



Extension
UNIVERSITY OF WISCONSIN-MADISON


Rent Smart Train-the-trainer

December 1 & 2, 2022 10:00 am - 3:30 pm (Central Time)


Welcome & Introductions



Rent Smart




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?



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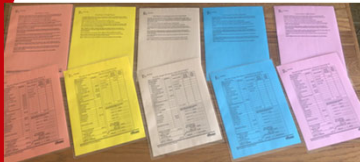
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Monthly Expense	Amount
Rent/Mortgage	
Electricity	
Heating Oil or Gas	
Water/Sewer	
Satellite/Cable/Internet	\$65.00
Renters Insurance	
Phone landline and/or Cell	\$60.00
Gas for Car	\$100.00
Car Insurance Payment	
Groceries	\$125.00
Eating Out	\$50.00
Stuff for Household & Personal Care	
Clothing and Laundry	
Doctor co-pay	
Prescriptions	
Entertainment/Hobbies/ Memberships	\$25.00
Pets	
Gifts/Donations	
Other Insurance	
Miscellaneous	\$175.00
Bus Passes	
Money put into savings	
MONTHLY EXPENSES (Sum from above)	\$600.00
+ MONTHLY DEBT	
PAYMENTS (Sum from debt chart)	\$180.00
+ ADD UP TOTAL MONTHLY SPENDING	\$780.00

Name of Creditor	Monthly Payment Requested	Total Amount Owed
Car Payment	\$80.00	\$
Medical Bill	\$100.00	
Past Due Utility		
Credit Card		
TOTAL DEBTS	\$180.00	\$

TAKE HOME INCOME/PAYCHECKS	(After any taxes are taken out)
Income (1) \$	\$300.00
Income (2) \$	\$200.00
Income (3) \$	\$100.00 (Food Share)
Income (4) \$	
TOTAL MONTHLY NET (TAKE HOME) INCOME	\$600.00
Minus Total Monthly Spending	\$780.00
Difference	+/- \$ 875.00

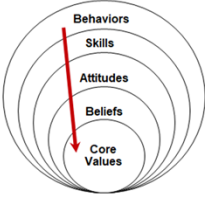



Monthly Expense	Amount
Rent/Mortgage	
Electricity	
Heating Oil or Gas	
Water/Sewer	
Satellite/Cable/Internet	\$65.00
Renters Insurance	
Phone landline and/or Cell	\$60.00
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Car Insurance Payment	
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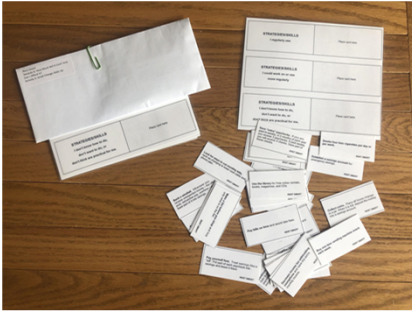
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Personal Values

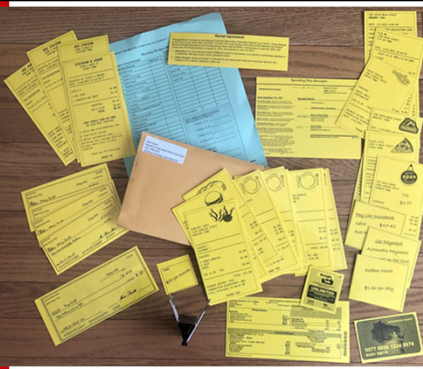


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Optional Activity: Small Change Adds Up



Optional Activity: Group Budgeting Exercise




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Rent Smart


- 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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Rent Smart



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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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:

