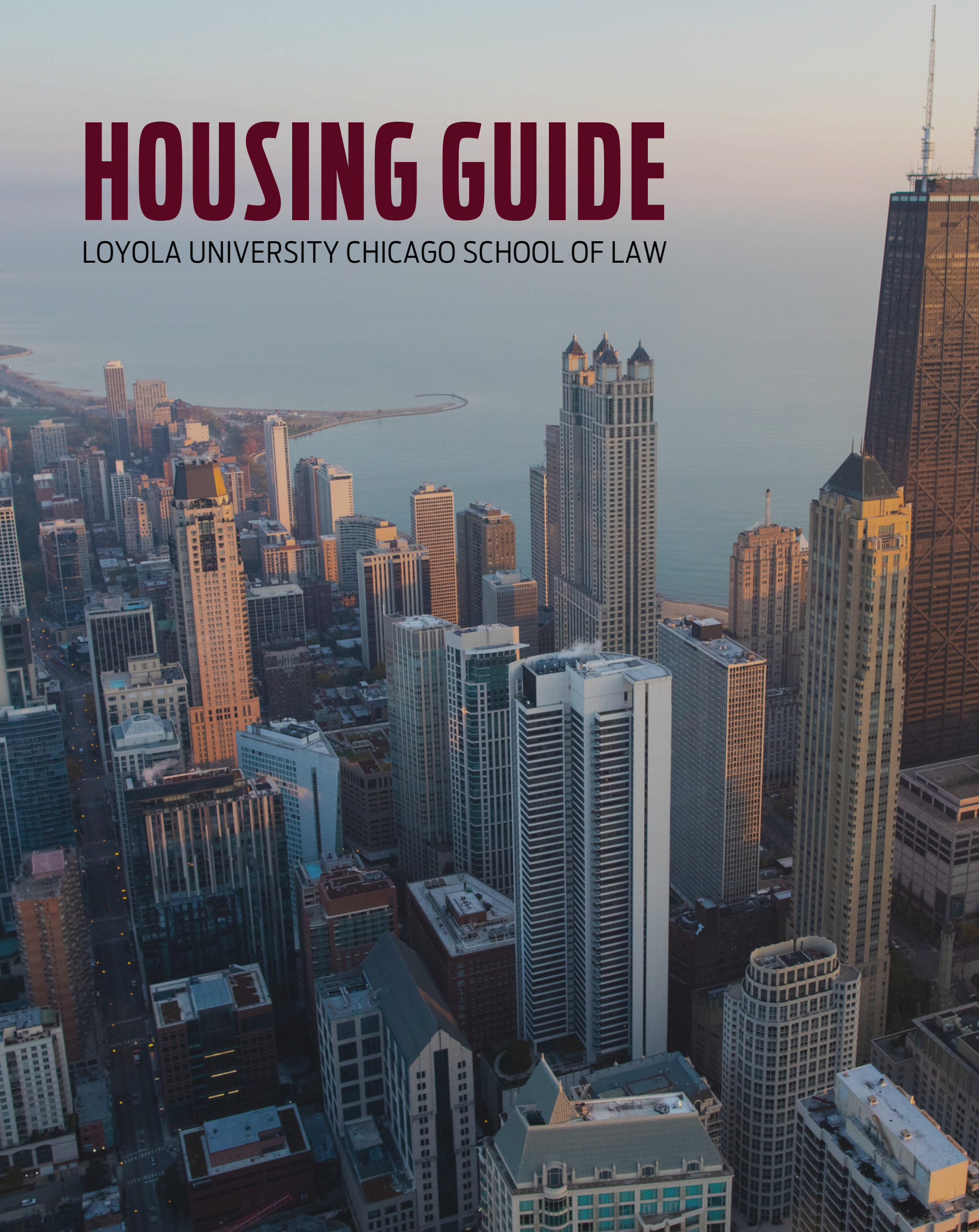


# HOUSING GUIDE

LOYOLA UNIVERSITY CHICAGO SCHOOL OF LAW



# WELCOME TO CHICAGO

Chicago is a lively and distinctive city to reside in! Whether you're relocating to Chicago from another state or currently living in the city but seeking a new residence to meet your academic requirements, this guide is here to assist you. It covers everything from renting in Chicago, navigating the apartment search process, planning your city commute, and other essentials that make living in Chicago an adventure.

