



HOUSING RESOURCE GUIDE

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Dear Student,

Congratulations on your recent decision to pursue your passion at the Center for Digital Imaging Arts at Boston University in Waltham. Rich in culture and history and home to more than 60 colleges and universities, the area is a vibrant and stimulating place to call home. It has a tremendous amount to offer on both a social and educational level. I hope you are able to find time to enjoy and appreciate all that is around you.

The Office of Housing Resources (OHR), established to assist students at CDIA search for housing, will guide you through your transition to Waltham. Please take some time to explore this housing guide and take advantage of the personal assistance available. I look forward to working with you in preparation for the upcoming year.

Sincerely,

Stacy Kadesch, skadesch@cdiabu.com

Housing Coordinator

Please be advised that the Office of Housing Resources provides information in this Housing Resource Guide as a courtesy service. The information is not intended to be complete or comprehensive. We believe the sources of our information are reliable, but we caution you to verify that any particular item of information is accurate and up-to-date before relying on it. The Center for Digital Imaging Arts at Boston University does not endorse any particular realtors, landlords, roommate services, or other persons or entities not part of the school. The Center for Digital Imaging Arts at Boston University has no responsibility with respect to any outside persons or entities or the housing or services they offer. You are advised to take all reasonable precautions as informed consumers of housing and services, including consulting with an attorney before signing any lease or other legal document. No information provided should be relied upon as a substitute for legal advice.

THE SEARCH FOR HOUSING

STEP 1: FAMILIARIZE AND PRIORITIZE

Take some time to fully explore the many housing options available to you. Familiarize yourself with Waltham and its surrounding communities. Identify a few key items that are important to you in your search for housing and then rate those items in order of importance. Be prepared to make trade-offs. It is important to know what you want, yet be willing to make compromises if you discover that you have set unrealistic goals. Here are a few items to take into consideration when trying to assess what is of greatest importance to you:

Cost: Estimate how much you are able to afford on a monthly basis for rent, utilities, food, transportation, parking and personal expenses. Explore which areas tend to offer the most affordable rents.

Location: Familiarizing yourself with the many neighborhoods is very important. What is the maximum amount of time you are willing to spend commuting on a daily basis? Do you prefer an urban or suburban living environment?

Transportation: Learn what type of public transportation is available to and from various neighborhoods. If you are considering having your own vehicle you need to be aware that not all apartments have available parking. The cost and availability of parking can vary widely between neighborhoods.

Roommates: In most cases, sharing an apartment with one or more roommates offers an economical alternative to the high cost of living alone. It is common practice for individuals to share apartments. You should decide if this is an option you are willing to consider.

Safety: Always determine your personal level of comfort with any area you are considering living in. Try visiting the area at night to see what it is like. Ask others living in the neighborhood how they feel about the location. Some areas are known to have lower crime rates than others, but this is never a guarantee of safety. Generalizations of entire neighborhoods are often difficult to make.

Style of Housing: Waltham offers a wide variety of housing options. Consider what type of apartment living will make you feel most at home. Does the idea of living in a large apartment community appeal to you? Are you willing to pay more for the amenities normally associated with that type of living? Would you prefer to live in a smaller apartment community? How about a single or multi-family home?

STEP 2: EXECUTE SEARCH METHODS

There are many different ways to go about conducting a search for housing. Utilize as many resources as possible. Here are a few methods for conducting a search:

Investigate area apartment communities: Any time you are able to make direct contact with a landlord or management company, you avoid having to pay a finder's fee, which can be equal to up to one month's rent.

Search for apartments online: Numerous web sites enable apartment hunters to conduct searches online throughout the Boston area based on varying search criteria.

Contact a local real estate agent: Working with a real estate agent can be an option for those with little time to dedicate to their search. A realtor can take you to view multiple apartments alleviating the need for you to contact individuals and set up appointments ahead of time. In return for their services realtors often charge a finder's fee which can be equal to up to one month's rent. It doesn't cost anything to look and is generally wise to call around ahead of time to see what's available.

