

Creighton University

**Off-Campus Living:
Resources for Success**



Creighton

UNIVERSITY

Creighton University Mission

Creighton is a Catholic and Jesuit comprehensive university committed to excellence in its selected undergraduate, graduate and professional programs.

As **Catholic**, Creighton is dedicated to the pursuit of truth in all its forms and is guided by the living tradition of the Catholic Church.

As **Jesuit**, Creighton participates in the tradition of the Society of Jesus which provides an integrating vision of the world that arises out of a knowledge and love of Jesus Christ.

As **comprehensive**, Creighton's education embraces several colleges and professional schools and is directed to the intellectual, social, spiritual, physical and recreational aspects of student's lives and to the promotion of justice.

Creighton exists for students and learning. Members of the Creighton community are challenged to reflect on transcendent values, including their relationship with God, in an atmosphere of freedom of inquiry, belief and religious worship.

Service to others, the importance of family life, the inalienable worth of each individual, and appreciation of ethnic and cultural diversity are core values of Creighton.

Creighton faculty members conduct research to enhance teaching, to contribute to the betterment of society, and to discover new knowledge. Faculty and staff stimulate critical and creative thinking and provide ethical perspectives for dealing with an increasingly complex world.

The content in this Off Campus Living Guide is intended for general information purposes only and is not legal advice. Legal advice depends on specific facts and circumstances of each individual situation. Those seeking specific legal advice or assistance should contact an attorney.

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Preparing to Lease

10 Things to Look For In a Lease

- 1. Length of time of the Lease:** Make sure it is stated in the lease how long the rental period is.
- 2. Amount of Rent:** The lease must include the amount due, when payment is due, and where to send the payment. If your lease does not state a due date, ask your landlord when your rent will be due.
- 3. Security Deposit:** The lease should list the amount requested and the terms of the refund. The security deposit cannot exceed one months' rent.
- 4. Utilities:** The lease should list which utilities are included in the lease and which ones you will be required to pay separately.
- 5. Repairs:** By law the landlord is required to keep the property in good repair. You are responsible for maintaining the condition of the property except for reasonable wear and tear. The terms of the lease should list what repairs the landlord is responsible for replacing and also what you are responsible for.
- 6. Pets:** Many landlords do not allow any pets; make sure to have permission before having one. Also you may be required to pay an additional pet deposit along with your security deposit if you choose to have a pet while leasing.
- 7. Number of Occupants Residing in Rental Unit:** You must have permission from the landlord to have anyone other than yourself living with you in your rental unit. This person should be added to the lease or stated in an additional document signed by the landlord.
- 8. Extended Leave:** Check to see if your lease states anything about extended leaves from your rental unit.
- 9. Lead Paint:** If the rental unit was built in or prior to 1978 your landlord must give you information material on lead paint and let you know of any lead paint dangers in the rental unit.
- 10. Blank Spaces or Extra Writing:** DO NOT sign a lease with blank spaces in it. The lease should be filled out completely before you sign it. Look at the lease carefully after you and the landlord have signed to make sure that the landlord has not written anything else on the lease that you did not agree to.



Make Sure Your Lease Includes:

- Names of landlord and tenants. Including **ALL** contact information.
- Address of rental unit.
- Move-in date and move-out dates.

Do's & Don'ts of Leasing a Rental Unit

DO...

- Insist on seeing the exact rental unit you will be leasing BEFORE you sign anything! You may see model units while still in your search, but before the signing insist on seeing YOUR rental unit.
- READ your lease in entirety; make sure to read the lease carefully, if you do not understand something ASK! Also do not be afraid to ask someone other than your landlord for advice before signing.
- Talk with current tenants of the complex and the rental unit you will be leasing before signing your lease. Ask questions about the landlord's responsiveness to tenant issues and about the environment of the complex.
- A walk-through of the unit with your landlord the day you move in documenting any damages on a move-in check sheet. Also photo document any damages that may be of question.
- Make sure all utilities are switched to your name on the day you will be taking over the rental unit.
- Make sure any promises the landlord has made with you are included in the lease in writing. Anything that is not in the lease is not binding and therefore the landlord is not required by law to uphold those promises.
- Communicate any and all problems with the property to the landlord in writing. When delivering this correspondence make sure you have proof it was actually delivered to your landlord, this may mean using certified mail.
- Ask the landlord for all copies of signed documents. Make sure to keep these documents in a safe and secure location for easy accessibility, if you were to need these documents for any sort of reference or any reason at all.

Find out:

- Who is responsible for taking care of the yard.
- Whether or not you can sublet the rental unit.
- When the landlord can enter the unit.
- Whether you must park your car in a certain place.

DON'T...

- Put yourself in the position where you feel you HAVE to sign the lease. Plan ahead and give yourself plenty of time to find the right rental unit for you. Make sure you feel that you do not feel pressured by the landlord to sign the lease. If you do not feel comfortable with the terms of the lease it is all right to walk away.
 - Visit only one complex and sign a lease. Have options. You can always return to the first complex if that ends up being the right fit for you.
 - Sign an unfinished lease. Make sure everything is filled in. Make sure to get a copy of the filled out and signed lease AFTER all signatures have been added to the lease.
 - Try and be sneaky, if you are going to have a roommate BOTH of you should sign the lease. If only one person is on the lease you will be the only one held liable for anything in that signed binding document.
-

What Does That Mean? Terminology Found Within Leases



Arrears: Overdue rent

Assign: Transfer the unexpired portion of a lease

Cause of Action: Specific situation that may become the basis for a lawsuit

Civil: A non-criminal legal matter, housing disputes are often settled in civil court

Covenant: A promise

Default: To fail to perform a legal obligation

Demised Premises: The place being rented

Destraint: The landlord takes your personal property to force you to pay or eventually sells it to get the money

Enjoyment: Possession or occupancy of land

Ensure: To take effect

Eviction: Depriving a person of occupancy; constructive occupancy does not actually remove the tenant, but it makes it impossible for the tenant to remain because of conditions, i.e. serious deterioration