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## **INCLUDED IN THIS GUIDE:**

STARTING YOUR SEARCH

RENTING BASICS

COMMUTING IN THE CITY

TIPS FROM YOUR PEERS



DISCLAIMER: LOYOLA UNIVERSITY CHICAGO SCHOOL OF LAW PROVIDES INFORMATION REGARDING HOUSING IN THE CHICAGO AREA FOR YOUR CONVENIENCE ONLY. THE SCHOOL OF LAW MAKES NO REPRESENTATION AS TO THE CONDITION OR SUITABILITY OF THE LISTED RESOURCES. THIS IS NOT INTENDED TO PROVIDE LEGAL ADVICE.

# APARTMENT SEARCHING

## 1. SET A BUDGET

It's important to plan out your finances and figure out what you're comfortable spending each month. Price ranges will vary dramatically, even within one neighborhood. Don't forget to estimate utilities and commuting costs. Decide now how much you would like to spend so that you can search accordingly.

## 2. SELECT A NEIGHBORHOOD

While the quality of an apartment is important, so is the neighborhood. To begin your search, start by researching the unique neighborhoods of Chicago and determining how far of a commute you want. Look up different bus and train stops, and then search for apartments within walking distance of those locations. Keep in mind that many smaller properties do not post ads but simply put "For Rent" signs on their buildings. If possible, walk the neighborhoods you're interested in to find more rental availability. Our Neighborhood Guide can help you determine the best neighborhood for you.

## 3. DECIDE IF YOU WANT A ROOMMATE

It is important to decide whether you will have a roommate or live by yourself. This will help you narrow your search for a studio apartment, one-bedroom apartment, or multiple-bedroom apartment in the city.

## 4. START YOUR SEARCH

## REAL ESTATE AGENTS AND BROKERS

Consider using a realtor as another avenue to find an apartment. In Chicago, using a realtor for rentals is free, similar to other locator services. Realtors can assist in refining your search if you are unsure where to start. Realtors often list properties on websites like Zillow and their company's site. Typically, the realtor will show you the property instead of the property manager.

### APARTMENT RENTAL SERVICES

Many apartment locator services offer FREE assistance to renters (they are paid by the owners of the apartments after the apartment is rented). Their listings are constantly updated, and most companies offer to drive prospective renters to their listed properties. Popular rental services include:

- [The Apartment People](#)
- [Chicago Apartment Finders](#)
- [Planned Property](#)
- [Smart Living Chicago](#)
- [Student Space](#)
- [Access Living \(Resources for students with disabilities\)](#)

### WHERE TO FIND LISTINGS

The Internet is a great place to start your apartment search. Though you may be overwhelmed at first, many students do find that the Internet is the easiest way to narrow their options for price and location. Online resources that our students have found most helpful are:

- [Apartments.com](#)
- [Zillow](#)
- [Apartment List](#)
- [Craigslist](#)
- [Facebook Marketplace](#)
- Individual property management companies websites

"Access Living is an organization that advocates for fair housing for people with disabilities. Notably, Access Living is less than a mile away from Loyola's School of Law. Additionally, Access Living has a page with information about accessible listings; they also have a housing counseling program."

# RENTING BASICS

In Chicago, finding housing can be challenging due to supply and demand. Here are some helpful tips:

- Start your search early, many rentals are listed two months in advance. Begin looking four to six weeks before your desired move-in date.
- Be ready to reach out to the landlord on the same day you spot a "For Rent" sign to arrange a viewing.
- If you're interested in a place, be prepared to fill out an application and provide a deposit promptly.
- Plan your finances ahead of time, as you may need to pay a security deposit, fees, and the first month's rent before receiving any student loan disbursements.

## **SECURITY DEPOSITS , MOVE-IN FEES, PET DEPOSITS**

Depending on where you choose to live, there may be fees associated with moving into the property. Some examples of these include a security deposit, a move-in fee, and/or a pet deposit. The landlord can charge a refundable security deposit before you move into the property. When you move out, the landlord will inspect the rental unit and deduct the cost of repairing any damages you caused, beyond normal wear and tear, from the deposit. Some landlords will require a non-refundable move-in fee in place of a security deposit, which is generally less than a security deposit. Pet deposits and fees depend on the landlord, and can be a one-time payment or smaller monthly charges.

