

Rent Smart

Workbook



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Rent Smart

Module A

How Much Will It Cost? And Can I Afford It?



How Much Will It Cost? And Can I Afford It?

Module Notes:

Identifying total cost of rental units.

How to compare rental units based on total costs.

Budgeting income and expense.

Remember:

One reason budgets don't work for many of us is that our spending and expenses change weekly or monthly.

Tracking your spending lets you stay on top of where your money is really going. It gives you the big picture for all of your spending during the month.

If your monthly expenses are consistently higher than your monthly income, you have 3 options:

- cut back on spending
- increase your income
- both

Many banks/credit unions offer online bill paying, tracking, text messages, online piggy banks for saving money, and other features.

Questions to Consider:

- What do the ads tell you about the cost of a unit?
- What are your main sources of income that can be counted on for Creating a Spending Plan? Do you have income from other sources, other than wages, or non-cash income such as Food Share?
- What are your largest monthly expenses?
- How will you track spending and reduce spending if needed?

References and Resources:

Free programs for tracking spending:

<http://www.mint.com>

Mobile Apps:

<https://www.billguard.com>

<https://www.levelmoney.com>

References to websites used in this publication are for your convenience and not an endorsement of one product over other similar products.



What Do the Ads Tell You?

Before making a decision on which each rental unit to visit, determine and compare the total costs—rent, any utility charges, and other possible costs, such as parking.

Call the number listed for a unit and find out needed information on the cost of the unit. Ask such questions:

- What is the address of the unit?

- What is included in the rent?

- What utilities does the tenant pay? What is the hook-up charge? Is there a deposit for utilities? Is it refundable when lease ends?

- How much have these costs been in the past?

Landlords should provide this information; however, it is the renter's responsibility to ask for it. If you have the address, you can get information on past usage by calling the utility company.

- What other costs could the tenant be expected to pay? (i.e. pet deposit, parking, garage, damage deposit, etc.)

For Activity 2: Use the answers to these questions to fill in **Handout 2** and compare costs.



Comparing Rental Costs

When looking for a place to live, check out all the costs. Before applying to a rental unit or signing a rental agreement or lease, ask questions to determine all of the costs you would be expected to pay. Use the chart to help you compare the total costs of rental units.

Unit	#1	#2	#3
Expense (initial cost)			
Security deposit			
Application deposit*			
Other (for example, 1 st & last month rent)			
Total	\$	\$	\$
Monthly Cost			
Rent			
Utilities			
Water & sewer			
Trash pick-up			
Parking			
Garage/storage			
Cable			
Internet			
Maintenance (for example, lawn, snow)			
Laundry			
Transportation			
Other			
Total			
Money needed 1st month	\$	\$	\$

*A landlord may charge a prospective tenant the actual cost (up to \$20) to obtain a consumer credit report ONLY from a national consumer reporting agency. The landlord must notify the tenant of this charge before requesting the report, give the tenant a copy of the report and allow the tenant to provide their own report if it is less than 30 days old.

*If landlord requires tenant to pay an earnest money deposit with rental application, landlord has 3 business days after accepting the deposit to accept the tenant or return the earnest money. If the landlord rejects the rental application, the landlord must return the entire earnest money deposit to the applicant by the end of the next business day after rejecting the application. If an applicant decides not to rent after the landlord accepts their application, the landlord may withhold actual costs or damages from the deposit.

LANDLORD TENANT GUIDE–2016 (Department of Agriculture, Trade and Consumer Protection)



Monthly Budget Worksheet

Basic Living Expenses

Monthly Expense	\$Amount
Rent/Mortgage	
Electricity	
Heating Oil or Gas	
Water/Sewer	
Satellite/Cable/Internet	
Renter's Insurance	
Phone-landline and/or Cell	
Gas for Car	
Car Insurance Payment	
Groceries	
Eating Out	
"Stuff" for Household & Personal Care	
Clothing and Laundry	
Doctor co-pays	
Prescriptions	
Entertainment Hobbies/ Memberships	
Pets	
Gifts/Donations	
Other insurance	
Miscellaneous	
Bus Passes	
Money put into savings	
MONTHLY EXPENSES (total from above) \$	
+ MONTHLY DEBT PAYMENTS (total from debt chart) \$	
= ADD UP TOTAL MONTHLY SPENDING \$	

Debts (bills that charge interest)

Name of Creditor	Monthly Payment Requested	Total Amount Owed
Car Payment	\$	\$
Medical Bill		
Past Due Utility		
Credit Card		
TOTAL DEBTS	\$	\$

TAKE HOME INCOME/PAYCHECKS
(after any taxes are taken out)

Income (1) \$ _____

Income (2) \$ _____

Income (3) \$ _____

Income (4) \$ _____

TOTAL MONTHLY NET (TAKE HOME) INCOME \$ _____

Minus Total Monthly Spending \$ _____

Difference + / - \$ _____



When You Need to Reduce Expenses

Don't buy it	Use wisely	Rent or hire
Borrow/Share	Find the best buy	Find it free
Substitute	Make it	Trade/Barter

Ask:

1. Can I substitute a less costly item? Buy it cheaper?
2. Are there opportunities to cooperate with others by trading or sharing resources?
3. Can I save if I do it myself?
4. Can I do it less often?
5. Can I do without?
6. How can I conserve resources and avoid waste?

Expense Examples

Housing:

1. Share a rental unit with a friend.
2. Rent smaller rental unit.

Transportation:

1. Find an a rental unit close to where you work so that you can walk.
2. Use public transportation if available.
3. Carpool.

Food:

1. Prepare cost-effective meals at home.
2. Use Food Share and limit food purchases beyond that.
3. Limit eating out and snack purchase (vending machine and convenience store).
4. Use food pantries, commodities and cheaper/generic food products.
5. Make a list before you shop and only buy what is on the list.

Clothing:

1. Buy at used clothing stores and garage sales.
2. Buy store brands, not designer clothes.
3. Watch for coupons and store ads.

Technology:

1. Check for ways to reduce/remove monthly cable/satellite (fewer channels).
2. Check for ways to reduce cell phone (family plan, less data).
3. Check for ways to reduce internet (reduce speed).



Set Up a Spending Plan

Setting up a spending plan includes:

- Figuring out your average monthly income
- Identifying financial goals
- Keeping track of your average monthly living expenses

Figure out your monthly income. If you use your “take-home” pay amount, then taxes and some other expenses may already be taken out for you. If you work seasonally, divide up what you can spend from that income each month during the year.

INCOME SOURCE	AMOUNT
Paycheck	
Paycheck	
Tips/Bonuses/Commissions	
Interest/Dividends	
Grants/Financial Aid (If you get a lump sum, divide up what you can spend each month during the school year - after you have paid tuition)	
Child Support	
Public Assistance	
Social Security	
Other Income	
Total Monthly Income	

Identify financial goals. The reason to have a spending plan is to make sure that you’re spending your money on things that are the most important to you. For each goal, figure out the total amount needed, the date you want to reach your goal, and how much you need to save monthly. For example, if you want \$400 in your emergency fund in one year, you need to save around \$33 every month.

Financial Goals	Total Amount Needed	Date Needed (in months) (6 months, 24 months, etc.)	Amount to Save Monthly (Divide the total needed by the number of months)
Emergency Fund			
Total Monthly Savings			



Module A: HOW MUCH WILL IT COST? AND CAN I AFFORD IT?

Keep track of your monthly debt payments. The more debt you have, the less money you have left to cover your other monthly living expenses. If you can, try to pay more than the minimum due.

DEBT PAYMENTS	TOTAL BALANCE	MONTHLY PAYMENT
Credit Card:		
Credit Card:		
Credit Card:		
Loan		
Medical Bill/Dental Bill		
Past Due Utility		
Other:		
Other:		
Total Monthly Debt Payments		

Keep track of your average monthly spending. To figure out your monthly spending, look at your bank/ credit union statement and credit card bills. For cash purchases, try writing down how much you spend during the month in a notebook or calendar you carry with you. You can be as specific or general as you want, but here are some categories to get you started.

FIXED EXPENSES (Expenses that stay the same every month)	MONTHLY AMOUNT
Rent or Mortgage	
Vehicle Payment	
Monthly Insurance Payments: Vehicle	
Renter's or Homeowner's	
Life	
Health	
Taxes (estimated tax payments above and beyond monthly withholding from your paycheck)	
Child Care	
Child Support	
Other	
Total Fixed Monthly Expenses	



Module A: HOW MUCH WILL IT COST? AND CAN I AFFORD IT?

FLEXIBLE or VARIABLE EXPENSES (Expenses that might change a little each	MONTHLY AMOUNT
Housing Costs:	
Electricity	
Gas or Oil for heating home	
Water/Sewer	
Garbage	
Telephone or Cell Phone	
Cable or Satellite T.V.	
Internet	
Household Supplies (Toilet paper, cleaning solutions, etc.)	
Household Furnishings	
Transportation:	
Gas for Vehicle(s)	
Vehicle Expenses (oil changes, repairs, etc.)	
Other: Public Transportation, Parking Permits	
Personal Items:	
Hair cuts, make-up, shampoo, etc.	
Clothing	
Laundry or Dry Cleaning	
Prescriptions	
Doctor/Dentist	
Personal allowance (“fun money”)	
Groceries	
Work/School Lunches	
School Supplies	
Pets	
Other	
Total Monthly Flexible or Variable Expenses	



Module A: HOW MUCH WILL IT COST? AND CAN I AFFORD IT?

DISCRETIONARY EXPENSES (You may or may not have these expenses every month)	MONTHLY AMOUNT
Going Out (above and beyond “fun money”)	
Hobbies/Clubs	
Contributions/Donations	
Gifts/Cards: Birthdays	
Holidays	
Other	
Stamps/Postage	
Newspapers/Magazines	
Lessons	
Dues	
Alcohol	
Cigarettes/Tobacco	
Pop/Candy/Snacks	
Other	
Other	
Total Discretionary Expenses	

Identify infrequent expenses. Some of these expenses you may already be paying monthly. But if you pay any of the following expenses annually or quarterly, be sure to plan for them. For example, if you pay \$300 towards your car insurance four times a year – for a total of \$1200 a year – that means you need to save \$100 a month to have enough money for your quarterly payments. Be sure to include these infrequent expenses in either your monthly savings plan or your monthly expenses.



Module A: HOW MUCH WILL IT COST? AND CAN I AFFORD IT?

ITEM	J	F	M	A	M	J	J	A	S	O	N	D	TOTAL AMOUNT	MONTHLY AVERAGE (divide the total by 12 months)
Vehicle Registration														
Insurance: Vehicle														
Life														
Health														
Property/ Rental														
Other														
Gifts: Holidays														
Birthdays														
Dues														
Subscriptions														
Tuition														
School Supplies														
Property Taxes														
Estimated Tax Payments														
Other														
Other														
MONTHLY TOTALS														

Now add up all of your monthly savings and expenses:

TOTAL MONTHLY EXPENSES	AMOUNT
Total Savings	
Total Debt Payments	
Total Fixed	
Total Flexible/Variable	
Total Discretionary	
TOTAL EXPENSES =	



Module A: HOW MUCH WILL IT COST? AND CAN I AFFORD IT?

Then subtract your total expenses from your monthly income:

INCOME MINUS EXPENSES	AMOUNT
Total Monthly Income	
Total Monthly Expenses	
Income Minus Expenses =	

Ask yourself:

- Does your income cover all of your living expenses and savings goals?
- Or are you running out of money by the end of the month?

If yes, go back over your *flexible* and *discretionary* expenses and look for small ways to cut back. Start with those expenses that are not as important to you.

If your monthly expenses are greater than your monthly income, there are 3 options:

- Cut back on monthly spending
- Make more money
- Do both

Sometimes more money can come from a raise at work, turning a hobby into second job, getting a tax refund, or having a rummage sale. Tracking your spending will help you find places where you can trim expenses—even if it's just for a short time.

Prepared by: Peggy Olive, Family Living Agent, Richland County UW-Extension, 2005.
Sources: Financial Counseling Training and Resource Manual, *University of Wisconsin-Extension, April 2003.*
Money 2000: Taking Control of Your Spending, University of Wisconsin-Extension, 1999.



Paying the Rent—On Time, Every Month

When using the payment calendar system, each payment should be written on the due date along with who must be paid and how much. The sample below lists the due dates and costs for rent and utilities. The calendar is also used to track income – paydays and the amount earned. As illustrated in the sample, to keep expenses throughout the month as even as possible, set aside money from each paycheck to cover the rent and spread the remaining payments for other expenses out over the month.

Tip: Write down how monthly bills will be paid before spending ANY money.

In this example, the \$450 rent divided by 4 (number of paychecks) = \$112.50. Set aside this amount from each paycheck.

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
1 Rent due \$450	2	3	4	5	6 Payday \$240 \$112.50 for rent	7
8	9	10 Cable due \$45	11	12	13 Payday \$240 \$112.50 for rent	14
15	16	17 Heat and electric due \$65	18	19	20 Payday \$240 \$112.50 for rent	21
22	23	24 Phone due \$40	25	26	27 Payday \$240 \$112.50 for rent	28
29	30	31	1 Rent due \$450			



Track Spending

Most of us have a good handle on the cost of our fixed monthly expenses—that is, those bills that stay the same month after month. It's those expenses that change a little, or a lot, each month that can really throw you off. If you have a hard time figuring out where your money goes each month, there are many different ways to track your spending.

- **Notebook:** When you spend money, write it down right away. Keep a pen and paper in your pocket, car, or purse.
- **Receipts:** Put your receipts in a folder or envelope and add them up at the end of the month. Didn't get a receipt? Write the amount on the folder.
- **Calendar:** If you're used to looking at a calendar every day, write down what you spend, what bills were paid, and income received in your calendar.
- **Checkbook:** Look through your checkbook register for check and debit purchases. Or look through your monthly bank/credit union statement.
- **Envelope Method:** If you usually spend cash, put your spending money for the day or week in an envelope. When you take cash out, put your receipt in or write your purchase on the envelope. You can also divide your expenses into categories like "groceries" or "entertainment" if you're trying to limit your spending. When one envelope is empty, the money has to come out of another envelope—you decide based on what is most important.
- **Computer:** Enter your spending and income into a computer program that totals up your cash flow for you at the end of the month. Check for fees for programs and apps for tracking spending—some are free, others have costs involved.
 - **Free Programs:** <http://www.mint.com>; <http://icash.en.softonic.com/>
 - **Mobile Apps:** <https://www.billguard.com>; <https://www.levelmoney.com>
 - **Fee Programs** <http://www.quicken.com/>; <http://download.microsoft.com> search—Money Plus Sunset
- **Bank/Credit Union:** Many banks/credit unions offer online bill paying, tracking, text messages, online piggy banks for saving money, and other features.

Why track your spending?

