

# R101: RENTING IN BLOOMINGTON

**Tuesday, January 28, 2025 • 6-8pm**  
Dogwood Room • Indiana Memorial Union



# Agenda: Finances for Renters

- Financial Management for Renters
  - Managing credit
  - Making on time payments
  - Impact of an eviction
- Planning for the Costs of Renting
  - Upfront costs
  - Monthly costs



# Managing Credit

## Credit Has Many Definitions...



Credit is your ability to borrow money: for example, the use of a credit card, a personal line of credit, or a loan.



Having credit is the ability to acquire debt.



“Having good credit” or “Having bad credit” is a story about how you’ve used money available to you to borrow in the past.





# Landlords may check your credit to...

- Landlords may check your credit to see if a potential renter has a history of paying on time in order to minimize their risk.
- They might check your credit report, your credit score, or both.
- Check your credit report for free by visiting [AnnualCreditReport.com](https://AnnualCreditReport.com)

## Credit Report

- A comprehensive record of your history of using credit
- You can use this to make sure you don't have any delinquent or fraudulent accounts, and confirm your credit history.

## Credit Score

- The numerical representation of your use of credit from 300-850.
- Often used by lenders to determine how "trustworthy" you are with borrowing money.





# Monitoring & Repairing Credit

1. Carefully review credit reports from Equifax, Experian, and TransUnion
  - Check identifying information
  - Make sure you recognize accounts and information is accurate
  - Examine inquiries
  - Examine collections and public records
  - Dispute any errors
2. Pay your bills on time
3. Pay down debt and keep balance low
4. Don't close revolving accounts
5. Apply for credit sparingly



# What if I don't have a credit history?

- Establish credit now (example: open a credit card)
- May need a co-signer on your rental application/lease
- Use services that facilitate on-time rental and utility payments count on credit reports



# Paying your rent

- Usually due the 1st or last business day of the month.
- Some landlords have a 1-4 day grace period before late fees are charged.
- Most landlords do not accept partial payments.
- Set up automatic payments (make sure there is enough money in your bank account on the due date).
- Some landlords accept credit card payments but there is usually an additional fee.
- Any late fees and repercussions for late or missed payments will be listed in your lease agreement.



# Impact of Eviction on Your Record

- Difficulty finding a new apartment
- Legal fees if case is taken to court
- If missed payments are sent to a collections agency, this will be on your credit report for 7 years



# Know what you can afford

- Deposit
- Moving costs
- Furniture & household items
- Monthly rent
- Utilities
- Renters insurance
- Pets
- Parking



# Upfront Costs

- Application fees
- Deposit
  - Amounts can vary from landlord to landlord
  - Typical to see amount equal to one month's rent
- Pet Deposit
  - Usually ranges from \$200 to \$500 per pet
- Moving costs
  - Costs can vary depending on how much labor you do yourself versus hiring movers
  - Storage needs
  - A couple of hundred to thousands of \$\$\$
- Furniture and household items
  - New
  - Second-hand





# Know What You Can Afford

*Rule of Thumb:*

Housing costs should equal no more than approximately 30% of your monthly income



# Monthly Costs

## Monthly rent

- The more amenities, the higher the rent
- The more space, the higher the rent
- Newer, often higher rent
- Living with roommates
- What are your non-negotiables?

## Utilities

- Electric/Gas
- Water/Sewer
- Trash
- Internet
- Cable/streaming services

## Renters Insurance

- Affordable: \$10 - \$20
- Shop around
- Bundle with auto insurance

## Pet Rent

## Parking

## Food at home

## Household supplies



# Schedule an Appointment or Contact Us



## OFWE Contact Info



[Moneysmarts.iu.edu](https://Moneysmarts.iu.edu)



[mnysmrt@iu.edu](mailto:mnysmrt@iu.edu)



[@IUMoneySmarts](https://www.instagram.com/IUMoneySmarts)





# Goals for Today's Program

- Provide information and practical tips to help you live successfully as a tenant in Bloomington (and beyond)
- Help you avoid future issues with your landlord
- Highlight resources available to you



# Tip 1: Read your lease



- It should identify the parties to the lease, the property you are renting, and the amount you will have to pay (among other things)—if terms aren't clear, ask questions and write into the lease
- **Your lease is a binding contract from the moment you sign.**
- If you are a student, do a lease analysis with an attorney or legal intern for FREE at IUSLS (ILS, D10, other pro bono services).
- Prepare and protect yourself as a tenant because Indiana doesn't provide much recourse when things go wrong



# Tip 2: Do Your Research

- Check the property's HAND file.
  - Complaint inspections?
- See the unit in person.
- Read reviews.





# Tip 3: Vet Your Roommates



- Joint and several liability = roommate liability and problems are yours
- Discuss expectations openly BEFORE you move in
- Landlords do not typically help with roommate disputes.
- \*\*\*Your lease is binding, even if you and your roommates cannot get along\*\*\*.



# Tip 4: COMMUNICATE WITH YOUR LANDLORD

- Get/put EVERYTHING in writing.
- Report issues promptly and in writing. (Small issues can turn into big problems down the road.)



# Tip 5: Schedule a Complaint Inspection

- If the LL fails or refuses to fix a problem after notice, Bloomington Housing and Neighborhood Development will do a complaint inspection for the occupant
- Owner/LL notified of code violations





# Tip 6: Do a Move-In Inspection

- This is one of the best things you can do to protect yourself against unwarranted move-out charges.
- If anything is not PERFECT, take photos and keep them until the end of the lease.
- Document any defects in writing.
- If LL doesn't schedule a move-in inspection, do your own, take pictures, send written notice to LL of defects



# Tip 7: Understand Utilities



- Do the utilities go in your name?
- Do you pay directly to the utility company or to your landlord?
- Are any utilities covered by your landlord?
- Part of your lease agreement--- if it's not clear, ask your landlord





# Tip 8: Get Insurance

- Renters' insurance policies are generally affordable, and they cover your personal property (LL's insurance generally won't cover T property)
- Watch out for lease provisions that charge you for liability insurance!— it doesn't cover you or your property



## Tip 9: LL can't change the lease unilaterally

- LL may notify you of early lease expiration when renovating units
- Parking fees, utilities changes, rent increases
- LL can't make these changes without sufficient notice, and agreement from the T
- If you receive a notice from the LL changing the terms of your lease without warning, contact an attorney (SLS if you're a student)



# Tip 10: Thermostat Control

- Winterize in the cold months (semester break)
  - keep thermostat at 60 F, leave cabinets open
  - burst pipes can damage your property and result in a hefty bill from your landlord
- Don't turn off the AC in the summer. (this creates a breeding ground for mold!)





# Tip 11: Prepare for Your Move-Out Date

- CLEAN thoroughly. Landlords can (and will) charge you for cleaning if the unit is not left in good condition.
- Remove your belongings.
- Document the condition of your unit before you move out.
- Do a joint move-out inspection (or alone).
- Provide a forwarding address in WRITING.