Handout 6: Interviewing the Landlord/Property Manager

A. Questions to Ask the Landlord/Property Manager

- What is your experience with the rental market?
- How do you determine rent prices?
- What are the most common reasons for tenant turnover?
- How do you handle tenant complaints?
- What are the most common maintenance issues?
- How do you handle security deposits?
- What are the most common lease violations?
- How do you handle evictions?
- What are the most common reasons for non-payment of rent?
- How do you handle late payments?
- What are the most common reasons for early termination?
- How do you handle subletting?
- What are the most common reasons for pet-related issues?
- How do you handle smoking policies?
- What are the most common reasons for parking issues?
- How do you handle noise complaints?
- What are the most common reasons for safety concerns?
- How do you handle fire safety?
- What are the most common reasons for accessibility issues?
- How do you handle ADA compliance?
- What are the most common reasons for insurance issues?
- How do you handle liability?
- What are the most common reasons for legal issues?
- How do you handle disputes?
- What are the most common reasons for eviction proceedings?
- How do you handle court cases?
- What are the most common reasons for bankruptcy?
- How do you handle credit checks?
- What are the most common reasons for background checks?
- How do you handle references?
- What are the most common reasons for criminal records?
- How do you handle drug testing?
- What are the most common reasons for health issues?
- How do you handle medical emergencies?
- What are the most common reasons for mental health issues?
- How do you handle substance abuse?
- What are the most common reasons for domestic violence?
- How do you handle sexual harassment?
- What are the most common reasons for discrimination?
- How do you handle fair housing laws?
- What are the most common reasons for equal opportunity laws?
- How do you handle anti-discrimination laws?
- What are the most common reasons for consumer protection laws?
- How do you handle landlord-tenant laws?
- What are the most common reasons for state laws?
- How do you handle local ordinances?
- What are the most common reasons for federal laws?
- How do you handle international laws?
- What are the most common reasons for global trends?
- How do you handle economic factors?
- What are the most common reasons for market conditions?
- How do you handle demographic shifts?
- What are the most common reasons for cultural differences?
- How do you handle language barriers?
- What are the most common reasons for immigration patterns?
- How do you handle visa requirements?
- What are the most common reasons for citizenship applications?
- How do you handle naturalization processes?
- What are the most common reasons for green card applications?
- How do you handle temporary visas?
- What are the most common reasons for student visas?
- How do you handle work visas?
- What are the most common reasons for tourist visas?
- How do you handle transit visas?
- What are the most common reasons for diplomatic visas?
- How do you handle humanitarian visas?
- What are the most common reasons for asylum seekers?
- How do you handle refugee status?
- What are the most common reasons for political refugees?
- How do you handle religious persecution?
- What are the most common reasons for gender-based persecution?
- How do you handle sexual orientation persecution?
- What are the most common reasons for racial persecution?
- How do you handle ethnic persecution?
- What are the most common reasons for tribal persecution?
- How do you handle indigenous rights?
- What are the most common reasons for minority rights?
- How do you handle LGBTQ+ rights?
- What are the most common reasons for disability rights?
- How do you handle age discrimination?
- What are the most common reasons for genetic discrimination?
- How do you handle biometric data privacy?
- What are the most common reasons for digital privacy?
- How do you handle artificial intelligence ethics?
- What are the most common reasons for autonomous vehicle regulations?
- How do you handle drone usage laws?
- What are the most common reasons for space exploration regulations?
- How do you handle deepfake detection?
- What are the most common reasons for cryptocurrency regulations?
- How do you handle blockchain technology adoption?
- What are the most common reasons for quantum computing research?
- How do you handle nanotechnology safety?
- What are the most common reasons for synthetic biology ethics?
- How do you handle CRISPR gene editing?
- What are the most common reasons for organ transplantation ethics?
- How do you handle stem cell research?
- What are the most common reasons for cloning research?
- How do you handle neurotechnology development?
- What are the most common reasons for brain-computer interfaces?
