Lin: Alright. Thank you for participating in our off campus living and student support webinar today. So for those of you who are joining the webinar for the first time that pre-arrival webinar series is a webinar series provided to income international student. Hopefully by attending webinar it will have prepared arranged arrival plan for traveling to and living in Iowa City, understand orientation expectations and responsibilities and transition to student life and academics at the University of Iowa.

Lin: The webinars will be recorded and posted on our website afterwards. So if you missed part of the webinar or if you want to listen to it again, and you can always find it on our website.

Lin: During the webinar, if you encounter any technical difficulties, please let us know in the chat function. If you have any questions related to today’s topic, please use the Q&A function to post your questions. We will answer them live at the end.

Lin: If you have not received your I-20 or DS 2019 yet, please make sure that you pay the e-Ship-Global fee for us to mail you the documents. Once you have your documents you can apply for visa. And if you have not paid the e-Ship-Global fee yet, the information is contained in the Pre-arrival checklist in iHawk.

Lin: Some important days on for graduate orientation is from Aug. 7 to Aug. 10 and from for international undergraduate orientation is from Aug. 12 to Aug. 19.

Lin: Alright. So I will turn into our presenters today into for introduction.

Tanya Villhauer: Hi, I'm Tanya Villhauer and I’m actually in the vice president for student life office and I hope to coordinate some of the off campus student support initiatives.

Eric Rossow: I’m Eric Rossow, from the Iowa Memorial union and I also help assist with off campus student support initiatives.

Andrea: My name is Andrea Siebenmann and I'm one of the ISSS advisors.
Amanda: My name is Amanda Elkins. I want to be attorneys at student legal services here on campus we’re going to be talking about landlord tenant laws today. But our office also provides free legal advice and low cost representation on a variety of legal issues including criminal law, divorce, immigration, mediation in order eservices, where are located in the Iowa Memorial Union in our services are confidential.

Amanda: For this presentation, we hope that you learn about the advantages and disadvantages of living in privately owned housing located off campus as opposed to university own housing that would be on campus. Or when did discuss the best practices for obtaining an apartment. Things to consider before signing a rental agreement, which is also called a lease in ways to avoid problems during the leasing process and while you're living in your rental unit, and as Lin mentioned will have time for question and answer at the end, you can submit your questions at any time via the chat function and will answer them at the end.

Amanda: So what are the advantages of living off campus? First is that you're going to have more options for the type of housing. So, for example, you could live in an apartment or you could rent a house. You also have different options as far as the number of people in your unit. There's going to be a lot more opportunities to live by yourself or if you wanted to live with a larger group of people than what would be available on campus, you're also going to have more options for privacy. Again, whether it's by living by yourself or by having your own bedroom and your own bathroom when that might not be the case if you decide to live in on Campus Residence Hall.

Amanda: There's also the potential to save money by living off campus because you get to decide what apartment you choose and how much money you want to spend on rent each month, you'll also have some control over utility and how you use those. another benefit of living on campus is having a more parking available and more than you would on campus where parking is very limited most apartments or rental houses will provide parking although there maybe additional charges.

Amanda: And then lastly off campus housing has it might be a better situation if you're planning to bring your spouse or children with you to campus. So you would have more space access to be closer to perhaps public schools or to your spouse's job.

Amanda: There's also disadvantages to living off campus. First is a risk of low quality housing. There are some landlords, which is another word for property owners or property managers who don't take very good care of their property but still charge significant amount of rent each month.
Amanda: Another concern is that if something breaks or stops working in your apartment it may not be fixed right away because you would have to contact the property owner or the maintenance people that your landlord has hired.

Amanda: There's also some uncertainty with respect to a cost on if you live on campus that, you know. Exactly how much you room and board will cost. However off campus. There are the utility bills might be different. There might be late fees you have to consider cleaning on time and money. And so you’re not necessarily going to have the same costs every month. I mentioned cost of utilities by utilities I mean water, electric, gas, sewer, cable and Internet, telephone you may be responsible for paying separately from your lease whereas if you were on campus, you would have one bill.