The biggest reason budgets don't work for many of us is that our spending and expenses change weekly or monthly. When you're trying to stick to a spending plan, it's easy to get discouraged the minute you go over.

Tracking your spending lets you stay on top of where your money is really going. It gives you the big picture for all of your spending during the month. After all, what really matters is how far ahead or behind you come out at the end of the month.

If your monthly expenses are consistently higher than your monthly income, you have **3 options: cut back on spending, increase your income, or do both.**

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Pocket Spending Tracker

<p>SUNDAY</p> <p>Total Spent: _____</p> <p>Thoughts: _____</p>	<p>MONDAY</p> <p>Total Spent: _____</p> <p>Thoughts: _____</p>	<p>TUESDAY</p> <p>Total Spent: _____</p> <p>Thoughts: _____</p>	<p>WEDNESDAY</p> <p>Total Spent: _____</p> <p>Thoughts: _____</p>
<p>THURSDAY</p> <p>Total Spent: _____</p> <p>Thoughts: _____</p>	<p>FRIDAY</p> <p>Total Spent: _____</p> <p>Thoughts: _____</p>	<p>SATURDAY</p> <p>Total Spent: _____</p> <p>Thoughts: _____</p>	<p>TOTALS</p> <p>SUN \$ _____</p> <p>MON \$ _____</p> <p>TUE \$ _____</p> <p>WED \$ _____</p> <p>THU \$ _____</p> <p>FRI \$ _____</p> <p>SAT \$ _____</p> <p>TOTAL \$ _____</p> <p>Notes on Back</p>

The Pocket Spending Tracker

The Pocket Spending Tracker is provided for you by the University of Wisconsin—Extension. It is designed to help you track everyday spending habits.

Here's how it works:

1. Fold this form on the lines on the back of this page.
2. Place the Pocket Spending Tracker in you billfold or wallet.
3. For one week, write down every penny you spend on the Tracker. Also write down a brief phrase about your mood or feelings when you were buying or spending.
4. At the end of the week, categorize all the spending into as many specific areas as possible.

For additional information on money management, call Mandi Dornfeld, Family Living Educator with Winnebago County UW—Extension at (920) 232-1973.

Credit given to Beth Bell and Jane A. Gault, Extension agents at the University of Tennessee Extension, for designing this tool.

UW Extension Family Living Educators Mandi Dornfeld and Karen Dickrell adapted this tool for University of Wisconsin Extension financial education programs.





Rent Smart

Module B

Checking Out the Rental Property and the Landlord



Checking Out the Rental Property and the Landlord

Module Notes:

Determining your housing needs.

How to locate rental housing—list resources you may use to find a rental unit.

Major items to inspect prior to making a decision to rent property.

Talking to the landlord/property manager—building a relationship.

Remember:

The Fair Housing Act prohibits discrimination in the sale, rental and financing of dwellings, and in other housing-related transactions based on race, color, national origin, religion, sex, familial status (including children under the age of 18 living with parents or legal custodians, pregnant women, people securing custody of children under the age of 18), and handicap (disability).

The Fair Housing Act covers most housing. In some circumstances, the Act exempts owner-occupied building with no more than four units, single-family housing sold or rented without the use of a broker, and housing operated by organizations and private clubs that limit occupancy to members.

Questions to Consider:

- What features will you want/need in your rental unit? How will they affect the way in which you shop for housing?
- What resources can you use to help locate potential rental properties?
- How will you compare rental units?
- How will you prepare for talking to the landlord/property manager about a prospective rental unit?

References and Resources:

Tenant Resource Center:

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

Legal Action of Wisconsin, Inc. Tenant Source Book:

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

(<http://www.legalaction.org/data/cms/march%202014%20Tenant%20Sourcebook.pdf>)

Video walk through on RentPrep site:

<http://www.rentprep.com/apartment-marketing/youtube-fill-rental-property-vacancies/>

Sexual Offender Registry Database:

<http://offender.doc.state.wi.us/public/>

Wisconsin Housing Search

<http://www.wihousingsearch.org>

Office of Fair Housing and Equal Opportunity

www.hud.gov/offices/fheo

References to websites used in this publication are for your convenience and not an endorsement of one product over other



My Housing Needs

Looking for rental property is much easier if you know what is most important to you, before you start looking. This worksheet lists features that may or may not be important to you. Read the list and decide how important each item is to you.

I prefer to live in the following type of housing:

- No preference
- Duplex
- Apartment
- House (single family)
- Boarding home
- Other _____

Preferred location (area, zip code, neighborhood, etc.): _____

	Very Important	Moderately Important	Not Important
Neighborhood			
Near bus line			
Near family/friends			
Near work			
Near child care			
Near shopping, school(s)			
Safe			
Children can play outside			
Quiet			
Other			
Building			
Building Condition			
On-site management			
Type of units (apartment, duplex)			
Private entrance			
Off-street parking			
Pets allowed			
Laundry facilities			
Storage space			
Yard			
Other			
Unit			
Affordable rent of \$___			
Utilities included			
Enough bedrooms			
Storage & closets			
Appliances included			
Air conditioned			
Internet Connection			
Other			



Affordable Rental Unit Options & Contact Information

Housing Authority

Website listing all housing authorities in Wisconsin.

<http://affordablehousingonline.com/housing-search/Wisconsin/>

State Division of Housing

The Bureau of Housing is located within the Wisconsin Department of Commerce.

www.doa.state.wi.us/divisions/housing

Department of Housing and Urban Development (HUD) – Wisconsin

www.hud.gov/local/index.cfm?state-wi

Milwaukee Field Office

Jurisdiction: State of Wisconsin

Henry Reuss Federal Plaza

310 West Wisconsin Avenue

Milwaukee, WI 53203-2289

Phone: 414-297-3214

Fax: 414-297-3947

TTY: 414-297-1423

Privately owned subsidized housing - HUD helps apartment owners offer reduced rents to low-income tenants. Search for an apartment and apply directly at the management office.

<http://www.hud.gov/apps/section8/index.cfm>

Public Housing - affordable apartments for low-income families, the elderly and persons with disabilities. To apply, contact a public housing agency at http://portal.hud.gov/hudportal/HUD?src=/program_offices/public_indian_housing/pha/contacts.

Housing Choice Voucher Program (Section 8) - find your own place and use the voucher to pay for all or part of the rent. To apply, contact a public housing agency at http://portal.hud.gov/hudportal/HUD?src=/program_offices/public_indian_housing/pha/contacts

HUD Resource Locator - <https://resources.hud.gov/> - search for HUD field and regional offices, local PHAs, Multifamily and Public Housing locations, homeless coordinated entry system points of contacts, and USDA rural housing

Rental help in your state - http://portal.hud.gov/hudportal/HUD?src=/topics/rental_assistance/local - find affordable rentals and special needs housing, get help with your utility bills, and more. Contact a housing counseling agency <http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm> or call toll-free (800) 569-4287.

Wisconsin Housing and Economic Development Authority (WHEDA)

www.wheda.com

E-mail: info@wheda.com

Phone: 1-800-334-6873

Madison Office:

P.O. Box 1728

Madison, WI 53701-1728

Phone: 608-266-7884

Milwaukee Office:

140 51st St Suite 200

Milwaukee, WI 53204

Phone: 414-227-4039



Affordable Rental Unit Options & Contact Information

Renter Resources

Office of Fair Housing and Equal Opportunity

www.hud.gov/offices/fheo

Consolidated Court Automation Programs in Wisconsin (CCAP)

This site provides public access to Wisconsin Circuit Court Records. <https://wcca.wicourts.gov>

Department of Agriculture, Trade & Consumerism

The Wisconsin Department of Agriculture, Trade and Consumer Protection (DATCP) is the state's primary consumer protection agency. The Bureau of Consumer Protection has broad authority to regulate unfair business practices. This state agency handles landlord/tenant issues. datcp.wi.gov

Phone: 608-224-5012

Tenant Resource Center

Free Housing Counseling – Walk-In:
1202 Williamson St., Suite A
Madison, WI 53703

Phone: 608-257-0006 (If reside in Dane County)
Hours: M-F 9am-6pm
Phone: 877-238-RENT (7368)
(If reside outside of Dane County)
Hours: M-F 10am-4pm

Housing Help Desk – Walk-In:
1819 Aberg Avenue
Madison, WI 53704
608-242-7406

Hours: M-F 8am-4:30pm
www.tenantresourcecenter.org/

Wisconsin Department of Commerce (Division of Housing and Community Development)

Phone: 608-266-1018

www.doa.state.wi.us/divisions/housing

The following are local organizations that are helpful in locating units and obtaining assistance.

- Housing Authority
- Building inspection departments
- Legal action programs
- Local non-profit housing or service agencies
- Community action agencies



Affordable Rental Unit Options & Contact Information

Finding a decent and affordable rental unit can feel overwhelming. Often, affordable housing is not advertised in the same way that more expensive private market housing is advertised. You may need to search out these affordable options.

Public Housing

There may be housing in the community that may be owned and managed by a local housing authority. These units may be located in apartment complexes or may be single-family housing or duplexes scattered throughout the community. Potential tenants must be income-eligible to apply. To find out about availability and whether you would be eligible, contact the local housing authority.

The Housing Authority staff can explain the application process. Because there is a high demand for these units, you may be placed on a waiting list once you apply. This will vary from community to community. Some housing developments may offer benefits like on-site daycare and community resource centers.

Rental Assistance

The housing authority may also offer rent assistance. With this program, you would rent an apartment at a rental fee that is based on your income. You would be expected to pay about 30 percent of your income for rent. The difference between your payment and the full market rent for the unit would then be paid by the housing authority. You must be income-eligible to apply, and the property owner of the unit, you intend to rent, must be willing to participate in the program.

There are a limited number of rent assistance vouchers or certificates available. There can be waiting lists. You will need to contact the rental assistance program of the local housing authority to learn if you qualify and how to apply.

Private Market Subsidized Units

Some private property owners have received funds from the U.S. Department of Housing and Urban Development or Rural Housing to develop housing. In exchange, these owners agree to offer units at more affordable rent and make them available to families who meet income guidelines. The Department of Housing and Urban Development, Wisconsin Office has a list of these units. You may also contact your local housing authority or the Wisconsin Housing and Economic Development Authority (WHEDA) to determine what may be available in your community.

Non-profit Housing Developers

Some communities have non-profit agencies which were created to make affordable housing available to the community they serve. These agencies may either renovate or build homes and make them available for sale or rental. Each agency defines its own mission. Some may offer housing in a broad geographic area, while others are restricted to particular neighborhoods. Contact the municipality or county office that administers these funds to learn which agencies may have rental housing available.



Rental Property Checklist

Once you have completed the search, you will need to visit each rental property to make sure it meets your needs and expectations. Use this form to compare different rentals so you don't forget important features of the different places you visited.

	Rental A	Rental B	Rental C
Address/Name of unit			
Terms & Conditions			
Date available			
Monthly Rent			
Date Rent Is Due			
Deposit			
Pets allowed			
Pet rules/deposit			
Late payment charges			
Length of lease			
Frequency of rent increases			
Subletting/breaking a lease			
Utilities included (water/sewer/heat/garbage/recycling)			
Other			
Dwelling			
Square footage			
Number of bedrooms			
Number of bathrooms			
Dishwasher/garbage disposal/microwave included			
Available storage			
Air conditioning			
Fireplace			
Amenities (pool, gym)			
Number of outlets per room			
Blinds/curtains			
Cable TV connection in each room			
Number of phone jacks			
High speed internet			
Decorating allowed			
Outdoor space			
Locks/security			
Noise level			
Neighborhood			
Safe walking outside after dark			
Safe for children to play outside			
Crime rate in neighborhood			
Issues with unsupervised children			
Neighbors loitering			
Noise level of neighborhood			
Near bus line			
Near work			



Don't Rent Trouble

It is recommended that you bring the following items for the first unit inspection and use them to check for problems.

- Flashlight
- Light bulb
- Hair dryer
- Pen/pencil and paper – to take notes of the property

Electrical

- Turn on each switch to see if it works. If there is no light bulb in the socket, use the one you brought.
- Check every outlet by plugging in your hair dryer and turning it on. There are problems, if a fuse blows out or the dryer won't turn on.
- If outlets or sockets don't work, there could be dangerous defects in the electrical system that could cause a fire.

Plumbing

- Turn on the sink and bathtub faucets to see if they work or leak.
- How long does it take to get hot water?
- Flush the toilet to see if it operates properly or leaks.
- Do drains operate properly?
- Are ceilings and/or walls stained or cracked? These may indicate a leaking roof, defective rain gutters, or defective plumbing upstairs. Water damage could cause the ceiling or walls to collapse.
- Look at the water heater to see if it is leaking.

Safety

- Does the rental unit have smoke detectors?
- Does the rental unit have carbon monoxide detectors?
- Are there deadbolt locks on the rental unit doors and building's exterior doors?

Windows

- Are there storm windows and screens?
- Very gently push on the windows to see if they are secure or loose in the frame.
- Do windows open and close?

Rodents and Other Pests

- Open cabinets and immediately shine in flashlight to detect roaches. Look for roaches.
- Look for rat and mouse holes and droppings in the back of cabinets and closets.

Heating and Cooling

- Even in summer, push the thermostat up to see if the furnace works.
- Even in the winter, turn on the air conditioner to make sure it works.



Interviewing Landlords/Property Managers

Here is a list of things to ask regarding the landlord/property manager and current tenants.

I. General Information

- How long have you been a landlord/property manager?
- What are you looking for in a prospective tenant?
- How soon are you looking to fill the unit?
- What payment methods do you accept for rent?
- Is crime an issue in this neighborhood? Has this property experienced any break-ins, thefts or assaults?

2. Rules and Policies

Rental agreement Applications

- Must prospective tenants submit an application for a rental agreement?
- Is a fee required with my application? If so, what happens to that money?
- Does the act of giving you an application commit me to signing a rental agreement?

Security Deposits

- How much is the security deposit? When must it be paid? When is it returned? What must I do to have my security deposit returned in full?
- Which financial institution will hold my security deposit?

Rental Agreement

- Will the rental agreement be written or oral? What rules and regulations must I follow upon signing the rental agreement? How much notice is needed to renew or terminate the rental agreement?
- What is the rental agreement duration?

Rental agreement Termination

- Is notice required to terminate or renew the rental agreement, or will it automatically renew for another year? When must notice be given and in what form? If the rental agreement automatically ends (terminates), will I have the first right to renew it?
- Is it possible to end, terminate the rental agreement before the stated date? What fee, if any, is charged for early termination? How much notice is required for early termination? In what form?
- If the rental premises are destroyed, does the rental agreement affirm my right to move elsewhere and cease paying rent?

3. Neighborhood.

- Is the landlord/property manager familiar with the neighborhood?
- Does the landlord/property manager mention membership in any neighborhood group concerned about crime prevention or neighborhood improvement?