- How do you handle prosthetic limb advancement?
- What are the most common reasons for exoskeleton technology?
- How do you handle space station habitation?
- What are the most common reasons for lunar colonization plans?
- How do you handle Mars terraforming efforts?
- What are the most common reasons for asteroid mining prospects?
- How do you handle interplanetary travel challenges?
- What are the most common reasons for extraterrestrial life search?
- How do you handle SETI program funding?
- What are the most common reasons for Fermi paradox solutions?
- How do you handle panspermia theories?
- What are the most common reasons for astrobiology experiments?
- How do you handle planetary defense strategies?
- What are the most common reasons for impact crater studies?
- How do you handle near-Earth object tracking?
- What are the most common reasons for comet deflection missions?
- How do you handle asteroid sample return operations?
- What are the most common reasons for lunar resource extraction?
- How do you handle Martian soil analysis?
- What are the most common reasons for Venus atmospheric study?
- How do you handle Jovian moon exploration?
- What are the most common reasons for Saturn ring research?
- How do you handle Uranus magnetic field studies?
- What are the most common reasons for Neptune weather patterns?
- How do you handle Pluto surface composition analysis?
- What are the most common reasons for Kuiper belt object discovery?
- How do you handle Oort cloud hypothesis testing?
- What are the most common reasons for solar wind measurement?
- How do you handle helioseismology observations?
- What are the most common reasons for coronal mass ejection monitoring?
- How do you handle geomagnetic storm prediction?
- What are the most common reasons for aurora borealis research?
- How do you handle ionosphere layer fluctuations?
- What are the most common reasons for magnetospheric dynamics?
- How do you handle cosmic ray flux measurements?
- What are the most common reasons for gamma-ray burst localization?
- How do you handle supernova remnant expansion rates?
- What are the most common reasons for pulsar timing array observations?
- How do you handle black hole event horizon imaging?
- What are the most common reasons for gravitational wave detection?
- How do you handle dark matter distribution mapping?
- What are the most common reasons for dark energy equation of state constraints?
- How do you handle cosmological constant value determination?
- What are the most common reasons for Hubble constant tension resolution?
- How do you handle Planck satellite mission results?
- What are the most common reasons for CMB polarization measurements?
- How do you handle galaxy cluster mass function evolution?
- What are the most common reasons for galaxy rotation curve anomalies?
- How do you handle dwarf galaxy discovery campaigns?
- What are the most common reasons for globular cluster metallicity distributions?
- How do you handle intergalactic medium absorption line studies?
- What are the most common reasons for Ly-alpha forest transmission spectra?
- How do you handle quasar lensing light curves?
- What are the most common reasons for blazar emission mechanism modeling?
- How do you handle active galactic nucleus accretion disk simulations?
- What are the most common reasons for radio galaxy jet power calculations?
- How do you handle ultra-high-energy cosmic ray origin identification?
- What are the most common reasons for neutrino oscillation parameter constraints?
- How do you handle muon tomography of volcanoes?
- What are the most common reasons for ice sheet collapse projections?
- How do you handle sea level rise impact assessments?
- What are the most common reasons for permafrost thaw methane release estimates?
- How do you handle coral reef bleaching recovery potential?
- What are the most common reasons for kelp forest resilience to ocean acidification?
- How do you handle mangrove ecosystem carbon sequestration rates?
- What are the most common reasons for peatland subsidence mitigation strategies?
- How do you handle glacier calving frequency predictions?
- What are the most common reasons for ice shelf buttress weakening effects?
- How do you handle snowmelt runoff timing variability?
- What are the most common reasons for spring freshet hydrograph forecasting?
- How do you handle summer melt season duration extensions?
- What are the most common reasons for autumn freeze-up onset delays?
- How do you handle winter ice cover thickness reductions?
- What are the most common reasons for spring ice break-up volume increases?
- How do you handle summer precipitation totals deviations?
- What are the most common reasons for fall leaf fall timing advances?
- How do you handle winter snowpack depth accumulations?
- What are the most common reasons for spring snowmelt water quality changes?
