

THE OFF-CAMPUS HOUSING RESOURCE GUIDE

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INTRODUCTION

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

This comprehensive guide is designed to help you navigate the process of finding and securing a safe and affordable off-campus apartment, room, co-op or boathouse—hey, this is Portland afterall! It covers topics such as

- budgeting;
- where to find off-campus housing;
- what to consider when singing a lease;
- transportation to and from campus;
- cooking and eating off-campus.

We hope this guide will be useful to you.

Please contact student services at student-services@reed.edu or 503/517-7396 if you have any questions or suggestions for this quide.

Disclaimer: This guide is intended for general informational purposes only. Reed College does not recommend or endorse any landlords, tenants, or rental facilities in any way. Reed College assumes no responsibility for information obtained from this guide or any incidents that may arise from the use of information posted in this guide.



BUGETING FOR OFF-CAMPUS LIVING

In this section:

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

CREATING A BUDGET

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
 - Electricity
 - Gas and heat
 - Water
 - Internet
 - · Garbage and recycling
- Renter's insurance (optional but recommended)
- Laundry costs
- Food costs
- Transportation costs to/from home and campus

On the next few pages, we give you some tools for determining your off-campus living budget and recommendations for saving costs on rent, transportation, course supplies and food.

BUDGET WORKSHEET

A good way to start creating a budget is to take inventory of your routine income and expenses. The budget spreadsheet on the following page is an example of one way to take inventory of your monthly budget.

HOW TO USE THE BUDGET SPREADSHEET

Begin first with your sources of income and revenue. Calculate your monthly income from the categories provided, as applicable.

Next, itemize your monthly expenses. There are two kinds of expenditures: fixed and variable.

- **Fixed** expenses are those due each month with little, if any, variance (e.g. rent)
- Variable expenses are those which vary with personal taste and lifestyle (e.g. entertainment and the cost to heat your home)

Add up the totals from both your Expenses spreadsheet and subtract them from your total from your Income spreadsheet.

- If the net result is positive (or at least zero), your expenses and your income match the lifestyle that you hope to be living.
- If the net result is negative, this indicates that you are spending more than you are making. If this is the case, you may need to make some changes, such as living with roommates or reducing your cell phone plan to a minimal plan. See Additional Budget Resources (p. 8) for other cost-saving strategies.

PREDICTING COSTS

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 consult Portland Cost of Living estimates.

INCOME:

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

EXPENSES:

	Amount per month
Tuition + Fees	
Rent	
Utilities (itemize electric, gas/heat, water, garbage/recycling)	
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:

- <u>The Low-SES & First Gen Resource Facebook Group</u> & Info Guide (currently in development)
- Search IRIS, <u>Reed Switchboard</u> or the <u>Center for Life Beyond Reed</u> to find on- and off-campus employment opportunities
- There are many online resources with tips for reducing utilities and living expenses. Some examples:
 - Lifehacker: How to Reduce Your Energy Bill
 - The Simple Dollar: 40 Ways to Reduce Living Expenses
- See the Cooking & Eating Off-Campus (p. 36) for advice on reducing your off-campus food costs
- Rent your textbooks or apply for a <u>Reed Bookstore</u> Textbook
 Scholarship to help subsidize the cost of course materials



FINANCIAL AID

For a student living off-campus, the standard allowance for an off-campus room and board is included when calculating their financial aid package. This living allowance is determined by surveying students living off-campus to determine the average amount that is spent on off-campus living expenses. The allowance for the 2016–17 year is \$11,030.

If the student is currently living on-campus, and then decides to move off-campus, their financial aid is reduced by the difference between on-campus housing (\$13,150 for the 2016-17 year) and the off-campus housing allowance (\$11,030).

Students are encouraged to schedule a meeting with someone in financial aid to evaluate their specific situation and get a more precise idea of how your package for off-campus living.

If you would like to request for aid reconsideration about creating an off-campus budget, please review the reconsideration process and relevant forms on the financial aid website.

Contact Financial Aid
Eliot 202
503/777-7223
financial.aid@reed.edu
website



FINDING OFF-CAMPUS HOUSING

In this section:

- What to Look For
- Portland Neighborhoods
- Where to Look

WHAT TO LOOK FOR

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 or are you open to living with non-community members? Does your budget allow you to live alone? Knowing your living preferences and budget is helpful in narrowing down your search criteria. If you opt for having a roommate or housemates, compatibility in lifestyle (noise, cooking, cleanliness, etc.) is important to consider before deciding to live together.

