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Reed College is dedicated to providing students with the necessary information and tools to successfully reside in off-

### In this section:

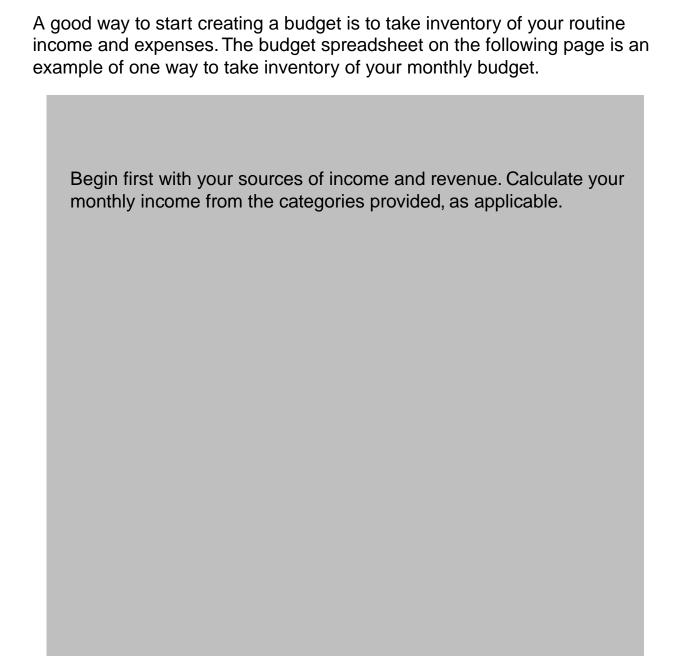
- ¥ Creating a Budget
- ¥ Budget Worksheet
- ¥ Cost-Saving Strategies

Determining a realistic budget is an important first step when looking for an apartment or room to rent. In addition to rent, there are several costs that come with living off-campus.

Common routine costs you can anticipate when renting an apartment or room:

- ¥! Security deposit
- ¥! Application fee (typically \$25-60)
- ¥! Monthly utilities

¥!



It may be difficult to estimate monthly costs if you have never lived off-campus. To help create an initial budget, you can follow the standard recommendation to spend no more than 30-40% of your total monthly income on rent in order to leave room in your budget for other essential costs (such as food and transportation). You can also consultant Cost of Living estimates

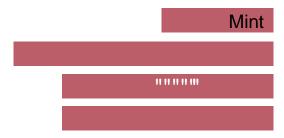
	Amount per month
Take-home (net) pay	
Scholarships and grants	
Loans	
Government benefits, if any	
Family contribution, if any	
Investments	
Other	
Total	

	Amount per month
Tuition + Fees	
Rent	
Utilities (itemize electric, gas/heat, water, garbage/recyclin	g)
Cell phone	
Internet	
Loan payments	
Monthly bus pass	
Other	
Total	

### ADDITIONAL BUDGET RESOURCES

Check out these helpful places to look for guidance on strategies for minimizing expenses, connecting to financial resources, and increasing your income:

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XJ U I T P N F P O F J O GFJ WO BS ED ID F BUM FBJ SE U P
T Q F D J G J PD TB J DUE V EIFESFUQ SS F ID J T F J E F B P G
I P X Z P V S QQB PD SL EP HG F G J J MO J B Q N HQ V

\*G ZPV XFPUR/MSEFRMMITETU GPS BPODE SFDPOTJEFSB BCPVU DSFRBOGIOCHBBIQ VOTM FCBVTEFH SFFWJFX UF SFRVFTU GPS SF

When looking for a place to live, there are a few things to consider in addition to your budget:

Roommate(s)Do you prefer to live alone, with a roommate, or with several housemates? Does it matter if your roommates or housemates are fellow Reedies

**Pets.** If you plan to live with a pet, search only for apartments and vacancies that allo for pets. Most landlords will require a small to moderate pet deposit which is sometimes but not always refundable. It is not uncommon for landlords to to your apartment or enter your space unannounced for emergency repairs Failure to disclose a pet can lead the fty fines or removal to the pet.