- How do you handle summer drought index severity ratings?
- What are the most common reasons for fall harvest yield losses?
- How do you handle winter livestock mortality rates?
- What are the most common reasons for spring bird migration pattern shifts?
- How do you handle summer insect population boom cycles?
- What are the most common reasons for fall seed dispersal success rates?
- How do you handle winter hibernation survival percentages?
- What are the most common reasons for spring reproduction success rates?
- How do you handle summer growth rate comparisons?
- What are the most common reasons for fall senescence color intensity variations?
- How do you handle winter dormancy metabolic rate measurements?
- What are the most common reasons for spring bud break phenology dates?
- How do you handle summer photosynthesis rate estimations?
- What are the most common reasons for fall chlorophyll fluorescence declines?
- How do you handle winter transpiration rate reductions?
- What are the most common reasons for spring root growth resumption times?
- How do you handle summer canopy closure percentage calculations?
- What are the most common reasons for fall litter decomposition rates?
- How do you handle winter soil freezing depth measurements?
- What are the most common reasons for spring soil moisture retention capacities?
- How do you handle summer evapotranspiration rate estimations?
- What are the most common reasons for fall soil nutrient cycling rates?
- How do you handle winter groundwater recharge levels?
- What are the most common reasons for spring streamflow peak timings?
- How do you handle summer lake stratification depths?
- What are the most common reasons for fall hypolimnion oxygen depletion rates?
- How do you handle winter ice-onset dates?
- What are the most common reasons for spring ice-out dates?
- How do you handle summer monsoon rainfall totals?
- What are the most common reasons for fall typhoon frequency counts?
- How do you handle winter storm surge height predictions?
- What are the most common reasons for spring flood stage forecasts?
- How do you handle summer wildfire smoke visibility impacts?
- What are the most common reasons for fall wildfire season lengths?
- How do you handle winter fire season start dates?
- What are the most common reasons for spring fire season end dates?
- How do you handle summer fire season peak periods?
- What are the most common reasons for fall fire season lull periods?
- How do you handle winter fire season dormant periods?
- What are the most common reasons for spring fire season re-emergence events?
- How do you handle summer fire season suppression efforts?
- What are the most common reasons for fall fire season containment success rates?
- How do you handle winter fire season eradication timelines?
- What are the most common reasons for spring fire season rehabilitation progress?
- How do you handle summer fire season restoration completion rates?
- What are the most common reasons for fall fire season ecological recovery indicators?
- How do you handle winter fire season landscape resilience assessments?
- What are the most common reasons for spring fire season community support initiatives?
- How do you handle summer fire season volunteer recruitment drives?
- What are the most common reasons for fall fire season fundraising campaign outcomes?
- How do you handle winter fire season grant application success rates?
- What are the most common reasons for spring fire season public awareness campaign reach?
- How do you handle summer fire season media coverage sentiment analysis?
- What are the most common reasons for fall fire season stakeholder meeting attendance?
- How do you handle winter fire season policy recommendation implementation?
- What are the most common reasons for spring fire season legislative action items?
- How do you handle summer fire season executive order enforcement?
- What are the most common reasons for fall fire season judicial review outcomes?
- How do you handle winter fire season administrative rulemaking process?
- What are the most common reasons for spring fire season regulatory framework updates?
- How do you handle summer fire season standard operating procedure revisions?
- What are the most common reasons for fall fire season best practices documentation?
- How do you handle winter fire season knowledge management system integration?
- What are the most common reasons for spring fire season continuous improvement cycle initiation?
- How do you handle summer fire season innovation incubator launch?
- What are the most common reasons for fall fire season pilot program evaluation?
- How do you handle winter fire season full-scale deployment planning?
- What are the most common reasons for spring fire season nationwide rollout execution?
- How do you handle summer fire season long-term sustainability strategy development?