Goods and Chattels: Personal Property

Grace Period: The amount of time past any due date for rent during which no legal action will occur or penalties apply; some rental agreements have no grace period

Holdover: Retaining possession of rented real estate after the lease term expires or the landlord demands possession because of an alleged breach of the terms in the lease by the tenant

Indemnify and Hold Harmless: To free from any responsibilities or relationship

Inure: To take effect

Lease: A type of legal agreement establishing a landlord-tenant relationship

Lessee: The tenant

Lessor: The Landlord

Liability: Responsibility, loss, a negative element

Notice to Vacate: Notification from the landlord to the tenant ordering the tenant of the property to move out

Parties to a Lease: Those who agree to abide by the provisions of a lease; usually, you as the tenant, any house mates as co-tenants, and the landlord

Possession: Lawful occupation and use of land and property

Sublet: Agreeing to permit someone else to use rented property for a period less than the lessee's term. The lessee will be paid by the subleasee.

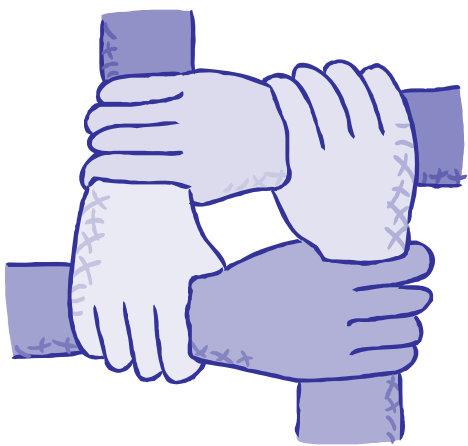
Summary Proceeding: To recover possession; i.e. eviction

Term of Lease: The length of time that a lease shall be in effect

Waiver: Relinquishment of a right, agreeing to give up something that you are entitled to

When Choosing a Roommate Remember to Ask Questions

1. Do you plan to study abroad or live at Creighton during the summer months?
2. What do you enjoy in your free time?
3. Do you pay your bills on time?
4. Do you drink and/or smoke? How often?
5. Does your family live in-state? Do they like to visit and stay with you?



6. How often do you prefer to do dishes, vacuum, clean the bathroom, etc.?
7. Are you currently involved with anyone? Are they going to be an overnight guest?
8. What in the house do you like to share; food, cleaning supplies, shower stuff?
9. What time do you normally go to bed?
10. What time do you get up to get ready for class/work in the morning?

11. How often do you like to cook?
12. What are your study habits? Do you prefer to study with background noise or do you like things to be perfectly quiet while you study?
13. Where do you like to socialize in the evening?
14. Do your friends like to come and stay with you? How often do they normally stay?
15. What kind of furniture do you have?
16. Do you watch TV? How often, what shows?



Moving In

Landlord Tenant Move-In Inventory

Before moving into your new rental unit you should make sure you are taking a complete inventory of the current status of the rental unit. In the appendix following this guide you will find a Landlord Tenant Inventory checklist. This inventory was developed with you in mind. Upon arriving to the rental unit it is very important to document the status of EVERYTHING. The inventory should be completed by all parties within 24 hours of move-in. By doing this you are saving yourself a possible headache in the future. If you do not have documentation of what condition the rental unit was in when you took residency you may be held liable for something that you did not do. It is not only good to fill out the Landlord-Tenant Inventory with your landlord but also take photos of the rental unit and the items that may be included in the unit, such as the kitchen appliances. These photos then allow for visual documentation of any damages. The Landlord Tenant inventory should be signed by all parties included on the lease as well as the landlord. Each party should be given a copy of the signed inventory to be kept in a safe and secure location for future reference.

Before departure of the rental unit at the end of a lease term make sure to go back through the rental unit with the landlord and mark down any changes in the rental unit status from the time of arrival. Use the same document from when you moved-in to track these changes in the respective departure columns. Again make sure everyone signs everything.

If you happen to be subleasing a rental unit for any period of time you should do the same thing by going through the rental unit with your sub-tenant and making notes of the current status of the rental unit.

Photo Documentation:

When documenting with photos make sure to include room location, date of the picture and what portion of the room the picture is being taken of. The photo number should be added to the Landlord-Tenant Inventory in the respective column.

Any pictures should be reported on the check-in sheet, the reason being that the checklist is a signed document and everything will then be accounted for.

Common Reasons for Wanting to Break a Lease, BUT YOU CAN'T!

The following is a list of common reasons why people believe they can and should be able to break a lease.

- Transferring schools or jobs
- Dropping out of school/studying abroad/co-op
- Marriage
- Do not like the apartment anymore
- Found a better place
- Minor repair problems
- Do not get along with roommates
- Utility bills are too high
- Because they just want to move

However, these reasons are **NOT** an automatic out of your lease. When you sign a lease you are signing a legal binding contract and you are then responsible for the lease until the term listed within the contract has expired.

Subletting Information

Subleases

You are NOT allowed to sublease your rental unit unless it is stated in the terms of the lease that subleasing is allowed.

If your lease allows you to sublease your rental unit the agreement between you and the landlord remains in effect. You, as the original renter, are still responsible for paying the rent to the landlord. You basically function as the landlord to your subtenant. When subleasing your rental unit, you should always have the agreement in writing and both you and the subtenant should sign the agreement. But, before you go through all the trouble to have paperwork signed, **MAKE** sure to ask permission from your landlord to have a subtenant. Your lease may not have any restrictions on subleasing, but it is still wise to discuss this with your landlord before you have someone else move into your rental unit.

Selecting a Subtenant

Subleasing can be a beneficial option for many students, but it can be very difficult task to take on. If you are planning on studying abroad or participating in an internship in another city, make sure to start your subtenant search early. Check with people you know first. Subletting to someone you know and trust is usually your best bet because you are still responsible for the rental unit even though you are not living there. Your name is still on the lease and therefore you are held accountable in case anything happens. Make sure your subtenant is responsible, reliable, can afford the rent, is someone you already know or was an acquaintance, and if possible someone who has rented in the past. This proves they have prior experience renting and can handle the expectations that come with renting. If you currently have any roommates make sure you are communicating with them during the your subtenant search. You owe it to your roommates to choose someone they will be able to get along with for the duration of the subleasing period.