Reed College is located in the Reed neighborhood in Southeast Portland. Ourcampus is closs to many neighborhoods, each with their own individual amenities, flair and character.

For more information on neighborhoods in and around Portland,

There are several places Reesl can look for available offcampus housing in the Portland area

- ¥ 51F TUVEFOU SVO 'BDFCPPL HSPVQ 4UVEFBOOUBTMVNOJ VTF UIJT 'BDFCPPL QPTU BWBJMBCMF SFOUBM WBDBOD SPPNTBBQOBESUNFOUT OFBS DBNQVT ! QBSUJDVMBSMZ HSFBU SFTPVSDF JP PUIFS 3FFE TUVEFOUT
- ¥ <u>51F 3FFE 4XJUDICPBSE</u> DPOGGFSUT CFUXFFO NFNCFSDPPNGNUDFJUZFEEOE B TUVEFQUPTUURORVJSJFT BCPVU IPVT SPPNNBUF SFRVFTUT
- ¥ 5 J CQ S IB ND V SPSCFCD UD B N Q V T B SETMBREUG F \*
  T V D DOFTOTE B WOTH J O H U I S P V HB DOFTCOP B E F E
  H S P V Q T T Q F D JUBRINB NS 12 JUCOBBJINN JP S E E H S P V

  1 P S U M NB FOFTES V T J COO HB S U J D W M IBB S P I B E
  S F T P VG SP IS B NO RE ZG S J F O E T
- ¥ 5SZ UIF PME TDIPPM NFUIPE PG MFDBNQVT GPS iSEPMNFOSFTSPSSFXOBUMVLJOHQSPQFSUZ NBOBHFNFOUJ**DRNO**SSFOZ FBCPVU VQDPNJOH WBDBODJFT
- ¥ 5BML UP HSBEVBUJOH TFOJPST PS OFYU ZFBS PGG BOE TFF JG UIFZ IE PWFS .BOZ TUVEFOUT XJMM CF WB SFOUBMT BOE DBO DPOOFDU ZPV U QSPQFSUZ NBOBHFS

Search online through the following websites:

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#SJTUPM 6SCBO "QBSUNFOUT \$JUZ )PVTFT 'PY .BOBHFNFOU (SJE 1SPQFSUZ -JWJOH 3PPN 1FSGPSNBODF 1SPQFSUJFT 4MFFQ 4PVOE 1SPQFSUZ



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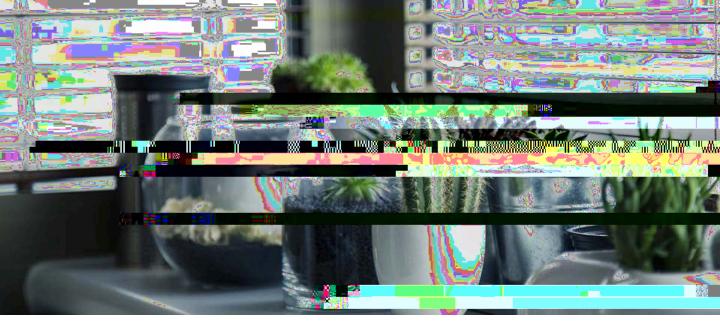
- ¥ Questions for Landlords & Roommates
- ¥ Checklist for Viewings
- ¥ The Rental Application
- ¥ Signing a Lease

The process of securing an apartment or room typically involves the following steps:

- ¥! Find an available open apartment or room within your calculated budget
- ¥! Call the landlord or person who posted the ad
- ¥! Request a viewing or inquire about an upcoming open house
- ¥! Request a rental application
- ¥! Attend the viewing or open house to learn more about the space and terms of the lease
- ¥! Complete a rental application
- ¥! Pay the application fee
- ¥! Wait for the landlord to screen your credit, rental and/or criminal background as applicable
- ¥! When you are approved, sign a lease

Landlords cannot refuse to show, sell, rent or otherwise make housing unavailable based on a renterÕs race, color, national origin, sex, disability, religion, familial status, marital status, age, gender identity, sexual orientation, or receipt of public assistance.