Module B: CHECKING OUT THE RENTAL PROPERTY AND THE LANDLORD?

4. Property Management On-Site

- Is there property management on-site?
- What is the process for dealing with emergencies or maintenance issues?
- Are there regular inspections?
- What is the policy for maintenance personnel entering the rental unit? Your landlord should follow a procedure for notifying you about entering the rental unit.
- How much notice is given prior to entering a property?

5. Unit Inspection

- Is the unit clean and in good repair?
- Does the landlord/property manager agree to make repairs? Does he/she sound sincere?
- Does the landlord/property manager listen to what you say?
- Does the landlord/property manager speak respectfully to and about other tenants?
- Does the landlord/property manager try to rush you into a decision?



Rent Smart

Module C

Application Process



Application Process

Module Notes:

Why and how landlords screen applications.
Problems a landlord might find on an application.
Fair housing protections.
How landlords may use the information on a credit report.
How a credit report can be improved.

Remember (Protected Classes):

Race: Generally, a member of a group united or classified together based on a common history, nationality or geography.

Color: The color of a person's skin.

Family Status: A household with minor children. A person who is pregnant or seeking custody of a child, or is planning adoption or guardianship is included.

Disability: Having a physical or mental impairment that substantially limits one or more major life activities, or having a record of, or being perceived as having a disability.

Sex: Being male or female.

National Origin: Generally, a member of a nation by birth or naturalization or having common origins or traditions.

Religion: Sincerely held religious, moral or ethical beliefs and practices.

Marital Status: The status of being married, widowed, single, divorced, or separated.

Ancestry: The country, nation or tribe of the identifiable group from which a person descends.

Source of Income: The lawful source of a person's income, including wages, a voucher having monetary value, social security, public assistance or other related payments.

Sexual Orientation: Having a preference for heterosexuality, homosexuality, or bisexuality or having a history of being so identified.

Age: Being at least 18 years of age.

Status as a Victim of Domestic Abuse, Sexual Abuse or Stalking

Questions to Consider:

- What would a landlord want to know about you before renting to you?
- What would you bring to fill out a rental application?
- Do you have a copy of your credit report?
- Are there any problems on your credit report?
- If needed, how would you improve your credit report?

References and Resources:

U.S. Department of Housing and Urban Development resources:

www.hud.gov/offices/fheo

State of Wisconsin Department of Agriculture, Trade, and Consumer Protection:

<https://datcp.wi.gov/Pages/Publications/LandlordTenantGuide.aspx>

Tenant Resource Center: <http://www.tenantresourcecenter.org/>

Annual Credit Report.com: www.annualcreditreport.com 1-877-322-8228

State guides to credit issues and credit reports:

www.wdft.org/wca/consumer_credit/credit_guides/

Free Credit Report:

<http://fyi.uwex.edu/creditreport/>

References to websites used in this publication are for your convenience and not an endorsement of one product over other similar products.



The Rental Application Process

If you were the owner/landlord of a rental unit, what would you want to know about the individual who applied to rent the unit? Write out the questions you would want answered.

1.

2.

3.

4.

5.



Model Rental Application

Sunrise Apartments

1. Applicant Name _____
 Social Security Number _____ Date of birth _____
2. Other residents _____
 Social Security Number _____ Date of birth _____
3. Present street address _____
 City _____ State _____ Zip _____ How long? _____
4. Present landlord _____ Phone _____
5. Previous street address _____
 City _____ State _____ Zip _____ How long? _____
6. Previous landlord _____ Phone _____
7. Reason for Leaving _____

Income

9. Present employer _____ How long? _____
 Monthly income _____ Work Phone _____
13. Other employer _____ How long? _____
 Monthly income _____ Work Phone _____
16. Source of other income _____
 Monthly income _____ How long? _____



Credit References

17. Financial institution _____
 Street address _____
 City _____ State _____ Zip _____
 Account type _____

18. Credit references (auto loans, credit cards, installment loans)

Source _____ Monthly Payment _____
 Source _____ Monthly Payment _____
 Source _____ Monthly Payment _____

Emergency Contact

20. Emergency contact _____
 Relationship _____ Phone _____

Vehicles

21. Vehicle make _____ Year _____ Color _____
 License Plate Number _____
 Vehicle make _____ Year _____ Color _____
 License Plate Number _____

Pets

22. Do you own pets? If so, please describe: _____

Enclosed is a deposit of _____, which I understand will be forfeited if this application is accepted and I do not rent the apartment. If the application is rejected, I understand that the deposit will be returned to me. If I rent the apartment, I understand that the deposit will be applied to the security deposit for the apartment. I authorize Sunrise Apartments staff to contact my references and I affirm that the information I have provided is accurate and truthful.

Applicant Signature _____ Date _____

*Many types of rental application forms exist, and this form includes sections common to many applications. Resources include the Wisconsin Apartment Association, the Tenant Resource Center, and Wisconsin Legal Blank Co.

*Separate applications may be required for each unrelated person 18 years of age or older.



Explaining Negative Information

When you know that the landlord screening will produce some negative information, you can attach to the application a note that will briefly and factually explain what happened, from your perspective.

If you were at fault, explain what you have done to correct or change things. For example, you may have lived with someone who had loud parties. You can explain that this person will neither be living with nor visiting you. If you got behind on paying your rent, explain what you will do differently this time, such as having your rent paid directly from your bank.

This formula can help you write out your explanation:

When _____ happened,

I was _____

Because _____

I have _____

I would like
(or hope) _____

Sample message:

When I was arrested for using drugs,

I was 18 years old and had moved into an apartment where a drug dealer lived.

I have completed rehab and have been drug-free for two years.

I hope you will not let this incident keep you from renting to me.



Sample Credit Report

Online Personal Credit Report from Experian for

Experian credit report prepared for
JOHN Q. CONSUMER
 Your report number is
1562064065
 Report date:
04/24/2012

1

- Index:**
- [Potentially negative items](#)
 - [Accounts in good standing](#)
 - [Requests for your credit history](#)
 - [Personal information](#)
 - [Important message from Experian](#)
 - [Contact us](#)

2

Report number:

You will need your report number to contact Experian online, by phone or by mail.

Index:

Navigate through the sections of your credit report using these links.

Experian collects and organizes information about you and your credit history from public records, your creditors and other reliable sources. Experian makes your credit history available to your current and prospective creditors, employers and others as allowed by law, which can expedite your ability to obtain credit and can make offers of credit available to you. We do not grant or deny credit; each credit grantor makes that decision based on its own guidelines.

To return to your report in the near future, log on to www.experian.com/consumer and select "View your report again" or "Dispute" and then enter your report number.

If you disagree with information in this report, return to the Report Summary page and follow the instructions for disputing.

Potentially negative items:

Items that creditors may view less favorably. It includes the creditor's name and address, your account number (shortened for security), account status, type and terms of the account and any other information reported to Experian by the creditor. Also includes any bankruptcy, lien and judgment information obtained directly from the courts.

Potentially Negative Items

3

Public Records

Credit grantors may carefully review the items listed below when they check your credit history. Please note that the account information connected with some public records, such as bankruptcy, also may appear with your credit items listed later in this report.

MAIN COUNTY CLERK

Address: 123 MAINTOWN S BUFFALO , NY 10000	Identification Number: 1	Plaintiff: ANY COMMISSIONER O.
---	------------------------------------	--

Status: Civil claim paid.	Status Details: This item was verified and updated in Apr 2012.
-------------------------------------	---

Date Filed: 10/15/2012	Claim Amount: \$200
Date Resolved: 03/04/2012	Liability Amount: NA

Responsibility:
INDIVIDUAL

Status:

Indicates the current status of the account.

Credit Items

For your protection, the last few digits of your account numbers do not display.

ABCD BANKS

Address: 100 CENTER RD BUFFALO, NY 10000 (555) 555-5555	Account Number: 1000000....
---	---------------------------------------

Status: Paid/Past due 60 days.

4

Date Opened: 10/2012	Type: Installment	Credit Limit/Original Amount: \$523
Reported Since: 11/2012	Terms: 12 Months	High Balance: NA
Date of Status: 04/2012	Monthly Payment: \$0	Recent Balance: \$0 as of 04/2012
Last Reported: 04/2012	Responsibility: Individual	Recent Payment: \$0

Account History:
 60 days as of 12-2012
 30 days as of 11-2012



If you believe information in your report is inaccurate, you can dispute that item quickly, effectively and cost free by using Experian's online dispute service located at:

www.experian.com/disputes

Disputing online is the fastest way to address any concern you may have about the information in your credit report.

http://www.experian.com/credit_report_basics/pdf/samplecreditreport.pdf



Module C: APPLICATION PROCESS

MAIN COLL AGENCIES

Address: PO BOX 123 ANYTOWN, PA 10000 (555) 555-5555	Account Number: 0123456789	Original Creditor: TELEWISE CABLE COMM.
--	--------------------------------------	---

Status: Collection account. \$95 past due as of 4-2012.

Date Opened: 01/2005	Type: Installment	Credit Limit/Original Amount: \$95
Reported Since: 04/2012	Terms: NA	High Balance: NA
Date of Status: 04/2012	Monthly Payment: \$0	Recent Balance: \$95 as of 04/2012
Last Reported: 04/2012	Responsibility: Individual	Recent Payment: \$0

Your statement: ITEM DISPUTED BY CONSUMER

Account History:
Collection as of 4-2012

Accounts in Good Standing

5

AUTOMOBILE AUTO FINANCE

Address: 100 MAIN ST E SMALLTOWN, MD 90001 (555) 555-5555	Account Number: 12345678998....
---	---

Status: Open/Never late.

Date Opened: 01/2006	Type: Installment	Credit Limit/Original Amount: \$10,355
Reported Since: 01/2012	Terms: 65 Months	High Balance: NA
Date of Status: 04/2012	Monthly Payment: \$210	Recent Balance: \$7,984 as of 04/2012
Last Reported: 04/2012	Responsibility: Individual	Recent Payment: \$0

MAIN

Address: PO BOX 1234 FORT LAUDERDALE, FL 10009	Account Number: 1234567899876
---	---

Status: Closed/Never late.

Date Opened: 03/1997	Type: Revolving	Credit Limit/Original Amount: NA
Reported Since: 03/2012	Terms: 1 Months	High Balance: \$3,228
Date of Status: 08/2012	Monthly Payment: \$0	Recent Balance: \$0 /paid as of 08/2012
Last Reported: 08/2012	Responsibility: Individual	Recent Payment: \$0

Your statement:
Account closed at consumer's request

Accounts in good standing:

Lists accounts that have a positive status and may be viewed favorably by creditors. Some creditors do not report to us, so some of your accounts may not be listed.

Type:

Account type indicates whether your account is a revolving or an installment account.



Module C: APPLICATION PROCESS

MAIN COLL AGENCIES

Address: PO BOX 123 ANYTOWN, PA 10000 (555) 555-5555	Account Number: 0123456789	Original Creditor: TELEWISE CABLE COMM.
--	--------------------------------------	---

Status: Collection account. \$95 past due as of 4-2012.

Date Opened: 01/2005	Type: Installment	Credit Limit/Original Amount: \$95
Reported Since: 04/2012	Terms: NA	High Balance: NA
Date of Status: 04/2012	Monthly Payment: \$0	Recent Balance: \$95 as of 04/2012
Last Reported: 04/2012	Responsibility: Individual	Recent Payment: \$0

Your statement: ITEM DISPUTED BY CONSUMER

Account History:
Collection as of 4-2012

Accounts in Good Standing

5

AUTOMOBILE AUTO FINANCE

Address: 100 MAIN ST E SMALLTOWN, MD 90001 (555) 555-5555	Account Number: 12345678998....
---	---

Status: Open/Never late.

Date Opened: 01/2008	Type: Installment	Credit Limit/Original Amount: \$10,355
Reported Since: 01/2012	Terms: 65 Months	High Balance: NA
Date of Status: 04/2012	Monthly Payment: \$210	Recent Balance: \$7,984 as of 04/2012
Last Reported: 04/2012	Responsibility: Individual	Recent Payment: \$0

MAIN

Address: PO BOX 1234 FORT LAUDERDALE, FL 10009	Account Number: 1234567899876
---	---

Status: Closed/Never late.

Date Opened: 03/1997	Type: Revolving	Credit Limit/Original Amount: NA
Reported Since: 03/2012	Terms: 1 Months	High Balance: \$3,228
Date of Status: 08/2012	Monthly Payment: \$0	Recent Balance: \$0 /paid as of 08/2012
Last Reported: 08/2012	Responsibility: Individual	Recent Payment: \$0

Your statement:
Account closed at consumer's request

Accounts in good standing:

Lists accounts that have a positive status and may be viewed favorably by creditors. Some creditors do not report to us, so some of your accounts may not be listed.

Type:

Account type indicates whether your account is a revolving or an installment account.



Module C: APPLICATION PROCESS

Requests for Your Credit History

7

Requests Viewed By Others

We make your credit history available to your current and prospective creditors and employers as allowed by law. Personal data about you may be made available to companies whose products and services may interest you.

The section below lists all who have requested in the recent past to review your credit history as a result of actions involving you, such as the completion of a credit application or the transfer of an account to a collection agency, application for insurance, mortgage or loan application, etc. Creditors may view these requests when evaluating your creditworthiness.

HOMESALE REALTY CO

Address:

2000 S MAINROAD BLVD STE
ANYTOWN CA 11111
(555) 555-5555

Date of Request:

07/16/2012

Comments:

Real estate loan on behalf of 3903 MERCHANTS EXPRESS M. This inquiry is scheduled to continue on record until 8-2014.

M & T BANK

Address:

PO BOX 100
BUFFALO NY 10000
(555) 555-5555

Date of Request:

02/23/2006

Comments:

Permissible purpose. This inquiry is scheduled to continue on record until 3-2008.

WESTERN FUNDING INC

Address:

191 W MAIN AVE STE 100
INTOWN CA 10000
(559) 555-5555

Date of Request:

01/25/2006

Comments:

Permissible purpose. This inquiry is scheduled to continue on record until 2-2008.

Requests Viewed Only By You

The section below lists all who have a permissible purpose by law and have requested in the recent past to review your information. You may not have initiated these requests, so you may not recognize each source. We offer information about you to those with a permissible purpose, for example, to:

- other creditors who want to offer you preapproved credit;
- an employer who wishes to extend an offer of employment;
- a potential investor in assessing the risk of a current obligation;
- Experian or other credit reporting agencies to process a report for you;
- your existing creditors to monitor your credit activity (date listed may reflect only the most recent request).

We report these requests **only to you** as a record of activities. We **do not** provide this information to other creditors who evaluate your creditworthiness.

