



## Dear REACH Families:

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We officially launched the REACH (Research on Emerging Adults' Changing Health) July 1, 2012. In fact, we squeezed in an interview with one person in June before she got married and moved out of the area! Weddings, babies, jobs, school – there are a lot of changes in your lives. One change that some of you have experienced or will be experiencing is moving. Therefore, we compiled a list of tips for getting an apartment and moving in this newsletter.

To date, we have completed 16 interviews and have another 4 scheduled. We are trying to contact all of the first cohort (estimated high school graduation in 2008) now so that we can find out when over the course of this year you might be in the area. If you have moved or are planning to move, please contact us. We would love to hear from you! The new study involves an hour interview once a year for three years for which we pay \$100 each year. If you have diabetes, we also offer medical testing with additional payment two of the years. The good news is that there are no more 24-hour recall interviews!

Enjoy the rest of the summer!

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### Apartments

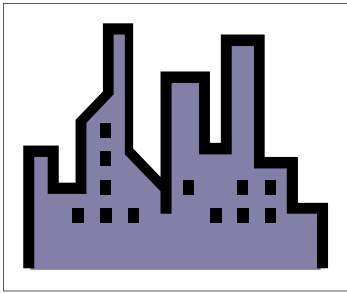
Many of you may have already experienced or are getting ready to experience the hunt to find your first or next apartment. Here are some things to keep in mind before you sign

the lease.

During the application process, be upfront with questions about the property. Also make sure you know where your landlord stands on pets, qualifi-

cations for tenants and other possible deal breakers. When you complete the application, the landlord or leasing agent may require you to pay the fee for the credit check.

## Apartments continued



The may also want a refundable deposit to hold the apartment while they conduct the background and credit checks.

If all goes well during the application process, the next steps are signing the lease and doing a thorough walkthrough of the apartment. It may seem really obvious but make sure to read the lease before signing it. The lease will let you know

what the policies are if you want to have a boyfriend or girlfriend move in or if you want to move out early. Taking the time to read the lease will help to avoid possible financial consequences later on.

Doing a walkthrough of the property with the landlord is also a good idea. You can make a checklist of things not working or damaged.

This can prevent the landlord from trying to charge you for previous damages from a past tenant. This will also ensure that you will receive all of your security deposit back. If there are damages to the apartment when you move out, the landlord may deduct the cost of repairs from the security deposit.

## What is Renters Insurance and do you need it?

Renters insurance is a special type of insurance for individuals who do not own the home they live in. Although the owner of the property is usually insured, the owner's homeowners insurance does not cover the possessions of renters on the property.

Renters insurance typically provides three types of coverage:

1) Personal belongings – This insurance will pay for items lost as a result of a covered disaster,

like a fire, theft, lightning, or damage by an aircraft or vehicle. Off-premises coverage, which is included with most renters insurance policies, means that a renter's belongings are covered for these risks anywhere in the world.

2) Liability – This insurance will cover injuries or property damage that renters, or their children or pets, cause other people, (anywhere in the world) and includes court costs and damages.

3) Temporary living expenses – This insurance pays for costs of living away from home, for things like staying in a hotel or dining in restaurants, if the home is temporarily unlivable because of an insured disaster.

Most landlords do not require renters insurance, but you should consider it. If you already have an auto policy with an insurer, you may be able to get renters insurance

through them. Even if you do not have auto insurance, a renters insurance policy is inexpensive. For most policies, the cost is less than a dollar per day.

In case of the unexpected, that small daily cost will save you thousands.

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## Moving Tips!

