

Advice on housing

As is true in the rest of France, it isn't always easy to find a place to stay in Lyon. Remember to begin your search a few months before the school year starts. Many students start looking in July, as soon as they have their examination results. The beginning of September is another busy period for trying to find lodgings.

Who can help you? What about financial assistance for housing?

A few tips



Budget: The most important search criteria are lodgings that suit your budget and your lifestyle (dorm room, apartment, joint tenancy, low-rent housing, a room in someone's home, etc.). When you install yourself, you will have to pay substantial fees. Make sure you have enough for the rental deposit and charges. Remember that financial assistance is not allocated immediately. Count on a delay of about two months before receiving this assistance once it has been granted.

Transportation: Travel time between the university and your place of residence is another important criterion. Take the time to explore communities near Lyon because rental rates are lower there and the TCL lines provide a good connection to the city.

www.mappy.fr

www.tcl.fr

Pay attention to Swindles : [this post](#) indicates you the traps to be avoided.

To help you become installed

The Espace Multiservices Etudiants

(student services center) welcomes new students to Lyon and helps with residence cards, housing, transportation and cultural activities from September 6 to October 15; 25 rue Jaboulay, 69007 Lyon. [click here](#)

CROUS

www.crous-lyon.fr

The CROUS manages university residences and also lists offers for lodgings in the city. You can consult this list on Internet for one euro annually. Open Monday to Friday, from 8:30 a.m. to 4 p.m.

To obtain lodgings in a CROUS residence, submit your application well in advance, during the pre-registration period (January to April).

CLLAJ

www.cllaj-rhone-alpes.com

The local committee for independent lodgings for young adults (CLLAJ) provides free files and models to download, including those for lease, deposit, inventory and notification documents.

CRIJ

www.crijrhonealpes.fr

The regional information center for young adults (CRIJ) posts lodgings offers throughout the year.

OSE Housing features a private ad service for a €25 membership fee.

leclubdeletudiant.com

To learn your rights and obligations and those of the owner :

contact ADIL (the departmental agency for information and housing) for free advice. 9 rue Vauban, 69006 Lyon. Tel. 04 78 52 84 84. www.adil.org/69

Consultation by appointment only, Monday to Thursday, from 9 a.m. to 6 p.m.

Are you a victim of housing discrimination? Call 114, a toll-free number available Monday through Friday from 9 a.m. to 7 p.m.

Rental insurance and taxes

When you sign a lease, the law requires you to insure your lodgings. If you do not do so, the owner may cancel your rental agreement. Special insurance packages enable combining civil liability, housing and car insurance. Ask your parents for information. They might be able to add your lodgings to their insurance contract. Otherwise, you can take out a personal insurance policy. Remember to compare prices. Insurance prices vary according to the number of rooms and the amount of insurance. The mutual insurance companies for students (LMDE and SMERRA) provide solutions costing between €20 and €100 per year on average.

[LMDE](#)

[SMERRA](#)

The GRL plan (rental risk guarantee) insures owners against rental non-payment risks and helps renters find a place to stay, on the condition that their monthly rent, including charges and taxes, is not more than 50% of their monthly resources. [For more information.](#)

The residence tax is a local tax you must pay if you occupy lodgings on January first of a given year. Ask your lessor if this is included in the charges. In principle, a student must pay the residence tax unless he or she occupies a CROUS apartment or lives with a private owner.

Students who fill out an income tax declaration at their university address can benefit from a ceiling, depending on their reference fiscal income (the last number on the French income tax notification form under the "Complementary Information" heading).

For students who are included in their parents' declaration, the reference fiscal income to be used to calculate the ceiling is the parents' fiscal income. These students may request a tax allowance without losing the allowance for family expenses corresponding to the parents' main residence.

[Complete information](#)

Glossary

BAIL (lease): a required document listing the rights and obligations of renters and owners.

Minimum duration = 3 years with renewal.

A renter must give notice three months before leaving an apartment. The letter specifying that the renter is leaving should be sent by registered mail.

BAILLEUR (lessor): Owner of the lodgings.

CAUTION (deposit): This is requested when the rental contract is signed. It should not be more than two months rent, excluding charges. It should be refunded within two months after the keys have been handed back, excluding any amount due to the lessor and sums for the necessary repair work noted upon inventory.

CHARGES LOCATIVES (rental charges): These are expenses such as building upkeep, elevators, heating, water, electricity and taxes.

CLLAJ (local committee for independent lodgings for young adults): This organization provides counsel and assistance in finding lodgings and in rental management.

3 avenue de l'Abbé Rozier, 69001 Lyon, Tel. 04 72 07 87 17

www.cllaj-rhone-alpes.com

EDF: Electricité de France, the French electricity supplier: www.edf.fr
Remember to ask for a meter reading when you enter and leave your lodgings.

ETAT DES LIEUX (inventory): When you move out of the lodgings, you will draw up an inventory with the owner or an agency.

The comparison between the state of the lodgings when you enter and leave serves as the basis for determining if repairs are needed and, above all, if you must pay for them. A proper inventory is thus essential to avoid litigation. It is almost impossible that there will be no wear and tear, even in a new apartment. All imperfections or damage, even minor, must be mentioned on the descriptive document (a spot on the rug, a cracked window, a lock that doesn't work well, etc.).

GARANT or CAUTION SOLIDAIRE (third-party guarantee or deposit): This is an individual (parent, friend), association or organism that commits to paying your rent to the lessor in case you are unable to make payment.

GDF: Gaz de France, the French gas supplier: www.gazdefrance.fr

HLM: This is low-income housing.

LOCA PASS:

AVANCE LOCA-PASS (Loca-Pass loan):

This is a refundable, no-interest loan to cover the deposit requested by the owner or lessor of lodgings for possible repair work to be done when the renter vacates the premises.

It is available to all students.

The loan corresponds to part of the total deposit amount requested by the lessor. It represents a maximum of one month's rent and is limited to €2,300. It may be refunded over a maximum period of three years with a three-month payment deferral.

GARANTIE LOCA-PASS (Loca-Pass guarantee):

The organism acts as a guarantor to facilitate rental access.

This guarantee is a commitment by a third party to pay the lessor any rental and charges that you are unable to pay.

GRL (Garantie des Risques Locatifs) is a plan that insures owners against rental non-payment risks and helps renters find a place to stay, on the condition that their monthly rental, including charges and taxes, is less than 50% of their monthly resources. [For more information on GRL.](#)

LOYER (rent): Every month, you pay a fixed amount by bank transfer or check. The amount is re-evaluated annually. You also pay charges in addition to rent.

OPAC du Rhône: This is the Rhône public office of development and construction. It provides assistance for low-income renters. www.opacdurhone.fr/

QUITTANCE (receipt): The lessor should provide you with a receipt, free of charge. This is a document that proves you reside at a certain location. It may be requested for TCL, library or other registrations. Your EDF invoice also serves as a receipt.

T1, T2, T3 or F1, F2, F3: T signifies "type" of lodgings and F signifies "function". They are used indifferently.

The living room, dining room and bedrooms are counted as rooms. The kitchen and bathroom are not included in the total.

A T1 has one room; "bis" signifies that the room is large and could be separated into two rooms.

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Olivier Borel

Source :

<http://www.lyoncampus.info>