




Extension
UNIVERSITY OF WISCONSIN-MADISON

Rent Smart Train-the-trainer


July 7 & 8, 2022 10:00 am - 3:30 am

Welcome & Introductions






Rent Smart



**Module A: How Much Will It Cost?
And Can I Afford It?**


<https://fyi.extension.wisc.edu/rentsmart/modules/module-a/>



Rent Smart

Module Objectives

- Identify total cost of individual rental units.
- Compare rental units based on total costs.
- Practice balancing personal income and expenses.



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What do the ads tell you?


The Ad...

123 Wallaby Way, Sydney, WI - The Nemo Apartment Complex is just 2 blocks from the waterfront and town. Restaurant and shopping are easily walkable from the apartment building. This all brick, 2 story, secure building has off-street parking and shared on-site laundry. 1BR/1BA apartments with air conditioning, 4 large closets, kitchen pantry and separate storage locker. Rent includes thermostat controlled heat, water and trash disposal. Tenant pays electricity. No pets or water filled furniture. Security Deposit is \$625, Rent is \$625

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 lease ends?
- How much have these costs been in the past?
- What other costs could the tenant be expected to pay?





Rental Cost Comparison

When looking for a place to live, check out all the costs.



Worksheet A: Home Value Worksheet (H-2007) Add Cost Services 107

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 landlords to complete all of the costs you would be expected to pay. Use the chart to help you compare the total costs of rental units.


Cost	#1	#2	#3
Apartment (Initial Costs)			
Security deposit			
Application fee(s)			
Cost of the contract (if a two-month lease)			
Total			
Monthly Costs			
Rent			
Utilities			
Water & sewer			
Trash and gas			
Electricity			
Commuter/transportation			
Food			
Household items (furniture, books, etc.)			
Laundry			
Telephone			
Other			
Money needed if I leave			

*No landlord may charge a prospective tenant the actual cost (up to \$50) to obtain a consumer credit report ONLY if there is a signed written consent from the tenant. The landlord must notify the tenant of this charge before requesting the report, give it in writing to the tenant and allow the tenant to provide their own report if it is less than \$50.

**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 accepts the rental application, the landlord must return the earnest money deposit to the applicant by the end of the next business day after accepting the application. If an applicant decides not to rent, the landlord must return the deposit. The landlord may not deduct actual costs or damages from the deposit.


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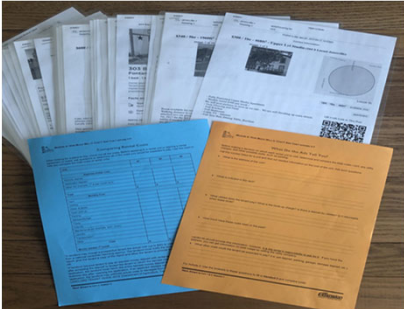
Rent Smart Worksheet A, Version 1



Rental Cost Comparison

When looking for a place to live, check out all the costs.





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Module A: How Much Money Do I Need? And Can I Afford It?

When You Need to Reduce Expenses

Don't buy Use wisely Buy or hire

Barter/Trade Find the best buy Find the best deal

Subsidies Share it

Ask:

- Can I substitute a less costly item? Buy it cheap?
- Can I trade it in or swap it?
- Can I do it myself?
- Can I do it later (cheaper)?
- Can I do it better?
- How can I compare resources and avoid waste?

Expense Examples

Housing:

- Share a rental unit with a friend.
- Rent smaller rental unit.
- Subsidies.

Transportation:

- Use a smaller unit closer to where you work so that you can walk.
- Use public transportation if available.
- Carpool.

Food:

- Prepare cost-effective meals at home.
- Use food banks and food bank pantries (request help).
- Limit eating out and snack purchases (preparing machine and convenience items).
- Use food pantries, supermarkets and request grocery food parcels.
- Make a list before you shop and only buy what is on the list.

Utilities:

- Buy or used clothing stores and garage sales.
- Buy items from, not designer clothes.
- Share or request and share items.

