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Friday, January 30, 2009

**Wanted: Boarders**

## More homeowners renting out rooms

Candice Williams / The Detroit News

ROSEVILLE -- Unemployed due to a back injury, Elizabeth Helmick worked out a simple equation one night while sitting around fretting about her bills. What she had: extra space. What she didn't: money.

So the former oil change shop manager, 49, decided she'd give up some privacy in exchange for steady income by advertising for a boarder to rent a bedroom in her 2,000-square-foot home. She's hoping to bring in an extra \$450 a month to help cover the cost of her utilities.

"We just can't make it with one income," said Helmick, whose live-in boyfriend, a Ford plant worker, is also dealing with job insecurity. "By the time we're done making the house payment, we're forced to get food stamps."

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Helmick is among a growing number of homeowners throughout Metro Detroit opening up their homes to roommates during the tough economy to help make ends meet. Roommate listings on Craigslist, the online classifieds Web site, increased nationwide from 255,900 in 2007 to 421,000 in 2008, becoming one of the highest-growth categories on the site, a spokeswoman said.

It's a trend local real estate experts say is reflected here, too.

Reginald Perryman, president of the Detroit Association for Realtors, said he's seen an increase in homeowners interested in renting out a bedroom in their home.

"A lot of times what happens is people will look for a roommate, especially when you have someone that has purchased a large home and maybe their income has changed," he said. "Some people bought some pretty big homes when incomes were better and mortgages were more available. They have to do something to make the mortgage payment."

Those interested in renting out a room will have to follow their city's guidelines, Perryman said, adding that most cities don't have any restrictions when there is only one tenant moving in with the homeowner. Those renting out more than one room may be considered a rooming house and should consult their municipality for requirements.

### In case of emergency

In Clinton Township, Joe Iacona, 32, is looking to rent a room in his 3,000-square-foot home.

The single father says he needs help paying his mortgage as sales slow at his business, Gloworks Imports Inc., which offers glow sticks and other novelty items. With housing prices down, it's not worth it for him to downsize.

"I don't want to get to the point where I'm not able to pay my mortgage," he said. "I'm trying to plan in advance because the economy doesn't seem any better."

Most people willing to rent out space to strangers are young, single and have extra space in their homes, Perryman said.

Some homeowners seek out the extra income to beef up their savings in case of an emergency.

Laura Gumina, a 58-year-old retired teacher in Southfield, cleared out the spare bedroom in her condo she once used as an office to make room for a tenant.

She says she couldn't be more different than her roommate, Chang Lun Lee, a 27-year-old student from Taiwan. He moved into Gumina's condo in the spring, which has brought in an extra \$200 a month for Gumina.

"It's not much, but it's better than nothing," Gumina said. "It helps. That's why I rent it out."

Since Lee's arrival, they've found that though they have differences, they get along well, Gumina said. Lee introduces her to new foods and she helps him improve his English.

The arrangement works for him as well, said Lee, a student studying computer software management at University of Detroit Mercy.

"She's like a second mother," he said.

Good landlord-tenant matches like Gumina and Lee are possible, but can take some legwork, experts say.

### Some precautions necessary

Joe Hejka, of the Michigan Real Estate Investors Association, said that landlords should run the basic screenings on potential tenants such as a background and reference check, but with more scrutiny because they will be living under the same roof.

"Instead of double-checking some things, I would be triple-checking," he said. "Once you get them in it's tough to get them out, so I would spend a little bit of time to verify who they say they are."

Perryman said a written lease agreement is key.

"Even if they're only renting a room, you want to spell out the boundaries," he said. "The more details the better."

Dawn Montez, 46, of Farmington Hills said things have gone well in the three months she and her husband have rented a room in their 2,600-square-foot, four-bedroom home to a female college student. She is busy and away from the house a lot giving the couple time in the home to themselves, Montez said.

"I like visiting every once in a while, but I've found that there are a lot of people that want to be homebodies," she said.

Montez, who was laid off in July from her position as a business analyst for Ford, is looking for an additional female tenant on Craigslist. She's offering a bedroom as well as a bathroom to be shared with her current tenant for \$375. The room is furnished with a queen-size bed, desk, chest of drawers and nightstand.

### Search may take time

The initial search for a tenant can be tough as there is a lot of competition, some homeowners say.

Iacona, who is advertising a spacious bedroom with free Internet access and use of the swimming pool, said he's gotten a lot of responses from people who didn't have stable income to pay rent.

"Everyone that I get sounds really down and out and wants a handout," he said. "It's like they don't even have a security deposit."

Some aren't letting the tough search discourage them. Peggy Santel, 49, of Shelby Township said she doesn't need the rental money to survive, but renting out one of her three bedrooms will serve as a safety net. Santel works in sales in the suffering new home construction industry.

"I didn't want to burn every dime," she said. "I think there are people that are worse off than me before they take this step. I'm grateful to have a job. This is something I can do to help myself. I don't want to be one of those people (who) lose their house."

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What to know before becoming a landlord

After checking municipality and neighborhood association rules regarding boarders, experts advise following these rules as both landlord and roommate:

- Do a background check for criminal history, employment, credit and references.
Discuss items that could cause conflict, including: smoking/alcohol/drugs; quiet hours for studying and sleeping; parking; overnight guests; and shared areas rules.
Make an inventory checklist of items included in the rental space. One suggestion: Take photos or video tape recordings of the rental unit before tenant moves in.
Draw up a written lease and collect security deposit before the tenant moves in.
To evict a tenant, proper notice -- 24 hours, 7 days or 30 days -- should be given. The period depends on reason for eviction.

Sources: A Practical Guide for Tenants and Landlords; the state of Michigan

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Laura Gumina helps Chang Lun Lee with his English. Gumina rents a room to Lee in her Southfield home, which helps her pay the bills. (John M. Galloway / Special to The Detroit News)

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