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HOUSING GUIDE 2013



Find the apartment that's right for you. S3



Should you consider buying renter's insurance? S10



What to look for before signing a lease. S5



Fire safety tips. S8

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How to find the apartment that's right for you

Finding a place to live is like choosing a partner — it's exciting, but also potentially disastrous. Just like choosing a romantic interest, you'll be much happier if you first take some time to think about what is important to you and what you'd be willing to sacrifice. Making a list of priorities will help you sort through your choices and improve your chances of avoiding a mistake.

Answer for yourself the following questions about your potential housing situation, and then prioritize them so that you'll know what's a must-have.

Do you want roommates?

This question will dictate much of your housing search and significantly change what you're looking for. Before deciding you may want to research the cost of rent in the area. Living with a roommate is much cheaper than living alone, but those who need time alone to

study may find it worth the extra cost. Sometimes renting a room by yourself in a large house can be a good compromise.

Do you have a compatible roommate in mind?

Great friends don't always make great roommates, so choose carefully. Ask your friends if they know of anyone who is looking for a roommate or apartment. If you can't afford to live alone but don't know of anyone, look for a person with a spare room. The *Daily Trojan Classifieds* lists these postings.

How long will you live in this space?

Short leases will severely limit your housing options. Most leases require at least one year's commitment, so if this is too long for you, consider a sublet or a month-to-month lease. You can try to negotiate a deal if you're

willing to stay for a longer amount of time.

What can you afford?

Sometimes the new luxury pad is worth every penny, but you might also prefer having that extra money to go out on weekends. Do a budget before you start shopping to figure out what you're willing to spend. Avoid renter's remorse by doing a budget first.

Where do you want to live?

The neighborhoods around campus offer a variety of different living experiences. Do you want a quieter neighborhood or one with lots of other college students? Something more sophisticated Downtown? Explore different neighborhoods to get a feel for the atmosphere. Visit them during the day and at night to get a feel for the area, and look in the newspaper to get a sense of whether you can afford the apartments in the area.

What kind of amenities do you need?

Having a pool is great, but will you use it enough to pay the premium? A reserved parking space might be a better investment in this parking-deprived area, or a gym in the building might save you time in the morning. With the vast amenities and open spaces available in and around USC, maybe all you need is a place to crash at night, and in that case you might opt for a lower-budget option.

Should I rent or buy?

If you're planning on staying in the area after graduation, the deflated housing market has created a great opportunity to buy. Most students won't have the capital to make a down payment, and loans with no money down should be avoided. Students may consider partnering with parents or trusted friends to purchase a condo or other property. Consult a licensed real estate agent.

What's the 4-1-1 on public numbers 2-1-1 and 3-1-1?

Virtually everyone knows about 9-1-1, but what about other three-digit codes? An "N11" code or "N11 number" (spoken as "N-one-one") is a special abbreviated dialing telephone number within the North American Numbering Plan that allows access to special services. Two of the most helpful for regular use are 3-1-1 and 2-1-1.

Did you know that you can call 3-1-1 in Los Angeles and be directed to non-emergency city services? 3-1-1 is an easy to remember, citywide toll-free number that provides immediate access to information and more than 1,500 non-emergency city services. Calls are answered 24 hours a day, 365 days a year by 3-1-1 agents who are trained to provide information or refer calls for service to the correct City agency the first time.

Need that pothole fixed or that old couch picked up? 3-1-1 puts you in contact with the Citywide Services Directory, which can help you get in touch with anyone in the city, from

your elected officials to your local fire department to get your cat down out of the tree, DWP, city council members, the ethics committee and more.

Resources in 3-1-1 include:

- City services: garbage collection, non-emergency police and fire, business permits, street maintenance, etc.
- City of Los Angeles office locations
- City phone numbers
- Public meeting schedules (e.g. Council, Committees, Neighborhood Council Meetings, etc.)
- Citywide events
- General information for the City of Los Angeles

Examples of calls to 3-1-1 include:

- Bulky items pickup
- City tree trimming
- Illegal burning
- Suspicious persons
- Debris in roadway
- Minor injuries

- Non-working street lamps
- Noise complaints
- Local government inquiries
- Animal control

In 2000, the city council approved the concept of the 3-1-1/E-Government Services Project, following the trend of other cities. The largest 3-1-1 operation in service operates in New York City. From within the city limits, dial 3-1-1 from any local area code telephone line to connect with the 3-1-1 call center.

