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Renters insurance is a wise investment

By NICHDLE 0030

"Hey, you know I think it's a good idea to have renters insurance," she said. "I could also look into setting aside some money in the event of a fire."

The idea of renters insurance is a popular one. Many people are surprised to learn that only a small percentage of renters actually have it. In fact, according to the National Association of Insurance Commissioners, only 28% of renters have renters insurance.

But why is renters insurance so important? Here are some of the benefits:

1. Protection against theft: Renters insurance can help protect you against theft, which can be a major concern for renters. It can cover losses due to theft, including losses from a break-in, a robbery, or a burglary.

2. Protection against fire and other disasters: Renters insurance can also help protect you against fire and other disasters, such as floods, earthquakes, and storms. It can cover losses due to these events, including losses from damage to your personal belongings.

3. Protection against liability: Renters insurance can also help protect you against liability. If someone is injured on your property, your renters insurance can help cover their medical bills and other expenses.

4. Protection against legal costs: Renters insurance can also help protect you against legal costs. If someone sues you for damages caused by your negligence, your renters insurance can help cover your legal costs and other expenses.

So, if you're thinking about renters insurance, now's the time to start looking into it. Protect your belongings and your assets with renters insurance. It's an investment in your future.
WARNING!

There's more to roommates than finding an apartment

BY REBECCA MULDER

There's more than finding an apartment.

Before leaving for college, she was excited to find a roommate.

“I was ready to leave home and start living on my own,” she says.

But when she found out that her new roommate was a senior at the University of Minnesota, she wasn’t so sure.

“Her room was always a mess and she never cleaned the bathroom,” she says.

This experience taught her that finding a good roommate is just as important as finding an apartment.

“I learned that it’s important to get to know your potential roommate before you move in,” she says.

Now, when she’s looking for a roommate, she asks questions about their cleaning habits, their lifestyle, and their habits.

“I want to make sure that we’re compatible,” she says.

But finding a good roommate is just one part of finding an apartment.

“I also want to make sure that the apartment is in a good location and that it fits my budget,” she says.

Finding a good roommate is just one part of finding an apartment.

“Everything else is important too,” she says.

“Find a good apartment, find a good roommate.”
Tips for happy off-campus living

By Jessica Michel

How to pick a good roommate

To ensure a comfortable living partner, look for the answers to these four questions:

1.晓晓: Does the person smoke or not? If so, is it in public?

Note: When looking for a room with a roommate, it's important to find someone who doesn't smoke, as it can be a major source of conflict.

2.晓晓: Does the person have compatible sleep, work and school schedules?

Note: Roommates with different schedules can lead to constant disruptions and sleep disturbances.

3.晓晓: What is their comfort level with the other person’s space and possessions, etc.?

Note: It's important to find a roommate who respects your personal boundaries and space.

4.晓晓: Do you and your roommates have realistic budgets, factoring in smoke or not, and if so, is this a roommate who pays the bills before the rent is due?

Note: Finding a roommate with a similar budget and payment schedule can help avoid financial stress and conflicts.

Choose who pays, what, right away

The easiest way to handle the new financial obligations that come with renting an apartment is to tackle them head on from day one. Determine how you and your roommates will be paying the bills. Roommates should create a list of expenses, including utilities, pets, food, and entertainment, and assign responsibilities accordingly.

- Rent
- Utilities
- Entertainment
- Food
- Pets

When moving into an apartment, it's important to have a clear understanding of who is responsible for what. It's also important to set a budget and stick to it.

Good landlords can make a huge difference

Landlords can make or break your off-campus living experience. Take the time to research your landlord and landlord companies. Do they have a good reputation among students? Do they respond to complaints in a timely manner? Do they provide a safe living environment?

- Check online reviews
- Ask former tenants
- Contact local consumer protection agencies

Finding a good landlord takes research. Talking with previous residents of a potential apartment is one of the best ways to get to know the quality of the landlord. If you're in doubt, ask for references and schedule an appointment to visit the property.

When looking for a roommate, make sure you choose someone whose lifestyle is compatible with yours. It's important to find a roommate who shares similar values and interests.

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TIPS FROM PAGE A5

Subletting 101: Talk to your landlord and get everything in writing

BY E.L. LINDSAY

I have a general ques-
tion about sublets. I'm
looking for the summer
and, obviously, don't
need an apartment. I've
found someone to take the
place over. He's a friend
of mine, so I think I can
trust him. Still, I'm a
little nervous about the
rent. Do I need a book?

If you're the landlord,
you're the boss. Legally
speaking, this is the crux
of the two methods. The
original tenant ends their
contractual relationship
with the landlord and a
new tenant takes it over.
Technically, it's not a
sublet. It's a transfer of
the contractual obligation.
I've never dealt with
this, but I'd think it'd be
a hassle for both parties
and something you
should probably consult
with an attorney about.