Learn more about protections against housing discrimination and rights as a renter on page 40.



### HOW TO BE A COMPETITIVE RENTAL APPLICANT

- ¥! Get organized. Assemble all your relevant documents and references. If you are an international student, have a copy of your official documentation of your visa status.
- ¥! Order a checkbook from your bank or credit union. Many landlords and property management companies are not set up to acceptypalor debit/credit cards.
- ¥! Start early! It can take a few weeks to find an apartment or room to rent.
- ¥! Set up an email alert for yourself on Craigslitatulia and similar search sites so you get immediate notice when an apartment in your desired area and price range becomes available.
- ¥! Act quickly. If you see a place that you like, call (preferred) or email the poster and state your interest. Ask for an application and ask when you can see the place.
- ¥! If you attend an open house or private viewing with a landlord, arrive early and bring the application filled out and a check for the application fee.
- ¥! Walk into a property management company and talk to them about what you are looking for. Some property management companies have upcoming vacancies that they have not yet advertised. Property management companies may also be willing to keep your application on file if you are not approved for an apartment.
- ¥! Follow up. If you have submitted an application and met with a landlord, write them an email to inquire about your status and thank them for their time showing you the apartment.

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# When you meet the landlord to view the space, you should ask the following questions:

- !! How much is rent and when is it due?
- !! What is the preferred payment method (e.g. check, online payment with credit card)?
- !! Are there fines for late payments? If so, is there a grace period?
- !! Does rent include any of the utilities or garbage/recycling, and if not, how much do they usually run?
- !! How long is the lease? Month-to-month? 12-months?
- !! When is the move-in and move-out dates?
- What are the move-in costs (deposits, cleaning fees, firenth Os rent, etc.)?
- !! Are the deposits refundable?
- !! If you plan on having a pet, what is their policy on pets? What is the pet deposit?
- !! Is the space smoke free?

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- !! What is the policy for subleasing?
- !! Is there a washer/dryer, dishwasher, or microwave?

There are generally two ways of renting an apartment or house with roommates:

- ¥! You can look for an available room to rent within an already occupied house or apartment and sign an individual lease;
- ¥! You can find someone you want to live with and search for an open apartment or house together.

Regardless of how well you do or do not know the individual(s) who may be your future roommate(s), you should ask them the following questions to determine if you are compatible as roommates:

- !! What are your general lifestyle habits?
- !! Do you keep your living area clean and organized?
- !! What are your social and study habits?
- !! What is your typical level of noise?
- !! What is your typical school/work schedule?
- !! How do you like to solve conflicts?
- !! Are you willing to compromise?
- !! How will we handle paying bills?
- !! Do we want to share food and other items?
- !! How will we split cleaning responsibilities?
- !! How do you feel about overnight guests and visitors?
- !! Do you smoke?
- !! Do you have any allergies?
- !! Are pets acceptable? What type and how many?
- !! Does the person with the bigger room need to compensate the others?
- !! What is your expected level of privacy?
- !! How much time do you plan to spend in the apartment or house?

### Security

- !! Check the locks on each door.
- !! Do the doors shut tightly? Is there a deadbolt on the front door?
- !! Do the windows on the ground floor lock?
- !! Are there curtains or shades on the windows?
- !! Who has access to the unit? Under what conditions?
- !! How is the lighting around the front door?
- !! How safe do I feel in this neighborhood?

### **Electricity**

- !! Make sure all the lights work.
- !! Check the location of electrical outlets in the bathroom and bedroom. Are they all in safe locations?
- !! Are there enough outlets for your computer, phone, etc.?

#### Kitchen

- !! Turn on the oven, stove, and fan to see if they all work.
- !! Check the fridge and the freezer.
- !! Inspect all other appliances

### Bathroom(s)

FY Flush the toilet(s).

FY

### Heating and cooling

- !! Turn on the heating equipment to make sure it works.
- !! Check if windows and doors open for summertime ventilation..

