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Roommate Survival Guide: Before Moving In

For All Roommates, We Recommend the Following:

Get the Details of Your Terms and Obligations in Writing: If the lease is in your name, have your prospective roommate sign a [cohabitation agreement](#). Include all terms that you have agreed upon. Unless you have documented your arrangement, you will have no binding proof should a dispute arise. You might also consider asking your landlord to sign a [sidebar letter](#), thus if anything goes wrong with your home you won't be held solely accountable.

If the lease is in your new roommate's name, ask to sign a [co-habitation agreement](#) which will specify your exact rights and obligations as a sub-tenant. Again, should a dispute arise, you will need documented proof of your legal obligation to your room and roommate.

Have these documents signed and dated by your landlord.

If you don't already have it, get [renter's insurance](#). It is relatively inexpensive (generally less than \$100 per year) and may save you a lot of heart ache in the event of flood, fire, theft or other mishap.

If a New Roommate Is Moving In With You, We Recommend the Following:

1. Get consent for and conduct a background, criminal and credit checks: Get verified! Also ask for following information:
 - All current contact information (day and night time phone, address)
 - Family or "next of kin" contact information, emergency contact information. Verify this.
 - Driver's license number
 - Social Security number
 - Proof of employment or enrollment in school

- Two references (RECENT previous landlord or roommates), including phone numbers and address.
2. A signed co-habitation agreement
 3. A co-signed leased or rider to your lease
 4. Security contract and security deposit to cover two months rent (if your roommate fails to pay, you will be covered)
You and your roommate should both have renters' insurance: Security deposit covers rent that may not be paid. Renter's insurance, which is very inexpensive, covers any damage your new roomie might bestow upon your stereo, new leather couch.
 5. Develop a written agreement as to how expenses will be shared, tracked and paid and: rent, insurance, telephone, utilities, cable. Internet, house supplies, repairs. For tracking software, try xpensetracker.com

If You're Moving into Someone Else's Home, We Recommend the Following:

1. Get consent for and conduct a background, criminal and credit checks: Get verified! Also ask for following information:
 - All current contact information (day and night time phone, address)
 - Family or "next of kin" contact information, emergency contact information
 - Two references (RECENT previous roommates) and contact information: and DO ask why previous roommate(s) left, then speak with them directly
2. Obtain a copy of the lease
3. Get landlord contact information and consent (from landlord) that you can be added to the lease or you can be a legal subtenant
4. Execute a co-signed lease or rider to the lease
5. Sign a co-habitation agreement with new roommate
6. Develop a written agreement as to how expenses will be shared, tracked and paid and: rent, insurance, telephone, utilities, cable. Internet, house supplies, repairs. For tracking software, try xpensetracker.com
7. Read , Ask Questions and Understand Before You sign. A lease or a co-habitation agreement is a legally binding contract. So know and understand your rights and responsibilities CLEARLY before you sign on the dotted line.

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