Things to include in a subtenant agreement:

- Make sure it is in writing and both parties sign it.
- Amount of rent
- When the rent is due
- Location to where rent is due
- Who pays for the utilities
- Begin and end dates of the agreement
- List of any possessions staying in rental unit
- Care and conditions of using the rental unit and possessions left in the unit.
- Make sure the original lease and subtenant lease are consistent.

Cheap Furniture:

Ways to find used furniture at a reasonable price. Talk with the tenants moving out of the rental unit you will be moving into, they may want to get rid of some of their furniture if they are moving. Another great place to get used furniture is at Goodwill, the Salvation Army, or even garage sales.

A great time of year to purchase reasonably priced furniture is around the start of the school year. Many stores have great back to school sales.

If a Problem Arises

Unfortunately when you are leasing a rental unit there can be unforeseen problems that sometimes arise. In some situations you may need to seek legal advice for a question or even find an attorney in some circumstances. The following is a list of resources to contact in case you have a question or situation that requires legal advice.

City of Omaha, Planning Department Permits & Inspections	(402) 444-5350
Douglas County Health Department Trash/Insect/Rodent Complaints	(402) 444-7481
Omaha Bar Association Lawyer Referral Service	(402) 280-3603
Creighton Legal Clinic Douglas County Low Income Clients Application Requested	(402) 280- 3068
Creighton Student Dispute Resource Center Third-Party Mediation Services	(402) 280-2516



Omaha Bar Association offers a service of 30 minutes for \$40.00 for a client to speak with a lawyer to seek legal advice. However if it is decided that you need further assistance and need to hire someone you will need to pay additional fees.

Creighton Legal Clinic is a service offered to Douglas County residents who fall within the Federal Poverty Guidelines. When seeking legal services from Creighton Legal Clinic you must be involved in a civil matter and must fill out the application making sure you qualify for their services.

Creighton Student Dispute Resource Center services include offering third-party mediation to resolve disputes and provides educational programming to encourage citizenship and healthy relationships. They offer educational programs that help with conflict resolution skills, promoting positive behavior, and many other topics.

Utilities & Services

When leasing you may have additional expenses each month other than your rent. It is very important that you check with your landlord first to see which of these monthly expenses may be included in your lease, if



any. These expenses are utilities and services; water, electric or gas, cable, telephone, internet, and garbage removal. If your lease does not include these expenses you should check with your landlord to see who services your area.

After you have asked your landlord who services your area with cable, telephone, and internet you are best to call around and complete price checks and quotes to find your best price. Many times companies run special rates at the beginning of the school year for college students who are moving in. Also some companies run special student rates so ask for that as well.

Making a Rental Unit Your Home

There are many things that you can do to make your rental unit feel more like your own! The following is a list of tips that are all very reasonable and easy to do.

- **Comfort**
You may have mismatched furniture patterns, make them uniform by making or purchasing slipcovers that match! This will help add comfort to your living space.
- **Own Touches**
Pictures are always a great piece to add, you can get different sized frames to fit in with your décor.
- **Be Resourceful**
Use what you already have! A chest could act both as a coffee table and as a storage unit for extra blankets in your living room. An entertainment unit can also house your library of books, magazines, and movies along with your TV.
- **Lighting**
Many rental units will have very dull lighting and it is mostly overhead lighting which doesn't make your space feel very homey! Pick up a few lamps. You can get different colors and shapes of lampshades for added comfort.
- **Have Fun!**
Moving into a new location along with decorating is always a fun new experience!

Living on a Budget

As a college student you may be living on a very tight budget. When making the change from living on-campus to off-campus there are many more payments that you need to keep in mind and budget for appropriately. In the appendix following this guide you will find a sample budget template that you should use to budget out your monthly expenses. You will now have rent that is due on a monthly basis rather than at the beginning of each semester. There are always small expenses that you do not necessarily plan on but they do tend to add up time after time. With careful budgeting you will be able to afford everything that you need along with a few wants as well.

Eating Out can be like taking a hammer to your piggy bank!



Budgeting Tips:

- When you have non-monthly payments break them down into smaller payments and save that money each month so you are not stuck with a large amount every 6 months or so.
- Cook meals rather than eating out all the time. You may see it as a small expense each time but it adds up real quick.
- Keep lights off during the day and turn them off when you are not in a room at night.
- Turn off your computer, TV, or radio when you are not using them.
- Keep your furnace lower in the winter and your air conditioner higher in the summer.

Renters Insurance

Renters Insurance, Why Do I Need It?

It is believed by renters that they are covered under their landlord's insurance, when in truth landlords are generally not held responsible for any personal property damage under the following conditions;



- Vandalism
- Water damage from failure of plumbing or appliances
- Frozen water pipes
- Hail
- Windstorm
- Smoke
- Explosion
- Vehicles or aircraft

You ask; Why do I need renter's insurance, I don't have much of anything? In reality the average person has at least \$20,000 in personal property. Renter's insurance is a very minimal cost per month and can save you headaches and money if something happens. In general costs vary from \$10-20 a month. This is a very small amount to pay for coverage when you could end up with thousands of dollars of loss or damage within a short amount of time.

Common Myths About Renters Insurance

"Renters insurance is expensive."

For just pocket change a day, a policy can provide affordable basic protection of your personal property and can protect you in case of a liability lawsuit.

"The landlord's insurance covers me."

Your landlord's insurance generally only covers the building where you live - not your personal belongings and your liability.

"I don't need personal liability insurance."

Your landlord's policy most likely does not include liability for something that happens in your rented residence. You could be held responsible for injury to another person or damage to another person's property if an incident occurred within your rented residence, or elsewhere. Without liability coverage, your current and future earnings could be at risk. Renters insurance may also cover legal defense costs.