MAIN BANK USA

Address:

1 MAIN CTR AA 11
BUFFALO NY 14203

Date of Request:

08/10/2012

MYTOWN BANK

Address:

PO BOX 825
MYTOWN DE 10000
(555) 555-5555

Date of Request:

08/05/2006

INTOWN DATA CORPS

Address:

2000 S MAINTOWN BLVD STE
INTOWN CO 11111
(555) 555-5555

Date of Request:

07/16/2006

Requests for your credit history:

Also called "inquiries," requests for your credit history are logged on your report whenever anyone reviews your credit information. There are two types of inquiries.

i. Inquiries resulting from a transaction initiated by you. These include inquiries from your applications for credit, insurance, housing or other loans. They also include transfer of an account to a collection agency. Creditors may view these items when evaluating your creditworthiness.

ii. Inquiries resulting from transactions you may not have initiated but that are allowed under the FCRA. These include preapproved offers, as well as for employment, investment review, account monitoring by existing creditors, and requests by you for your own report. These items are shown only to you and have no impact on your creditworthiness or risk scores.



Obtaining a Credit Report

Credit legislation, called FACTA, was signed into law in 2003. Individuals may request one, free credit report from each of the three bureaus once a year.

A special website (www.annualcreditreport.com) was developed to explain how to obtain the free annual credit reports. This site includes frequently asked questions, as well as options for ordering your free report:

Phone—1-877-322-8228

Mail—Print and complete the form on the website and mail it to: Annual Credit Request Form
P.O. Box 105281
Atlanta, GA 30348-5281

Be wary of copycat web sites, such as freecreditreport.com, and TV ads aimed at selling you a credit report or obtaining personal information. The free credit report does not contain your credit score. The three main credit bureaus are:

Experian

P.O. Box 2104
Allan, TX 75013
1-800-787-6864
www.experian.com

Equifax

P.O. Box 740241
Atlanta, GA 30374-0241
1-800-685-1111
www.equifax.com

Trans Union

2 Baldwin Place
P.O. Box 2000
Chester, PA 19022
1-800-888-4213
www.transunion.com



Annual Credit Report Request Form



Annual Credit Report Request Form

You have the right to get a free copy of your credit file disclosure, commonly called a credit report, once every 12 months, from each of the nationwide consumer credit reporting companies - Equifax, Experian and TransUnion.

For instant access to your free credit report, visit www.annualcreditreport.com.

For more information on obtaining your free credit report, visit www.annualcreditreport.com or call 877-322-8228.

Use this form if you prefer to write to request your credit report from any, or all, of the nationwide consumer credit reporting companies. The following information is required to process your request. Omission of any information may delay your request.

Once complete, fold (do not staple or tape), place into a #10 envelope, affix required postage and mail to:

Annual Credit Report Request Service P.O. Box 105281 Atlanta, GA 30348-5281.

Please use a Black or Blue Pen and write your responses in PRINTED CAPITAL LETTERS without touching the sides of the boxes like the examples listed below:

A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V	W	X	Y	Z	0	1	2	3	4	5	6	7	8	9
---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---

Social Security Number:
 - -

Date of Birth:
 / /
Month Day Year

First Name

M.I.

Last Name

JR, SR, III, etc.

Current Mailing Address:

House Number **Street Name**

Apartment Number / Private Mailbox **For Puerto Rico Only: Print Urbanization Name**

City **State** **Zip Code**

Previous Mailing Address (complete only if at current mailing address for less than two years):

House Number **Street Name**

Apartment Number / Private Mailbox **For Puerto Rico Only: Print Urbanization Name**

City **State** **Zip Code**

Shade Circle Like This → ●
 Not Like This → ○

I want a credit report from (shade each that you would like to receive):

- Equifax
- Experian
- TransUnion

○ Shade here if, for security reasons, you want your credit report to include no more than the last four digits of your Social Security Number.

If additional information is needed to process your request, the consumer credit reporting company will contact you by mail.

Your request will be processed within 15 days of receipt and then mailed to you.

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Building and Improving Your Credit Report

To get or keep good credit, follow these recommendations:

Monthly bills:

- Pay all of your bills on time. (Make payments automatic only if you know you'll have the money in your account.)
- Set up budget payments on utility bills so you pay the same amount each month.
- If you don't have a current monthly bill (like utilities or rent), you might have other bills, like a cell phone or a gas charge card, that is reported to a credit bureau monthly. Always pay these on time.

Credit Cards:

- If you have a credit card, only use one-third of your total credit limit. If your credit limit is \$1000, for example, don't charge more than \$350 total on your card.
- Pay off credit card balances every month. (If you can't pay the whole balance, try to pay a little more than the minimum payment.)
- Pay the credit card bill before the statement due date. If you miss a payment, send it in within 30 days of the missed due date.

Building a credit history

- If you are shopping for a credit card or loan to build credit, ask about fees and be sure they report to one of the credit reporting bureaus.
- Don't apply for too much credit in a short time.
- If you have no credit history or past credit trouble, consider a secured credit card that reports to a credit reporting bureau. It requires a deposit that becomes the amount you can use. Example: put \$500 cash in the account, and you can charge up to \$500.
- Have a mix of different types of credit like a car loan and a credit card.
- Have a long credit history by establishing credit now and keeping accounts open, even if you no longer use the accounts.

Getting Help

- If you find a mistake on your credit report, write the credit bureau and explain the issue. By law, they have 30 days to respond and must remove inaccurate information. Remember, negative information, such as a paid off collection account, will still stay on your credit report for 7 years.
- Financial counseling services help set up budgets and get credit builder loans. Find a trustworthy, nonprofit counseling service at debtadvice.org.
- Don't use a credit repair service that requires payment for their services.
- If your credit card is lost or stolen report it immediately; most credit cards limit your loss to \$50 or less. (Getting money back from a lost debit or prepaid card depends on the card or your bank.)



Module C: APPLICATION PROCESS

Common errors to watch for:

- Using different names when applying for credit.
- When changing banks make sure all automatic payments are changed to new bank.
- Not notifying creditors of name changes due to marriage or divorce.
- Not filing for paid judgements (just paying the judgement) is not enough, you need to file the receipt at the government center so it will not show up as “Unknown” on the credit report.

[Your Name]
[Your Address]
[Your City, State, Zip Code]

[Date]

Complaint Department
[Company Name]
[Street Address]
[City, State, Zip Code]

Dear Sir or Madam:

I am writing to dispute the following information in my file. I have circled the items I dispute on the attached copy of the report I received.

This item [identify item(s) disputed by name of source, such as creditors or tax court, and identify type of item, such as credit account, judgment, etc.] is [inaccurate or incomplete] because [describe what is inaccurate or incomplete and why]. I am requesting that the item be removed [or request another specific change] to correct the information.

Enclosed are copies of [use this sentence if applicable and describe any enclosed documentation, such as payment records and court documents] supporting my position. Please reinvestigate this [these] matter[s] and [delete or correct] the disputed item[s] as soon as possible.

Sincerely,
Your name

Enclosures: [List what you are enclosing.]

Source: <https://www.consumer.ftc.gov/articles/0384-sample-letter-disputing-errors-your-credit-report>



Groups Protected by Federal and State Fair Housing Laws

State of Wisconsin
Department of Workforce Development
Equal Rights Division

Wisconsin's Fair Housing Law
& Complaint Process
Wisconsin Statutes Section 106.50

Fair Housing Law

The Wisconsin Fair Housing Law protects the rights of people in the rental or purchase of housing.

- It is unlawful to discriminate against a person in housing, even in part, because of that person's protected class. The protected classes are shown on the chart on the following page.
- Essentially, all housing is covered under the law **except** when a person is seeking a roommate to share a dwelling.

What Are Examples Of Discrimination?

- Refusing to rent or negotiate with someone for the rental or sale of a dwelling.
- Failing to renew a lease or lying about the availability of a dwelling.
- Applying different terms or rental conditions.
- Providing different rental privileges or services.
- Not allowing a person with a disability to make reasonable modifications to the unit.
- Applying different rental or mortgage application standards or fees.
- Failing to build accessible multi-family housing.
- Harassing or interfering with a person's quiet enjoyment of a dwelling.
- Steering persons to certain units or buildings within an apartment complex.

Are There Exceptions Under The Law?

Yes, there are circumstances when discrimination may be legal. A few examples are:

- A family with "too many" people may be turned away, if a reasonable government requirement limits the number of occupants for the dwelling unit.
- Housing primarily intended and operated for older persons may, under certain conditions, be restricted to persons over a certain age.
- Housing may be denied to a person who poses a direct threat to the safety of others or whose tenancy would result in substantial physical damage to property, provided the risk can't be sufficiently reduced by a reasonable accommodation.

Can A Fair Housing Council Help?

Yes, if a Fair Housing Council serves your area it can help you understand your rights under the law and outline a variety of ways to pursue a complaint. Fair Housing Councils may also be able to conduct investigations using "testing," which is a method of investigating complaints that compares treatment of various home seekers to determine whether differences in treatment are occurring. Testing may later be used as evidence in administrative or judicial actions. A Fair Housing Council may also be able to refer you to an attorney experienced in fair housing matters. To determine if a Fair Housing Council serves your area of the state, contact the Metropolitan Milwaukee Fair Housing Council at (414) 278-1240.

How Is A Complaint Filed Under Wisconsin Law?

A person alleging discrimination may file a complaint within **1 year** of the discriminatory action.

- A complaint form with instructions is available from the Equal Rights Division. Please see the last page of this document for the addresses and telephone numbers.
- Usually, settlement possibilities will be explored before an investigation begins. Many housing complaints are resolved by compromise, which is usually a good option for both parties.
- If the investigation finds **probable cause** to believe that discrimination may have occurred, the Equal Rights Division will issue a CHARGE of discrimination, along with the investigator's determination. Either party may elect to have the charge decided in a CIVIL ACTION filed by the complainant in Circuit Court.



Module C: APPLICATION PROCESS

If a civil action is not chosen, the complainant will be decided after a hearing held by an Administrative Law Judge of the Equal Rights Division. Note that the Equal Rights Division does not provide legal representation for either party.

If **no probable cause** is found at the investigation, the case will be dismissed. The dismissal will become final unless the Equal Rights Division receives a written appeal letter within **20 days** of the determination.

PROTECTED CLASSES	DESCRIPTION	Also covered in federal law
Race	Generally, a member of a group united or classified together based on a common history, nationality or geography.	X
Color	The color of a person's skin.	X
Family Status	A household with minor children. A person who is pregnant or seeking custody of a child, or is planning adoption or guardianship is included.	X
Disability	Having a physical or mental impairment that substantially limits one or more major life activities, or having a record of, or being perceived as having a disability.	X
Sex	Being male or female.	X
National Origin	Generally, a member of a nation by birth or naturalization or having common origins or traditions.	X
Religion	Sincerely held religious, moral or ethical beliefs and practices.	X
Marital Status	The status of being married, widowed, single, divorced, or separated.	
Ancestry	The country, nation or tribe of the identifiable group from which a person descends.	
Source of Income	The lawful source of a person's income, including wages, a voucher having monetary value, social security, public assistance or other related payments.	
Sexual Orientation	Having a preference for heterosexuality, homosexuality, or bisexuality or having a history of being so identified.	
Age	Being at least 18 years of age.	
Status as a Victim of Domestic Abuse, Sexual Abuse or Stalking.		



Module C: APPLICATION PROCESS

What Remedies Are Available Under The Law?

Relief varies with the circumstances of each case. Generally, persons who **prove** they were victims of discrimination may receive:

- Out of pocket losses and interest
- Attorney fees and costs
- Compensatory damages for losses or injury
- Punitive damages if filed in court
- Injunctive relief

Other remedies or fines may also be ordered. The U.S. Fair Housing Act provides remedies similar to those available under Wisconsin Law.

Federal or Local Fair Housing Laws

Federal laws and local ordinances differ from state laws and, in some cases, provide greater protection to home seekers. Title VIII of the Civil Rights Act of 1968 is the primary federal fair housing law. To file a federal fair housing complaint or for additional information contact:

The U.S. Department of Housing and Urban Development
 77 West Jackson Boulevard, Room 2101
 Chicago, IL 60604-3507

1(800) 765-9372
 TTY 1(800) 927-9275

To file electronically: www.hud.gov

Housing Discrimination Is Illegal!

If you believe that you have been treated unfairly in the rental or purchase of housing because of:

Race	Family Status	Sexual Orientation
Source of Income	Disability	Ancestry
Sex	Marital Status	Religion
National Origin	Color	Age
Status as a Victim of Domestic Abuse, Sexual Abuse, or Stalking		

If you would like more information about the law and your rights, contact one of the offices shown below:

State of Wisconsin Department of Workforce Development Equal Rights Division	
201 E WASHINGTON AVE - ROOM A100 PO BOX 8928 MADISON WI 53708 Telephone: (608) 266-6860 TTY: (608) 264-8752	819 N 6th ST ROOM 723 MILWAUKEE WI 53203 Telephone: (414) 227-4384 TTY: (414) 227-4081
Web Site: http://dwd.wisconsin.gov/er	
DWD is an equal opportunity employer and service provider. If you need assistance to access services or need material in an alternate format, please contact us.	

Source: https://dwd.wisconsin.gov/dwd/publications/erd/pdf/erd_9523_p.pdf



Types of Fair Housing Violations

Each of the practices listed is illegal if done strictly because an applicant belongs to a protected class. In most cases discrimination is subtle and hard to detect; however, it still occurs.

- Refusal to rent housing
There may be an advertisement in the newspaper offering an apartment for rent, and the rental agent may indicate that the apartment is still for rent when questioned on the phone. However, when the applicant shows up and the rental agent sees that they are African American, have children, or have a service dog, the agent apologizes and says that the apartment has just been rented.
- Setting different terms or conditions for housing
The rental agent may require certain income ratios for certain groups and not for others, require a higher security deposit for a family with children, or may require a co-signer for people who look “foreign,” but not for white applicants with similar income and employment.
- Steering applicants to particular units or to other property
Applicants who respond to listings for a particular apartment may be directed toward another apartment because of race or gender.
Families with children may be told that children are only allowed in first-floor apartments.
- Providing different housing services
A rental agent may make a Hispanic applicant wait, delay making an appointment for a showing, or rush the showing and make negative comments about the apartment. While on the other hand, the agent may meet a white applicant promptly and stress the positive aspects of the apartment.



Rent Smart

Module D

Who's Responsible for Maintenance, Repairs and Care?



Who's Responsible for Maintenance, Repairs and Care?

Module Notes:

Tenant responsibilities for repairs and upkeep.

Landlords responsibilities for repairs and upkeep.

Check-in/check-out form.

The financial and personal value of caring for rental living spaces.

Remember:

Responsibilities are shared by the landlord and tenant and identified by different resources. Most cities have housing codes that establish minimum quality standards that landlords must meet for residential rental properties.