STEP 3: RE-EVALUATE

After having viewed several apartments it's always a good idea to take a step back and reevaluate the original parameters you have set for your apartment search. Have the apartments you've viewed so far met your expectations? Do your goals seem realistic and attainable? Have you tried more than one search method?

The process of searching for an apartment generally requires a great deal of time and effort. Due to the competitive nature of the housing market in Waltham students are encouraged to be both aggressive and persistent in their pursuits. If you find an apartment you like, be prepared to act quickly.

HELPFUL APARTMENT HUNTING WEBSITES

Apartment Solutions: www.theapartmentconnection.com

Boston Apartments: www.bostonapartments.com

The Boston Globe: <http://re.boston.com/Rentals>

Dwellings: www.dwellings.com

Home Store: www.homestore.com

The Apartment Guide: www.apartmentguide.com

The Boston Herald: www.homefind.com

The South End Bulletin: www.southend.org

PLANNING A VISIT TO WALTHAM

The Internet is an extremely valuable tool when it comes to conducting a search for housing, however, please be advised that it is not a substitute for being able to see an apartment in person. It's important to focus not only on the apartment itself, but also on the surrounding area and meeting potential roommates. Relying solely on written and verbal information can lead to misrepresentation. Even digital photos, though helpful, do not tell all. There could be areas of the apartment intentionally or unintentionally not photographed that perhaps would influence your decision. It is difficult to know for sure what the living conditions are really like without investigating in person or sending a trusted third party to represent you. Students are highly encouraged whenever possible to plan a trip to Waltham specifically to explore housing options.

LIVING WITH PETS

Vacancy rates are typically very low driving up prices and making the search for housing highly competitive. Only a small percentage of landlords are willing to deal with the added risks associated with allowing pets. The need to find an apartment that will allow pets will limit your options and increase the difficulty of your search. If you are determined to find an apartment that will allow pets you should expect that your search will take extra time.

If having a pet is at the top of your priority list you should be prepared to make concessions in other areas (if needed) such as price and location. On the plus side, several neighborhoods offer an abundance of nearby parks and green space.

There are a number of different Web sites that will allow the user to indicate specifically that they are searching for an apartment that allows pets. A few of the most popular sites include the following:

- <http://boston.craigslist.org>
- www.bostonapartments.com
- www.apartmentguide.com (advanced search option)

PREPARING FOR THE SEARCH

WHAT TO TAKE WITH YOU ON YOUR SEARCH

There are several items that are helpful to bring along with you on an apartment search. It is best to be prepared to make an offer at all times. If you find an apartment you like, it is generally wise to try and act quickly on your decision. You could be one of many prospective tenants who have recently viewed the apartment. Obviously, the sooner you are able to make your decision, the better your chances are of securing the apartment of your choice. Remembering to bring the following items with you can help expedite the application process:

- Checkbook
- Form of identification
- Letter of acceptance (for enrollment verification)
- Name and contact information of current and former landlord
- Name and contact information of personal and credit reference
- Name and contact information of current and former employer
- Bank checking and savings account information
- Guarantor (co-signer) contact information

In most cases full-time students are required to have guarantors. A guarantor, also known as a cosigner, is an individual who is willing to take on all of the financial responsibilities associated with renting an apartment in the event that you, the student, cannot meet your financial obligations. A guarantor has to be employed within the United States and usually earns an income in excess of 5-6 times the monthly rent of the apartment.

TIMELINE FOR CONDUCTING YOUR SEARCH

It is never too early to begin the process of looking for an apartment. The earlier you can start familiarizing yourself with Waltham and get a sense of what you are looking for, the better. For some people, the apartment search process can be long and drawn out lasting weeks or months, for others it can happen in a couple of days, which is why deciding when to concentrate your apartment search can be difficult.

If you're interested in living in a large apartment community start exploring those options now. If you can identify a couple of buildings or complexes that interest you, make an appointment to see an available unit. In most cases, if you like what you see, you can submit an application well in advance of when you plan to move in. Most large apartment communities know that they will have vacancies in August and September, and so as a result, many will generate waiting lists for available units. In contrast, there is also a large population of landlords who do not advertise or accept applications until approximately 1-2 months before a unit becomes available (this is generally when they receive notice of intent to vacate).

