



Renters Readiness

Created by AMILLP

am ASSOCIATED
MINISTRIES

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Introduction

Dear Reader,

Housing is your Right, you Stability and your Responsibility! You are ready to rent, so let's take this journey home together!

Renters Readiness was created because you have the right to have a home. We live in times where families have to work over 70 hours per week in order to afford a one bedroom apartment and salaries have failed to catch up to the cost of living. To top it off lack of resources and opportunities to advance reign. We live in times where evictions are rampant, causing substantial loss for landlords and devastating consequences for families and communities alike.

This Renters Readiness is for you! Today's conversation will be uniquely built for all of you sitting here wanting to refresh your skills and engage with your landlords and your community in ways that will help this be a happy, healthy home for you and the ones you love most.

The goal of the Renters Readiness course is to assist you in creating partnerships that promote healthy relationships and build trust. A responsibility that goes beyond paying your rent but keeping your home and contributing to the well-being of your community, so that you feel safe and healthy as you regain your stability.

Renters Readiness is an empowerment tool aimed at avoiding evictions and rebuilding a healthy rental history by creating opportunities for you and your family. Through this round table style, group conversation, you will have the opportunity to talk about your experiences and your successes, as well as your hardships and how you overcame them. We will have the opportunity to explore how others have succeeded, what has been helpful to others and how you can use others experiences to build your own individual strengths. We will talk about your needs, your landlord's needs, your neighbors, and how to have successful and healthy relationships with them. We will talk about different communication styles, we will brainstorm strategies that can help you avoid negative situations, we will talk about leases, budgeting, resources and using your community to succeed. And we will talk about your rights and your responsibilities.

Sincerely,

The Renters Readiness Team

RENTERS READINESS

"HOUSING IS YOUR RIGHT, YOUR STABILITY AND YOUR RESPONSIBILITY."

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PART 1: EFFECTIVE RENTING

WHAT DO YOU WANT AND HOW DO YOU GO OUT AND GET IT?

WHAT DO LANDLORDS NEED?

MEETING YOUR LANDLORD

APPLYING

PAYING MY RENT

BUDGETING

ACCESSING RESOURCES AND COMMUNITY

INCREASING MY INCOME

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EFFECTIVE RENTING

Everyone wants a place to call home. A place that is safe, good for their family, and affordable. Guess what? You can have it. With some willingness to plan and a little hard work you can do it. The focus of this course is to help you come up with your own plan to approach landlords and start building a positive relationship with them from day one. We will also share the tips to make your housing search successful and strategies to help you keep your new home as long as you want it.

It is easier to approach a landlord when you understand what they are looking for and need in a tenant. When you understand these two things, you have what you need to successfully advocate for yourself and to build a partnership that will make your housing experience amazing.

We will be looking at things that happened in the past, try to understand landlords, and create a plan that will help you stay focused and positive when things get hard.

You will be able to look at your current situation and start building a tool kit, full of things that will help you reach your goals and have a place you love, with a landlord you respect and that respects you.

**WHAT DO YOU WANT
AND HOW DO YOU GO
OUT AND GET IT?**

When you complete this course your housing search will be easier and more informed. You will advocate for yourself in a way that builds trust and relationships. You will better understand how to work with your landlord and have resources for keeping your home once you have found it.

If having a home and keeping it is the goal, Renters Readiness is for you.



EFFECTIVE RENTERS

Renters readiness is designed to help you **create a plan to search for housing, find a place that suits you and give you tips to being a successful renter.**

Being an effective renter means you **are paying rent on time, are following the rules, and communicate with your landlord** to keep the property in good shape.

As a successful renter you will be able to **maintain your housing and have a good relationship with your landlord.** In keeping a healthy relationship with your landlord you will be working on building references for the future, as well as including them into your support network should you need them to show understanding in case something is not going as well as needed.

**WHY DO YOU WANT TO
BE AN EFFECTIVE
RENTER?**

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"HOUSING IS YOUR RIGHT, YOUR STABILITY AND YOUR RESPONSIBILITY."

Your goal is to have a safe, comfortable home for you and your family.

You have surely thought about what you need in a home, but what about your landlord?

You will have a better chance of succeeding if you show understanding for the landlords needs and show the willingness to meet those needs.

SO, WHAT DOES A LANDLORD NEED FROM ME AS A RENTER?

1. _____
2. _____
3. _____
4. _____

EFFECTIVE RENTING

When you know what your Landlord needs it is easier for you to show them that you have it.

So, what do landlords need from you? *A landlord needs you to pay rent on time, take care of their property and be a good, respectful neighbor.*

WHAT DO LANDLORDS NEED?

Landlords make their decisions about who they will rent to *by screening. They look at credit, rental and criminal history* and they use the screening to look for patterns that tell them what you will be like as a tenant and neighbor.

When you are just getting started and have no credit or rental history or you have a criminal record, it makes it difficult for a landlord to decide to trust you. It makes it hard for them to "see you".

If you've had problems with credit, evictions, problems with neighbors or a criminal record, landlords will ask themselves, "Why rent to this person?"

This is a *good time to look at your story and be honest with yourself.* What will the landlord see that can cause concern and how do you explain it?

You may have had really good reasons or may have been having a genuinely hard time. This is when you leave excuses out of the story and start to look at the positive things you have been working on to recover from those hard times. This is a time to recognize the things you are doing and to continue taking positive steps to improve your living conditions and quality of life.

You are human, and so is your landlord. Own up to the mistakes and show who you are now.