Keys to Determining Responsibilities

- Rental agreement terms
- Check-in forms
- Government regulations
- Common sense

It is best to do the check-in with the landlord, but doing it with a witness who does not live in the apartment is also a possibility.

Questions to Consider:

- What do you look for in an inspection before moving in?
- Where should you keep the Check-In/Check-Out Rental Condition Checklist and other important rental documents?
- How will you plan the care for your living space?
- What happens if you don't care for your living space?

References and Resources:

Landlord Tenant Guide:

<http://datcp.wi.gov/uploads/Consumer/pdf/LT-LandlordTenantGuide497.pdf>

Tenant Sourcebook, Legal Action of Wisconsin:

www.legalaction.org/content/index.dfm?cm_id=83

Tenant Resource Center:

www.tenantresourcecenter.org/

Renter's Insurance:

www.practicalmoneyskills.com/personalfinance/lifeevents/renting/insurance.php

Bed Bugs in Wisconsin Questions and Answers:

www.dhs.wisconsin.gov/publications/p0/p00489.pdf

Lead-Safe Wisconsin:

www.dhs.wisconsin.gov/lead/index.htm

References to websites used in this publication are for your convenience and not an endorsement of one product over other similar products.



Repairs and Government Regulations

Part 1: Landlord Responsibilities

1. Correct building or housing code violations affecting the unit or common areas.*
2. Provide hot and cold water and operational sewage drains.*
3. Maintain heating equipment so that it is safe and capable of keeping temperatures at least at 67 degrees at all times.*
4. Keep electrical/plumbing system in safe operating condition.*
5. Correct other defects that could cause a "substantial" safety risk to tenants.
6. Notify applicant in writing of deductions made from the previous tenant's security deposit for damage or defects, if requested by applicant.
7. Make repairs required due to normal wear and tear.
8. Maintain equipment (i.e., heating system, water heater, elevators, and air conditioning) that serves the unit and common spaces.

*If any of these conditions are not met in the home or in the common areas of the building, the landlord must disclose the problem to the tenant before renting.

Part 2: Tenant Responsibilities

1. Report problems to landlord as soon as they are noticed.
2. Unless otherwise agreed, the tenant is usually responsible for routine repairs. The tenant also must meet any maintenance and sanitation standards required by local housing codes. A tenant is financially responsible for any damages including infestations by insects or other pests caused by acts or inactions of the tenant.
3. Make repairs required because of tenant negligence or improper use. Landlords may choose to make such repairs at tenant's expense.

Resource Source: Wisconsin Department of Agriculture, Trade and Consumer Protection, Landlord/Tenant Guide, 6/2016



Who is Responsible?

Who is responsible for each of the following items, the tenant or the landlord?

1. Your son or daughter throws a ball through a windowpane.
2. Your garbage disposal is stuck.
3. Your bathroom lightbulb burns out.
4. Your front door lock doesn't work.
5. There is mold on the ceiling of your bathroom.
6. Your smoke detector batteries are dead.
7. The oven is dirty, but was dirty when you moved in.
8. Your sink drain is plugged.
9. There is no hot water.



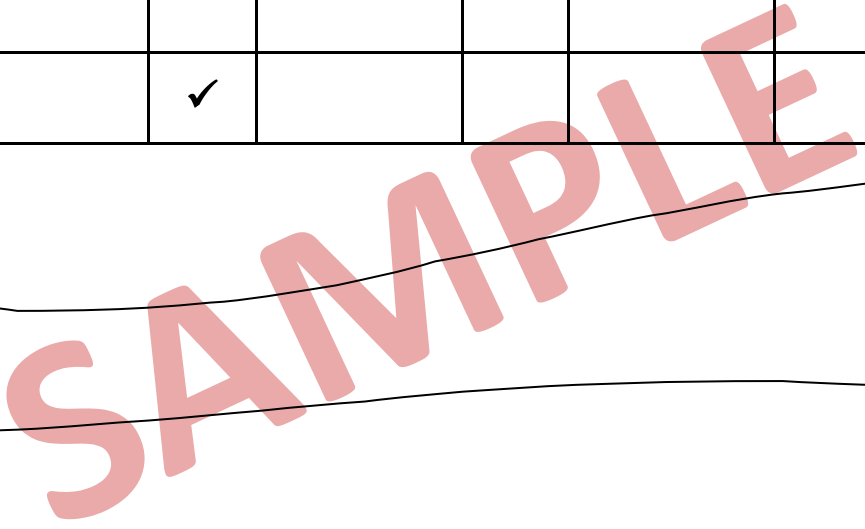
Check-In/Check-Out Rental Condition Checklist

This checklist is intended to be used both as a way to record the condition of the apartment when you move in and as a way to compare the move-in condition with the condition when you move out. This means that you should complete the move-in checklist carefully and be sure that both you and the landlord, or a witness who will not be living with you, sign the checklist. In the "Comment" column, describe any problems you find. Use a separate sheet of paper if you need it to describe the situation or add to the checklist, as each rental is item specific. Give a copy of the completed checklist to landlord for both Check-in/Check-Out.

Remember, you may be charged for correcting problems that aren't noted on the check-in sheet. Photos may be helpful, particularly if they are dated. Keep the completed checklist with other important papers/records about your apartment so you will have it when you move out. If the landlord promises repairs, ask that the promise be put in writing and signed with an estimated completion date.

Sample example of Checklist Use

ITEM	IN		OUT		COMMENTS
	O.K.	Dirty/damaged	O.K.	Dirty/damaged	
Kitchen	O.K.	Dirty/damaged	O.K.	Dirty/damaged	
Floor		Tile chipped in front of refrigerator.			
Refrigerator		Shelf missing Ice cube trays missing			
Counter Top		Burn marks			
Light Fixtures	✓				



Address: 123 Anywhere Street Apt. #4, City, Wisconsin 00000

Move-in Date: July 1, 2016 Move-out Date:



Check-In/Check-Out Rental Condition Checklist

ITEM	IN		OUT		COMMENTS
	O.K.	Dirty/damaged	O.K.	Dirty/damaged	
Living Room/Dining Room	O.K.	Dirty/damaged	O.K.	Dirty/damaged	COMMENTS
Floor					
Walls and Ceiling					
Doors and Locks					
Woodwork					
Windows/Screens					
Curtains/Blinds					
Closets					
Light Fixtures					
Electrical Outlets and Switches					
Other:					
Kitchen	O.K.	Dirty/damaged	O.K.	Dirty/damaged	COMMENTS
Floor					
Walls and Ceiling					
Doors and Locks					
Woodwork					
Windows/Screens					
Curtains/Blinds					
Pantry					
Light Fixtures					
Electrical Outlets and Switches					
Range Hood and Top					
Oven					
Refrigerator					
Counter Top					
Cabinets					
Sink and Disposal					



Module D: WHO'S RESPONSIBLE FOR MAINTENANCE, REPAIRS AND CARE?

ITEM	IN		OUT		
Faucets and Drains					
Other:					
Bedroom 1 (describe location)	O.K.	Dirty/damaged	O.K.	Dirty/damaged	COMMENTS
Floor					
Walls and Ceiling					
Doors and Locks					
Woodwork					
Windows/Screens					
Curtains/Blinds					
Closets					
Light Fixtures					
Electrical Outlets and Switches					
Other:					
Bedroom 2 (describe location)	O.K.	Dirty/damaged	O.K.	Dirty/damaged	COMMENTS
Floor					
Walls and Ceiling					
Doors and Locks					
Woodwork					
Windows/Screens					
Curtains/Blinds					
Closets					
Light Fixtures					
Electrical Outlets and Switches					
Other:					
Bedroom (describe location)	O.K.	Dirty/damaged	O.K.	Dirty/damaged	COMMENTS
Floor					
Walls and Ceiling					



Module D: WHO'S RESPONSIBLE FOR MAINTENANCE, REPAIRS AND CARE?

ITEM	IN		OUT		
Doors and Locks					
Woodwork					
Windows/Screens					
Curtains/Blinds					
Closets					
Light Fixtures					
Electrical Outlets and Switches					
Vanity or Sink					
Mirror					
Toilet and Seat					
Tub or Shower					
Shower Curtain					
Faucets and Drains					
Towel Racks					
Medicine Cabinet					
Other:					
Other Interior Areas (Halls, Stairways, etc.) Location:	O.K.	Dirty/damaged	O.K.	Dirty/damaged	COMMENTS
Floor					
Walls and Ceiling					
Doors and Locks					
Woodwork					
Windows/Screens					
Curtains/Blinds					
Closets					
Light Fixtures					
Electrical Outlets and Switches					
Other:					



Module D: WHO'S RESPONSIBLE FOR MAINTENANCE, REPAIRS AND CARE?

ITEM	IN		OUT		COMMENTS
	O.K.	Dirty/damaged	O.K.	Dirty/damaged	
Exterior Areas (Only areas you're responsible for, etc.) Location:					
Yard					
Fences					
Garage					
Walks					
Driveway					
Other:					
Miscellaneous Smoke Detector/ Carbon Monoxide unit					
Outside Door Locks and Keys					
Mailbox and Keys					
Thermostat					
Intercom					
Water Heater					
Furnace					
Other:					

Tenant Signature

Date

Landlord Signature

Date

Witness Signature

Date

Address:

Move-in Date:

Move-out Date:



Family Records: What to Keep Where and For How Long

FE445 (Revised)

FAMILY RECORDS: What to Keep Where and For How Long

Reviewed by Lori Scharmer

Family Economics Specialist • NDSU Extension Service

Families are like a small business with important records about each family member and the business the family does through time.

Keeping important family papers and records organized can save frustrations and hours of searching. Even on an everyday basis, organized recordkeeping makes paying bills, finding receipts and managing the family's finances much easier.

Why Should You Keep Records?

Keeping family records in an organized manner saves time, trouble, money and frustration. Recordkeeping is important because:

- Income tax preparation requires information on tax deductions; records substantiate deductions.
- Death, fire or theft may call for records to establish ownership; records help in estate settlement and insurance or benefit claims.
- Records document certain transactions; if someone makes a mistake or official records are destroyed, your records may be needed.

- Records could shorten the time collecting insurance, military benefits, veterans benefits or an income tax refund can take.
- Evaluating records provides information for planning future spending. Records provide a summary of your financial situation and can help you keep tabs on where the money goes.

What Kind of System Do You Need?

Use a system that fits your family's lifestyle. The family finance center might be as elaborate as a home office or as simple as a drawer in the kitchen or a file cabinet in the family room.

Deciding who will take major responsibility for recordkeeping in the family is important. All members – including children old enough to understand – should know how the recordkeeping system works and how information can be found easily. Some of the tasks can be shared or delegated, but one person with the skills and interest should take the leadership.

Develop a regular schedule for bookkeeping and resolve to stick to it. A routine will reduce the amount of time you spend on recordkeeping.

A well-organized recordkeeping system will eliminate confusion when you need important papers.

Getting started on a recordkeeping system may be time-consuming, but once it is set up to meet your family's needs, maintaining the system will be easy.

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Module D: WHO'S RESPONSIBLE FOR MAINTENANCE, REPAIRS AND CARE?

How Do You Organize a Record System?

You should carry some basic records with you at all times. Your wallet, billfold or purse is a small record system.

Keep identification, including your driver's license, name of the person to notify in case of an emergency, credit cards and organization membership cards, with you. You may wish to carry only one or two major credit cards.

You also should carry health, accident and auto insurance information, and information on allergies, health problems and blood type.

Other records require a different approach, but the approach does not need to be difficult. Use NDSU Extension Service publication HE446, *"Inventory of Important Family Records,"* as a guide for what type of records to keep and also as a record of where these records can be found.

The easiest way to keep track of your family papers and business records is to set up a filing system. A place to store file folders is more important than a fancy desk.

A metal filing cabinet, an under-the-bed storage chest or cardboard box, or an accordion folder will do the job as well as a desk drawer.

Gather your important papers from throughout the house. Divide your file folders into three major areas:

- Current records
- Inactive records
- Permanent records

The **current** files should include employment records, credit card information, insurance policies, family health records, warranties and guarantees, education records, bank statements, a household inventory, tax records and canceled checks. These headings may be used as a basis for your filing system.

The **inactive** files are used to store the items from the current files that are three years old. Go through the current files once a year. Discard unneeded items and transfer others to inactive storage. A good time to make transfers is the first of the year, when you work on your income tax forms. File headings would be the same as for current files.

Permanent records are very important papers, ones that should be kept safe in a safe-deposit box or fireproof (and waterproof) storage container.

Every family's file folder labels will be different. Divide each area into categories that make sense to you and meet your family's changing needs.

A good recordkeeping system will allow someone who is unfamiliar with the system to locate important documents, maintain records and prepare reports in case of an emergency.

What Are Very Important Papers (VIPs)?

Very Important papers Include:

- Papers or records that prove ownership (such as real estate deeds, automobile titles and stock and bond certificates)
- Birth, adoption, marriage and death certificates
- Legal papers (such as divorce and property settlement papers)
- Contracts
- Household inventory
- Wills
- Advance directives, such as living wills or durable powers of attorney for health care
- Anything else that would be expensive or difficult to replace

Where Should You Store VIPs?

A safe-deposit box in a financial institution or a home fireproof safe is the best place for your family's VIPs. Papers that cannot be replaced or would be costly or troublesome to replace belong in this type of storage. In general, bank account registers, canceled checks, transcripts, medical histories, employment records, tax returns and insurance policies do not need to be kept in a safe-deposit box or fireproof home storage.

How Long Should You Keep Tax Records?

The Internal Revenue Service (IRS) has a three-year statute of limitations on auditing a return. Keep all records of income or deduction expense for three years.

However, if you use the income averaging option available to farmers, you may need to prove your taxable income for four base years.

If you failed to report more than 25 percent of your gross income, the government will have six years to collect the tax or start legal proceedings.

Filing a fraudulent return or failing to file a return eliminates any statute of limitations for an audit by the IRS. If you hire a tax specialist, check to see how many years you should keep your records.

Keep records that show the original cost or value of your property. Also keep a record of home improvement costs to reduce capital gains tax if your home, land or property ever is sold for more than its original cost or value.

All canceled checks are not needed to support tax deductions. Save only those checks that substantiate an income tax deduction, such as checks paying for medical/dental expenses or charitable contributions.



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Putting a "T" for "tax" in the memo blank of a check when you write it might help you sort canceled checks faster. In cases where your only record is a duplicate check, you may need the monthly checking account statement to verify that the check went through.

Keep a copy of filed tax returns. **Should you need it, a prior tax return copy can be obtained from the IRS by calling (800) 829-1040.**

Taxpayers have two easy and convenient options for getting copies of their federal tax return information – tax return transcripts and tax account transcripts – by phone or mail.

A tax return transcript shows most line items from the tax return (Form 1040, 1040A or 1040EZ) as it originally was filed, including any accompanying forms and schedules.