Technology:

- Check for ways to reduce/receive monthly cell/phone bills (lower phone bills).
- Check for ways to reduce cell phone bills (lower phone bills).
- Check for ways to reduce internet (lower phone bills).

Read Board Report & Review & Discuss.

Module A: How Much Money Do I Need? And Can I Afford It?

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 shows the due date and who to pay and when. The calendar is also used to track income—yourself and the amount received. As featured in the sample, to keep expenses throughout the month as low as possible, and able to pay from each paycheck to cover the rent and avoid the possibility of missing your rent for other expenses out over the month.

The table shows how monthly bills will be paid before spending \$600 money.

In the example, the \$600 was divided by 4 (number of paychecks) = \$150.00. Set aside this amount from each paycheck.

Month	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31	1	2	3	4

Read Board Report & Review & Discuss.

Module A: How Much Money Do I Need? And Can I Afford It?

Track Spending

Most of us have a good handle on the cost of our household expenses—that is, those bills that due for some month after month. It's those expenses that change in size, or in a few months that can add up to a lot of money. If you have a hard time keeping track of your money, you can use the following tips to help you track your spending.

• Notebook: When you spend money, write it down right away. Keep a pen and paper in your pocket or purse.

• Receipts: Put your receipts in a folder or envelope and add them up at the end of the month. Don't get confused! Write the amount on the folder.

• Calendar: If you're used to looking at a calendar every day, write down what you spend, what the date was, and how much you spent.

• Spreadsheet: Look through your spreadsheet register for check and debit purchases. Or look through your monthly bank/credit card statements.

• Expense Method: If you usually spend cash, put your spending money for the day in a small envelope. When you take cash out, put your receipt in it, and your purchase in it. At the end of the day, you can see how much you spent. If you're using a credit card, the same thing applies. If you're using a credit card, the same thing applies. If you're using a credit card, the same thing applies.

• Computer: Enter your spending and income into a computer program that tracks up your bill for you at the end of the month. Check for programs and ask for help. If you're using a credit card, the same thing applies.

• Free Programs: <http://www.budgetworksheets.com>
<http://www.budgetworksheets.com>
<http://www.budgetworksheets.com>

• Budgeting Apps: There are many apps that offer online bill paying, tracking, and budgeting. Some apps are free, others have a cost.

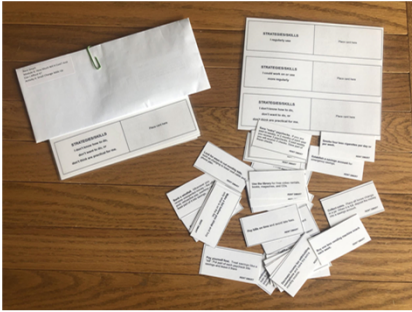
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Why track your spending?

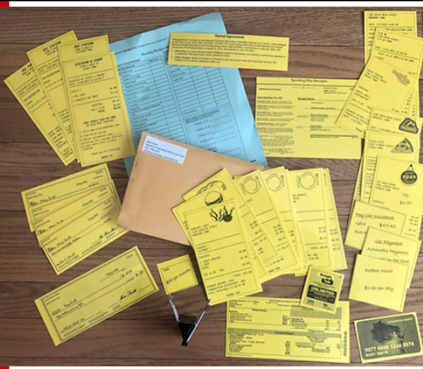
The biggest reason budgets don't work for many of us is that our spending and expenses change weekly or monthly. When you track your spending, you can see where you're spending the most. Tracking your spending lets you see or stop or stop of where your money is really going. It gives you the big picture of all your spending during the month. When all your bills are paid, you can see where you come out at the end of the month.

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

Read Board Report & Review & Discuss.



Optional Activity: Small Change Adds Up



Optional Activity: Group Budgeting Exercise




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- Reliable Income
- Financial Goals (including an emergency savings)
- Debt Payments
- Monthly Spending (minus housing costs)
- Discretionary Spending
- Yearly Expenses (divided by 12)
- What you have left for housing costs

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Module B: Checking Out the Rental Property and the Landlord


<https://fyi.extension.wisc.edu/rentsmart/modules/module-b/>



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Module Objectives

- Identify what they want and need in a rental unit.
- Identify resources to help locate potential rental properties.
- Learn strategies for comparing and inspecting rental units.
- Increase readiness and confidence in securing rental property.