"I don't own very much."

Most people's belongings are often worth more than they think. That's one reason why you need Renters Insurance.

Questions for a Renters Insurance Carrier



- Will your insurance cover any property shared by your roommates?
- Which items should you take photographs or videotapes of?
- What are the limits on specific categories of personal possessions?
- What optional coverage is available, including for satellite dish and portable cellular communication systems?
- What is the price and protection difference between "replacement cost coverage" and "depreciated cost coverage"?
- How should you value fine-art objects?
- What circumstances are covered in the personal liability coverage section?
- What circumstances are covered in the medical coverage for others?
- Will you be notified before any rate increases because of policy changes or inflation?
- If your building were damaged or destroyed, would you be compensated for interim housing?
- How much protection would you have if your rental unit were damaged or destroyed because of an action by yourself or a guest?
- Will your personal liability include defense costs in the case of a lawsuit filed against you?
- What will your off-premises coverage include, for both personal property and medical liability?
- If you're planning to be married, is protection provided or available to cover the value of gifts?

Property Typically Covered:

- Stereo systems, VCRs, and Television Sets
- CDs, DVDs, Videos, and Tapes
- Cameras and other Photography Equipment
- Movable Appliances, including Microwave Oven
- Furniture
- Sports Equipment
- China and Glassware
- Clothing
- Books
- Miscellaneous

Possible Renters Insurance Providers:

- State Farm Insurance
- Allstate Insurance

Both of these companies have many agents located in the Omaha area. You may contact one of these agents to gain information about policies.

Safety & Security

Alcohol Safety– BLUE ZONE: Zero to Three

Creighton University expects its students to abandon high-risk drinking. Creighton’s approach to alcohol education entitled “**Blue Zone: Zero to Three**” is defined as the following:

ZERO drinks if underage, driving, pregnant or on medications.

Never more than **THREE** drinks on any one occasion.

And remember: never have more than **ONE** drink in an hour!



Creighton University defines one (1) drink as:

- A 12 oz beer
- A 5 oz glass of wine
- A 1.25 oz of liquor, either straight or mixed



Alcohol Facts

- **About 25% of college students report academic consequences due to their drinking including missing class, falling behind, doing poorly on exams or papers, and receiving lower grades overall.**
- **Your brain may take as long as 48 hours to return to normal after a big night of drinking. Heavy drinking, especially heavy binge drinking, can really wreck havoc on brain function– particularly memory and abstract thinking, which are both especially important in learning.**



Alcohol Tip:

If you are 21 or older you have the RIGHT to consume alcohol, however you also have the RIGHT to consume in a responsible manner.

- **Alcohol affects each person differently depending on: number of drinks per hour, strength of alcohol (proof or percentage), your individual body composition, your weight, your gender, your age, your use of medication, your mood changes, your personal metabolism rate, amount of food in your stomach, what you mix drinks with and/or family history of alcoholism.**

Alcohol and the Body

Every person reacts differently to alcohol; some people are affected only slightly and others severely. Alcohol is a central nervous system depressant, which means the brain and spinal cord are affected and react more slowly when there is alcohol in a person's system. The more alcohol in the system, the more depressed is the central nervous system, and the greater effect. There are increased incidence of falls, accidents, vandalism, destruction of property, arguments, fights, acquaintance rape, other violence and risk-taking behavior when a person is under the influence of products produced from metabolism of alcohol.

Some people are more susceptible to becoming addicted to alcohol than others. The addiction is more likely to occur if a person drinks alcohol regularly at a young age (before 18) and/or if a parent, grandparent, aunt, uncle, brother, or sister has a history of alcohol abuse. There is, as yet, no way to know who is most susceptible to developing alcoholism or any other adverse health effects from alcohol.

How to Recognize Alcohol Poisoning

Alcohol Poisoning: Signs and Symptoms of a Medical Emergency

- Cold
- Clammy
- Pale
- Bluish Skin
- Slow Respiration (usually 8 or less breaths per minute)
- Unconsciousness or Semi-Unconsciousness
- Strong Odor of Alcohol



These may be obvious signs of alcohol poisoning, however this list is not all inclusive and someone may have other symptoms. If you are ever uncertain, call for HELP!

Actions to Take When Someone May Have Alcohol Poisoning:

- Call 911 immediately if you come across someone with any of the above signs and symptoms.
- After you have called 911 and while you are waiting for the emergency response personnel to arrive, gently turn the intoxicated individual on his or her side and make sure they remain in that position. This will help to prevent aspiration should the individual start to vomit.
- NEVER leave the intoxicated individual alone. STAY with them until emergency personnel have arrived.
- DO NOT ASSUME intoxicated individual can just "SLEEP IT OFF"

It is important to understand that when a person stops drinking and appears to be just "sleeping it off" they are still absorbing alcohol through the stomach and this will cause their blood alcohol level to increase.

Intoxication Levels and Behaviors

If you have ever seen someone who has had too much to drink, you've probably noticed apparent changes in how that person performs and behaves. The body responds to alcohol in stages, which correspond to an increase in Blood Alcohol Content (BAC). The following stages of BAC levels overlap to an extent, but people fall into this continuum of behavior when intoxicated.

1. Euphoria (BAC = 0.03-0.12 percent)

- Individual may become more self-confident or daring
- Individual's attention span may shorten
- Individual may look flushed
- Individual's judgment may become not as good, they may say the first thought that comes to mind
- Individual may have trouble with fine movements, like writing or signing their name

2. Excitement (BAC = 0.09 to 0.25 percent)

- Individual may become sleepy
- Individual may have trouble understanding or remembering things
- Individual may not react to situations as quickly
- Individual's body movements may become uncoordinated
- Individual may begin to lose their balance easily
- Individual's vision may become blurry
- Senses may become limited (hearing, tasting, feeling, etc.)