What is 2-1-1?

211 LA County is a private, non-profit 501(c)(3) organization, formerly known as INFO LINE of Los Angeles. It is the largest information and referral (I&R) service in the nation, helping approximately 500,000 individuals and families in Los Angeles County each year, and is recognized nationally, throughout the state, and in Canada for its leadership in the field. Since 1981, 211 LA

| see **NUMBERS**, page S5 |

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Get equipped with the staples of college cooking

You just moved into your apartment and it has a great kitchen, but what are the most important items to stock up for student cooking?

By SOPHIA LEE

Unless you're still living with your parents, chances are that you're either sharing a small kitchen with several other housemates or you're stuck in a dorm without a kitchen where you barely have room to store a Heinz squeeze bottle.

Therefore, you might not find it wise to purchase more last-minute items, but you might still want to consider the following three items that will not only make your life easier but tastier, too.

Folding shopping carts

Stop smirking. Yes, the very fact that they're nicknamed "granny" carts brings to mind the image of a toothless senior citizen hobbling behind a creaky cart with a bag of cat litter in tow. I don't care if you're 6 feet tall and 190 pounds of pure muscle; when you're chasing rolling balls of fruit across the streets, ripped bag in hand, you won't think these carts are so ridiculous.

Whether you're making a trip to Ralphs, the farmers market, the bookstore or the liquor store, you'll have to haul home a heavy load. Unless you own a car, having a shopping cart on hand will be a huge relief. No longer do you have to make multiple trips to the store. Now you can buy that more economical 12-pack of Dr. Pepper without turning the return trip into a whole-body workout session. You might even save a few bucks since

you no longer have to bribe a friend to act as your chauffeur.

Invest in a good, quality cart. You don't have to spend a lot: A durable cart of decent size can cost about \$20-\$30 and is available at places such as Target, Walmart and the Dollar Store at the University Village.

Another good quality of this cart is that it takes up minimal space. When not in use, you can just fold it up and tuck it in a corner. Make sure to find one with turning front wheels, however, or navigating the cart will be stiff and difficult.

Indoor mini grill

We've all seen those George Foreman commercials. Whether you find him annoying or entertaining, George is a godsend when it comes to producing fast and healthy meals and snacks, especially on lazy days in which you just don't want to fuss around the stove.

For less than \$20, you can find a Lean Mean Fat Reducing Grilling Machine Champ Grill (really, that's what it's called) at Walmart or online at Amazon.com. It doesn't take too much space and will do the job.

Because it heats up on both the top and bottom sides, the food cooks up fast and evenly, and you don't have to fuss around trying to flip the food, which helps retain moisture.

Anything is game here — burgers, bacon, chicken breasts, steaks, fish, sandwiches, vegetables, fruits



courtesy George Foreman Healthy Cooking
Hot stuff • George Foreman grills have evolved from a simple electric grill to a versatile appliance that cooks waffles and bakes lasagna. The Evolve Grill, above, retails for \$129.99 and includes a muffin tin accessory.



— just use your imagination. It's amazing what a grill can do to resuscitate "bad" foods: Bruised peaches, when grilled, turn into juicy, fragrant sweet jewels that can be tossed with salads or stuffed into grilled cheese sandwiches. Or butter a stale piece of bread, rub some fresh garlic cloves over and transform it into a crunchy, chewy and flavorful accompaniment to your reheated canned soup

Just like regular grills, this mini version also leaves signature grill

| see **COOKING**, page **S8** |



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Inspect your gadgets

Know what to look for in your apartment before signing a lease

Look before you lease! Most property owners do their best to provide a safe, clean living environment for their tenants, but occasionally there may be problems from previous tenants that have gone unnoticed.

It's important that you note any broken or non-functioning items in your room or apartment so that you won't be held responsible after you move out. This way, you're more likely to get your security deposit returned, and your landlord or property manager will probably be grateful to know about any problems beforehand.

Don't just get an apartment because it looks nice or has a pool. In addition to checking out the size and amenities of the apartment, remember to inspect the "hidden" attributes.

