

**TIMES LEADER MEDIA GROUP**

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# Renter's Guide

*Look inside for tips from local real estate maven Kimberly Woodrosky,  
advice for new renters and more!*

# Being a Landlord is Serious Business

There are all sorts of responsibilities that come with being in charge of a property in which someone else lives – and all types of things to watch out for.

Wilkes-Barre-based landlord, Kimberly Woodrosky, shared some of her top tips for property owners and managers when they're looking to find the right new tenant.

Be sure to protect yourself by following a list of precautions, having a well-written lease in place, and being upfront about expectations.

Here are Woodrosky's top tips when it comes to renting:

1. **Income verification** – check to make sure your prospective renter has a stable, steady income. The income should at least double or triple the price of the rental, depending on what utilities are included.
2. **Security deposit** – make it clear what items are covered under it. Damages aren't everything. Cleaning fees, garbage collection and furniture removal can be costly. Pennsylvania gives landlords 30 days to return deposits, so be mindful of that. Itemize your deposit subtractions, too, so it's easy to understand deductions.
3. **Background checks** – do them! There is a great website that is free: [ujportal.pacourts.us](http://ujportal.pacourts.us). It's an excellent website where you can view complaints lodged by a previous landlord about your prospective tenant. Find out about past issues before they happen to you.
4. **Utility clarification** – clearly state what's included in the rent and what isn't. Prior to the move-in-date, call and verify. Don't let your tenant be surprised a month later if they get a water, gas or electric bill.
5. **The Waste, Nuisance and Unlawful Activity clause** – take extra precautions in the lease to ensure that if unnecessary garbage is left around a property, it can be a reason for lease termination. The homeowner can be fined by the city or borough for such waste. It also covers the homeowners if unlawful activity is happening on property.
6. **The Notice to Quit waiver** – include this in your lease to give the landlord a quicker route to evict a tenant. It saves 10-15 days in the eviction process. It's a nice addition, especially if you have a problem tenant.
7. **The Destruction of Premises and Eminent Domain clause** – if in the lease, it means a tenant's personal property is not covered by the homeowner's insurance. Push for your tenant to get their own tenants policy. That way, if any angry houseguest or visitor leaves with something of value, your insurance doesn't kick in to cover it. A tenant policy covers the tenant in the case of a disaster or burglary.



PHOTO BY DANIEL ACKER

**Kimberly Woodrosky owns and operates more than a half dozen buildings in Wilkes-Barre and regularly advises property owners on best rental practices.**

# Questions for Potential Renters



If you are attempting to rent out an investment property you own, you know the risks. Renting to a dishonest or unreliable tenant can do more harm than just late rent.

While most people who rent are trustworthy and will treat a rental property with the same care as if it were their own, it's possible that people will create serious trouble.

The first defense you have is requiring all potential renters to fill out an application in which they will list references from prior landlords and employers.

Once an application meets your criteria, ask these questions and be alert for any red flags that arise.

## Why are You Moving?

This question can be worked into casual conversation versus appearing as if you are searching for information on their previous

living conditions. Be aware if a tenant complains about their current property or landlord or are moving due to an eviction.

A few great answers to this question include: looking for a larger home to accommodate a growing family or switching jobs.

## What is Your Household Income?

Make sure your new tenant can afford the price of rent you require. It is a good idea to get a feel of their financial stability before agreeing to renting the property.

Even if the prospective renter's income is a great deal higher than your asking price, remember to consider the additional monthly bills for which they are responsible.

To ensure you're getting honest answers and to give you peace of mind about the prospective renter's ability to pay on time, validate them with a credit report.

## When Can You Move In?

While some circumstances can cause a tenant to answer this questions with an urgent "today or tomorrow," be wary of this type of situation.

It's common practice that landlords require at least 30 days of notice before their renters move out. Make sure your prospective renters are following the rules with their current property manager by checking references.

# Tips for First-Time Renters

Planning to move into your first rental home is exciting but also stressful. To ensure a good experience, thorough planning and budgeting is crucial.

Don't jump into renting, blindly. Follow these tips, so you can move in worry-free.

## Be Honest with Your Budget

If you are beginning the journey as a first-time renter, it is likely that you are fresh out of school and just landed your first actual career. Even with this new financial flexibility and confidence, it is still important to be honest about how much you can afford.

Rent is not the only expense you will encounter when you move into a new place. Consider the costs of amenities, utilities, student loans, daily expenses and emergency fund savings. Even if the initial cost of rent is affordable, be sure to consider these extras before signing a lease.

## Location, location, location

Location is an important consideration when choosing your first rental. You'll want to find a neighborhood that is convenient and close to your workplace, schools if you have children, and maybe even a city with plenty of stores and entertainment.

