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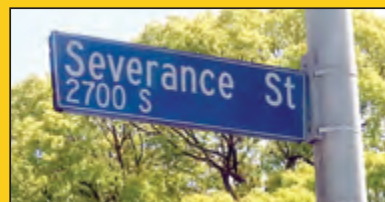
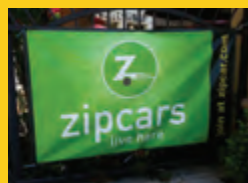
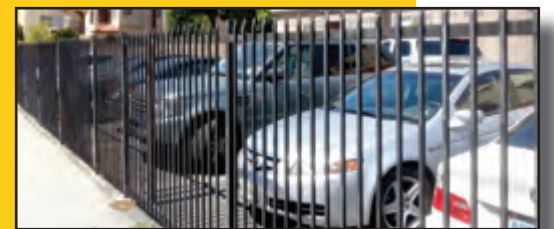
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HOUSING

Guide

2014



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Finding 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 commit-

ment, 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.

Do you want a quieter neighborhood or one with lots of other college students?

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 pre-

mium? 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.



OPTIONS ABOUND • The neighborhoods around University Park and downtown Los Angeles offer an increasing number of housing choices.



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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, nonprofit 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.



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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.

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?



stock.xchng

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 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.

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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 cockroaches, 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.



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

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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

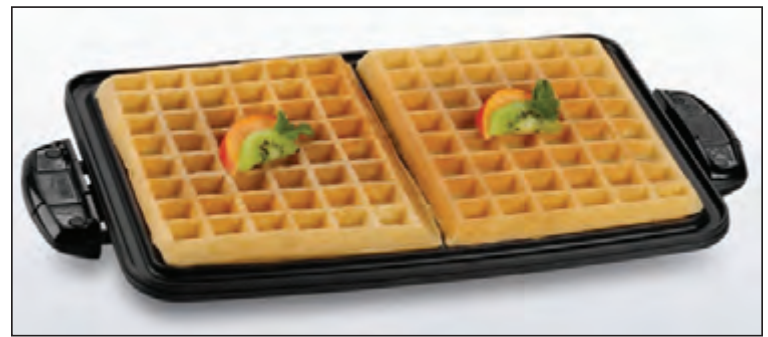


places such as Target, Walmart and the Dollar Store at the University Village.

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 enter-



taining, 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

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.

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 — 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



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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 down stairs, 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 caused 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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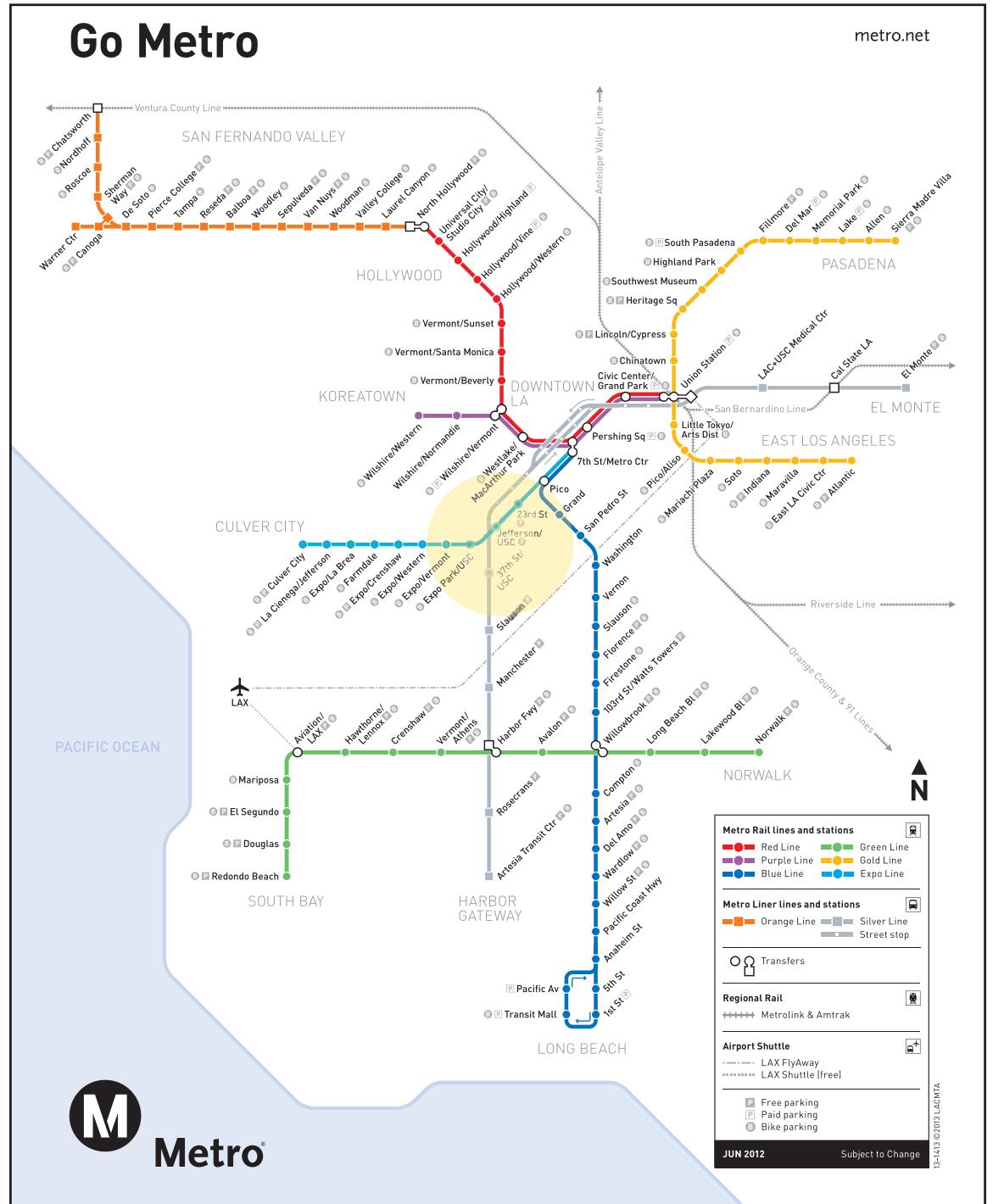
Purple Line: Runs from Union Station to the Wilshire District.

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