# Tip 12: Know the 45-Day Rule

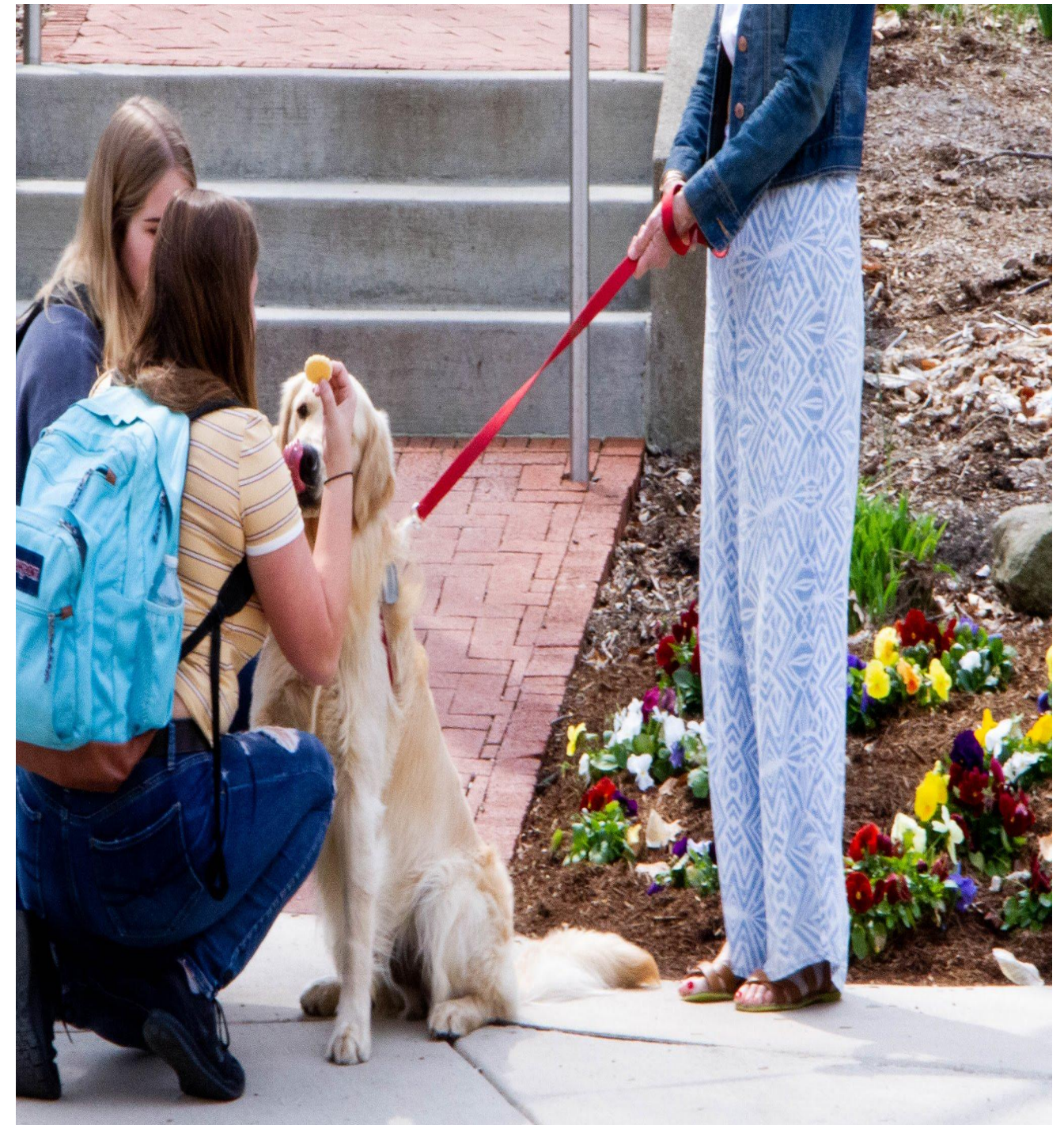
- Indiana law gives the LL 45 days to account for what they did with your security deposit (and return any net deposit)
  - Damage beyond ordinary wear and tear
- You must provide your forwarding address in writing to start the 45-day clock
- LL must return full deposit plus attorney fees/costs for violation





# Tip 13: Take Care of Pets (and ESAs/SAs)

- Does your lease allow you to have pets?
- How much will the extra rent/fees be?
- Do your roommates want a pet?
- Who will care for them if you leave for breaks, summer, semester?
- **Emotional support animals and service animals are not treated the same as pets under the law**
  - **Must have documentation of need/certification**
  - **LL can't charge fees for ESA/SA**





# Tip 14: Plan early for time away

- **Review your lease** for options if you have to be away, **communicate with the LL**
- Most lease only allow subletting/assignment (fees, LL written permission)
  - Early termination is rare, but may be able to negotiate
- Subtenancy: Subtenant takes over payments, but original tenant is still liable
- If you decide to pay while you are away, make sure you keep utilities on, let LL and roommates know, check on property





# Tip 15: Use all resources available to you!

- **Student Legal Services:** legal advice and representation
  - **City of Bloomington Housing and Neighborhood Development:** complaint inspections, rental support
  - **Money Smarts:** financial advice, budgeting
  - **Office of Student Life:** General support resources
  - **Indiana Legal Services:** income-based legal advice and representation
  - **Bloomington Human Rights Commission**
-  **Indiana Civil Rights Commission**





# Notes about SLS

- Help with everything we've talked about – for a VERY small fee (~\$10.20)!
- Accidents, insurance questions, name/gender changes, contract analysis, and more
- Visit our website: **getlegal.indiana.edu**
- Online appointment scheduling
- Virtual and in-person appointments available





# RENTING & PROPERTY MANAGERS



**MONROE COUNTY**  
**APARTMENT ASSOCIATION**

- **HISTORY OF THE LOCAL “MONROE COUNTY” APARTMENT ASSOCIATION [MCAA]**
  - 1960's - IU Bloomington had a critical student housing shortage & IU solicited private property owners to provide student housing off campus. As property owners responded, IU and The Red Cross had inspectors checking properties, probably for minimum habitability standards of some variety.
  - Early 1970's - The City adopted a Property Maintenance Code, inspectors were hired, properties registered, inspected and issued permits; this legislation was the impetus for a group of property owners coming together to create the Monroe County Apartment Association in 1973 as a local organization, affiliated with the Indiana Apartment Association [IAA].
  - 2011 - MCAA withdrew its membership in IAA and began operating independently. This was due to State property tax formulas changing, which put different financial burdens on different sizes and types of properties, the local membership did not agree with the IAA's position.
  - 1985 to 1990 - MCAA held a renters equivalent of the “Home Show”
  - 2004 - Partnering with WFIU/WFIU, the MCAA sponsored and created a local Mr. Rogers' Sweater Collection Drive to provide lightly used winter clothing for families in need. MCAA collected the clothing in May and August and in October winter clothing was distributed by the Bloomington Boys and Girls Club and Bloomington Housing Authority to benefit more than 110 families.
  - 2012 - Partnership with WorkForce Development and Ivy Tech to sponsor technical classes for maintenance and technical employee certification. Neither the initial cost nor the extent of benefit was adequate.
  - 2013 - MCAA developed an endowment and partnership with Ivy Tech that provides funding each year for children to attend the educational summer “camp” at Ivy Tech.

# RENTING & PROPERTY MANAGERS



**MONROE COUNTY**  
**APARTMENT ASSOCIATION**

- **Suzanne O'Connell, Executive Director**
  - IU Grad - Individualized Major Program [Kelley & Jacobs]
  - 25+ years property mgt - Chicago, Bton, MI, WI, & Bton (again)
  - Indiana licensed Real Estate Broker
  - Wide experience in management of Student, Multi-family / Market Rate, Subsidized, Commercial & Industrial + Development and Redevelopment
  - Vice President of Real Estate, Cedarview Mgt / Tenth & College
  - Past Secretary and President of MCAA
  - 2024 - Founded Focus Property Management for Owner Associations

# WHAT LANDLORDS WANT...

Responsible residents - it is that simple!

- A way to pay rent & pay on time
- Take care of the property (clean every so often)
- Report maintenance issues
- Understand the Lease obligations





# APPLICATION PROCESS & RESULTS

Varies by company, but some typical items:

- Application - social security number, copy of gov't issued ID, current address, yes/ no questions, guarantor (co-signer)
  - Application Fee
  - Credit Check
- RESULTS = Yes, Maybe, No



# DEPOSITS & FEES

## LEASE

When Signing / Before Lease Starts:

- Security deposit
- Admin fees

Before move in (usually a due by date in lease)

- 1st rent installment - rent, utils, parking, etc
- Amenity fees

## UTILITIES

Arrange Before Lease Start Date:

- Duke Energy, CBU, Centerpoint, Xfinity, ATT, etc
  - You may have to pay a security deposit to the utility
  - You can call and receive an estimate on utility costs



# WHY ARE PEOPLE DENIED

Insufficient income to rent ratio (varies by company)

Possible resolutions - CoSigner, Extra Deposit, PrePay rent

Negative rental info from past landlord

No co-signer (guarantor)

Pet policies & Pet Screening

Lack of previous rental history



# LOOKING FOR A RENTAL - APT vs HOUSE

## APARTMENTS & TOWNHOMES

- Multiple units in a structure with shared walls
- May have amenities / required amenity fees
- Apartment building may have a secured entry and/or security cameras
- Landlord may pay some utilities (internet?)
- Parking may be limited and have a fee

## HOUSE

- Single structure
- No amenities (usually)
- Typically residents pays all utilities (electric, gas, water / trash, internet)
- Resident may also be responsible for lawn care / snow removal
- Parking may be onsite or on-street (City permit?)



# LOOKING FOR A RENTAL - LOCATION

?Where are your classes?

?Are you walking / driving to campus?

?Are you taking City / Campus buses?

