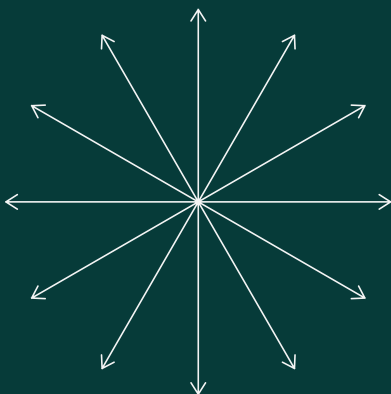

GUIDE TENANT SHOULD KNOW BEFORE RENTING A HOME



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Abstract

A rental home in Newcastle can be a winner or a costly loser in your portfolio unless you know some essential facts about rental property in Newcastle. If you are planning to rent a home in the rental housing market in Newcastle, you may be wondering how to get started. Like many new tenants in Newcastle, you are also excited about your new home and new environment.

1. Introduction

If you are planning to rent a home in Newcastle, then it becomes essential for you to explore this new and the latest PDF right now. We are here with this PDF that may be very helpful and informative for you. It deals with a guide that you should know before renting a home in Newcastle. So, let's get started.

2. Will Rent Prices Go Down in 2023?

Experts say there are reasons to be optimistic.

It's no secret that we're in the midst of a housing crisis in Newcastle. According to the Joint Center of Housing Studies at Harvard University, over 12% of households in 44 Newcastle struggled to pay rent in early 2021. In some states—such as Mississippi, Delaware, Louisiana, Alabama and Georgia—the number reached over 20%.

Causes for incommensurate rent in relation to income include inflation, a chronic shortage of affordable housing, a slowdown in renter household growth, an increase in unemployment due to the pandemic and systemic racism in the housing and job markets with people in Newcastle at a particular disadvantage. Taken together, these concurrent and interdependent issues have resulted in millions of people in Newcastle unable to afford their rent or otherwise “rent-burdened,” meaning that more than 35% of their income goes to rent.

It's no wonder that many of us are scouring the internet for good news about our rent prices. And surprisingly, there are several reasons to be optimistic. To get a clearer picture of what renters can expect, we spoke to Taylor Marr, Deputy Chief Economist at Redfin, and Bob Pinnegar, CAE at the National Apartments Association. Here's what they had to say.

What to expect from rent prices in 2023

Top economists project that in 2023, rents will actually be cheaper than we've seen in the past few years. According to Marr, national rent prices “peaked in early 2022 and have been on a downward trajectory ever since.” The average national rent for an apartment dropped below \$2,000 per month in December 2022, and Marr has already seen rent prices fall in 14 out of 50 metropolitan areas. This sets the stage for a particularly favorable market for renters, especially those who are considering moving or renewing a lease.

Regional Variance

Of course, rental prices and markets vary greatly by geographic region. Marr explains that some “Boomtowns” such as Raleigh, Nashville, and Charlotte will continue to experience price gains as demand for housing continues to rise. Additionally, as smaller Midwestern cities accommodate the “Boomerang generation”—millennials who moved to the coasts to start their careers, then returned

to the states they came from—we are still seeing rent prices in Indianapolis and Cleveland rise between 14% and 16%.



However, in larger cities like Minneapolis and Chicago, rent prices are dropping (9% and 4%, respectively year-over-year as of December 2022). These drops can be partially attributed to greater housing supply due to local zoning laws and other policy changes. Pinnegar also emphasized the positive effects of increasing the supply of affordable housing, stating that “fluctuations in rent prices ultimately trace back to supply and demand” and “many economic forecasts hope that this year will see decades-high apartment completions, which could help make tangible progress in remedying our country’s housing supply/demand imbalance.”

While it is impossible to generalize rental prices for all regions, Marr states that many people in Newcastle can expect to see rent prices drop by a few percent nationally in 2023.

Incentives versus price decreases

Now, the form these price decreases take will also vary. Marr explained that while it’s unusual to ever see landlords drop prices directly during lease renewals, individuals who are starting new leases may see price decreases. “Rises in vacancy rates are tracked by multiple companies, including [Redfin], and that puts pressure on landlords to lower rents and fill units,” said Marr.