TYPICAL MOVE-IN COSTS

In many cases first month's rent, last month's rent and a security deposit are required upon move-in. In addition to these costs, if you find your apartment through a realtor you may also be required to pay a finder's fee of up to one month's rent. Keep in mind that ONLY a licensed real estate broker or salesperson can charge you a fee for the purpose of finding an apartment.

BUDGETING

The decisions students make related to their living expenses have a direct impact on the amount of money an individual needs to borrow in order to finance their education (assuming an alternate source of funding is unavailable - i.e. parental resources, savings, military scholarship, etc.). If you have signed a standard 12-month lease on an apartment and are planning to be away for a period of time, consider subletting your apartment (if the landlord allows) to try and recoup all or part of your rent for the time you are gone.

BOSTON RENTAL RATES

Rent prices vary widely according to a number of factors including location, square footage, amenities, and the condition of the apartment. Waltham does have its fair share of luxury apartment units that exceed the price guidelines listed below, but please keep in mind that the student budget is not designed to support that style of living. Rent prices are typically within the ranges listed below.

Room in an Apartment	\$550 and up
Studio Apartment	\$850 and up
One Bedroom	\$1,000 and up
Two Bedroom	\$1,200 and up
Three Bedroom	\$1,500 and up

MONEY SAVING TIPS

- Share your living expenses with one or more roommates.
- Use public transportation. By relying on public transportation you will eliminate costly expenses such as vehicle maintenance, insurance, registration, and parking.
- Avoid paying a finder's fee.
- Any time you are able to make a direct connection with a landlord you can avoid having to pay a finder's fee. This could result in a savings of up to one month's rent.

ROOMMATES

HOW TO FIND A ROOMMATE

Sharing an apartment with one or more roommates offers an economical alternative to the high cost of living alone. It is very common for individuals living in the Waltham area to have roommates. If you decide to have roommates it is important to select individuals with whom you are compatible.

Here is a suggestion for finding a roommate:

- Contact the Office of Housing Resources to obtain a copy of the room for rent listings updated weekly by OHR. These listing are useful for finding individuals who already have housing and are seeking someone to fill an available room in their apartment.

LEGAL ISSUES INVOLVED WITH CO-TENANCY

When two or more people simultaneously sign the same rental agreement they become co-tenants and share the same legal rights and responsibilities. This can have some serious implications, especially in the event that one tenant stops paying their share of the rent. Co-tenants may decide to split the rent equally or unequally, depending on their own personal wishes. However the rent is divided up amongst tenants has no impact on the landlord.

Each co-tenant is independently liable to the landlord for the entirety of rent. What this means is that if one tenant can't pay a share of the rent in a particular month, or simply moves out, the other tenant(s) must still pay the full rent. A landlord can legally hold all co-tenants responsible for the negative actions of just one and terminate everyone's tenancy with the appropriate notice. Also important to remember is that only a judge can evict tenants through an eviction suit filed by a landlord. In other words, you do not have the legal power to evict your roommate by filing an eviction action. Good communication is one of the keys to a successful roommate relationship. The more you can anticipate possible problems from the start, the better prepared you'll be to handle any disputes that may arise. In some cases it may be helpful to create a written roommate agreement. At the very least, all financial agreements should be in writing.

NEIGHBORHOOD DESCRIPTIONS

Boston is a city of neighborhoods, each with unique characteristics, advantages and disadvantages. When conducting a housing search it is important to take time to explore which neighborhood is right for you. The Center for Digital Imaging Arts is located in Waltham. Many students choose to make Waltham their home. Other areas popular with CDIA students include: Brookline, Allston/Brighton, Fenway/Kenmore, Back Bay, Cambridge, Jamaica Plain, South Boston, Somerville, and Dorchester. Keep in mind, however, that CDIA students are scattered throughout the Greater Boston region.