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Determining your Housing Needs

What features are must-haves and what are conveniences you can live without?

Module B, [Handout 1](#)


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How to Locate Affordable Rental Housing


- Local list or speaker on affordable housing resources
 - How have you (personally) found housing in the past?






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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).








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Interviewing the Landlord/Property Manager

- Breakout rooms into triads, use Module B, [Handout 6](#) and "Tenant" pick 3 questions to ask "Landlord". Then discuss the following:






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Interviewing Landlords/Property Managers

Breakout rooms into triads, use Module B, [Handout 6](#) and "Tenant" pick 3 questions to ask "Landlord". Then discuss the following:

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46	Perhpsv	<ul style="list-style-type: none"> 0j@-vrfmk@y1somcrw@ iVd@woih@ iVd@di}S ettretvnd@v@exy@vzic [iVd@ay@dezh@ ad@dw@igC
47	Sfwlvziv	<ul style="list-style-type: none"> Hmh@i}S}lrfnd@fymw@dw@j@oswvrmC [lnd@mh@i}S}lrfnd@fymw@dw@j@oswvrmC




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Module C: Application Process

<https://fyi.extension.wisc.edu/rentsmart/modules/module-c/>

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Module Objectives

- Understand why and how landlords screen applications and how to prepare.
- Become familiar with the information on a credit report, how it is used and how to improve a credit report.
- Be aware of the fair housing protections available and where to find assistance for fair housing mistreatment.

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Why Landlords Screen Applicants

Assume you have just inherited a rental property and are looking for a new tenant. What would you want to know about applicants before renting to them?

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How Landlords Screen Applicants

- Credit check
- Employer and income check
- Previous landlords
- Arrests and convictions
- Utility payment verification

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Completing a Rental Application


- Names that are requested -
- Numbers requested
- Addresses requested


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Application Problems and Explaining Negative Information

When _____ happened,
 I was _____
 because _____
 I have _____
 I would like (or hope) _____.


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Another Tool to Use:

Rent Portfolio

- What's Included?
 - What are your rental needs?
 - Rental History
 - Employment History
 - Financial History
 - Criminal History

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 **Rent Portfolio**

Use this form to tell your needs for your new rental information about your needs, financial, employment, and criminal history. This can be used when applying for rental and explaining things from your past to landlords.

What are your needs for your apartment/house?

Monthly rent budget: _____ Number of bedrooms/bathrooms: _____
 Number of people who would be living in the property over the age of 18: _____
 Number of people who would be living in the property under the age of 18: _____
 Do you need parking? _____ If yes, how many vehicles? _____
 Do you need to be located on or near a bus route? _____
 Do you need to be located on or near a walkway? _____
 Do you have a car? _____ If yes, what year and color? _____
 Do you have a dog? _____ If yes, what breed and color? _____
 Any other items or details concerning requests? _____

Rental History

Your current address: _____ Date: _____
 Describe your current living situation: _____
 Reason for leaving: _____
 First page

References for above living situation

Your previous address: _____ Date: _____
 Describe your previous living situation: _____
 Reason for leaving: _____

References for previous living situation

Describe any other relevant living situations in which you were paying money to live somewhere: _____

References for apartment living situation

Where you were born: _____ If yes, when: _____
 If yes, please describe the circumstances, what you have learned and what has changed in your life since you were born in that country? _____


References for above situation

Employment History

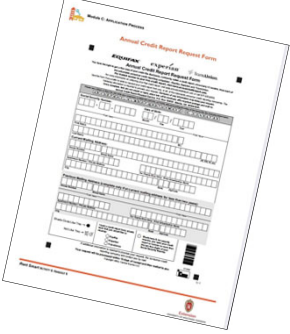
Your current employer: _____ Direct supervisor: _____
 Date: _____ Gross Pay (before taxes): _____ per month
 Describe position and any relevant employment history: _____

5 total pages – will be added to the website soon.