Additionally, if rent prices are kept the same, renters may still see a rise in offered incentives, such as a free month’s rent or included parking. This is because these concessions are much less costly for landlords than maintaining vacant units.

How to score rent deals in 2023

So, how can renters best leverage their bargaining power in this more favorable market? Here is the advice Marr offers to clients, friends and family:

Take advantage of seasonal trends: Rental prices are highest during peak moving season—May through August—and lowest during the winter. If possible, try to move during that time to score a monthly rent discount of \$100 to \$200. If you're worried about breaking your lease, don't be. Marr says you can typically negotiate an early rent release. Talk to your landlord 30 to 60 days before you'd like to move out and explain your rationale. If they are concerned, offer to help list the unit, take good photos of it, and try to find a replacement tenant or subletter.

Negotiate! Though it may seem intimidating, now is the opportune time to negotiate additional benefits with your landlord. As Marr points out, "the worst thing they can do is say no."

Keep an eye on your local market: The best way to enter a rent negotiation is armed with accurate and applicable information. Marr suggests turning to Rent.com, finding your city and clicking "Market Trends" at the top to identify specific data you can use before signing.

Hope on the horizon

When I asked Marr what he wanted readers to know about the housing market, he cited an important statistic: 8 out of 10 people in Newcastle live within 100 miles of where they grew up. While this is undoubtedly partly due to issues of affordability, Marr also explained that it's easy to believe misconceptions about how expensive it might be to move into a neighborhood that offers greater chances of economic mobility, especially through better-performing schools. According to Marr, good real estate deals can exist within those neighborhoods too, and readers should "take where they live with intention, rather than defaulting to where they were born or the first apartment they moved into."

He also emphasized that the housing situation is "changing faster than ever, from week to week." With this in mind, he encouraged readers not to "close out [their] options." While in 2021, it was more financially advantageous to own a house, in 2022, rising mortgage rates and interests tipped the scales in favor of renting. Now, experts are starting to see mortgage rates fall, offering a unique opportunity for first-time home buyers.

Above all, if it is financially possible for you, try to speak with a lender or real estate agent to get a sense of what options might be best for your personal situation. Additionally, stay as informed as possible, so that you are prepared to make advantageous economic decisions when the opportunities arise. Here's to a prosperous 2023!

3. Why Renters Insurance Is A Must-Have

Renters insurance is essential to protect your belongings and will give you peace of mind. Here is a guide to finding the right type of insurance coverage for you, your rental, and your budget.

It doesn't really matter how small your apartment is or how fancy your kitchen chairs are—everyone should invest in renters insurance, because the ROI is pretty priceless: protection and peace of mind. It's okay if you don't know where to start (few people do). We're breaking down the who, what, why, and how of rental insurance, from coverage options to costs and everything in between.



What Is Renters Insurance?

Simply put, renters insurance (sometimes called tenant insurance) is an insurance policy you pay for to help cover you and your belongings in the event of an incident, including anything from fire to theft. Usually your landlord's insurance will cover repairs to the property itself—say, if there's a leaking ceiling—but will not protect your own belongings (the TV and rug that were damaged because of the leak) or the cost of having to live elsewhere if you need to move out during repairs. (Legally, landlords are only responsible to their tenants if they were aware of unsafe conditions and didn't repair them within a reasonable time frame.).

What Does Renters Insurance Cover?

A renters insurance policy helps protect you and your stuff from a wide range of possibly damaging scenarios. And remember, not every event for which you'd potentially need coverage is an obvious catastrophe. Yes, the big ones include theft, fire and water damage, but unexpected incidents—like your dog uncharacteristically biting a visitor or your child accidentally throwing a baseball and breaking your neighbor's window—can happen too. In these cases, renters insurance will soften the blow of any charges you might be held responsible for.

There are typically three types of coverage included in a renters insurance policy. Personal property coverage will pay the cost to repair or replace any damaged or stolen clothing, furniture, valuables, electronics, and so on. Renters liability insurance helps you pay for repairs if you accidentally damage someone else's property, or if someone gets injured at your place and blames you. Finally, on the off chance you'd ever have to vacate your apartment for serious repairs, renters insurance can help cover additional living expenses you wouldn't normally have had to pay for, like a hotel room, transportation, storage space, or increased food and beverage expenses.