### To Do: One Month Before Moving

- Create a folder to keep all records related to the move. You can also use a legal-sized envelope.
- Plan the actual physical move (are you renting a truck, hiring movers, etc.). Then get estimates for each.
- If you are moving for a job, find out what moving expenses will be reimbursed and what receipts or documentation you will need for that purpose.
- If you are going to need temporary or permanent storage for some of your items figure that out now as well.
- Schedule the turn on and turn off of your utilities: Phone, Internet, Cable, Water, Garbage, Gas, and Electric services.
- Determine how you are going to move your vehicles and other valuables (especially for long distance moves).
- Sketch out a floor plan of the new home to figure out what furniture you can take with you and what new furniture you may need to get.
- Hold a garage sale or go through all of your belongings and donate what you don't need to Goodwill. If you haven't used it in the last year, you probably don't need it (unless it is a keepsake).
- Contact schools, doctors, and dentists to transfer your records to the new location and to get referrals from them as appropriate.
- Start collecting packing materials, boxes, and tape, to keep your belongings safe as you transport them.
- Make any home repairs that you may need to make (especially if a deposit is on the line). Get it over with.
- Return anything you may have borrowed from any neighbors to make sure you leave on good terms.
- Get back anything you may have loaned out to neighbors unless you never want to see it again.
- Start using up food in your pantry and refrigerator so you don't have to move too much to your new home.

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### To Do: 3 Weeks Before Moving

- You should know how you are moving and have all the arrangements finalized (truck, movers, etc.).
- Start packing anything that is non-essential (anything that you use very rarely).
- Keep boxes well labeled by Room. It may help to mark the room in the old home as well as the room to take it to in the new home.
- Separate out any valuables that you will need to move yourself (keep them together).
- Set a box aside that will be filled with items you will need the day you move (tools, small parts from furniture, etc.).
- Create an inventory list of all the items and include serial numbers where available for items you need to insure.
- Fill out a change of address form with the U.S. Postal Service (don't wait until the last minute or mail you need won't be at your new home).
- Make sure that friends, families, neighbors, and employers all have your new address.
- Notify your insurance and credit card companies of your change of address.
- Cancel automated payments associated with the old home if you are switching banks.
- Make sure that you get all vehicles into the shop for a tune-up so that they are ready for the move.

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## Moving tips continued

### To Do: 2 Weeks Before Moving

- Continue packing everything and make sure that you are cleaning each area of the home as you go.
- If you will need items right away, make sure you pack them separately and don't just throw them in one gigantic box.
- Make sure you have enough time off around the move (coordinate it with your employer).
- If you have children make sure you have someone lined up to watch them on moving day.
- Begin packing suitcases to have all necessary items really handy (some clothes and toiletries).
- Reconfirm again your movers and method of moving (take no chances).
- Make sure all of your prescriptions are filled.
- Empty any safety deposit boxes you may have and put the contents in a safe place for transport.
- Cancel the following services at the old home (e.g., newspaper)
- Take some furniture apart (what you don't absolutely need) and check it for any pre-move damage.
- Make sure all paperwork for the old and new homes is complete and in proper order.
- Get rid of any flammables such as paint, propane, gas, etc.
- Continue trying to use up any perishable food.

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### To Do: 1 Week Before Moving and Moving Day

- Confirm the moving details (truck, movers, etc.) one more time and verify all paperwork.
- Make an action plan for the day of the move (a complete schedule).
- If you rented a truck, plan for how you are going to pick it up, who is going to drive, etc.
- Prepare for the moving expenses (food, lodging, moving, etc.). Make sure you have enough cash to cover the move.
- Continue cleaning the house as you pack more of your belongings (clean as you go).
- You need to defrost and clean the refrigerator.
- Make sure your toolbox is handy (screwdriver, wrench, tape, pliers, etc.).
- Pack a bag of snacks and water bottles to make sure you have ample supply on moving day.
- Make sure you keep the boxes you are moving yourself separate along with other valuables.
- Remove bedding and take the beds apart.
- Make sure you go early to pick up the truck if you rented one.
- When the movers arrive walk them through the house and tell them exactly what you want them to do.
- Once the old home is empty do a walk through just to make sure everything is gone.
- Write a note for the new residents leaving your forwarding address and other contact information.
- Take inventory before the movers leave.
- Double check to make sure the movers have the correct new address.
- Lock the windows and doors and turn off the lights at the old place.
- At the new home verify that all utilities are on and working properly.
- Perform an initial inspection of the new home and note any damages or problems
- Do a quick cleaning while the place is empty clean the floors, counters, cabinets, etc.
- Direct the movers to place everything where you want them.
- Assemble beds and bedding.
- Begin unpacking.