CAMPUS PERIPHERY = “The Zone” & Kirkwood

Indiana > Walnut + 3rd > 10th

Mostly houses or older apartment complexes

Can be most expensive

DOWNTOWN

Mostly newer apartment complexes and comparable in price to “The Zone”

CAMPUS EDGES

Mix of new / older apartment complexes, townhomes & houses

OUTSKIRTS

Mix of newer apartments (many with shuttle services),  
older complexes & houses





# LOOKING FOR A RENTAL - ROOMMATES

## JOINT & SEVERAL Lease Clause

"Joint and several liability" is a legal concept where multiple parties are held individually responsible for the full amount of damages caused by a shared action, meaning a plaintiff can sue any one of them for the entire sum, even if their individual contribution to the harm was smaller; **essentially, each party is liable for the whole, not just their portion, and can then seek contribution from the other parties involved to recoup their share of the responsibility.**

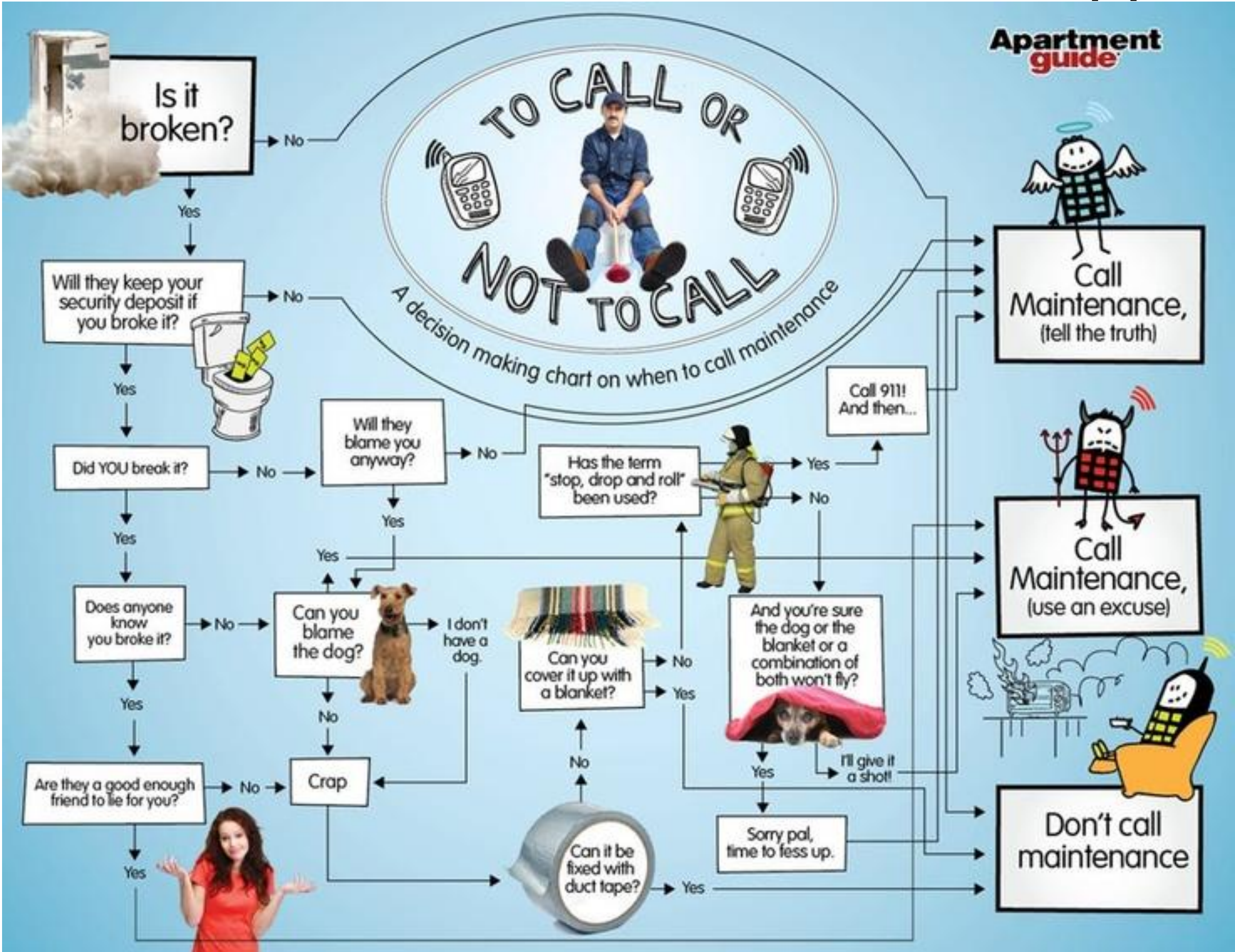
**EXAMPLE - Your roommate & their lease guarantor do not pay the rent, you are responsible for YOUR and THEIR rent. \*\*Make sure you find reliable roommate(s)\*\***

## INDIVIDUAL [SEVERAL] Lease

Several liability (or proportionate liability) is when all parties are liable for just their own respective obligations. **\*\*Note - all roommates may be held responsible for their proportionate share of damage / maintenance fees\*\***



# RENTING - THE REALITY = Accidents Happen





# RENTING - THE REALITY

You are an adult & signed a binding contract

You are obligated - know what is required in the Lease

Moving in / out is hard & stressful on all - residents, parents, property managers

Landlords & managers are human & make mistakes [please try not to yell at them]

Know how to plunge a toilet, what a garbage disposal will / will not dispose of, how to operate a thermostat, never use liquid dish soap in a dishwasher, change your own light bulbs, take out your trash on a regular basis, keep your rental clean ... report maintenance issues

If you made a wrong landlord choice, it will be over sooner than you think ... BUT you also have resources = HAND, IU Student Legal Services





# **MONROE COUNTY** **APARTMENT ASSOCIATION**

**Working together to protect, educate, and improve  
the rental industry in Monroe County, Indiana**

**Thank you!**

# FIRE SAFETY

- Home Fire Safety
- Smoke Detectors
- Kitchen Fire Safety



# BIG FIRES START SMALL

Fire **DOUBLES** in size every 30 seconds!

You have less than 3 minutes to escape a house fire.