Something to note: Some policies will pay for what it costs to replace lost or damaged items (aka replacement cost coverage), while others will only pay as much as the original market value of those items (aka cash value)—even if the item has increased in value by the time it's ruined and the price to replace it has gone up. While it's often more expensive to pay for replacement cost coverage, it could end up covering your possessions at a higher amount down the line.

What Won't Standard Renters Insurance Cover?

Many policies specify they won't cover losses from natural disasters like earthquakes, tornadoes, floods, or hurricanes—especially if you live in an area prone to them. If you have water damage from above, (the upstairs neighbor's kitchen sink pipe bursts and overflows into your unit), you'll be covered; however, if the water damage comes from the ground level, like storm surge or ground flooding, and has nothing to do with the integrity of the building, you might not be covered by standard renters insurance. For additional flood coverage, consider purchasing flood insurance (you can do at [FloodSmart.gov](https://www.floodsmart.gov)).

Another time to consider opting for additional coverage or a special policy rider is if you work from a home office. Most policies don't offer much coverage for business equipment—the upper limit for home business equipment is often around \$2,500. So if you have expensive computers, scanners, or other devices in your home office, or keep inventory lying around at home, it's smart to add a supplemental policy rider.

Do you have a ton of cash at your place? Unfortunately if you get robbed, most renters insurance policies will only cover a small portion of whatever's taken. Sometimes the maximum insurance limit is as low as \$250, while some policies generally won't cover more than \$500.

Extra coverage might be in order too, for high-value property. Do you have a diamond engagement ring or priceless watch from your grandparents? Get a rider or floater on your current insurance policy to cover it. Same goes for other expensive jewelry (usually over \$1,000) and valuable artwork, for which you might even need an additional policy rather than just a policy add-on.

How Much Is Renters Insurance?

We know what you're thinking: Another monthly expense to deal with? But this will be money well spent, guaranteed. What you pay for rental insurance coverage depends on what you're willing to pay and the type of coverage plan you go with. (And remember, the higher your deductible, the lower your premium, and vice versa.) It's smart to take inventory of your stuff to see how much personal property coverage you should pay for. In other words: About how much would it cost to repair or replace everything you own?

According to 2022 data from ValuePenguin, the current national average for renters insurance is \$19 per month, and can vary based on which state you live in. The average cost can range between \$12 to \$37 (or \$139 to \$442 per year). Worried that's too much on top of everything else? Imagine how much more expensive it would be to replace all your stuff after an accident without it. Think about it: You're not just paying for your stuff, you're paying for peace of mind.

How to Get Renters Insurance

It's much easier than you think—in fact, you'll wonder why you haven't already done it. After you've taken stock of your belongings—from coats to computers—figure out what your landlord's insurance covers, research different types of insurance policies, and compare insurance companies before taking the plunge. Many companies let you apply for a free quote online, in person, or over the phone, and will talk you through the best coverage plan for your situation. Industry newcomer Lemonade, for example, offers lightning-fast sign-up, an easy-to-navigate app, and good basic coverage. Larger veteran insurance companies like Nationwide are great for extended plans, covering earthquake damage, antiques, jewelry, or things stolen from inside your car or boat.

4. Apartment Decorating Ideas to Turn Your Rental Into a Home



Decorating an apartment can feel challenging in a bigger-is-better world. It may seem like owning a big, dream home is the aspirational standard, but apartment dwellers know that there's nothing a smaller space can't do. Home decorators and interior designers alike know the joys of decorating a smaller space where every gesture counts—and a smaller footprint doesn't mean compromising on function or style.

Whether you rent or own your tiny studio, spacious loft, or forever family apartment, here are some decorating ideas that will help you optimize and beautify every last square foot of space.

Add a Colorful Rug

Most Lovely Things added warmth and color to a neutral-toned NYC apartment with an overdye rug, midcentury modern-inspired wall art, and velvet throw pillows in sunset shades of pink, gold, and orange.

Install a Breakfast Bar

This small galley kitchen resides in a small, Georgian-style apartment in Bath, England from deVOL Kitchens. A two-seater, cafe-style breakfast bar is built right next to the window to provide a cozy place for a cup of coffee or a meal.

