

2025

HOLD IT *with* PM JEN

NO BULLSH\*T PLAYBOOK  
FOR BUYING AND  
HOLDING RENTALS IN  
NORTH CENTRAL PA



# WHO IS PM JEN AND WHY IS SHE THE ONE TO WRITE THIS PLAYBOOK?



I'm PM Jen, and I'm here to give you the no-nonsense truth about buy-and-hold real estate investing in North Central PA. Over the past decade, I've managed hundreds of rental units, solved countless landlord headaches, and helped investors navigate the unique challenges of this market. I've seen it all—from messy landlord-tenant disputes to transforming run-down properties into cash-flowing assets.

As the founder and owner of One Focus Property Management, I've built my career around optimizing real estate investments for long-term success. This isn't just a job for me; it's my passion. I've been in the trenches, solving real-world problems and proving that North Central PA can be a goldmine for investors who play it smart.

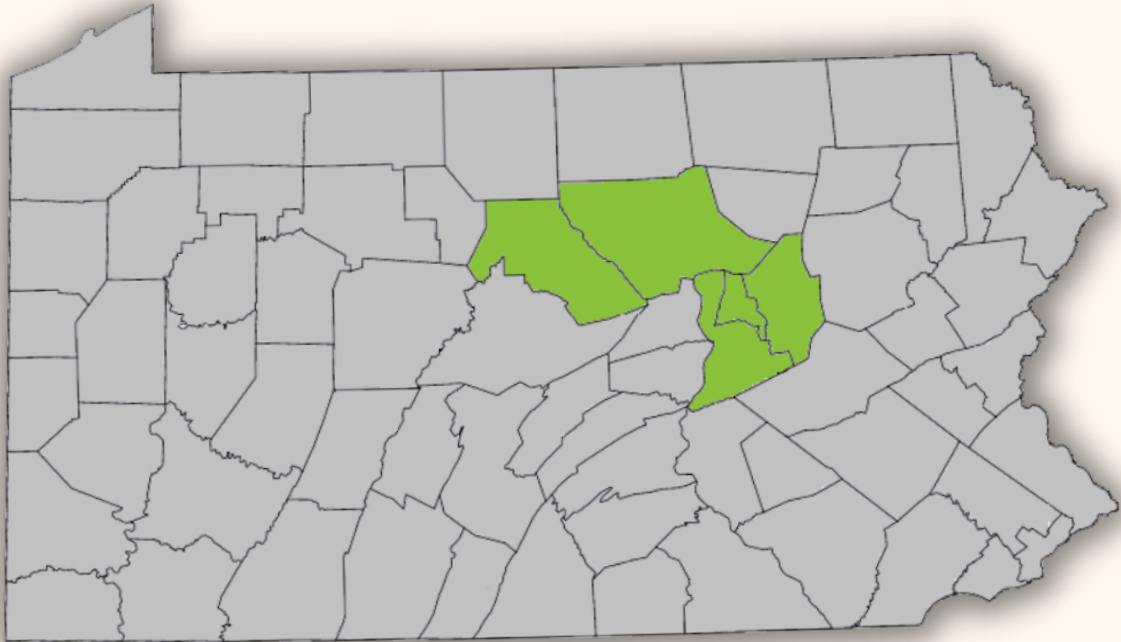
So why am I writing this playbook? Because I know what's at stake for you. This market is full of potential, but it's not without its challenges. You won't find success here by

guessing or relying on generic advice. That's why I've poured my experience, knowledge, and hard-earned lessons into this guide—to give you the kind of practical, no-BS advice you can't Google.

Whether you're a seasoned investor or just starting out, this playbook will give you the tools you need to succeed. I'm here to help you avoid the pitfalls, make informed decisions, and maximize your returns. Because I've been where you are, and I know what it takes to win in this market. Let's do this.



## WHERE EXACTLY IS NORTH CENTRAL PENNSYLVANIA?



When I talk about North Central PA in this guide, I'm referring to the market area where I invest and run my companies. We cover most of Clinton and Lycoming Counties within 25 min drive time of Lock Haven and Williamsport, respectively. We also cover portions of Montour, Northumberland, and Columbia Counties focused along the I-80 corridor, including the towns of Milton, Lewisburg, Danville, Bloomsburg, and Berwick.