### Pre-existing damages

- !! Look for and document and pictures in writing any major damages.
- !! Note rips and stains on the carpet, holes in walls, and damage to windows.
- !! Ask the landlord to sign a list of pre-existing damages so you will not be held responsible for them when you move out.

### Fire protection

- !! Find all smoke detectors and test them.
- !! Look for the emergency exit.
- !! Check for a fire extinguisher in the kitchen.

### **Parking**

- !! If you are sharing a house, make sure there is enough space for all your cars.
- !! If you are renting an apartment, find out which designated space is yours.
- !! Find out about guest parking locations, if applicable
- !! If you do not have a car, find out where the nearest bus stop is.
- !! Find out if there are safe bike racks somewhere in the complex or other bike storage.

### **Maintenance Contact**

!! Find out who to contact about maintenance issues after you move in.

### Storage

!! Check basement, attic, and closets.

If you like the apartment or room and feel it is a good fit for your budget and needs, you should request an application from the landlord or property manager. Most landlords will ask you to fill out a rental application, usually with an application fee (typically \$25Đ60 per person). The application fee goes towards paying for a credit check and any other screening the landlord considers necessary. A landlord must tell an applicant in writing what the screening process with involve and the screening criteria.

Landlords can only charge you an application fee if they accept and screen your application. If they do not screen your application, your fee is refundable (unless otherwise stated on the application). Read the fine print of the terms of your application fee before you submit an application.

You will also be asked to list previous landlords for a rental history and reference check. If you have lived on campus, residence life is considered your previous landlord. You can list residence life on your rental application

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FT U J N B U F B X B S EMINWIFZU BUDEDSTFJOTTS UP 12P OC J BB 6FS 18FO D P N F
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\*GPX EP OPU NFFU UIF JSOFDRPVNJSFPNSKHODEN PISJEU NBZ BMMPX ZPV UP IBWF B DPT@ pQ T@ up` 0` Once your application is approved, you will be notified and asked to sign a lease with the landlord or property manager. It is important that you carefully read the terms of your lease A lease is a legal obligation to pay rent for a specified length of time, and every lease has variations on the terms and conditions of tenancy. If the terms of the lease agreement don't suit your needs, negotiate or

Contracts like leases cannot just be changed without both sides agreeing, unless there is already language in the document that allows the change.

A lease or rental agreements remain in effect unless

- ¥! the landlord or tenant violates the conditions of the agreement (provided proper notice is given to either party by the other);
- ¥! both you and the landlord agree to end the agreement;
- ¥! either you or the landlord gives the other party proper notice that the agreement will be terminated.

Your landlord cannot raise your rent except

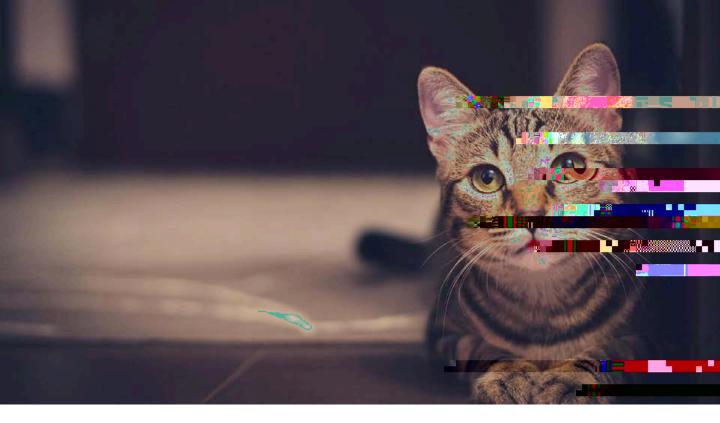
- ¥! when the full term of any written rental agreement has expired;
- ¥! after providing you with at least 90 days advanced notice;
- ¥! when a written rental agreement specifically provides for increases in the amount of your rent

See the Tenant Rights & Responsibilities (p. 40) for more information about the terms of a lease.