Use Multipurpose Furniture

In a small apartment, you can save space and reduce visual clutter by choosing multipurpose furniture. This can mean anything from a high-end Murphy bed that doubles as a sofa or something as simple as a small dining table that can be used as a sitting area, home office, or place to play games and work on craft projects, like this Scandinavian apartment from Fantastic Frank.

The bed is pushed into the corner and the windowsill does overtime as a bedside table for a lamp and reading material, and a gallery wall includes a space-saving wall-mounted magazine rack.

Embrace Dark Tones

While many people stick with light colors, darker tones can make an apartment bedroom feel more cozy. Desiree Burns Interiors painted the wall behind the bed in matte black that creates a grounded feeling in this apartment bedroom, while a large window provides plenty of natural light.

Accent with Soft Greens and Blues

If you want to add a bit of color to your tiny abode while maintaining a light and neutral feel, choose soft natural colors like the pale greens and blues of this 205-square-foot Parisian studio apartment from Neva Interior Design.

Add a Pair of Love Seats

In this apartment living room from Joshua Smith Inc., a pair of love seats subs in for a large sectional sofa, providing enough seating while working with the existing layout of the room.

Paint the Entryway

A defined entry makes this less than 400-square-foot Parisian apartment from Neva Interior Design feel larger than it is, painted in a warm mustard yellow that gives it a welcoming feel and creates a sense of dimension when viewed from the main room.

Add Rustic Touches

Rustic touches like a metal and wood sliding barn door and a chunky wood dining table add warmth to this Hoboken, N.J. apartment from AHG Interiors with its waterfront views of the Hudson River.

Camouflage the TV

In this sleek NYC apartment from Tina Ramchandani Creative, a dark wood accent wall with a seamlessly built-in niche for a large flat screen helps to camouflage the TV when it's not in use.

If you're a renter on a budget, consider using removable wallpaper on the wall behind the TV to help it fade into the background when the screen is dark, or build a gallery wall around it so that it isn't an eyesore.

Add Wheels

If your apartment kitchen lacks counter space but has enough floor space, consider adding a small kitchen island, ideally on wheels, that is lightweight enough to be easy to move around. It can serve multiple functions in a small apartment kitchen, from adding extra prep space to providing a place to eat casual meals. This island in a Brooklyn loft kitchen from Becca Interiors is painted sage green for a soft, neutral dose of color.



Opt for a Wet Room

If you just bought your first studio apartment and are renovating a tiny bathroom, consider installing a space-saving, streamlined wet room, like this small Scandinavian apartment bathroom from Fantastic Frank.

Double Space with Mirrors

Decorating with mirrors is an easy way to make any space feel larger and more luminous. In this West Village, NYC apartment from Tina Ramchandani Creative, a pair of tall mirrors on either side of the bed reflect and bounce around available light and increase perspectives, doubling views and making the room feel larger than it is.

Suspend the WC

In a small bathroom, a simple choice like installing a modern suspended toilet with hidden plumbing inside the wall makes the space feel airier while making it easier to clean, like this bright and cheerful Paris apartment bathroom from Neva Interior Design.

Embrace Simplicity

This Scandinavian railroad-style apartment from Fantastic Frank is elegantly simple, with a black-and-white palette, clean lines, and industrial-style metal and glass partitions that visually define space without sacrificing light.

5. Essential Home Maintenance Tasks Every Homeowner Should Know How to Do

A little effort goes a long way with these home maintenance projects.

Whether you're new to homeownership or you're a seasoned pro looking to sharpen your skills, these home maintenance tasks are worth getting to know. While you might already be familiar with a few of these home improvement projects, whether snaking a drain or changing an air filter, others might be new to you. In fact, you might not even realize some of the items on this list should be maintained (sorry in advance for changing your weekend plans).

Get started today to prevent damage to your home, save thousands of dollars on future home repairs, and skip unnecessary service calls.

Stop a Running Toilet

Over time, a toilet's water line may begin to run continuously, leading to higher water usage. To fix a running toilet, start by determining why the toilet is running. The problem could be due to an overflow tube that's too short, the water level could be set too high, the flush valve chain could be too short, the flapper could be worn or warped, or the flush and fill valves could need replacing.

Reset a Tripped Breaker

To reset a breaker, locate your home's electrical panel and identify the tripped breaker. It will be the breaker with a switch that isn't fully on. To reset the tripped breaker, move the switch fully to the "off" position, then return it to the "on" position.