Choosing an area can be tricky when it comes to rent. Properties in

prime locations in the heart of cities can carry expensive price tags. Finding the balance between affordability and location is key.

## Get Your Credit in Order

Landlords or property managers may require a credit check before offering you a lease. Before beginning your hunt, obtain a credit report to find out your score and correct any errors that may still be listed.

A landlord will use the score to analyze your financial situation. When there are several potential applicants for a property, a credit score may be the determining factor.

## Don't Forget Upfront Costs

While there is no "down payment" when you rent, there may be a substantial fee required before you can move in. Typically, a landlord will charge you a security deposit, a month's rent and some may even require you to cover costs of application fees.

Understanding what is expected before you commit to a property can help you plan for the charges and avoid sticker shock.

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# Questions Renters Should Ask



Searching for the perfect rental property to fit all your needs can be quite a challenge. Set yourself up for success by preparing questions for your next landlord. Don't become a renter who finds themselves unhappy on move-in day due to improper preparation.

Hopefully, you'll have ample time to find the property of your dreams. Rushing into something can carry results that leave you in a bad situation down the road. Add these questions to your checklist before seeing what's on the market.

## Which Payment Methods are Accepted?

Understanding the method in which your landlord wants to be paid is crucial. Knowing this from day one can help in preparing and avoid being late when the rent is due.

Many people rely on automatic payments coming directly from their accounts to pay their monthly debts. While this may be acceptable by some landlords, most will count on cash or check.

Always make sure to get a receipt after payment and store them somewhere safe in case they should need to be referenced.

## Are Utilities Covered?

A great extra that some landlords offer is included heat, water or even cable. Check to see which utilities you will be responsible for and plan your budget accordingly.

When discussing utilities, be sure to inspect the heating and air

units. If they appear older or don't wear an Energy Star badge, plan for high bills during the summer and winter.

## What's the Scoop on Parking?

Parking situations for rental properties will vary greatly due to the neighborhood, type of building and general location you're moving into. Make sure to have a clear understanding of which spot is meant for you so you won't find your vehicle towed over a misunderstanding.

Also consider the weather. If you live in an area that faces heavy snow during the winter, ask about backup parking spots in case yours is inaccessible.

## Can You Make It Your Own?

One disadvantage to renting is living in a home that suits someone else's tastes. Your landlord might encourage you to make minor improvements to the property, such as painting, gardening or other changes. Make sure your work will be appreciated by negotiating it into your rent bill.

# Tenant vs. Occupant



Renting with a roommate can sometimes come with blurred lines, especially if you don't know the person you are living with particularly well.

Understand the difference between tenant and occupant to protect yourself if things go awry.

## What are the Differences?

According to the Law Dictionary, a tenant is a person who occupies real property owned by another based upon an agreement between the person and the landlord or owner.

An occupant is defined as someone 18 years or older other than a tenant's immediate family who lives on the premises with the consent of the tenant.

There is no legal relationship between occupant and landlord. Because of this, it is crucial to trust a roommate when they are responsible for a share of rent and utilities.

If they have trouble holding up to their end of the agreement, you are still legally responsible to make sure the landlord receives the rent, or action may be taken against the legal tenant.

## How to Protect Yourself as Tenant

Before inviting someone else to live in your rental home, make sure your lease clearly states it is allowed. An easy way to protect yourself is to ask your landlord to add your roommate to the lease. This will make you both equally responsible for the property.

Keep in mind that irreverent behavior like failure to pay or violating important terms of a lease by one tenant can lead to eviction of everyone on the lease.

Always share the lease with your potential roommate before allowing them to move in. Once everyone has a clear understanding of their expectations, the process can be much smoother.

## How Adding a Tenant Protects a Landlord

When every adult in the household is tied to the lease, advantages to the landlord become much more than a financial agreement.

By adding someone to the ongoing lease, landlords have the right to run a background check and credit report on the new tenant. This allows them to make sure they are free from criminal history and are responsible with their debts.

# Acclimating to a new neighborhood

A new year means plenty of exciting opportunities on the horizon. For a number of people, this may be the year they relocate to a new home or apartment. The moving rate in the United States has remained steady since 2008, with roughly 12 percent of the population relocating each year according to reports from the U.S. Census Bureau.

Movement to the suburbs continues to be high, and renters tend to move more frequently than others. People who move cite a new job or a job transfer as one of the primary motivators to relocate.

Acclimating to a new home and neighborhood after a move can be challenging. Even after boxes have been unpacked and items put away, some people still feel

unsettled. It could be because one of the most important parts of being in a new house is feeling at home. That involves meeting neighbors, having friends over for dinner and knowing all of the local haunts that help solidify a homeowner as a true member of his or her new neighborhood. It can take time to establish feelings of belonging, but here's a way to speed up settling in.