Have an Evacuation Plan

Know Two Ways Out

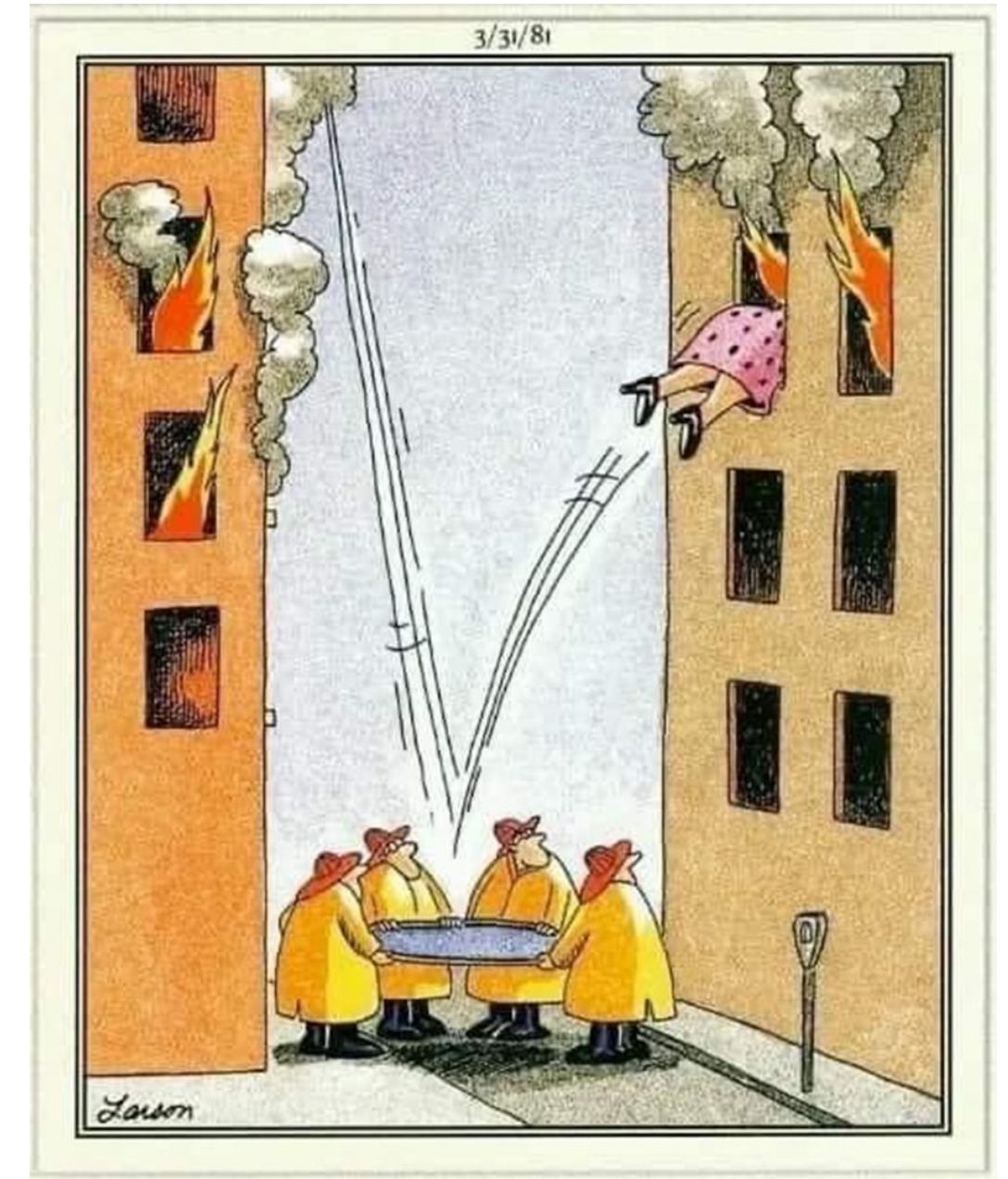
Have Working Smoke Alarms

Close Bedroom Doors



# HAVE A FIRE ESCAPE PLAN

- First responsibility is to get out.
- Know two ways out of every room.
- Have a single meeting place outside.
- Evacuate immediately, call 911 in a safe place.
- Get out and stay out. Never go back in for belongings.





# HOME FIRE SAFETY



# CLOSE BEFORE YOU DOZE





# CLOSE BEFORE YOU DOZE





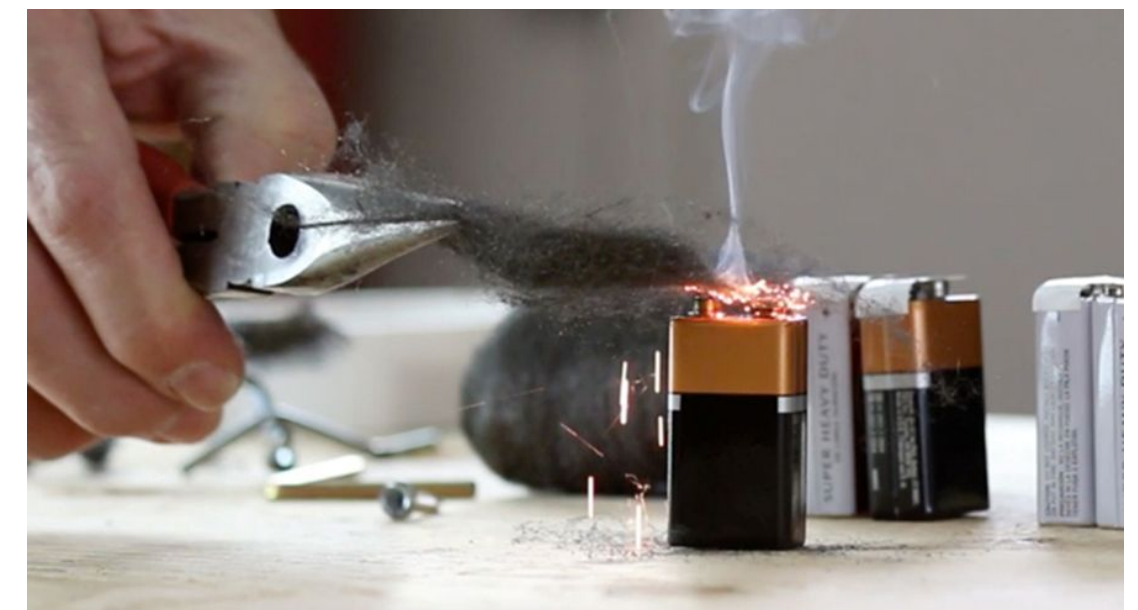
# SMOKE ALARMS

- One in every sleeping room
- One in the hallway outside the sleeping rooms
- One on every level
- 10 yr. life span, date of manufacture on the back



# SMOKE ALARMS BATTERY

- Replace twice a year
- Test once a month
- Metal connecting + and - will combust



# KITCHEN FIRES

- Cooking is the leading cause of home fires and fire injuries.
- 1 in 8 households will have a cooking fire each year.
- The leading cause of kitchen fire is unattended or distracted cooking.





# KITCHEN FIRES - What's best to extinguish a pan fire?



# BLOOMINGTON FIRE DEPARTMENT

Tom Figolah  
Community Engagement Officer  
[fireprevention@bloomington.in.gov](mailto:fireprevention@bloomington.in.gov)



# **5 minute BIO-BREAK**



# BLOOMINGTON PARKING SERVICES

- Neighborhood Parking Permits
- On-street Parking Meters
- Parking Garages

# Neighborhood Parking Permits

*Does your rental offer parking? If not, you may qualify for a Neighborhood Residential Zone Permit*

- Step 1: Check your eligibility at [bloomington.in.gov/mybloomington](https://bloomington.in.gov/mybloomington)
- Step 2: Request a permit; upload current lease and vehicle registration
- Step 3: Request will be approved or rejected and email notification sent
- Step 4: If approved the email will include a link to purchase a permit

# Neighborhood Parking Permits

- Presale of neighborhood permits go on sale mid-July
- Valid from August 15 to August 15 of the following year
- Current cost is \$50





# Neighborhood Visitor Parking Options

- If you qualify for a Neighborhood Parking Permit, you may also purchase a visitor permit
- Limit of one (1) visitor permit
- Current annual cost is \$50
- Temporary visitor permits available for \$11/day

# Neighborhood Moving Truck or Pod Parking

- Daily parking space permits available for \$20/day
- Request permit online; signage posted by Parking Services
- 24-hour notice is required



# Downtown Renters Parking Options

*There are four (4) parking garages in the downtown area. All garages offers EV charging.*

- Morton Street Garage: 220 N Morton St
- Trades District Garage: 489 W 10<sup>th</sup> St
- Walnut Street Garage: 300 N Walnut St
- 4<sup>th</sup> Street Garage: 105 W 4<sup>th</sup> St



# Downtown Renters Parking Options

- 2025 garage monthly parking rates are:
  - \$62.00 for 12 hours
  - \$116.00 for 24/7 hours
- Apply for a garage permit on the parking services website



# Downtown Renters Visitor Parking Options

- City garage parking at \$0.50/hour
- Surface parking lots or on-street parking
  - Pay by phone using the ParkMobile app



# Downtown Moving Truck or Pod Parking

- Metered parking spaces may be reserved for \$20/day
- Request space online; signage posted by Parking Services
- 24-hour notice is required



# Parking Citations

- Can be paid online, in-office or through the mail.
- Must be paid within 14 days to avoid late fee.
- Must be appealed online within 14 days of issuance. If appealed the review is done by the City Clerk's office (City Hall, 401 N Morton St).

# Bloomington Parking Services

206 S Walnut St  
Bloomington, IN 47404  
(inside the 4th Street Parking Garage)

812-349-3436  
Office hours: 8am to 5pm, Monday-Friday

[bloomington.in.gov/parking](https://bloomington.in.gov/parking)

# BLOOMINGTON ANIMAL SHELTER

- Renting as a pet owner
- Responsible pet ownership



# Renting as a Pet Owner

For many animal lovers, pets are considered part of the family, making it essential to find a rental property that welcomes and accommodates pets.

- Allow yourself adequate time to find a pet-friendly rental that meets your needs.
- Understand the pet-policy or agreements that your rental company has. Weight limits, breed restrictions, etc.
- Be honest with your landlord about the pets and don't try to hide your furry companions.
- Utilize the following recommendations to be a good neighbor, tenant and pet owner.





# Tips for responsible pet ownership as a renter

- Prevent destructive behavior by meeting your animals needs for physical and mental exercise.
- Take into consideration the size of the rental unit and the type of animal you have or would like to adopt. Example: an active border collie may not do well in a small apartment whereas a large older dog may do just fine.
- If you have a dog, consider crate training. This will not only keep your pet safe, but may also prevent damage to the rental unit.
- If you have a cat, consider purchasing or building a vertical cat tower which will allow for less damage to carpet and cabinetry.
- Pick up any fecal matter while out on walks. This is not only respectful for neighbors, but better for the environment and waterways.





Reach out for help if needed!