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Obtaining a Credit Report



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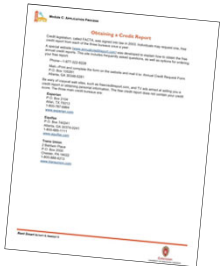


Obtaining a Credit Report

- Phone: 1-877-322-8228
- Mail - Print and complete the form on the website:
www.annualcreditreport.com


and mail it to:

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



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Reading a Credit Report

- **Identification information** Name(s)
Social Security Number, Current and former addresses
- **Employment data**
Current and previous employers' length of employment
- **Public records**
Bankruptcies, evictions, court judgements
- **Bill paying history**
All loans are listed here, Unpaid or overdue payments are also listed here.
How much and to whom does she owe
- **Inquiries**
Businesses/individuals who have inquired about your credit

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[illegible]

Sample Credit Score: FICO



Source: myfico.com




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Teaching Techniques and Strategies



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<https://go.wisc.edu/Rentsmartregister>




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Websites to Note:

UW-Madison Financial Education Hub - <https://finances.extension.wisc.edu/>
 Money Matters - <https://fyi.extension.wisc.edu/moneymatters/>
 Financial Coaching - <https://fyi.extension.wisc.edu/financialcoaching/>
 Check Your Credit Report - <https://fyi.extension.wisc.edu/creditreport/>
 Rent Smart - <https://fyi.extension.wisc.edu/rentsmart/>
 Encouraging Financial Conversations - <https://finances.extension.wisc.edu/programs/financial-capability-for-helping-professionals/>
 UW-Madison, Division of Extension Calendar - <https://extension.wisc.edu/events/>



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Each module has the resources you need to teach

[illegible][illegible]

[illegible]



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Module 8: Continued Do-It-Yourself Rental Property and Tax Lessons Page 7

OPTIONAL: Ask participants to find a partner. In partners, ask them to discuss what they learned about the landlord and the tenant's role. The landlord who will be the tenant can receive the landlord's copy of the course and the tenant can receive the tenant's copy of the course. After the course ends, they can use the questions on the sheet.


Following completion of the interview, ask participants to respond to the following questions:

- Based on individual data to the questions you ask and provide sufficient answer?
- How do you feel about the questions?
- If possible, questions were asked, did you consider them to be appropriate or not this situation?
- Do you feel that you could maintain a business relationship with the landlord?
- How do you feel about the questions you asked and the landlord's response?
- What do you feel is your responsibility with this situation?
- What type of questions did you feel most helpful in obtaining information from the landlord?


Discuss other sources of information that can be helpful when a prospective tenant wants to rent from a landlord's property manager.

- CCAP works for Wisconsin Court Automation Program in Wisconsin. This site provides state access to Wisconsin Court System.
- The Wisconsin Department of Agriculture, Trade and Consumer Protection (DATCP) is a state agency that provides information regarding the Bureau of Consumer Protection has several websites to help tenants understand their rights. The website includes:
- Housing or building inspectors in the community where you are renting to rent from the information regarding tenant's rights and being made by the landlord's property manager.
- Local public utility departments may have a number of calls made to rental properties in the community.

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Page 8: Module 8: Continued Do-It-Yourself Rental Property and Tax Lessons

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Following completion of the interview, ask participants to respond to the following questions:

Learning Assessment


Ask participants to discuss the key concepts of the Rent Smart module. The following questions are designed to assess their understanding of the information covered in this module:

- Identify at least two factors that are responsible for a tenant's housing. Focus on how these factors will affect the way in which they will be treated.
- List resources they would be likely to use in trying to find rental housing.
- Name at least two steps they would expect prior to making a decision to rent the property.
- Name the two or three resources responsible for the landlord's property manager about a prospective tenant.

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More Flexibility...

- Audience
- Location
- Availability of digital media
- Time Frame

Notes for Instructors

For Instructors

Rent Smart 2017 provides a detailed outline of topics, activities, and teaching resources. It relies on knowledgeable instructors to provide much of the module content. As an instructor, you are essential to truly making the course work. Your professional knowledge and experience can bring the agenda to life and provide a rewarding learning experience.