Subletting 101: Talk to your landlord and get everything in writing

most leases include a clause that prohibits tenants from subleasing without the landlord's permission. So you probably have to ask permission. And many landlords will refuse, especially those in college towns. They're under no obligation to grant your request and they don't want to be bothered with the hassle of finding and vetting the new tenant.

This is why proper contracts that change hands must do so as an actual sublet or sublease. Standard leases usually require the landlord's OK for sublets too. But, because their original tenant remains bound, they're much more lenient about granting them. You can do it orally. You can do it in writing. The original tenant enters into a separate agreement with the new occupants called subtenants. The legal relationship then follows the same hierarchy. If the subtenants don't pay the rent, the landlord can come after the original person who has the contractual relationship with the tenant. The tenant can then sue them for any damages.

This means you'll still need to go over your friend's face.

One final thing: If you do end the sublease, be sure to reduce the agreement to writing. Technically, an oral agreement would probably be band-
ing, but it's still a really good idea. So online and Google for "sample sub-
lease" and you'll find a bunch of documents. Pick one that suits your needs and use it.

Good luck,

(C.C. Lindsay III is an attorney and the executive director of the Coalition for Student Acad.

ic Rights. CO-STAR is a network of lawyers, pro-

fessors, and students who work to protect academic freedom and constitutional rights at college campuses nationwide. If you have a legal con-

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Look for a place where the neighbors probably have a little

similar style. Senior citizens and families with young children who go to bed early may be the best

possible to not have to sleep until all hours of the night.

If such neighboring situa-

tions can't be avoided, try to make a good first impression by

getting out of your way to

a thing that people who live next door. A polite handshake and smile will go a long way. Inviting the neighbors for a drink or an

But you may find the rope at your
door for even the slightest noise

violations.

Don't be loud. Keep the

music and television at a reason-

able volume, especially at night when neighbors have gone to

sleep.

Be reasonable and law-abid-

ING.

Don't park illegally or leave

trash in anyone's mail box. If

there are problems with

your neighbors, talk to them,

preferably face-to-face.

Talk to your neighbors the

way you would want them to talk to you.

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Leases and leashes

BY ROBERT WHITFIELD
MANAGING EDITOR

For someone with pets, renting an apartment can be a frustrating and often disappointing task, especially in a competitive market. Don’t blame the landlord. Some don’t want to deal with experts in trying to replace a carpet that a cat has made into little holes or damages that some pets can inflict on the property.

Mihir Perlmuter, general sales manager at Fairfield Properties, Orange County, Calif., and for some reason has some tips.

Start on the Internet.

Many Web sites allow you to narrow your search to only places that take pets. At ForRent.com, for instance, the top search figure is for properties that accept pets. Another good Web site is petsdepart.com. Companies such as Fairfield Properties use it to list their available units that accept pets. Apartmentsearch.com also lists properties that allow pets. Narrowing your search to eliminate those apartments that don’t take pets will save time, but more importantly, it can save you the disappointment of seeing a great apartment in your favorite locations only to find it’s unavailable.

Understanding what you’ll pay.

It’s not unusual for a landlord to charge $5 to $15 more per month for a pet. And many landlords require a “pet fee” of $50 to $200 in addition to the standard deposit to cover damage that a pet may cause. Pet lovers who rent must be prepared for these extra expenses when they choose to own a pet.

What are the odds?

Roughly four out of 10 apartments listed on a national rental Web site allow pets. Many landlords are mindless that some properties only accept pets. And within their policy, some may allow only small, de-clawed, indoor cats for dogs, there are often breed and weight restrictions. The bigger the dog and the more aggressive the breed, the harder it will be to find an apartment. In some cases, your pet may be “unreleasable” and photographed when searching.

Offer to sweeten the pot.

Most landlords who prohibit animals won’t fall for a cute photo of your pet or your promise that Buffy won’t tear up the carpet. But if you really love the place, try offering the landlord an extra security deposit or a little more rent than they’re asking. Large property managers are less interested in deviating from their pet policy, but some individual owners may be persuaded to change their policy. Use your Facebook and a positive reference from your previous landlord, but don’t be disappointed if the answer is no.

Give yourself time.

Having a pet makes it more difficult to find an apartment. You should realize that apartment communities have seen a decline in tenants who rent units if pets are accepted. And properties that accept pets have found that advertising to this niche market brings plenty of renters. For example, for Rent magazine offers a featured insert called For Rent for Pets that shows only listings for pet-friendly apartments. Use your self time to shop around and be prepared to take a longer time before a place is available. You and your pet can find the perfect home.