The Bloomington Animal Shelter is a great resource that offers free behavioral support to members of our community!



Visit our website at:  
[bloomington.in.gov/animal-shelter](http://bloomington.in.gov/animal-shelter)



# BEING A GOOD NEIGHBOR

**Trash**

**Noise**

**Overgrowth**

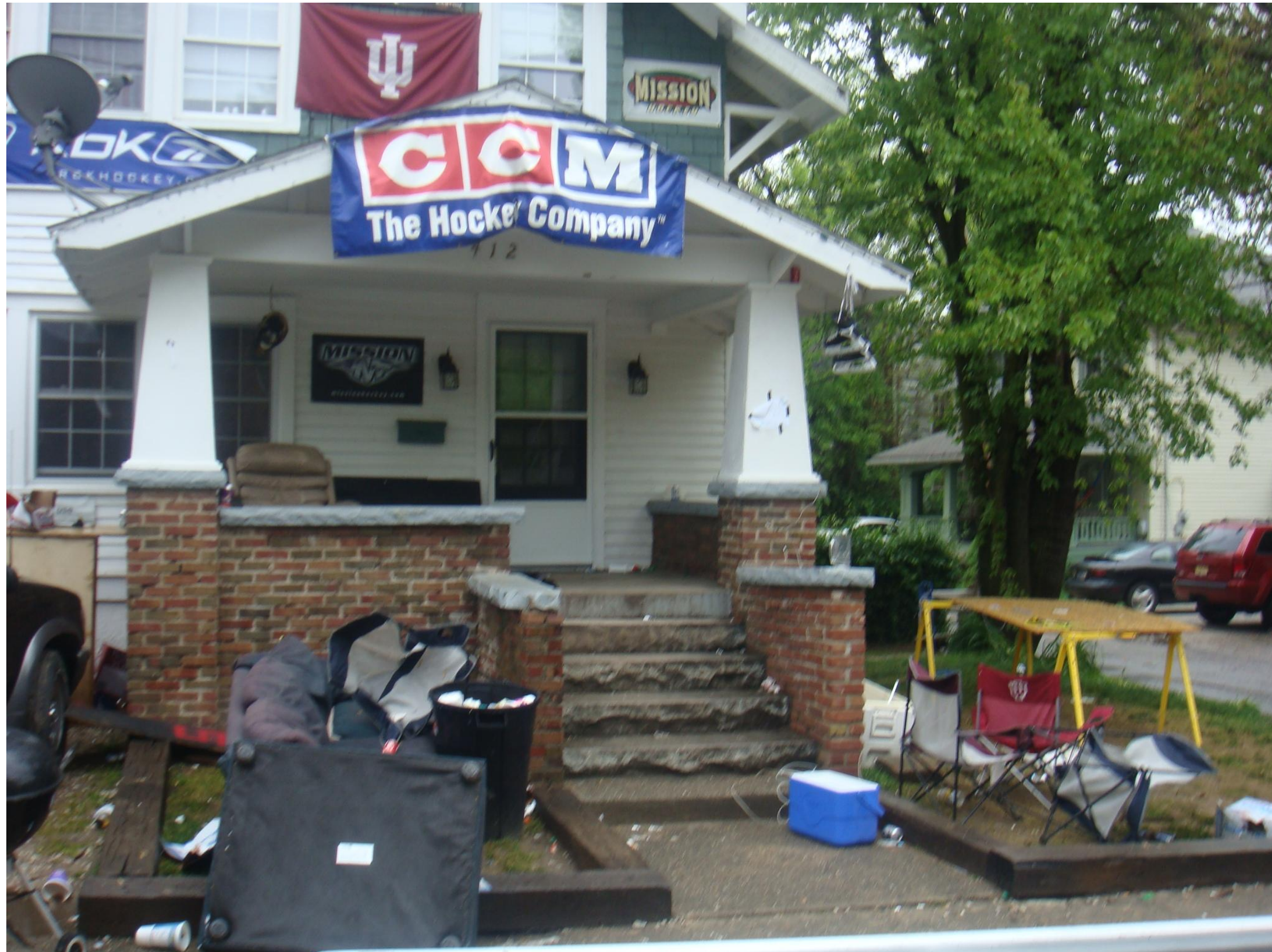
**Sidewalk Snow Removal**

**Recycling**















# TRASH

- Picked up weekly, Yard waste- Bi-weekly (Apr-Dec)
- Recycling is free. Fees for trash and yard waste added to CBU Statement (water bill)
- Cart lids must be fully closed for collection
- Go to [bloomington.in.gov/sanitation](https://bloomington.in.gov/sanitation) to request large-item pickups

# RECYCLING

Go to [www.bloomington.in.gov/mybloomington](http://www.bloomington.in.gov/mybloomington) and type in your address. Then click on ReCollect to learn about what can and cannot be recycled.

Plastic containers, glass bottles, cans, are accepted. Straws, lids, wrap or packaging are not. Pizza boxes are also not accepted.







# **SIDEWALK SNOW REMOVAL**



- ★ **Public safety issue**
- ★ **Read your lease to see if you are responsible for snow removal**
- ★ **Snow must be removed within 24 hours after precipitation has stopped**
- ★ **Tickets may be issued to properties with accumulated snow or ice on the adjacent public sidewalks**
- ★ **Fines issued for repeated violations**



# **GRASS and WEEDS**

- **Grass cannot be over 8 inches tall**
- **Invasive vegetation must be removed**
- **Brush piles are considered trash and are not allowed in the city limits**





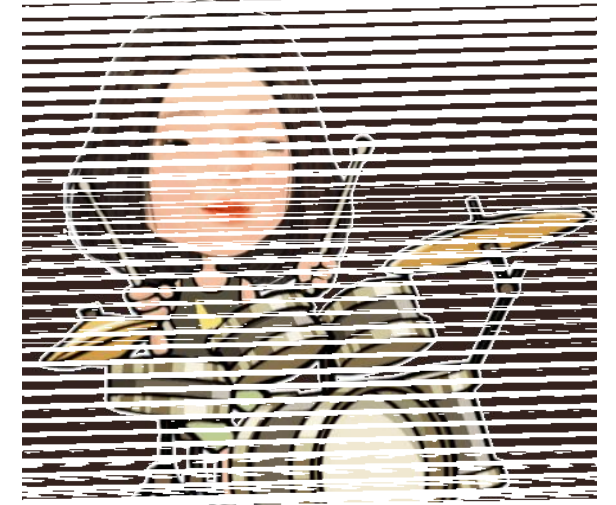








# BEING A GOOD NEIGHBOR - Noise



- Vehicle noise (no muffler, loud pipes)
- House noise (if you can hear it outside the house it is too loud)

Music, 9pm-7am; Crowd Noise, 10pm to 6am

Violations can result in a warning, fine, or even a misdemeanor. Fines \$50, \$100, \$500 for 3rd violation, warnings for disorderly conduct and possible arrest

(Within a 12 month period)



# TITLE 16 - Rental Occupancy Permits

- Required for all rental properties in Bloomington. (Excluding IU)
- Only issued following successful inspection.
- Will contain: name of owner(s), agent name, occupant load, # of bedrooms, expiration date, variances, and notes.
- Must be displayed in accessible location within unit.
- Issued for 3, 4, or 5 years depending on criteria met.

# TITLE 16 - Occupancy Limits

- Stated on Rental Occupancy Permit
- City is governed by zoning ordinance dictating the type of land use allowed.
- Typically, in residential single-family zones, the limit is a single family, or 3 unrelated adults.

# **Title 16 Proactive Rental Inspection Program**













## **16.01.030 PURPOSE.**

**This title is adopted for the following purposes:**

- (a) Ensure public health, safety and welfare insofar as they are affected by the continued occupancy and maintenance structures and premises used as a residential rental unit.
- (b) To protect the character and stability of the City of Bloomington, particularly its residential neighborhoods and its downtown.
- (c) To assist the elimination of blight, to promote maintenance of property, and to thereby ensure public health, safety, and welfare.
- (d) To regulate and license the commercial business of letting rental properties to ensure the stability of approximately sixty percent of the City's housing stock.