Always take time to explore any neighborhood you are considering making your new home. The following descriptions are meant to assist you through the housing search process, however, please keep in mind it is important to form your own perceptions of an area rather than relying solely on another person's description. Here is a brief look at some of the different neighborhoods in the area and what they offer.

NEIGHBORHOODS OF BOSTON



Allston/Brighton: Allston and Brighton are two separate neighborhoods, but often linked together due to their similarities. Allston and the southern end of Brighton are dominated by young professionals and college students. What draws many students to this area is the cheaper rents and the proximity to Boston University's Charles River Campus, Boston College, and Harvard University. Allston and Brighton also offer easy access to numerous stores, restaurants, bars, and downtown Boston. The northern portion of Brighton is a much quieter area providing a very different flavor to the neighborhood. This area tends to be much less crowded and offers a more suburban feel. Free on-street parking is tight, but available in many portions of Allston and Brighton. Some areas require a resident parking permit.



Back Bay: Old-fashioned brownstone houses, Parisian-style boulevards, tree lined sidewalks, trendy shops, and tourist attractions, make this a beautiful place to live. The Back Bay borders the Charles River, as well as the Boston Commons and Boston Gardens, making it an ideal area for those who appreciate the serenity offered by these parks. Newbury Street boasts some of Boston's best shopping, with boutiques, art galleries, and exclusive restaurants. Other features of the area include Copley Square, the Prudential Mall, and the Boston Public Library.



Beacon Hill/West End: Located in the heart of Boston, Beacon Hill is home to Suffolk University, Massachusetts General Hospital, and a short walk from the Financial District and Government Center. The area features 19th and 20th century brownstones, cobblestone streets, old fashioned narrow alleyways, and sidewalks lined with gas style street lamps. It is also surrounded by the Charles River and Boston Common. This much desirable, historic area can be expensive and the apartments are generally quite small. Due to narrow streets and overcrowding, parking is minimal and requires a resident parking permit. The West End is a small community tucked behind Beacon Hill. Historically an ethnically diverse and vibrant neighborhood, the West End today is economically anchored by Massachusetts General Hospital.



Brookline: Brookline is a small self-sufficient city nearly encompassed by surrounding neighborhoods of Boston. Brookline offers a mixture of thriving urban and quaint suburban life. Coolidge Corner, located at the heart of Brookline, is one of its most desirable neighborhoods. Here you will find the largest concentration of college students, as well as a diverse selection of restaurants, shops, and Boston's only non-profit independent movie house. Brookline has a reputation of excellence in its public school system. Quiet tree lined streets and parks are common throughout the area. Apartment styles vary from old Victorians, to brick multi-family homes and large apartment communities. Overnight parking is prohibited citywide. If you own a vehicle and plan to make Brookline your home, be sure your apartment includes parking, otherwise, budget accordingly for additional expense to cover off-street parking.



Cambridge: Cambridge is located across the Charles River from Boston. Many find the steady stream of cultural and educational events and varied colorful commercial enterprises very appealing. Cambridge is very large and can be broken up into four general areas: Harvard Square, North Cambridge/Fresh Pond, East Cambridge, and Cambridgeport. Rents vary greatly from area to area. Harvard Square is by far the most sought-after housing in Cambridge. The competition from Harvard and MIT students for affordable housing is intense.



Charlestown: Charlestown is one of Boston's oldest and most historic neighborhoods. It offers a wide variety of rentals including renovated and newly constructed buildings throughout. Quaint row houses offering single and multi-family units are also common here, many of which are rich in charm and feature old-fashioned wide-plank floors.

Chinatown: Chinatown is home to Boston's largest Chinese community. It is a unique mix of residences and owner operated businesses. Chinese restaurants and specialty shops fill the ground floor levels of residential buildings. Chinatown offers easy access to the Financial District, Downtown Crossing, the Boston Gardens, the Commons, and the Theatre District. Located between Dewey Square and Kneeland Street, the Leather District (a small but growing sub-neighborhood of Chinatown) is a nine-block area noted for its 19th century brick warehouse structures. Limited housing opportunities exist in this area.