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Temporary Solutions

These decorations can be applied with non-destructive materials, such as double-stick tape and hooks with removable tape.

- Use the cover of your favorite magazine to create a mosaic mural on a large wall. Approximately 20 covers of "The New Yorker" cover my wall; they're great conversation starters.
- Advertisements work well also; try to find a theme, such as shoes, cars or alcohol. (The alcohol ads are admittedly some of the best, although my personal favorites are the magazine ads made by Target.)
- Cartoons, either from newspapers or magazines.
- Maps; again, in nice lend adds a subtle bit of sophistication if the maps have a related geographical theme.
- Ticket and movie stubs arranged creatively.
- Cut or other geometric shapes of various sizes and colors.
- Holiday lights, although these scream "dorm art," can sometimes nail "the eternal mood." 100-than "the lantern in quanity.
- Any other small or large objects that can be applied in a grid or some overall formation that makes art of the objects as a whole; this can include paint chips of various colors, pictures arranged in a mosaic to create a larger picture and so on.

Permanent Solutions

These decorations can be applied with removable tape, but that is not always advisable; sometimes, using a hole in the wall is worth preventing the risk of your mirror crashing to the floor, becoming a million pieces and giving you bad luck for 7 years.

- Blackboard or magnetic strips; these two objects give you, literally, a blank slate for your wall, allow for constant change and give your guests something to digest with if they're here and there. Now, you may ask, does one combat this enigmatic problem by tacking of walls, of course! Wall decorations are certainly the most conspicuous expressions of individual needs and something on the wall is usually better than nothing. Some creativity is usually involved in decoration; do not dismiss, however, if you noticed that one artistic home that claims to reside in every body, there are plenty of creative ideas I can proffer for free that are both the permanent and non-permanent variety, for those of you who cannot punch holes in your walls. So if you're looking for some interesting suggestions, read on.

- Bulletin boards, while conventional lend an easy method for individual expression; get crazy thumbtacks or other needles; make sure, post interesting pictures - perhaps you can even go the extra length of keeping several boards arranged unusually, making for an interesting overall appearance.
- Mirrors; they enlarge small spaces and are every narcissist's best friend.
- Install shelves on the wall or simply use bookshelves to display odd tidbits.
- Mirrors; they enlarge small spaces and are every narcissist's best friend.
- Use unexpected household objects as wall decorations, such as repainted doors or bookshelves.
- Use and install interesting fixtures, such as wall hooks and coat racks to add some quirkiness to your walls.
- Faux puzzles and put them on display. (This task requires special puzzle glue, about which there is some advice from puzzle aficionados already.)
- A personal favorite of mine: usc stencils or decals to decorate your walls, such as printed window stickers, which are sold in a Wall calendar.
- Arrange your pictures in a different way, frame them and frame them, alter their sizes and make those ornaments into a work of art.
- Frame puzzles and put them on display. (This task requires special puzzle glue, about which there is some advice from puzzle aficionados already.)
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Off the wall ideas for on the wall decor

BY INDU CHANDRASEKHAR

A8 STUDENT LIFE APARTMENT GUIDE IRIDA V I FEBRUARY 16, 2007

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A8 STUDENT LIFE APARTMENT GUIDE IRIDA V I FEBRUARY 16, 2007
A rental doesn't have to look like one

BY LISA DOSKIN
CHICAGO TRIBUNE

CHICAGO — Living in a rental usually dictates the way you decorate. You are expected to paint walls (light, neutral hues to appear landlord-friendly), and often have to pay extra for the privilege. But some landlords are more accommodating, and treatments are usually white roll-down shades, so you compromise with economical curtains or drapes. Any wood floors most likely have work permits, which calls for large area carpets. Or, if there is wall-to-wall carpeting, it's probably a mucky, dirt-concealing hue that needs changing.

As for the kitchen and bath rooms, dreams. You take what you get and make the most of it.

All of these trims frustrated Mary Marenthal when she got divorced and moved back from San Diego three years ago.

"We had lived in really nice single-family homes both here and in California, but now my son and I needed to scale down," she says. "How do you decorate a comfortable, appealing home when you need to take two cars than you can park in it." Before, "It was an emotional time and we needed a place that would be nurturing and reassuring," she says.

After seeing 30 apartments during a two-day visit to Chi-

The story of a Chicago family when she got divorced and moved back from San Diego three years ago. Marenthal had lived in really nice single-family homes both here and in California, but now her son and she needed to scale down. "How do you decorate a comfortable, appealing home when you need to take two cars than you can park in it." Before, "It was an emotional time and we needed a place that would be nurturing and reassuring," she says.

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