# SAFETY

FIRE SAFETY

EGRESS ACCESS / EMERGENCY ESCAPE

ELECTRICAL SYSTEMS

MECHANICAL SYSTEMS

STRUCTURAL SYSTEMS



# FIRE SAFETY





# EGRESS ACCESS / EMERGENCY ESCAPE / FALL PROTECTION





# EMERGENCY EGRESS





# ELECTRICAL





# ELECTRICAL





# MECHANICAL





# MECHANICAL





# STRUCTURAL





# STRUCTURAL



# Maintenance / Functionality

- Leaks/moisture issues
- Plumbing fixtures
- Electrical devices and lighting fixtures
- Surfaces - drywall, countertops, paint, etc
- Doors/windows
- Appliances
- Flooring

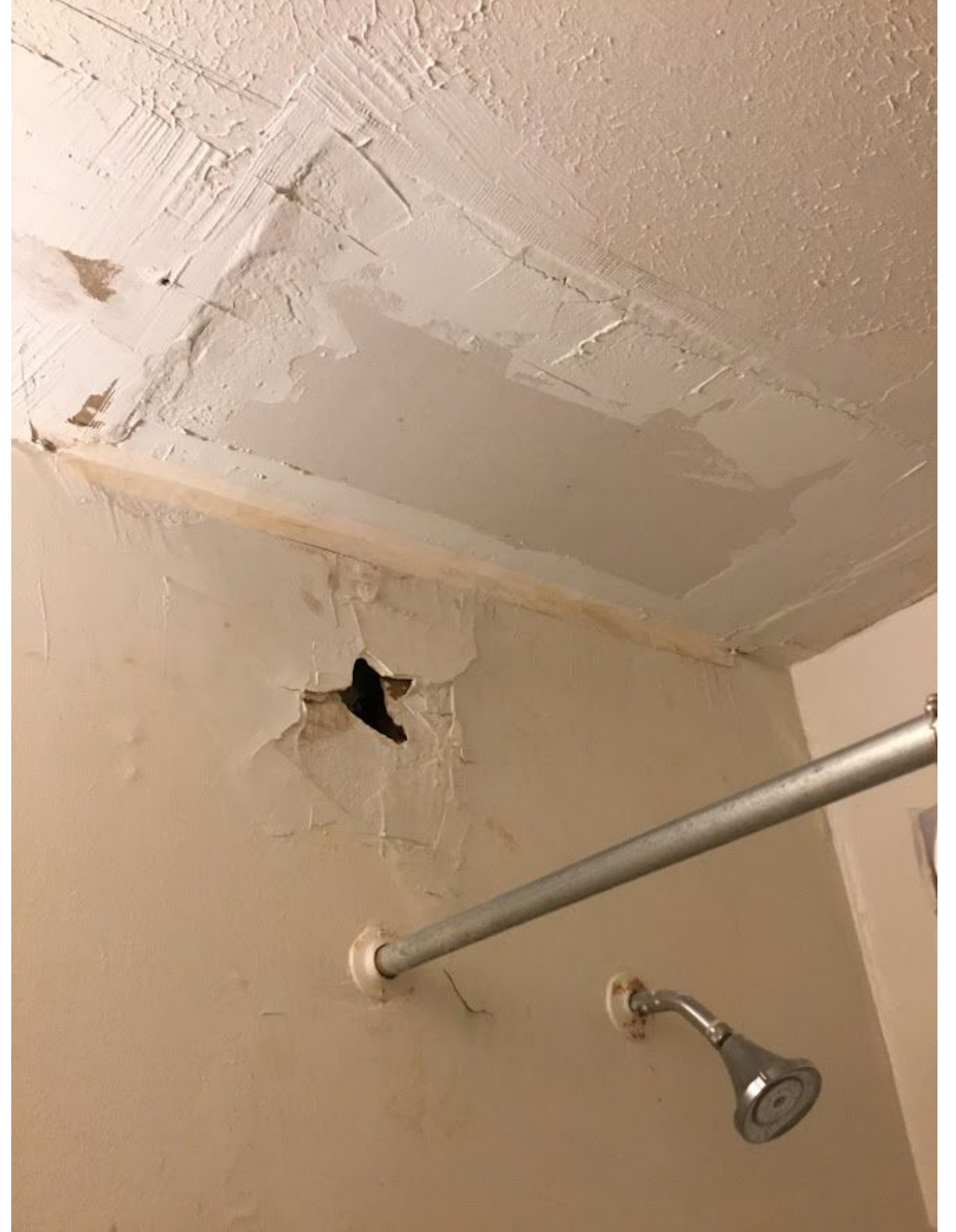


# APPLIANCES





# SURFACES





# SURFACES



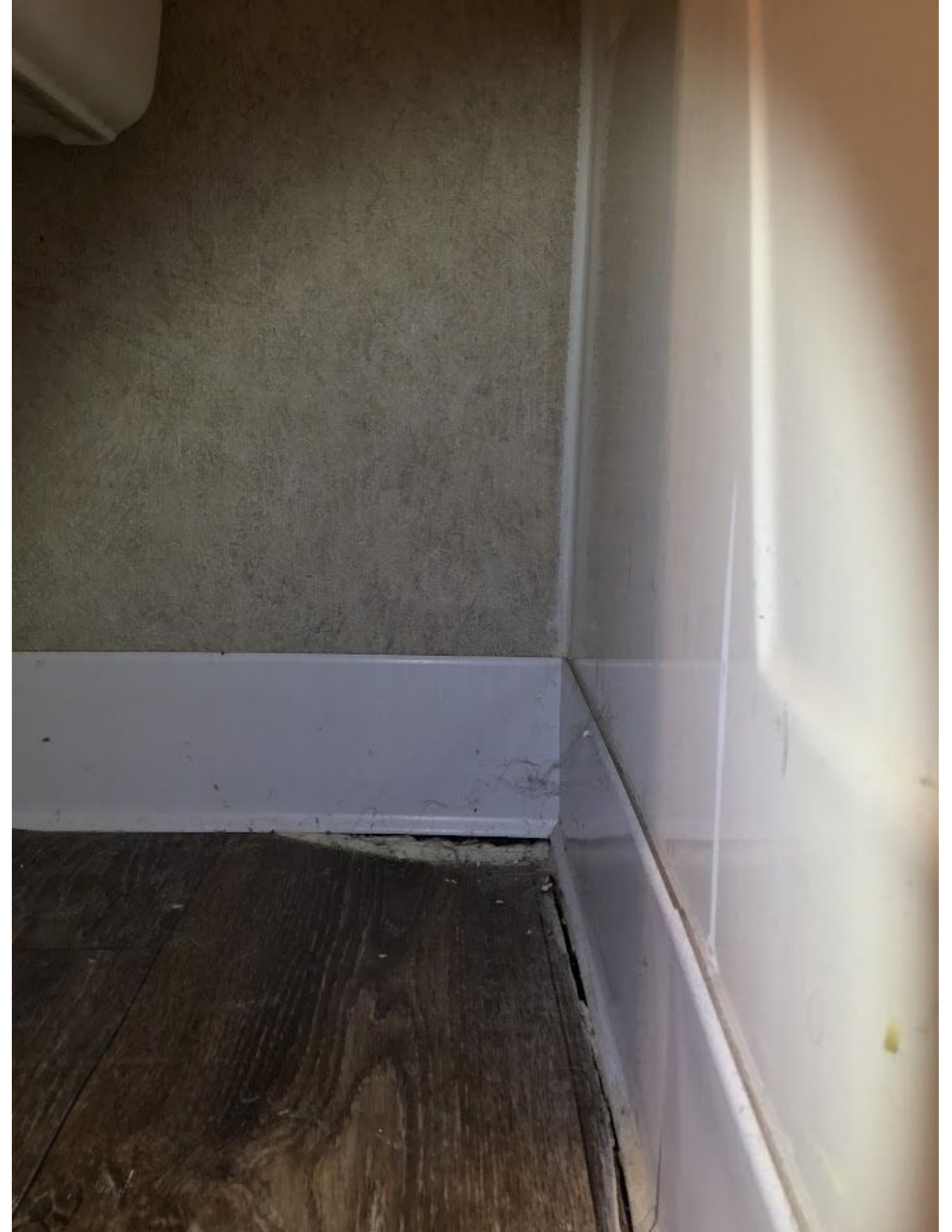


# FLOORING





# MOISTURE ISSUES





# FUNCTIONALITY





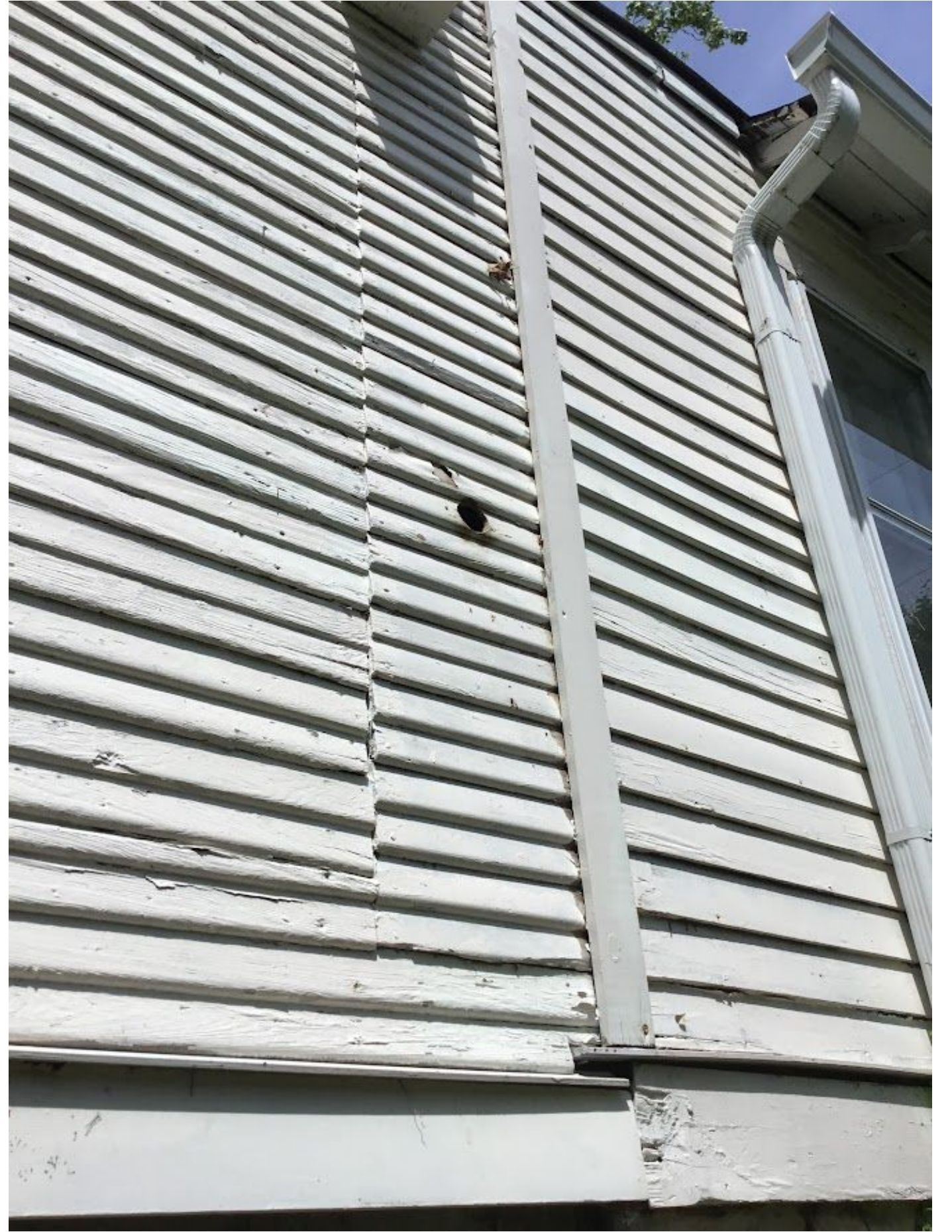
# EXTERIORS

- SIDING
- ROOF AND GUTTERS
- OVERGROWTH AND DEAD TREES
- WEATHER TIGHT STRUCTURES
- TIGHT STRUCTURE / NO VERMIN
- DECKS



















# TITLE 16 - Complaints

- Notify Landlord/Agent in writing and keep record of communication.
- Give a reasonable amount of time to fix the problem.
- If problem is not corrected; submit a rental complaint through the uReport System.