Scheduling the Course

Because many families who would benefit most from the course have busy work schedules and young children at home, it may be difficult to schedule meeting times. The course schedule should reflect local conditions. Check with potential participants and staff who work closely with them to determine the best days as well as the best time of day.

MENU

[Course Training](#)

[Community Partners](#)


[Tips for Being an Effective Instructor for Adults](#)


[External Resources](#)

[Parental Financial Certificate](#)

[Rent Smart Video](#)

[Additional Activities](#)





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Evaluation


Your input is really important to the Rent Smart Design Team.


At the end of your Rent Smart course, please ask participants to complete the evaluation that you can find at this link: <https://go.wisc.edu/g87916>. If you're teaching your course online, you can copy and paste the link in the chat and ask participants to fill out the form before they log off from the course. If you're teaching in person, you can ask people to go to the link on their phones and complete it there.

If your in-person participants don't have access to the Internet, please print paper copies of the [English Rent Smart Evaluation](#) and/or this [Spanish Rent Smart Evaluation](#). Please enter completed forms into the link above so that we'll be able to include the data from your course. Entering the surveys will also make it possible to provide you with the data from your course and to administer a follow-up survey to participants six months after the end of the course.

Thank you for your help in showing the impacts of this important program!

Your Rent Smart class participant feedback, collected through the online links above, will assist in communicating the full impact of the Rent Smart curriculum. **Thank you.**





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Self-Reflection


After you complete the Rent Smart program, please complete the following questions and evaluate. The results of your self-reflection will be used to improve the program and to provide feedback to participants. If you have any questions, please contact your instructor, extension@wisc.edu, or call 608-262-4444.

Course: _____ Date of course: _____

Please print your name and email address on the top of the Rent Smart program. In the space below, please print your name and email address and complete the following questions.

Question	Yes	No	Not Sure	Other
1. I have learned a lot from the Rent Smart program.				
2. I have learned a lot from the Rent Smart program.				
3. I have learned a lot from the Rent Smart program.				
4. I have learned a lot from the Rent Smart program.				
5. I have learned a lot from the Rent Smart program.				
6. I have learned a lot from the Rent Smart program.				
7. I have learned a lot from the Rent Smart program.				
8. I have learned a lot from the Rent Smart program.				
9. I have learned a lot from the Rent Smart program.				
10. I have learned a lot from the Rent Smart program.				
11. I have learned a lot from the Rent Smart program.				
12. I have learned a lot from the Rent Smart program.				
13. I have learned a lot from the Rent Smart program.				
14. I have learned a lot from the Rent Smart program.				
15. I have learned a lot from the Rent Smart program.				
16. I have learned a lot from the Rent Smart program.				
17. I have learned a lot from the Rent Smart program.				
18. I have learned a lot from the Rent Smart program.				
19. I have learned a lot from the Rent Smart program.				
20. I have learned a lot from the Rent Smart program.				

1. The Rent Smart program was helpful to the Rent Smart program. Please try to think back to the beginning of the program and answer the questions.
2. I have learned a lot from the Rent Smart program. Please try to think back to the beginning of the program and answer the questions.
3. I have learned a lot from the Rent Smart program. Please try to think back to the beginning of the program and answer the questions.
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19. I have learned a lot from the Rent Smart program. Please try to think back to the beginning of the program and answer the questions.
20. I have learned a lot from the Rent Smart program. Please try to think back to the beginning of the program and answer the questions.



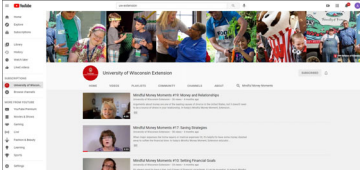


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Support Videos

Overview: This video provides an overview of the Rent Smart program and its goals. It also includes information about the Rent Smart program and its goals.


Support Videos: This section contains a list of support videos that are available to participants. These videos provide additional information about the Rent Smart program and its goals.