Amanda: the next point is issues with transportation. The farther you are from campus the more difficult it can be to get to classes. You may have to make plans as far as public the public bus system or buying a parking pass or leaving early because you ride a bike. And then lastly a disadvantage of living off campus is the risk of having problems with your roommates if you have them. In the most of these off campus housing situations you would be financially responsible for your roommate. So if your roommate did not pay their part of the rental payments each month, you would have to pay for them and you also can't just leave your apartment if you don't like your roommate. There would be financial consequences.

Amanda: This is a list of tips for obtaining an apartment or a rental house. First consider the hidden costs of renting and I talked about this a minute or two ago about transportation, parking, utilities, there could also be fees like a late rent fee or a fee for a pet. A lot of landlords don't allow pets those that do require additional money to have them.

Amanda: That’s why it is important to read the entire lease, which is a typed document that you and landlord will both sign. It includes the rules in the guidelines for living in that unit. I know this can be difficult for international students who are coming to Iowa for the first time, but it's all recommendation that you look at the actual apartment that you want to rent before you sign the papers. Because that will let you know the condition of the apartment whether it's clean whether it's the apartment the size that you want for example. It can also it also proves that this is truly an apartment that is for rent in and is not someone who is trying to scam you or tricky you or get money from you if they are not actually the owner of the property. If you can't get here to look at the apartment you may want to ask a friend or someone you know that is currently here if they would be willing to look at the apartment in person for you.

Amanda: Again, if possible we recommend that you schedule an appointment with SLS that means student legal services the office that I work at. And so what we can do with you is a review your lease
before you sign it would also be willing to review it with you after you sign it if you have any questions about it.

Amanda: We also recommend that you contact the people who live in the apartment now. And the landlord will likely be able to provide some contact information whether it’s a phone number or name or an email address and the reason, that’s a good idea is that they will have information for you that the landlord may not the current tenants could talk to you about how noisy the apartment building is how clean the apartment is if the landlord is a nice person in his easy to work with and the current tenants can tell you how much the water bill is, for example of that information. That’s important. But the landlord may not be able to help you with.

Amanda: Lastly on this list of tips is checking the rental permit. So every rental unit in Iowa City. And in the smaller cities nearby which are Coralville and North Liberty Iowa. every apartment is inspected by a housing inspector and the results of those inspections are available and you can find out when the last inspection was if there were any safety concerns and it will provide additional contact information about for the owner of the apartment and the person who is managing or is in charge of the rent, and if maintenance.

Amanda: So when it’s time to sign the lease, it’s important for you to remember that this is a legally binding document. It’s a contract. So once you sign the lease you are expected to move in on you are expected to pay rent on the landlord is expecting to provide this unit to you in August. Basically every lease in this area is going to be a yearlong. It starts in August and it ends in July.

Amanda: And so if you are planning to the out of the country for breaks you are still expected to pay your rent. And it’s not something that you can just change your mind about. So if you find a better apartment, I mean, that’s a good thing, but you still have to find someone to take over the first apartment that you signed for you. You can't just change your mind without facing financial consequences.

Amanda: It's also good to sign the lease the written document at the same time is your roommates if you decide to have them, so that the landlord knows who’s going to live there, and that they can they will also be responsible. You should get a copy of the signed lease for your records in case you ever have questions about the apartment, and if you are planning to talk to one of the attorneys in my office or to another attorney at another word for lawyer. It's really does help us if you can bring us.

Amanda: Next. I know. I've already mentioned this but consider living alone, you don't have to have roommates, there are quite a few apartments in this area for one person, in the benefit of that is not having roommate problems and not having financial problems because of the roommates.
Amanda: And then lastly never sign an incomplete leases. Sometimes these leases are very long they could be perhaps 10 pages long or even longer and sometimes there will be separate agreements that are attached maybe a separate agreement for pets if you're allowed to have a pet or for parking spaces if that's an option. Don't sign the lease until you've read every single attachment.

Amanda: Alright. So before you move in or at the time of move in we strongly recommend that you purchase renters insurance. It's similar to car insurance except renters insurance is not required, a car insurance is.