This is a tertiary market- it's small, not especially sophisticated, but full of opportunity. Here, you'll find inexpensive real estate, great cap rates, and a landlord-friendly legal environment. Sounds great, right? But there's a catch. Holding properties long-term in this market isn't easy if you're not experienced or local.

This market attracts a lot of out-of-town investors who are priced out of their home markets, and while there's a lot to love, it's not without its challenges. To succeed here, you need to face the good and the bad head-on. Ignoring the obstacles is a fatal flaw in the buy-and-hold strategy, and I'm here to make sure you don't fall into that trap.

# THE BUY-AND-HOLD REAL ESTATE INVESTMENT STRATEGY

Buy-and-hold real estate is exactly what it sounds like. You buy a property, hold onto it long-term, and let it make money for you in several ways. This strategy is all about playing the long game and building wealth over time. It's not flashy, but it works—if you do it right. Here's how you make money with buy-and-hold real estate:

1. **Cash Flow:** This is the money left over each month after you've paid all the property's expenses, including the mortgage, taxes, insurance, and maintenance. Think of it as your monthly paycheck from the property.
2. **Appreciation:** Over time, the value of your property tends to go up. It's not guaranteed, but historically, real estate appreciates in value. When you eventually sell, this can mean a big payday.
3. **Principal Paydown:** Every time you make a mortgage payment, part of it goes toward paying down the loan. This builds equity in the property, meaning you owe less and own more as time goes on.
4. **Tax Savings:** Real estate comes with some serious tax perks. You can write off expenses like property management, repairs, and even depreciation—a paper loss that saves you money on your taxes without costing you a dime.
5. **Hedging Against Inflation:** As inflation drives up the cost of everything, real estate tends to hold its value—or even rise. Plus, rents usually increase over time, which means your income can keep pace with inflation.

The beauty of buy-and-hold is that it works even if one or two of these factors underperform. Maybe the market doesn't appreciate as much as you hoped, but if you're getting solid cash flow and paying down your mortgage, you're still building wealth. It's a strategy that rewards patience and consistency—no gimmicks, no shortcuts, just solid returns over time.

# SO, WHERE SHOULD I BUY?

That is entirely up to you, because only you have your exact goals and your exact skills, resources and risk tolerance. The best I can do is explain my working experience working in these submarkets.



## LOCK HAVEN

Lock Haven used to thrive as a student housing market, thanks to Lock Haven University's strong off-campus student population. However, changes in enrollment and housing policies have dramatically shifted the landscape. In 2017, the university began requiring both freshmen and sophomores to live on campus, pulling over one-third of the off-campus undergrad population out of the market. Combined with already declining enrollment, this hit the market hard.

We operated during this shift and transitioned older, farther-from-campus student housing into market-rate long-term rentals. This required reworking bedroom-maxed floor plans and upgrading interiors. If you're banking on demand from the PA State System of Higher Education (PASSHE), stay on top of the constant changes—the state schools aren't doing well.



## WILLIAMSPORT

Williamsport, our headquarters market, is the largest in the region and the one we know best. It includes Williamsport City and surrounding townships like Old Lycoming, Loyalsock Township, Montoursville Borough, South Williamsport Borough, etc. A notable development in 2024 was Lycoming County's first property tax reassessment in over 20 years was started and new tax rates will be effective 2028. Tax rates vary widely between municipalities, so pay close attention. Municipalities share zip codes, so you have to look closely. From personal experience, tax appeals in this county are generally straightforward if needed.

Forget the oil and gas boom headlines from the 2010s—those days are long gone. Housing markets have stabilized, and there's not much demand tied to that industry now. Student housing here is not the major source of demand it used to be. Lycoming College students are required to live on campus with very few exceptions. Penn College of Technology (PCT) maintains a consistent but smaller demand for off-campus housing. In 2024, PCT filled its on-campus housing for the first time since 2016. The college's "approved off-campus housing list" requires properties to complete annual inspections through the city's codes department. If you're not on the list, students are discouraged from renting from you.

Be cautious of historic property restrictions in downtown areas. Properties in historic districts need permits approved by the Historic Architectural Review Board (HARB). Their decisions can derail plans if they don't align with your vision. If you're into historic restoration, make friends and seek advice from the members of HARB.

Oh, and the city government? It's struggling. The codes department is notoriously difficult to work with, and taxes keep rising without improved services. Despite these challenges, Williamsport remains a solid market if you're selective because the returns can offset these risks.