It does not reflect any changes you, your representative or the IRS made after the return was filed. In many cases, a return transcript will meet the requirements of lending institutions, such as those offering mortgages and student loans.

A tax account transcript shows any later adjustments either you or the IRS made after the tax return was filed. This

transcript shows basic data, including marital status, type of return filed, adjusted gross income and taxable income.

Request transcripts by calling the IRS or ordering by mail using Form 4506-T, Request for Transcript of Tax Form. Specify the type of transcript you are requesting. The IRS does not charge a fee for transcripts, which are available for the current and three prior calendar years. Allow two weeks for delivery.

If you need a photocopy of a previously processed tax return and attachments, complete Form 4506, Request for Copy of Tax Form, and mail it to the IRS address listed

on the form for your area. The IRS charges a fee of \$57 for each tax period requested. Copies generally are available for the current and past six years. Allow 60 days to receive your copies.

What to Keep Where and for How Long?

Records are kept in four places: in a home filing system, in a safe-deposit box or fireproof home storage, in the wallets and billfolds of household members and in each vehicle owned (refer to the Guide for Family Records).

Guide for Family Records

Item	Where	How Long
Personal and Family		
Birth, marriage and death certificates	Safe-deposit box or fireproof home storage	Permanently
Adoption and custody papers	Safe-deposit box or fireproof home storage	Permanently
Citizenship papers	Safe-deposit box or fireproof home storage	Permanently
Divorce and separation papers	Safe-deposit box or fireproof home storage	Permanently
Settlement agreements	Safe-deposit box or fireproof home storage	Permanently
Military papers	Safe-deposit box or fireproof home storage	Permanently
Will	Signed original with probate division of circuit court or Safe-deposit box (if jointly rented); copy in home file	As long as in effect
Advance directive (living will/durable power of attorney for health care)	Home file, Safe-deposit box and copies with agents and family members	Permanently (update as needed)
Passports	Home storage or safe-deposit box	Until replaced
Social Security card	Original in safe-deposit box; copy in home storage	Permanently
Diplomas, transcripts	Home storage or safe-deposit box	Permanently
Medical history	Home file	Permanently (update as needed)
Employment records	Home file	Permanently
Inventory of valuable papers and advisers	Home file; copy with trusted family member or friend	Permanently (update at least annually)

continued



Module D: WHO'S RESPONSIBLE FOR MAINTENANCE, REPAIRS AND CARE?

Guide for Family Records

Item	Where	How Long
Property		
Real property deeds, title papers, abstracts, mortgage and other lien documents (include rental property)	Safe-deposit box	Duration of ownership or longer if needed for tax purposes
Burial lot deed	Safe-deposit box	Duration of ownership
Tax assessment notices, purchase contracts, records of capital improvements (include rental property)	Safe-deposit box	Duration of ownership or longer if needed for tax purposes
Motor vehicle titles, purchase receipts and licenses	Safe-deposit box	Duration of ownership
Records of auto service/repair	Home file	Duration of ownership
Jewelry and other valuable items	Safe-deposit box if safety of family may be threatened if kept in home	Duration of ownership
Inventory of household goods and appraisals (include rental property)	Safe-deposit box; copy in home file	Permanent (update at least annually)
Financial		
Stocks, bonds and other securities	Safe-deposit box; listing in home file	Duration of ownership or longer if needed for tax purposes (usually up to six years)
Bank accounts, account registers and statements	Home file	Duration of ownership or longer if needed for tax purposes (usually up to six years)
Canceled checks	Home file for nontax deductible expenditures	Three years minimum
Savings certificates	Safe-deposit box; listing in home file	Duration of ownership or longer if needed for tax purposes (usually six years)
List of credit cards, credit contracts, agreements, records of credit payments and account statements	Home file	Duration of account or obligation or longer if needed for tax purposes (usually six years)
Insurance policies and records of claims made and paid	Home file; list of policies in safe-deposit box	Permanently (update as needed)
Copies of past tax returns	Home file	Six years minimum
Receipts and records of deductible expenses, including home improvement expenses, income and tax payments	Home file (current); fireproof home storage after filing of taxes	Six years minimum; life of property for improvements

This publication was authored by Debra Pankow, former family economics specialist, NDSU, 2004.

For more information on this and other topics, see www.ag.ndsu.edu

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A Brief Guide to Renter's Insurance

Like homeowner's insurance, renter's insurance protects your property against several types of losses like damage from a fire or theft. Renter's insurance also covers injury or damage stemming from your negligence or that of your family members.

Types of Policies

There are several types of homeowner's insurance policies sold in Wisconsin. They vary according to the coverage in the policy and the type of dwelling being insured. HOMEOWNER'S FORM 4 (HO-4) *is especially designed for renters*. It covers your personal property for several different types of damage including theft, smoke, vandalism, fire, explosion, falling objects, building collapse, and rupture of steam or hot water systems. There is no coverage for the dwelling as that is the owner's responsibility and should not be insured by the renter.

Additional Coverage

Other losses covered by a renter's policy are:

- A minimum of \$25,000 in personal liability for each occurrence of bodily injury and property damage to others arising out of your negligence.
- A minimum of \$1,000 in medical payments without regard to fault for injuries occurring in your home to anyone other than you or your family.
- Injuries occurring outside your home if caused by you, a member of your family living with you, or your pet.
- 10% of the limits of your personal property coverage for your belongings if destroyed or damaged away from your home if the cause is covered by your policy.
- Reasonable and necessary additional living expenses from residing in a temporary location because of damage caused by a covered loss.

How Much to Buy

The main factor to consider in determining how much

insurance to buy is the actual value of your belongings. This involves establishing the "actual cash value" of all your possessions.

Actual cash value is usually determined by taking the replacement cost of the property when new and subtracting the amount of depreciation that has taken place. For example, a piece of furniture that cost \$500 to replace may have a reasonable "life" of 20 years. If this furniture is destroyed by fire after 10 years, its actual cash value at the time of loss is probably about \$250.

Replacement cost coverage on contents may be obtained for an additional premium. Replacement cost coverage pays for your losses on the basis of how much it would cost to replace or repair the item at current costs without deduction for depreciation.

The easiest way to determine value is to make [a complete inventory](#) of your belongings and try and determine their value at the time of inventory. Reinventory and reevaluation of your belongings should be done annually.

Some property, such as art objects and antiques do not lose value and should be scheduled separately on your policy. Other types of property are covered on a *limited basis* only because they are especially susceptible to loss. These include guns, cash, jewelry, and stamp and coin collections. All homeowner's policies can be modified at additional cost to protect you against such losses. *You may want to discuss these coverage and policy issues with your agent.*

Costs

Costs for renter's insurance vary depending on the fire protection rating, type of building, the location, and the amount of insurance. As a renter, you will pay less for your insurance if you live in a fire-resistant building or a building with four or less apartments. This is primarily because the incidence of fires is less in these types of buildings.



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The costs also vary among communities in accordance with their fire protection rating. If you live in a large apartment building, you could expect to pay somewhat more than a smaller apartment building. Prices will vary so you should call several companies to find out exactly what coverage and price they are offering. Generally, the higher the deductible the lower the premium, but make sure you can afford the deductible.

Items to Remember

- *Shop around.* Companies and agents differ not only in cost but also in claims service and coverage. Don't be afraid to ask questions.
- If you don't have an agent, find out from a friend or relative the name of a company or agent *with whom they have had a good experience.*
- *Ask about discounts.* If you already have an auto policy with one insurer, ask if the insurer would give you a discount on renter's insurance.
- Keep a list of all your personal property *off premises* so that if it is damaged or disappears, you will be able to account for it. Pictures or video of personal property can be beneficial.
- Check the *theft* provisions of your policy. This is a very common loss for apartment dwellers.
- The laws of Wisconsin prohibit insurance companies from refusing, cancelling, or denying insurance coverage to a class of risks solely on the basis of past criminal record, physical, or developmental disability, mental disability, age, race, marital status, sex, sexual preference, "moral" character, location, or occupation.
- Report all theft claims to the police department promptly.
- Keep a record of the serial numbers of your most valuable possessions.
- You may wish to contact one of the following insurance industry associations or groups for further information:

Independent Insurance Agents of Wisconsin
(IIAW)

725 John Nolen Drive
Madison, Wisconsin 53713
(608) 256-4429
www.iiaw.com

Professional Insurance Agents of Wisconsin
Clock Tower Office Park
6401 Odana Road #1

Madison, Wisconsin 53719
(608) 274-8188
www.piaaw.org

Community Insurance Information Center
600 West Virginia Street, Suite 101
Milwaukee, Wisconsin 53204
(414) 291-5360
Insuranceinfo-ciic.org

To file a complaint online or to print a complaint form:

OCI's Web Site
oci.wi.gov

Phone
(608) 266-0103 (In Madison)
or
1-800-236-8517 (Statewide)

Mailing Address
Office of the Commissioner of Insurance
P.O. Box 7873
Madison, WI 53707-7873

Electronic Mail
ocicomplaints@wisconsin.gov

Please indicate your name, phone number, and e-mail address.

Deaf, hearing, or speech impaired callers may reach OCI through WI TRS



If You Don't Care for Your Living Space

- Increased chance of sickness and injuries
- Increased wear and tear to the rental unit
- Deductions from security deposits
- Move-out cleaning will be much harder
- Trouble with bugs and rodents
- More danger of fire
- Spend more time looking for things
- Embarrassed to bring friends home
- Could be grounds for eviction



Cleaning Tips for Renters—Cleaning Institute

Cleaning Tips for Renters, www.cleaninginstitute.org/clean_living/cleaning_tips_for_renters.aspx?print=y

Cleaning Tips for Renters

Just because you don't "own" your place doesn't mean you shouldn't have a regular cleaning routine to keep your environment fresh and in good condition. Cleaning on a regular basis makes the job easier when you do tackle these tasks – and what's more, keeping your rental in good shape helps ensure that you'll get your deposit back when your lease is up! Follow these tips ... but always read the product label for exact household cleaning product usage instructions.

In the Kitchen

Appliances

Outside surfaces: Avoid abrasive cleansers. Wipe up spills immediately with a dry cloth to prevent discoloration, and allow cooking surfaces to cool before cleaning.

Inside the refrigerator: Use a solution of baking soda and water to avoid scratching the surface.

Inside the oven (if not self-cleaning): Use oven cleaner. (Don't use oven cleaner on a self-cleaning or continuous cleaning oven because it may damage the surface.)

Porcelain sinks: nonabrasive, all-purpose cleaner disinfectant cleaner mild abrasive (liquid or powder cleanser) Glass cooktops: Use cleaner formulated for ceramic glass or a paste of baking soda and water and apply to a cooled cooktop with a clean nonabrasive sponge or paper towel; rinse and dry thoroughly.

Countertops

Laminated surfaces: Prevent damage by using a trivet or insulated pad to protect surfaces from hot pans, and always use a cutting board. Clean with nonabrasive, all-purpose cleaner (without bleach) and wipe up cleaning solutions immediately to prevent discoloration. Never use scrapers or abrasive pads; instead, try a soft vegetable brush to clean textured countertops.

Solid surfaces: Use a nonabrasive or abrasive all-purpose cleaner on matte (no-shine) surfaces, and nonabrasive all-purpose cleaners on satin or high-gloss finishes. Avoid damaging the surface by using trivets and cutting boards.

Wood block: Wipe up spills and liquids immediately to prevent warping, and clean with a wood cleaner.

Cabinets

Use a product that cleans finished wood to remove fingerprints, smudges and other soils. A polish or wax may be used if a shine is desired. Buff with a soft cloth. Be sure wood is properly finished. Any substance, even water, used on unfinished or improperly finished wood can damage the surface.



In the Bathroom

Toilet

For the inside: Use toilet bowl cleaner and a long-handled toilet brush to clean rim holes and the trap. Attach an in-tank (continuous) cleaner to maintain the freshness of the bowl (but remove it before using toilet bowl cleaner - don't mix the products).

For the outside: Use a nonabrasive, all-purpose cleaner or disinfectant cleaner on the exterior of the toilet and the toilet seat. Thoroughly rinse and dry hinge areas and bumpers.

Tub/Shower/Sink

Mold and Mildew Prevention: Use the fan (or open a window) when showering. Wipe down the tub walls with a sponge after bathing; use a towel or a squeegee on shower walls. Keep shower doors and curtains open after use to allow them to air dry.

Tub, Sink, and Tile: Rinse the tub and sink after each use to prevent buildup. Clean regularly with a nonabrasive, all-purpose cleaner; tub/tile/sink cleaner; or liquid cleanser and rinse with clean water. Avoid using powdered abrasive cleansers that could scratch surfaces. Dry and buff tile, faucets and handles to prevent water spots. Try a daily shower cleaner to keep shower and tub surfaces free of buildup: just spritz it on and go – no scrubbing or rinsing required!

Grout: Clean with a solution 3/4 cup of liquid household bleach to 1 gallon of water or a mildew stain remover, applied carefully with a soft-bristled brush. Rinse thoroughly.

Stain-Solvers:

- Mildew: Use liquid household bleach or cleaners with bleach to remove stains.
- Rust: Only use a rust remover for such stains (not a cleaner with bleach).
- Stubborn stains or soap film buildup: Use disinfectant cleaner; allow it to penetrate thoroughly, then rub or scour.

In Living Areas

Painted Walls: Using a nonabrasive, all-purpose cleaner or a wood cleaner, test the "washability" of the surface first by washing an inconspicuous area. To clean, start at the bottom of the wall and work up to the ceiling, overlapping areas as you clean and using a circular motion.

Woodwork: Remove dust with a dusting product; spray it onto the surface or onto a dusting cloth. Remove stains and add shine with furniture cleaner, cleaner-polish or polish applied with a clean soft cloth.

Flooring: Mix a nonabrasive, all-purpose cleaner with warm water; use a mop, sponge or cloth dipped in the solution and wrung out. Some products require rinsing, others do not -- so check the label. A floor cleaner with polish can help fill in scratches and add shine.

Carpet: Vacuum regularly to remove dirt and allergens, and treat spills immediately with a carpet-cleaning product.



Your Plan for Caring for Your Living Space

To be smart about cleaning and care for your living space, remember that some jobs need to be done more often than others. Jobs may need to be done:

- Every day or every other day
- Once a week
- Once a month

Check the jobs you will do.

Jobs to do daily:

Kitchen:

- Wash dishes.
- Wipe off table, counter tops, range, and appliances.
- Clean sink.
- Empty garbage.
- Clean stove top after use.
- Sweep floor.
- _____

Living Room:

- Tidy up—pick up dirty dishes, clothes, and other clutter.
- Put away or throw out papers.
- Empty ashtrays.
- _____

Bathroom:

- Rinse out sink and tub/shower.
- Hang up towels.
- _____

Jobs to do weekly:

Kitchen:

- Mop floor.
- Disinfect counters, cutting boards, and sink drain with one teaspoon of bleach in a quart of water.
- _____



Module D: WHO'S RESPONSIBLE FOR MAINTENANCE, REPAIRS AND CARE?