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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

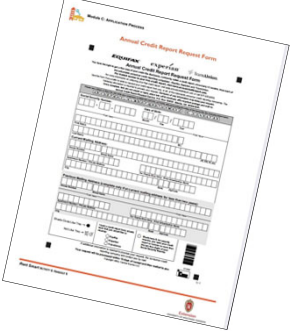
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Obtaining a Credit Report



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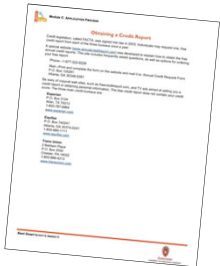


Obtaining a Credit Report

- 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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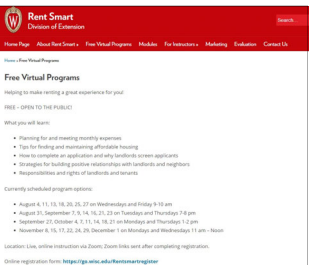
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Teaching Techniques and Strategies



Rent Smart

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

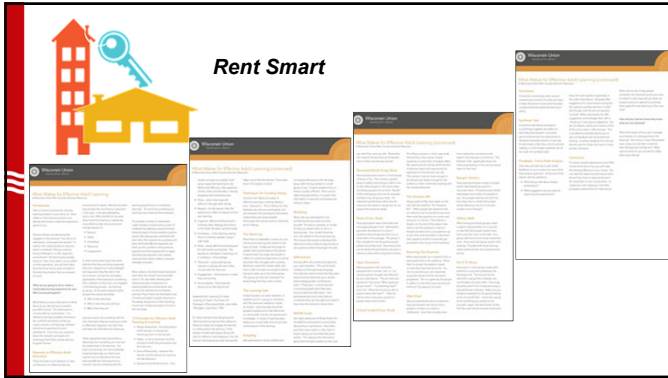


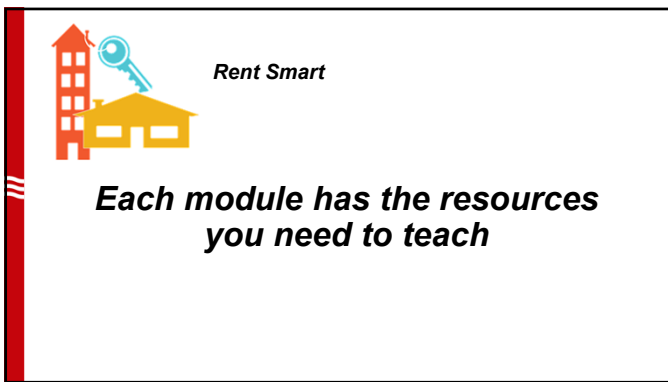


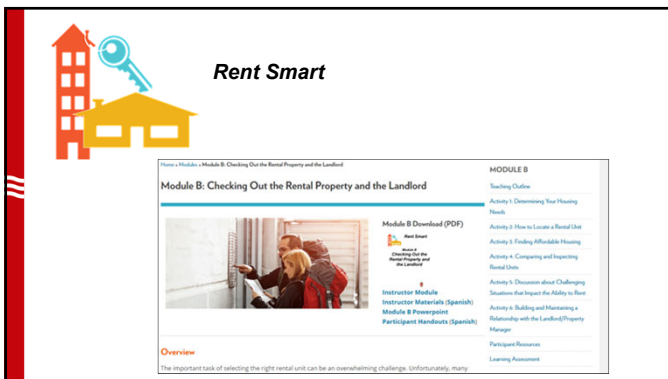
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Websites to Note:

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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Participant Information

Thank you for participating in Rent Smart! Please complete the following information. The results of this information will be used to help you and your family better understand the program. Your participation in this information is voluntary and confidential. If you have any questions, please contact Extension, Extension County (920) 828-0000 or extension@extension.wisc.edu or call 1-800-444-2345.

Participant Name: _____ Date of Birth: _____

1. Please provide your information for contact purposes. If the contact is updated, please let the Extension know. Please email the Extension at extension@extension.wisc.edu or call 1-800-444-2345.

	WISCONSIN RENT INDEX				NORTH CENTRAL REGION INDEX			
	Year	Index	Year	Index	Year	Index	Year	Index
2019			2019		2019		2019	
2020			2020		2020		2020	
2021			2021		2021		2021	
2022			2022		2022		2022	
2023			2023		2023		2023	
2024			2024		2024		2024	
2025			2025		2025		2025	
2026			2026		2026		2026	
2027			2027		2027		2027	
2028			2028		2028		2028	
2029			2029		2029		2029	
2030			2030		2030		2030	

2. The most important reason for participating in the Rent Smart program is: (Please try to think back to the different participants that you participated in.)

3. To help extend this knowledge, we plan to use this data to help you extend your knowledge. The information we are using for this is the data you have provided. Please select the option that best describes your situation.

4. Please select the option that best describes your situation. Please select the option that best describes your situation.

5. Please select the option that best describes your situation. Please select the option that best describes your situation.


6. Please select the option that best describes your situation. Please select the option that best describes your situation.

7. Please select the option that best describes your situation. Please select the option that best describes your situation.

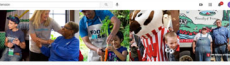
8. Please select the option that best describes your situation. Please select the option that best describes your situation.

9. Please select the option that best describes your situation. Please select the option that best describes your situation.

10. Please select the option that best describes your situation. Please select the option that best describes your situation.