Distance from Reed. Consider whether you want to walk, bike, drive or take public transportation to and from campus. *See the Portland Neighborhood map (p. 13) and Transportation (p. 34) for more information and resources on commuting to campus.*

Length of the lease. Are you looking for a month-to-month, 6-month, 10-month or 12-month lease? If you find a lease for 12 months, do you plan to stay in Portland over the summer or sublease your room to another person while you are away? Most leases are month-to-month or for 12-months, although there are a number of traditionally student-rented houses and apartments that offer a lease the length of the academic year. If you find a 12-month lease but do not plan to stay over the summer, be sure to check with the landlord if they allow tenants to sublease.

Pets. If you plan to live with a pet, search only for apartments and vacancies that allow 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 inspect your apartment or enter your space unannounced for emergency repairs. Failure to disclose a pet can lead to hefty fines or removal of the pet. See Renting with Pets (p. 28) for more information.

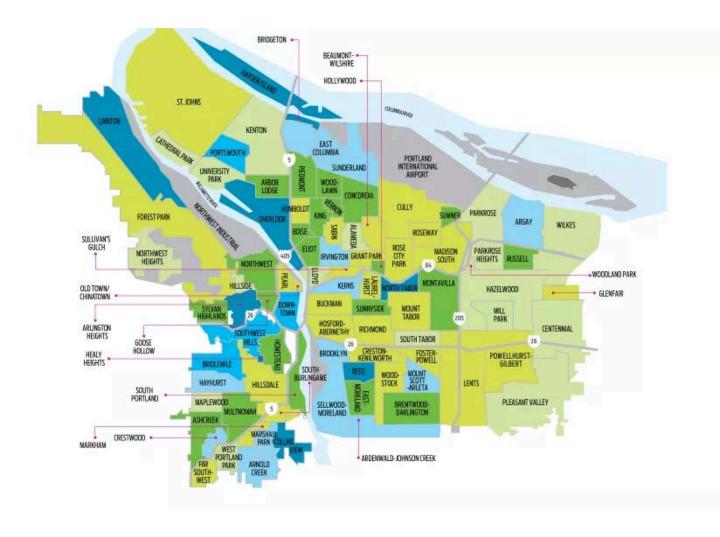
Accessibility. You may have considerations for housing related to a disability. Prepare a list of needs to determine what features in an apartment or house is a good fit for you. You may also want to read over The Fair Housing Handbook from Disability Rights Oregon for information about your rights and resources as a renter with a disability.

Other needs and preferences. You may have additional needs or wants in a living situation not mentioned above. Take some time to brainstorm what your needs and wants are and start your housing search with those in mind. Reflect on what you are willing to forego if a specific amenity (such as on-site laundry or garden space) increases the rent outside of your budget.









PORTLAND NEIGHBORHOODS

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

For more information on neighborhoods in and around Portland, visit Travel Portland.

WHERE TO FIND OFF-CAMPUS HOUSING

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

- The student-run Facebook group
 <u>Reed Housing Board</u>. Students and alumni use this
 Facebook group to post available rental vacancies or
 ask for help finding rooms and apartments near
 campus. This is a particularly great resource to look for
 housing if you want to live with other Reed students.
- The Reed Switchboard connects "asks" and "offers" between members of the Reed community and allows students to post inquiries about housing and roommate requests.
- Try the old school method of looking around campus for "room for rent" flyers or walking into property management company offices to inquire about upcoming vacancies.
- Talk to graduating seniors or students taking the next year off and see if they have a lease you can take over.
 Many students will be vacating their off-campus rentals and can connect you to their landlord or property manager.

Search online through the following websites:

- <u>Craigslist Portland</u> or <u>Padmapper</u>. Craigslist and Padmapper are hubs for classified advertisements, including a variety of housing options. Reed is located in Multnomah County, but Clackamas County is just south of campus and would still offer relatively close housing options.
- <u>Trulia</u> and <u>Zillow</u> are user-friendly search engines that filter apartments and houses for rent by price, area, and number of bedrooms. It can also allow you to search for pet-friendly spaces and other amenities.
- Property management company websites (see below). There are many property management companies in Portland and some list open properties exclusively on their websites.

These property management companies own and manage multiple properties in various parts of Portland. This is just a partial list and does not constitute any

This is just a partial list and does not constitute any endorsement by Reed.

