

PERSONAL LINES INSIGHTS

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HOME

How to Negotiate Your Rent

Whether you're apartment hunting or your rent went up, it could be worth negotiating to get the best price possible for your rental. Slashing just a small percentage of your rent could ultimately save you thousands. Consider these strategies to negotiate like a pro:

- **Ask whether it's open for discussion.** A large property company is less likely to negotiate terms, while an independent landlord has more flexibility. Either way, you won't know until you politely ask them.
- **Have a game plan.** It's important to know exactly what you want to get out of this. Negotiating rent doesn't have to be about your monthly payment—also consider amenities such as parking, storage, utilities and pet fees.
- **Highlight your strengths as a tenant.** Landlords want respectful tenants who pay their rent on time, keep the property clean, and don't repeatedly complain about small issues or cause problems with other tenants. Remind them why you're a stable and responsible tenant to keep around.
- **Know when to negotiate.** Timing is everything for any negotiation. If you're concerned about a rent increase, start the conversation at least a month before your lease ends to allow time for consideration or to find a new place. If you're negotiating a new lease, consider doing it during the winter months. Typically, cold weather makes it difficult for landlords to find renters. Tenants may have more leverage if they don't mind snow and ice during the moving process.
- **Negotiate directly, and follow up in writing.** Negotiations work best face-to-face. Since that may be tougher during the pandemic, have this discussion on the phone. Remain calm, polite and professional. Follow up with a brief email within 24 hours to thank them for the meeting and reiterate your question.
- **Be open to compromise.** It may be necessary to meet in the middle during negotiations. Back up your offer with research. Most importantly, offer something of value in return, such as prepaying rent, signing an extended lease or giving up your unused parking spot so they can rent it to someone else.

Keep in mind that your landlord probably wants you to stay as much as you do. Renter turnover costs them money. Negotiating rent may take you out of your comfort zone, but it could be worth it.

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AUTO

Fall Driving Tips

Each season presents unique driving circumstances, and autumn is no different. Consider these driving tips to stay safe on the road this season:

- **Be mindful of leaf piles.** Leaves on the road can be dangerous. When leaves are wet, it can be comparable to driving on ice—so take it slow.
- **Be careful on bridges.** It's important to reduce your speed because morning frost can leave icy patches on bridges, overpasses and shaded areas.
- **Wear sunglasses.** Even though temperatures are dropping, sun glare is still a hazard. Especially around the autumnal equinox, sunglasses can combat bright sun glare during the first 15 to 45 minutes after sunrise and before sunset.
- **Turn on the lights**. Be sure to use your headlights, and keep an eye out for pedestrians and cyclists—especially at dawn, dusk or nighttime.
- **Watch for children.** Traffic in school zones may be increasing. Mind the speed limits and remember that kids may not always look both ways before crossing.
- **Watch for wildlife.** Most wildlife-vehicle collisions occur during the fall. In fact, you're 3.5 times more likely to hit an animal—especially a deer—in November than in any other month.

No matter the season, it's important to use caution, drive slowly and maintain a safe following distance from the car in front of you.

WELLNESS

Tips for Working From Home Efficiently

Being efficient while working from home can be a challenge. It's up to you to motivate yourself and be just as focused and effective as you would in the workplace.

Set yourself up for success, and consider these tips to stay accountable and productive:

- **Establish a designated workspace.** It might be tempting to work from your couch or bed, but that could impact your productivity. Try to work from a consistent room, desk or chair so you can mentally enter work mode.
- **Dress like you're at work.** Sticking to a routine and getting ready will trigger your brain that it's time to work, giving you a little energy boost before you sit down.
- **Plan your working hours.** Setting consistent hours keeps you accountable to yourself and your manager. When planning your day, consider the following:
    - Do the highest priority tasks first.
    - Tackle the hardest work when you have the most energy.
- **Separate work time and personal time.** Try to stick to your workday schedule and log off as planned to prevent burnout. If available, don't forget to take personal days—even if you are just staying at home.

Lastly, it's important to set boundaries with your kids, pets and other roommates. It's likely easier said than done, but try to encourage them to leave you alone during those designated work hours.

How to Deal With Loud Neighbors

Whether it's from their dogs barking, feet stomping or music rattling the walls— loud neighbors can be a nuisance and put a damper on apartment or condo living.

Here's what you can do about it:

1. Document and record the noise to keep a running record of evidence. Be specific with dates, times and durations.
2. Gently knock on the wall. A courtesy knock is a less personal way to drop a hint.
3. Talk to your neighbor in a calm manner. Some people may not realize they're being noisy unless you speak up.
4. Contact your landlord if the noise continues. This is where the detailed noise record can help support your concerns.

No matter who you're talking to, a simple explanation with a respectful tone can go a long way. Double-check your building's noise regulations to see if there's a relevant clause, like quiet hours, to support your requests.

If needed, consider trying the negotiation tips from the first page to suggest soundproofing measures or move locations within the building.