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EFFECTIVE RENTING

Meeting a landlord and applying for a unit is like applying for job. You want to look your best, feel your best, and you want to make a lasting, positive impression. You want them to remember you. You want to be organized and on time. You want to show them you are ready. You want to build trust in your ability to be a good tenant and maintain your home.

You start by *being sure that you can pay the rent.* Let the landlord know you have a serious interest in the unit and why you feel it is a good fit for you and your family. Let them know why you are the ideal candidate for this unit. *Be upfront about your credit, rental history, criminal history and your familial situation.* Include pets if you have any. If you really like the place apply.

Make sure you are considering your opportunities in that community. Being aware of

transportation, schools, day cares, laundry, shopping, parking, distance from work, utilities, and how reasonable it is for your budget. Applying is a big deal. You want to make sure the application is filled out completely and correctly.

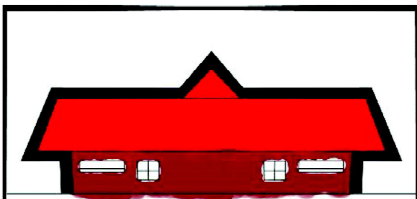
MEETING YOUR LANDLORD:

"You never get a second chance to make a great first impression."

If there is anything in your history that you feel may affect the decision to have your application accepted, have a letter typed, printed and ready to be attached to your application.

This letter should explain, and not excuse, the potential concerns a Landlord may have. This letter should also talk about what is different and the choices you made to improve your situation.

In the end you either get accepted, or you leave with the information you need to be a better advocate for yourself.



THE FIRST MEETING

Everything will count during this first meeting. Dress like you are going to a job interview, be ready and on time to your appointment and have all the information needed to complete the application ready. What will you share with your landlord during that first meeting?

1. _____

How will you share it?
2. _____

Why is it important to be ready and honest?
3. _____

Take a few minutes to practice!

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When you are approved:

Make sure you read the lease and ask questions if there are things you don't understand.

Ask someone you trust to accompany you.

Sign your lease!

Make sure you have your own copy of the lease.

If you are denied:

Don't lose hope!

Ask why and request a copy of your screening results. This will help you identify barriers you need to work on in order to be approved.

If you were denied due to credit you can order a free credit report.

If it was due to an eviction you can try to set up a payment plan with the debt holder or consider a co-signer.

If income is the concern, consider a roommate or get creative around increasing the income.

For criminal records you may be able to begin the process of expungement or you can access legal assistance to ensure no discrimination occurred.

EFFECTIVE RENTING

When you find a place that meets your needs, complete an application! Each person in your family over 18 years old has to qualify individually, and you may be denied based on one of the results.

Because you are seriously looking for housing you should always be ready to apply.

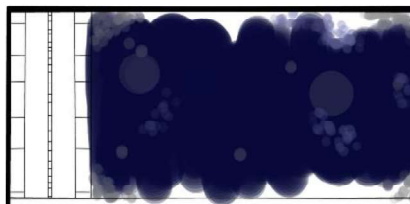
APPLYING

Always have with you two forms of ID, (including a picture ID), paystubs or income verification, list of your rental history, list of your employment history, and references. If you know that you have a barrier, write that letter explaining the barrier and your current situation. Attach it to the application. Landlords appreciate knowing what to expect, especially if it comes from you first.

Most of the time *screening fees are paid up front and landlords run the application once they're paid.* You can't be charged to be placed on a waiting list. You could be asked for a holding fee, which is then applied to the deposit once your application is approved. Screening fee charges are not refundable. They pay for the company that completes the screening and for the landlords' time in running and reviewing the application.

You are protected against discrimination because of race, color, national origin, religion/creed, sex/gender, because of the presence of children, disability, sexual orientation and gender identity, marital status, and military/veteran status. You should never feel any of these are the reason you have been denied, if you do, tell someone.

Never forget to ask for your receipts. They help you avoid misunderstandings and serve as proof that you paid if needed!



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You are going to have a lot of responsibilities as a tenant. The ***most important one will always be paying your rent on time.***

People tend to think landlords are financially comfortable, but the truth is, landlords will generally have a mortgage on the property and have to take care of it. Their business depends on the rental income to pay for facilities, maintenance, repairs and the salaries of those that work to keep the property up and running.

Consequences of not paying rent on time could be that the bank eventually repossess the property which means you will have to move. Paying rent on time helps you make sure you are doing your part to keep your housing stable.

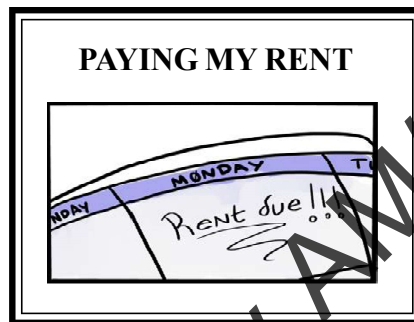
It can be easy to choose to prioritize other unexpected expenses. They always seem to happen right when rent is due, a flat tire, a lost cell phone, and childcare or hygiene products, sometimes even extra food. It's important to remember that being late with your rent will cost you a lot.

When you put off paying rent to cover those other expenses you don't realize how fast late fees add up and that falling behind is

easy but catching up is not. Rent should be your priority. All other unexpected expenses are safe.

Communication is the key.

Hard times can come up for anyone. When you have a healthy relationship with your Landlord you trust you can talk to them about your hardship and that they will do their best to work with you and find a solution that keeps both of you healthy.