Bathroom:

- Clean sink and tub with all-purpose cleaner or baking soda.
- Clean toilet bowl.
- Wipe toilet seat and outside of toilet bowl with all-purpose cleaner.
- Wash floor with all-purpose cleaner.
- _____

Living Room:

- Clean floors—vacuum carpets, mop vinyl floors.
- Dust shelves and furniture.
- Clean spots from walls and woodwork.
- Empty waste baskets.
- _____

Jobs to do monthly:

Kitchen:

- Clean oven.
- Clean range hood.
- Clean and defrost refrigerator.
- _____

Bathroom:

- Scrub mold on grout or walls with solution of $\frac{1}{4}$ cup chlorine bleach added to 1 quart of water.
- Clean drains with baking powder and vinegar.
- _____

Keep all cleaning products away from young children!

Adapted from "Develop a Plan for Cleaning" by Nayda I. Torres, published by North Carolina Cooperative Extension Service. North Carolina State University, College of Agriculture and Life Sciences.



Bed Bug Control

Why Worry about Bed Bugs?

Bed bugs are blood feeding insects that are tiny (3/16 inch long) but visible to the naked eye. They have a flat, oval shaped body and the adults are reddish-brown in color, whereas the nymphs are light colored. They feed during the night, and the bites are painless enough that they won't wake you up. Any exposed skin on your body at bed time such as your arms, shoulders, legs, face, and neck can become a hot spot for bed bugs attacks. Typically, a bed bug will feed for 3 to 10 minutes and return back every 5 to 10 days. People may notice the symptoms of an attack on their skin after a day or two, with small bite marks, reddish swellings, and itching. For some people, it may take longer for the symptoms to appear. But the good news is that the bedbugs do not carry any human diseases and do not breed from human blood.



Bedbugs are known to crawl quite a distance at nighttime in search of food, but they do not fly. According to the CDC, they can travel more than 100 feet in a night, but they tend to live within 8 feet of where people sleep. Usually mattress seams, headboards, inside box springs, wooden bed frames, furniture (nightstands, dressers, chairs), and photo frames are common hiding areas for bedbugs during the day time. But they can also hide under electrical plates, cracked wallpaper, around door and window casings, stereo speakers, curtain folds, and so on. This makes it very difficult to control bedbugs. Most common telltale signs of bedbugs found around the hiding areas include its molted skin castings, live eggs, rusty blood colored spots, black waste spots, and the presence of a sweet musty odor.



Bedbugs can go through a generation in about 5 to 6 weeks. However, they can live for several months to a year without feeding. Under warm conditions (70°F), a healthy well fed female bedbug can lay about 500 eggs in her lifetime and the eggs can hatch in about 6 to 10 days. The nymphs undergo 5 stages of molting to reach adult stage, and for each stage they need to feed. Under circumstances where no human hosts are available, they can feed on pets.

How to Prevent?

Early detection is the best way to prevent bedbugs. When staying at hotels, motels or even in apartments check under the box spring, sheets and mattress for any telltale signs of bedbugs. Keep your luggage off the ground and away from the beds. When you return back from the trip, launder your clothes, travel bags, and sleeping bags immediately at a higher temperature (above 115°F) and dry in a hot dryer. Vacuum your suitcases thoroughly. Avoid bringing in any used furniture, couches, or discarded mattress from outside. Inspect under your beds and vacuum your mattress, bed frames, and box springs thoroughly. Special bedbug proof mattress covers and box spring covers are sold in stores these days. If you have a serious infestation, call a professional for effective treatment. For successful control, the treatment has to be thorough and it may take at least two or three follow-up treatments by a professional.

Source: Vijai Pandian, Horticulture Educator, Brown County UW Extension - UWEX State Entomology Specialist, Phil Pellitteri



Roach Control

Why worry?

- Cock roaches contaminate or damage food.
- They can damage wiring.
- Cock roaches contribute to allergies.

Start with prevention

- Don't bring roaches with you.
- Don't feed roaches.
- Keep food in tightly covered containers.
- Don't leave dirty dishes out overnight.
- Take garbage out daily.
- Fix leaky faucets and pipes.

Getting rid of roaches

- Use roach traps to determine where roaches are living.
- Apply insecticides where roaches live.
- Apply insecticides away from pets, children, dishes, and food.



Rent Smart

Module E

Communications



Communications

Module Notes:

The difference between business and personal relationships.

Active listening skills.

“I messages”

Living with roommates

Questions to Consider:

- What is the difference between an I statement and a You statement?
- What are some ways to actively listen?
- What information do you need to gather before you call the landlord about a problem?

Remember:

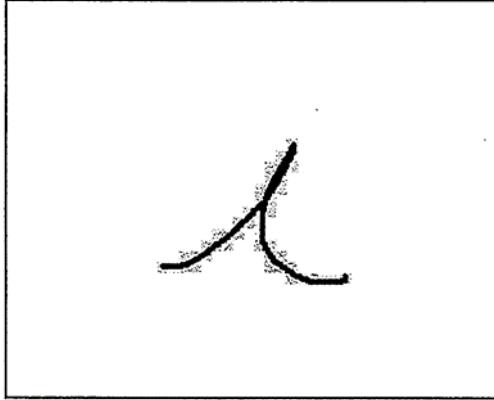
The Practicing “I messages”

- **When** (state the facts—what needs repaired or changed? Avoid using the word YOU here)
- **I feel** (must state a feeling here—angry, disappointed, frustrated, confused, happy, sad...)
- **Because** (how is it affecting you/your family/ what have you already done to fix it?)
- **Would you please** (what do you want/hope will happen?) or **Can we please** (I'd like it if...)

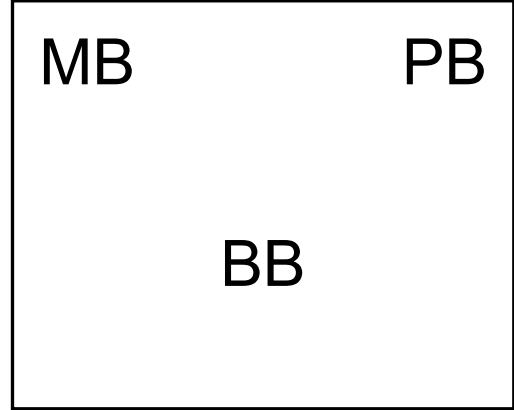


Listening Activity

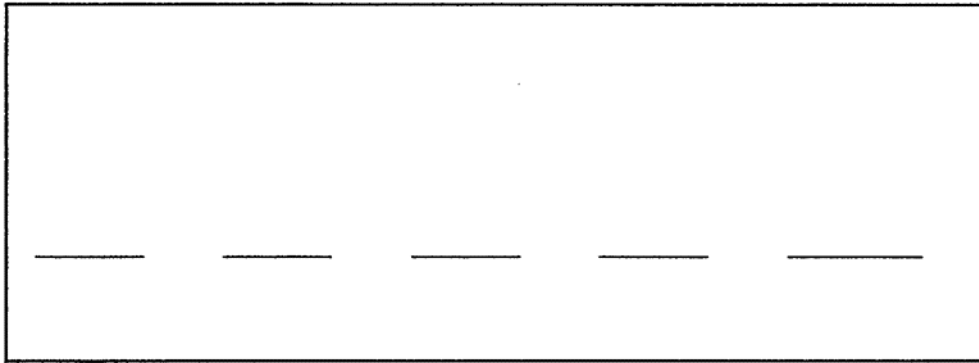
1



2



3



4

5

Reproduced from *Warmups for Meeting Leaders*, Sue Bianchi, Jan Butler, and David Richey. San Diego, California: University Associates, 1990.



“I Messages”

When (Just state the facts: What needs repaired or changed? Avoid using the word **YOU** here.)

I feel (One must state a feeling here: Angry, disappointed, frustrated, confused, happy, sad...)

Because (State the consequences of the behavior and/or facts: How is it affecting you/your family?

What have you already done to fix it?)

Would you please: (What do you want to happen? What do you wish or hope will happen? Can we please... I'd like it if...)



Feelings Chart

List of Feelings

	Happy	Sad	Angry	Other feelings		
	Calm	Ashamed	Annoyed	Afraid		
	Cheerful	Awful	Bugged	Anxious		
	Confident	Disappointed	Destructive	Ashamed		
	Content	Discouraged	Disgusted	Bored		
	Delighted	Gloomy	Frustrated	Confused		
	Excited	Hurt	Fuming	Curious		
	Glad	Lonely	Furious	Embarrassed		
	Loved	Miserable	Grumpy	Jealous		
	Proud	Sorry	Irritated	Moody		
	Relaxed	Unhappy	Mad	Responsible		
	Satisfied	Unloved	Mean	Scared		
	Silly	Withdrawn	Violent	Shy		
	Terrific			Uncomfortable		
	Thankful			Worried		

www.RewardCharts4Kids.com



Active Listening

- Face the person who is speaking.
- Focus your attention on what she/he is saying.
- Let the person finish speaking before asking questions or responding.
- When the person finishes, restate in your own words what you heard him or her say.
- Ask the person if she or he thinks you heard what he or she said correctly.
- Respond to what the person said.

Positive Messages

- Own the message. Use the word “I,” not “you,” “they,” or “we.”
- Discuss one issue at a time. Don’t use the “laundry list” approach.
- Describe the facts:
 1. What needs to be repaired or changed?
 2. What you have already done to fix it?
 3. How it is affecting you and your family/household?
 4. What you want/hope will happen?
- Don’t call the other person names or tell him what he/she has done. This will put the other person on the defense and meet your negative expectation.
- Start a conversation in a conflict situation only when you are, and can remain, calm.



When Repairs Are Needed Fact Sheet

If something goes wrong in your rental unit, first figure out if it is something you should fix yourself. Unplugging a toilet or sink, changing light bulbs, or replacing batteries in a smoke detector are things most landlords require residents to handle themselves. If you aren't sure, check your rental agreement or call the landlord.

If it is clearly something that the landlord should fix:

Call the landlord or his/her agent; the name and phone number should be on your rental agreement. Before you call the landlord, gather the information:

- What happened?
- When did you notice it?
- What have you already done about it?
- What do you want done?

Give the landlord the following information:

- What needs repair—be as specific as possible.
- What type of a problem it is causing for you.
- Your name and address.
- Times when it would be convenient for the repairs to be made.

Ask the person who answers your call for his or her name. Ask when you can expect the repair to be made. Make notes on your conversation and keep them until the repair is completed.

If the repair is not made when promised...

Wait two days, and then write a letter to the landlord, repeating the information in your phone message and stating what you were told in the phone conversation, along with the name of the person with whom you talked. Be polite but firm in your letter and other contacts. Keep a copy of the letter. Handout 5 is a sample letter you may work from.

If the landlord has not made the repair after several requests...

Contact one of the resources listed in Renter Resources for advice on what to do next. Depending on the situation, you may be advised to report the problem to the local building inspector, take specific actions with the landlord, find a mediator, or file a complaint with a consumer protection agency



Sample Letter Requesting a Repair

January 7, 2016 (today's date)

Jane Smith
Sunrise Rental Units
1111 Eastview Blvd.
Somewhere, WI 55555

(This should be the full name and address listed in your rental agreement of the person to whom you are supposed to report the need for repairs.)

Dear Miss Smith:

We first contacted your secretary, Jim Jones, on January 4, 2016, about the lack of hot water in our rental unit. We initially noticed the problem that morning when we were showering. Mr. Jones said he would have someone look into it on that day, January 4.

We called again on January 5, and Mr. Jones said that the maintenance person had been busy, but he was sure that he would be there that day.

It is now several days later and we still do not have any hot water. I am not able to clean the rental unit effectively without hot water and my kids are complaining about having to take showers with cold water. (Be specific about the repair, when you first noticed the problem, what you have done to fix it, and prior contacts requesting repairs.)

Please call me with a firm date when you expect to have the repair made. If I do not hear from you by January 12, I will contact the building inspections department. **(Do not make threats unless you know that you can legally carry them out and have specific actions in mind. For example, do not threaten to withhold rent unless you have checked with an attorney or an agency that counsels renters.)**

Sincerely,

Jill Nelson
Rental Unit 201, Sunrise Circle
Somewhere, WI 55555
Tel. 234-5678



Life Skills: Living with Roommates

SELECTING A ROOMMATE

- Friends do not always make good roommates.
- If you are going to share a room, you need to consider a person's sleeping habits and cleaning habits.
- Are your work schedules compatible? Will one of you be sleeping while the other is up and about making noise in the apartment?
- Strongly consider cleaning habits. Both people may consider themselves messy. However, there is a difference between doing dishes every other day and doing dishes every other month.
- Does the person smoke, drink, or use drugs? If so, is it more or less than you can tolerate?
- Does the person have any hobbies? There is big difference between stamp collecting and playing the drums, especially if the person likes to do a hobby at 3 a.m.
- Does the person have pets?
- Does the person have a "significant other" that may become a third roommate?
- Does the person have friends that will spend a lot of time at your place?
- Has the person had financial problems?
- Do you have similar religious and political beliefs? If not, are both of you willing to keep your beliefs to yourself or enjoy a good friendly debate?
- Finally, is the person nice and considerate? When differences arise, a courteous person is more likely to be willing to change.

BEING A ROOMMATE

- Look at your own behavior. Are you infringing on the rights of others?
- Be honest. Being straightforward and direct can help resolve and prevent problems.
- Do not let things build up. Address problems as they happen. Use assertiveness training to help in making appropriate requests for behavior change from a roommate.
- If you have requested the roommate to change his/her behavior, give him/her a chance to change. Thank them for making attempts to change. This will be more effective than continually harping on them.
- Be flexible about your roommate's lifestyle. It may not be the same as yours, but as long as he is not hurting himself or others do not try to impose your will on the person. If it is something that is bothersome, talk about it and get the other person's point of view. If a person's lifestyle is still causing too much strife, it is probably time to go separate ways.
- Don't get taken advantage of. Be assertive when you think your roommate is making demands that are unreasonable. If you don't, you will build up resentment and the relationship will turn sour.
- Agree to disagree. Even the best relationships will hit bad times. When there are points of disagreement in the roommate relationship, sometimes you have to agree to disagree. If it is an item that is too personal or bothersome, you may need to look for a different place.

Source: Life Skills for vocational Success Chapter 1 Handouts 13, 14, 15—<http://www.workshopsinc.com/manual/>



Roommate Agreement

This agreement is made by and among the roommates named herein who have signed a lease for a shared dwelling unit that makes the roommates jointly and severally liable for all terms of the contract.

Execution of this roommate agreement does not alter the joint and several liability of the tenants under the rental contract with the landlord. However, it may be used if a dispute among the roommates arises.