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## DANVILLE/LEWISBURG

Here's the no-BS truth: I don't know this market as deeply as the others. We've managed properties here for three years, and things have gone well, but we're still building expertise. One advantage? I'm friends with Kendy Alvarez, the mayor of Lewisburg, which has helped me navigate local issues. So far, our experience with local governments here has been smooth.

Demand is strong, and these cities boast the highest rents in our market area. Bucknell University requires students to live on campus for all four undergraduate years, with rare exceptions. If students do move off-campus, they must rent from approved landlords who meet inspection standards through Keystone Council of Governments, the inspection agency for Lewisburg Borough. Geisinger Health System is the major employer and attracting healthcare professionals and students (this is a teaching hospital).

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## BLOOMSBURG

Remember what happened in Lock Haven? It's unfolding in Bloomsburg now. With the State System of Higher Education's reorganization, Bloomsburg University was supposed to be the centerpiece of the new Commonwealth University, merging Mansfield, Lock Haven, and Bloomsburg. However, enrollment remains challenged and they weren't filling their on-campus housing. Starting with the class of 2025, Bloomsburg began requiring freshmen and sophomores to live on campus. While this boosts on-campus occupancy, it's a major blow to off-campus landlords. We've already seen older investors sell off properties post-COVID, unwilling to adapt to this shift. If you're eyeing student housing here, beware of relying on historic rental performance—it's not guaranteed to hold.

Long story short: Bloomsburg is in flux, and the market is far from stable. If Bloomsburg holds on and maintains enrollment, it will take 3 years to stabilize.

## WATER YOU WAITING FOR? YOU CAN'T IGNORE FLOOD RISK

This market sits in a river valley, and flooding is our #1 natural disaster risk. The history of our communities is shaped by the devastation of past flood events, so you need to take this risk seriously. Understanding flood zones and what they mean is critical.

FEMA determines flood maps, called Flood Insurance Rate Maps (FIRMs). High-risk areas are identified on these maps with zones beginning with the letters "A" or "V." Properties in these zones have at least a 1-in-4 chance of flooding during a 30-year mortgage. If the property is in a high-risk area and you're using a federally regulated or insured loan, flood insurance will be required.

Flood insurance is an additional policy beyond your typical damage and liability coverage. It's not optional, and it can be expensive—a cost that surprises many investors during the buying process. To avoid surprises, confirm the flood zone yourself by visiting <https://msc.fema.gov/portal/home> and checking the map for the property you're considering.

When evaluating a property in a flood zone, you need to think about two risks:

1. What if it floods? What will be damaged, and are you properly insured for both the damage and the potential interruption in income?
2. How will flood insurance costs change over time? What happens if the premiums rise significantly during your ownership period? Will the property still cash flow, or will it become overburdened?

Investors often underestimate this risk, especially if they're not from this area and don't understand how devastating flooding can be. Don't make that mistake—be informed, be cautious, and be prepared.

## HISTORIC AND FULL OF ~~CHARM~~ HASSLE

I love North Central PA for its great returns, landlord-friendly courts, and picturesque surroundings. But let me tell you—the housing stock here is old. Really old. If you're used to working on homes less than 50 years old, you're in for a surprise. Properties over 100 years old come with their own set of challenges, and you need to approach them with caution.

My best advice? Always get a professional inspection unless you're qualified to assess old buildings yourself. These homes have a century's worth of mistakes, oversights, bad judgment calls, and materials that were never meant to last this long. The inspection isn't going to reveal all of the historic work, but will be your best attempt at knowing the condition of the property prior to closing on it.

Here are some of the most common issues:

- **Lead Paint and Asbestos:** Both are prevalent and require proper mitigation.
- **Stone Foundation Basements:** These are almost always wet, and moisture management is critical to prevent mold.
- **Failing Infrastructure:** Sewer laterals, boilers, water lines in walls—they're all at risk of failure and costly to repair.

I've met several out-of-town investors who, upon seeing their under-contract property in person for the first time, realize what they've gotten themselves into and back out of the deal. If you're not experienced or well-resourced in handling this kind of property, expect that you won't be efficient or quick at it. Plan accordingly, and don't underestimate the time and costs involved.