Bristol Equities	503/228-0645
Capital Property Management	503/288-2346
<u>City Houses</u>	503/235-1781
Fox Management Inc.	503/280-0241
Performance Properties	503/635-0099
Princeton Property Management	503/794-9004

A note about search engines like Craigslist:

Exercise caution and be wary of "too good to be true" posts. <u>Learn more</u> about common scams for rental listings.



THE RENTAL APPLICATION PROCESS

In this section:

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

HOW TO APPLY

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 renter's 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 accept Paypal or 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 Craigslist, Trulia 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.

QUESTIONS TO ASK A POTENTIAL LANDLORD

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, first month's
	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?
	What is the policy for subleasing?
	Is there a washer/dryer, dishwasher, or microwave?
	What amenities does the complex have?
	Are there quiet hours in the complex or house?
	Who do I contact for maintenance needs or repairs?
	Are there regular inspections? What is the policy for maintenance
	personnel entering the apartment?
П	Who is responsible for keeping up the yard if there is one?



If you are responsible, find out what this entails and if they have equipment you can borrow such as a lawnmower

QUESTIONS TO ASK A POTENTIAL ROOMMATE

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:

Ш	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?

CHECKLIST FOR VIEWING A RENTAL

It is very important that you take the time to inspect your space before you sign a lease. We strongly encourage you to rent only those spaces that are in full compliance with the <u>City of Portland</u> and State of Oregon codes and regulations. Tenants should always assess security measures and safety precautions before signing a lease. Once you sign a lease it may be very difficult for you to make changes or refute pre-existing damages.

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) ☐ Flush the toilet(s). ☐ Turn on the sinks and the shower. How is the water pressure? Is there hot water? 	

 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.



THE RENTAL APPLICATION

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 \$25–60 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 as:

Residence Life at Reed College res.life@reed.edu 503/777-7536 5436 SE 28th Ave. Portland, OR 97202

Residence Life will verify your rental history on-campus with any inquiring landlord with your permission.

PROOF OF INCOME & CREDIT REPORT

Proof of income and/or a credit report will typically be needed as part of the rental application. A landlord or property management company uses this information to determine whether it is likely you will be able to reliably pay for rent on-time each month.

Landlords typically want to see that your income as 2-4 times the share of your rent per month (in other words, if your rent is \$650 a month you make or budget for \$1,300 a month). A financial aid statement or estimate award letter is typically accepted as proof of income, as are pay stubs, a recent offer letter from an employer with a stated wage or salary or bank statements.

If you do not meet the income or credit requirements, a landlord may allow you to have a cosigner. Cosigners are typically parents, guardians or someone in your life who meet the income or credit requirements and are willing to take on financial liability for you. A cosigner would be legally responsible for paying your debts if you cannot pay.

If you are concerned about meeting the income requirement, you are encouraged to talk to financial aid to talk about your off-campus allowance. Visit the <u>financial aid website</u> to learn more about how to appeal your financial aid package.





SIGNING A LEASE

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 reconsider renting the apartment or room.

Follow these tips when signing your lease:

- Keep copies of all documents you have signed. A rental agreement should always be in writing and signed by both the tenant and landlord.
- You have the right to omit undesirable portions of the lease, if both parties are in agreement.
- Any changes to the lease must be made in ink. Make sure both parties have initialed and dated the changes.
- Leases are negotiable contracts. Check to see that the lease reflects the understandings you made with the landlord at the time you saw the apartment.
- The agreement should be complete and address how you and the landlord will handle situations like necessary repairs, unauthorized pets, nonpayment of rent and the cleaning you are expected to do when you move out.
- Do not sign the lease or any agreement until every passage is fully clear to you.



TERMS OF A LEASE

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.

SECURITY DEPOSIT

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 month's 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.

DAMAGE INVENTORY

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.

RENTER'S INSURANCE

Renter's insurance is strongly encouraged to repair or replace your personal belongings in case of theft or accidents. The landlord's insurance covers only the building, not your personal belongings. Thus, if there is a theft, fire, or non-flood water damage (e.g., the dishwasher or washer overflows), the renter's insurance could be used to replace damaged belongings. Renter's insurance is typically inexpensive (typically \$10-12 a month) relative to the cost of replacing your property in the event of a theft or accident.

"I'm sure glad I didn't get renter's insurance."