Rent Smart



Support Videos

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5. Please select the option that best describes your situation. Please select the option that best describes your situation.

6. Please select the option that best describes your situation. Please select the option that best describes your situation.

7. Please select the option that best describes your situation. Please select the option that best describes your situation.

8. Please select the option that best describes your situation. Please select the option that best describes your situation.

9. Please select the option that best describes your situation. Please select the option that best describes your situation.


10. Please select the option that best describes your situation. Please select the option that best describes your situation.

YouTube


University of Wisconsin-Extension

Search: Mindful Money Moments

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

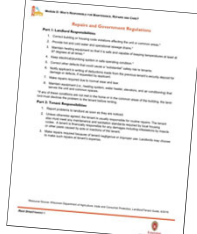
- Think about a time when a client had something in their home that was broken or didn't work.
 - Who was responsible?
 - How did they get it fixed?
 - What challenges, if any, did they face in resolving the situation?
- Type in chat or unmute and share your example.


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Keys to Determining Responsibilities

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


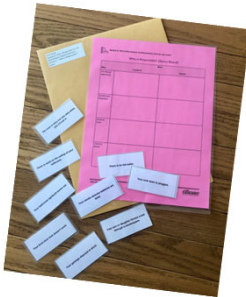



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Who is Responsible? Activity 1: Handout 2

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Who is Responsible?
Activity 1: Handout 2

Answer key with explanation in "Facilitator Materials"

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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.



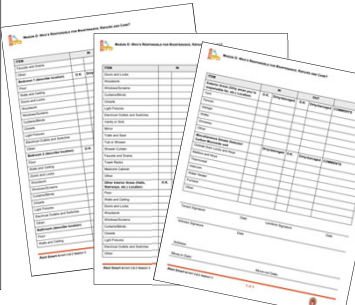





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Check-in/Check-Out Rental Condition Checklist


ITEM	NO	YES
Living Room/Dining Room		
Floor		
Walls and Ceiling		
Doors and Windows		
Windows		
Windows Screens		
Curtains/Blinds		
Counters		
Light Fixtures		
Electrical Outlets and Switches		
Other		
Kitchen		
Floor		
Walls and Ceiling		
Doors and Windows		
Windows		
Windows Screens		
Curtains/Blinds		
Counters		
Light Fixtures		
Electrical Outlets and Switches		
Refrigerator and Top		
Stove		
Dishwasher		
Refrigerator Top		
Refrigerator		
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

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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?

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.


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




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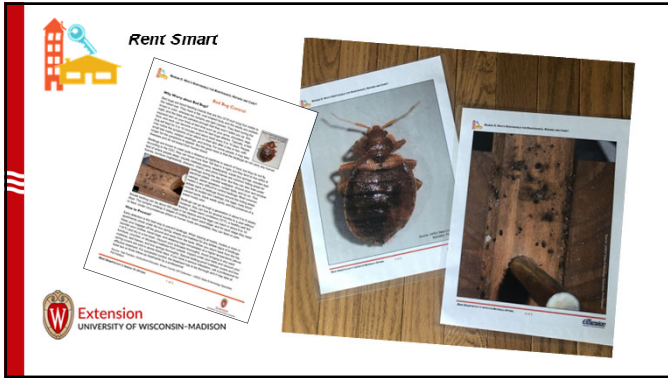
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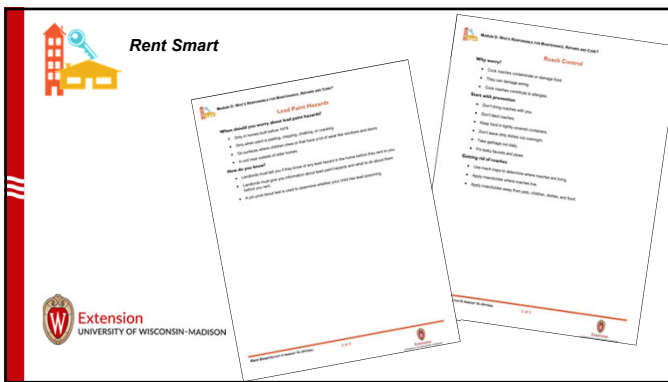
Ways to save on energy bills