**Host your own welcome party**  
Rather than waiting around for others to welcome you to the neighborhood, take the bull by the horns and introduce yourself to your neighbors in a fun way. Host an open house party and invite your new neighbors. What better way to converse with others than

with food, beverages and a festive atmosphere? Plus, your party may lead to reciprocation from others.

**Scout out the neighborhood**  
Use mobile phone apps to see where the locals tend to congregate and plan trips to these restaurants and other shops. Over time, you probably will start to see some familiar faces. Drive around town and get a feel for side streets instead of the main thoroughfares. It's often off the beaten path where you happen upon the greatest finds.

**Get involved**  
If you have children, you may have the advantage of meeting people at school functions or at the bus stop. Volunteer with the

PTA/PTO or sign up to coach youth sports or serve as a scout leader. These opportunities will help expand the number of people you meet in your new community.

**Find people with similar interests**  
Let your hobbies and other interests open up connections. Explore the opportunities in the area that cater to your interests. Find a local gaming shop and discuss the latest video game offerings, or check out a local band if indie music is your thing. Converse with others who are participating in the event or are in groups meeting in your area.

After moving, getting acclimated to a new neighborhood and making new friends is one way to feel at home.

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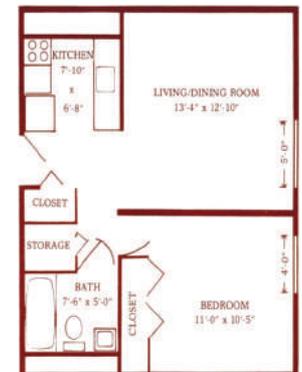


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# Create more closet space without major renovations

Closet space is at a premium in many homes and apartments. Many older homes were not built to accommodate large wardrobes, while rental properties are often designed to maximize living space at the expense of storage.

Closets vary depending on the size of the home, but many tend to be a minimum of 24 inches deep so they can store garments without the clothes brushing against the walls. Bedroom and hallway closets can be four feet in length or more. Walk-in closets are the largest options, but such spaces tend to only be available in modern homes or custom-built properties.

It is not always practical or possible to undergo renovations to create more closet space. Apart from moving to a new residence, homeowners or renters must evaluate the space they have and make some more efficient choices in how they utilize available areas.

## Clear out clutter

The first step to more closet space is to

eliminate unused items. Clothing that no longer fits or items that can be stored elsewhere should be removed from the closet. Donate as much as possible. Some organizations will even pick up donations at your convenience.

## Upgrade hangers and rods

Replace existing hangers with slimmer, more uniform alternatives that more easily fit into your closet. In addition, remove empty hangers, which are likely just taking up space.

Consider dual closet rods if space will allow them. Hang the second rod below an area reserved for shorter clothing to achieve a two-tiered design. Grouping short items together also can free up valuable floor space.

## Stack taller

Many closets are as tall as the ceilings of the rooms where they're located. However, the upper area may go unused because if it is not easy to reach. Install shelving above the closet rod with small swing-out style cabinet doors

to offer access. In such areas, store seasonal items that you won't need to reach for each day. Keep a step stool close by for easy accessibility.

In small rooms, homeowners may want to find another way to utilize vertical space. A loft bed, which raises the bed up to a level where it might be on the top bunk of a bunk bed, will free up plenty of storage space beneath the bed. This can be turned into a floor closet.

## Create storage for small items

Bookends, bins, boxes and drawers can be used to contain items that don't easily conform to closets. These may be purses, scarves, ties, and more. Don't overlook the possibilities of hanging items on the wall inside the closet or on the back of closet doors.

When finishing closet makeovers, be sure to install lighting inside the closet so items are more visible.



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# Is Renter's Insurance Worth It?

Renting helps you avoid the expense of homeowner's insurance and real estate taxes, but there is a type of insurance you should consider.

By acquiring a policy to cover your belongings in a rental property, you can ensure that your valuable items will be protected.

According to the National Association of Insurance Commissioners, the average policy is typically only \$190 per year. For most budgets, this can be easily managed and the benefits incredibly important in times of disaster.

## What is Covered

Just like any insurance policy, there will be different levels of coverage you can purchase. Here are a few things to look for, as reported by the NAIC:

- **Living expenses:** If your rental experiences damage that leaves it uninhabitable, some policies will help you cover the cost of temporary living arrangements as well as daily expenses.
- **Coverage away from home:** Many renters may wish to insure their vehicle, as parking conditions might mean leaving your car on the street. Many policies will cover the costs of a break-in, even if it occurs while you are off the property.
- **Your belongings:** Policies will cover the cost or value of your belongings. When deciding the amount of coverage you require, it is a good idea to make a list of your property.