- said no one ever

SUBLEASING

In order to sublease your unit, a tenant must have permission from the rental agreement or landlord. If you plan to sublease your space, you should carefully review any policy or restrictions stated in the rental agreement before you sign.

When subleasing to a subtenant, you should always have an agreement in writing that outlines in clear language the move in/out dates, rent per month, and which party is responsible for utilities, internet, and garbage. Even if you are friends with the renter, create a contract. This will protect you and also prevent confusion or conflict later.



RENTING WITH PETS

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

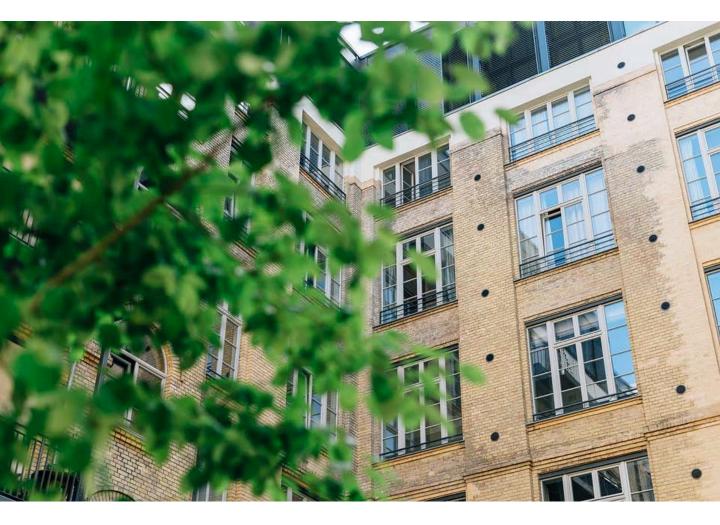
Many landlords are open to the possibility of pets if you can provide some assurance that you will be responsible for any damage they may do (usually this assurance comes in the form of a pet deposit, which is typically refundable, or additional monthly "pet rent.").

Some pet owners recommend creating a "pet resume" 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 Pet-Friendly Rentals List
- <u>Licensing Your Pet in Multnomah County</u>
- PetFriendly Portland
- Service & Assistance Animals in Oregon

Service and companion animals are not regulated the same way as pets. See Service & Assistance Animals (left) for more information.



MOVING INTO YOUR NEW HOME

In this section:

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



SETTING UP UTILITIES

Check with your landlord to see what is already set up and then make the phone calls to turn on the rest of the needed utilities.

Portland General Electric 503/228-6322 <u>website</u>

Call PGE 3 to 5 days before moving in. They will charge a hook up fee and may collect a deposit. The monthly fee will depend on the amount of use.

Portland Water Bureau 503/823-7770 <u>website</u>

In some areas, the City of Portland handles both the water and sewer and bills you once every three months. The costs range depending on use and number of occupants.

Garbage and Recycling 503/823-7202 website

Most apartments are responsible for providing garbage pick-up for the complex. If you are living in a house, find out if the landlord provides the same service. If not, find out from the landlord who services the area and call that company. The number provided here is for general garbage, recycling, composting and landfill questions.

Internet and/or Cable

There are a handful of vendors in the Portland area who provide Internet service. Most internet vendors also provide cable television services, if desired. Compare prices and services with Century Link, Comcast, Direct TV, and others. Most cable/internet companies offer special rates for your first year of your contract (but be sure to read the fine print as rates can change).

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.





FURNISHING YOUR NEW HOME

Now that you have an apartment or room, it's time to make it your own. Here is a good checklist to 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 <u>Craigslist's For Sale</u> and <u>For Free</u> listings.
- Goodwill and the Salvation Army sell used furniture. In Sellwood, the Goodwill Bins warehouse has even greater deals on used furniture!
- <u>Ikea</u> and <u>Target</u> sell affordable build-it-yourself furniture that is relatively easy to transport by car or delivery to your apartment.
- <u>Community Warehouse</u> offers free basic furniture to qualified lowincome individuals or families. A referral from a social service agency is typically required.



Buying a mattress:

- The Mattress Lot in Portland offers discounted mattresses.
- Purchasing a mattress at <u>lkea</u> may be a good investment that will serve you the next 7–10 years.
- <u>This thread on Reddit's /r/Frugal subreddit</u> has 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 couch, do 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 Sellwood for plates, pots, pans, and other cooking supplies.
- Target, Ikea and Fred Meyer's sell kitchen start up kits with a set of pots, pans and utensils for \$20–60.
- Dishware and kitchen supplies are common items sold at garage sales and rummage sales.