Before you sign the lease, make sure you've confirmed that the following work properly, especially because broken items can be brought to the landlord's attention, and a written and initialed promise to repair can be added to the lease.

Also be sure you know what accessories and appliances will be included (refrigerator, microwave, curtains, shower rod and shower curtain, etc.)

Here are some items to inspect before you sign your lease:

Sink Faucets in Kitchen / Bathroom and Shower Head

Make sure water comes out of the faucets and shower heads, and the pressure is more than a dribble. Also see if the hot water works. No one wants to take a cold shower their first days in their new home.

Toilet

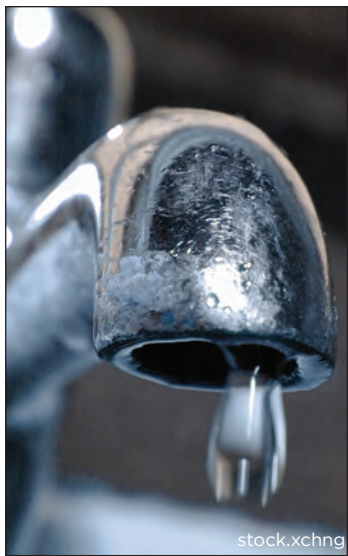
Check that the toilet flushes properly and thoroughly. Depending on the force of the flush, you may need to invest in a plunger.

Appliances

Make sure all appliances, such as the stove, oven, refrigerator, air conditioner and heater are functioning properly.

Wear and Tear

Take a look at the carpet and walls to see if there are stains or marks. Point these out to your potential landlord to make sure you aren't held accountable for them.



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if it is necessary.

If a landlord tells you that he or she is keeping some or all of your deposit, ask for an itemized report of the repairs. They must do so by law, and the amount must be reasonable in relation to the repair.

Most important, it's a good idea to foster a good relationship with your landlord from the get-go. Being a friendly tenant who is also clean and responsible will increase the chances of getting your repairs made quickly. Landlords may be less likely to hold you accountable for repairs when you move out if they like you and feel assured that you have done your best to care for your apartment.

Electricity

Check the lights and outlets to make sure the electricity is working properly. If there are no bulbs, ask the landlord to borrow one.

Mobile Phone Reception

If you own a mobile phone, be sure to see what the reception is like in the different rooms. Does it only work near a window? Or only in the bathroom?

Walls and Outside Traffic

Check how sound-proof the apartment is or how nearby you are to highways or railroads. How much external noise can you hear? Do you hear the honking of car horns or the television in the unit next to you?

Cleanliness

Check for dirt in the cabinets or closets. The apartment should be swept, mopped, and vacuumed. Also be sure to check for any cockroaches or ants crawling around.

Moving Out

When moving out of your apartment, be sure to leave everything clean and close to the way it was when you first moved in. A property owner is allowed to use some of the security deposit to make repairs for anything that you have broken or clean anything that you have left dirty.

Many landlords won't charge for minor wear and tear, but they do have the right to use some of your deposit for new paint and carpeting

NUMBERS | City services save you time and effort

| continued from page S3 |

County has provided free, confidential services 24 hours a day, 7 days a week in English, Spanish and more than 140 other languages via a tele-interpreting service.

The service functions as a gateway to the county's vast and complex social service delivery system. 211 LA County links ALL Los Angeles County residents to services that strengthen families and improve their economic success; equips them to prepare their children for school; helps them find and keep jobs with opportunities for advancement; helps them identify and gain access to public benefits and subsidies; and increases their access to quality health care. Professional community resource advisors help callers with critical issues such as health care and substance abuse, domestic violence, shelter, food, legal and financial assistance, programs for children and

seniors and different types of mental health services. The database contains information on more than 49,000 programs and services and is continuously updated to ensure current and accurate information.

Information here was provided by both the City of Los Angeles and 211 LA County.

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House fires: An alarming situation

A smoke alarm is critical for the early detection of a fire in your home and could mean the difference between life and death. Fires can occur in a variety of ways and in any room of your home. But no matter where or how, having a smoke alarm is the first key step toward safety in your apartment.

This information is not intended to be all inclusive, but it is intended to inform the reader about some of the safety aspects and importance of having and maintaining working smoke alarms.