Fenway/Kenmore: Best known as the home of Fenway Park, the Kenmore area is also home to numerous colleges, museums and the hospitals of the Longwood Medical Area. It is a popular rental spot for students and medical personnel. Boston's Emerald Necklace, which consists of park and recreational space begins in the Fenway. Throughout this trendy neighborhood, rents are generally expensive, but the commute is short. Public transportation is readily accessible from most areas within. Parking is very difficult especially when the Red Sox have home games.



Newton: Newton is a prosperous suburb of Boston, connected by reasonably good public transit. Made up of 13 small villages, Newton's convenient location has made it a popular choice for commuters. Housing options vary throughout the area. Many rental units are single-family homes that have been converted into multi-family dwellings. Newton was recently named one of the safest cities of its size in the country. Owning a vehicle is a must in some areas, though parts are serviced by buses and the D branch of the Green Line. Availability of on-street parking is fairly good in most areas. Here you will find the largest concentration of college students, as well as a diverse selection of restaurants, shops, and Boston's only non-profit independent movie house.



North End: The North End is one of Boston's oldest residential neighborhoods and is located just minutes away from the waterfront and downtown Boston. Multi-family housing lines quaint streets with bakeries, restaurants, old-fashioned grocery stores, and small espresso bars. Historic sights include Paul Revere's house and the Old North Church. The area also has its own nightlife as many eateries don't close until two or three in the morning. Festivals are common throughout the summer. Space is tough to find in the North End. This can be seen reflected in apartment living, as well as out on the streets.



South Boston: Residents enjoy the best of both worlds in this seaside community, with an easy commute to downtown via Broadway and Andrew Square on the Red Line and an equally short trip to the beach. South Boston is, however, geographically isolated from the rest of Boston with the Harbor to the east and south, and a buffer zone of warehouses and railroad tracks to the north and west. The city's financial district is less than two miles away. All types of apartments and homes can be found here, including multi-families and open-air lofts. Many residents of Southie have lived in the neighborhood for generations.



South End: Home to Boston University Medical Campus, the South End is the largest Victorian landmark district in America, with a rich history dating back to the founding of Boston. Trees, fountains, and small parks are common sights throughout the area. Currently undergoing a dramatic period of new development the South End is alive with change while still maintaining its historic roots. Tremont and Columbus streets are the centers of activity hosting a multitude of shops, galleries and restaurants. The resident population is highly diverse contributing to its charm.



Somerville: The city of Somerville is located just north of Cambridge. The population of residents here is primarily working-class families with many students and young couples. Davis Square, the heart of Somerville, is a growing area with many great restaurants, jazz and rock music clubs, as well as a movie theater which features live African and folk music. The area is predominately triple-decker homes and apartment complexes.



Waltham: Waltham is rich in ethnic diversity and culture, boasts a high level of citizen involvement and many amenities such as shopping malls, swimming pools, country and tennis clubs, skating rinks, eleven fine parks and public transportation providing easy access to Boston and surrounding communities. Waltham is within twenty minutes travel to all major highways in eastern Massachusetts, including the Massachusetts Turnpike, Routes 128, 95, 93, 2, 16 and 20. In addition, it is serviced by rail lines and commuter bus lines, and has easy access to Logan International Airport in Boston.

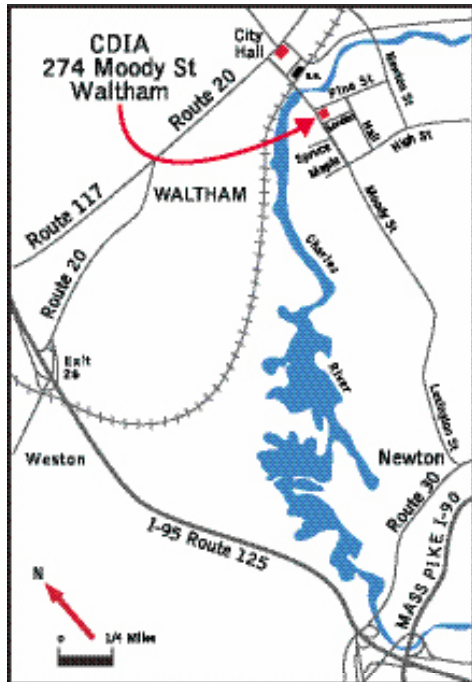
COMMUTING TO CDIA

WALTHAM PARKING/PUBLIC TRANSPORTATION

There are two public parking lots within a short walking distance of CDIA. The Embassy Parking Lot is located two blocks down Pine Street behind the Embassy Landmark movie theatre and is located one block away from CDIA. The Crescent Street Lot is another option, located on Crescent Street between Moody and Adams. In both cases look for the parking signs when you reach Moody street.