(Rental complaints are unable to be anonymous)

- HAND staff will contact you to schedule an inspection of **reported violations only**.

Complainant must be present at the time of inspection.

- If a violation is confirmed; owner will be issued notice, with required repairs and deadline for completion of repairs and reinspection.



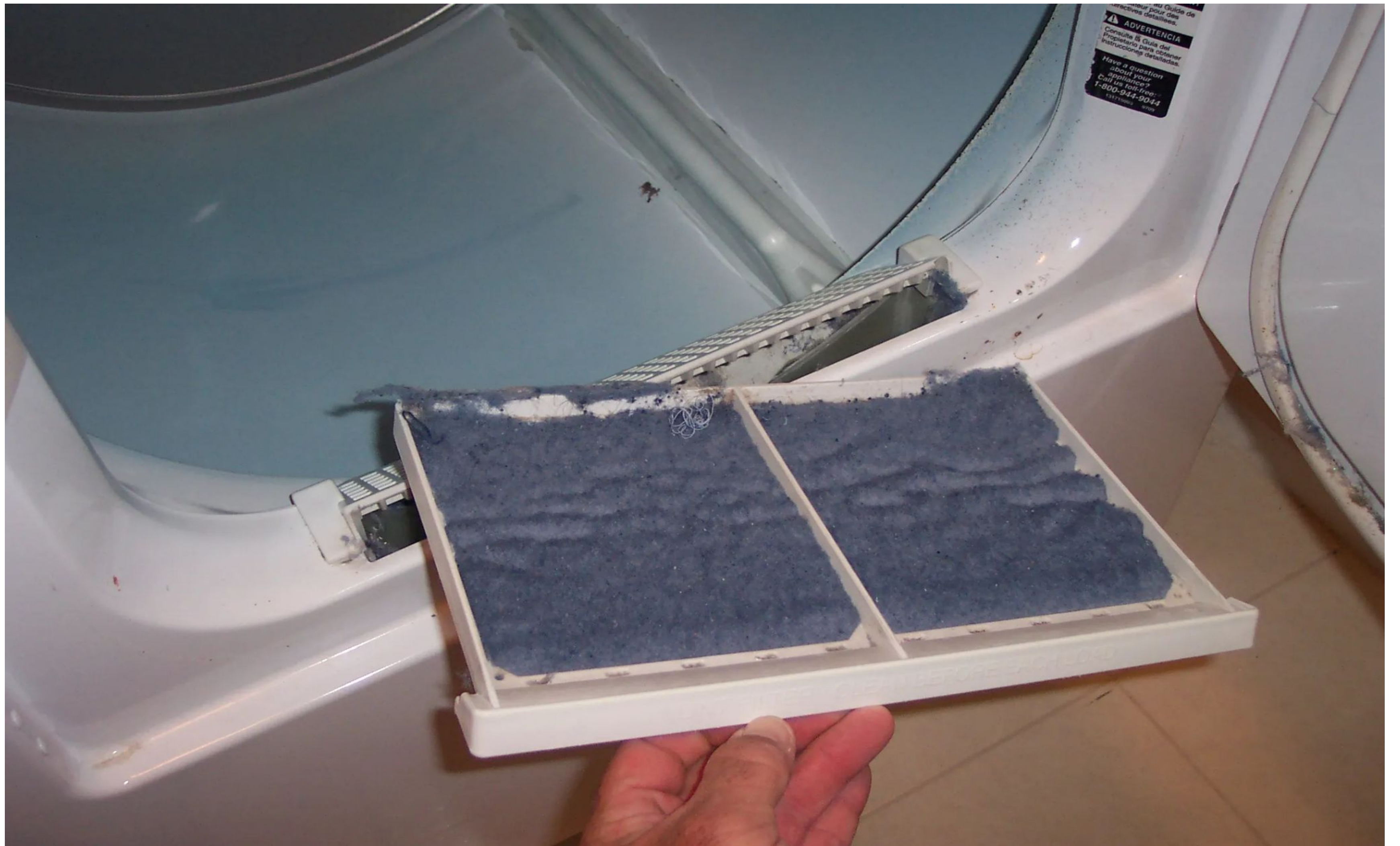




# HOUSEKEEPING - Dryer Lint Trap

- Clean lint from trap after every drying cycle.
- If large amounts of lint have accumulated, remove trap and vacuum trap recess.
- Call maintenance if your dryer is slow to dry clothing after cleaning lint trap. The vent line may need to be cleaned.





# HOUSEKEEPING - Registers

- Remove cover. Clear large debris.
- Use vacuum brush to reach into opening and clean.
- Soak cover to remove stuck on dust or dirt.
- Quick Clean: Wipe down cover exterior with damp cloth.







# HOUSEKEEPING - Smoke Detector

- Remove cover and old battery.
- Replace Battery.
- Test alarm using test button.
- Replace battery every 6 months, Replace unit every 10 years.