<https://www.youtube.com/c/UniversityofWisconsinExtension/search?query=Mindful%20Money%20Moments>




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Tips and Tricks


- Printed Participant Book
- Lamination
- Free Tools*



* Red Folder, Notebook and Pen were ordered from 4imprint.com but you can use many vendors that personalize tools.




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Advantage Calculator


Contact Kirby at
Schell@AdvantagePublications.com or 617-742-3222 x 105

Mention UW-Extension and get 10% off on orders of product in inventory (most of their standard items)





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Module D: Who's Responsible for Maintenance, Repairs and Care?

<https://fyi.extension.wisc.edu/rentsmart/modules/module-d/>



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Module Objectives

- Understand tenant responsibilities and those of landlords for repairs and upkeep.
- Learn ways to protect their property and security deposit.
- Gain an increased appreciation of the financial and personal value of caring for rental living spaces.



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Icebreaker

- Think about a time when a client had something in their home that was broken or didn't work.
 - Who was responsible?
 - How did they get it fixed?
 - What challenges, if any, did they face in resolving the situation?
- Type in chat or unmute and share your example.



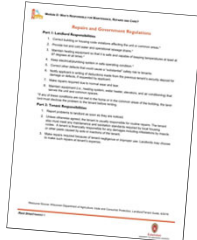
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Keys to Determining Responsibilities

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

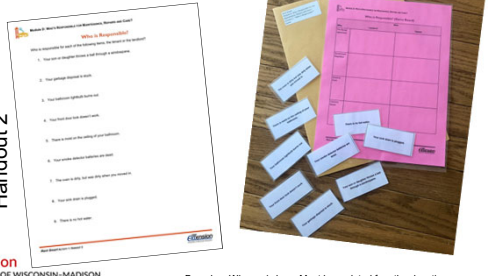


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Based on Wisconsin law - Must be updated for other locations

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Who is Responsible?
Activity 1:
Handout 2



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Based on Wisconsin law - Must be updated for other locations

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What to do if your landlord won't respond

- Judicare serves 33 counties in N. WI:
<http://www.judicare.org/>
- WI Free Legal Answers:
<https://wi.freelegalanswers.org/>
- Legal Action of WI serves southern WI:
<https://www.legalaction.org/>
- Contact your local health dept. or building inspector


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File a Complaint with DATCP

- Go to <http://datcp.wi.gov> and type Landlord Complaint in the search bar
- Complete the online form
- A mediator will be assigned to your case
- It may take up to 90 days to complete the complaint and mediation process


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Check-in/check-out form

- Identify items that may end up as deductions from the security deposit.
- To make sure everything is in working order.
- To make sure tenants know how to operate and care for equipment in unit.





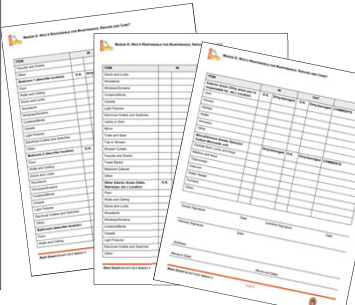
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Check-in/Check-Out Rental Condition Checklist


ITEM	NO	YES
Living Room/Dining Room		
Floor		
Walls and Ceiling		
Doors and Windows		
Electrical		
Plumbing		
Appliances		
Other		
Kitchen		
Floor		
Walls and Ceiling		
Doors and Windows		
Electrical		
Plumbing		
Appliances		
Other		
Bathroom		
Floor		
Walls and Ceiling		
Doors and Windows		
Electrical		
Plumbing		
Appliances		
Other		
Bedroom		
Floor		
Walls and Ceiling		
Doors and Windows		
Electrical		
Plumbing		
Appliances		
Other		
Other		
Floor		
Walls and Ceiling		
Doors and Windows		
Electrical		
Plumbing		
Appliances		
Other		






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<https://www.youtube.com/watch?v=QTcMU0Ba-7s&feature=youtu.be>





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Record Keeping



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Renters Insurance

Based on Wisconsin law – Must be updated for other locations




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What happens when 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
- Could be grounds for eviction




Rent Smart How Often Do you Clean It?