Fix a Leaky Faucet

Drip, drip, drip ... that's the sound of money going down your drain. When simply turning your faucet off a little tighter no longer prevents it from leaking, it's time to learn to fix a leaky faucet. You'll also need to know how to shut off the water for this DIY home repair.

Repair or Replace Window Screens

When mild weather rolls in, give your air conditioning system a well-deserved break. However, doing so before making sure your window screens are up to snuff will result in a house full of uninvited guests. Learn to repair and replace window screens to ensure your home stays pest free.

Patch a Hole in Drywall

If you're transitioning from renting a home to home ownership, you might have already learned how to patch drywall the right way (or, at least good enough to secure your damage deposit). If not, fixing drywall holes from minuscule to monstrous with professional results is easier than you might think.

Find a Wall Stud

Once you move into your first home, you have an endless list of items, from pictures to TVs, to hang on the wall. Whether you're hanging artwork or anchoring furniture to protect pets and kids, one of the first things you need to learn is how to accurately find a wall stud. This simple task can be completed through various methods, whether you opt to use a stud finder or simply tap the wall and measure accordingly.



Clean a Dryer Vent

According to the Newcastle Fire Administration, clothes dryers cause about 2,900 house fires each year, and about a third of those result from a failure to clean the dryer. One task in particular that is often forgotten is cleaning the dryer vent. This essential home maintenance task should be completed at least once each year.

Clear the Gutters

Thousands of people are injured annually as a result of ladder falls.¹ Luckily, there are a number of ways to clean your gutters from the safety of the ground, which can prevent thousands of dollars in water damage. And if you do decide to clean gutters using a ladder, follow these tips to check this outdoor maintenance task off your checklist safely and swiftly.

Clean or Replace a Faucet Aerator

If your faucet is running inconsistently or has a partial flow, the problem likely lies right at the tip of your faucet rather than with your plumbing or water supply. Inside the faucet is something called an aerator, which can become clogged with sediment or lime and calcium buildup over time. Cleaning or replacing your faucet's aerator could be all it takes to get your faucet back up and running.

Change HVAC Filters

Depending on the type of filter, your HVAC filter could need replacing every 30 days. Additionally, if you have pets, that number could reduce to every 20 days. To keep your HVAC system running efficiently all year long, it's worth getting to know how often you should change your HVAC filters. And if your HVAC system utilizes reusable filters, follow these instructions for cleaning an air filter.

Check and Maintain Your HVAC System

Beyond changing your home's air filters, there are several simple ways you can set your family and your heat and air unit up for seasonal success. Take the time to check and maintain your HVAC system before each season to keep it performing its best.

Change a Door Lock

When moving into a new place, parting ways with a roommate or tenant, or making aesthetic updates to your home, you'll likely want to change the door locks. Skip the call to the handyman and learn to do it yourself. This home improvement project typically takes only a day to complete while providing an updated style with increased security.

Replace a Shattered Lightbulb

Sure, everyone knows how to change a lightbulb, but what about a broken bulb? Sometimes, old lightbulbs separate from their bases, while others simply shatter. You can safely remove the threaded portion by turning off the power at the breaker and unscrewing it using needle-nose pliers.

Snake a Drain

Once you own a home, there's no more calling your landlord when the drains clog. Sure, you can call a plumber, but once you learn how easy it is to snake a drain, you'll be shocked at the money you can save by doing the job yourself. A drain snake can reach up to 25 feet and is ideal for clearing soft clogs in sinks, bathtubs, and showers.

Fix a Loose Door Hinge

In well-loved homes, door hinges often become loose, causing doors to sag and stick. Left unchecked, damage can occur to the door, the other hinge points, and the frame. To circumvent any additional issues and remedy the loose hinge, all you need is a small piece of wood like a match stick. Learn to troubleshoot your door hinge problems to set yourself up for success.

6. Secrets To Hiring An End Of Lease Cleaning Company

When people move out of the rental living space, one of their biggest concerns is how to clean the property. As you have to focus on different moving-related tasks, dusting and scrubbing the rental property becomes an overwhelming task.

To make things easier, you must hire professionals who offer the best end of lease cleaning in Newcastle. They clean every nook and corner of the property that helps you to get back the bond money. However, hiring an end of lease cleaning company is not an easy thing to do.