Why are Smoke Alarms Important?

Every year in the United States, about 3,000 people lose their lives in residential fires. In a fire, smoke and deadly gases tend to spread farther and faster than heat. That's one reason why most fire victims die from inhalation of smoke and toxic gases, not as a result of burns. A majority of fatal fires happen when families are asleep because occupants are unaware of the fire until there is not adequate time to escape. A smoke alarm stands guard around the clock and, when it first senses smoke, it sounds a shrill alarm. This often allows a family the precious but limited time it takes to escape.

About two-thirds of home fire deaths occur in homes with no smoke alarms or no working smoke alarms. Properly installed and

maintained smoke alarms are considered to be one of the best and least expensive means of providing an early warning of a potentially deadly fire and could reduce the risk of dying from a fire in your home by almost half.

Where Should Smoke Alarms be Installed?

Smoke alarms should be installed on every level of the home, outside sleeping areas, and inside bedrooms.

A smoke alarm should be installed and maintained according to the manufacturer's instructions. When installing a smoke alarm, many factors influence where you will place it, including how many are to be installed. Consider placing alarms along your escape path to assist in egress in limited visibility conditions.

In general you should place alarms in the center of a ceiling or, if you place them on a wall, they should be 6 to 12 inches below the ceiling.

Install a working smoke alarm on every level of the home, outside sleeping areas, and inside bedrooms.

Replace smoke alarm batteries at least annually, such as when resetting clocks in the fall or spring.

Test all smoke alarms in your house once a month.

Do not place a smoke alarm too close to a kitchen appliance or



fireplace, as this may result in nuisance alarms.

Avoid locating alarms near bathrooms, heating appliances, windows, or ceiling fans.

Replace smoke alarms that are more than 10 years old. Smoke alarms don't last forever.

Develop and practice a fire escape plan, because working smoke alarms and a fire escape plan will increase your protection in case of a fire.

Which Smoke Alarm Type is Better?

Although there are several choices, the most important thing to remember is that smoke alarms save lives. For that reason, you should install a smoke alarm if your home does not have one.

There are two main types of smoke alarms, which are categorized by the type of smoke detection sensor, ionization and photoelectric, used in the alarm. A smoke alarm uses one or both methods, sometimes with a heat detector, to warn of a fire.

Ionization detectors contain a chamber with two plates that generate a small, continuous electric current. When smoke enters the ionization chamber, the smoke particles disrupt the current flow, which triggers the alarm.

Photoelectric detectors use a light beam and light receptor (photocell). When smoke is present between the light and receptor, depending on the type of smoke chamber configuration, the reduction or increase of light on the photocell sensor triggers the alarm.

COOKING

| continued from page S4 | marks on the surface, which adds a certain level of attraction and rustic quality to a simple meal. This quality comes in handy when you've got a cute date to impress but terrible cooking skills.

If you've been convinced, head on out; you've got some shopping to do. It's time to make some sacrifices. If there simply isn't enough space in your kitchen, ponder "What would a foodie do?" and clear up some room in your closet to make way for these essential items. Your 13 pairs of skinny jeans won't feed you, but these will.

Slow-cooker

The slow-cooker is hugely underrated. It really should be the godfather of all cooking appliances, because there is practically nothing it can't do. It's not just good for pot roasts and stews in cold weather — it is also useful for condiments, breads, pasta, grains and even desserts in summer, when it is simply too hot to turn on the oven.

You can save time and energy with a slow-cooker. A basic cooker with simple settings will cost anywhere between \$20-\$50, depending on the size and the brand.

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A pesky situation: How to keep the creepy-crawlies out of your apartment

Urban centers are prone to pests, including cockroaches, maggots, rats and ants. While these pests are all common, tenants can make a huge difference just by changing some basic habits. Since one small location can serve as a nest that feeds an entire property, the key is for everyone to make a collective commitment to preventing the spread of these dirty pests.

For **ants** and **maggots**, which often collect around trash cans, bag all perishable items before throwing them away. This includes food, drink and any animal products (such as kitty litter or animal waste). Southern California naturally has a large ant and fly population, and the best way to keep them at bay is to seal all food and perishables in your apartments and in shared trash cans.