When you sign a lease, you will likely also be asked to pay a security deposit. This deposit is money that the landlord collects as security against property damage, unclean conditions, and unpaid rent. The amount may vary; it is often equal to one monthÕs rent. If you pay a security deposit, ask for a receipt for the payment and be sure to have in writing if the deposit is refundable or non-refundable, and under what conditions.

Within 31 days from the date the lease ends or the tenancy terminates, the landlord is required to either return your full security deposit or give you a written list of reasons why part or all of the security deposit was withheld. The landlord may retain all or any portion of the deposit to cover any damages or charges for which you are liable under the lease.

When you sign a lease and agree to move-in, make sure to complete a thorough inventory of the space with your landlord. Otherwise you could be responsible for paying for damages to the facilities caused by the previous tenant. Request a walk-through of the space with the landlord or property manager the day you get the keys to the apartment. Document (in writing and in photos) any pre-existing damages beyond normal wear and tear. If there are any significant damages discovered, make a formal written request to your landlord they be repaired before you move in.



If you have a pet, you can search for pet-friendly apartments on Craigslist, Zillow, and Trulia

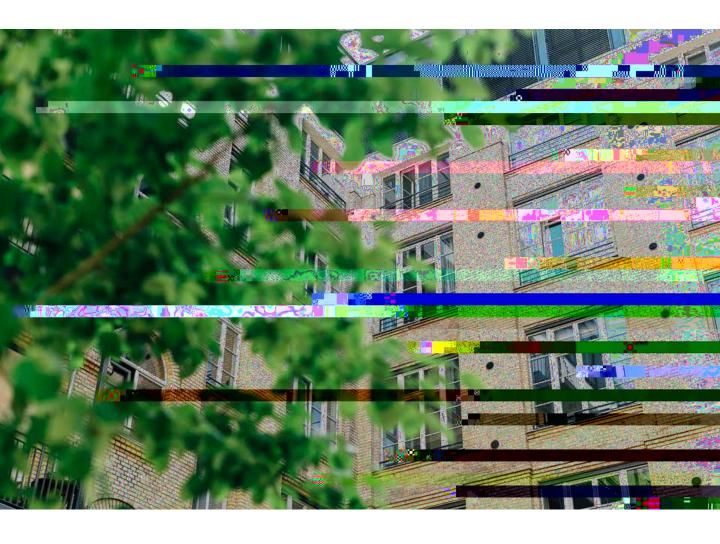
Many landlords are open to the possibility of pets if you can provide some assurance that you will be responsible for any damage they may do (usually this assurance comes in the form of a pet deposit, which is typically refundable, or additional monthly Opet rent.O).

Some pet owners recommend creating a Opet resumeO to include with your rental application with information such as any completed obedience classes, grooming care, and veterinarian records of shots and immunizations. Other renters recommend requesting a reference letter for their pet from their veterinarian or last landlord, if applicable.

#### Resources

- ¥! Oregon Humane Society D Pet-Friendly Rentals List
- ¥ Licensing Your Pet in Multnomah County
- ¥ PetFriendly Portland
- ¥ Service & Assistance Animals in Oregon

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### In this section:

- ¥ Setting Up Utilities
- ¥ Furnishing Your Space
- ¥ Cooking & Eating Off-Campus
- ¥ Transportation

### Other recommendations for setting up utilities:

- ¥! To estimate utilities for an apartment or any residence, you can contact the customer service department and give them the address. They will be able to give you the average cost for the unit over a twelve month period, plus the lowest and highest bills.
- ¥! When moving in, never just pick up an old account and carry it on. This may leave you with some unexpectedly large bills racked up from the previous tenant.
- ¥! Always start new accounts with utility companies in the names of all roommates. This not only offers each roommate some security in that everyone is legally responsible for the bill, but it also gives each name on the account a chance to accumulate some good credit.
- ¥! Most utility companies allow you to set up an online account and make auto-payments each month.
- ¥! When you leave a unit, make sure you arrange with the appropriate utilities to either remove your name from the account (if your roommates are staying) or give the company specific cutoff dates. Otherwise you may end up responsible for bills racked up long after you have moved on.