Respect should always be mutual. Taking the time to know them, to respond to their requests, and keeping an open line of communication goes a long way. Your landlord is now a part of your team. Together you will make it work.

***"Alone, we can do so little;
together we can do so much."
— Helen Keller***

Late fees will help you rack up the bad references and make moving forward difficult.

The Basics:

1. Choosing a payment method.

- a. Money order
- b. Check
- c. Debit/Credit card

2. Delivering your rent.

- a. By mail
- b. On-site property manager
- c. On-line

3. Pick a financial institution.

- a. Credit Union
- b. Bank

4. Talk to your landlord in advance.

- a. Inform them immediately.
- b. Keep them updated without prompts.
- c. Allow them to help.
- d. Give them the chance to plan for not having income for your unit.

5. Make a good faith effort.

- a. Pay what you have.

6. Don't make excuses.

- a. They have heard them all.
- b. Have a plan instead.

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Unwavering Determination:

Without the inner drive and motivation to excel, your budget plan will never gain enough traction. The only other option is to go back to doing the same things that got you where you are today. You know you deserve better.

1. Understand the Goal: The goal of a budget is to help control our spending so we can spend less than we make and focus our spending on what matters most to us. It shows us where the spending weaknesses are and provides the structure to get stronger in those areas.

2. Gather Information: Gather together all of your bank statements, receipts, and credit card statements for a given month. Figure out your income.

3. Track spending consistently: While not the goal of budgeting, tracking every dime you spend will be eye-opening. It will show how spending even small amounts adds up over time. It will also reveal areas of spending that otherwise go unnoticed which is valuable information about a person's spending patterns.

BUDGETING

Think of your income as a vehicle and your budget as a map.

4. Write it down: You must write out your budget! There is something powerful about seeing it on paper.

5. Create a system that works for you: Organization is the key to a successful budget. First pick a tool that fits you. Then make sure you have a system that you can stick to for setting aside the money.

6. Save First: Rather than saving what is left over at the end of the month, save first and spend the rest.

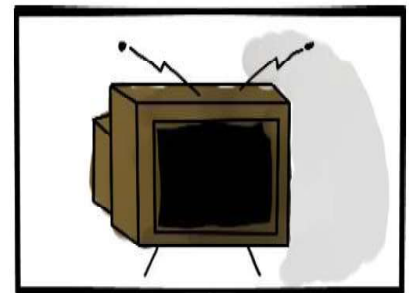
7. Prioritize your expenses and goals: Make sure you aren't

placing your priorities above those of your family or trying to enforce total inflexibility. Work to find a balance and create awareness of your needs vs. your wants.

8. Be realistic: Small steps work; big steps result in failure. Draw a budget you can actually stick to.

9. Don't be afraid to adjust, even radically: It does not mean your budget was a failure at all – it just means it needed to evolve a little bit.

10. Review your budget on a monthly basis: Reviewing your budget monthly will allow you to necessary. It also helps in staying motivated allowing you to set up goals that you would like to achieve.



Renters Readiness take a unique approach by:

- Creatively finding ways to balance out expenses
- Meeting your lifestyle where it is at

Keeping it Real

Saving and Emergency Fund Side

Create a fund to pull from when money is tight
You can start off small with \$5 and build upon it monthly
Goal to save %10 of your income

Creative Solutions

Side Hustles? Helping out?
Artistic Pursuits?
How many times do you access food banks?

Housing First Expenses Total

\$ _____

Rent	\$ _____
Internet/Cable	\$ _____
Credit Cards	\$ _____
Cellphone	\$ _____
Back Pay	\$ _____
Student Loans	\$ _____
Tickets	\$ _____
Legal fines/Fees	\$ _____
Other Household Items	\$ _____
Bus Fare	\$ _____
Car Payments	\$ _____
Car Insurance	\$ _____
Gas	\$ _____

Housing First Income Total

\$ _____

SSI/SSDI	\$ _____
Child Support	\$ _____
Public Assistance (TANF, ABD)	\$ _____
Employment Wages	\$ _____
L and I	\$ _____
Veterans Benefits	\$ _____
Pension	\$ _____
Other	\$ _____

Groceries from SNAP	\$ _____
Out of Pocket	\$ _____
Total	\$ _____

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WHAT ARE MY RESOURCES?

1. _____

2. _____

3. _____

WHO DO I CALL?

1. _____

2. _____

3. _____

ACCESSING COMMUNITY AND RESOURCES

"One major resource in my life is my family! It hasn't always been easy for me to ask for help, but that is just because I am stubborn! Of course that is definitely the one resource that I can trust the most!"

davesupercyclist

"We have all known the long loneliness, and we have found that the answer is community."

Dorothy Day

Believe in miracles, but don't depend on them.

"You reach inside yourself to discover your personal resources, and what it takes to match them to the challenge."

Arnold Palmer

My problems fade to the background as I reach out to others.

<https://linxonline.co.pierce.wa.us/linxweb/Main.cfm>

To see your criminal and eviction records.

<http://www.courts.wa.gov/>

To see criminal records that you may not find on LINX.

<https://www.annualcreditreport.com/>

Free credit report once a year.

<http://www.tacomaprobono.org/>

Access to volunteer attorney advice and representation.

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EFFECTIVE RENTING

Feeling like you don't have enough money to cover your needs, wants and obligations is very stressful and that stress can lead to poor decision making and feelings of despair.

The good news is that you have options! Increasing income looks different for everyone! Some people do it by increasing sources of cash that build active or passive income. Others, by decreasing spending and knowing their resources.