## **RENT**

Most states do not allow the landlord to raise the rent during a lease agreement, however, the landlord can raise the rent before you renew your lease, provided the landlord gives you written notice of intent to do so. Most properties will start showing your unit two months before your lease ends. If you have a month-to-month rental agreement with your landlord, different rules may apply.

## **PETS**

If you have a pet or are considering getting a pet or already own one, check with the landlord. Some apartments only allow cats or dogs under a certain weight. Many properties will require a pet deposit or monthly pet fee.

# RENTING BASICS

## RENTER'S INSURANCE

The owners of apartment buildings carry general insurance that only insures the building structure itself. Any damage to your possessions due to fire, smoke, flood, theft, etc. is your responsibility. Renter's insurance is relatively inexpensive and a very wise purchase. Management companies may have specific criteria for renters insurance, so check with them before purchasing a policy. Most insurance companies that insure cars also offer renter's insurance, ask if they offer a bundle!

## LEASES

A lease is a contract between you and the lessor. A basic lease lists the amount of rent due and the length of time the agreement is valid. Some examples of what may appear on a lease include: guest policy, pets, security, storage, building amenities, utilities and maintenance. Make sure to read the whole contract and view the property (if possible) before signing. Always request a copy of the agreement in writing.

## CARS

Bringing a car to Chicago can be costly. If you plan to bring a car to Chicago, there are several parking options depending on where you live. Parking spaces can be available for rent with your apartment for an additional fee (\$150-\$300 monthly). Free street parking is available in certain neighborhoods but make sure to check signage on the street for any important parking information. All cars are required to obtain a City of Chicago sticker and some parking zones can require a permit, more information regarding the cost and zones can be found [here](#).



# COMMUTING IN THE CITY

## CHICAGO TRANSIT AUTHORITY (CTA)

The Chicago Transit Authority (CTA) carries over 1.6 million customers a day throughout Chicago and 35 suburbs, operating as the nation's second largest public transportation system. Several daily bus routes and a 24-hour railway system allows students to travel to any area of the city. The 8 different rail lines are identified by their color: Blue, Green, Red, Orange, Purple, Yellow, Pink, Green, and Brown. The Blue and Orange lines connect directly to both major airports in Chicago.

Bus fare is \$2.25 (\$2.50 using cash) and train fare is \$2.50, you can purchase a [ticket](#) with cash or credit. It's recommended to use a Ventra card, which can be managed and added to mobile wallets in the Ventra App.

## PARKING

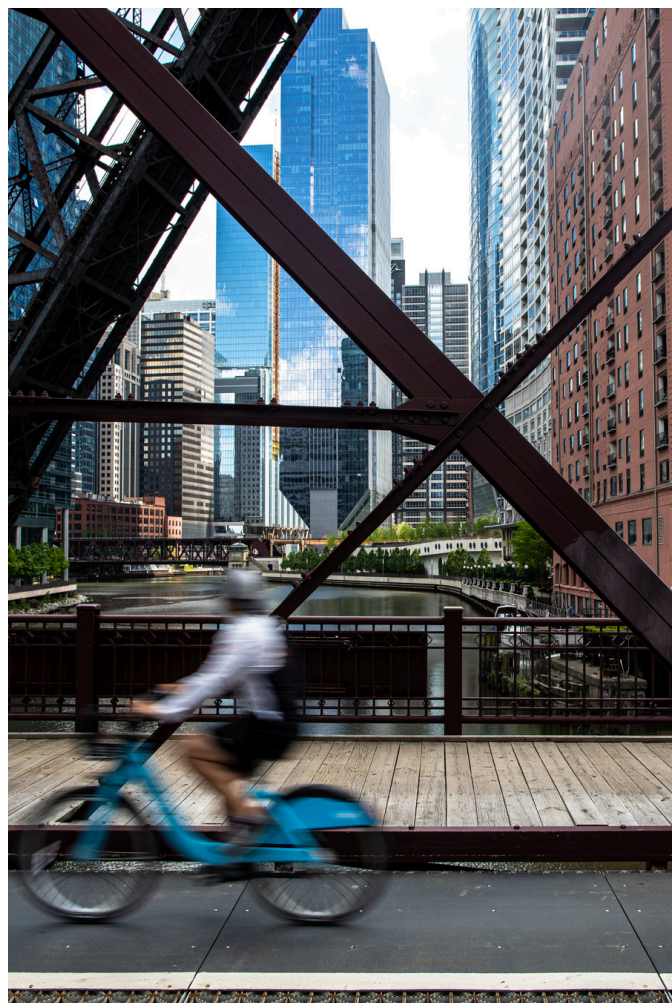
Loyola University Chicago's Water Tower Campus does not offer parking accommodations for students. However, there are several commercial parking facilities in the area. Loyola has a partnership with some of the nearby parking garages. Use the ParkMobile reservation system to receive discounted parking from Water Tower Campus garages following these [instructions](#). There are also a limited number of metered parking spaces surrounding the law school that are offered at a discounted rate. Visit [Chicago Parking Map](#) for additional parking options.