For **cockroaches**, the general rule of thumb is to keep areas clean, uncluttered and free of food. Cockroaches thrive where food and water are available to them. Even tiny amounts of crumbs or liquids caught between cracks provide a food source. Important sanitation measures include the following:

- Keep premises and gutters clean. Cockroaches are abundant in dirty, humid areas.
- Shuffle stored items regularly and keep boxes tightly sealed in plastic bags.
- Carefully check for cockroaches (and other pests at the same time) in furniture, boxes, paper, and other items brought into your home.
- Vacuuming helps! Even though this method does not kill cock-



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Vroom! • Cleaning regularly is the best defense against pests.

roaches, it is an effective way of removing adults, nymphs and egg capsules.

- For small and hard to reach areas, simply use a narrow nozzle on your vacuum and remember to properly dispose of the vacuum bag after use immediately (to avoid the pests quickly escaping). For those who wish to kill the caught roaches, simply seal the bag and leave it in a freezer for an hour.
- Store food in insect-proof containers such as glass jars or sealable containers.
- Keep garbage and trash in containers with tight-fitting lids.
- Remove trash, newspapers, piles of paper bags, rags, boxes, and

other items that provide hiding places and harborage.

- Remove trash and stored items such as stacks of firewood that provide hiding places for cockroaches outside buildings. Avoid collecting excess clutter in storage areas.
- Trim shrubbery around buildings to increase light and air circulation, especially near vents, and eliminate ivy or other dense ground covers near the house.

The key to pest maintenance is a collective commitment to clean and organized spaces. Seal perishables in your apartment and shared trash cans. Remove excess foliage around the property or ask your landlord to help.

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**What exactly is renter's insurance
and why should you consider it?**

While apartment buildings are insured against certain catastrophes, this coverage does not usually extend to personal property. Renter's insurance can help to mitigate your losses should you be the victim of theft or property damage. These are some common misunderstandings about renter's insurance:

I'm covered because my landlord has insurance

Usually a landlord's insurance covers only structural damage to the building itself—and a lot of policies don't even go that far if the damage is caused by a tenant. For example, if you leave the tub running and it drips downstairs, damaging your neighbor's couch, you may be liable for the whole mess. If your building caught fire, your landlord's coverage would include repairs, but only to the building.

It's too expensive

Renter's insurance can be as little as \$10 to \$20 per month. It depends on factors such as the type of personal property you're covering, the size of the dwelling, the location and the deductible you want. Lower prices are offered for apartments that contain smoke alarms and fire extinguishers. For lower rates, you can raise the deductible; for more protection, you can pay more for replacement cost coverage.

My neighborhood is safe

Renter's insurance usually extends beyond on-premise theft and hazards. If your luggage is stolen while you're on vacation, you'll often be covered. The same may be true with property stolen from your car. You'll also likely be protected if someone slips and sprains their ankle at events you hold; you may even receive compensation for legal defense costs in the case of a lawsuit.

I don't own valuable things

You might be surprised at how quickly all your books, CDs, and kitchen appliances add up. Even students can easily own thousands of dollars worth of belongings. Following is a list of common household items. List each item along with its year of purchase and what you think it would cost to replace it today.

Types of coverage offered

Personal property coverage

Coverage varies by state, company, and type, but here are some basic examples of personal property to include in your inventory. Items not listed here may still be insurable; ask agents about customizing your policy with more options.

Property typically covered:

- Stereo systems, VCRs, and television sets
- CDs, DVDs, videos, and tapes
- Photography equipment
- Movable appliances, including microwaves
- Furniture
- Sports equipment
- China and glassware
- Clothing and books

Property covered with limitations:

- Home computers
- Cash, including coin collections
- Checks and traveler's checks,
- Jewelry and watches
- Precious and semi-precious stones
- Comic books, trading cards, stamps
- Antiques and fine art
- Goldware and silverware (theft)
- Rugs, wall hangings, and tapestries
- Firearms (theft)
- Furs or clothing trimmed in fur

Natural hazard coverage:

Natural-hazard coverage varies by state and company, but most policies protect your property against losses created by the following:

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

For a higher premium, most insurance carriers offer options to add coverage for hazards not included in a standard renter's policy:

- Earthquake, landslide, or other movement damage
- Water damage cause by an underground source or flooding
- Nuclear-hazard damages

Insurance is about your protection against unforeseeable circumstances. Even if you think it can't happen, paying the price of one music CD a month might make the difference between an empty house and a replacement shopping spree.