Here are some simple, straightforward tips and tricks that you can use right away to catapult your income:

1. Stop doing what you're doing because what you *are* doing is creating your current reality.

2. Make a plan: think of what you want to accomplish and write down the steps to get there.

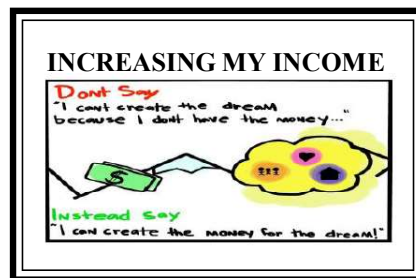
3. Try something new: if you are spending a lot of time on a project that isn't paying off, don't be afraid to walk away.

4. Say "no": Taking on too much will lead to more stress and less opportunity.

5. Surround yourself with success: spend time with successful people in places where money concentrates, you will find more opportunity.

Their belief system, their way of being and attitudes are contagious.

6. Be a leader: Keep your mind as open as possible and never stop engaging with the world in creative ways.



7. Understand time versus replication: Time is valuable, so make sure you focus your energy on sources of income that you can easily reproduce.

8. Don't let money define you: Your self-worth has nothing to do with your finances. Just stay motivated to *never* feel that stress again.

9. Lower your excuses: As the excuses go up, the bank account goes down. Energy and time you spend on excuses is better invested in thinking of solutions to move you forward.

10. Ask yourself constantly: Is what you're doing is profitable? Is what you're doing working?

What are some of the "formal" ways I can see myself making extra money?

1. _____
2. _____
3. _____

What are some of the "informal" ways I can see myself making extra money?

1. _____
2. _____
3. _____

Here are some ideas:

Personal assistant, mystery shopping, part-time nanny, market research/focus groups, recycle, uber/lyft, barista, serving/waiting, house-sitting, transcription, rent your things, subletting, part-time retail, seasonal work, selling goods, sell your stuff, part-time house cleaning, pet-sitting, trading/bartering, gigs and tasks.

PART 2: HOUSING STABILITY

READING YOUR LEASE

THE FINE PRINT

BEING A GOOD TENANT

TAKING CARE OF THE PROPERTY

BEING A GOOD NEIGHBOR

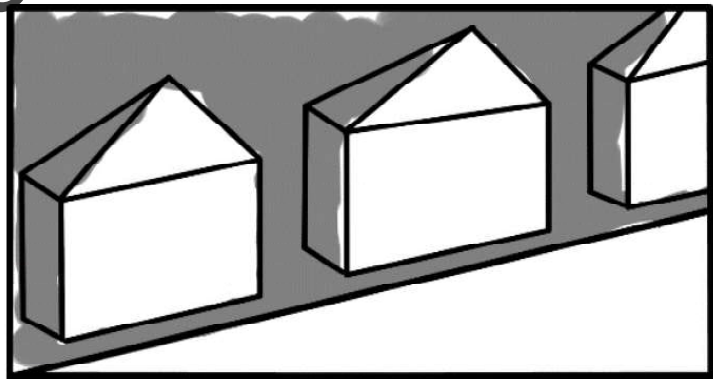
COMMUNICATING WITH YOUR LANDLORD

LANDLORD TENANT RIGHTS

WHAT CAN MY LANDLORD DO AND WHEN?

AVOIDING EVICTIONS

FINAL THOUGHTS AND QUESTIONS



RENTERS READINESS

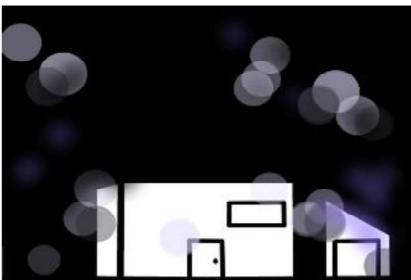
"HOUSING IS YOUR RIGHT, YOUR STABILITY AND YOUR RESPONSIBILITY."

HOUSING STABILITY

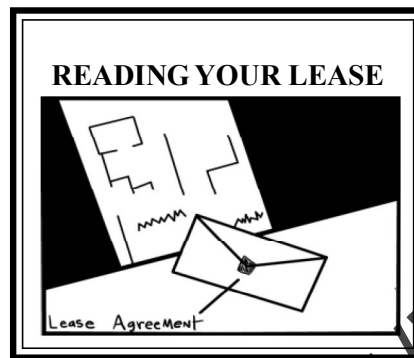
You found the place you are going to call home. It's close to work, schools, shopping and opportunities. The rent is reasonable. The neighbors are quiet and you feel ready for your new adventure.

Before you sign the lease be sure to read it. Read the whole lease. ***Especially the fine print.*** While it may appear to be harmless, it could have rules and restrictions that could impact your success in your new home, and how much money you spend before, during and even after you turn in your notice to leave. Some of those things could be deal-breakers. Others could be things that you'll learn to work with. In any case, it's always best to know what you are getting into. ***Make sure you fully understand your rights and your responsibilities under the agreement.***

A lease is a contract between you and the landlord. It spells out the relationship and requirements for both you and the landlord.



The lease gives you detailed description of the legal agreement in which you enter in order to be given possession of an apartment, owned by the landlord, in which to want to live in and call home.



The ***lease will also tell you what you are to do and not do in order to get into and stay in the apartment. Your signature will bind you to fulfill the terms of the agreement exactly as it is written and/or pay significant financial penalties.*** Everyone who signs the lease should receive a copy with signatures.