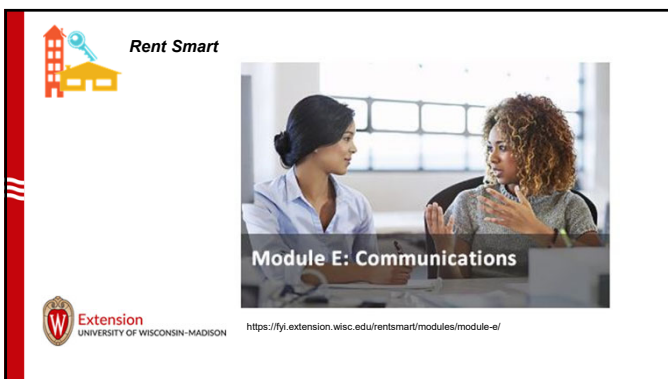
- Use LED light bulbs instead of incandescent
- Put insulating plastic on your windows in the winter
- If you can control the temperature in your home, adjust the thermostat at night when you're sleeping and when you're away
- Unplug things that use energy even when you're not using them, e.g. chargers




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CANDY




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In the chat, write the answer to the question



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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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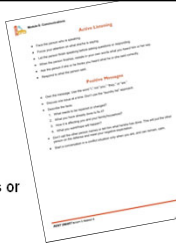
Active Listening Skills



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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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Positive Messages

- Own the message. Use "I," not "you," "they," or "we."
- Discuss one issue at a time. Don't use the "laundry list" approach.
- Describe the facts:
 - What needs to be repaired or changed?
 - What have you already done to fix it?
 - How is it affecting you/your household?
 - What you want/hope will happen?
- Don't call the other person names or blame. This will put the other person on the defense and meet your negative expectation.
- Start a conversation when you are, and can remain, calm.



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Using "I" Statements

When _____

I feel _____

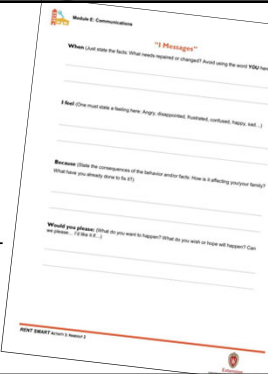
Because _____


Would you please _____



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Individual Activity


1. Use your example or one of the scenarios (Module E, Handout 5)
2. Form an 'I statement' that could work toward resolving the problem
3. With the group, share your 'I statement'



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Breakout Rooms

- One person represent the tenant and another the landlord
- Others are observers
- Try to resolve the issue using the I statements framework
- Debrief and discuss alternative approaches, what to do when this method doesn't work



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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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Advantages of a Written Rental Agreement

- Easier to enforce if there are problems
- Avoids surprises when memories differ
- Provides a record of the conditions the landlord and tenant agreed to
- Protects tenant from changes in rent or rental conditions that occur after move-in

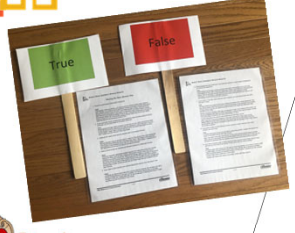



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Moving On Quiz


1. There is no need to give notice before moving out.
True _____ False _____
2. If your roommate leaves 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 bond term, and creates the landlord or tenant's obligations.
True _____ False _____
7. If you have a "holdover tenancy" that your rent is overdue, you must pay the back rent within 30 days.
True _____ False _____
8. If you have a month-to-month tenancy and you receive a 14-day notice that your rent is overdue, a 14-day notice will give you the right to correct the problem in the last 14 days. You must move if the notice and warning are not received in a timely manner.
True _____ False _____
9. 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 _____

Read Smart Apartment Answer 1



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Moving On Quiz Answer Key

1. There is no need to give notice before moving out.
False
2. If your roommate leaves out before the rental agreement ends and stops paying his portion of the rent, you are responsible for his portion of the rent.
True
3. Landlords can wait to return security deposits until it is convenient for them.
False
4. When a tenant moves out, landlords are allowed to deduct for normal wear and tear.
True
5. If you need to move out early, your security deposit can serve as your last month's rent.
True
6. Rental Agreements with a bond term, and creates the landlord or tenant's obligations.
True
7. If you have a "holdover tenancy" that your rent is overdue, you must pay the back rent within 30 days.
True
8. If you have a month-to-month tenancy and you receive a 14-day notice that your rent is overdue, a 14-day notice will give you the right to correct the problem in the last 14 days. You must move if the notice and warning are not received in a timely manner.
True
9. 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