Address of Rental Unit _____

Term of Lease _____ to _____

Name	Rent per Month	Security Deposit	Bedroom to be Occupied
	\$	\$	
	\$	\$	
	\$	\$	
	\$	\$	
	\$	\$	
	\$	\$	

If roommates will switch bedrooms or pay different amounts of rent at any point, those changes should be noted above. Any roommate who does not pay any or all of the amount of rent listed above shall be liable to the landlord or to any roommates who pay any amount due for the defaulting roommate.

Security Deposit

A security deposit has been paid by each roommate in the amount listed above. The roommates will divide the refund of the security deposit according to the amount each tenant originally paid as listed in this agreement. When a specific roommate is clearly responsible for fees and damages to the premises- including late fees, repairs and cleaning costs-that roommate will pay full fees and damages. The roommates agree to share equally in the cost of all other fees and damages charged.

Utility Bills

The utility bill will be in _____ 's name.

The bill will be divided (strike one) evenly/as follows (for example, because one roommate has an air conditioner or a personal refrigerator): _____

Utility late charges will be paid by _____

Phone Bills

The phone bill will be in _____ 's name.

The local phone bill will be divided (strike one) evenly/as follows: _____

The long distance bill will be divided (strike one) evenly/according to who made the calls.

Phone late charges will be paid by _____



Cable

The apartment (*strike one*) will/will not have cable.

If there will be cable, the bill will be in _____ 's name.

If there will be cable, the bill will be divided (*strike one*) evenly/as follows:

Cable late charges will be paid by _____

High Speed Internet Access

The apartment (*strike one*) will/will not have high speed internet.

If there will be high speed internet, the bill will be in _____ 's name.

If there will be high speed internet, the bill will be divided (*strike one*) evenly/as follows:

Internet late charges will be paid by _____

Subletting

Subletting is (*strike two*) not allowed/allowed/allowed only with permission of all roommates.

(*Sublet agreements are available at the Tenant Resource Center.*)

Guests. (*Strike any part not applicable.*)

Each roommate is responsible for the behavior of his or her guests. Guests shall not unreasonably disturb other roommates. Guests must stay in the bedroom of the roommate who invited them, unless all other roommates agree that the guest may stay in a shared area. No guest may stay for more than seven consecutive days without the permission of all other roommates. New roommates may move in only with the written permission of all other roommates and the landlord.

Quiet Hours

All roommates agree to observe quiet hours for sleep, study and other purposes on the days and times listed here.

(*If none, write "None."*) _____

Pets

The following pets are permitted: _____

The person responsible for the pets will be _____

Smoking

Smoking in the apartment will be (*strike one*) allowed/not allowed.

Household Duties. Household duties (take out trash, clean bathroom, etc.) will be divided as follows:

Other Terms _____

Signatures	Date	Signatures	Date
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____



Rent Smart

Module F

Rental Agreements— Moving In, Moving On



Rental Agreements—Moving In, Moving On

Module Notes:

Reading a rental agreement

Legal procedures related to rental agreements

Ending a rental agreement

Remember:

The **Rental Agreement** is a legally bind document that needs to be read carefully and understood by the tenant. It is important to keep a copy of the Rental Agreement as long as you stay in the property.

The **security deposit** paid to a landlord when a tenant moves in is “insurance” for the landlord should the tenant damage the property or miss paying rent.

Eviction is the legal process a landlord may follow when a tenant has violated a term of the rental agreement and not corrected the violation.

Questions to Consider:

- What are some of the advantages of having a written rental agreement?
- What should you look for/check on a rental agreement?
- Who should you contact if you need assistance understanding your rental agreement?
- Why should you avoid an eviction?
- What procedures should be followed when ending a rental agreement?

References and Resources:

Landlord Tenant Guide:

<http://datcp.wi.gov/uploads/Consumer/pdf/LT-LandlordTenantGuide497.pdf>

Tenant Resource Center:

www.tenantresourcecenter.org/

Tenant Sourcebook, Legal Action of Wisconsin: http://www.legalaction.org/content/index.cfm?cm_id=83

Wisconsin Administrative Code, Chapter ATCP 134 Residential Rental Practices: http://docs.legis.wisconsin.gov/code/admin_code/atcp/090/134.pdf

Wisconsin State Law Library <http://wilawlibrary.gov/topics/landlord.php>

References to websites used in this publication are for your convenience and not an endorsement of one product over other similar products.



Rental Agreement Checklist

A rental agreement is a legal contract whether written or oral, between the landlord and tenant. The terms of the agreement explain what the landlord expects of the tenant and what the tenant expects of the landlord. Below are some things you should know about the terms of your rental agreement before you sign the agreement. Using the sample rental agreement/smoke detector notice, locate the answer to each question listing the line number where the information may be found on the blank preceding the questions and the answer to the question in the space following it.

- _____ 1. How long does the rental agreement last?
- _____ 2. Who can live in the apartment?
- _____ 3. If you violate any terms of lease, what happens?
- _____ 4. How much is the rent?
- _____ 5. When is the rent due?
- _____ 6. Is there a penalty for late payment?
- _____ 7. Where do you pay your rent
- _____ 8. To whom do you pay your rent?
- _____ 9. Which utilities must you pay?
- _____ 10. Are there any payments you must make in addition to the rent, such as security deposit, parking, or utilities?
- _____ 11. When can the rent be increased?
- _____ 12. What happens if you need to move out before your rental agreement ends?
- _____ 13. Are pets permitted?
- _____ 14. Are you responsible for any maintenance and repairs?
- _____ 15. To whom do you report problems? (You should have a name, telephone number, and address.)
- _____ 16. Who is responsible for making sure the smoke detectors/carbon monoxide detectors in the apartment work?
- _____ 17. When can the landlord enter the apartment?



Rental Agreement Language (Matching Format)

Match the terms in the left hand column with the definitions in the right hand column.

- | | | |
|--------------------------------|----|---|
| _____ Check in/Check out form | A. | form that documents the condition of a rental unit. Is completed by the tenant and/or landlord before moving in and subsequently again when moving out. |
| _____ Deductions | B. | possession of property, such as a dwelling unit, as a tenant. |
| _____ Intent to Vacate | C. | total of all payments and deposits given by a tenant to the landlord as security for the performance of the tenant's obligation, includes all rent payments in excess of one month's prepared rent. |
| _____ Month to Month Agreement | D. | written notification by the tenant to the landlord that they intend to move out of the property, commonly 28 days before the next rent payment is due. |
| _____ Normal Wear and Tear | E. | the damage that occurs during a tenancy that is not the result of the tenant's misuse of the property. |
| _____ Rental Agreement | F. | money a landlord takes out of tenant's security deposit to cover damages or money owed. |
| _____ Security Deposit | G. | an oral or written agreement between a landlord and tenant, for the rental of a specific dwelling unit or premise in which the landlord and tenant agree on the essential terms of the tenancy. |
| _____ Tenancy | H. | a rental agreement for a month-to-month tenancy. |



Moving On Quiz

1. There is no need to give notice before moving out.
 True False
2. If your roommate moves out before the rental agreement ends and stops paying his portion of the rent, you are responsible for his portion of the rent.
 True False
3. Landlords can wait to return security deposits until it is convenient for them.
 True False
4. When a tenant moves out, landlords are allowed to deduct for normal wear and tear.
 True False
5. If you need to move out early, your security deposit can serve as your last month's rent.
 True False
6. Rental Agreements with a fixed term, end unless the landlord or tenant makes arrangements to continue the agreement.
 True False
7. If you receive a "five-day notice" that your rent is overdue, you must pay the back rent within five days or move.
 True False
8. If you have a month to month tenancy and you receive a 14-day notice that your rent is overdue, you must move.
 True False
9. If you have a tenancy under a written lease and have received a prior 5-day notice for past due rent, you must move if you receive 14-day notice that your rent is overdue.
 True False
10. If you fail to move after receiving a termination notice, the landlord can immediately change the locks and remove your property from the apartment.
 True False



Security Deposit Deduction Letter

Sunrise Apartments

January 15, 2017

Jill Nelson
Apartment 201
Sunrise Circle
Somewhere, WI 55555

Dear Ms. Nelson:

Enclosed please find a check for \$295. This is the balance of your security deposit of \$650, after the following expenses were deducted:

1. Cleaned stove top and replace burner drip pans that couldn't be cleaned _____	\$25.00
2. Unpaid water bill for December _____	\$50.00
3. Replaced cracked glass in west window of south bedroom _____	\$125.00
4. Removal of trash left on property including TV monitor, paint cans and garbage _____	\$155.00
TOTAL DEDUCTIONS _____	\$355.00

Enclosed you will find copies of the receipts for the cleaning service, drip pans, water bill, window repair and trash removal. I have also included pictures of the stove, broken window and trash left behind.

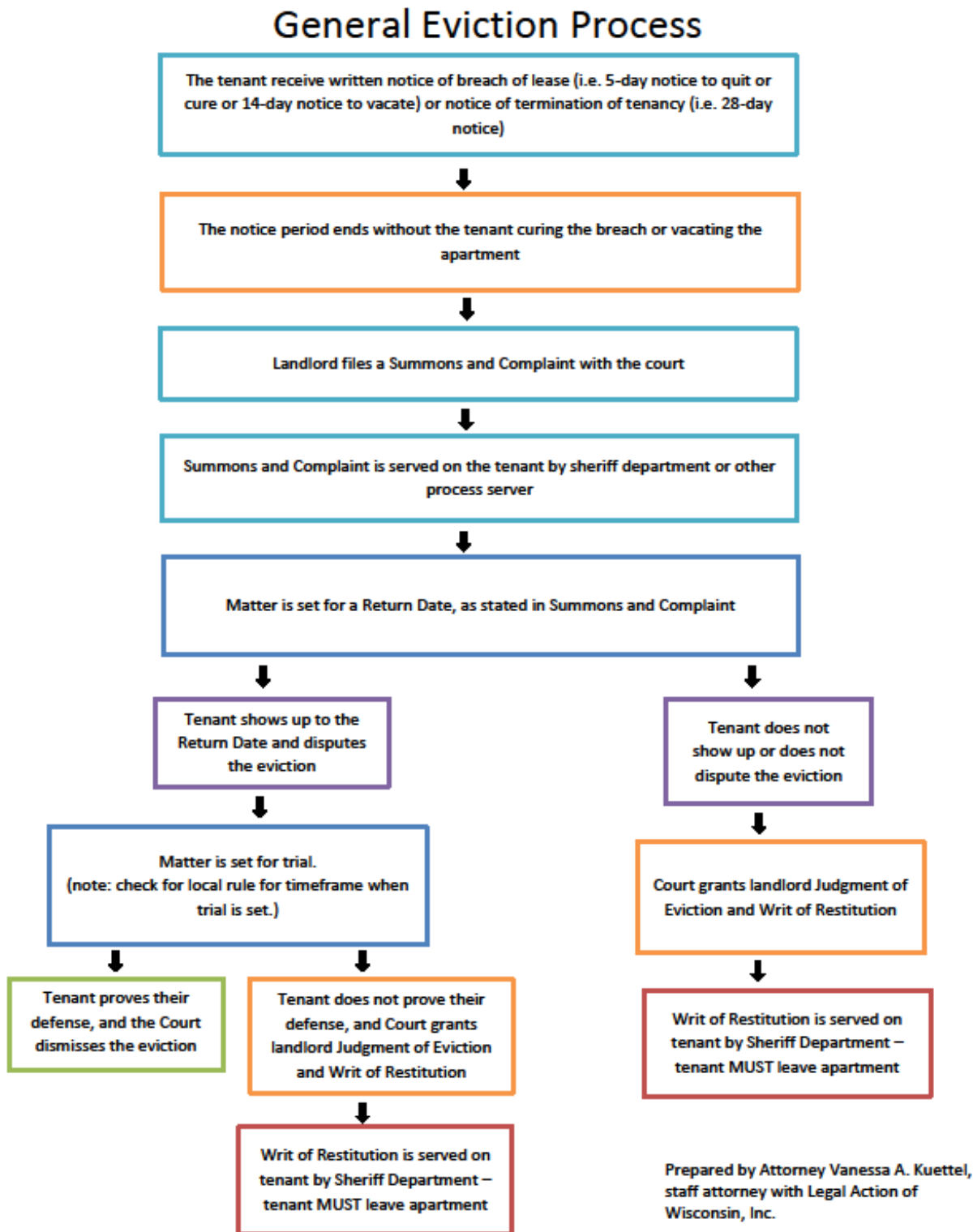
We appreciated your tenancy and wish you well in the future.

Sincerely,

Jane Smith
Sunrise Apartments
1111 Eastview Blvd.
Somewhere, WI 55555



General Eviction Process Chart





Notices and Eviction Language (Matching Format)

Match the terms in the left hand column with the definitions in the right hand column.

- | | | |
|-----------------------------------|----|---|
| _____ 28 Day Notice | A. | a written notice given to a tenant for a violation of the rental agreement, giving the tenant five days to fix the violation or move out. |
| _____ Eviction | B. | a written notice given to the tenant for a violation of the rental agreement, giving the tenant fourteen days to move out; if you have a tenancy under a written lease, you must receive a prior 5-day notice with the right to correct the problem within 12 months before your landlord can give a 14-day notice. |
| _____ Joint and Several Liability | C. | written notice given to terminate a month to month tenancy. |
| _____ Return Date | D. | to fix or take substantial steps to fix a violation of the rental agreement e.g. pay rent. |
| _____ Self-help Eviction | E. | the court process required to remove a tenant who has materially violated the rental agreement. |
| _____ Summons and Complaint | F. | an illegal action during which a landlord forces a tenant out of his/her rental unit without having gone through the formal eviction process. |
| _____ 5 Day Notice | G. | piece of paper landlord completes when he/she files for an eviction with the court. |
| _____ Writ of Restitution | H. | the date and time listed on the Summons and Complaint. |
| _____ Cure | I. | if tenant disputes at return date, the matter is set for a trial. |
| _____ 14 Day Notice | J. | piece of paper stating the landlord has the right to require the tenant to leave the apartment, served on tenant by Sheriff Department. Tenant MUST leave apartment. |
| _____ Eviction Trial | K. | a legal concept which means that each tenant in unit may be held solely responsible for the entire amount of rent or other damages, including that owed by other co-tenants. |



Rental Records

Records Keeping Listing for Resealable Gallon Bag

- _____ Rent Smart Certificate
- _____ Copy of Rental Agreement
- _____ Check-In/Check-Out Form and photos
- _____ Building Rules/Policies
- _____ Letters/Notices from Property Manager
- _____ Phone Conversations Record Listing
- _____ Copies of Written Requests/Letters
- _____ Record of Utility Payments
- _____ Rent Receipts
- _____ Copy of Credit Report
- _____ Renters Insurance Policy