Always keep a copy of your lease agreement, security deposit receipt, list of things wrong with the apartment, rent receipts, landlord's address and phone number and anything else you might have asked to have in writing.

KEEP AN EYE ON:

Security Deposits: How can a landlord use it and how to get it back?

Payment of Rent: How much is rent, when, where and how to pay, and a date after which rent is late.

Utilities and Appliances: Who pays for which utilities?

Use and Occupancy: Is it limited to residential use? How many people can live there? Can you have overnight guests or visitors?

Sublets and Assignments: Are you allowed to sublet your lease to someone else?

Acceleration of Rent: Will you be asked to pay full rent of lease term if you don't pay on time or violate other terms?

Waiver of Notices: Landlord would not have to remind you of your move out date. Be aware of penalties for not moving out by the end date.

Confession of Judgment: By signing, you agree to allow any attorney, including the landlord's, to represent you and "plead guilty" for you if legal action is taken. Having pled guilty, you would be responsible for whatever the judgment is.

Right of Entry: Can your landlord enter the apartment, without notice and whether or not you are present?

Renewal: Does your lease renew automatically? For how long?

* Be aware that if your lease says the landlord can change rules and regulations without your consent or knowledge, you are still responsible for following them!

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DON'T RUSH IT!

Take a look at the full picture of what you're getting into. Looking over the details takes time but choosing a place to call home is a big deal and you want to be informed. This will help you succeed. Read the lease carefully so you understand all the terms because most of it will be boring and seem unimportant, but some details could surprise you and you don't want to be caught off guard!

WHAT ARE SOME OF THE THINGS THAT I WILL BE LOOKING OUT FOR?

1. _____
2. _____
3. _____

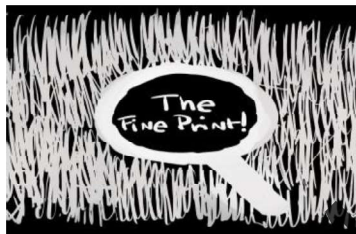
*Remember, you can be evicted for breaching the lease and not following the rules.

Look for hidden charges or penalties. If you sign the lease you may be stuck paying for those charges!

HOUSING STABILITY

Watch for rules and regulations that may be included in the lease. Rules and regulations are often a problem between the landlord and tenant. Especially when they are agreed to yet not understood or followed. Ask about anything you do not understand.

Pets. Many apartment have restrictions on the kinds and number of pets you can have.



THE FINE PRINT

Children. Some places are family friendly. Others are not.

Smoking. Lots of apartment complexes are now "smoke free."

Painting. Some places allow you to paint walls, others ask you get written approval, most simply ask that you leave them alone.

Decorating. There may be restrictions on decor that could cause damage to walls, floors or ceilings.

Weight. Weight can be an issue for multi-story buildings. You may not be able to keep a large aquarium, a piano, or a waterbed.

Noise. Your lease may impose restrictions on playing music that can be heard outside of your unit.

Appliances. Are all major kitchen appliances provided? Who is responsible for replacement?

Maintenance and Repairs. What is your responsibility and what is the owner's? It's important to know who is responsible for fixing problems.

Balcony/Patio/Deck Usage. If your apartment has a balcony, deck or patio, there may be restrictions on how to use it.

Cleanliness. Will help you get your deposit back when you are ready to move.

Breaking your Lease. Moving out before the end of your lease can harm your rental history, rack up fees and make it hard to find another place. People think of breaking a lease in terms of big things like not paying the rent, leaving early or subletting without permission.

Don't forget the small, less obvious things count too. Don't forget, you have rights, but once you sign that lease, you have responsibilities also.



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HOUSING STABILITY

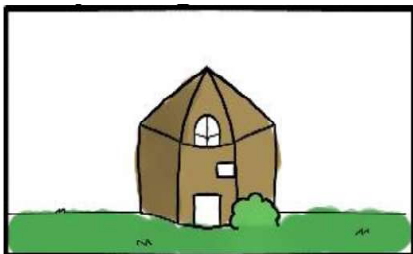
You signed the lease and you are officially a tenant. Your job is now to keep the agreements of your lease and your landlords' job is to make sure the property is taken care of. You should ***always aim to be a good tenant*** and you do that by keeping yourself accountable for your rent and the terms of your lease. They are the key to keeping your home and building good rental history for the future.

The way a landlord sees it, if you are not respectful to them then you will not respect their property, which is their livelihood. Landlords want to know you care enough to take care of your home.

Signing a lease means you feel ready to take on the responsibility and how it will impact your life. It's important to hold yourself accountable.

Is your home your priority? Then paying rent should be the first thing on your to-do list. With a roof over your head you can slow down and plan for how you take care of everything else.

BEING A GOOD TENANT



If something is bothering you, speak up! It is part of the landlords' job to maintain the property. ***If something breaks make the repair request. Put it in writing.*** They want to fix things before it's too expensive or there is permanent damage.

We all know life is full of surprises, things break, people lose their jobs, get sick or have other bad things happen. Don't hide them! Your landlord may be able to help. If they know. Think of them as a resource, someone that can support you. Be honest. Be upfront. Be proactive. Have a plan.



Respect your home. Keep it clean and don't destroy it. Remember you are responsible for the behavior of your visitors. Treat your rental like your own it, protect it.

Don't make excuses. Be courteous and avoid conflict. You can help create an environment where everyone lives peacefully. We are all human. Take this as an opportunity to grow. Of course, if things are dangerous, report them to the right people.