3. Confusion (BAC = 0.18 to 0.30 percent)

- Individual may act confused– they may not know where they are or what they are doing
- Individual may be dizzy and may stagger when walking
- Individual may be highly emotional; aggressive, overly affectionate, or crying
- Individual may not be able to see clearly
 - Individual may become sleepy
 - Speech may become slurred
 - Uncoordinated movements
 - Pain levels are decreased

4. Stupor. Excitement (BAC = 0.25 to 0.40 percent)

- Individual can barely move at all
- Individual cannot respond to stimuli
- Individual cannot stand or walk
- Individual may vomit
- Individual may lapse in and out of consciousness



5. Coma (BAC = 0.35 to 0.50 percent)

- Individual is unconscious
- Individual's reflexes are depressed (their pupils do not respond appropriately to changes in light)
- Individual's skin will feel cool and clammy to touch
- Individual's breathing is slower and more shallow
- Individual's heart rate may slow
- At this stage the individual could easily die without proper medical treatment

6. Death (BAC > 0.50 percent)

- At this stage individuals usually stop breathing and die

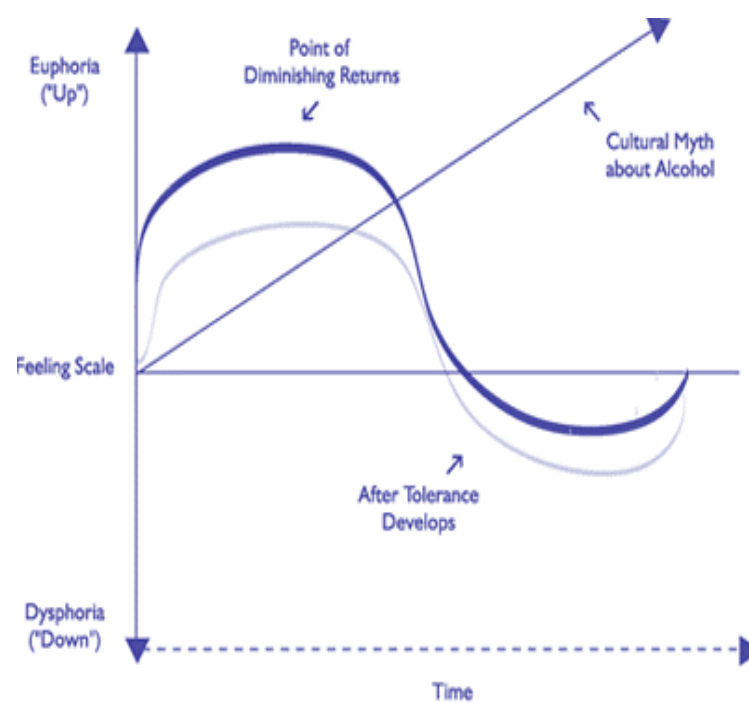
Biphasic Response to Alcohol Consumption

Diagram: www.luc.edu/wellness/images/biphasicresponse.gif

Douglas County and Nebraska State Laws Regarding Alcohol

The following is a list of County, State, and Federal laws that Creighton holds and expects their students to uphold.

1. No person shall sell, give away, dispose of, exchange, or deliver, or permit that sale, gift, or procuring of any alcoholic liquors, to any person under the age of 21. Any person violating this law is guilty of a Class I misdemeanor.
2. No one under the age of 21 shall obtain, or attempt to obtain, alcoholic liquor by misrepresentation of age. Any person violating this law is guilty of a Class III misdemeanor.
3. No one under the age of 21 may sell or dispense or have in his or her possession or physical control any alcoholic liquor in any tavern or in any other place including public streets, alleys, roads, highways, or inside any vehicle. Any person violating this law is guilty of Class III misdemeanor.
4. Any person who knowingly manufacturers, creates, alters any form of identification for the purpose of sale or delivery of such form of identification to a person under the age of 21 shall be guilty of (a) a Class III misdemeanor for the first such offense and (b) a Class II misdemeanor for any second or subsequent offense. Forms of identification are defined as any card, paper, or legal document that may be used to establish the age of the person named thereon for the purpose of purchasing alcoholic liquors.

Rental Unit Safety

General Safety

Safety is one of the most important factors when you are renting. You must feel safe in the rental unit you choose to live in. Many students do not take this into account when they are selecting their accommodations for the first time. The following is a list of questions to ask the landlord so you have a feel for what the neighborhood and rental unit is like.

1. Have there been any thefts, robberies, or attacks in or around your apartment building? Both recently and in the past.
2. If there have been, what has been done to ensure that this didn't and does not happen again?
3. Does Omaha Police Department regularly patrol this area?
4. How often are the locks changed in the building and who all has copies of the keys?
5. Has there been a security survey conducted of the property? If so, what were the results and were these problems corrected?



Door Safety

In about 80% of all break-ins the intruder enters through a door. There are some basic precautions that must be taken in order to insure that your door is more difficult for an intruder to open.



1. Only solid wood or metal doors offer real protection. The door must be sturdy. Any glass in the door weakens the amount of protection the door holds.
2. All door hinges should be in the interior part of the door. Any door that swings out should be changed to swing in, because with the hinges exposed intruders can easily remove the hinges and enter the rental unit.
3. ALWAYS, ALWAYS, ALWAYS LOCK your DOOR!!! This may seem so simple and be common sense, however it is surprising how many students leave their apartments or housing unlocked while they are not home. Also, if you are in an apartment building or complex, DO NOT prop the main entry way open. You are not only putting yourself at risk but your neighbors as well.

Locks

The most secure door lock is the dead bolt lock. The dead bolt features a metal bolt that fits inside of the door frame when it is engaged and this allows for the door to lock snugly and tightly. The most insecure type of lock is that of the key-in-the-knob spring bolt. This is very easy to open with a knife or credit card, resulting in very little security against intruders. Overall the best lock system is a combination of the two, a dead bolt and key-in-the knob spring bolt.



Window Safety

Here are a few tips in making your windows more secure. Make sure to consult your landlord before you do any of the following.