Train: Fitchburg (Fitchburg Line) commuter rail to Central Square Waltham; we are located two blocks up on Moody Street.

Bus: Oak Park-Dudley via Central Sq. bus #170 or Cedarwood bus #70/70A



SECURITY AND SAFETY

OFF-CAMPUS

The Greater Boston area is home to roughly 3.5 million people. As in any urban environment residents are advised to be alert and aware of their surroundings at all times. Crime can happen in any area whether prone to incidences or known reputedly for safety. Bear that in mind along with the following safety tips as you embark upon your search for housing.

NEIGHBORHOOD SAFETY TIPS

- Know your neighborhood of residence. Check out the locations of police and fire stations, public telephones, hospitals, restaurants, or stores that are open early and late. Prior to moving in, visit the area at night and talk to neighbors.
- Also take note of whether or not your apartment door has a peep hole.
- Be sure all apartment windows and doorways lock securely.
- All entry ways should be well lit.
- When walking through your neighborhood, stick to well-lit and well-traveled streets. Avoid shortcuts through wooded areas, parking lots, or alleys.
- Have your car or house key in hand before you reach the door.
- Find out what, if any, security systems your apartment building/unit features.
- Know who has access to the main entryway of your apartment building.
- If you are considering a ground level apartment unit, take note of whether or not there are bars on the doors & windows.

CRIME STATISTICS

Newton, Massachusetts (a suburb west of Boston) was ranked as one of America's safest cities according to Morgan Quitno Press (a Lawrence, Kansas based publishing and research company). For additional findings and information related to this study visit: www.morganquitno.com.

PARKING

OFF-CAMPUS

The availability of parking off-campus varies widely throughout Boston depending upon the neighborhood. In some areas of the city, on-street parking is readily available and does not require a resident parking permit. In other locations, obtaining a resident parking permit is necessary to legally park on the street and not risk getting ticketed or towed.

To obtain a resident parking permit you must present at the time of your application a valid Massachusetts automobile registration showing your vehicle registered and principally garaged in your name from your current Boston address, as well as one of the following as a proof of residency bearing your name and Boston address.

- Gas, Electric or Telephone Bill
- Cable Television Bill
- Monthly Bank Statement (excluding mortgage)
- Credit Card Bill
- Water and Sewer Bill Proof of residency must be current (postmarked within the past 30 days). Resident parking permits are issued in person, Monday–Friday from 8:30 a.m. to 4:30 p.m. at: Waltham City Hall, 610 Main St., Waltham, MA 02452

For additional information, call 781-314-3250 or visit: www.ci.boston.ma.us/transportation/parkprogr.asp.

A FEW TIPS TO REMEMBER

- Permits are only valid in your neighborhood of residence.
- A permit does not guarantee you a parking space.
- Watch out for street cleaning! Most neighborhoods have monthly or weekly street cleaning days, in which parking is banned on alternating sides of the street. Be sure to read signs carefully in order to avoid having your vehicle ticketed or towed.
- During snow emergencies parking is restricted on posted arteries. Parking is allowed on secondary roads on the even side of the street unless otherwise posted. Strict enforcement of this regulation can be expected.
- Persons with resident parking stickers on their vehicles must have their vehicle cleaned off and their parking sticker visible to passersby within 24 hours after the end of a snowstorm.

