

The Landlord-Tenant Act was written to provide fairness to both tenants and landlords. If you feel you are not being treated fairly, you should question the actions of the landlord. When signing rental agreements, be sure you know and understand what you are signing. Be sure that any oral maintenance agreements are put in writing on the lease. If anything is being crossed out on the lease or written in, both you and the landlord should initial next to it.

Always follow up any oral conversations with a landlord in writing. It can be an informal note, something to notify the landlord that your conversation is in writing. Keep a copy of all written transactions regarding your rental situation.

In most situations, both you and the landlord are required to give 30 days’ notice of eviction or early lease termination. Remember to give a 30-day notice in writing and that the notice should be given on the date rent is normally due.

Deposit requirements are typically outlined in a lease agreement and should include a designated time frame in which the landlord is required to return the deposit. A landlord should always include evidence as to why all or a portion of a deposit was not returned. You are responsible for providing the landlord with a forwarding address where you can be reached. This address is normally furnished to the landlord in your written notice to vacate the unit.

When you move in, do a careful inventory of the unit. If things are damaged or in need of repair when you move in, you need a record of it in the event the landlord tries to charge you for those damages at a later time. Use the inventory checklist and furnish a copy of it to your landlord.

When you are having a conflict with a landlord, try to keep the lines of communication open. Be tactful.
Despite your best efforts to resolve a dispute with your landlord, there may be a situation where you reach a stalemate over repair responsibilities, safety issues or the return of deposits. One resource that may be able to help you is:

Mediation/Arbitration Division
Miami-Dade County Courthouse
73 West Flagler Street
Miami, Florida 33130
Phone: 305-349-7337
Fax: 305-349-7342

If you think you have been discriminated against and denied housing because of your race, sex, religion, ethnic origin, family status or disability, there may be recourse for you. To file a complaint against a landlord/tenant, contact:

US Department of HUD - Miami Office
909 SE First Avenue, Room 500
Miami, FL 33131-3028
Phone: 305-536-4456
Fax: 305-536-5765

You can also file a complaint online at:
http://www.hud.gov/complaints/housediscrim.cfm
A lease agreement is a voluntary but legally binding document. You should fully understand your legal rights and obligations before signing a lease. If you do not understand a portion of the document or something is unclear, do not sign it. Remember to always get a copy of your lease agreement and any other contracts you sign, and keep them in a safe place.

**COMMON LEASE QUESTIONS**

**What is a rental application?**
A rental application is a page of information about yourself (and your financial status), which the landlord uses to decide whether or not he/she wants to rent the unit to you. However, the landlord is prohibited from discriminating against you on the basis of race, sex, religion, ethnic origin, family status, or disability. Many landlords may also require you to pay a deposit or fee for running a credit check on you. This deposit is probably not going to be returned to you, so make sure you are very interested in the unit before paying this charge. Also, read the application carefully to ensure that it does not place any obligation on you if you decide not to rent.

**What is an agreement to hold a unit?**
When you look for a unit during the spring that you do not plan to occupy until fall, sometimes you can sign an agreement and pay a deposit to hold the unit until fall. Make sure you know if this agreement is an actual lease or only an agreement to hold the unit. Examine a blank copy of the lease before you sign the holding agreement so you know what you will be expected to sign in the fall. You should insist that a holding agreement be in writing, and be sure to make a copy of the “hold check” and a copy of the hold agreement for your records.
Is it possible to get a 9-month lease?
Most landlords require a 12-month lease; however, some landlords will give students a 9-month lease term. Usually, they will assess a charge for this, so be sure to discuss any additional fees with the landlord and read the final lease agreement carefully before signing.

What happens if the building is sold during the term of my lease?
In most circumstances, your lease is still binding if the building is sold. The new owner may want to complete a new lease, but any changes in the terms (like increased rent) should be negotiated and not arbitrarily imposed upon you. In some cases, the new owner may decide to ask you to move. If this happens, you should be given a notice telling you to vacate the premises within 30 days.