The Energy Trust of Oregon provides a free Energy Saver Kit and web resources for reducing your energy costs and your carbon footprint.

Now that you have an apartment or room, itÕs time to make it your.own Here is a good checklisto help you think about possible furniture and household supplies you may want to consider for your first apartment.

#### **Furniture**

Focus on getting the essential items first. A bed is generally the first furniture need you should fulfill. A desk and chair are also high priorities for college students.

### Finding affordable or free furniture

- ¥ Talk to graduating or departing Reedies who may be trying to unload furniture before leaving Portland for the summer.
- ¥ Join the Reed Buy/Sell/Trade/Free Facebook group
- ¥ Look around campus for flyers advertising furniture for sale
- ¥ Scour CraigslistÕs For Sand For Fredistings.
- ¥ Goodwill and the Salvation Armysell used furniture. In Sellwoothe Goodwill Bins warehouse has even greater deals on used furniture!
- ¥ <u>lkea</u> and <u>Targetsell</u> affordable build-it-yourself furniture that is relatively easy to transport by car or delivery to your apartment.
- ¥ <u>Community Warehous</u>@ffers free basic furniture to qualified lowincome individuals or families. A referral from a social service agency is typically required.

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### Buying a mattress:

- ¥! The Mattress Loin Portland offers discounted mattresses.
- ¥! Purchasing a mattress **attention** where the serve you the next 7Đ10 years.
- ¥! This thread on RedditÕs /r/Frugal subredtas a number of suggestions for relatively affordable mattresses from online vendors
- ¥! Goodwill sells discounted (unused) mattresses
- ¥! Buy a futon to serve as both a bed and couch.

If you are considering buying a used mattress or couchton a thorough inspection before buying. Look for stains, bed bugs and signs that the mattress has broken springs.

### Save costs while supplying your kitchen

- ¥! Inventory what you already have with roommates and housemates, if applicable.
- ¥! Visit Goodwill or Goodwill Bins in Sellwoddr plates, pots, pans, and other cooking supplies.
- ¥! Target, Ikea and Fred MeyerÕs sell kitchen start up kits with a set of pots, pans and utensils for \$20Đ60.
- ¥! Dishware and kitchen supplies are common items sold at garage sales and rummage sales.