Note: If you don't plan on having a car in Boston, Zipcars can be rented by the hour or day and are an affordable way to 'zip' around the city. www.zipcar.com

SHORT-TERM ACCOMMODATIONS

One Month or Greater: For a temporary stay of four weeks or greater, subletting an apartment is usually the least expensive option. If you are planning to sublet, be sure the landlord is aware of the situation. Some leases do not permit subletting. Usually, sublets come fully furnished, but this is not always the case. Find out what specific items come with the room or apartment.

One Month or Less: Conducting a housing search often requires a temporary stay in the Boston area ranging from 2-3 days to a couple of weeks or more. Staying in a hotel for any length of time can become very costly. Thankfully there are other alternatives to consider. The area has a number less expensive alternatives such as inns and B&Bs.

RENTER'S INSURANCE

Basic Information

Renter's insurance covers the cost of replacing personal property in the event of a fire, water damage, robbery or other unexpected peril. A typical policy also covers the loss of property when it occurs away from your apartment. In the case of a vehicle break-in, for instance, the loss of your favorite CD collection would in most cases be covered by your renter's insurance policy. Be sure to check what your policy will and will not cover.

Many people believe their personal items are covered under their landlord's property insurance. This is a common misconception. Landlords have insurance, but only for their property, not yours. If the water pipes burst in your apartment, the landlord will fix any damage done to the building but will not cover damage to any of your personal items. Another reason a renter decides to do without renter's insurance is because they don't believe they have belongings worth insuring. This is almost always not the case. Think of the value of the most basic of items such as your clothing and food. If all were a total loss, how much would it cost you to replenish your cabinets and replace your wardrobe? Students also typically own other valuable items such as electronics, furniture and books. How about the replacement cost of that new laptop computer?

Things to Know

- The typical apartment renter's policy costs \$150 to \$250 a year.
- Buy a separate policy or rider on your renter's policy for flood and earthquake coverage.
- If you have a policy that pays actual cash value (ACV), in the case of a loss, your coverage will pay only for what your property was worth at the time it was damaged or stolen, not the purchase price or replacement cost.
- If you have a policy that pays replacement cost coverage you will receive compensation based on what it actually costs to replace the lost or damaged item(s).
- If your apartment becomes unlivable due to a fire, busted pipes, or any other reason that is covered by your policy, renter's insurance will generally cover at least some portion of your temporary living expenses.
- A floater policy is an additional type of insurance that covers specific items, such as jewelry, furs, fine arts, sterling silver flatware, antiques and other collectibles.

Tips for Purchasing a Policy

- Volume buying: Check with the management office of your building to find out if they offer a policy. Normally, you pay less for coverage if the same company offers renter's insurance to all who want it in the building.
- Multiple policies: Check with your car insurance provider to see if they offer multiple policy discounts. In some cases you may be able to save money.
- Fire department location: How close are you to the nearest fire station? If you're five miles or less, you could earn a discount with some insurers.
- To obtain quotes from multiple insurers try www.netquote.com. Here you can submit information about your residence and receive quotes from multiple insurance agencies.
- You may also want to try doing a search at www.monstermoving.com to locate area insurance providers or simply refer to the yellow pages.

PLANNING A MOVE

Moving into a new home, whether across oceans or across the street, can be very stressful. To ease the transition, it is best to prepare for moving day well in advance. Depending on the amount of items you plan to move and the distance you are moving, it may be necessary to hire movers or rent a moving truck. If planning to rent a vehicle or utilize a moving service, please take note of the following:

Watch for Hidden Charges: There are many moving companies and services to select from. While the cost of any long-distance move is federally regulated based on weight and distance traveled, be prepared for fine print charges, which can add up quickly. Always look for, and discuss, possible "hidden" charges with the moving company's sales representative.

Plan Ahead: If you are planning a local move during Boston's peak moving season (June–September) and you need to reserve a moving truck, do so at least one month in advance. For additional resources and tips on how to select a moving company, visit www.movingadvocateteam.com.

Furnishing Your Apartment: Most apartments in the Boston area are unfurnished. It is possible to rent fully furnished units. However, one should keep in mind that options for furnished units are limited and generally have a significantly higher cost.