TRANSPORTATION TO 8 FROM CAMPUS

Students who live off-campus have a number of options for getting to campus depending on their mobility, resources, and distance to campus.

Walking: Southeast Portland is a walk-friendly area with sidewalks, marked crossings and plenty of low-traffic residential routes to Reed's campus. From central Southeast Portland (Hawthorne and Division area) it's an approximate 35 minute walk to campus.

Biking: Portland is a bike-friendly city, with thousands of miles of bike paths and trails for commuting and recreation. The City of Portland offers A Guide to Your Ride and bicycle maps. Reed's Bike Co-Op offers a bike share program and assistance with bike maintenance and rider safety classes.

TriMet Bus: Portland is frequently ranked among the best transit cities in the country, Buses #10, 19, and 75, stop at Reed College and service the Portland area.

TriMet MAX Light Rail: The MAX Orange Line stops at 2399 SE Bybee Blvd. in the Westmoreland neighborhood, a 10 minute walk to campus. The Orange Line runs between downtown Portland, Southeast Portland, and Milwaukie.

- Visit <u>TriMet</u> for schedules and routes
- View <u>bus stops near campus</u> on the campus map

TRIMET MONTHLY PASSES

Students can purchase a monthly TriMet bus pass for \$50, half the regular price! To purchase a monthly bus pass, visit the cashier's window in the Business Office (Eliot third floor). You can also purchase individual trip tickets, maps and guides at the Reed College Bookstore. The TriMet pass also works on MAX (light rail train) routes and the Portland Streetcar.





Reed Night Bus: The Reed night bus is a free shuttle service provided by Reed to make students who live off campus feel safe getting home late at night. The shuttle boundaries run from Burnside to the north, Johnson Creek to the south, 82nd Avenue to the east, and downtown to the west.

The shuttle operates:

- Sunday-Thursday: 10:15 p.m. –2:15 a.m.
- Friday–Saturday: 10:15 p.m. –12 a.m.

The pick-up times in Eliot Circle are:

- First run: 10:15 p.m.
- Next run: 11 p.m.
- After 11 p.m.: Runs on the half hour and hour if students are present.

Carpooling: If you live with or near other Reedies, consider sharing a ride to campus. Community Safety offers carpooling permits to park oncampus.

Other transportation options:

- ZipCar: Reed has 3 designated ZipCar drop off and pick up locations in the North parking lot.
- <u>Uber</u>: An e-hailing car service in the Portland area.
- Lyft: Another e-hailing car service in the Portland area.
- RadioCab: Taxi company serving the greater Portland area.



COOKING & EATING OFF-CAMPUS

Living off-campus means having your own kitchen, which many students find exciting. Going grocery shopping every week and cooking every day, however, is decidedly less exciting for most.

Fear not – here are some tips for making food shopping and preparation manageable for even the busiest Reedie:

- If you have a roommate or roommates, share the work. Take turns shopping, preparing meals, and cleaning up.
- Designate a weekly shopping trip as a study break or go shopping with a friend to fit in some social time into your schedule.
- Meal plan for a week at a time to reduce the number of times you have to go shopping in a week.
- Search Pinterest or other recipe websites to find recipes to cook in bulk
- Use those same websites to find out why a crock pot or slowcooker is a great investment for off-campus living.
- Buy in bulk at local grocery stores for your personal food staples (e.g. oats, flour).
- Consider supplementing your off-campus food budget with commuter points from Bon Appetit for those days you forget to pack your lunch or have to study late.



Stretch Your Dollar

A 10% bonus is added to all Commuter Commons Cash Purchases by Bon Appetit.

GROCERY STORES IN SOUTHEAST PORTLAND

There are a number of grocery stores and specialty markets in the Portland area. Here are a few near Reed's campus, listed from typically the least expensive to most expensive:

Grocery Outlet

7120 SE Flavel Street (2.2 miles from campus)

WinCo Foods

11250 SE 82nd Ave (4.7 miles from campus)

Walmart Supercenter

4200 SE 82nd Ave (3.4 miles from campus)

Safeway

4515 SE Woodstock Blvd (.7 miles from campus) 3930 SE Powell Blvd 2800 SE Hawthorne Blvd

Fred Meyer's

3805 SE Hawthorne Blvd (2.7 miles from campus) 8955 SE 82nd Ave

New Seasons

4500 SE Woodstock Blvd (.7 miles from campus)

In addition, there are a few farmer's markets and specialty stores:

- Portland Farmer's Market
- Moreland Farmer's Market
- Fubonn Shopping Center

You can find many other specialty food markets and restaurants in Reed's Off-Campus Resource Guide.