	Daily	Weekly	Monthly	Never or Rarely
Wash Dishes				
Mop Floor				
Clean Oven				
Disinfect Counters				
Clean Refrigerator/Freezer				
Sweep Floor				
Wipe Down Countertops/Stove				


Please use annotation feature of Zoom at the top of the screen to note how often you clean or intend to clean these areas of your home.




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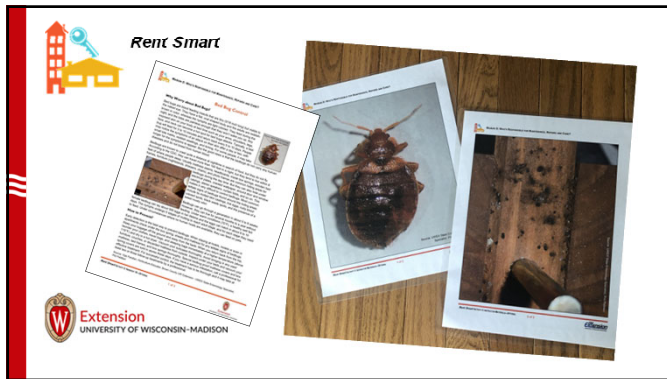
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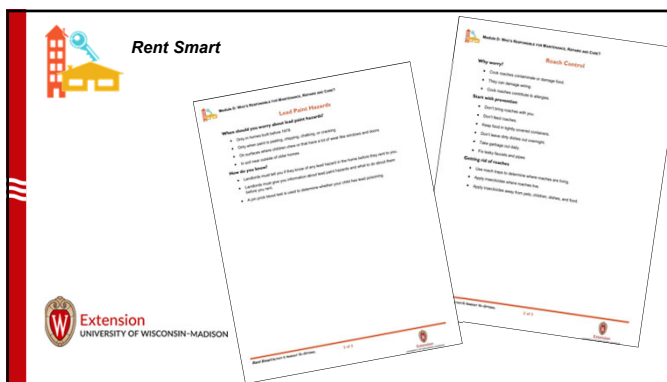
Ways to save on energy bills

- Use LED light bulbs instead of incandescent
- Put insulating plastic on your windows in the winter
- If you can control the temperature in your home, adjust the thermostat at night when you're sleeping and when you're away
- Unplug things that use energy even when you're not using them, e.g. chargers






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

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Module Objectives


- Understand the difference between business and personal relationships.
- Develop active listening skills.
- Practice formulating clear "I messages".

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Business Relationships Talking Tips

- Plan ahead
- Determine the topic
- Take notes and use written communications, when appropriate
- Have direct conversation in a neutral location
- Be specific

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Think about an issue that you have had with a landlord, neighbor, or roommate.

Write it down so you don't forget it.

We will come back to this later.



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Active Listening Skills



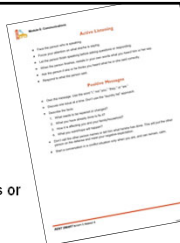
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Active Listening

1. Face the person who is speaking.
2. Focus your attention on what is being said by them.
3. Let the person finish speaking before asking questions or responding.
4. When they're finished, restate in your own words what you heard.
5. Ask the person if you restated their message correctly.
6. Respond to what the person said.



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Using “I” Statements


When _____

I feel _____


Because _____

Would you please _____





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[illegible][illegible]



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Module Objectives:

- Increase ability to read and understand a rental agreement.
- Gain knowledge of legal procedures related to rental agreements.
- Understand procedures to follow when ending a rental agreement.



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Ice Breaker Activity

Questions from the Module F Pre-Class Poll

- True or False? A verbal rental agreement is legal in Wisconsin.
- True or False? A security deposit can always be used as a payment for your last month's rent.
- True or False? An eviction will be recorded on your credit report but does not show up as a legal record.