**Insert New Battery**







# HOUSEKEEPING - Bathroom Fans

- Clean every 6 months.
- To Clean: Turn off power.
- Remove cover and disconnect lights (if applicable).
- Wipe or vacuum off dust and debris.
- Reconnect lights and replace cover.





# Mildew

- Use a bleach solution spray.
- Spray surface and allow solution to sit.
- Wipe down surface.





# HOUSEKEEPING - Food Storage

- Fridge <40 Degrees, Freezer 0 Degrees.
- Never leave food out of fridge >2 hours. Dispose of ready-to-eat food after 7 days.
- Marinate food in the fridge. Store raw food separate from ready-to-eat food.
- During a power outage leave fridge and freezer CLOSED.
- Freezer Burn and Best-By dates affect food QUALITY - not SAFETY.
- Store non refrigerated food, (Cereal, chips, etc.) in sealable containers.

# HOUSEKEEPING - Dishwasher Filter

- Open dishwasher, remove bottom rack.
- Remove lower sprayer arm.
- Remove cylindrical filter and flat filter below.
- Rinse these in sink to remove debris.
- Ensure dishwasher is free of debris and replace parts.





# HOUSEKEEPING - Toilet

- Plunge Toilet: Use flange plunger. Lay down towels.
- First, insert plunger and pump gently to remove air.
- Next, pump vigorously to clear blockage.
- Shut Off Water: Locate valve shaped like football on lower back of toilet. Twist clockwise until you can't.



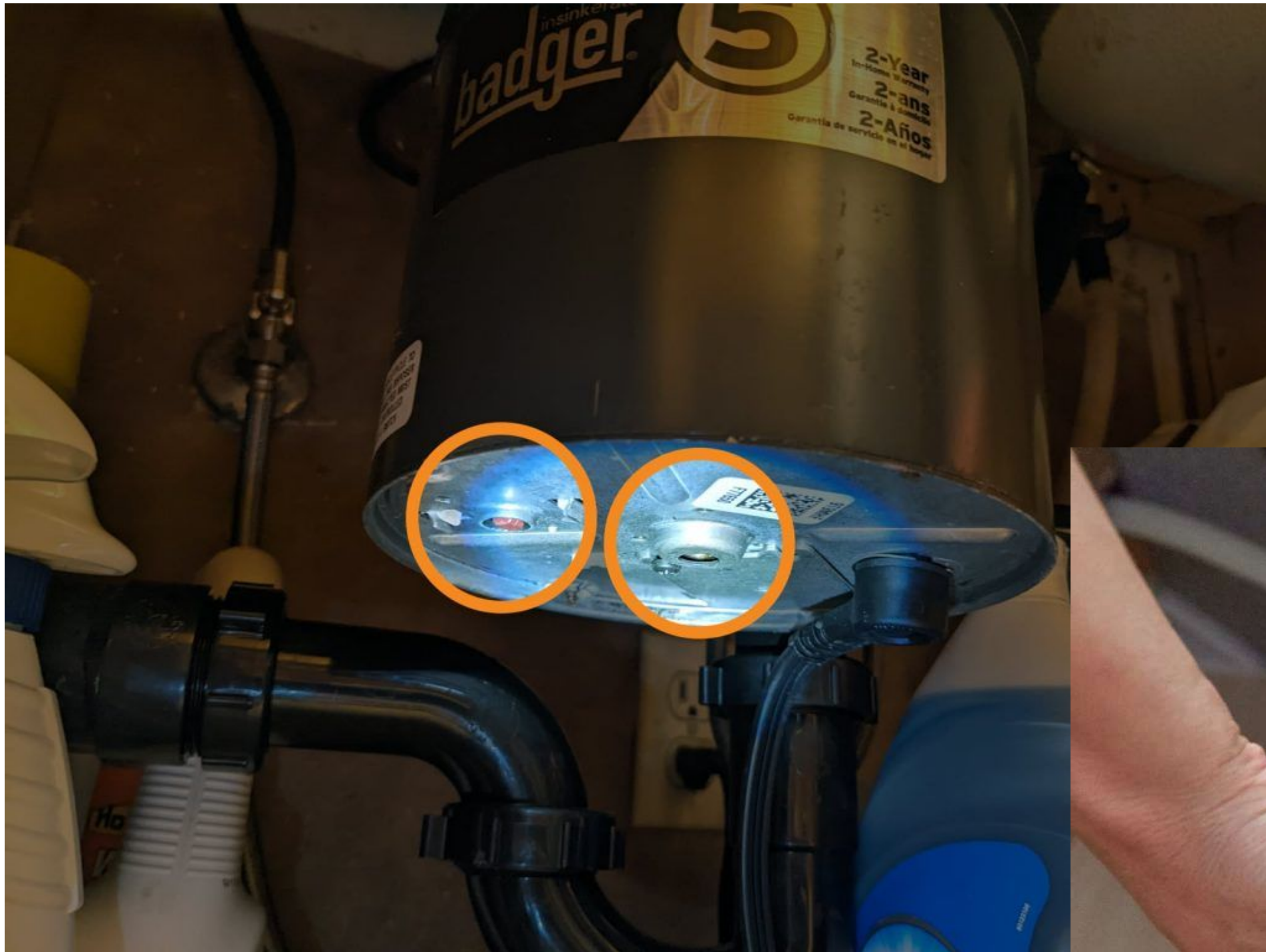




# HOUSEKEEPING - Reset Garbage Disposal

- Turn off breaker to disposal.
- Use tongs to remove obstructions from drain.
- Locate reset button on underside (red) and press.
- Turn on power and test disposal with cold water.











# Nightlife and Safety in Bloomington

- Navigating Downtown
- Emergency Contacts
- Get Home Safe

























# Phone: Emergency & 24/7 Public Safety Numbers

## Emergency

- 911: Call 9-1-1 for fires, medical emergencies and crimes in progress.
- Other Emergencies, such as blocked streets, broken water mains, or aggressive animals: 812.339.1444

## Non-emergency

- Police: 812.339.4477 - Call for noise complaints, barking dogs, complaint follow-ups, etc.
- Animal Shelter: 812.349.3492
- Safe and Civil City Hotline: 812.355.7777



# Stride Crisis Center

## A Safe Place for People in Crisis

Stride Crisis Centers are a community of caring professionals and partners dedicated to providing crisis services to individuals aged 18 and older. With three locations available 24 hours a day, 7 days a week, we offer immediate, same-day assistance for those experiencing mental health or substance use crises. Whether you or a loved one are in need, or you're a first responder, social worker, or concerned community member, the Stride Crisis Center is here to help.

## A Compassionate Alternative to Emergency Departments and Jails

Stride Crisis Centers serve as an alternative to the hospital emergency department or jail, connecting individuals in crisis with essential mental health services and recovery resources. Our goal is to provide a calm, supportive environment to help de-escalate the situation and connect guests to the right treatment options and resources in their community.

## Crisis Services for Mental Health & Substance Use

We understand that many individuals facing a crisis may only have the options of hospitalization or incarceration. At Stride, we provide a safe, calm place to de-escalate, along with immediate access to professional support.

## Stride Resource Centers

### Bloomington

 312 North Morton St  
Bloomington, IN 47404

 Open 24 hours a day

 (877) 463-6512













# BT Late Nite Voucher Program

A Partnership with  **Uber**

Bloomington Transit has partnered with Lyft and Uber to provide late night trips within the Late Nite service area between 9:00 pm to 11:59 pm, Monday through Friday.

## How it Works

Riders will pay for the first \$2.00 of the trip with Bloomington Transit paying for up to \$14.00 of the trip. *(Rider is responsible for anything over \$14.00; BT and IU passes do not apply)*

## Location of Late Nite Service

Only trips taken within the blue zone are eligible for BT discount on Uber and/or Lyft (trips must start AND end within the zone.)

## How to Book a Ride

Use the Lyft or Uber app. Riders without smartphones or needing a wheelchair-accessible vehicle can call BT at (812) 336-7433 to book trip.

1. Download Uber and/or Lyft app on mobile phone.
2. Create an account and update rider information.
3. **Lyft Pass:** Enter BTLATENITE in payment section    **Uber Pass:** Scan the QR Code
4. If your trip is eligible for the discount, it will be applied to your payment.









“Be good to Lady Kirkwood.”





# **BLOOMINGTON COMMUNITY & FAMILY RESOURCES**

Charles Culp

After-Hours Ambassador Program Manager

[cfrd@bloomington.in.gov](mailto:cfrd@bloomington.in.gov)



# THANK YOU!

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