Read Smart Apartment Answer 1



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Security Deposit Deduction Letter

Summit Apartments
January 15, 2017

Mr. Nelson
Apartment 201
Summit Court
Dane County, WI 53505

Dear Mr. 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 drip pans that couldn't be cleaned _____ \$25.00
2. Unpaid water bill for December _____ \$75.00
3. Replaced cracked glass in rear window of south bedroom _____ \$100.00
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 insurance service - slip pans, water bill, window repair and floor removal. I have also included pictures of the stove, broken window and trash left.


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

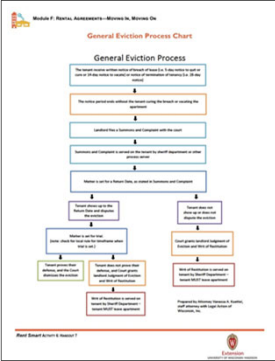
Sincerely,
Jana Smith
Summit Apartments
1111 Exchange Road
Dane County, WI 53505



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General Eviction Process

The steps below are the general process for evicting a tenant who is not paying rent. The steps are not intended to be a substitute for legal advice. If you are unsure of any step, please consult with a lawyer.

1. The tenant must be in default of the lease agreement (e.g., not paying rent).
2. The landlord must give the tenant a written notice to pay the rent or vacate the premises.
3. If the tenant does not pay the rent or vacate the premises within the time specified in the notice, the landlord may file a lawsuit to evict the tenant.
4. The court will hear the case and make a decision. If the court rules in favor of the landlord, the landlord may ask the sheriff to remove the tenant and their belongings from the premises.
5. If the tenant does not pay the rent or vacate the premises within the time specified in the notice, the landlord may file a lawsuit to evict the tenant.
6. The court will hear the case and make a decision. If the court rules in favor of the landlord, the landlord may ask the sheriff to remove the tenant and their belongings from the premises.


Read Smart About it more!




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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.

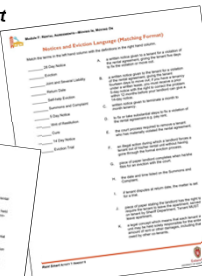

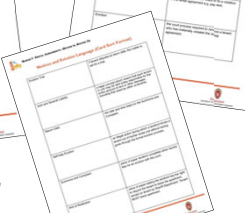


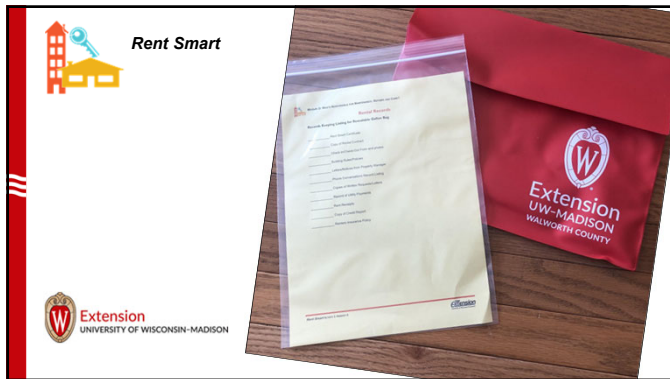


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Recap from today OR Homework for next class

- 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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Closing

Thanks for taking the Rent Smart course!

Please complete the evaluation:
https://uwmadison.co1.qualtrics.com/jfe/form/SV_eb9Wf2M0S1DNBBj

You can find all of the Rent Smart materials here: <https://fyi.extension.wisc.edu/rentsmart/>

To find the next Rent Smart Train the Trainer and dates for the Community of Practice Meetings
<https://fyi.extension.wisc.edu/rentsmart/for-instructors/current-training/>

We will send you your certificate once you complete the evaluation.
 Thanks again for your participation!

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