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Rental Agreements

- Spoken or written **LEGAL** contract in Wisconsin
- Outlines the term of the agreement – what the landlord expects of the tenant and what the tenant expects of the landlord
- Important to read and understand



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Security Deposit Deduction Letter

Madison F. Renteria, Administrator - Wisconsin, WI, Milwaukee, WI

Security Apartments
January 15, 2017

Jill Nelson
Apartment 201
Southside Circle
Somerset, WI 53085

Dear Ms. Nelson:

Enclosed please find a check for \$200. This is the balance of your security deposit of \$500, after the following expenses were deducted:

1. Cleaned stove top and replace burner stop pins that couldn't be cleaned _____ \$25.00
2. Unpaid water bill for December _____ \$50.00
3. Replaced cracked glass in rear window of south bedroom _____ \$125.00
4. Removal of trash left on property including TV monitor, paint cans and garbage _____ \$100.00

TOTAL DEDUCTIONS _____ **\$300.00**

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

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

Sincerely,
Jill Nelson
Security Apartments
1111 Eastside Blvd.
Somerset, WI 53085

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General Eviction Process Chart

Madison F. Renteria, Administrator - Wisconsin, WI, Milwaukee, WI

General Eviction Process

1. The tenant must be in violation of a lease or rental agreement or be in violation of the law.
2. The tenant must be notified in writing of the violation.
3. The tenant must be given a reasonable time to correct the violation.
4. If the tenant does not correct the violation, the landlord may file a complaint with the court.
5. The court may issue a writ of possession and a writ of damages.
6. The landlord may remove the tenant and the tenant's belongings from the premises.
7. The tenant may appeal the court's decision.
8. If the tenant loses the appeal, the landlord may file a complaint with the court to recover the costs of the eviction.
9. The court may issue a writ of possession and a writ of damages.
10. The landlord may remove the tenant and the tenant's belongings from the premises.

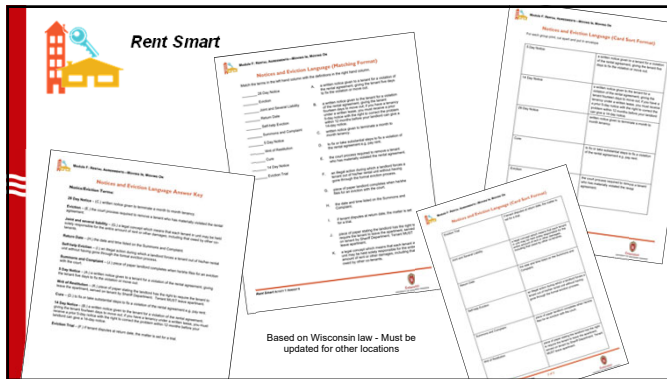
Madison F. Renteria, Administrator - Wisconsin, WI, Milwaukee, WI

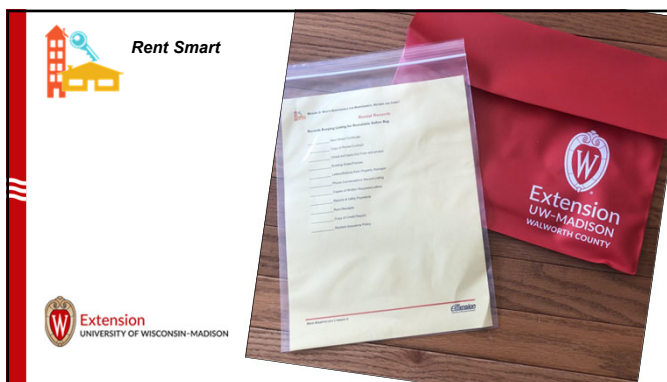
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Why Not Get Evicted?

- An eviction results in a long-term court record. In Wisconsin, it can be on your CCAP record for 10 years.
- Evictions may be posted on your credit record.
- The eviction judgment may require you to pay double the rent you owe, legal costs for the landlord, and other fees.
- You may lose possessions in the apartment if the eviction occurs before you move out.
- If the sheriff removes your possessions, you will be required to pay for the moving and storage in order to later recover them.

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Recap from today OR Homework for next class

- List two reasons why you want to avoid being evicted.
- Identify two important things to check for on a rental agreement.
- True or False? Receiving a 5 Day Notice is a legal document that requires that you move out within 5 days.
- True or False? A 14 Day Notice allows you to fix the problem with the landlord.

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