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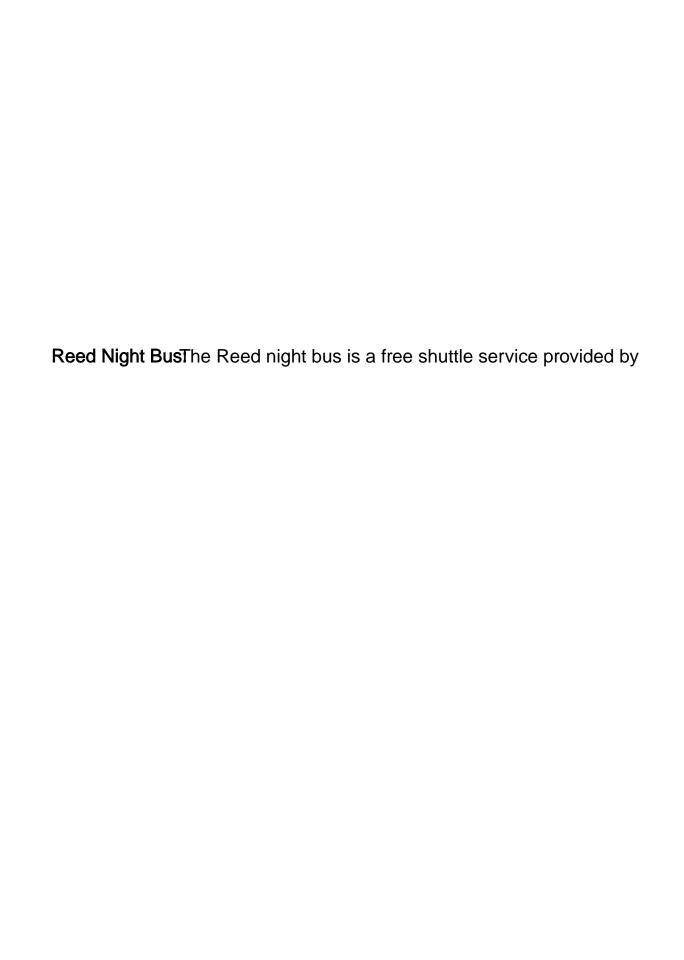
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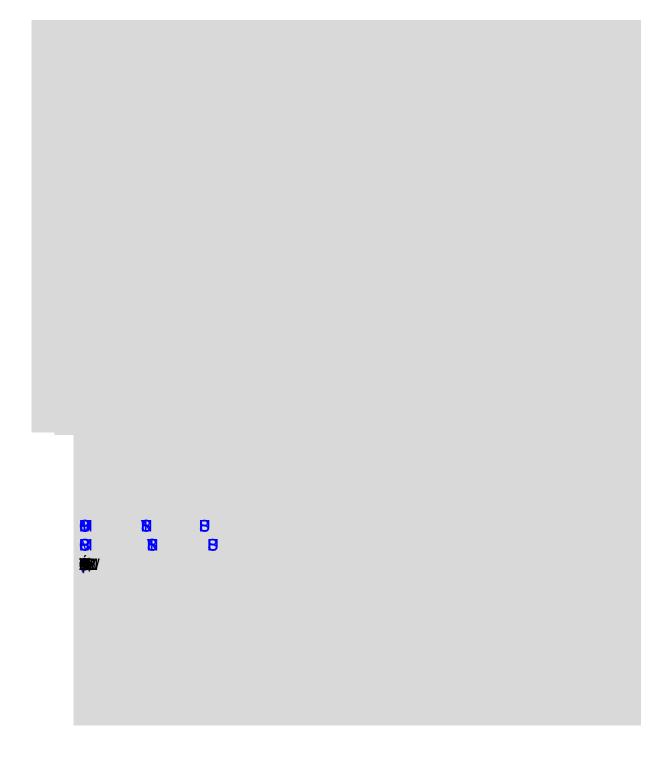
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In this section:

When you rent a house or an apartment, you enter into a legal contract with a landlord or property manager. With this contract begins what is known as a landlord-tenant relationship.

### Accommodations for Tenants with Disabilities

Tenants with a disability may request the landlord make reasonable accommodations to rules, policies, practices, or services when it will afford the person equal opportunity to use and enjoy the rental unit and the common and public areas. There must be a relationship between the modification



### 211info <u>websit</u>e

211 is a one-stop shop for all the community resources and services in Portland and throughout Oregon. 211 has updated information about the availability of rent assistance shelters and emergency services for those in need. You can dial 211 for help locating any community service in the Portland metro area.

### Community Alliance of Tenants website

Provides tenant education and advocacy services to help Oregonians find and stay in safe,

Federal Fair Housing website 503/226-3361

Oregon State Bureau of Labor & Industries

Civil Rights Division website 503/731-4075

To file a discrimination complaint, contact the Civil Rights Division near you.

#### Disability Rights Oregon <u>website</u>

Disability Rights Oregon (DRO) is a non-profit law office that provides advocacy and legal services to people with disabilities who have an issue related to their disability and that falls within our goals and priorities.

DRO published <u>Fair Housing Guidand</u> <u>Service and Assistance Animals Guidenelp</u> individuals with disabilities know their rights and resources as renters.

#### HomeForward website

Home Forward is dedicated to providing safe, decent and affordable housing for individuals and families who are challenged by income, disability or special need.

### RoseCityResources <u>website</u>

A comprehensive guide to the public services and assistance programs in the Portland Oregon metropolitan area.

### Low Income Energy Assistance

Oregon Energy Assistance website 503/988-7478

Assistance to eligible households to offset the rising costs of home energy. Benefits are given to eligible households (based on income) on a first-come, first-served basis.

#### Community Energy Project website

CEP offers a weatherization workshop that offers a free weatherization kit to low income individuals.

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