MSN Money offered contributions to this article.



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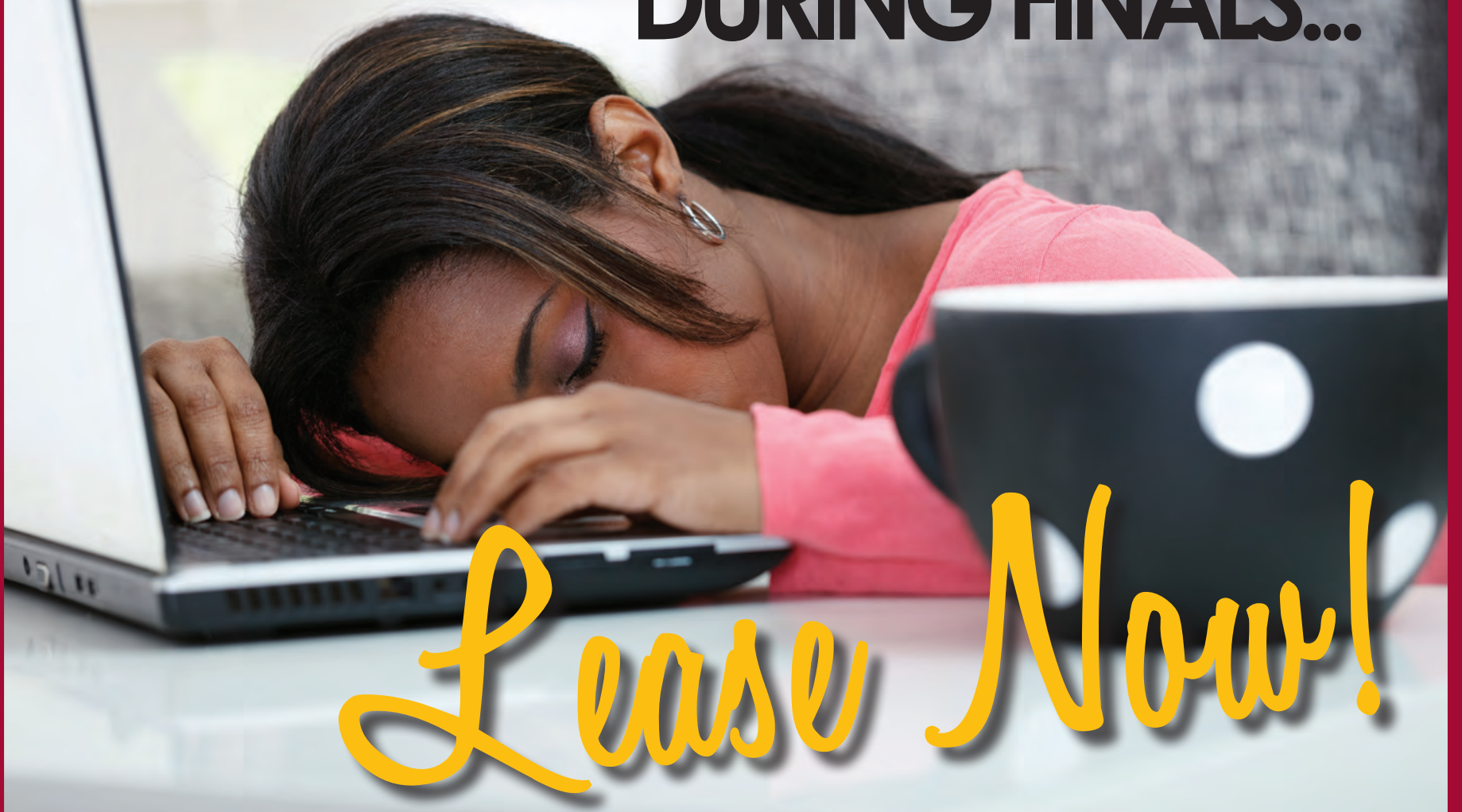
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