Is it possible to stay for a short time after my lease is up?
If you want to remain after your lease is expired, you should talk to your landlord at least one month before the lease terminates about staying month-to-month or for a specific period of time. If you simply stay, you may be considered a month-to-month tenant, and a month-to-month tenant has less legal rights under the law.

Should I sign a lease in the spring if I won’t be moving in until the fall?
In the University/Coral Gables area this may be a necessity; however, you should be very cautious. Make sure to inspect the unit before you sign the lease and complete an inventory inspection form. Also, be certain you are signing a lease or a holding agreement and not simply an application to rent.

Is it difficult to sublet a unit for the summer session?
Subleasing is never assured, especially during the summer months. In some cases, it may not be allowed, so check that your lease allows you to sublet to another person. Landlords may be leery of someone new moving in, and often an additional credit/background check will be required.

How should I make changes to the lease if there is a clause that all parties have agreed on?
The process of changing the lease is rather easy. Simply cross-out any items to be deleted and/or write-in any additions in simple sentences. Make sure all additions and deletions are in ink and are written on all copies of the lease. Also make sure both you and the landlord initial and date next to all changes. Do not make changes without reaching an agreement with the landlord.

What happens if I drop out of school or must leave Miami for some emergency?
Unless your lease contains a clause specifically making it an exception, leaving school for any reason except military service does not terminate your lease. If you must leave, talk to your landlord about subletting or terminating your contract. Much depends on the seriousness of the breach; however, from a legal standpoint, a lease is an enforceable contract. This means you are responsible for the rent owed for the duration of the lease.

Is the landlord responsible for re-keying or installing new locks when I move in?
No, this is not the landlord’s responsibility, but you may want to negotiate to have the locks re-keyed or changed.

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Helpful Tips

Use caution and common sense when dealing with any financial transaction:

• **Deal only with local renters.** Most non-local inquiries on our housing database are scams. If it sounds suspicious, it probably is.

• **Never** wire funds to a distant renter/seller.

• Be wary if the other party wants to use an escrow service.

• **Never** give out personal financial information.

• Trust your instincts, and always remember an important rule — **buyer beware.**

• If you think you have been scammed, contact the Federal Trade Commission (see opposite page).
Most people have great stories to tell about their experiences with renters, sellers, tenants and landlords, but we also receive occasional reports of scams and fraud. We’ve found that one of the best ways to avoid this problem is to keep all transactions local — whenever possible, don’t do business with anyone who is not in your area.

**Recognizing Scams**

Most scams involve one or more of the following:

- Long-distance renter or seller
- Transaction involves a cashier’s check, postal money order, Western Union, or escrow service
- Refusal to meet face-to-face

Scams you may encounter while looking for housing:

- Distant renter/seller indicates our housing list/University of Miami will guarantee the transaction through the “University of Miami Protection Program.”
  - This program does not exist! The University of Miami does not have any role in any transaction.
  - Potential renter/seller will request a down payment, and will provide detailed documentation of the “program.”
- Distant renter/seller requests payment via Western Union or other wire system.
  - Seller claims that an MTCN or confirmation code is needed before he can withdraw your money.
  - This is false—once you’ve wired money, it is gone.
- Distant renter/seller suggests use of an online escrow service.
  - Most escrow sites are fraudulent and run by scammers
  - If you must do business with a distant seller, insist on a legitimate service, such as www.escrow.com.

**Who should I notify about fraud?**

- Federal Trade Commission (FTC) toll free hotline: 877-FTC-HELP (877-382-4357)
- FTC online complaint form (www.ftc.gov)
- Canadian PhoneBusters hotline: 888-495-8501
- Internet Fraud Complaint Center (www.ic3.gov/)

Please let the Department of Housing and Residential Life know if you encounter any potential frauds/scams through our database so that we can warn other users.
QUESTIONS?

CONTACT HOUSING AND RESIDENTIAL LIFE
Eaton Residential College, Suite 153
housing@miami.edu
305-284-4505