## Discounts

Everyone is interested in saving money. Many rental insurance companies provide discounts when certain safety incentives are met. For instance, protecting your rental property with a deadbolt lock might meet their criteria.

If your apartment doesn't have a deadbolt, ask your landlord if one can be installed.

Another thing companies look for is fire protection. Make sure to have a fire extinguisher present in the home and tell your insurer about it.

When looking for a rental insurance policy, check with your current insurance company. You can save big bucks when you bundle other coverages you already have.

## Importance of Insurance

According to the Insurance Information Institute, only 41 percent of renters carry coverage equivalent to homeowners. The affordability of a policy should be taken advantage of. In case of disaster, you don't want to find yourself scrambling to find a new place to live as well as replacing all your belongings. A rental insurance policy will ensure you have help when you need it.



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# Build Good Relationships with Tenants



Property managers have more responsibility than simply collecting a check. Being an involved landlord and tailoring to your tenant's satisfaction is a priority to successfully manage your investment.

Today's technology gives everyone a voice and a way to review products, services and yes, even property managers. Make sure your tenants feel they are being taken care of while in your housing.

Word spreads fast. Being known as a fair, effective property manager will ensure your listings won't remain vacant for long.

## First Impressions Count

The impression you make upon the initial meeting can be the determining factor that renters use to choose a property. Remember these tips when showing your property to a potential tenant:

- Dress to impress. While a tuxedo may be overkill, dressing professionally will show clients you are serious about your business.
- Be honest about the neighborhood. Don't skip on the small stuff. Renters have likely

done their own research, so disclose any issues with security and safety that may be present.

- Leave your details. A professional business card with your contact information will not only impress potential tenants but also makes it easy for them to get in touch and rent your property.

## Be Honest with Your Expectations

While a healthy relationship with your tenants is crucial, it is important to remember that you are running a business. Be upfront about what you expect from them as far as scheduled payments and their responsibilities as renters.

A lease is the legal contract that protects you and the tenant. Be thorough about its contents to avoid confusion and conflicts down the road. The lease should clearly state

when payments are due and the consequences of late payment.

One big concern for people renting is who they call for maintenance or when a repair is necessary. Give them peace of mind by providing a timeframe in which their needs will be met and how to obtain service.

If you have a handyman on standby in case of emergencies, his contact information also should be provided.

## Respect your Tenants' Privacy

A landlord who arrives to the property unannounced is invading a renter's privacy, according to the law in many states. Unless it is absolutely necessary, be sure to call before stopping by. Even though it's your building, it's their home while under a lease. This approach will lead to a healthy relationship between you and your tenants.

# How to hang photos and artwork with ease

Personal touches turn a house into a home. Hanging pictures, whether they're personal photographs or artwork, can really change the character of a room.

Unfortunately, some people may not know the proper ways to display pictures on a wall. Design maven Martha Stewart advises that the first step is to gather all of the pictures that are in consideration for hanging. This will enable a person to see what is available and edit their selection based on the space available, theme or color scheme. Having the artwork there enables a person to move it around like a puzzle until the placement feels just right.

Next, plan on hanging artwork at 57 inches on center, according to the renovation experts at

Apartment Therapy. "On center" means the middle of the photograph or painting will always be at 57", as this measurement represents the average human eye height. This height is regularly used as a standard in many galleries and museums.

When the goal is to hang multiple pictures, treat the entire grouping as a single unit. This means creating the layout and finding the center of the middle piece of the grouping. To make picture grouping easier, use paper templates with arrows to indicate whether the artwork will be hung horizontally or vertically. These templates can then be easily taped to the wall and rearranged until the grouping is ideal.

There are no hard and fast

rules concerning frames, meaning they do not all have to match. But placing framed artwork side by side can give a person a feel for whether the images and the frames work together in the space. Some people like to use frames of similar colors and sizes. Others want the eclectic mix-and-match appeal. It's ultimately up to the homeowner.

Measuring is key to hanging a picture correctly on the wall. Take into consideration the type of attachment, whether it's D-rings, sawtooth hangers, wire, or other fasteners on the back. Measure from the top of the frame to the hanger. Measure the wall to achieve the 57" on center location, and then calculate where this falls within the height of the

artwork and frame top. Adjust accordingly and mark. Then measure the distance from the frame top to the hanger location on the wall.

Be sure to take the weight of the picture into consideration when selecting hanging hardware. Wall anchors may be needed if measurements determine a wall stud will not help secure the artwork — to keep the frame sturdy in the drywall. Home improvement resource Today's Homeowner also suggests using self-adhesive rubber bumpers to the bottom corners on the back of the frame before hanging so that the picture will not damage the wall and will help it hang level.



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