1. A window lock with a key will prevent the window from being opened even if the glass is broken. If you are concerned ask your landlord to install this type of lock.
2. Double-hung windows can also be secured by a large nail or bolt inserted into the window track or in a hole drilled through the window frame. A duplicate on the other side of the window frame will add additional security. You can have your landlord drill a few sets in the window at different heights to be used for ventilation.
3. Iron bars offer obvious protection however they are not commonly secure. The bars can cause a problem in the case of a fire, and also if the bars are installed horizontally intruders can use them to climb to the next level of windows to enter into the building.
4. Alarms can also be purchased. They are a good form of protection and are becoming increasingly inexpensive. Before you install or purchase an alarm system check with your landlord first.

Fire Prevention:

The following is a list of fire prevention tips.



1. Be careful of all smoking materials.
2. Do not overload electrical outlets.
3. Do not use halogen lamps, if you do make sure you keep all materials away from the light source.
4. Keep your rental unit clean and free of trash.
5. If you have a gas stove take extra caution.
6. You must have smoke detectors within 6 feet of sleeping areas and the detectors should be checked on a monthly basis and batteries replaced annually.
7. Take caution when burning candles in your apartment.
8. If you choose to use electric blankets take extra caution and make sure they are off when you are not using them.

When You Are Home:

The following list will give you information on what to do while you are home to keep yourself safe.

1. Never let anyone you do not know in. This may seem like common sense, however it happens.
 2. Displaying your name on your mailbox or front door is highly not encouraged. If there is a need to display your name on your mailbox use your full last name with a first initial.
 3. Avoid lending your keys to anyone.
 4. Request to have your locks replaced immediately if your keys go missing. Your landlord may charge you for this however it is worth it for your safety.
 5. Never leave a hide-a-key outside for anyone to find.
-

Sexual Assault Prevention

The majority of sexual assault perpetrators are not strangers -- they are people you may be acquainted with such as neighbors, co-workers, or someone you are romantically involved with.

Educating yourself about the warning signs and what to do if you are attacked will help you minimize your risk factors.

What You Can Do if You are Attacked

- Try to escape. Scream, yell, fight, kick and run. Scream the word "fire" as it has been shown to be more effective in eliciting help from bystanders.
- Talk to the assailant so he views you as a person rather than an object.
- If your attacker has a weapon, use your best judgment but remember that your primary goal is survival .
- If your attacker tries to move you to another location, be aware that your attacker will then be able to exert more control over you.

What You Should Do If You are Sexually Assaulted

- Get medical help immediately.
- Do not shower, bathe, change clothes or throw anything you were wearing away. Preserving physical evidence helps law enforcement authorities catch the perpetrator.
- Report assaults immediately to local law enforcement at 911 or to Public Safety at **280-2911**. Trained officers will respond and assist you.
- Seek support at the Creighton Counseling Center (280-2735) or the YWCA's Women Against Violence Program (345-7273).

Preventing Acquaintance or Date Rape

- No means no. Be clear about your sexual boundaries.
- Do not use drugs or alcohol. They decrease your ability to take care of yourself and make decisions that are right for you. **Remember the three second rule about a drink --** no matter what you are drinking, do not let it out of your sight for more than three seconds. Do not accept a drink from someone you don't know and trust. It's always best to get your own drink.
- Trust your instincts. If something doesn't feel right to you, leave. Make sure you have money for transportation or have a ride home.
- Meet a first date or blind date in a public place. Drive yourself or have a friend drive you and agree to pick you up.
- Leave social events with your friends -- not with someone you just met.

Safety and You

Tips for Safeguarding Yourself

- Plan your route and avoid shortcuts through vacant lots, alleys, or parks.
- Walk in well-lit areas and do not walk alone.
- Don't go to isolated areas such as laundry rooms and basements alone.
- Have your key ready before you approach your vehicle or home.
- Look inside your car before you get in. Get into your vehicle quickly and lock the door first -- even before you put your seat belt on.
- Be aware of your surroundings and people around you.
- If you think you are being followed, do not go home. Change directions and look for open stores, restaurants or a police or fire station.
- If you return home and find that your doors or windows have been tampered with, do not go inside -- go to a neighbor's or friend's house and call the police.
- Never allow strangers to use your telephone. Offer to make the call instead while they wait outside. Keep your door locked while making the call.

Witnessing Crime

The Omaha Police Department (OPD) encourages citizens to provide information about possible crimes that may be occurring. Some examples may range from suspected illegal drug activity, prostitution, or the belief that a specific person is in possession of stolen property. Tips that OPD receive from citizens regarding crime must be verified through the investigation of an officer. These tips often lead in the right direction and can add to the "probable cause" necessary to investigate a crime. The activity that you are reporting must be taking place within the Omaha city limits.

Important Phone Numbers

Emergency Number
Phone: 911

Omaha Police Department Main Number
Phone: 444-5600

Crime Prevention Unit
Phone: 444-5772

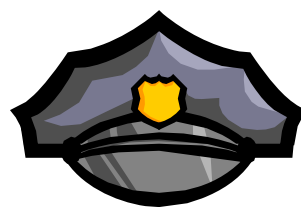
Crimestoppers
Phone: 444-STOP (7867)

Telephone Response Squad
Phone: 444-4TRS

Domestic Violence Unit
Phone: 444-7456/5825
Email: domesticviolence@ci.omaha.ne.us

Graffiti Reporting
Phone: 444-5555

Community Resource Center
Phone: 444-3480



Recognizing Suspicious Activity

SUSPICIOUS VEHICLES

- Slow moving vehicles, vehicles without lights, and/or the course followed appears aimless or repetitive. This is suspicious in any location, but particularly in areas of schools, parks, and playgrounds.
- Vehicles being loaded with valuables are suspicious if parked in front of a closed business or untended residence, even if the vehicle is a legitimate looking commercial unit - possibly even bearing a sign identifying it as a repair vehicle, moving van, etc.
- Abandoned Vehicles

SUSPICIOUS BEHAVIOR INVOLVING VEHICLES

- Persons attempting forcibly to enter a locked vehicle, especially at night or in a parking lot.
- Persons detaching mechanical parts or accessories from a vehicle especially at night or in a parking lot.
- Apparent business transactions conducted from a vehicle especially if around schools or parks, and if juveniles are involved.
- Persons being forced into vehicles, especially if juveniles or females.
- Objects thrown from a vehicle, especially while traveling at a high speed.