Amanda: Renters insurance protects you if you accidentally cause damage to your apartment if there's a fire it also protects you if maybe your neighbor causes damage like a pipe leaks, and it damage your property your renters insurance will cover that. It's very affordable. You could expect to pay 10 to $15 a month and you can buy renters insurance from the same company as your car insurance.

Amanda: When it's time to move in and we recommend on the day that you move in that you complete a move in checklist. And if you're it's usually a form given to you by your landlord. If your landlord doesn't provide one we have an example sample on our website that you can print and you can use. We want you to look through the apartment in look for any damage and write it down and take pictures of it. And this could be things like a broken Windows screen or a stain on the carpet or chips tile in the kitchen what we want you to read documents, write down everything because I don't want the landlord to blame you for damage that you didn't cause and that was already there.

Amanda: we also need to set up your utilities on the utilities would be things like the electric, the water and then cancel an internet if you'd like to have those in your apartment sometimes the landlord pays for these things and sometimes you're required to pay for these things. Your lease will tell you what you are responsible for.

Amanda: For the power company is called Mid-American energy and you can call them or contact them when you get here or it preferably before you get here to let them know that you're moving in.

Amanda: To set up water. You would contact the city where you're going to live.
Amanda: If you want people in Internet there are a couple of options. For example, Mediacom or Century Link, and I believe we have their contact information on our website.

Amanda: Alright. So now you are living in your apartment or your rental home. It's important that you have cleaned regularly because if you don't clean regularly and you don't clean when you leave the landlord will be able to keep more of your money and you could have to pay extra money for the apartment to be cleaned.

Amanda: It's important to pay your rent on time. Your rent is your monthly payment is going to be due on the first of the month every month even if the first is on a Sunday or holiday. And if you don't pay on time you will be charged a late fee.

Amanda: It's important to tell your landlord if there are any leaks or if anything is broken or damaged because if you don't report the damage and it gets worse you could be held responsible for that financially.

Amanda: The last point on the slide might be the most important thing that I tell you especially if you're not familiar with the very cold winters that we have in Iowa. It's important that you never turn your heat all the way off during winter, and that's basically from November to March. Even if you're not sleeping there for the night or if you're going home for break don't turn your heat all the way off and you can turn it down to maybe 55 or 60 degrees. But if you turn the heat all the way off the pipes will freeze and they will explode and there will be flooding and it's very expensive to fix those things in those will be your responsibility to pay for.

Amanda: Excuse me as I mentioned earlier most leases in Iowa, in Iowa City go from August to July. So when it's time to move out. It's really important to clean the apartment and make it look like it did when you moved in to the best of your ability and take pictures of the apartment after you clean. So you can show your landlord that you left it in a good condition.

Amanda: It's important for you to leave a forwarding address, and that means you need to provide an address for the landlord could send a refund to you on if you do a good job of cleaning your apartment you will likely receive a refund of money from the landlord with the landlord needs to know where to send it. So it could be your new Iowa City address or it could be a friend's address for family members address, but you need to give them a new address.
Amanda: you don’t think I wanted to mention is that if you’re deciding to if you want to if you really like your apartment or house in you want to stay an extra year, you’ll have to sign a new lease every year. And sometimes the landlord asks you very early in the year if you want to resign. And they’ll ask you maybe in October or November and it’s important not to sign a new lease unless you are very sure that you want to continue living there. Because again, your written documents are legally valid. They are legally binding and they are difficult to get out of without financial consequences.

Amanda: Hi, the last point on this slide is that there is additional information on our website. I am kind of giving you a short version today. But I'll be answering questions in just a little bit will also be giving we give more presentations about these issues and other legal issues once you get to campus we are also on social media. And so you can find out about our events there as well.

Amanda: And I believe here are some resources for you. We've got the off campus living website, student legal services, which is my office. Off campus housing where there are actually listings of apartments. The Iowa City housing inspector that is where you can look up apartments to find out who the owner is and whether they have any safety concerns in the past and then lastly is our email address generally speaking we don't like to give legal advice over the phone or email. But if you have a very specific question. We may be able to answer for you. Otherwise once you get to campus you could use that email address to schedule an appointment that’s confidential in this with a licensed attorney.