## NO REGRETS, NO TAKEBACKS

One critical detail to remember in Pennsylvania: when a property sells, the leases go with it. That means whatever lease is in place, you as the new landlord are bound to honor it until the contract expires and you can renegotiate. If the lease is unclear or incorrect, you must address it prior to closing. Once the deal is done, it's too late to make adjustments.

When purchasing properties, you must conduct your own due diligence. This is non-negotiable. For me, that means requesting leases, city rental licenses, and lead disclosures—all of which should be expected. However, here in our market, I've encountered several challenges.

Lead disclosures? They often don't exist, even though they're legally required. Almost every property here is older than 1978, so lead disclosures should be included with nearly every lease. Yet, they're missing far too often. As for the leases themselves? Brace yourself. They're frequently incomplete, unsigned, missing entirely, or written so poorly they're laughable. Unfortunately, most Realtors® won't be prepared to guide or assist you with this—you'll need to advocate for yourself.

Expect delays when asking for these documents, even for agent-represented listings where they should be readily available. If the leases are unsigned or missing information, you must resolve this before closing. Once the sale is finalized, you won't be able to fix these issues.

Another common pitfall during closings in our market is overlooking extra deposits. Pet deposits, last month's rent, or other upfront funds collected at move-in often get missed. If you don't catch these pre-closing, you won't see that money post-closing. The bottom line? Take charge of your due diligence and triple-check everything before closing. It's your only opportunity to get things right.

## WORKING WITH REALTORS®

Our local Realtor® community is competent in single-family home sales, but when it comes to multi-family properties, their competence drops significantly. I have my own theories about why this gap exists, but you'll have to buy me a glass of champagne to hear that rant. The fact is, multi-family property listings are often poorly done. Think limited and bad photography, sparse details, and a three-sentence description that ends with "call/text Realtor for more information."

This happens for one of three reasons:

1. Laziness.
2. Lack of marketing skills
3. Intentional restriction of information to give their buyers an edge. They want to be the dual agent on everything they can.

I'll stop complaining about this when I see improvements—like listings that provide useful details and when calls or texts for information don't result in a two-day delay, two reminders, and incomplete responses. In 2025, when sharing information is easier and cheaper than ever, being required to call or text a person for details on a \$500K+ purchase is disgraceful.

You didn't come here for my rant, but you do need to understand what you're up against as an investor who might rely on Realtors® to help you. My advice? Build relationships. This is small-town stuff.

Many investors make the mistake of calling up Realtors®, explaining what they're looking for, and assuming those Realtors® will think about them every day while checking for new listings. Spoiler alert: that's not how it works. Instead, you need to invest in the relationship. Reach out regularly, keep yourself top of mind, and build credibility. Talk about deals you've done or are working on elsewhere. Be an easy client—be prepared, submit your paperwork promptly, and don't make unreasonable demands outside business hours unless it's a true emergency.

A great way to start is through a referral. Being introduced by someone the agent knows, likes, and trusts can give you an instant advantage. It's like being vouched for, and it helps you start the relationship on the right foot. Believe me, every Realtor has their favorite clients, and with a little effort, you can become one of them—the kind of client who gets first dibs on the best deals. Without that relationship, don't expect much help with deal sourcing from Realtors®.

I still believe the best Realtors® are worth more than they're paid. They bring tremendous value to the deals they work on, but finding those great ones can be rare. I don't publish my list of preferred Realtors®, but if you email me at HIWPMJ@onefocuspm.com, I'll learn about what you're looking for and make a referral.

## NAVIGATING LOCAL ORDINANCES

Rental ordinances in our region are pretty consistent—when they exist. The more populated the municipality, the more likely it is to have a rental ordinance. Finding out if a municipality has one is easy: just check their website and search for their published ordinances.

Here's why you should care: if your property isn't properly licensed, you're leaving yourself wide open. You'll have a harder time enforcing your rights and contracts as a property owner. In court, landlords are held to a higher standard, and not having the required licenses can jeopardize your standing. Plus, your property could face fines or sanctions for violating ordinances. Unfortunately, many municipalities around here are terrible at enforcement, so landlords don't take it seriously enough—but they *should*.