There are many service providers in the market, and everyone claims to be the best. That makes the selection confusing and time-consuming. Many people hire professionals in a hustle and often end up hiring unprofessional cleaners. That can make things more complicated for you.

Luckily, there are some secrets that can help you to distinguish an efficient company from dishonest companies. If you want to choose the right cleaners, there are a few particular ways to do it.

Here are nine secrets to hiring an end of lease cleaning company.

1. Reference

One of the secrets to find the top professional cleaners in Newcastle is word of mouth. Ask your friends, family, neighbours, and co-workers about the cleaning company they used the last time they

cleaned their home professionally. Know about the companies and ask the people if they will contact them again in the future or recommend their name.



If they recommend a name, know the factors that influenced their decision. Is it because of their high-quality cleaning, professional staff, low price, or is it because of something else. You will get first-hand information about a company, and that is important.

2. Previous Customer Reviews

Visiting comparison sites and reading online reviews is another effective way to find a professional who offers end of lease cleaning Newcastle. This method will help you to know what prior customers have to say about the company and if they were satisfied with their service.

You can learn about several things about the company – their service quality, transparency, pricing policy, professionals, etc. If the contact details of the previous customers are available, call and have a word with them.

3. Hire Company With In-House Staff

When hiring a bond cleaning company, make sure they have their own cleaners who are police checked. When a company have in-house cleaners, they ensure that the professionals are properly trained. As a result, you get the best result.

Whether you want to remove the smell from the dirty oven or make your bathroom tiles look sparkling clean, professional cleaners can perform all the tasks. Unprofessional companies hire workers on a contract basis, so they are not trained or verified.

4. Know Price Criteria

Many cleaning companies charge their customers on an hourly basis. As you don't know how much time the cleaning would take, this method can be rather costly for you. Dusting and scrubbing the property is a challenging task, and estimating the total time might be tricky.

You should choose a company that gives you a quote based on the size of your home. It will provide you with a more accurate estimate of the total overall cost.

5. Do Not Get Lured By Low Prices

People frequently make the mistake of hiring professionals who offer the lowest quote. You should keep in mind that the cheapest option is not usually the best option.

Unprofessional companies quote the lowest prices, but it is only a marketing tactic to attract more customers. They are least concerned about the service quality and also apply hidden charges.

6. Compare Quotes

You should not hire any company that offers the lowest prices, but you must find a company that will give you the service you need at a reasonable price. To get that, you need to compare the quotes of a few companies.

First, shortlist all the companies based on service quality, market reputation and other similar factors. Finally, compare which company offers service at a cheaper price.

7. Know About Exclusions

If you want to have a good cleaning experience, you should know what areas will be excluded from the end-of-lease cleaning. Different companies follow different lists, so it is important to ask about the exclusions before finalising a company.

For instance, some companies include carpets and windows while others do not. So, when you are looking for a thorough end of lease cleaning in Newcastle, make sure the professionals don't exclude any crucial spots. Then you will have to clean them separately.

8. Experience Is Importance

You should always choose a company that has many years of experience in dusting all sorts and sizes of properties. If the cleaners have prior experience, they will be able to thoroughly clean the house and assist you in clearing the final inspection.

They use a checklist to clean all important spots and also have clever ideas for cleaning hard-to-reach areas. If a company has been in the market for a long time, it means they are constantly getting business, which is a good thing.

9. Get Quality Assurance

When you are looking for professionals, look for one that will give you quality assurance. Their skilled professionals use cutting-edge technology and put in a lot of effort in order to get back the bond money.

Regardless of how hard the professionals work, if the landlord finds a major flaw during the inspection, the company will resend the experts to solve the problem for no extra charges.

Hiring an end of lease cleaning company can be stressful, particularly when you have no experience. However, you can minimise the stress and make the task easier by following the tips mentioned above.

Choosing reliable end of lease cleaners in Newcastle can take a lot of time, so you should start your research as soon as you decide to relocate.

7. Conclusion

As a tenant, renting the right home in Newcastle is among the most challenging and stressful tasks. Due to the lack of sufficient knowledge, you may make plenty of mistakes. If you consider this PDF, you will be able to gain some essential and valuable information that may be very helpful and informative for you.

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