You have the right to defend your home and your rights!

IN A NUTSHELL:

- A good tenant is responsible.
- A good tenant is respectful.
- A good tenant pays rent on time.
- A good tenant communicates.
- A good tenant is honest.
- A good tenant is clean.
- A good tenant is drama-free.

WHAT ARE SOME OF THE WAYS IN WHICH I WILL SHOW I AM A GOOD TENANT?

1. _____
2. _____
3. _____
4. _____

***Keep copies of everything!!!**

RENTERS READINESS

"HOUSING IS YOUR RIGHT, YOUR STABILITY AND YOUR RESPONSIBILITY."

What are some of the ways in which I will make sure my family is safe, healthy and free of hazards?

A. Personal safety

1. _____

B. Fire and Hazardous Material

1. _____

C. Dangerous Objects: Smoking, Heat Sources, Weapons

1. _____

D. Cleanliness

1. _____

THIS IS MY SAFETY PLAN!

HOUSING STABILITY

Always do a move-in walk through your new home, preferably with your landlord, before signing the lease. Take the time to make sure that everything is working and document what is not. Also, take pictures of anything that is damaged, small as it may seem. You want to have these pictures as reference, so that when you move out you are not charged for damages you did not cause.

smoke detectors are working, checking for fire hazards, making sure appliances are still working properly, and seeing if the unit is being kept clean and damage free.

Caring for your home will have a big impact on the way you live and your success. You signed up to care for the place. Keeping it clean and in good repair helps you make sure your family is safe, healthy and free of hazards. Stay on top of it. Things that may be small and easy to take care of can become big and be a bigger, harder job if you let them go for a long time.



To: Landlord From:
Tenant Name
Rental unit address Re:
Maintenance/Repair request
Date: Today's date

I am having the following problem in my rental unit: (be very specific)

- A. Example - sink backs up in 1/2 bath.
- B. Example - window does not lock in living room.

The best time/s to make the repairs is...

Please contact me to confirm the time and manner repairs will be done.

I/we would appreciate your prompt attention to this matter.

Signature
Contact information

Once you move in the best thing you can do is to be timely in making repair requests. You want to keep your unit clean. Remember, ***your landlord has the right to enter the unit to inspect it.*** Your landlord does have to give you a 48 hour notice of entry before inspecting but is fully within his rights to do so. The inspection can include making sure safety devices like

"To be organized is not synonymous with meticulous. To be organized means you do things for a good reason and at the best time and in the easiest way possible. It doesn't mean you don't get behind, rather that you can stick around until you have recovered."

**-Bonnie McCullough who wrote
Totally Organized**

RENTERS READINESS

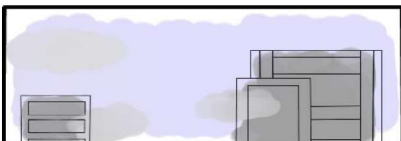
"HOUSING IS YOUR RIGHT, YOUR STABILITY AND YOUR RESPONSIBILITY."

HOUSING STABILITY

In times of need, you can count
on a good neighbor.

A good neighbor is one who is there. A good neighbor is one who helps keep the neighborhood safe and friendly. That safety includes looking out for the well-being of those who are around while being respectful of others personal privacy and the property. A good neighbor supports the community. Good neighbors look out for each other. A good neighbor is friendly and considerate. Even when a neighbor shares your walls, they respect your space and privacy and you theirs. A good neighbor takes the time to reach out and connect. Good neighbors help each other. Most importantly, good neighbors avoid conflict every step of the way and use communication to make living next to each other a good, positive thing.

Learning about and getting to know your neighbors can help you become a better neighbor. If you want to be a good neighbor, you should look for a comfortable balance with your neighbors, as much as is reasonable and safe.



Part of the balance is learning about your neighborhood and understanding that neighbors have the right to be different and in fact will always be.



Sow the seeds of conversation that can develop into mutual respect, admiration and even friendship and when a concern does arise, requesting help or providing help will be so much easier because of the relationship you have forged. Your neighbors are a valuable resource and tool to having a healthy living environment and a healthy living environment is the best recipe for success.

**Try to be the best
neighbor you can be and
it will make life much
more pleasant for
everyone!**

Whether your neighborhood is nice and calm or full drama, you can always be the better, nicer person. The trick is thinking of ways to warmer, friendlier, and more generous each and every day.

Start with these simple tips:

- Introduce yourself.
- Be welcoming.
- Ask questions.
- Be considerate.
- Be aware of shared walls.
- Be aware of your surroundings, as well as theirs.
- Give your neighbors some space.
- Supervise and be responsible for your children and pets.
- Avoid littering common areas.
- Communicate with your neighbor.
- Resolve Disputes Graciously and Person.
- **Having good neighbors, starts with being a good neighbor.**

RENTERS READINESS

“HOUSING IS YOUR RIGHT, YOUR STABILITY AND YOUR RESPONSIBILITY.”

The Art of Communication:

Verbal Communication

1. Your words

Make sure to choose your words. Avoid using words that will make other person to think poorly of you. No slangs and no slurs. Use positive words that people can understand.

2. Your Vocabulary

Use words that let people know that YOU know what you are talking about and what you need. Your tone and the pace will also help the listener understand where you are coming from.

3. Emotions

Remember to show emotion without “getting emotional.” If you are upset, its’ okay to be upset but it can be expressed by a serious conversation, not anger.