Each municipality is a little different, but most require a small fee (around \$75–125 for a two-unit), identifying a local agent (if the owner isn't local), and a health and safety inspection every four years. These inspections are basic, focusing on things like fuel-burning appliance exhausts, locks, railings, and smoke/CO detectors. The standard they follow is usually the International Property Maintenance Code (IPMC) for the year they've adopted. A typical inspection checklist used can be found here: [chrome-extension://efaidnbmnnnibpcajpcglclefindmkaj/https://cityofwilliamsport.org/wp-content/uploads/2023/01/Inspection\\_Checklist.pdf](chrome-extension://efaidnbmnnnibpcajpcglclefindmkaj/https://cityofwilliamsport.org/wp-content/uploads/2023/01/Inspection_Checklist.pdf)

Inspections are done by either municipal employees or third-party inspectors. Here's the rundown by area:

- **Williamsport:** Codes department handles inspections, but their staff is notoriously unhelpful. Paperwork gets lost, scheduled inspections get missed, and it can take months to get completed paperwork. We've learned to be the squeaky wheel here to make sure our clients' properties stay compliant. In 2013, Williamsport passed a more strict rental ordinance that made it possible to condemn a rental property (it would not be able to be legally rented) for 6 months if the tenant was charged with a drug or weapons crime or was found to have three nuisance violations. This was enforced exactly once in the spring of 2014 and hasn't been enforced since. Civil rights groups put pressure on the city and were tracking this. It is still on the books. See it here: [https://codelibrary.amlegal.com/codes/williamsport/latest/williamsport\\_pa/0-0-0-10287](https://codelibrary.amlegal.com/codes/williamsport/latest/williamsport_pa/0-0-0-10287)
- **Danville:** Rental inspections were on pause for part of 2024, but they've recently hired new staff, and things are running smoothly again.

- **Bloomsburg:** Inspectors here can be a real pain. They're known for stirring up "wish list" conversations with tenants during inspections, calling violations based on tenant requests. My advice? Go along for the inspection and clarify what's expected before anyone enters the home.
- **Loyalsock:** They've had the same inspector for years, and it's a breeze to work with them.
- **South Williamsport, Jersey Shore, Lewisburg, Montoursville, Lewisburg, Old Lycoming Township:** These municipalities outsource inspections to Keystone Council of Governments, and they're great to work with. No complaints here!
- **Lock Haven:** They do things a bit differently. You'll need a third-party inspection, but the process is smooth. We typically work with Sam Shively Inspections, and are happy to endorse him.

One last thing to keep in mind: when evaluating properties, take a hard look at the sidewalks. Public sidewalks in rough shape? That's on you, the property owner. Don't assume the municipality is going to fix them—they won't. And they could even require that you replace them. Loyalsock Township did this throughout the whole township in the mid 2010's to address the terrible condition of sidewalks. Public walks throughout our region are in terrible condition.

## OLD HOUSES DON'T FIX THEMSELVES

The old housing in our market makes it essential to attract and retain strong working relationships with tradespeople, contractors, and vendors. One major challenge? Skilled labor. While Penn College of Technology produces talented tradespeople for new construction, expertise in repairing century-old buildings is found in seasoned tradespeople whose experience is undervalued and increasingly rare.

Our contractor community isn't highly structured. It's mostly made up of sole proprietors who hire crews for specific jobs. These sole proprietors are our go-to contractors because we prefer working directly with the person responsible for the job. We like when the same person takes the call, visits the job site, quotes the work, does the work, and sends the invoice. This approach typically delivers the best balance of quality and fair pricing.

However, there's no free lunch. These contractors can be challenging to work with administratively. Deadlines slip, paperwork goes missing, and calls go unanswered. It takes extra effort to get the work done compared to working with larger, more structured companies. This is why building solid relationships with these valued partners is crucial for your real estate business. You need to know, like, and trust your contractors—and they need to know, like, and trust you.

We recognized this challenge and invested in a dedicated role within our company to attract, retain, and manage our vendor pool. This investment has paid off significantly in terms of improved quality, better pricing, and timelier work. It's a full-time commitment—about 40 hours a week—but the results speak for themselves.

If you're serious about building a portfolio here, you need to consider and invest in building these relationships. Too often, I hear investors say, "I have an uncle who does this sort of thing," as if that's all they need. Trust me, it's not. Building a network of reliable contractors is a cornerstone of long-term success in this market.