SUSPICIOUS BEHAVIOR INVOLVING PROPERTY

- Property carried by persons on foot, especially questionable if the person is running. May be significant if the property is not wrapped as if just purchased.
- Property being removed from or being placed into vehicles or buildings if removed from closed residences whose owners are known to be absent.
- Someone offers to sell you something for significantly less than the market value.
- Items that accumulate in private garages, storage areas, or on property if it accumulates, especially if the items are in good condition but not in use. Example: A number of television sets being stored in a garage for a long period of time.

SUSPICIOUS BEHAVIOR INVOLVING PEOPLE

- Someone going door-to-door in a residential area if after a few houses are visited, one or more of the subjects goes into a back or side yard. More suspicious if another remains in the front when this occurs.
 - Someone waiting in front of a house or business when the owners are absent, or if it is a business and the establishment is closed.
 - Someone forcing entrance to or tampering with a residence, business, vehicle, etc.
 - A non-resident going into a back or side yard.
 - A person running especially if something of value is being carried.
-

Parking and Transportation

General Information

All vehicles parked on Creighton University property are required to display a valid University parking permit. A valid parking permit consists of BOTH a hang tag AND a validation sticker. The hang tag should be affixed to the rear view mirror. The validation sticker should be placed on the outside of the rear window on the driver's side. Permits may be obtained from 7 a.m. to 7 p.m., Monday through Friday at the Department of Public Safety. The purchase of a Creighton University parking permit only allows you to search for and occupy a parking space as space is available. It does not guarantee the availability of a space. During normal business hours student permits are required to park in student lots, and faculty/staff permits are required to park in faculty/staff lots. However, in the interest of safety, students may also park in faculty/staff lots from 4 p.m. to 6 a.m., Monday through Friday and any time on weekends. Students are not allowed to park in faculty/staff lots during breaks or student holidays.

Garage Parking

Student parking is available on Levels 1 and 2 of the 20th Street garage, and on Levels 2 and 3 of the 24th Street garage. Faculty/staff parking is available on the top levels of both parking garages, and on Level 1 of the 24th Street garage. University ID cards are required to access the garages.

Basic Regulations

Parking rules and regulations are enforced 24 hours per day 7 days a week year round regardless of whether or not classes are in session. Vehicles without valid permits, or those in violation of regulations are subject to the sanctions listed below.

Special Attention Areas

- Do not park or leave your vehicle unattended in Deglman Circle. That area is for drop off and pick up only.
- Do not park in handicapped spaces without a state-issued handicapped permit.
- Do not park in or block fire lanes, fire hydrants, or gate arms.
- Do not park on the grass or landscaping.
- Do not park at any time in spaces reserved for the President, Vice Presidents, Deans or Jesuits.

Protect Your Property

Don't volunteer to be a victim! Unlocked doors or valuable property left in plain sight invite crime. Eliminate the opportunity for a crime to occur. Don't leave keys in your car. Store valuables in your trunk or take them with you. If you have a trunk release inside your vehicle, keep it locked. Anti-theft devices for your vehicle are available at cost from the Department of Public Safety.

Campus Escorts

If at any time you are on campus and feel you need an escort to your vehicle or to another building, Public Safety will be more than willing to escort you to your location.

You may contact them at (402) 280-2104 or Emergency line at (402) 280-2911.

BLUEJAY Shuttle

Want to save gas by not having to pay as much for commuting to campus, check out the BLUEJAY Shuttle service. You can either check out their website, www.creighton.edu/adminfinance/shuttleservices/index.php or you may contact them at (402) 280-2396.

Ways to Stay Involved

STUDENT ACTIVITIES



Creighton offers over 180 student organizations on campus. If you are looking for a way to stay involved on campus while still enjoying the comforts of your off-campus housing you can choose one of these many great organizations that may meet your interests and your needs. These student organizations range from academic to cultural to government to religious and service organizations, there is something of interest for everyone. A full list of all the student campus organizations can be found on the Student Activities website at www.creighton.edu/StudentActivities. The fall involvement fair would also be a great time to locate an organization of interest to you!

Creighton Student Union Program Board offers many free activities for all students. Some events that are offered by the CSU Program Board include; Homecoming Week and Spring Fling Week, Movie Nights, Ice Skating, Bowling and etc. All you need to participate is your Creighton ID and to sign up for the activity of your choice.

Would you like to receive information on activities happening on campus? You may sign up to be on the Student News listserv. Twice a week on Monday and Thursday, a digest e-mail will be sent to you with events that have been submitted to the listserv. The digest includes date, time, and location of these events. Also all of these events are sponsored by a Creighton student, faculty or staff member, a university department, or a registered student organization.

DEPARTMENT OF CAMPUS RECREATION

Another great way to stay involved on campus is through campus intramural sports. Creighton University offers a wide array of intramurals through the Campus Recreation and Intramural Office. A full list of intramurals offered at Creighton can be found at the following web address, <http://www.creighton.edu/CampusRecreation/IM>.

Wellness Programs are offered for students; take these programs as a group or individual. Creighton has two fitness centers available which are located in the Harper Center and the Kiewit Fitness Center. Check out the hours on the Campus Recreation website at www.creighton.edu/CampusRecreation.

ATHLETICS

Support your fellow Jays and attend both Women's and Men's sporting events. A full list of Jays athletics and schedules can be found on the athletics website found at www.gocreighton.com.