4. Enunciation

Speak as clearly as you can. Don’t let words run into each other.

Nonverbal Communication

5. Your Hands

It’s okay use your hands, just make sure your words are telling the same story.

6. Your Eyes

Look people in the eyes. Give them your attention and keep their attention by keeping eye contact.

7. Your Arms

Don’t cross your arms. It tells people you are closed off, fearful and opposing their ideas.

8. Speaking Position

Pick a position that helps you feel comfortable and secure with what you are going to be saying. You can stand or sit if the situation allows it, but feel confident so that your message will get across.

HOUSING STABILITY

Some of the most serious problems between a landlord and a tenant happen when they do not understand each other. Not communicating often enough can lead to troubles in everyday life as well as conflicts with the important people in your life.



A person can avoid misunderstandings by talking about them before they even happen but when a conflict does happen communicating without blaming, shaming or being defensive gets us closer to the solutions.

Misunderstanding may be the most common problem in relationships but building relationships is essential for having a fulfilling life and when it comes to housing, essential to the stability of your family.

Take the time to get better at really listening to the other person and then making sure you are also heard. We are dealing with other human beings after all which

makes it easy for words to be misinterpreted, makes it easy to not be clear about our intention, sometimes nerves kick in and we don’t speak clearly, we may choose to have the conversation in a disruptive place, we may not understand what is being said to us or we can connect the information with a past negative experience, making our response emotional which isn’t always the best way to approach solutions.

Remember, you show respect to a listener by being a good listener. Body language counts so be aware of yourself. You want to be polite and avoid getting emotional. It can be hard, so practice, in the mirror or role playing with someone. It helps organize your ideas. It will help you stay focused, stay on topic and be crystal clear about what it is you need. ***Use positive words to help the conversation move forward and to remind your landlord why you are a good tenant.*** Be reasonable with your requests and offer to help. Make it a collaboration, a partnership, share your expectations and work with your landlord to build a relationship that will keep you both happy for a long time.

You need each other! You can make it work!

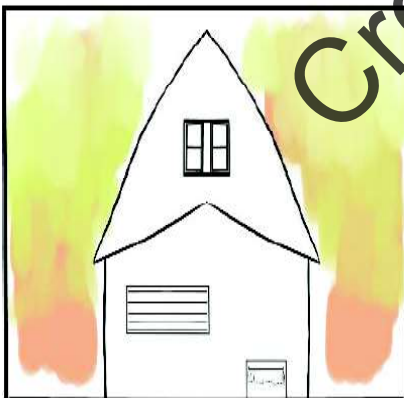
RENTERS READINESS

"HOUSING IS YOUR RIGHT, YOUR STABILITY AND YOUR RESPONSIBILITY."

HOUSING STABILITY

Knowing how to use the law is just as important as knowing the laws that protect you as a renter. Landlord/Tenant laws are designed to protect both parties and outline the rights, restrictions, and expectations of both you and your landlord. They are considered "self-help" which means it is up to you to make sure your rights are being enforced and protected.

Unfortunately, it is not really an equal playing field between landlords and tenants. Landlords have access to finances and other resources that you won't always have. Although we do have laws to protect us they are not strong enough to handle all the needs of renters as well as we would hope. ***All housing problems can lead down the road to eviction, so be ready to take action to protect yourself and your rental history.***



You protect yourself by using your tools. Document everything, work orders, payment agreements, keep receipts and copies of anything they communicate to you. Make sure everything that needs to be signed is signed and dated, especially payment arrangements, nothing should be verbal agreement only.

Landlord/Tenant Rights

There are resources out there to help make sure your rights are protected, keeping a paper trail will help you get the help you need. Document the condition of your unit before and after you move out. Remember that withholding rent in exchange for repairs can get you evicted. Evictions do require a court process but all the landlord has to do is give you proper notice. Make sure you give the landlord proper notice when moving out so no extra charges pop up. Your landlord cannot legally enforce any terms other than the ones written in your lease but if it's in your lease you agreed to it, so read your lease. Always prioritize paying rent above anything else. You know that losing housing makes everything else unstable.

WHAT IS COVERED UNDER LANDLORD/TENANT RIGHTS:

- Housing Rights Protection
- Rental Agreement
- Rental Precaution
- Rent Increase
- Termination of Tenancy
- Deposit Requirement
- Landlord Obligations
- Tenant Obligations
- Upkeep and Repairs
- Withholding Rent for Repairs
- Insurance Pets Right of Entry
- Eviction Prohibited Eviction
- Settlement of Disputes

It is up to you as a tenant to make sure your rights are being respected by your landlord.

RENTERS READINESS

"HOUSING IS YOUR RIGHT, YOUR STABILITY AND YOUR RESPONSIBILITY."

MY LANDLORD CANNOT:

Lock me out of the unit.

Shut off my utilities for anything other than repairs.

Take my property unless I abandon the unit.

Rent condemned property.

Retaliate against me for taking legal action against him/her.

If I have a year lease usually a landlord cannot ask me to move without a reason. Check lease for any exceptions. If they do not have a reason for asking me to move, they cannot make me move out in the middle of a rental period.

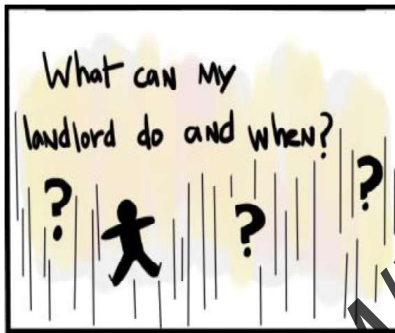
Ask me to leave without a 20 day notice on a month-to-month lease.