## UTILITY CHALLENGES

Water and sewer services in our area are almost always managed by the municipality or a municipal authority. Here's the catch: these expenses are lienable. If they aren't paid, the authority can put a lien on your property. This creates a tricky situation when tenants are responsible for these bills. Even if your lease says the tenant must pay, the account is ultimately tied to the property—and you're on the hook if the tenant skips out without paying.

The best way to manage this is through a bill-back system. With this approach, the landlord receives and pays the bill, then invoices the tenant for reimbursement. This ensures the account stays current. If the tenant doesn't pay, you can pursue the balance through a landlord-tenant complaint just like unpaid rent.

In some areas, like Bloomsburg and Milton, private water companies like Veolia and Pennsylvania American Water Company (PAWC) allow tenants to open accounts directly. In these cases, the tenant is responsible for the account, similar to utilities like gas or electricity.

Trash and recycling services are handled differently here. Municipalities don't provide these services, so every home and business must hire a private trash collection company. There are countless ways people handle trash:

- Taking it to work or using dumpsters at shopping centers.
- Burning it, which is still common in communities that allow it.
- Hiring a guy with a pickup truck for ad hoc or regular pickups.
- Using a professional company that provides toters and weekly service.

For properties with more than two units, landlords should provide trash service. Always hire a professional, insured company. It might be tempting to go with the cheapest option—like the guy with the pickup truck—but if there's an accident on your property or damage to a tenant's car, you'll wish they had insurance.

If tenants are responsible for their own trash removal, inspect the property regularly to avoid trash hoarding. Tenants trying to save money might store trash in sheds, garages, or basements, waiting for a bulk pickup, which can lead to serious issues.

Finally, don't assume natural gas is available, even in densely populated areas. It's more likely in populated spots, but not guaranteed—even if there's a gas line nearby.

# ORDER IN THE COURT

One of the best features for risk-averse real estate investors in Central PA is our landlord-friendly court system. Here in Pennsylvania (with the exception of Philadelphia), landlord-tenant cases are heard by District Magistrates. Philadelphia operates a specialized Landlord Court with its own process, but for the rest of us, District Magistrates generally provide a fair, reasonable, and timely approach to landlord-tenant disputes.

For non-payment of rent complaints, as long as the landlord follows the proper steps, the process usually takes about six weeks from the point of delinquency to regaining possession of the property. During the COVID eviction moratoriums, we were pleased to see our judges carefully interpret and apply the orders as intended. This protected tenants who qualified for assistance while allowing evictions to proceed against those manipulating the system.

Post-COVID, we've noticed a shift in expectations during court proceedings. Judges now hold landlords to a higher standard, expecting professionalism, preparation, and a solid understanding of the process. Meanwhile, tenants are given more leniency and are often treated with kid gloves. This can be frustrating for landlords who feel like they're held to stricter rules even when they're equally unfamiliar with the proceedings.

My advice? Either hire representation or make sure you're absolutely prepared and know what you're doing. The decisions are still fair, but the expectations for landlords have undeniably changed.

If you're looking for guidance, I've got you covered. I created a detailed four-part series on YouTube that walks you through how to evict a tenant for non-payment in Pennsylvania. The whole series takes about an hour to watch, and I get calls and emails all the time from landlords who used it to successfully handle evictions on their own. Check it out here: [https://youtu.be/BtonADuV\\_nE?si=4pHO9M27bNqDX-dh](https://youtu.be/BtonADuV_nE?si=4pHO9M27bNqDX-dh)




## WILLIAMSPORT AREA REAL ESTATE INVESTORS MEETUP

Founded by PM Jen in 2022, this meetup is the best room in the region for expert insights and networking. We meet at the Woodward Township Volunteer Fire Company in Linden, PA, and the details—including speaker lineups—are available at [HoldItWithPMJen.com](https://www.HoldItWithPMJen.com)

Our focus is simple: bring in top-notch expert speakers and create an environment where connections happen. Honestly, the value in this room is impossible to overstate. And the best part? It's *free* to attend.

## DON'T STOP NOW: TAKE ACTION



**Binge-Watch the YouTube Channel:** Hundreds of videos filled with practical advice, real stories, and strategies that actually work.  [holditwithpmjen](https://www.youtube.com/channel/UC...)