## THE VENTRA U-PASS

Loyola University Chicago offers full-time students CTA [U-Passes](#) that provide unlimited access to CTA buses and trains while class is in session. The U-Pass is your ticket to unlimited riding aboard CTA buses and trains. The fee is included in your full-time student fees at a greatly reduced cost.

## LOYOLA'S SHUTTLE BUS

Loyola University has its own transportation shuttle bus service, which is free for Loyola students. The shuttle bus travels several times each day (about every 20 minutes) between the Lake Shore and Water Tower campuses during the academic sessions. There is one shuttle that travels to Metra Stations from the Water Tower Campus at 9:05 p.m. Monday through Friday. There is no shuttle service on Saturday or Sunday. Shuttle Bus tracking can be found [here](#).



## BIKING

Chicago is a [bike friendly](#) city and a top method of getting to campus. Chicago also has [Ddivvy](#), a large bike sharing network with stations throughout the city. You can find and unlock Divvy bikes, e-bikes, and scooters through the Lyft or Divvy apps. Biking is a great way to commute and explore the city.

# TIPS FROM YOUR PEERS

## Advice from current students at Loyola on maximizing city living

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"Get to know the "L" before school starts!"

"Look for a place that's accessible to the CTA. For example, I live near Foster and Broadway, which is accessible to a bus that picks me up a couple of blocks from my apartment and goes straight to the John Hancock Building. Being strategic by considering public transportation options goes a long way!"

"I would recommend to explore a few different neighborhoods, especially if you are new to Chicago. Although being close to school is convenient, especially during your first year, there are many amazing neighborhoods in Chicago that you should see. Chicago has a lot to offer, and there is a neighborhood for you!"

"I would make sure students live near a bus route or a Red Line stop to easily commute to and from school. There are late nights in law school, it's a part of the experience, so living in a place where you feel comfortable walking around at night and where you'll be safe is really important."

"Look for express buses! When I first moved to Lakeview East, I was taking the 151 all the way from basically Belmont to school. Once I got to know the neighborhood a little more, I realized that if I walk to a bus stop a little farther away, there was a bus that went down Lakeshore Drive, and it took me half as long to get to school."

"Living close to school is super nice for the first year/two years of law school. Depending on your schedule, you will be at the law school everyday so an easy commute/being able to walk is really great. 3L year you can move a bit farther (I did this) since you likely won't have as many days on campus. I also wanted to live alone 3L year and it was more affordable to do so outside of the law school area."

"I found that [subletting] was a cheaper way to apartment search, considering that you are getting the rent price of someone who came into the market sooner than you."

"Don't overlook express buses when you live near the lake. The 146 bus works so well and takes Lake Shore Drive after the Belmont stop. 135 is great in terms of heading straight downtown."

"I assumed that I would be able to find an apartment by myself and through my own research, that Chicago apartment hunting would be a walk in the park, but I was foolish! Consulting leasing companies and agents is truly the way to go for finding apartments in Chicago."