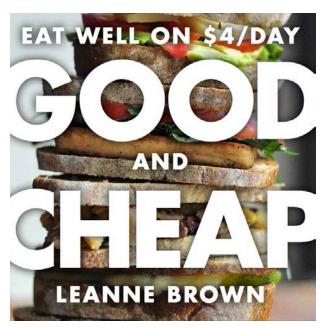
FOOD INSECURITY

If you are having difficulties affording food or enough food in your budget, please consider any or all of the following options:

- Talk to Financial Aid (p. 9) to see if any adjustments can be made to your financial aid package.
- Check your eligibility for food stamps through
 Oregon's SNAP program. Students living off-campus who do not have a board plan, have and use workstudy hours, or work 20 hours per week typically qualify.
- While not predictable, visit the Scrounge Table in Commons.
- Search for Food Resources on the <u>Oregon Food Bank website</u>
- Consult the <u>RoseCity Resources</u> for food-related assistance programs.



One off-campus Reedie highly recommended this free e-book by Leanne Brown for students looking to stretch their food budgets





TENANT RIGHTS & RESPONSIBILITIES

In this section:

- Important Rights as a Renter
- Resources for Tenants

TENANT RIGHTS & RESPONSIBILITIES

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. As a tenant, you have certain rights and responsibilities. If you have questions about your legal rights and responsibilities, please view the Resources for Renters (p. 42) for tenant education and advocacy resources in Portland.

Some of the most important rights you have as a tenant include:

Know 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. Thoroughly read the lease before you sign. If the terms of the lease agreement don't suit your needs, negotiate or reconsider renting the apartment.

Discrimination

Landlords cannot refuse to show, sell, rent, sublease, or otherwise make housing unavailable based on a renter's race, color, national origin, sex, disability, religion, familial status, marital status, age, gender identity, sexual orientation, or receipt of public assistance. Landlords also cannot charge some individuals higher rent or falsely state that housing is not available for discriminatory reasons.

Learn more about prohibited housing discrimination on the <u>Oregon State Bar website</u>.

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 and the disability. Reasonable requests include the permission to use a service animal, permission to mail a rent payment rather than personally delivering it to the rental office, or a request to have a parking space large enough for wheelchair access.

A landlord does not have to make accommodations for a reasonable request that is unrelated to a tenant's disability or for a request that is not reasonable because it will cause an undue financial and administrative burden on the landlord. However, when a request is unreasonable, HUD requires the landlord and the tenant to proceed in an "interactive process" to reach a reasonable compromise. Source: FindLaw.

Disability Rights Oregon offers a <u>Fair Housing Guide</u> and Service Animals to help individuals with disabilities learn more about their rights and resources as renters.

Notice to Vacate and Evictions

Tenants in the city of Portland are now entitled to a 90-day notice for no-cause evictions.

Learn more about notices on the Oregon State Bar website.

Repairs

Legally the landlord must keep the rental habitable at all times. The landlord is responsible for repairs assuming you, your guest or your pets did not cause them.

Learn more about requesting repairs on the Oregon State Bar website.



RESOURCES FOR RENTERS

TENANT EDUCATION & ADVOCACY

211info website

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, affordable and accessible housing. Includes several resources on fair housing. The CAT publishes a Tenant-Landlord Law Guide.

LEGAL ASSISTANCE

OregonLawHelp.org website

Provides information about tenant rights and social service organizations that provide services related to housing.

Oregon Bar Association website 503/684-3763

Provides referral service for those in need of a lawyer for \$35 for the initial consult.

Also maintains summaries of landlord-tenant laws.

TO REPORT DISCRIMINATION

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.

FOR RENTERS WITH DISABILITIES

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 a <u>Fair Housing Guide</u> and <u>Service and Assistance Animals Guide</u> to help individuals with disabilities know their rights and resources as renters.

HomeForward <u>website</u>

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

HOUSING + UTILITIES ASSISTANCE

RoseCity Resources website

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.



QUESTIONS OR SUGGESTIONS?

We'd love to hear from you!

Contact Student Services
Eliot 218
503/517-7396
student-services@reed.edu