**Attend Live Events:** Meet fellow investors and get the inside scoop straight from the source. Nothing beats the energy of a room full of motivated people. Details at [www.HoldItWithPMJen.com](https://www.HoldItWithPMJen.com)



**Need Help Managing Your Rentals? Let's get real:** If this guide feels like too much, or if you're tired of managing rentals yourself (or your current manager isn't cutting it), it's time to upgrade. Visit [onefocuspm.com](https://www.onefocuspm.com) and see how One Focus PM gives you more protection, less work, and no drama.



**Follow Hold It with PM Jen Everywhere:** Get daily insights, tips, and no-nonsense advice on Facebook, LinkedIn, TikTok, and YouTube. We don't sugarcoat it, and neither should you.



# THE ONE FOCUS PROPERTY MANAGEMENT STORY

One Focus Property Management started because I, PM Jen, saw a better way to manage rental properties. My career began in multi-family leasing, where I quickly figured out I had a knack for managing large-scale properties and making operations run like a well-oiled machine. We're talking 300-500 doors. I managed several communities across central PA before deciding to dig deeper into the business side of things. So, I went back to school full-time for an MBA at Penn State, focusing on finance and real estate.

After graduating, I settled in Williamsport, PA, with my husband and decided it was time to use these larger market skills in a small market for personal investors. It was 2012, and the oil and gas boom was making the rental market absolutely wild—tons of people wanted in, but chaos ruled the day. One Focus Property Management was born to bring order to that chaos. From day one, we've been laser-focused on property management, maintenance, and construction for serious, long-term rental investors who want their properties managed right.

We grew fast. In 2017, we acquired a Lock Haven property management company, which expanded our portfolio and brought in more team members who shared our obsession for buy-and-hold real estate. By 2020, we opened our Danville, PA, office and started managing properties across Lewisburg, Danville, Bloomsburg, and Berwick.

Today, we manage over 600 rental units with a full-time team of 15 professionals. All employees—no independent contractors. We're the most experienced and expert property management company in the region, hands down. We're not just saying that. We're the ONLY local company with team members who hold professional designations, including two Residential Management Professionals (RMP) and one Master Property Manager (MPM). We're also EPA Lead Paint Certified, a licensed General Contractor, and—unlike the rest—we don't sell property. Our entire focus is on managing rentals and serving the investors who make housing possible.

We believe in buy-and-hold real estate because we've seen it build wealth, security, and better communities. We're obsessed with helping investors succeed with more protection, less stress, and no drama. That's the One Focus story—and we're just getting started.

If you want to work with us, just reach out! We would be happy to learn more about your portfolio and goals. We always want to work with buy-and-hold investors who understand the value of long-term investment. Visit us at [www.OneFocusPM.com](http://www.OneFocusPM.com).



[www.OneFocusPM.com](http://www.OneFocusPM.com)



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# RESOURCES FOR PA RENTAL PROPERTY INVESTORS



## **Consumer Guide to Tenant and Landlord Rights, PA Attorney General**

[https://www.attorneygeneral.gov/wp-content/uploads/2022/06/OAG-Consumer-Guide-Tenant-Landlord-Rights-v.13-web-version.pdf?fbclid=IwAR2J8K1d25qyat-ls7-6nco3JMF\\_hZM9jwg49O4xYecp20EqjJs7F8JRNzsPennsylvania](https://www.attorneygeneral.gov/wp-content/uploads/2022/06/OAG-Consumer-Guide-Tenant-Landlord-Rights-v.13-web-version.pdf?fbclid=IwAR2J8K1d25qyat-ls7-6nco3JMF_hZM9jwg49O4xYecp20EqjJs7F8JRNzsPennsylvania)



## **Landlord Tenant Act of 1951**

<https://www.legis.state.pa.us/WU01/LI/LI/US/PDF/1951/0/0020..PDF>



## **Fair Housing Rights and Obligations, US Department of Housing and Urban Development**

[https://www.hud.gov/program\\_offices/fair\\_housing\\_equal\\_opp/fair\\_housing\\_rights\\_and\\_obligations](https://www.hud.gov/program_offices/fair_housing_equal_opp/fair_housing_rights_and_obligations)



## **Residential Lead-Based Paint Hazards Disclosure for Rentals Form**

[https://www.hud.gov/sites/documents/DOC\\_12343.PDF](https://www.hud.gov/sites/documents/DOC_12343.PDF)



## **District Court Forms (scroll down halfway to LANDLORD section)**

<https://www.pacourts.us/forms/for-the-public>