Force me off the property. Only the sheriff can do that.

HOUSING STABILITY

Everything starts with a notice.

Your first notice is the lease you sign, so read it. In the lease you will find all the conditions you agree to follow in order to stay in your new home. You are also going to find a detailed description of the things the landlord is responsible for.



Once you have moved in to your home are a few other notices the landlord can give you.

A 3-day pay or vacate if you haven't paid rent.

A 3-day for causing trouble or having improperly disposed of waste.

A 10-day for not following the rules of your lease.

A 20-day notice for not following your lease or without further reason than the landlord needing you to move out if you are on a month-to-month lease.

A notice of eviction or to terminate vacancy.

2 days written notice to enter at a reasonable time to inspect the unit.

1 day notice to enter and show the unit to possible new tenants. 90 days' notice of a rent review.

30 days' notice to change a month-to-month agreement.

120 days' notice to convert the unit to a condominium.

A landlord who sells a rental unit must notify you of the new owner's name and address. This notice is either personally delivered, or mailed to you plus posting it on the property.

If you abandon a rental:

A notice saying where your property is being stored.

Can sell property 30 days after mailing you a notice if worth more than \$250.

Can sell property 7 days after mailing you a notice if worth less than \$250.

Within 21 days of finding out you have abandoned the property they must mail you the deposit or a letter explaining why it's being kept.

Must try to rent the unit as soon as they find out you moved out.

RENTERS READINESS

"HOUSING IS YOUR RIGHT, YOUR STABILITY AND YOUR RESPONSIBILITY."

HOUSING STABILITY

A landlord can choose to terminate a tenancy for reasons as simple as wanting to sell the unit or remodel it. While these are out of your control there are others that you can control and have a direct impact on.

If you are just one day late on rent, your landlord can choose to evict you and all they have to give you is three days' notice. If you pay everything you owe within the three days they have to accept it and cannot evict you. They do not have to accept partial payment. If you do not pay the whole amount you must move out or you have given them the power and right to evict you.

If you break one of the terms of the lease, the landlord can give you a ten-day notice. If you fix the problem within ten days after you get the notice, the landlord must stop the eviction process. If you do not fix the problem within ten days, you must move out.

You cannot permanently damage or destroy the landlord's property, use the property for certain illegal activity, including illegal drug-related activity, engage in gang-related activity, interfere with

other tenants' use of the property or refuse the landlord's entry to your unit to repair, improve or service the unit. If you do any of these things, the landlord can give you a three-day notice to vacate. You must move out within three days after getting this notice. There is no option to correct the problem and stay when it comes to these.

When it comes down to it, this last part is a re-cap of all the things we have been discussing during this training. ***Avoiding an eviction can be boiled down to three simple things:***

- 1. Good communication.***
- 2. Taking care of the property.***
- 3. Being a good neighbor.***

Always pay your rent on time or let your landlord know that you want to but are having troubles.

Never withhold rent. Pay for your utility bills, it proves you care. Take care of the property and be timely in asking for repairs so they don't have to spend extra money. Avoid drug

and alcohol abuse because these tend to go hand in hand with lack of safety for others. Don't cause or allow violence or disruptive behavior.

Always remember you are responsible for your visitors. Don't let anyone move in without your landlord knowing and approving. Respond to warnings about noise, arguments, parking, pets or anything else. Correct them and apologize if necessary.

Give legal written notice before leaving the unit. Work with your neighbors to solve any issues or concerns you may have around your landlord. And lastly, ***ask for help!*** If you feel you are being wronged or simply need to understand what is happening, reach out to your community and seek help.



RENTERS READINESS

"HOUSING IS YOUR RIGHT, YOUR STABILITY AND YOUR RESPONSIBILITY."

THE EVICTION PROCESS

When it comes to the eviction process, do not trust what you hear on the streets

If you are struggling to pay your rent, the **first step is to talk to your landlord and see if you two can work something out.**
Communication is key!

If you cannot pay your rent, the landlord will send you 3 Day Pay or Vacate, which allows you to pay your rent in 3 days or leave.

Receive 3 Day Pay or Vacate

Compliant and Summons

- This initiates legal action.
- If there is no payment, the landlord will send documents to the attorney who starts the process. The attorney will send you the Compliant and Summons. **Review it closely because it gives you a deadline and instructions to respond.**

If you choose to respond to the Compliant and Summons, opportunity as to why you believe you should not receive the eviction. This letter is sent to the Attorney and the Attorney will send you,
Show Cause and Hearing!
And you will receive a court date

No response, the attorney will proceed on with the eviction (Judgement) and you will be sent a court date.

COURT
Before the court, ask the landlord if you can do a promise to pay to pay it off in full right there. **In this step you will receive the Judgement on your record.**

WRIT!
Judge signs the Writ and the Sheriff will post the Writ and have to be out and Judgment is on your record

Learning to speak about your background will ensure your housing success!

Be fair to your background, do not start out the conversation with your eviction.

Be upfront and keep it real. Timing plays an important role.

When you do choose to tell the landlord about your eviction, start off gentle and ease it into your story, you don't have to tell them the full story book version.

Start out with the positive as to why you would be a great fit for the property.

Adapt to the situation, if you do choose to speak about your eviction, let them know that you are actively working on taking care of your housing background.

If you started a payment plan, let the landlord know!

RENTERS READINESS

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MY NOTES

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