In most cases students bring their own furniture or plan to purchase new or used furniture upon arrival. If you are in contact with the tenants who are vacating the room or apartment you plan to move into, you may want to ask if they have any furniture they wish to leave behind. People are often happy to do this to avoid having to move large items.

APARTMENT HUNTING QUESTIONNAIRE

- Location: _____ For what period of time does the lease cover?
Is subletting allowed?
- Circle one: Unit 1 Unit 2 Unit 3
- How much is rent? _____ How far is the nearest public transportation?
- Is a security deposit required? If so, how much? _____ Is there an additional fee for private parking?
- Are there any additional move-in costs i.e. last month's rent or a finder's fee? _____ Is on-street parking readily available?
- What utilities are included in the rent? (heat, electricity, hot water, gas) _____ What is best/worst about the neighborhood?
- What local utility companies service this area? _____ Where is the nearest grocery store?
- If utilities are not included, what are the average monthly bills? _____ Laundromat?
- On what date is the apartment available? _____ Does the apartment have air conditioning?
- Do I need to reserve the elevator? _____ Is additional storage space available?
- Are pets allowed? _____

SAMPLE SUBLET AGREEMENT

This agreement, made this _____ day of _____, 20 _____, is made by and between: Lessee(s): _____ and Sublettor(s): _____

The lessee(s) have previously signed a lease for the premises at _____ for a term lasting from _____ to _____. The lessee(s) have decided to vacate these premises before the completion of the above mentioned lease.

The landlord has given his/her consent for the lessee(s) to sublet this residence, and the sublettor(s) are now responsible for the rental payments for the period lasting from _____ to _____.

The sublettor(s) also agree to pay all utility bills (gas, electric heating, fuel, and telephone) assessed for the term that they reside at the above-mentioned address.

A security deposit of \$ _____ was paid to the lessee(s) by the sublettor(s) and will be returned to them, less damages, any unpaid rent or bills within 30 days of the termination of this agreement.

Additional provisions: (if the original lessee(s) furniture is to be left in the apartment, whether or not pets are allowed on the premises, whether the rent should be paid to the lessee(s)/directly to the landlord, etc.).

Signed: Lessee(s): _____

Sublettor(s): _____

SAMPLE ROOMMATE/CO-TENANT AGREEMENT FORM

This agreement, made this _____ day of _____, 20 _____, by and between:

_____ (print name of co-tenant)

_____ (print name of co-tenant)

_____ (print name of co-tenant)

_____ (print name of co-tenant)

The parties have signed a _____ month lease (a copy of which is attached to this document) for the premises at _____. The lease will expire on the date of _____. A security deposit of \$ _____ was paid to _____, owner/manager of premises. The parties wish to share the responsibilities of living together at this address.

It is therefore agreed that:

1. Each of the parties agrees to follow the rules and conditions set out in the attached lease.

2. Each of the parties agrees to pay one-_____ (fraction) of the following expenses incurred in relation to the leased premises: (check if applicable)

___ Rent ___ Utilities ___ Damages not due to the negligence of an identified party

___ General maintenance and upkeep ___ Food ___ Telephone Service

___ Other _____

If any of the parties pays more than one-_____ (1/) share, the other party/parties agree to reimburse the first party.

3. Each party agrees to pay for the long distance telephone calls s/he makes.

4. Each party agrees that one-_____ (1/) of the security deposit is the property of each party.

5. Each of the parties agrees to remain a resident of the premises during the term of the lease, or to continue to pay his/her share of the rent during the term unless the party, at his/her own expense, locates a tenant to sublet his/her share (the new tenant being acceptable to the other parties to this agreement, and if written consent to sublet is obtained from the owner/manager of the premises).

6. Repairs or improvements to the premises, the cost of which are to be shared by the parties, in excess of \$ _____, shall be approved in advance.

7. If permitted under the lease, each pet owner shall be solely responsible for all damages caused by his/her pet. This includes, but is not limited to: damages to furniture, carpeting, doors, lawn, and garden.

_____ (co-tenant signature)

_____ (co-tenant signature)

_____ (co-tenant signature)

_____ (co-tenant signature)



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