Appendix & Resources

Landlord Tenant Inventory

LIVING ROOM	CONDITION			Picture Number(s)
	Arrival	Departure	Repair/Replacement	
Doors				
Floors				
Light Fixtures				
Wall(N)				
Wall(E)				
Wall(S)				
Wall(W)				
Ceiling				
Windows				
Window Screens				
Window Coverings/Blinds/Drapes				
Other				
Other				
Other				

KITCHEN	CONDITION			Picture Number(s)
	Arrival	Departure	Repair/Replacement	
Cabinets				
Counters				
Dishwasher				
Floor				
Garbage Disposal				
Light Fixtures				
Refrigerator				
Sink & Plumbing				
Stove/Oven				
Wall(N)				
Wall(E)				
Wall(S)				
Wall(W)				
Ceiling				
Windows				
Window Screens				
Window Coverings/Blinds/Drapes				
Doors				
Other				
Other				
Other				

BATHROOM(1) LOCATION:	CONDITION			Picture Number(s)
	Arrival	Departure	Repair/Replacement	
Bathtub/Shower				
Cabinets				
Counter				
Door				
Floor				
Light Fixture				
Sink				
Wall(N)				
Wall(E)				
Wall(S)				
Wall(W)				
Windows				
Window Screens				
Window Coverings/Blinds/Drapes				
Other				
Other				
Other				

BATHROOM(2) LOCATION:	CONDITION			Picture Number(s)
	Arrival	Departure	Repair/Replacement	
Bathtub/Shower				
Cabinets				
Counter				
Door				
Floor				
Light Fixture				
Sink				
Wall(N)				
Wall(E)				
Wall(S)				
Wall(W)				
Windows				
Window Screens				
Window Coverings/Blinds/Drapes				
Other				
Other				
Other				

BEDROOM(1) LOCATION:	CONDITION			Picture Number(s)
	Arrival	Departure	Repair/Replacement	
Door				
Floor				
Floor Covering				
Light Fixture				
Wall(N)				
Wall(E)				
Wall(S)				
Wall(W)				
Windows				
Window Screens				
Window Coverings/Blinds/Drapes				
Other				
Other				
Other				

BEDROOM(2) LOCATION:	CONDITION			Picture Number(s)
	Arrival	Departure	Repair/Replacement	
Door				
Floor				
Floor Covering				
Light Fixture				
Wall(N)				
Wall(E)				
Wall(S)				
Wall(W)				
Windows				
Window Screens				
Window Coverings/Blinds/Drapes				
Other				
Other				
Other				

An evaluation of the initial assessment has been taken of the condition of the rental unit and of the property therein. The Landlord must receive this document within 24 hours of occupancy to confer with and sign the inventory form. Upon completion of term of lease, tenant(s) and landlord will complete the check-out portion of the form. This form will be used to assess any loss or damage to the rental property.

Each Party should keep a signed and dated copy of this Rental Inventory

Arrival: _____ Departure: _____

Tenant Signature/Date: _____ Tenant Signature/Date: _____

Tenant Signature/Date: _____ Tenant Signature/Date: _____

Tenant Signature/Date: _____ Tenant Signature/Date: _____

Tenant Signature/Date: _____ Tenant Signature/Date: _____

Landlord Signature/Date: _____ Landlord Signature/Date: _____

Budgeting Worksheet

Income:	
	Wages _____
	Misc. Income _____
Total Income	_____
Expenses:	
Home:	
	Rent _____
	Renters Insurance _____
Total Home:	_____
Utilities:	
	Electricity _____
	Water & Sewer _____
	Garbage Removal _____
	Telephone(Cell & Land Line) _____
Total Utilities:	_____
Food:	
	Groceries _____
	Eating Out _____
	Misc. Food Items _____
Total Food:	_____
Health & Medical:	
	Health Insurance _____
	Fitness Memberships _____
	Misc. Health & Medical Items _____
Total Health & Medical:	_____
Transportation:	
	Car Payments _____
	Gas _____
	Auto Maintenance & Repairs _____
	Auto Insurance _____
	Other Transportation Costs _____
Total Transportation:	_____

Entertainment:	_____
	Cable TV _____
	Internet _____
	Computer Expenses _____
	Hobbies _____
	Subscriptions & Dues _____
	Vacations & Travel _____
Total Entertainment:	_____
<hr/>	
Pets:	_____
	Food _____
	Vet, Grooming _____
	Other Pet Expenses _____
Total Pets:	_____
<hr/>	
Debt Payments:	_____
	Credit Cards _____
	Loan Payments _____
	Misc. Debt Payments _____
Total Debt Payments:	_____
<hr/>	
Total Clothing:	_____
<hr/>	
Total Savings:	_____
<hr/>	
Total Emergency Fund:	_____
<hr/>	
Total Miscellaneous:	_____
<hr/>	
Total Expenses and Savings:	_____
<hr/>	
Income-Expenses:	_____

Phone Numbers

Student Services On-Campus:

Public Safety	Emergency: (402) 280-2911 Non-Emergency/Business: (402) 280-2104
Career Services	(402) 280-2722
Counseling & Psychological Services	(402) 280-2733
Alcohol & Drug Counseling	(402) 280-2733
Health Services	(402) 280-2735
Eileen B. Lieben Center for Women	(402) 280-2700
Office of Student Success	(402) 280-5566
Student Activities Office	(402) 280- 1715
Center for Student Integrity	(402) 280-2775
Campus Recreation & Intramurals	(402) 280- 2848
Campus Ministry	(402) 280-2779
Center for Service & Justice	(402) 280-1290

Your Other Important Numbers:

Work Cited & Credits

The following is a list of the resources used from locations outside of Creighton University.

Legal Aid of Nebraska

http://www.nebls.com/landlord_tenant.htm

Jason Fendrick

“What To Know Before You Sign The Lease”

Gonzaga University

“A Guide to Off-Campus Living”

Marquette University

“The Tenant’s Guide”

Santa Clara University

“Guide to Off-Campus Living”

We would like to thank the following offices for their support and resources as we were developing this guide for you.

- **Department of Residence Life**
- **Office of Student Success**
- **Center for Student Integrity**
- **Student Activities office**
- **Creighton Legal Services**
- **Public Safety**

**This guide was written by Emily Meyer,
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Creighton University

Creighton
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